Ageing and Downward Mobility in Later Life: The Negotiation of Life Chances by Vulnerable Older Persons in Singapore

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PhD Dissertation Abstract

The proportion of persons aged 65 and older in Singapore has almost tripled within the last four decades – rising from about 5 to 7.2 per cent of the population between 1980 to 2000, and currently at almost 14 per cent in 2018. With the total fertility rate remaining low (1.16 in 2017), and life expectancy at birth continuing to rise (83.1 years in 2017), about a quarter of Singaporeans are expected to be 65 years or older by 2030. Older persons are also staying healthier for longer periods of later life which, taken together with other demographic ageing factors, have raised widespread concerns including the inadequacy of retirement funds and increasing costs of long-term care for seniors. For many older persons in Singapore, the post-retirement years have entailed downward socioeconomic mobility due mainly to the loss of earning capacity, lack of support, and higher financial precarity.

Using primary data obtained from qualitative interviews with 36 vulnerable older men and women from the three major ethnic groups in Singapore (Chinese, Malay and Indian), my empirical research investigates the multiple determinants and diverse scenarios of socioeconomic decline. I identify three different scenarios of vulnerability: perpetual vulnerability; deferred vulnerability and contingent vulnerability. Whether situations of older people become less or more secure – in the short- and longer-term, depends on their ability to undertake formal or informal work and the quality of their socio-family relationships.

Building on the relevant theoretical literature, this thesis demonstrates how crucial aspects of older people's life-course trajectories lead up to their current situations of vulnerability. I illustrate how vulnerability is negotiated through a variety of survival strategies and coping mechanisms. In addition, in-depth qualitative findings reveal the systemic gaps and paradoxes of existing social policies that aim to support the elderly in Singapore. The perceptions and experiences of my respondents show how such policies can unintentionally serve to perpetuate and exacerbate vulnerability. I argue that policy improvements need to focus on empowering older persons, especially the working poor, to negotiate better life chances by structuring greater opportunities for them to generate resources within residential communities. One way this could be achieved is through collaborative efforts to initiate, build, and support the growth of neighbourhood-based enterprises.

Contents

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List of Abbreviations

AIC	Agency for Integrated Care
ADLs	Activities of Daily Living
C3A	Council for Third Age
CAI	Committee on Ageing Issues
CDC	Community Development Councils
CHAS	Community Health Assist Scheme
CPF	Central Provident Fund
EASE	Enhancement for Active Seniors Program
ECC	Elderly Care Centres
ERS	Enhanced Retirement Sum
HDB	Housing Development Board
IADLs	Instrumental Activities of Daily Living
IMC	Inter-Ministerial Committee on Ageing
LIFE	Lifelong Income For the Elderly
MCA	Ministerial Committee on Ageing
MPA	Maintenance of Parents Act

MUIS	Islamic Religious Council of Singapore
NCSS	National Council for Social Services
NTUC	National Trades Union Congress
NSSC	National Survey of Senior Citizens
PA	Public Assistance scheme
PGP	Pioneer Generation Package
RC	Residents' Committee
RRA	Retirement and Re-employment Act
SEC	Special Employment Credit
SGH	Senior Group Home
SRC	Services Review Committee
SSO	Social Service Office
TriCom	Tripartite Committee on Employability of Older Workers
VWO	Voluntary Welfare Organisation
WIS	Workfare Income Supplement scheme
WTS	Workfare Training Support scheme

Chapter One – Ageing as a problematic project: Contextualising the social pathways of later life in Singapore

> The Third Age is a new feature in human history. Before our own period, the vast majority of people moved directly from the Second Age [characterised by maturity, independence, child production and child rearing, responsibility, earning and saving] to the Fourth Age [final dependence, decrepitude and death], and, in the process, gave the impression that all retired people were senile and incapacitated, and thus gave later age its negative image. Modern life expectancy and retirement practice mean that most traditional assumptions about age are wrong. The fundamental error is a survival from the past, the error of "taking the minority of the problematic elderly, the chronically sick, those who cannot look after themselves, those who have to live in institutions, those about to die, for the whole of the retired," in other words, confusing the Third Age with the Fourth. As a result, language, institutions, social instruments have become obsolete and we need a fresh map of life. (The Hon. Barry Jones, ex-Member of the Australian Parliament, as cited in Laslett, 1994, p. 439)

In his seminal book, *A Fresh Map of Life*, Laslett (1991) highlights how rising life expectancies have resulted in a significant lengthening in the period of later life that occurs between retirement from primary careers and the onset of morbidity or death. Based on more recent health-adjusted life expectancy figures of the UK and Singapore, individuals who reach 60 years of age can expect to live another two decades without suffering serious illnesses or disabilities (World Health Organization, 2016). Conceptualised as the Third Age, this stage in the life-course should be a time of personal fulfilment and self-realisation; arising once primary responsibilities as a parent and employee have mostly ended or waned (Laslett 1991; 1994). Nevertheless, maximising the potential of individuals in the Third Age – far from being a natural corollary of demographic longevity and economic development – is an *achievement* that requires concerted planning and effort on the part of older adults and society as a whole including governments, employers, voluntary sectors, healthcare professionals, and educational institutions. From such a perspective, it would be analytically germane to understand later life as a 'project' whose actualisation is contingent on both the resources available to individuals as well as the socio-cultural, political, and economic contexts in which they grow older in.

More importantly, this perspective underscores the "ever-widening class division" (Laslett, 1994, p. 443) among those in the post-retirement phase of their lives. On one hand, there are retirees who leave the workforce on more financially secure terms with access to pensions, other forms of retirement income, family support, and who possess the necessary human capital to continue working in more professional jobs past the retirement age. On the other hand, there are socio-economically disadvantaged and vulnerable older persons whose situations are further aggravated by an official retirement age as their opportunities for formal employment and financial sustenance become even narrower. Thus, while seemingly less well-equipped than the former group to realise the transcendent trappings of the Third Age, those in the latter category still pursue such goals albeit through negotiation with the exigencies of their resource-scarce realities.

Taking this as a point of departure, this thesis seeks to understand experiences of ageing as a multi-layered and dynamic interplay between macrostructural conditions (government programmes and policies), meso-level groups (workplaces, households/families, community/residential social spaces and welfare organizations), and personal-biographical factors (identities, roles, meaning systems, and decision-making processes). This introductory chapter will provide a contextualised appraisal of the institutional and policy environment, as well as the socio-cultural factors that strongly influence the structure and quality of later life in Singapore. I draw extensively on Teo, Mehta, Thang, and Chan's (2006) comprehensive and in-depth assessment of demographic and social trends in ageing and the administration of age-related issues in Singapore. Their work demonstrates the importance of dismantling taken-for-granted and essentialising notions about ageing and older persons in order to formulate and implement empirically salient ageing policies:

> By emphasising the *socially constructed* features of the ageing experience – how social categories and forms of age enter into everyday life and how these are managed by various social groups – the 'what' and the 'why' of contemporary ageing can be better understood. (Ibid, p. 1)

Following this line of inquiry, any holistic understanding of later life should also consider *how* the processes of ageing play out in terms of the social pathways that guide and frame the experiences of older persons.

In the case of Singapore, where the state has a penchant for attempting to shape the norms, values, and practices of Singaporean families, the "inescapability" of some of its

policies "creates rather narrow and specific meanings" pertaining to family issues, which include, caring for the elderly (Teo, 2010, p. 351). For instance, there are policies in place to allow parents legal recourse to claim financial support from their adult children and provide housing benefits for married couples who purchase homes close to their parents. Also, with minimal direct welfare assistance and public forms of institutionalised care for *non-destitute* elderly parents and their families, such a policy environment leaves little room to support eldercare arrangements where immediate family members do not assume primary responsibility for their older dependents (Ibid).

Broadly speaking, the landscape of services, programmes, and policies directly and indirectly compel individuals to fit into two diametrically opposite macrosocial 'moulds' of ageing: the culturally-esteemed 'successful agers' who maintain physical and social activity, healthy intergenerational relationships, and are financially stable; and in stark contrast, the elderly who are 'dependent', 'desperate', and 'destitute'. Amidst this polarized institutional framework, there are groups of older persons that lack the means to 'age successfully', but who are simultaneously deemed to be not 'impoverished enough' to qualify for welfare assistance. For them, structural opportunities for life chances, or the "shared typical probability of procuring goods, gaining a position in life, and finding inner satisfaction" (Weber, 1978, p. 102) become increasingly restricted. For lower-income and vulnerable older persons, the narrowing of life chances as they advance in age serves to intensify their experiences of downward social mobility. Their subjective realities are further rendered problematic by the inherent paradoxes of the policies and discourses associated with the dominant social expectations of ageing.

To mitigate the dwindling of their life chances, vulnerable older individuals respond in a variety of different ways. They are able to generate both resources and meaning for themselves mainly through participation in socio-economically productive activities within their respective communities. However, the benefits derived from such productive activities and interactions not only differ in form and quantity, but are often also accompanied by strains and challenges as a result of certain social network dynamics. This is largely due to differences in the skills and knowledge of older persons, as well as the strength and nature of their social relationships. Understood from a life course perspective, these variances stem from an unequal distribution of cumulative advantages and disadvantages, which are linked to specific turning points, phases, and features of individuals' lives.

Structure of the thesis

The main purpose of this thesis, therefore, is to offer a detailed and nuanced account of the experiences and life narratives of a socially-heterogeneous group of vulnerable older persons in Singapore as they strive to cope with rapidly depleting resources and other pressures of downward social mobility that have accelerated considerably in their later lives. The core analytical framework of this study utilises a synthesis of the following conceptual and theoretical approaches: 1) socio-cultural perspectives of downward mobility and age-related decline; 2) critical and biopolitical theories of ageing that highlight how institutions in society contribute to the marginalisation of older persons; and 3) insights from life course research and environmental gerontology, which together explain the enduring ramifications of pivotal shifts in life trajectories for an individual's circumstances in later life. Moreover, such meaningful experiences and turning-points usually revolve around interactions with meso-level social structures, such as families, workplaces, and formal/informal community groups. After this chapter's presentation of the contextual foundations of ageing in Singapore, the remaining chapters will expand on the study's overall research objective in the following ways:

Chapter Two discusses the theoretical and empirical literature on which the conceptual model that underpins the empirical research of this thesis is based. In particular, the model specifies possible factors that structure and shape dynamic processes of decline across the life course.

Chapter Three describes the design of the study and discusses pertinent complexities that emerged from generating primary data through the use of in-depth interviews and direct/ participant observation. The selection and accessing of research sites and respondents will also be evaluated, including reflections on how the researcher's socio-biographical characteristics as well as the involvement of formal and informal gatekeepers may have influenced the study's findings.

Chapter Four explains how difficulties in the current livelihood of the study's respondents can be traced to earlier features of their life trajectories. Specific transitions, decisions, and turning-points – within the interdependent domains of the family, health, and employment – have shown to exacerbate their experiences of disadvantage. Furthermore, the failure to halt the spiralling decline of their circumstances through institutional sources of support will also be discussed.

Chapter Five examines the array of coping mechanisms and resource-generating strategies adopted by vulnerable older persons to sustain themselves and their households. Their actions fall into three categories: formal employment in low-income and menial jobs, informal work arrangements, and a reliance on charitable support and formal social assistance. The findings indicate that menial jobs, despite paying significantly higher, tend to engender greater social-isolation, precarity, and work-related stress. In contrast, informal economic activities were reported to be more meaningful, flexible, and socially integrative. Ultimately, the capacities and decisions of respondents to mobilise resources from their socio-spatial environment depend on various life course factors that affect the size and quality of their social networks over the course of their lives.

Chapter Six focuses on the most vulnerable group of respondents in the study – those who were unable to engage in any form of economic activity to sustain themselves and thereby relied almost entirely on institutional and community sources of welfare assistance. However, a moral economy of old-age support dictates that in order to obtain social support through such channels, individuals have to actively conform to social expectations of being 'destitute' 'frail', and therefore 'deserving' of social support. Paradoxically, the circumstances of respondents become increasingly precarious because fulfilling such criteria inadvertently compels them to forgo their chances at attaining long-term financial security.

Chapter Seven concludes the thesis by first advancing a typology of vulnerable later life situations derived from the findings discussed thus far. Such a typology will highlight important intersections between three core features of vulnerability – 1) the various forms of downward mobility experienced by older individuals, 2) the repertoire of actions they take to survive or attempt to improve their well-being, and 3) the different constellations of social relations that surround them as they age. Building on these analytical points, suggestions will be made for employment, economic, and social policies in Singapore to facilitate a greater variety of more flexible, secure, and community-centric work opportunities for older persons via social entrepreneurship and informal work arrangements. As for the most vulnerable of older persons, the allocation of welfare assistance should not be guided by the need to ascertain deservingness but should instead focus on building stability, maintaining livelihoods, and creating *opportunities* for support structures to foster organically within communities. This will therefore contribute towards augmenting the life chances of impoverished older persons by minimising the negative consequences associated with

bureaucratic forms of welfare assistance, such as extensive means-testing, stigma, as well as ambiguous and complicated administrative barriers.

The sections below present a critical appraisal of Singapore's retirement institutions, ageing policies, and its dominant discourses on ageing, including successful ageing, active ageing, and ageing in place. When it comes to old-age support, the state utilises an approach that prioritises self-reliance and familism, which I argue, ultimately amplifies the vulnerability of older persons – particularly those of marginal socio-economic positions. The first half of the chapter will describe and scrutinise the government's overarching approach to addressing the problems of rapid demographic ageing through an analysis of the institutions and policies governing the areas of income security, healthcare, employment, and housing for older Singapore residents. This would reveal structural gaps and contradictions which impact on the lived experiences of older persons, in particular the working poor and those with little or no formal education; the physically dependent elderly and their informal caregivers; and members of minority ethnic groups. The second half of the chapter discusses the macrosocial profile and trends of these marginal segments of Singapore's older population in order to establish the broader context for this empirical study.

1.1   The development of ageing policies in Singapore

Since gaining independence in 1965, the resident population of Singapore has slightly more than doubled to four million in 2015, with 13.7 per cent of the resident population (487,600) aged 65 years and above (Department of Statistics, 2016; 2018). Low fertility rates (1.2 per female) and rising average life expectancy at birth (65.8 in 1970 to 83.1 in 2017) has contributed to a decline in the old age support ratio (the number of residents between the ages of 20-64 for every resident aged 65 and above) from 13.5 in 1970 to 4.8 in 2018 (Department of Statistics, 2018). For those aged 65, they can expect to live another 20.6 years; 22.1 years for females and 18.9 years for males (Ibid). Considering the increase in health-adjusted life expectancy, men and women are thus expected to live in good health for approximately another 11 and 16 years respectively beyond the minimum retirement age of 62 (Ministry of Health, 2016).

The government and local experts on ageing issues have highlighted the rapidity at which the proportion of older persons has risen over the past 45 years (Ministry of Health, 1984; Inter-ministerial Committee on the Ageing Population, 1999; Teo et al., 2006). Almost quadrupling

since 1970 (3.4 per cent), the number of residents aged 65 and above is projected to reach 25 per cent of the population by 2030 (National Population and Talent Division, 2012).

In the first two decades since Singapore gained independence from the British in 1965, demographic concerns shifted from curbing rapid population growth to raising a total fertility rate (TFR) that had dropped below replacement level. The government's anti-natalist family policies sought to depress the fertility rate of the post-war baby boomers which, with the complementary effects of high economic growth, and a more affluent and better educated citizenry, achieved a fertility rate dip from 4.7 in 1965 to below replacement rate level within the next two decades (Straughan, Chan, & Jones, 2009). Subsequent pro-natalist policies initially targeted tertiary-educated women, but later focused on promoting the value and importance of "family life", helping families cope with domestic and work demands, as well as providing housing, childcare, and tax incentives. Nevertheless, despite some semblance of these policies' success in raising the TFR (per female) from 1.82 in 1980 to 1.93 in 1988, the TFR in the years since then have steadily declined to 1.16 in 2017 (Department of Statistics, 2018).

Recognising that one of the main corollaries to a low birth rate amidst high levels of economic development was demographic ageing, the government formed the first national committee in 1982 to study the problems of the aged and address ageing issues. This was followed by the release of a committee report in 1984 that presented recommendations which, in years to come, shaped Singapore's ageing policies in areas such as intergenerational relations, employment of older workers, legislating filial piety, and retirement savings (Ministry of Health, 1984).

Based on the policy recommendations of the 1984 committee report, the Advisory Council for the Aged was formed in 1988 to tackle specific aspects of ageing in Singapore, including improving attitudes towards older persons through public education, encouraging employment among older age groups, and the development of community-based healthcare and residential programmes (Advisory Council on the Aged, 1989). With the topic of ageing high on its agenda, the state formed additional high-level governmental committees in the 1990s, such as the National Policy Committee on Family and the Aged (1991), the Inter-Ministerial Committee on Health Care for the Elderly (1997), and the Services Review Committee (SRC) (1999).

Setting up the Inter-Ministerial Committee on Ageing (IMC) in 1998 led to an expansion of policy focus to include social integration of seniors and enhancing financial security in old age. Shifting from earlier approaches that framed issues of an ageing society as a crisis or problem, the IMC advocated to view ageing in a more constructive light and in terms of economic opportunity and an improvement in quality of life. Thus, the Singapore government's vision of "Successful Ageing" (Yap and Gee, 2015) aimed to promote ageing "with dignity and security in the context of an economically vibrant and socially cohesive nation" (Inter-Ministerial Committee on the Ageing Population, 1999, p. 36). Central to facilitating successful ageing was thus the "Many Helping Hands" approach, which was introduced with its three guiding principles – contributions from senior citizens, care-giving primarily from families, and collective responsibility from all sectors (Ibid, p. 37).

Despite an emphasis on collective support for seniors, encouraging self-reliance remains the most important guiding principle for social policy.

> "The starting point, however, must be individual responsibility to plan and
> prepare for old age. The family is the first line of care. The community is the
> second line of support to enable families in their care-giving role. The role of
> the State is to provide a framework that enables the individual, the family and
> the community to play their part" (Ibid).

Starting with the family as the primary source of care for the elderly, community welfare organisations are expected to support the family in discharging their role. Intervention by social support organisations usually takes place in the event there is a problem with the first line of support. The government's part is thus largely to create a conducive institutional environment for both first and second lines of support (Rozario and Rosetti, 2012). Any form of direct financial transfers would involve highly rigorous means-test procedures to ascertain if applicants truly lacked the means and support from family members. Taking a public healthcare funding scheme called Medifund to illustrate this policy approach, individuals would only be able to draw on such monies after exhausting their own and their family members' Medisave funds (a national medical savings scheme). More information on Singapore's national social security system, known as the Central Provident Fund (CPF), and its inherent gaps will be discussed at length in the next section.

In providing assistance to the impoverished and vulnerable, the Singapore government has adopted an approach of "Many Helping Hands" as its "modus operandi" (Yap and Gee,

2015, p. 13). This approach promotes and expects community and non-governmental actors to each play an important role in the delivery of welfare services (Rozario and Rosetti, 2012). The paradigms of successful ageing, active ageing, and ageing-in-place have also influenced the array of policy frameworks, work committees, plans, measures, and infrastructure developed by the government to address ageing issues in the past three decades. In 2004, the establishment of the Committee on Ageing Issues (CAI) signalled a shift away from thinking of ageing predominantly in terms of dependency and ill health, and drew attention to the diverse aspirations and needs of the coming generation of older Singaporeans who will be increasingly better educated, and who will live longer and healthier (Goh, 2006). In 2007, a Ministerial Committee on Ageing (MCA) was established to galvanise efforts to achieving the vision of Successful Ageing, which later culminated in an Action Plan for Successful Ageing in 2015. The Action Plan stipulated a budget expenditure of three billion Singapore dollars over a period of five years in order to build a "Nation for All Ages" through more than 70 initiatives encompassing the individual, community, and the city. One such initiative, The Council for Third Age (C3A), provides older adults with opportunities for learning, volunteering, and leisure pursuits. Other efforts include health education messaging that emphasise the need for individuals to take personal responsibility their health through early detection, prevention, and treatment of chronic diseases[i]. More recently, the 2015 New Action Plan for Successful Ageing drew some international recognition for its aspirations to empower older people to contribute to society and to regard them as national assets (Bahrampour, 2015).

Inspired by Lamb's (2014) interrogation of the successful ageing movement in the United States, a more critical appraisal of Singapore's dominant discourses on ageing and ageing policies reveals a key underlying cultural assumption that the goals of maintaining independence and productive activity lie within the locus of individual agency and control. This not only legitimises the perception of dependency, decline, and destitution in old age as a result of 'failure' on the part of individuals, but also overlooks the fact that the resources required to achieve the culturally-valued goals of ageing successfully, productively, and in-place are not equally distributed. Thus, a major ideological consequence of the Singapore government's emphasis on self-reliance and the "many helping hands" approach is the transfer of moral, normative, and political responsibility of well-being, welfare, and security in later life from the state to the individual. Structurally, this has the effect of de-politicising and individualising any precarities, stresses, and experiences of downward socioeconomic mobility that occur in the latter stages of the life-course.

Utilising biopolitical perspectives on ageing (Katz, 1996; Neilson, 2003), I argue that the Singapore government's policies in these areas, together with their discursive underpinnings, constitute both explicit and ideological forms of discipline and control on the life projects of older persons, who as a result, tend to experience strain, anxieties, as well as compounded socioeconomic vulnerability in later life. No sociological explanation of ageing processes can claim to be comprehensive without critically analysing the relationship between "neoliberal ambitions for sustained economic growth", political-economic anxieties about national decline, and the subjectivities of ageing as mediated and structured by pension systems, work regimes, as well as ageing and population policies (Coole, 2012: 41). The following sections will thus examine key age-related social policies in the areas of income security and employment, housing, health and elderly care, as well as social welfare assistance – particularly in terms of their development, shortcomings, and how their discursive underpinnings contribute to the structuring of vulnerability in old age.

1.2   The paradox of self-reliance and post-retirement social (in)security

1.2.1   Gaps in the Central Provident Fund for disadvantaged older adults

In Singapore, the Central Provident Fund (CPF) is a mandatory defined contribution system set up in 1955 with the objective of providing financial security for workers in their retirement years. More than just a scheme for retirement planning, individuals with funds in their CPF accounts may utilise them to finance homes, pay for their children's education, invest as well as cover healthcare expenses and selected insurance premiums. Individuals with sufficient amounts of money in their accounts at the age of 65 would then be eligible to receive their funds in monthly payments. As means of mitigating against inflation and concerns of adequacy due to longer life expectancies, an annuity scheme was introduced in 2009 to allow CPF members to choose pay-out plans for as long as they lived[ii]. Known as CPF Lifelong Income for the Elderly (LIFE), payment options could either be fixed amounts or gradually increasing, but were determined by how much members had in their retirement accounts.

Additionally, a high proportion of Singaporeans reside in and own public housing apartments (Housing and Development Board, 2017) that most of them have opted to finance through their CPF savings. This has led to circumstances where older adults, despite owning property, do not have enough sums in their CPF accounts to sustain themselves through retirement and old age (McCarthy et.al., 2002). While there are options available to monetise

their homes – either by selling a portion of their remaining leases to the government (Lease Buyback Scheme) or trading their homes for smaller apartments with a shorter lease (Flexi Flats) – there are serious concerns among seniors (echoed by the respondents of this study) who worry about the disruption involved with relocating to a new environment, or that their loved ones and themselves may outlive the shortened lease periods. Nevertheless, coupled with monetary incentives such as the Silver Housing Bonus[iii], the need for cash appears to be a strong push factor in affecting the elderly's decision to sell their homes (Thang, 2014).

The tendency to use a large portion of CPF funds to pay for housing, education, and healthcare (for an individual's parents and children) has called into question the system's adequacy as a secure form of income in retirement (Lee, 1998; Asher & Nandy, 2008; Ramesh, 2005). As the CPF is contribution-based, the issue of sufficiency is particularly a problem for older workers who have worked low-income jobs for most of their lives and also received CPF contribution rates that were lower in the past. Even annuity schemes such as LIFE would not be of much help to low-income seniors as pay-outs still depend on the amount individuals are able to designate to the Enhanced Retirement Sum (ERS) scheme[iv] (Hateley and Tan, 2003). For the old and poor, the health savings components of the CPF is hardly sufficient due to a lack of time in formal employment and the need to co-pay (Reisman, 2009). On top of these gaps and facing the prospect of weakening family support as well as the organisational and infrastructural challenges involved in mobilising community-based support, it is worrying that the government still holds the concept of self-reliance as a fundamental long-term solution to addressing the social challenges of demographic ageing.

1.2.1 The precarity of low-skilled work for older workers

In order to facilitate the accrual of adequate savings, at least in the form of CPF annuity, the government has actively been attempting to extend the working lives of older workers as a measure to solve concerns about labour shortage as well as to ensure that older adults could continue to remain financially self-reliant. Since forming the Tripartite Committee on Employability of Older Workers (TriCom) in 2006, efforts have been focused on developing the human capital of mature and post-retirement age workers in a bid to enhance their employability (TriCom, 2007). Addressing employers, employees, as well as members of the public, the TriCom was a definitive measure taken by representatives of government ministries and the National Trades Union Congress (NTUC) to make older workers more competitive, create age-friendly work environments, and combat ageism in the labour market[v]. Currently,

the challenges facing the employment of older workers include the undertaking of lowly paid and menial jobs by the majority of Singapore's older workforce (Ministry of Manpower, 2017; Chattopadhyay, 2016), and experiences of age discrimination at the workplace (Ho, 2015; Toh, 2016). It is therefore not enough to just increase the participation of older adults in the labour force, but to ensure that there are more secure, less exploitative work conditions, and higher quality jobs available for them.

While the statutory retirement age in Singapore is 62, the Retirement and Re-employment Act (RRA) stipulates a requirement for employers to offer re-employment to eligible employees from the point they turn 62 until the age of 67 (raised from 65 in 2017). In the latest government survey on retirement and re-employment practices of private employers, it was reported that almost all resident employees who reached the age of 62 were offered the option to continue working on their existing or new contracts (Ministry of Manpower, 2012). However, for the growing number of employees choosing re-employment, the duration of their new contracts most commonly lasted for 12 months and were renewable only if certain performance and fitness requirements were met (Ibid). This raises the issue of higher precarity, especially for workers of post-retirement age whose current or prospective employers are no longer obliged to provide employment or re-employment options. Low-skilled and low-income workers – whose jobs tend to be on relatively short-term contracts with different employers – are also likely to have trouble fulfilling one of the criteria for re-employment, which requires individuals to have worked for their current employer for at least 3 years before they turn 62. Unfortunately, the survey fails to include findings on employees aged 65 and above as well as more details on the types of jobs being taken up by older workers.

The labour force participation rate of Singaporeans above 65 has risen from 14.3 per cent in 2006 (Ibid) to 25.5 per cent in 2016 (Ministry of Manpower, 2017). The wages of a substantial and growing portion (70.7%) of older workers, however, place them in the bottom quintile of average monthly incomes in Singapore with salaries of S$1,500 (£750) or less. Close to half of them are employed in low-skilled jobs such as plant and machine operators, assemblers, cleaners, and labourers (Ibid; Department of Statistics, 2017). Attempts to remedy this in recent years include initiatives such as the WorkPro programme, which provides financial support to encourage the retention and recruitment of older workers (Ministry of Manpower, 2015); the Workfare Training Support scheme, which aims to subsidise the course fees of older workers who want to upgrade their skills; the Special Employment Credit that incentivises employers to re-employ workers above the age of 65 by covering up to 11.5 per

cent of an older employees' salaries; and the Workfare Income Supplement scheme where eligible older low-wage workers receive cash transfers and higher CPF contribution rates from their employers (Yap and Gee, 2015).

However, the problem with adopting a workfare approach to achieve income security in old age is that it leaves economically disadvantaged groups at greater risk of facing destitution. First, there is a tendency for poverty rates to rise with age as incomes decline. Analysing data from the 2011 National Survey of Senior Citizens (NSSC), Ng (2015) found that individuals considered to be in relative poverty – defined as those earning less than 40 per cent of the median population's work income – included almost half of those aged 65 to 69 and 67 per cent of those aged 75 and above. Secondly, there is a significant population of the working poor with minimal to no CPF coverage, including workers in temporary, irregular, contract, part-time, low-income, and unpaid family-based occupations (Lee, 1998; Davidson and Drakakis-Smith, 1997). These workers also tend to be female, lesser educated, never married, widowed, and of Malay ethnicity (Chiew, 1991; Lee, 2001; Manap, 2010; Ng, 2015). In instances where older adults are unable to achieve self-reliance, the welfare structure in Singapore requires them to depend on family members before resorting to assistance from the state.

1.3   The limits of familism and the ideological contradictions of filial piety

Guided by the ideological belief that the family should be the primary source of care and support for the elderly, Singapore's social policies have consistently sought to encourage family members – specifically adult children and their ageing parents – to co-reside or live near each other. Three-generational housing apartments were launched by the HDB almost three decades ago but met with mixed responses (Chang, 2013). Since then, improvements in design and space allocation, such as larger living spaces and having two en-suite master bedrooms, have seen demand for these three-generation apartments increase substantially (Ibid). For those who prefer living apart but close to their parents, they are eligible to obtain financial subsidies and/or priority reservation when booking their apartment. From its introduction in 2015, the Flexible Proximity Housing Grant received more than 5000 applications annually (Yang, 2016).

Older adults with insufficient funds in their Medisave accounts are expected to rely on their immediate family members for help. For example, their adult children or children-in-law

may transfer funds from their own Medisave accounts to top up the accounts of their parents or parents-in-law. Adult children who provide care or support to their parents would be eligible for income tax relief, with those who live with their parents offered higher amounts of relief[vi]. The expectation of elder care as a shared familial responsibility is also reflected in the ability to share tax relief among several other family members who provide support as well. Individuals may also obtain tax relief if they provide care or support for their parents-in-laws, grandparents, and grandparents-in-laws[vii]. However, as tax relief would only be beneficial to those with stable and substantial incomes, more financial support policies are needed for low-income caregivers, or those who have to forgo employment to provide full-time care for their elderly dependents.

Focusing on informal caregivers of adults aged 75 and older, a national survey[viii] (Chan et.al., 2013) found that adult children (daughter/son/son or daughter in law) form the majority of those providing informal care for older persons (77.5%). The study, along with other research on family caregivers, have made recommendations for more assistance to be given to caregivers in order to allow them to manage performing paid work alongside their caregiving tasks (Ibid; Mehta, 2006; Mehta and Thang, 2017). With the mean household size steadily declining from 4.87 in 1980 to 3.39 members in 2015 (Department of Statistics, 2016) – due to falling family sizes and emigration – experts have raised concerns about the sustainability of the government's emphasis on relying on the family as the primary source of providing long-term care for older persons (Teo et al., 2006).

Filial piety was a fundamental precept in a family system developed by the influx of Chinese immigrants to Singapore in the 19th century, which was based on other Confucian kinship ideals such as the preference for sons, ancestor worship, family continuity, and emphasis on kinship networks (Kuo, 1998, p. 237). The Chinese ethnic group constitutes 76.2 per cent of Singapore's resident population (National Population and Talent Division, 2014, p. 10), with Confucianism forming an integral part of both the national ideology as well as social engineering efforts in Singapore (Kuah, 1990). One core aspect of filial piety concerns the physical care of the aged parent and research has revealed that Singaporeans in general agree that children should be responsibility for supporting aged parents (Kuo, 1998, p. 238).

The establishment of the Maintenance of Parents Act (MPA) in 1995 allowed parents above 60, who are unable to support themselves adequately, to apply for an order that one or more of their children make payments for their maintenance. The act was seen as a protection

against the "degradation of social values and morality" but also viewed filial piety primarily in financial terms as monetary transfers from children to their parents (Maintenance of Parent's Bill Second Reading, 25 July 1994, c175). The legislation of the MPA thus underscores the primacy of the family in taking responsibility for their elderly members.

In their analyses of the underlying principles of the MPA, Rozario and Hong (2011, p. 614) argue that the cultural narratives of self-reliance and filial piety serve to ideologically legitimise policy decisions to minimise fiscal responsibilities in eldercare by devolving the task of managing the welfare of older persons to the "private" realm of individuals and their families. Cultural emphasis is therefore placed on reinforcing traditional family structures and idealised norms of parent-child relationships, which indirectly constructs an image of the deviant "other" consisting of both unfilial, recalcitrant, and irresponsible children (Ibid, p. 615) and also of parents who have "failed" in their paternal roles. This serves to implicitly attribute the primary reason behind problems associated with welfare in old age back to the personal failures of individual older persons themselves. This is because qualification for the MPA requires applicants to "prove that they are unable to maintain themselves financially" while also being subject to an evaluation by a tribunal to determine the exact amount of financial support the parents "deserve" based on an assessment of the applicants' parental duties and responsibilities including any instances of negligence or abuse. Even applications to obtain financial assistance from public welfare agencies require evidence of their children's financial information as a form of means-test. Interview data presented in subsequent chapters will illustrate how these bureaucratic procedures negatively impact upon older people's dignity and self-respect, as well as constitute hurtful reminders of unfulfilled filial responsibilities by their adult children; thereby imposing further stress on intergenerational relationships that were already strained before such intervention efforts.

In 2010, the act was amended to facilitate the use of conciliatory methods to resolve cases before they are officially filed (Maintenance of Parents [Amendment] Act, 2010). Besides this emphasis on reconciliation, parliamentary debates on the MPA amendment bill also qualified that the parent-child care relationship should be a reciprocal one and there was no "absolute obligation" for children to provide maintenance to parents who "have not exercised their moral duty to care for their children" (Maintenance of Parent's Act Amendment Bill Second Reading, 23 November 2010, c1805). Given the high monetary and opportunity costs for raising a child in Singapore (Jones, 2012)[ix], low-income parents who had to raise their children in resource-scarce households may find it more difficult to meet such reciprocal

conditions of filial piety. The data in the later empirical chapters will show, for instance, how most respondents perceived resorting to the MPA as indirectly representing a failure in their duties and roles as parents.

Ideologically, the tenets of reconciliation and reciprocity embodied by the MPA complement the privatisation and de-politicisation of the problems of old age support by discursively confining the issue within the realm of individuals and their families. It is clear that the MPA serves more of a symbolic function in attempting to ensure the welfare of low-income older persons as there has only been around 200 applications filed annually with the majority of successful maintenance claims amounting to less than S$360 per month (£180) – an amount which falls short of "the typical Pubic Assistance quantum" meant to cover "basic needs, such as food, clothing, housing… and medical costs" (Ibid. c1771). On one hand, to avoid discouraging families from resolving their problems through mediation and reconciliation, the government explicitly tries to refrain from applying punitive measures to enforce cases of default (Ibid. c1755). On the other hand, the imposition of values dictating filial responsibility tends to paradoxically aggravate tensions between the older poor and their adult children whose relationships may already have been burdened by a lack of resources. This may therefore cause an already tenuous network of social support to deteriorate even further. In the event that familial support is inadequate, vulnerable individuals tend to turn to the resources and infrastructure of community care services to assist and enabling them to age-in-place.

1.4   Singapore's old-age care and social service institutions: Implications of a liberal-developmentalist approach

In a comparative study of various social welfare regimes in East and Southeast Asia, Ochiai (2009) characterised Singapore's approach to elderly care as a fusion of familism, liberalism, and developmentalism – in which relatives, families, and the market play much larger roles compared to the state and voluntary sector, and where government intervention mainly involves the establishment of cooperative ties with business and voluntary sectors in order to ultimately protect or develop the economy. Characterised as 'welfare orientalism' (White & Goodman, 1998), social security and welfare in Singapore and other East Asian societies tend to rely mainly on non-state actors such as families, the community, and the private sector (Reisman, 2009). In the event families require support to provide care for older persons, assistance of various forms may be drawn from the community, which predominantly

consists of private healthcare, faith-based, and voluntary welfare organizations (VWOs). This section will describe the landscape of such community resources and highlight important gaps and barriers in their accessibility to low-income older persons.

The voluntary sector has long played an important role in the provision of welfare to the impoverished in society. In an attempt to build the infrastructure of support for older persons in the community, (Ministry of Community Development and Sports, 2001), the state has generously allocated funding to VWOs that provide services to the elderly. Working together with non-profit organisations, the government has been actively developing nursing homes, hospice care services, elder day care centres, community hospitals, and senior activity centres. To ensure sufficient standards are met in the delivery of services and programmes by VWOs, a regulatory framework is maintained through the National Council of Social Service[x] (Kuah, 2016).

The government's latest approach to care for seniors has been increasingly decentralised and community-focused. The Community Health Assist Scheme (CHAS), for instance, is a healthcare and medical subsidy that older persons may use when visiting private general practitioners or dental care clinics within their neighbourhoods (Yap and Gee, 2015). The direction of services tends to be towards integrating programmes for home care (including housekeeping needs), institutional medical care, centre-based rehabilitation, and social needs within a system that operates in a community setting (Khalik, 2016a). The building of "Active Ageing Hubs" in new and existing residential areas exemplifies such a community-based policy approach to eldercare (Tai and Toh, 2016).

One of the goals for long-term care of the elderly in Singapore is 'ageing-in-place', which is a model that allows older persons to access the spectrum of eldercare services without having to relocate. Tasked with facilitating this objective on a national scale, a government-affiliated organisation called the Agency for Integrated Care (AIC) has incorporated the services of private medical groups and VWOs. The Ministry of Health has also vowed to improve the accessibility of healthcare options (Ibid). However, with the number of older adults living alone projected to triple from 2011 to 2030, operating on the principle of self-reliance may no longer be viable considering the falling number of family caregivers, low fertility rates, and shortage of foreign domestic workers (Khalik, 2016b, Tai and Toh, 2016).

Within public housing apartments, the Enhancement for Active Seniors Program (EASE) was implemented to install items such as non-slip tiles, grab bars, and ramps in their

homes at a highly-subsidised cost. The capacity for older persons to receive home care is often affected by the presence of community support, the location of key amenities, the availability of barrier-free public spaces, as well as affordable and efficient transportation. Such environmental factors could explain the low utilisation (between 0.3% – 5%) of formal care services (Chan et.al., 2013).

As one of the last lines of protection against abject poverty, individuals may obtain financial assistance from the government through ComCare Long Term Assistance or Public Assistance (PA) schemes. For most cases, applications must be completed in person at social service offices (SSOs) or community development councils (CDCs) and involves a stringent and bureaucratic means-test process that make it difficult for individuals other than those who are disabled, chronically-ill, homeless, and have been abandoned by their family members to receive cash handouts (Ramesh, 2000). Successful applicants are given basic monthly cash sums ranging from S$500 (£250) for those living alone to S$1450 (£700) for households with four persons (Ministry of Social and Family Development, 2017) – amounts below the minimum level of income for subsistence (Ramesh, 2000; Asher, 1999) to presumably deter cases of welfare abuse.

Apart from being a meagre source of support for vulnerable elders, the need to provide evidence of one's impoverished state through "updated bank account statements" in order to receive assistance (Ministry of Social and Family Development, 2014) tends to diminish the motivation of recipients to accumulate savings as they may then no longer qualify for the PA scheme. This indirect and counterproductive effect of means-testing procedures on the older poor's management of finances will be discussed in greater detail in Chapter Six. The disbursement conditions of eldercare support policies are, in general, rigid and highly restricted (Ho and Huang, 2018) as they tend to narrowly target the most impoverished and physically frail – overlooking important aspects of social care as well as those who urgently require help but come from lower middle-income groups. The criteria for the recently launched Silver Support Scheme (2017) also reflects such narrowness of eligibility as only older persons who have earned "low *lifetime* wages" equal to the bottom 20 per cent of incomes in Singapore would receive cash benefits. However, research on poverty dynamics have proven that circumstances of poverty are not static and a substantial amount of people tend to move in and out of lower socioeconomic statuses through the course of their lives (Jenkins, 2011). The data in chapter four will further demonstrate such income mobility among vulnerable seniors who

had been more affluent at earlier points in their lives, and would therefore be ineligible for these support schemes.

1.5   Slipping through the 'hands' of support: The social positions of vulnerable older persons in Singapore

Examining the socio-demographic profile of the older poor reveals several key features that are integral to establishing a comprehensive and nuanced understanding of ageing among the lower socioeconomic strata of Singapore society. Apart from the main demographic indicators, this section uses data and findings from several national surveys and large-scale quantitative studies to discuss the analytical implications of declining household sizes, the shifting preferences and forms of household living arrangements among older persons, as well as the ethnic composition of the population of seniors.

1.5.1   Living independently or in isolation?

Older adults in Singapore currently maintain the norm of living with their adult children. In 2015, 61.3 per cent of adults aged 65 and older co-resided with either their spouses and children, or only with their children (Department of Statistics, 2016b). The incidence of living with children appears to increase with age, and is aligned with the norm for family members – mainly daughters, sons, and children-in-law – to provide care for dependent older members (Chan et al., 2013). There seems to be a higher prevalence of widowhood for those aged 85 and above as 63.3 per cent reportedly live only with their children. Older men (79.1%) are also more likely to live with spouses than older women (43.6%), which indicate the propensity for older males to have spousal caregivers in situations of dependency. However, despite this general inclination for co-residence, there has been a growing trend for older adults to live alone – whether they do so out of preference or the lack of choice is unclear.

The proportion of older persons living alone has risen from 9.4 per cent of all households headed by someone aged 65 or older in 1990, to 17.4 per cent in 2010 (Koh and Lee, 2014). This is expected to increase further due to higher numbers of never-married singles among the older population, coupled with a greater preference for independent living arrangements in later life (Thang, 2011). In line with the trend towards smaller households in Singapore, where the proportion of households with less than four members has risen from 45.5 per cent in 2000 to 51.2 per cent in 2010 (Department of Statistics, 2011). Consequently,

such trends raise concerns about increasing vulnerability of those in the lowest decile of monthly household incomes. Worryingly, the percentage of households headed by a person above the age of 60 in the lowest decile of incomes has almost doubled to 41.9 per cent in the past 10 years (Department of Statistics, 2017). 7.4 per cent of those aged 65 and above (36,158) live in one- and two-room public housing apartments, which are the smallest and cheapest form of housing. Additionally, the 2015 General Household Survey indicated that 41,200 Singaporeans aged 65 or older live alone (Department of Statistics, 2016c). This figure is expected to double by 2030, and thus the problems associated with insufficient household resources, social isolation, and psychological distress (Cheong, 2016) will become increasingly common among older households, particularly those from low-income groups.

The reasons for living independently – either alone or only with their spouse – appear to engender concerns about financial security and receiving long-term care. However, such anxieties tend to be simultaneously in conflict with the important psychological need to avoid being considered as a burden to family members, particularly their children, despite indicating a preference to reside with and be cared for by the latter in their definitions of successful ageing (Feng & Straughan, 2016). Findings by a 2016 survey conducted by the Lien Foundation and NTUC Income, a trade union-based insurance co-operative, also revealed the prevalence of similar contradictory sentiments as half of their respondents reported a willingness to be institutionalised in a nursing home but almost a third of them strongly opposed the option of sending their family members to one (Lien Foundation, 2016).

On the whole, such findings indicate that family support continues to be a crucial consideration when individuals in Singapore contemplate the issues of long-term care for older persons. While this could be viewed as the persistence of traditional familism – which is characteristic across Asia (Yeh et al., 2013), the conflicting attitudes held by *both* older parents and their adult children – about whether the former should live independently or rely on the latter – also indicate an incompatibility between top-down notions of filial piety and familism, and how they are practiced on the ground (Yeoh and Huang, 2010). The feasibility of familial provision of care for older persons is increasingly weakened and familism for those living in impoverished settings is actually highly impractical. This is because family members, regardless of age, are susceptible to having their resources drained from excessive demands by other members of their networks; referred to as the negative consequences of social capital (Portes, 1998). The findings discussed in Chapter Four will elaborate on this to show how vulnerable older persons, in spite of their own financial problems, maintain a vital

role in resourcing the lives of their grandchildren, adult children, and even members of their extended family who are socioeconomically disadvantaged as well.

The remainder of this chapter will be dedicated to developing a more nuanced understanding of social vulnerability and disadvantage among older adults by discussing the analytical implications of ethnicity and gender on the experience of ageing in Singapore's social milieu.

1.5.2 Ethno-cultural and gendered dimensions of ageing and poverty

Singapore's multi-ethnic resident population consists mainly of Chinese (74.3%), Malays (13.4%), Indians (9.1%), and other smaller ethnic groups (1.3%) that include Eurasians, Filipinos, and Caucasians (Department of Statistics, 2016). As for the ethnic composition of older Singaporeans, the Chinese make up a larger (83.9%) proportion than their overall population share, while ethnic minorities have a slightly younger age profile with 8.8 per cent Malays and 5.9 per cent Indians in the 65 years-and-older age group. In Singapore society, ethnic identities and racial classification have a powerful influence over the lives of individuals. The implementation of multiracial policies in the spheres of public housing, social welfare, and education continually reinforce the social salience of membership in the four main racial categories (Chinese, Malay, Indian, and Other)[xi].

Turning to gendered aspects of ageing, research has shown that older women are at higher risk of poverty, age discrimination, and health problems than older men (McMullin, 1995; Arber and Ginn, 1991). Although women live longer than men, they also face increased vulnerability in later life due to the fact that among those aged 65 and older, about a third of them are widowed (32.4%) and more than half (57%) do not have any educational qualifications (Department of Statistics, 2016; 2016b) – rendering them highly susceptible to experiencing multiple social jeopardies, especially if they also belong to ethnic minority groups.

Fundamentally, the experience of ageing is in large part a culturally determined process (Gullette, 2004; 2011; Cruikshank, 2013); cultural scripts and value systems of various ethnic groups constitute a strong structuring force on the individual and social actions of older individuals as well as how they make sense of the experience of growing older (Mehta, 1997a; 1997b). The need to consider the intersectionality of ethnicity, gender, and socio-economic status in understanding social inequality among older Singaporeans was highlighted by research that revealed the higher tendency for elderly Malay women to experience poverty

due to a combination of factors, which include having little to no formal education and/or years in formal employment (Li, 1989; Lee, 2001). Furthermore, the overrepresentation of Malays among the working poor (Manap, 2010) and residents of low-income housing (forming a third of those living in one- and two-room public rental apartments) (Department of Statistics, 2016c) suggests the presence of structural impediments to older Malays achieving upward mobility and financial security in later life.

Apart from socio-economic characteristics, the findings of several national surveys on older persons have also indicated ethnic differences in the areas of intergenerational transfers, relations and support, health and health coverage, as well as household profile and living arrangements (Yong, 2000; Kang, Tan, and Yap, 2013; Chan et al., 2013; Mathews and Straughan, 2014). Such ethnic tendencies broach important analytical nuances for our understanding of the experiences of low-income elderly. First, more older Malays tend to receive smaller sums of financial transfers from their children – less than S$299 (£150) – in comparison to the 40.9 per cent of older Chinese and 55.6 per cent of older Indians who received similar amounts (Yong, 2000). In general, older Malays were found to be recipients of non-financial forms of resource transfers, such as clothing, food, items of necessity, emotional support, and help with performing activities of daily living (Ibid).

In addition, certain norms and expectations that guide intergenerational relations and reciprocity appear to differ between ethnic groups. Findings from the 2011 NSSC indicate that, compared to older Chinese (66%), older ethnic minorities tend to have higher frequencies of contact with their adult children – 77 per cent of Indians and 80.6 per cent of Malays report meeting their children on a daily basis (Kang, Tan, & Yap, 2013). Older Chinese and Indians are also two times more likely than Malays to disagree with the expectation that they should provide childcare assistance to their adult children (Ibid). The subjective meanings and values behind such norms of reciprocity, and the processes in which they shape the socio-familial dynamics, roles, and the social networks of older persons, will be discussed further in the subsequent data chapters of this thesis.

Secondly, data from several national health surveys reveal certain ethnic variances in the health status of older Singaporeans (ages 60 – 69) as ethnic minority groups have more than double the rates of diabetes mellitus and five times the rates of obesity, but lower rates of hypertension, in comparison to older Chinese (Ministry of Health, 2011). Between the main ethnic groups, Malays had the lowest proportions of older individuals who were able to

independently perform at least three activities of daily living (ADLs) such as bathing, dressing, toileting, transferring between bed/chair, continence, and feeding, as well as at least four instrumental activities of daily living (IADLs), which include taking medication, laundry, travelling, using the phone, housekeeping, preparing food, and handling finances (Kang, Tan, & Yap, 2013). In terms of health coverage, the national survey on informal caregiving reported that in 2013, only 18.2 per cent of Singaporeans aged 75 years and older, and who required human assistance with at least one ADL, had either public or private health insurance (Chan et al., 2013). Older Malay respondents of the study were also the least likely to have public health insurance (Medishield) and/or sufficient information about such coverage (Ibid).

Another ethnic-based tendency can be observed in the data on home ownership among older residents. According to the NSSC, while the majority of older persons own their homes, the Malays (65.7%) have the lowest proportion compared to the Chinese (81.1%) and Indians (78.9%). Both Indians (10.4%) and Malays (13.7%) also have higher percentages than Chinese (7.7%) of older adults living in one to two-room public housing apartments (Kang, Tan, and Yap, 2013). The higher tendency for older Malays to live with grandchildren – 17.1 per cent compared to the national average of 11.7 per cent – suggests an important challenge pertaining to the socio-familial circumstances of the older poor, which arise from the demands of supporting multi-generational dependents, such as providing child care in lieu of absent parents. The analysis of this study's primary qualitative data in the following chapters will further exemplify how these ethnic dimensions of ageing manifest in micro-social processes and serve to structure coping strategies, aspirations, and social interactions of low-income older persons in Singapore.

Conclusion

Adopting biopolitical and political-economic approaches to ageing, this chapter has shown how the discursive and institutional context of ageing in Singapore, which ideologically overemphasises self-reliance and familism, serves to exacerbate the vulnerabilities of the lower-income strata of Singapore's older population by individualising, de-politicising, and privatising the responsibility of social welfare in later life. While the strength of such structural perspectives lies in their ability to critically examine oppressive structures of power from the top-down, they leave little explanatory room for the role of individual agency. On the other hand, microsocial explanations may underestimate the ability for social institutions to impose

constraints on lived realities. Thus, I argue that the analytical gap between institutional and agentic approaches to ageing may be bridged through the conceptual lenses of cumulative disadvantage/advantage, life-course capital, and socio-spatial dimensions of ageing. By elucidating how social structures intersect with turning points in the life course of vulnerable seniors, the negotiated and processual character of later life could be understood more clearly. The following chapter (Chapter 2) will therefore illustrate and expand on the theory and empirical literature that discuss possible processes of downward social mobility. This sets the background for the key research questions that are introduced in Chapter 3 which elaborates on the methods used in this empirical study of the life course experiences of Singapore's older poor.

Chapter Two – Theoretical and empirical literature concerning the dynamic threads of life-course 'decline'

2.1   Downward social mobility, cultures of decline, and cumulative marginalisation

Our understanding of the social processes involved in the shaping of realities and experiences in later life has benefited significantly from the theoretical tools generated within the field of critical gerontology. At their conceptual core, critical approaches to ageing, such as biopolitical and/or political economy perspectives, elucidate the socially constructed nature of the ageing process. They do so by highlighting and analysing the role of social structures in creating and perpetuating age-based social and cultural categories that have an immense impact on the lives of older individuals. For instance, a society's institutionalised retirement age, pension system, and welfare regime directly affect the socioeconomic circumstances of individuals above the age of retirement. In the labour market, the existence of aged-based employment policies tends to also contribute inadvertently to the devaluation of older workers' productivity and their discrimination (Hofaecker, 2010). By critiquing cultural and systemic production of the dominant ideas and images of senescence and decline among older persons, scholars have attributed the marginalisation of older people in society to three factors: the 'neoliberal' agendas of privatising long-term care of the elderly which underpin governmentality; the communities of experts producing positivist knowledge on the elderly to aid and justify their management (Katz, 1996); and commercial industries who profit from the propagation of anti-ageing discourses – chiefly biomedicine and cosmetics (Gullette, 2004; 2011; Neilson, 2006). However, although critical gerontology illuminates the top-down forces imposed on individuals by institutions, it is equally important to explore the agentic actions of the former in order to avoid the pitfalls of structural determinism.

Further enriching this line of inquiry, the insights from environmental and ecological gerontology have outlined the importance of meso-level structures, such as the family/household, workplaces, and residential community, in mediating the relationship between individuals and broader social structures (Ryff et al., 1999). Incorporating these meso-structures into our analyses allows us to gain a more nuanced and particularised appreciation of the complexities and variations inherent in the lived realities of older individuals as they engage with macro-level factors. As the findings presented in the subsequent empirical chapters will illustrate, the onset of unemployment brought about by economic restructuring or

downturn can result in drastically different later-life trajectories and experiences for individuals depending on their level of resources, familial roles, household circumstances as well as access to opportunity structures and social support networks. In other words, the interactions between older individuals and meso-structures are a function of specific events and phases of their subjective life courses and the cumulative disadvantages and advantages they have accrued.

In sum, approaches that systematically examine the analytical and biographically sequenced linkages between microsocial realities, macro-, and meso-structures remain largely underdeveloped in the field of sociology of ageing (see Figure 1). Contributing towards filling such a gap in knowledge, the conceptual thrust of this study aims to understand the processes and experience of ageing through a theoretical framework that: (1) identifies institutional and cultural forces of decline which structurally facilitate the downward socioeconomic mobility of older persons in society; and (2) examines the intersection of meso-structures and cumulative effects of life course events which mediate the agentic actions and social positions of older individuals. As a corollary, this argues in favour of a meso-sociological conceptualisation of the strategies and domains of coping where older adults of low socioeconomic statuses negotiate more favourable living conditions for themselves and/or their family members. The following sections will thus serve to explicate the conceptual foundations of this framework and their theoretical utility in addressing the central research questions of this study.

Figure 1. Interactions between macrostructures, meso-structures, and life course trajectories
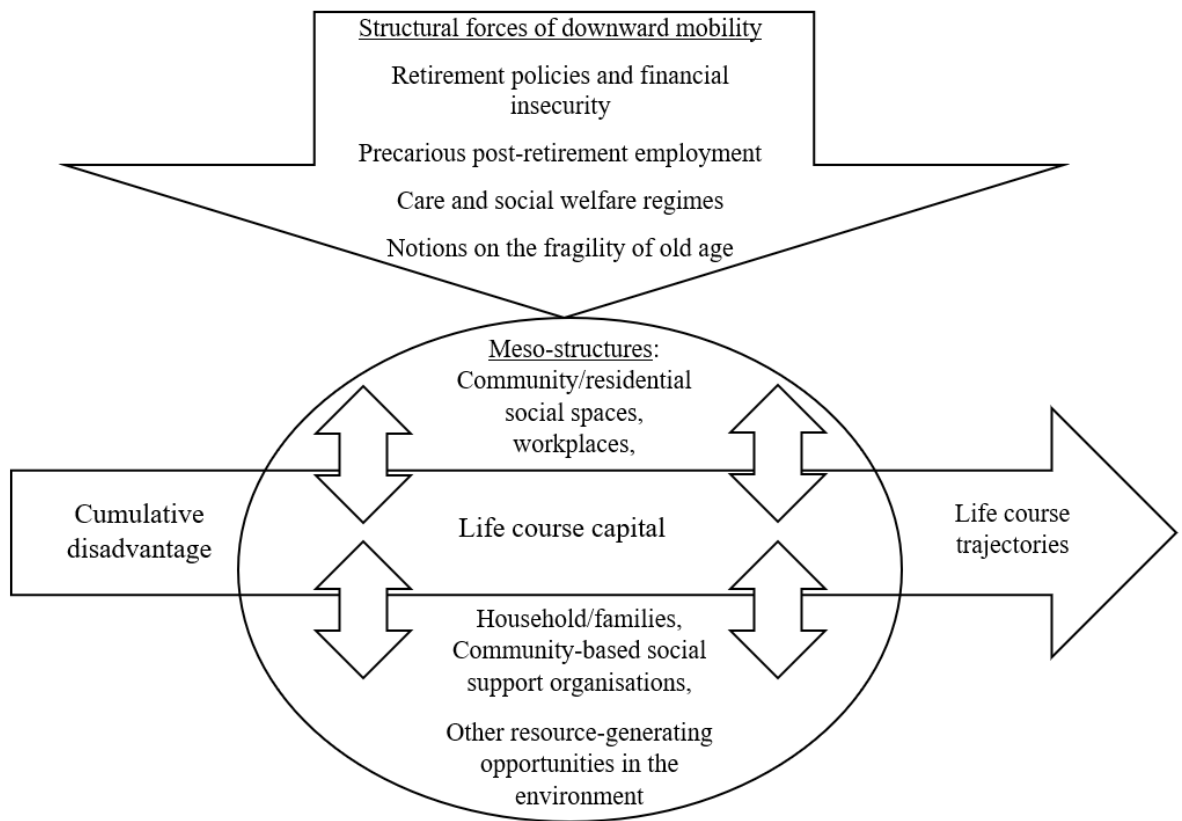
2.1.1 Structural forces of downward mobility in later life

In problematising popular notions about the universality of chronological age, sociological perspectives on ageing have shown how the ageing process is multifaceted and occurs along biological, psychological, and social dimensions (Victor, 2005). Not only does this challenge the assumption that physical and mental senescence are intrinsic characteristics of age-defined social categories of older persons – such as 'the elderly' or 'retirees' – it also points to the highly diverse nature of ageing, which varies considerably depending on factors including physiological and personality traits of individuals, socio-familial circumstances, as well as life course trajectories. Although unravelling the various strands of the ageing process has allowed us to analytically dissect the experience of growing older into its contextual elements and discern their respective roles in impacting the lives of older individuals, it is also crucial to understand how they come together as a cumulative and mutually augmentative force – particularly in causing downward mobility. Research on the socio-cultural dimensions of ageing underscore the power of stereotypical images of older persons to engender external and

internalised forms of marginalisation, which subsequently accelerate biological and psychological deterioration, especially among members of more socioeconomically vulnerable groups (Gullette, 2004; 2011; Katz, 1996; Cruikshank, 2003). In general, the pressures of downward mobility appear to converge and escalate during the latter phases of the life course that coincide with a drastic reduction or cessation of economic activity, and further compounded by the increased likelihood of having one's financial resources decimated by unanticipated health problems, loss of a spouse or family caregiver, or economic volatility (Sheppard, 1965).

Despite its relative dearth, current literature on the occurrence of intragenerational downward mobility in later life has found rigorous empirical evidence to support a strong correlation between the period of post-work, a sharp fall in socioeconomic status and resources, and negative health outcomes (Tissue, 1970; Willson and Shuey, 2016; Townsend, 1981). In advancing the concept of "structured dependency", Townsend (1981) asserts that elderly dependency in modern societies is, to a large extent, a social role manufactured with the objective of political-economic management and achieved through a combination of structural mechanisms. First, the imposition of a mandatory retirement age and pension systems that indirectly legitimise the acceptance of low incomes in later life. And secondly, the growing trend of institutional, residential, and community services tend to presume and reinforce the passivity and social dependence of their recipients; thereby eroding the capacity of older persons for self-determination. Using survey data of institutionalised elderly in Britain from the 1960s and 1970s, Townsend showed that "working-class persons from partly skilled and unskilled occupations" and who "lacked articulate relatives to speak for them" were more liable than their more affluent counterparts to develop psychiatric problems and end up in residential homes of low status – thus highlighting the tendency for downward mobility in old age to have more adverse effects for the impoverished.

Comparatively, research done on the elderly poor in the United States in the 1970s similarly illustrated the greater chances of confronting poverty in old age, but also pointed out the complexities associated with sliding down the economic scale. Studying 256 public assistance recipients between 65 and 88 years of age in California, Tissue (1970) explains the need to take into account the *original* socioeconomic statuses of individuals who encounter the strains induced by the negative change in their social positions. He drew rich insights from comparing the coping mechanisms and varying levels of life satisfaction between two types of downwardly mobile older adults: those who resorted to public assistance after having fallen

from middle class incomes brackets, and those who had spent the larger portion of their lives struggling with economic hardship. He argued that although the former may possess the required psychic and cultural resources for adaptive resilience when forced to assume unstructured and 'unproductive' socially marginal roles in old age – such as having greater experience with formal volunteering and community participation along with higher self confidence in attempting to control one's immediate environment – they are, conversely, also more susceptible to social isolation and cognitive dissonance. This is mainly due to conflicting status identities resulting from the abrupt shift in social worlds and significant restrictions on their ability to maintain previous levels of social interaction. In comparison to the long-term poor, the experience of further socioeconomic handicap in later life brings about similar ambiguities in levels of life satisfaction and well-being. On one hand, they may have developed more stabilised social identities and networks of social support, but on the other hand, their likely exposure to a lifetime of cumulative disadvantage would have exacerbated their social and economic deprivations as they age into the period of retirement and imposed dependency. Overall, research on this topic remains relatively sparse, dated, and mostly quantitative in design, which due to inherent methodological limitations, fail to sufficiently address the *processual* aspects of the phenomenon.

An integral complementary process facilitating downward mobility is the ideological socialisation of older individuals into more passive and subordinate socioeconomic positions. In her anthropological explication of downward mobility experienced by middle-aged and older members of the American middle class in the 1980s, Newman (1988) traces the spiral of decline that begins with the loss of gainful employment but is exacerbated through the negative repercussions it inflicts on individuals' social and familial spheres. Her findings interrogate the importance of meanings and cultural values by revealing the propensity of the downwardly mobile to suffer an erosion of self-esteem and self-worth, as well as blame themselves for their predicament due to an internalisation of the tenets of meritocratic individualism. The contradictions that arose from having to make sense of their loss of employment despite believing in the social value of competition – and the justification for companies to offload unproductive factors of production in order to optimise efficiency – caused them to cast doubt on their own abilities and personal characters while fuelling anxieties and feelings of shame. Additionally, the lack of resources to maintain the social aspects of middle-class lifestyles, the social networks of the downwardly mobile tend to progressively dwindle over time. For those who had been family breadwinners, this isolation extended into the domain of the family as the

inability to fulfil their household responsibilities amplified their sense of guilt. Taken together, these repercussions, along with a variety of other negative knock-on effects, were detrimental to any effort at achieving socioeconomic recovery, and thereby furthered their descent down the social ladder. By showing how material decline is integrally entwined with ideological and cultural systems of meaning, Newman thus delineates the highly symbolic character of the experience of downward social mobility. Applying this to the study of later life renders apparent the forces of decline that accentuate the processes of downward mobility for older persons, particularly at the point of retirement.

Taking a Foucauldian perspective, Katz (1996) describes the process of subjectifying older persons through the biopolitical practices of classification, dividing, and self-subjectification. He articulates the roles of knowledge producers and political administrations in establishing "cultural meta-categories" (p. 18) that legitimized the identification, separation, and regulation of "unproductive" members of society, including the mentally and physically ill, the destitute, the delinquent, as well as the retired elderly. The institutionalised modern life-course stipulates a universal phase of withdrawal from the labour force and a transition into a period of dependency. The amalgamation of the terms "elderly" and "dependent" into a *problematic* social and demographic category has thus been a concerted outcome of the instruments of governmentality including medico-administrative apparatuses and communities of experts in the field of gerontology and geriatrics, and in conjunction with employment regimes, welfare and pension systems, and popular culture.

The discursive construction of the 'elderly' as the categorical opposite of the younger and 'economically active' segment of the population – in terms of their productive contribution to society – directly associates the former with potentially catastrophic social problems arising from demographic ageing. This therefore engenders a complex of remedial measures targeted at older persons, attempting to either extend the working lives of older workers – albeit at a diminished productive capacity – or socialise them into roles of dependency. When scrutinised through the lens of biopolitics, these measures appear to function as disciplinary mechanisms of downward social mobility, which serve to thrust older individuals into more marginal social positions. It is worth noting, however, that the magnitude of these forces of decline depend largely on a society's retirement and social welfare institutions, and the extent to which they facilitate the attainment of income security or amplify vulnerabilities in old age. For example, individuals who reach the mandatory retirement age in societies with defined-contribution plans and private/workfare approaches to social security would face greater challenges in

maintaining their standard of living than those retiring in contexts where defined-benefit pension systems and more universal approaches to social welfare are in place. In the case of the former, downward socioeconomic mobility – occurring through relocating to a smaller and cheaper home and/or undertaking low-paid employment – constitutes a viable *solution* to financial vulnerability in old age.

In Singapore, these pathways to lower socioeconomic positions for older people are institutionalised in the form of housing policies that incentivise the downsizing of homes (Housing and Development Board, 2015) and employment policies that encourage the undertaking of post-retirement employment which are, in general, relatively lowly paid and temporary. The first of the empirical chapters (Chapter 4) will provide a detailed elaboration on how these and other structures of disadvantage within the Singapore context intersect at multiple points in the lives of older persons; thereby causing disruption, marginality, and strain for them and their families. The next subsection prefaces this analysis by examining how the forces of downward mobility are interwoven with discourses of risk and therefore contribute to the mutually reinforcing processes of 'fragilisation' and ghettoisation of older persons – both culturally and in socio-spatial terms.

2.1.2   Cultures of risk, notions of fragility, and the differentiation of age categories

In her exposition of the influence of risk cultures, rationality, and modernity, on social policies and ageing selves, O'Rand (2000) argues that the trends towards increasing individualisation and privatisation in the areas of healthcare, welfare, and pension systems, while engendering more possibilities and autonomy in later life, also exert pressure on people to assume the onus and moral responsibility for their own well-being. Due to the fact that individuals age in a variety of social locations and in contexts of unequal socioeconomic resources and information, such freedoms are generally construed by older persons as bringing higher risks to themselves. This then gives rise to anxieties that compel individuals to adopt risk-averse courses of action in an attempt to mitigate future uncertainties in old age. In tandem with the discourses of individualisation and responsibilisation of social security, this conservative approach to decision-making and planning in later life generally entails transitioning into lower socioeconomic positions as a means of minimising expenditure, maximising resources, and prolonging economic survivability.

This brings about cuts in the standards of living of older workers, particularly those in the working-class, who end up experiencing many years of poverty after exhausting their

savings, "with no chance of re-entering the labour market except in the most menial of jobs" (Phillipson, 1998, p. 7; 1982). Thus, in order to critically understand the pressures of downward mobility afflicting older persons, we must consider how both the socio-cultural and political-economic sides of the coin come together to shape the realities of individuals. Few studies have attempted to empirically explore the processes of downward mobility in this manner but a notable contribution can be found in Newman's (1988) analysis of downwardly mobile middle-class Americans whose drastic drop in social statuses were a composite effect of adverse macrostructural events and an ideological environment that strongly influenced and culturally justified their decline.

However, because of the devaluation of older persons' productive capabilities and roles, the structural opportunities available to them for coping with the financial risks of post-retirement – especially in labour and housing markets – tend to lack permanence and long-term stability. Over time, these conditions ironically serve to perpetuate older individuals' socioeconomic vulnerability as well as accelerate their physical decline. This has been supported by the findings of research examining the health consequences of precarious forms of work, which reported higher stress and poorer health among those in employment relationships characterized as being uncertain, alienating, and requiring high effort (Lewchuk et al., 2008; Wood and Burchell, 2018). Situations of precarity could very possibly be linked to subjective perceptions of material deprivation, which have been shown to be strongly associated with poorer health among older persons (Arber, Fenn, and Meadows, 2014). On the whole, the cultures of risk propagated by political-economic configurations that prioritise economic progress – without raising the standards and quality of jobs across the spectrum of the labour market – directly and indirectly facilitate the formation of socioeconomically subordinate categories and identities for older persons.

An important corollary to the biopolitical forces of downward mobility and the construction of old age as inferior and problematic social categories consists of two mutually reinforcing discursive processes – fragilisation and differentiation – that operate to place older individuals in sociocultural positions that paradoxically and simultaneously warrant their care and protection, but also subject them to mechanisms of control and marginalisation. Derived and legitimised through gerontological knowledge of senescence, the process of fragilisation is a discursive consequence of the ideologies of decline and risk that have come to dominate governmentalities of ageing – akin to the socio-cultural paradigms of frailty propagated by healthcare regimes (Kaufman, 1994). Discourses of fragility intensify once older individuals

leave the workforce or encounter age-based barriers and discrimination in the labour market, which stem from the perception that productive capacity naturally deteriorates along with physical and mental faculties (Bytheway, 1995; Dennis and Thomas, 2007). Retirement institutions have played a key role in causing such a conflation between chronological age and the physical incapacities associated with old age (Higgs and Gilleard, 2014). Like a self-fulfilling prophecy, the lack of productive engagement among economically inactive older persons has since been identified as one of the major contributing factors hastening their decline. This has consequently given rise to a proliferation of strategies, measures, therapies, and paradigms that purport to combat decline through the promotion of activities deemed to be meaningful; culminating in the prevalence of positivist anti-decline discourses exemplified by the successful ageing and productive ageing movements.

Utilising Foucault's concept of subjectification, the ideological subtext of these discourses and paradigms – in focusing primarily on individual action and encouraging the practice of greater self-reflexivity – serves to locate the causes of decline within the purview of ageing selves while downplaying or disregarding structural forces. Fragility thereby becomes more than just a potential or gradual *outcome* of ageing; it constitutes an innate *quality* of an ageing subject that is perceived to manifest almost immediately with economic inactivity or upon reaching the mandatory retirement age. The social construction of older persons as fragile and frail therefore culturally buttresses their social status as dependents. Coupled with alarmist fears concerning the detrimental repercussions of demographic ageing and rising dependency ratios for the health of economies, the 'unproductive' lives of older individuals are thus considered to be a potentially catastrophic risk to the general population; a risk that should be assessed, communicated, and *managed* (Powell, 2006). In framing the governance of old age as a form of risk management, a self-perpetuating and self-legitimising nexus arises with the authority to inscribe markers of differentiation into the social and individual identities of older persons. This nexus consists primarily of the symbiotic relationship between experts and care providers dedicated to, on one hand, the production of knowledge (solutions) for remedying the problems of the aged, and on the other, political-economic institutions – inclusive of the state and employers – who have the power to create and sustain 'problematic' social categories. Thus, the underlying societal narrative and expectations justifying the provision of services and benefits to the elderly on the basis of their protection as a 'fragile' population – considered to be both 'at-risk' as well as a *source* of risk – require older persons to assume cultural positions and characteristics of vulnerability, quiescence, and also resilience.

The first empirical chapter (Chapter 4) will go on to explore and discuss the structures that produce such a decline narrative within the Singapore context.

To summarise, the intertwining of cultures of risk and ideologies of decline has infused the social identities of older persons with discourses of fragility that essentialise the physical, psychological, and social differences of 'the elderly'. Akin to a vicious cycle, the entrenchment of difference begets further processes of differentiation evident in the elderly-centric practices in the provision of care, housing, and training, which seek to understand, treat, and manage issues and problems uniquely associated with older persons. However, an important but critically undertheorised consequence of such processes of differentiation are their segregationary tendencies and how they bear serious implications not only for the socio-spatial aspects of ageing, but on the relationships and interactions between older persons and their social environments; as evidenced through the promotion of intergenerational initiatives, which aim to foster closer ties between the young and old but also inadvertently emphasise age as a marker of difference.

Socio-familial and spatial environments of individuals therefore constitute a meso-level empirical realm where powerful but abstract institutional and macrosocial forces explicitly manifest and are negotiated with in the practice of everyday life. In addition, the capacity for older persons to ameliorate the downward pressures of later life depend largely on the obstacles they encounter and opportunity structures they can mobilise as a function of turning points in the life course. Ultimately, older individuals' experiences with structural forces are mediated by meso-structures comprising of ecological and temporal-sequential dimensions that both constrain and enable their life chances. The next subsection thus incorporates the relevant theoretical intersections of meso-level institutions, environmental gerontology, and life course research in order to put forth a notion of embedded agency – a conceptualisation of the individual-community relationship that incorporates the explanatory potential of individual life course trajectories and the unequal distribution/accumulation of social capital, resources, and disadvantages.

2.1.3 Foregrounding meso-structures, life course capital, and embedded agency

In postulating on the linkages between ageing selves and the broader social order, Ryff et al. (1999) reiterated the need for theory-driven research in social gerontology to examine meso-level mechanisms that bridge individual social realities and macrosocial structures. Meso-structures such as the workplace and the family "channel the impact of the age stratification system" as well as broader shifts in the economy, including urbanization, technological change, and business cycles (Cowgill, 1974 as cited in Ryff et al. 1999, p. 13), on the individual. For example, in the event of suffering a loss of income as a result of reaching the mandatory retirement age (meso-structure) – a consequence of the macro-structural system of age stratification – an older retiree with economically active and supportive family members (meso-structure) would have a higher chance of softening the blow of unemployment as opposed to an older head of household, who would likely face much greater socioeconomic strain (micro-level). Returning to Newman's (1988) findings, the experience of unemployment tends to be filtered through a prism of subjective meanings derived from a variety of labour market conditions, socio-familial roles, and internalised values that combine to produce different shades of downward mobility; as individuals who were from workplaces that espoused more collective values and solidarity-based relations appeared to cope better, in terms of being able to mobilise social support, than those who embodied personal and career-oriented beliefs in the values of individualistic competition, which caused them to have a proclivity for self-blame that placed further stress on their familial/household relationships. The importance of taking into consideration the family as a meso-level institution that potentially magnifies the negative effects of structural constraints is exemplified in situations of 'family squeezes' (Ibid; Oppenheimer, 1974) where certain phases of higher economic costs in the family's life-cycle, such as the onset of chronic health issues or the need to support an unemployed adult child, tend to coincide with periods of diminished material resources and financial streams in later life and thereby exert even greater pressure on older breadwinners.

Another key theoretical aspect that complements the concept of meso-structures lies within the discipline of environmental gerontology in which Lawton and Nahemow's (1973) ecological model of ageing offered scholars and practitioners a useful framework for understanding how individuals related to their physical and social environments. Using the dual concepts of personal competence and 'environmental press', they posited that individual characteristics, in the form of financial resources, social networks, as well as physiological and

mental capacities (personal competence), constitute crucial factors in determining how successfully or poorly individuals are able respond to the physical demands and social exigencies of their environmental surroundings (environmental press). Examples of the former include aesthetic appearances, the availability of amenities, and concerns about safety, while the latter refer to levels of civic participation and community integration (La Gory et al, 1985; Brown, 1995; Lawton, 1982 as cited in Smith, 2009). A combination of strong environmental press with low personal competence would result in negative and maladaptive behaviour whereas situations of weak environmental press meeting high personal competence would yield adaptive and positive affect. However, as the model essentially represents possible combinations along the two *continuums* of environmental press and individual competences, it indicates that maladaptive behaviour and negative affect may also occur in instances of excessively weak environmental press due to 'atrophy of ability disuse' (Cvitkovich and Wister, 2002). Alternatively, experiencing high demands from the environment could also engender positive affect and create conditions of maximum performance as strong environmental presses may constitute a source of motivation and thus stimulate innovation, learning, and energetic responses among older persons.

Although later developments in environmental gerontology have extended analyses of the spatial dimension of ageing to address psychological questions on identity, individual life narratives, emotional attachment to places, and quality of life (Smith, 2009), researchers have generally overlooked the temporal properties of environments and older persons (Golant, 2003); in particular how individuals from varying birth cohorts and life-course trajectories approach the challenges in their environments differently because of the influence of critical experiences in the past or specific historical periods, which have powerfully moulded their present worldviews and personal capacities (Elder, 1998). Merging life-course perspectives into conceptualisations of the person-environment relationship has led to various improvements to Lawton and Nahemow's original model. These include accounting for changes across the lifespan in terms of individual person variables (eg. living arrangements, mobility, perceived health, marital status), environmental variables (eg. population density, infrastructural resources, informal social support, formal support services), and also shifts in perceptions, preferences, future expectations, and evaluations of place over time (Wachs, 1999; Fried, 2000; Cvitkovich and Wister, 2002; Golant, 1998). Nevertheless, while current ecological approaches to ageing have developed the analytical tools for documenting and describing substantive changes in the variables and quality of the connections between older

persons and their meso-environments, a coherent explanation of the causal factors behind *how* individuals come to possess such different capacities and resources in the course of their lifetime remains to be sufficiently theorised.

Supplementing this gap in theoretical knowledge would require turning to the conceptual insights garnered from research on turning points and trajectories in the life-course, cumulative advantages and disadvantages (Wheaton and Gotlib, 1997; Moen, 1997) – more specifically O'Rand's (2006, p. 145) notion of life course capital, which refers to "multiple stocks of resources that can be converted and exchanged to meet human needs and wants", and includes the skills, credentials, cultural capital, and networks accumulated through an individual's experience with institutions such as the education system and the labour market. It is assumed that those who encounter failures and barriers to participation in these institutions during earlier phases of their lives would not possess adequate amounts of life course capital to protect themselves against the socioeconomic and health adversities of old age. However, as the empirical chapters five and six of this thesis will explore, the cumulative disadvantages accompanying the experience of negative turning points in the life course may simultaneously present an opportunity for individuals to accrue *alternative* forms of 'resilience capital' via participation in the informal economy and/or through the development of assistance-seeking strategies.

Furthermore, even though it has been established that resources are unequally distributed among older persons, only a handful of scholars have sought to investigate the *flow* of resources within household/family units of older persons and between members of their socio-familial networks. Drawing on the approach of cultural-economic studies to understand the symbolic value of resources and meaning-centric actions (Zelizer, 1989), it becomes possible to interrogate how particular resources, actions, and decisions come to be infused with specific meanings that affect their distribution. This was also reflected in Jenkins' (2011) work on poverty dynamics and the likelihood for resources to be shared unequally among members of multi-person households depending on their respective roles and statuses. Additionally, values and meanings tend to also function as disciplinary mechanisms within the social realities of older individuals who exercise greater self-reflexivity amidst a culture of increasing individualisation and privatisation of welfare. Thus, the overall nature of agentic action by older individuals may be characterised as possessing the quality of embeddedness – structured by meso-institutions and situated within meso-networks.

Moreover, by virtue of this embedded quality, it becomes apparent that older persons are not simply passively adapting (or maladapting) to environmental challenges and top-down structural forces; in negotiating and coping with the strains of downward social mobility, they "choose, alter, and create environments" (Lawton, 1999, p. 94). In other words, the interactions between older individuals and their social environments are reciprocal and, in most cases, involve proactive engagement with members of their community. The empirical findings discussed in chapters five and six will demonstrate how the survival strategies and coping mechanisms of vulnerable older persons have brought about both formal and informal productive interactions and activities within their socio-spatial environment. The next chapter will draw together the guiding research questions of this empirical study and elaborate on the research methodology that was used for generating primary data.

Chapter Three – A 'thick description' of ageing in vulnerable circumstances: Reflections on research methods and experiences in the field

3.1 Background and research questions

As the starting point for empirical investigation, I sought to explore how low-income older persons in Singapore resource their lives from day-to-day and maintain their livelihood over extended periods of time – considering that they face increasing difficulty in finding secure and gainful employment past the official retirement age of 62. This is made even more challenging since the Singapore government eschews direct welfare assistance in favour of self-reliance and family support in old age. Fundamental questions that guided the generation of primary data for this thesis include: What are the employment trajectories of low-income older persons? How are labour market conditions experienced from the perspective of workers of post-retirement age? How else can they generate resources to survive if they are unable to find formal employment? How did specific momentous events and experiences in the course of their individual and familial lives contribute to shaping their current circumstances?

Reports published by the Ministry of Manpower in 2015 indicate that older workers, aged 65 years and above, constitute a growing proportion of the labour force; almost doubling from 13.8 per cent to 24.7 per cent in the last decade (Ministry of Manpower, 2016, T7). As the majority of the jobs undertaken by older workers tend to be menial and among the lowest paid (Ibid, T29), some of the main questions driving this study revolve around issues of income adequacy, experiences at work, and the utilisation of more informal means of resource generation. Literature on poverty in urban areas and modern market economies have highlighted a positive relationship between income inequality and the growth of an informal economy (Portes & Sassen-Koob, 1987; Sassen-Koob, 1989; Lloyd-Evans, 1994; Chen, 2007; Slavnic, 2010; Williams, 2014). Examining the participation of older adults in both the formal and informal economy will provide a better understanding of the opportunities and constraints encountered when attempting to improve their social positions and overall quality of life. The study aims to provide rich and nuanced insight into the lived experiences of respondents who are low-income older adults, and explores how their resource generation strategies share an interdependent relationship with the respondents' individual value systems, ethnic and gender identities, socio-familial networks, and specific events in their life course.

3.2   Selection of respondents

The data for this study were generated from in-depth interviews with a total of 36 respondents consisting of 11 men and 25 women (**see Annex A showing respondent characteristics in full**). The ethnic composition of the respondents consists of 20 Chinese, 11 Malay, and 5 Indians. This is an approximate reflection of the ethnic distribution among Singapore's resident population: Chinese (76%), Malays (14%), and Indians (8%). The ages of selected respondents were all above the official retirement age of 62 years and were considered to be socio-economically vulnerable as they had at least three or more of the following socio-biographical characteristics: (1) incomes that were less than half of the median average household income in Singapore[xii], (2) educational qualifications that were equivalent to secondary school or below, (3) one or several health conditions that impeded their participation in the formal labour market, (4) little or no history of previous employment, (5) lived alone with weak and very few socio-familial ties (6) recipients of public social assistance, and (7) resided in low-income housing such as one- or two-room public housing apartments. This multi-dimensional definition of social vulnerability was derived from previous research on poverty in Singapore that highlighted the need for measures of poverty to include non-monetary dimensions such as social exclusion, lack of human capital, and poor health (Lee, 1998; Ng, 2013; Donaldson, Loh, Mudaliar, Md Kadir, & Wu, 2013). It is worth pointing out that by selecting respondents who met multiple but not all of the above criteria, I was able to discover and include the experiences of older individuals from more affluent backgrounds but who have since suffered steep declines in socio-economic status during the latter stages of their lives.

3.3   Accessing the sample

Respondents were recruited using a variety of means such as through the employees of elderly care centres, a church-based welfare organisation, and social workers from a non-profit organisation that focuses on elderly care; snowballing from current and past research participants[xiii]; personal contacts of the researcher's family members who lived in low-income residential areas; and by approaching older adults who were publicly seen engaging in low-wage work. The decision to obtain respondents from a variety of research sites was driven by both practical and strategic reasons. First, obtaining full consent from potential respondents had been difficult as many of them declined to participate in the study upon finding out that the interviews would involve sharing details about their personal finances and family relations.

Secondly, snowballing and interviewing multiple respondents from a single research site was a challenge because of concerns among the respondents that their private information may be inadvertently shared with other members of the same social space. There had been numerous instances where respondents appeared visibly anxious and uncomfortable when witnessing the researcher interview or building rapport with other clients of the elderly care centre or employees from the same work site. And thirdly, the Bukit Merah area was selected to be the main neighbourhood for carrying out my fieldwork due to it having the largest proportion of older residents in Singapore (see Figure 2). The high concentration of elderly care services and centres located in Bukit Merah (see Figure 3) thus allowed me to recruit from several service providers in order to compare and contrast aspects of their operations and the experiences of their respective clients. Respondents were also recruited from other parts of Singapore – namely the neighbourhoods of Jurong and Tanglin Halt in the west.

Gatekeepers constitute another important factor that significantly affects the conduct of qualitative research, and thus the quality of the data produced. While securing their cooperation would greatly improve the chances of gaining access to potential respondents, the manner in which gatekeepers are perceived by respondents not only imposes a strong influence on the amount of initial rapport and trust present in the researcher-respondent relationship (Esterberg, 2002, p. 67), but also the framing and interpretation of the interview objectives. For example, in comparison to the respondents who had been recruited directly by the researcher or through informal gatekeepers, there was a tendency for those who had been introduced by institutional gatekeepers, such as a social worker or an elderly care centre officer, to identify more service gaps and problems while also seeking additional assurance that their statements be anonymised. They would also be more persistent in requesting for assistance during the interview, probably because of the presumed association between the researcher and social services[xiv]. The following sections will further elaborate on the study's various research sites as well as reflect on the possible impact that the interview locations and the researcher's socio-biographical characteristics may have had on the data generation process.

Alternatively, as gatekeepers and respondents from the same research sites frequently shared details and accounts about each other, the pitfalls described above also served as a form of triangulation and a source of more sensitive information that had not been mentioned during the interviews. Thus, in order to achieve a balance between diversity and depth, respondents were recruited from three different research sites (two elderly care centres and a worksite for contract cleaners) and several informal gatekeepers.

3.4 Research sites and sources of respondents

3.4.1 Elderly care centres

Elderly care centres (ECC) in Singapore cater mainly to the medical and social needs of clients who are older adults. They are run by various non-profit organizations or voluntary welfare organizations (VWOs) that provide welfare services to the community (Ministry of Social and Family Development, 2014). Permission to interview the clients was requested of four different ECCs but only two gave their approval. The study's objectives and interview schedule were communicated via email correspondence and in personal meetings with the managers of both centres (See Annex B). The two ECCs (henceforth referred to as ECC1 and ECC2) visited for this study are situated within a cluster of low-income public housing apartments in the central part of Singapore. They are managed by different VWOs but both receive support from the government. The clients of ECC1 and ECC2 reside mainly in the immediate vicinity and had either joined the ECC on their own or were referred by hospitals and medical social workers. Both centres provide day-care services for their clients in the form of physical and social activities as well as operate a communal hall where clients could have meals and socialize. One of the most common activities held in the communal halls was mass-viewing of Chinese-language television programmes. There would also be news-sharing sessions and group singing in Chinese dialect and Mandarin. Volunteers and staff would also organise ballgames on a daily basis. While ethnic diversity was relatively low among their clientele, ECC1 did have more clients who are ethnic minorities. Even so, it was observed that ethnic minority clients were largely absent during more social activities and only visited the centre almost solely to collect free groceries and coupons, which were handed out on a weekly or fortnightly basis. When asked about their lack of participation, almost all ethnic minority clients cited language differences as the main barrier to interacting with Chinese clients.

Most of the research visits to the two centres occurred over a period of about four months from September 2015 to January 2016. As many of the centres' clients, especially those who frequented the communal hall were Chinese dialect or Mandarin speakers, there was some initial difficulty in obtaining respondents who could converse in English or Malay as the only means of reaching them was either directly at their homes, or when they occasionally visited the communal hall. Interviews took place mostly in an unused room at the ECCs and were coordinated by the managers of both centres who identified potential respondents based on the

information they had of their clients' financial standing. A total of 18 respondents were recruited from ECCs (see Annex A).

3.4.2 Referrals from voluntary welfare organisations

Using contacts that were formed through the researcher's involvement in an earlier project on caregivers of low-income elderly, social workers from three VWOs provided a total of ten respondents from their respective pool of clients. All the interviews were conducted in the homes of the respondents, which allowed the researcher to record first-hand observational notes about their living conditions and household context. However, unlike the ECCs, where it had been more convenient for the centre staff to request the participation of respondents and schedule interviews in person, the respondents referred by the social workers were mostly contacted and asked to participate over telephone conversations. This caused some communication-related problems for the researcher due to potential respondents who were unresponsive or were hard of hearing. In the process of following-up with referrals from social workers, a total of five potential respondents either declined or were unresponsive. However, having minimal involvement from institutional gatekeepers did bring some advantages to the study as it allowed the researcher to have more flexibility and autonomy when communicating the study's objectives to potential respondents. Having greater distance from institutional gatekeepers may also explain why the perceived association between the researcher and the social work profession was weaker among these respondents than those at the ECCs.

3.4.3 Worksite of contract cleaners

Essentially, ECCs and VWOs either directly provided, or referred their clients to some form of social assistance. To qualify as a recipient in most cases, applicants had to prove that they had problems because of 'old age' in obtaining formal employment (Ministry of Social and Family Development 2014a)[xv]. It was thus theoretically important to explore the perspectives, experiences, and resource generating strategies of low-income older adults who were actively participating in the formal labour market. Based on figures in the 2016 Singapore labour force report, workers above the age of 60 were most commonly employed as cleaners and labourers, which was also the lowest paid type of work (Ministry of Manpower, 2016: T35). Guided by these findings, the older contract cleaners at a university campus was selected as a source of respondents. A tertiary institution was deemed highly conducive as a research site because the lull in activity during the university's summer vacation period increased the

probability that the cleaners would be less busy and thus more receptive of interview requests. Being exposed to students on a daily basis also made it easier to explain the purposes of the study[xvi].

Five older workers were approached and three agreed to participate in the study. All interviews were held during their lunch breaks and in the quiet areas of a university building. As mentioned above, snowballing among other older workers in the same research site proved to be unfeasible as the respondents were reluctant to refer other colleagues to the study. Another constraint of the research site was the time limit each interview had to adhere to as the workers had only one hour for lunch. Nevertheless, interviewing respondents at their place of employment did give additional insight to the conditions of their workplace as I was able to also observe their interactions with colleagues and supervisors.

3.4.4   Informal gatekeepers

The remaining five respondents were recruited through informal gatekeepers who belonged to the researcher's network of friends and family. Three respondents resided in the same low-income housing estate as one of the researcher's relatives. There was another low-income client who received treatment at a kidney dialysis centre where one of the researcher's relatives had been employed as a medical orderly. The fifth respondent, who made a living collecting discarded recyclable materials, was referred to the researcher by a friend who lived in the vicinity of the respondent's collection route. In comparison to the respondents that were contacted through institutional gatekeepers, these respondents had been more forthcoming when expressing their dissatisfaction with the government and social services. Furthermore, these respondents differed from the rest of the sample because they were unemployed and received minimal social assistance, which compelled them to adopt more idiosyncratic and diverse strategies of resource generation. Their accounts therefore provided an additional dimension to understanding perspectives on self-reliance and support, as well as the impediments to accessing the labour market and social services.

3.4.5   Impact of interview locations on data generation

It is also important to note how some of the interview locations may have influenced the data generation process in minor but significant ways. For interviews held on the premises of the eldercare centres, I observed the respondents speaking in hushed tones whenever they made critical statements about their experiences at the centre. A few respondents appeared

nervous when describing how they obtained informal support, as they feared losing assistance from the centre should the centre manager find out about their multiple sources of income. In light of these factors, the data obtained on these topics in the context of the ECC could have been underreported.

Respondents seemed most relaxed in the interviews conducted at their homes. However, as most respondents lived in one- and two-room apartments with minimal floorspace and seating, it was common for other household members to be present briefly during the interviews. This may have affected how the respondents shared opinions and information about their household or family dynamics. Nevertheless, despite some initial hesitation and wariness, I found that respondents would still share private or negative aspects about other household members if they perceived the latter to be out of earshot.

Figure 2. Distribution of Singapore residents aged 65 years and above by major urban planning areas

Jurong West, Jurong East, Clementi (7 respondents)

- 14,500 (10.6%) households in area earn less than S$1,000 (£500) per month
- 12,620 (2.8%) homes are 1-2 room HDB apartments
- 31 eldercare service providers

Bukit Merah (20 respondents)

- 12,900 (23.5%) households in area earn less than S$1,000 (£500) per month
- 23,000 (15.1%) homes are 1-2 room HDB apartments
- 35 eldercare service providers

Per Cent

- 5.0 - < 10.0
- 10.0 - < 15.0
- 15.0 - < 20.0
- >= 20.0
- Planning areas with small population size have been excluded from analysis.

0 1.75 3.5 7 10.5
Kilometers

Figure 3. Cluster of eldercare services in the neighbourhood of Bukit Merah
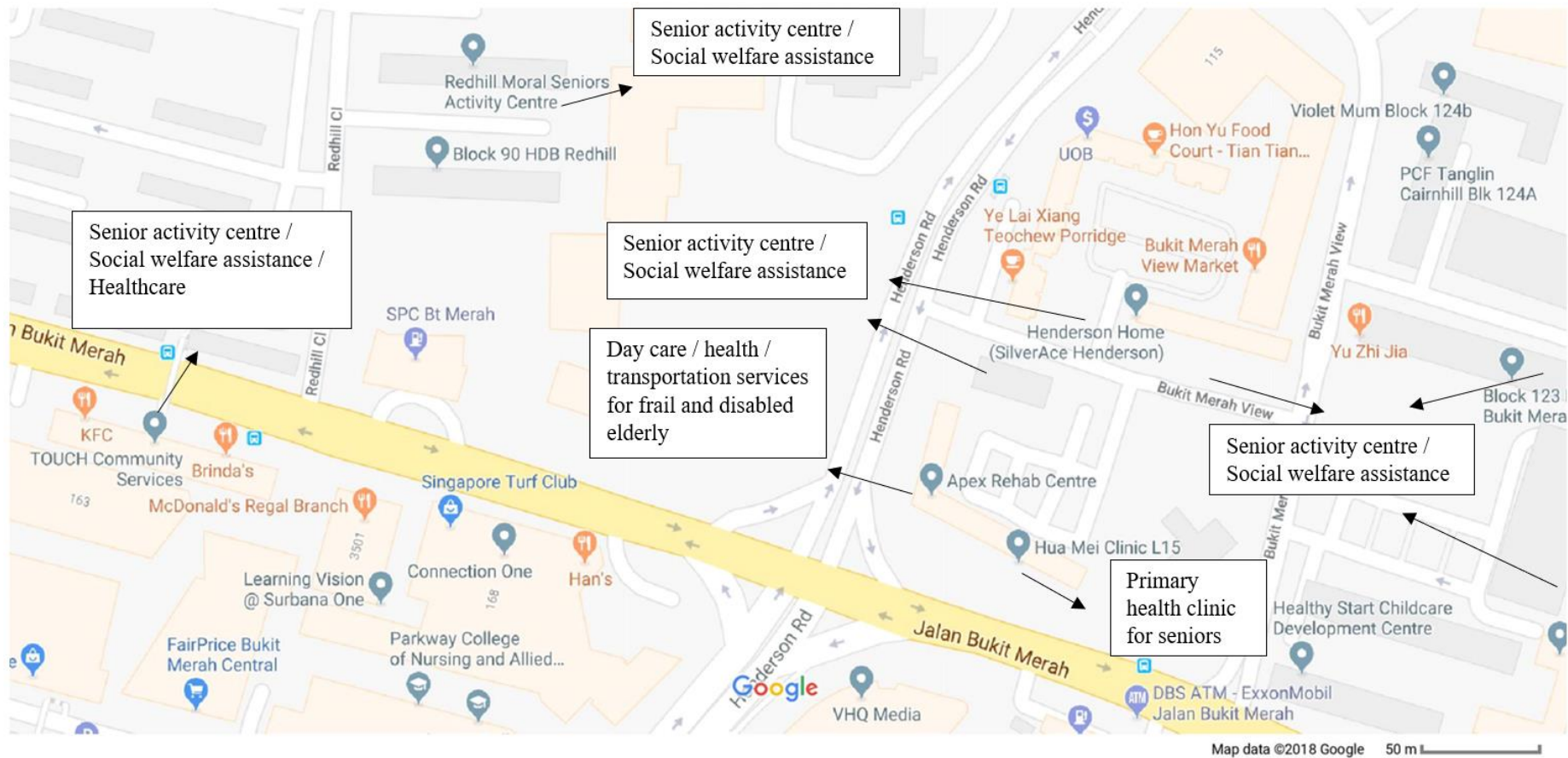
3.5   The process of data generation and analysis

The use of unstructured in-depth interviews was the main method of data generation. Respondents were interviewed in their own homes, ECCs, their workplaces, and open common areas in public residential neighbourhoods. Interviews were done mostly in English and Malay. Four respondents, who were only able to speak Mandarin and Cantonese, were interviewed with the help of a translator. On average, each interview lasted for slightly over an hour. They were each given a supermarket voucher equivalent to $S10 as a token of appreciation for their participation in the study.

Each interview began with a brief description of the study and its objectives. In order to minimise the potentially negative connotations associated with the terms "low-income" and "elderly", the respondents were told that the research aimed to find out about their current and past experiences with work, other methods of obtaining support, and their situations at home. The researcher would then seek verbal consent and permission to make an audio recording of the interview. Respondents were assured that their statements would be anonymised and that personal identifiers would be kept strictly confidential.

The interviews aimed to construct detailed accounts of the following aspects of the respondents' lives: socio-biographical characteristics, their socio-familial circumstances, work histories and current means of income generation, survival strategies, major turning points in their life course, sources of strain, as well as future plans and aspirations. These analytical categories were compiled from a review of relevant literature and through the process of carrying out the research in the field. Adopting the constant comparative approach of grounded theory (Strauss & Corbin, 1998: 158), pertinent themes that arose from earlier interviews were tested and pursued in greater depth with subsequent respondents.

Although the interview schedule contained a breadth of topics and domains, the lines of questioning for each respondent tended to narrow thematically during their interviews. This depended on the areas the respondents were most willing and able to share in-depth information on. Such areas were identified by asking respondents to first speak briefly about their personal histories in the various domains of work, family and household situations, residential environment, sources of support, and expenditure patterns. As the conversation proceeded, it usually became clear how their vulnerable circumstances could be traced to a particular convergence and interplay of a few key events within specific domains.

Over the course of fieldwork, different subcategories of key themes and important linkages between thematic domains were discovered and progressively explored in greater detail. For example, after interviewing the first five to ten respondents, it was evident that apart from the more commonly known sources of income such as intergenerational transfers, savings, and public assistance, there was also a reliance on informal work and resources in kind. Of greater theoretical significance, however, was how their methods of coping were integrally shaped by the quality of their relationships in the family, household, and community. Further interviews then examined this connection through questions on 'life-course trajectory'. This drew out life-narrative accounts and established that vulnerability was brought about, not just by experiences of adverse events (loss of employment or illness), but also through the cumulative effects of the respondents' *responses* to such adversity.

Thus, for the second half of interviews conducted, my questions sought mainly to understand the interaction between varying socio-familial contexts and the respondents' reactive resources and decisions when confronted with disadvantage and life crises. A simplified life history calendar (Annex B) was used to aid respondents with sequentially recalling and reflecting on momentous events in relation to the various life domains and time periods in which they occurred. This facilitated the recognition of key transitions and turning points, their causes and consequences, as well as how they impacted other aspects of their life-course.

Observational notes were also taken during visits to the ECCs, the workplace of older cleaners, and at the homes of respondents. Generating data through observation is especially useful to identify certain values and beliefs that cannot explicitly be verbalised, and which tend to manifest through behaviour (Henderson, 1994: 33). For instance, the observed interactions between Malays and Chinese older adults revealed insights into the dynamics of inter- and intra-ethnic relations, and how they influenced the respondents' utilisation of community resources and social spaces, as well as their mobilisation of ethnic-based social capital for survival. This also proved to be a useful form of triangulation in the analysis of interview data that had an ethno-racial character. The decision to exit the field was taken when the themes generated through observation and interviews showed progressively lesser variation and the discovery of new categories added little theoretical significance to the overarching framework of the study (Mason, 2010).

Qualitative research data is ultimately a "bricolage" of the various contingent aspects of field research including the methods, techniques, and questions themselves (Denzin & Lincoln, 1998: 3). The overall process of data analysis largely occurred in three phases. The first phase involved the transcription of all the audio recordings of the interviews and compiling them with the various research notes derived from post-interview reflections, observations, and interactions with institutional gatekeepers. Due to the sensitive nature of the information shared by the respondents, all names and exact locations of individuals and organisations are withheld. In the second phase, a hierarchical set of analytical categories was derived through the process of open coding (see Figure 4). Using this set of categories, the data and some of the respondents were revisited in order to establish relationships between the various categories, as well as to extract and thematically group together supporting excerpts and quotations. With reference to the relevant theoretical and empirical literature, the categories were then refined and developed into a scheme of conceptual and theoretical points that would form the analytical framework of the dissertation.

Core analytical theme (Selectively coded)

Various manifestations of vulnerability brought about by the cumulative process of downward mobility linked to experiences with institutions of social support, employment, and the family

Themes from axial coding (relationships between categories)

Relationships with family and health problems compounded financial strain and vice versa;

Daily challenges and long-term precarity caused by lack of support and interactions with social environment;

Coping mechanisms shaped by size and quality socio-familial networks in their residential communities

Open coding categories

Work histories and employment experiences; Health issues Family/household issues; Barriers to social support; Daily challenges; Barriers to social support; Coping mechanisms; Future plans and aspirations

Figure 4. Hierarchical set of analytical categories

3.6   Ethical issues

After performing a thorough risk assessment and review of the study's interview guide, research design, and procedures for obtaining informed consent, the Sociology Ethics Committee at the University of Cambridge granted approval for field research to commence in June 2015. Since the research involved interviewing older persons in vulnerable circumstances, several ethical concerns had to be given special consideration. First, the issue of valid consent, which calls into question the competency and voluntariness of the consent given by older adults, particularly those who are dependent due to physical or mental impairment (Gilhooly, 2002: 33). In relation to this study, it was apparent that some degree of moral persuasion had been used on some of the respondents that were referred by officers of the ECCs and VWOs

who had been acting under instructions from their managers. This was made known to the researcher when several respondents mentioned that they only agreed to participate because they wanted to "help out" the officers who they were grateful to for providing them with some form of social assistance. To mitigate this, the researcher ensured that each respondent was repeatedly informed that they were under no obligation to participate and could leave the interview at any point. While no interview ended prematurely for this reason, there had been occasions where the interview had to be paused temporarily because respondents had become overwhelmed with emotion when conversations revolved around relationships with their children. Care was taken to comfort these respondents who still chose to continue their sessions and even informed the researcher after that it was cathartic for them to be able to speak about their problems to someone.

Secondly, I frequently encountered another ethical dilemma when respondents made direct pleas for assistance during or after our interviews. As far as possible, I had tried to maintain an objective distance from respondents as I was aware that the emic nature of my perspective could potentially lead to problems of "going native" or becoming a "spokesperson" for the vulnerable group under study (Fontana & Frey, 2000: 655). However, since the respondents had trusted me enough to reveal detailed and intimate information about their personal lives, appearing to ignore or deflect their requests for help tended to jeopardise the researcher-respondent relationship. In several instances, respondents appeared unhappy and hurt when I was unable to offer concrete advice to their problems – an understandable reaction given that almost all respondents had initially presumed I was associated with the social service sector.

Thus, in order to strike a compromise between preserving both objectivity and rapport with respondents, I minimised direct involvement in their negotiations with social service agencies and instead provided help through the drafting of their queries and appeals to those organisations that had rejected or failed to respond to their requests for assistance. The respondents found this useful because their low levels of literacy had always been an obstacle to their efforts at following up. Although addressing such complications of fieldwork required a considerable amount of time and effort, they gave insights into the bureaucratic challenges faced by lower-income older persons when dealing with welfare institutions in Singapore.

These aspects of the study pertain to important methodological issues of positionality and the biographical characteristics of the researcher. Since qualitative inquiry is

fundamentally a product of the interpretations, interactions, and relationships between the researcher and respondents, it is imperative to reflect on the impact these issues have had on the specificities of the sample and the data generated. The following section provides a self-reflexive account of how certain features of my identity have both enriched and restricted the study's empirical findings.

3.7   Implications of the researcher-as-instrument

3.7.1   Interviewer positionality, self-disclosure, and 'unique conversational spaces'

In the conduct of in-depth qualitative interviews, a researcher's positionality, socio-biographical characteristics, and personal attributes are inextricable features of the 'conversational space' – an arena created through facilitative interaction and where respondents should feel secure enough to share insights into their life worlds and experiences (Owens, 2006). Such spaces are uniquely defined by the perceptions, rapport, tone, and the level of disclosure between interviewer and interviewee. Depending on the variations in these qualities, some conversational spaces can be more permissive or more inhibiting for the sharing of different kinds of information. In their study on interviewer characteristics and conversational spaces, Pezalla, Pettigrew & Miller-Day (2012) found that information of a "less risky" nature, such as the mundane aspects of daily routines, could be elicited more richly by adopting a naïve and socio-culturally distant approach to the topic. For the discussion of more sensitive topics, it would be more conducive to utilise an approach of neutrality to set a non-evaluative tone and to open up conversational spaces for the interviewee to respond in kind.

In the present study, respondents were asked to divulge details on numerous topics that were controversial and highly personal such as adverse life events, unconventional methods of coping with financial strain, familial conflicts, and negative perceptions of services and policies. Furthermore, a vast difference in socio-biographical backgrounds existed between the respondents, who were mostly older low-income women, and the researcher, a much younger and more educated male. Thus, any attempt at creating a fruitful conversational space must involve a substantial reduction in social distance. To try and achieve this, I would utilise a technique of self-disclosure (Ibid) and reveal information about the difficulties faced by my own elderly father or stories about family members who similarly encountered financial difficulties in retirement. Most interviewees would then tend to express empathy and respond with narratives of their own. Nevertheless, there had been several occasions where respondents

would exasperatedly refuse to explain their circumstances and problems to me and claimed it was because I was too young to understand.

The respondents' perceptions of my educational level, vocation, and the organisation I was affiliated with would have also framed our interactions during interviews. As almost all respondents had thought that I was studying to be a social worker, many asked for specific advice on how to apply for financial assistance. It is possible, therefore, that some respondents may have exaggerated their experiences of hardship in order to appear more deserving of receiving support. I addressed this in two ways. First, by triangulating some of their accounts with information from the eldercare centre employees, and secondly, by clarifying that I did not represent the interests of any social service organisations.

Additionally, the respondents' impressions of my ethnic identity turned out to be a double-edged sword for data generation. Due to my physical appearance, most Malay respondents would initially assume I was Chinese and this had made some of them less willing to share their information. Nevertheless, upon discovering I was fluent in Malay, they would then check if I was Muslim. As 99 per cent of Malays in Singapore are adherents of Islam (Department of Statistics, 2016), affirming that I was Muslim to the Malay respondents helped to almost instantly foster a sense of affinity and mutual understanding. However, establishing rapport on the basis of religious affiliation may have inadvertently infused the conversational space with a normative tone that discouraged respondents from sharing practices, beliefs, or experiences they deemed to be morally questionable. I would counteract this by disclosing a lack of religious knowledge and personal tendency to neglect fulfilling my religious obligations.

3.7.2 Sociolinguistic barriers and bridges

The researcher's lack of proficiency in Chinese posed significant limitations to the recruitment and in-depth interviewing of Chinese-speaking respondents. According to the latest census data, the most frequently spoken household languages for the majority of older Singaporeans (73%) are Mandarin and Chinese dialects (Department of Statistics, 2011). Chinese-speakers also constitute around 60 percent of Singaporeans in the lowest income groups (those earning less than S$1,000/ £500 per month) and close to 40 per cent of all Singaporeans living in the country's smallest and cheapest housing units (Department of Statistics, 2016c). Such sociolinguistic trends therefore restrict the generalisability of this

study's findings to the wider population of vulnerable older persons in Singapore. Nevertheless, the following steps were taken to strengthen the validity of the themes generated from respondents of various ethnicities.

To overcome the language barrier, volunteers fluent in English, Mandarin, and/or a Chinese dialect (Cantonese) were engaged as translators to help explain the study to prospective Chinese-speaking respondents and to facilitate interviews with them. Among the three translators involved in this study, two were eldercare centre volunteers and one was a retiree who was a personal contact of the researcher residing in the same neighbourhood as one of the Chinese-speaking respondents. On a positive note, there was cultural-linguistic proximity between the translators and the Chinese-speaking respondents. The translators were also familiar with topics related to ageing and financial challenges. This, however, turned out to be both a boon and a bane for the research.

On one hand, the translators appreciated the cultural sensitivities and the underlying research themes that guided the questions in the interview schedule. This made them adept at probing the respondents' answers, which was evident when translators asked respondents to describe their sources of income and support. As respondents frequently reported having either no income or only mentioning a single source of support, the translators were then able to prompt them into expanding their responses by asking specifically about various possible sources, such as payments from renting out a spare room in their home, charitable assistance, or transfers from family/household members.

Furthermore, the translators showed an awareness of the cultural emphasis on filial piety and understood that the omission of children as an income source was likely due to reasons which respondents would be uncomfortable talking about. These included troubled familial relationships, the loss of a child, or never having had children. In such situations, the translators would steer the conversation away from the topic and revisit it at later portions of the interview. One translator explained it would be highly upsetting for respondents if questions about their lack of income and support were immediately followed-up with questions about children, or even family because of their propensity to blame themselves for conflicts with family members and ultimately attribute their current circumstances of impoverishment to self-perceived failures in the familial domain. Generally, the interviews proceeded smoothly and amicably because the translators were cognisant of these potentially distressing triggers and would tactfully navigate around them.

On the other hand, the translators' cultural familiarity also presented a challenge for the data generation process as they would often refrain from pursuing lines of questioning considered to be 'self-evident' to them. For example, when respondents found it difficult to talk about their future plans and aspirations, the translators would move on to other questions on the assumption that those in poverty were already too preoccupied with concerns in the daily present to think about the long term. In such cases, I interjected and requested for the translators to stay on the topic of the respondent's future but to instead ask more specific questions about their worries, survival plans, and sources of happiness in the shorter term. Allowing respondents to dwell further on the subject occasionally yielded more detailed answers and provided an opportunity for them to verbalise their thoughts. For one respondent, reflecting on her life in this manner led to a strikingly conflicted revelation towards the end of the interview, which was a "final wish" to live with her children, but also to "die before becoming a burden to them".

Another main problem with the use of translators was the difficulty I faced when trying to engage the respondent in casual conversation and 'small talk', which was crucial for building rapport and to allow respondents to introduce themes that had not been anticipated by the interview guide. Owing to the triadic nature of such interviews where the translator was the main intermediary, the tone and interpersonal dynamics of each session was strongly influenced by the communication style of the respective translators. One of the translators, for instance, had asserted himself more dominantly during the interviews and inadvertently made it more challenging for the researcher to marshal the flow of conversations. This was because, over the course of the interview, the respondents would gradually focus their attention solely on the translator. This made my role in the session rather problematic to the respondent as I would be passive for most of the interview but would also intermittently disrupt their dialogue with questions. The respondents' uneasiness and confusion about my position in the conversation were apparent in the lack of eye contact with me and the awkward pauses that usually followed whenever I would 'interrupt' with a question. To alleviate this, I tried asserting a more personable presence through non-verbal gestures such as touch, nodding, and looking directly at the respondents when asking questions.

Due to these sociolinguistic constraints, the themes developed from the interviews with Chinese-speaking respondents mostly confirmed rather than expanded the analytical categories generated from the English and Malay interview data. Nevertheless, the congruity between

their experiences and many of the respondents from the other language groups in the sample served as a valuable form of validation for the study.

On the more constructive uses of language for this study, my ability to converse with Malay respondents directly in Malay allowed me to gain an in-group understanding of cultural comparisons, sentiments of ethnic marginalisation, and negative perceptions of the ethnic 'Other', namely the Chinese. Malay respondents made numerous statements that they were unlikely to share with individuals perceived to be non-Malay, including an unwillingness to seek help from their Chinese neighbours, particularly with food items, due to religious restrictions; feelings of isolation due to the lack of Malay neighbours; and their avoidance of eldercare centres because they found the activities and social environment to be excessively catered to the Chinese. I was then *expected* to understand and empathise with their point of view on the basis of my ethnic affiliation: "*Tahulah kan kita-orang gitu…*" ["You know this right? We Malays are like that…"] (Umi/R15). It was also common for Malay respondents to use the first-person plural noun '*kita*' (us) when referring to Malay/Muslims, and '*diorang*' (them) when talking about other ethnic groups. This gave interesting insight into how interethnic dynamics between minority and majority ethnic groups shaped experiences of ageing in Singapore.

To address the impact of English on the methodological aspects of the study, the recruitment of English-speaking respondents among the predominantly Chinese- and lesser-educated population of vulnerable seniors revealed a frequently overlooked sub-group of downwardly-mobile older adults from middle-income and more affluent income groups. Such respondents had only experienced drastic declines in socioeconomic status in their 50s and 60s, were better educated and thus were able to provide more coherent, descriptive, and self-reflexive narratives of life events. However, they also tended to be more opinionated, more critical of research, and more knowledgeable about the social service sector and the government.

This was apparent in their preference for discussing topics from a more objective and macro-level stance rather than a subjective and personal one. Initially when this occurred, my efforts at nudging the interview back to the topic of their personal histories were taken as too abrupt and the respondents appeared affronted by my perceived lack of interest in their sincere attempts at proposing serious solutions to problems concerning the elderly. In one such situation the respondent became reticent and disinterested, and dismissively commented that

talking about the problems he had with his family would not "make any difference" to broader ageing issues. Fortunately, the respondent became more forthcoming once I managed to resume our discussion of his idea, which was to involve more religious organisations in the delivery of eldercare services. After acknowledging his proposal, I then followed up with an explanation about the importance of supporting such suggestions with first-hand accounts. In order to keep this group of respondents engaged during interviews, I found it necessary to emphasize the collaborative nature of their role in the research process by highlighting the linkages between their private experiences and the objectives of the study.

This chapter has sought to provide a detailed and reflexive account of the research methods used to produce the data and findings contained in this study's three empirical chapters. The next chapter (Chapter 4) elaborates on the dynamic and compounded processes of decline experienced by vulnerable and elderly individuals through the course of their life trajectories. Such experiences occurred predominantly within the interlocking domains of the family, health, employment, and social support.

Chapter Four – Experiences of downward mobility across the life course among the vulnerable elderly in Singapore.

In the first chapter, an examination of Singapore's retirement institutions, social policies, and dominant discourses on ageing revealed how they intertwined to produce structures of vulnerability for older adults of lower socioeconomic status. The second chapter discussed in more detail the theoretical and empirical literatures that showed that downward social mobility can be seen as a function of the cultural meanings of ageing and the influence of meso-structures over the life-course. In the previous chapter, the methodology adopted for the empirical investigation of vulnerable elderly in Singapore was discussed. This chapter delves into the subjective life-course narratives of vulnerable elders to explore specific processes of downward mobility consisting of various crucial life events, transitions, and turning points that have led to trajectories of precarity in later life. Such processes will be analysed in terms of their sequence, timing, and magnitude, as well as how the contingent responses of individuals – shaped to a large extent by their socio-familial contexts – contribute towards compounding disadvantage in old age. Taken together, the interaction between antecedent and cumulative factors of disadvantage, as well as drastic turning points and transitions, increasingly impede the participation of vulnerable individuals in the formal spheres of education, employment, and even social welfare institutions.

The analyses in this chapter will be presented in two main parts; the first part identifies and discusses the implications of several important antecedent factors of marginalisation in the life course of the respondents, which have led to the accumulation of disadvantage and consequently amplified the destabilising effects of life crises and major life transitions. Such factors are primarily a result of disruptive experiences and challenges in their educational and employment histories as well as household-familial circumstances. In the second part of the chapter, I discuss how the strain and spiral of socioeconomic decline are accentuated by the influence of kin-centric rationality, as well as institutional gaps and bureaucratic contradictions. Table 1 contains brief details on the biographical, household, socio-familial, and employment characteristics of the respondents quoted in this chapter.

Table 1. Brief details of respondents in Chapter 4

Respondent	Biographical details	Highest education	Housing Type	Monthly household Income ($S)	Latest Occupation	Sources of Income	Household information	Broader familial network	Previous occupation(s)
R2 / Khamis	63, Male, Malay, Single	Primary 6	3-room HDB (unpaid tenancy)	N/A	Live-in caretaker	Allowance from family members	Lives with an older couple and their adult son	None	Sub-contractor, factory operator, temp. jobs
R3 / Rumini	64, Female, Malay, Widowed	Primary level (Malay speaking)	1-room HDB (rental)	300	Food stall assistant	Paid work, Public Assistance	Lives alone	3 sisters, 1 brother, 1 son, 6 grandchildren (in Australia), 1 niece, 1 cousin	Cleaner, cashier, retail assistant
R4 / Mona	64, Female, Chinese, Divorced	Incomplete (lower) secondary level	5-room HDB (unpaid tenancy)	N/A	Nil	Personal savings, CPF payouts,	Older brother and sister-in-law	1 older brother, 1 older sister, sister-in-law, 4 nieces, (daughter deceased)	Factory worker, clinic assistant, shop assistant
R5/ Ayu	65, Female, Malay, Widowed	Primary 4	2-room HDB (rental)	1200	Home-maker	Public assistance	Lives with youngest brother and grandchild	4 children; 5 grand-children	Never worked
R6/Faridah	65, Female, Malay, Married	Secondary 2	2-room HDB (rental)	1500	Home-maker	CPF payouts	Husband and adult son	7 children (4 from previous marriage and 3 from current)	Housekeeping services, Sales representative
R7/Salmah	65, Female, Malay, Divorced	Primary level	1-room HDB (rental)	1200 (400)	Home-maker	Enforced payments from children, CPF payouts, pawning of jewellery, begging	Daughter in law and 3 grandchildren	3 sons (40 – 45), Daughter in Law and 3 grandchildren (oldest is 12); younger sister - 58	Dishwasher at restaurant, Cleaner

R8/Linda	67, Female, Malay Divorced	No formal education	1-room HDB (rental)	300 (300)	Part-time catering assistant	Paid work, Money from daughter	Lives alone	2 sons and 1 daughter; 2 children in-laws; 7 other siblings	Cleaner, Food stall assistant, Food stall operator
R9/Harry	67, Male, Chinese Separated	Higher School Certificate	Nursing home	N/A (300)	Nil	CPF payouts and charitable handouts	N/A	Sister; Wife and 3 sons aged 19 to 30 (in Philippines); Cousin	Ship operation officer, security guard
R10/Peter	67, Male, Chinese Separated	University Bachelor's Degree	Shared rental apartment	N/A (100)	Nil	Handouts from charitable organisation	One elderly tenant	Wife and son in Australia	Business owner
R12/Leong	68, Male, Chinese, Married	Primary level	3-room HDB	2000 (1000)	Cleaner	Salary, personal savings,	Lives with wife and youngest daughter	Older married daughter	Cleaner, plate collector, Factory worker, Workshop/ Store assistant, Labourer
R14/Rabiah	71, Female, Malay Single	Primary level (Malay speaking)	3-room HDB	300 (300)	Part-time domestic helper	Paid work, Money from relatives (irregular)	Lives with younger sister (single and dependent)	1 older and 1 younger brother and 1 younger sister	Part-time domestic helper, Part-Time seamstress, Factory worker
R15/Umi	71, Female, Malay Married	No formal education	3-room HDB	500 (500)	Caregiver	CPF payouts, allowance from children, MUIS (Muslim authority)	Lives with bedridden husband but 2nd daughter lives in neighbouring unit	3 children – Eldest son is 49, daughters in early 40s.	Factory worker for over 20 years.
R17/Jameela	72, Female, Indian Widowed	Primary 6	2-room HDB	1200 (1200)	Cleaner	Salary, insurance payout, CPF payouts	Lives alone	5 siblings (3 overseas); 4 children all married with children and moved out	Cleaner, cook for a hospital's catering company
R18/Keong	72, Male, Chinese, Divorced	Higher School Certificate	Shared rental apartment	N/A (Nil)	Nil	Savings and CPF payouts	Lives with 1 other elderly person	Distanced himself from family (has 1 daughter aged 38 and son 42) Both children married with children	Business owner (ran an engineering workshop)

R19/Lisa	72, Female, Chinese, Single	Secondary 4	3-room HDB	1000 (600)	Caregiver	CPF payouts, Dividents from shares, buying and selling stocks, personal savings	Lives with brother and mother both bedridden	1 sister and 2 brothers (in their 60s); 2 nephews and 1 niece.	Office assistant, finance officer, purchasing assistant,
R20/Jane	73, Female, Chinese, Single	University Bachelor's Degree	Shared rental apartment	Nil (Nil)	Nil	Savings, CPF payouts, and Public Assistance	Lives alone	No siblings; cousins migrated overseas	Owned a catering business, hairdressing business, personal assistant, receptionist, office executive
R23/Begum	76, Female, Indian Married	No formal education	1-room HDB (rental)	200 (200)	Home-maker and caregiver	Savings, money from daughter, nieces and nephews, and friends at the market	Lives with physically dependent husband	Older and younger sister; several nieces and nephews; 1 daughter; 4 grand-children	Cleaner at doctor's clinic
R30/Madam Kwan	86, Female, Chinese, Single	Secondary level	1-room HDB (rental)	Nil (Nil)	Nil	Savings	Lives alone	Sisters and nieces (in Indonesia); Youngest child of the family she worked for.	Live-in nanny, restaurant assistant
R36/Theresa	77, Female, Chinese Married	Secondary 2	3-room HDB	Nil	Full-time caregiver	Savings, CPF	Lives with 88-year-old husband with dementia	3 sons (2 in the US and Australia) And 1 daughter (in Australia)	Secretary, Insurance salesperson

4.1   Disadvantaged starting points and antecedent factors of vulnerability

Reflecting the relatively low educational profile of the majority of older Singapore residents[xvii], the level of education for most of the study's respondents is similarly limited to the primary level or lower, with a significant number of them having attended non-English speaking schools. It was common for respondents to cite a financially-strained upbringing and family responsibilities as the main reasons for not being formally educated or having to leave school at a relatively young age. In a household lacking financial resources, having to withdraw from school or forgoing education altogether was thus deemed to be a rational decision in terms of contributing towards the 'greater good' of the family. Such reasoning, which was also mentioned by many other respondents, is evident in the words of Leong (R12), a Chinese man of 68 years:

> I stopped in primary school because my mother said it is better I stay at home and help my father with his tailoring shop… then when I was older, I left home and worked at the ship yard as my first job… It was better… I earned more money. (Leong/R12)

For respondents Jameela (R17), an Indian woman of 72 years, and Linda (R8), a 67-year-old Malay woman, a gender-based justification underlined their lack of experience with the education system. During Jameela's teenage years, the death of her mother placed considerable strain on her father who struggled to juggle the long hours of his job as a labourer and caring for his six children. On top of performing all the domestic work in their household, her mother also supplemented the family income by doing domestic work for other families. Being the oldest child, Jameela mentioned that it was her duty and obligation to the rest of her family to fill the extremely demanding role left by her mother, which required her to stop schooling after primary school:

> I only studied until primary school… when my mom passed away, I stopped already… because I have to help my father. I must because all my brothers and sisters were young, and my father alone… I help to cook, clean, until my younger sisters grow up then she helped to take care… by then I older already so I went to work as a cook… I was ok at school, can pass… maybe if I continued, I could go to university. (Jameela/R17)

Growing up as females with multiple siblings in a low-income family also meant that scarce resources had to be allocated to the educational pursuits of their brothers, or other sisters who fared better than them academically. Recalling this in a fatalistic tone, Linda believed that her parents' choice to prioritise the education of her siblings ahead of herself was irrefutable considering her abilities, her role and position in the family, as well as her family's circumstances:

> My parents opened a stall in a school…I learned how to cook from my mother… my father worked as a driver for the British… he didn't earn much… around 120 dollars a month… there were 7 of us as children altogether, so some of us went to school and some of us didn't… that time, my brothers went… some of my sisters did well so they also went. I had no interest and was not so good so I didn't go… I didn't mind… no point being angry at our fate…But I am strong, I know I am strong… anyway it is about effort. If you put in your own effort, you can survive. If you don't have school education… you can go help people to sell food. You get paid around 20 dollars a day… and you can eat for free…(Linda/R8)

However, not receiving an education also indirectly facilitated the development of important survival skills through her attempts at finding alternative means of earning a living. Utilising the culinary and business knowledge she gained from helping her parents run their food stall, Linda continued working as a stall assistant and supplemented her income by working as a part-time cleaner. By the time she reached her 30s, she accrued enough savings to start her own food stall and sold low-priced Malay dishes for almost a decade until rising rental rates eroded too much of her profits and she had to close the business. She spoke with pride about how running the stall allowed her to provide more nutritious and higher quality food for her children and relatives who would eat there on a daily basis. When asked if she accepted payment from her relatives since her business had been struggling, she replied: "Sometimes they will offer… but I won't take… If I can help, I will help them… as long as they are happy." Her emphasis on how operating the food stall placed her in a position to care for and improve the well-being of her family members revealed that the socio-familial motivations underlying her work were of greater importance than its economic value.

After the closure of her business, Linda continued working as a part-time cleaner and took up informal weekend jobs preparing food for Malay wedding celebrations, which

constituted a source of irregular and minimal income. Nevertheless, although these jobs were a lesser source of personal satisfaction and self-worth than her business, they actually allowed her to accumulate more savings than when she ran her business. After divorcing her husband in her 40s, she opened another food stall, but despite struggling to sustain a healthy margin of profit due to the same reasons, she persevered because it gave her a sense of independence and empowerment:

> I am good, I use my own effort. If we take care of ourselves and not count on the government… Also, we cannot always ask our children [to help]. If we can do it on our own, we do. No need to trouble people. God also helped me. (Linda/R8)

A few years later however, she gave up the business for a second time and also stopped worked as a cleaner to provide care for her grandchild. This was upon finding out that her adult daughter, who was unable to afford professional childcare assistance, had wanted to leave her job to take care of her infant child. In justifying the decision to protect her daughter's economic livelihood at the expense of her own, Linda believed that it was expected of her role as a mother:

> It would have been a waste [for her daughter to not earn a living despite having some qualifications] … my daughter asked me for help…and as a mother, if I can help, I will help. (Linda/R8)

Thus, she shuttled to and from her daughter's home on a daily basis for almost five years in order to cook, clean, and watch over her grandchild throughout the day until one of the baby's parents returned from work in the evening. As Linda's only source of income during this period was a minimal amount of transfers from her children, she had depleted most of her savings by the time her grandchild grew less dependent on her and she could resume employment.

This placed her in a situation of considerable precarity and anxiety over her finances, which she managed to mitigate by resorting to informally selling packets of cooked rice and fried fish known in Malay as *nasi lemak*. She did this mainly by preparing the packets of food in her kitchen and then enlisting the help of her son to sell them among his friends and people in her neighbourhood. Unable to return to her previous position as a cleaner in an office complex, but urgently requiring more income, she had to settle for a job as a restroom cleaner at a public transportation centre, which she found to be highly undesirable because of the latter's poorer cleanliness, more strenuous work conditions, and generally asocial environment. Fortunately for Linda, such a challenging time in her life did not persist for more than three

years as her adult daughter and son-in-law, whom she had helped with childrearing, both received promotions in their respective careers and subsequently began giving her enough money to leave her cleaning job, and support herself while also resuming care for her grandchild.

Although this realisation of generalised reciprocity (Sahlins, 1972) had eventually brought about an overall improvement in Linda's circumstances, it is important to note that the 'repayment' she received from her daughter had not only been unexpected and delayed, it was also dependent on a specific 'windfall' that occurred in the life-course of her child. Thus, for several other respondents who performed a similar fulfilment of filial expectations, the period of additional strain on their scarce resources continued almost indefinitely without compensation or respite from their adult children, which lead to an intensification of the pressures of downward mobility and a spiralling decline in their financial standing and well-being.

Take for instance, the cases of Ayu (R5), a 65-year-old Malay widow, and Salmah (R7), a 65-year-old divorcee. Despite finding it increasingly challenging to resource their livelihood in later life – mainly because they had not completed primary school and therefore had minimal experience with formal employment throughout their lives – both respondents still insisted on rendering labour- and resource-intensive assistance to their socioeconomically disadvantaged adult children by assuming the role of primary guardians for their respective child's young children. However, the repeated incarceration of Ayu's adult daughter and the abandonment of Salmah's three grandchildren by her adult son constituted a disruption to the exchange relationship within filial ties, which drastically reduced the respondents' chances for achieving economic recovery. Their financial circumstances were also worsened by the death of Ayu's husband and the departure and subsequent estrangement of Salmah's husband – both of whom had been the sole breadwinners for their households.

This exemplifies the idea of 'linked lives' – where the cumulative problems of adult children have a strong bearing on their parents' relational, mental, and also financial well-being due to their occupation of "mutually influential interlocking developmental trajectories that extend throughout their lives" (Elder, Johnson, & Crosnoe, 2003; Greenfield & Marks, 2006: 2). Therefore, while the altruistic and self-sacrificing actions of older parents play an integral part in facilitating intergenerational upward mobility for low-income families, as in the case of Linda, it also has the tendency – in the event their adult children withdraw from the generalised-

reciprocal relationship – to compound the accumulated vulnerabilities of those older parents from socially disadvantaged backgrounds.

The examples and analytical points raised in this section have shown how cumulative factors of disadvantage, which stem from early experiences of marginalisation in the formal institutional sectors of employment and education, interact with dynamics and shifts in the familial sphere to shape the trajectories of low-income older persons at various points throughout the life course.

4.2 Contextualising and dissecting the causes of adverse turning points and transitions

From the life histories of my respondents, the most precarious phases of their lives were integrally associated with crucial turning points that were caused by several main crisis events. These were the loss – through death, estrangement and emigration – as well as misfortunes of key family members; catastrophic and chronic health problems; and job loss through retrenchment and failed economic endeavours. The following subsections will present a contextualised interrogation of the causes and processes of these events in terms of their sequences and timings within the respective life courses of my respondents, which serves to illustrate how various forms of adversity have initiated and perpetuated the rapid deterioration of socioeconomic status and well-being. Additionally, the ensuing discussion will compare the experiences and processes of downward mobility between respondents from middle-income backgrounds and their more disadvantaged counterparts.

4.2.1 Diminishing family networks and the loss of key members

In the context of scarce and dwindling resources in later life, the negative consequences of losing an important household member tend to be multiplied as their remaining sources of income and sustenance are weakened by the additional burden exerted on them. This observation was of particular relevance to a significant portion of my respondents whose livelihood depended almost entirely on familial resources. The path to precarity for Madam Kwan (R30), an 80-year-old Chinese woman, aptly elucidates this finding. Abandoned by her parents as a child, she was raised in a Catholic convent until the age of 21 when she had to leave the convent. Faced with limited opportunities for education and formal employment, and based on the recommendation and advice given by her priest, she accepted an informal work arrangement as a live-in nanny for a relatively affluent family with 4 children. She lived with

the family for a large part of her 45-year tenure in their privately-owned terrace house located in a middle-income residential district apartment, during which she also shared in other aspects of middle-class consumption:

> We stayed in a very nice house… I cooked for the children, send them to school, and night I iron clothes, I also helped the family run their canteen stall. They only paid me 50 dollars a month but what can you do? I eat with them at home and they bring me along when they go out to restaurants. I also follow them only holiday to Japan, but I took Philippine airlines [a cheaper airline] because I am a maid. (Madam Kwan/R30)

However, adversity struck when the family's business began to suffer losses around the same time their mother passed away suddenly after a brief battle with cancer, which devastated the family, severely drained their resources, and compelled them to sell their home. As the next home they purchased had been too small for the five remaining members of the family, one of the sons – who happened to be the closest to Madam Kwan – agreed to rent a smaller three-room apartment and moved out of the house; taking her along to live with him. Due to their shortage of finances at this point, she no longer received a salary from the family and had to use her savings to pay for all household and personal expenses other than food and lodging. In order to survive, she resorted to undertaking temporary and part-time work as a restaurant assistant and dishwasher, which she gradually found to be too physically demanding due to some health problems.

Her circumstances then took a turn for the worse when she had to undergo several medical operations to remove a tumour, which completely exhausted her savings. To compound matters further, the son whom she had been living with had struggled to cope with the death of his mother. He suffered from depression, developed a gambling addiction, and failed to hold any permanent jobs; causing him to rely on the food vouchers that Madam Kwan obtained from voluntary organisations. On several occasions, he even coerced her into selling her valuables to help repay his debts. Under immense emotional, psychological, and economic stress, Madam Kwan was driven to the point of despair:

> He [the family's adult son] would take my things and try to sell them… He borrowed one thousand from me that time and never paid back. Then he borrowed again…Then he said that I used his money [to buy things for the house]. I shouted back at him, I said 'I never owe you anything!... If I had

known your character would be like this I would have chucked you and go my way… I'm not your real mother, just took care of you since you were one year old… then you hang on to me for your own problems… Your whole house I cleaned for you… day time and night time I do the job for you. Until now nobody [his other family members] comes to see you… And you want to torture me? No way! Now I got my own flat, I can watch TV, go out, *suka suka* (do what she pleases) and nobody tells me anything. The Lord blessed me. (Madam Kwan/R30)

In her desperation, Madam Kwan approached the HDB and managed to obtain a one-room public rental apartment after a couple of years. However, despite the animosity between herself and the family's adult son, she remained in sporadic contact with him and out of sympathy, even reluctantly agreed to keep large boxes of his belongings in her relatively small apartment when she learned that he had become homeless.

Although it is apparent that the death of her employer's wife had initiated a sequence of events that led to the dramatic fall in Madam Kwan's socioeconomic position, a crucial transition occurred early in her trajectory of downward mobility that gradually magnified her vulnerability. In the context of minimal alternative opportunities to earn a living, and with the endorsement of a trusted and influential member of her social circle at the time, she had chosen a vocation that was residential, informal, domestic, and labour-intensive in nature, which preoccupied her to a great extent and prevented her from participating in the formal labour market and developing more economically transferable skills. This not only made it more difficult for her to independently achieve upward mobility, but also rendered her almost totally dependent on the circumstances of her employers and thus even more susceptible to the adverse effects of destabilising events in later life.

A common factor in my respondents' trajectories of decline involves the process in which cumulative disadvantage progressively made them more dependent on others – who themselves tend to be downwardly mobile – for survival and wellbeing. Furthermore, the challenges associated with increasing social isolation were immensely exacerbated as their socio-familial networks diminished over time, and members who had been essential to the survival of the disadvantaged older person either departed or became a source of burden themselves. When Begum (R23), an Indian woman of 76 years, divorced her alcoholic, gambling addicted, and adulterous husband of 40 years, she was in dire straits. Aged 63 at the

time, Begum had moved from the proverbial frying pan and into the fire because, in addition to being illiterate and having never been employed, she also lost her apartment, which had been rented by her previous husband who was the sole breadwinner. She barely had any family support as both her sisters were severely ill and most of her other relatives were still in India, her country of birth. Fortunately, she was able to reside with her 50-year-old daughter for a few years but later moved into a one-room rental unit when the relationship between them became strained:

> The house was too small for all of us… she has four children and doesn't work. She asked for [financial] help, so I gave her all my savings. I'm her mother so if I don't help who else is going to? Every day she looked more and more stressed and then when she and her husband quarrel, I know it is because of me. So that's why I thought it would be better for me to live on my own. (Begum/R23)

After a few years of living on her own and having to work a strenuous part-time job as a cleaner at a doctor's clinic, she had come to know a widower who was then in his late 60s and owned a grocery shop on the ground floor of her apartment building. Within a year they were married, but Begum had agreed to do so mainly because she saw it as an opportunity to regain companionship and more importantly, her financial security. Unfortunately, her second husband fell severely ill and she also inherited his debts as well as familial tensions:

> My husband is a nice man… and he has a shop. I thought if I we were married, I can help to take care of him since he is getting old. Then I won't have to work outside anymore… but then his health got very bad… now he is blind and cannot walk. He has 10 children but none of them even visit him or give him any money. I feel bad asking them because I am not their real mother. He had to sell the shop but we still have a lot of loans to repay from the business. I can't even ask for help [from the government and voluntary welfare organizations] because they know he has many children who should support him. Now my daughter helps to pay for our rent but I still have to go around begging for money to pay for the phone bills and utilities. (Begum/R23)

The narratives of Begum and Madam Kwan demonstrate the exponentially negative impact of turning points that occurred as a consequence of having embedded themselves in almost exclusive relationships of dependency – where domestic labour is exchanged for sustenance

resources – in order to mitigate the strain of downward mobility. While this analytical theme was derived predominantly from the perspective of marginalised women, there was one male respondent who endured a similar path of decline, and whose account both underlines and complexifies the gendered aspect of this finding.

Khamis (R2) was a 63-year-old Malay man who had travelled with his uncle as a prospective economic migrant from neighbouring Malaysia to Singapore in 1963 when the two countries briefly merged for two years. He lived in a relatively rural village community and since he was not old enough to find a job, Khamis spent most of his time at a neighbour's house while his uncle was at work. He would share meals with the family, helped with the household chores, and even took care of the family's younger children. Over time, he developed such a strong relationship with the family that even after his uncle returned to Malaysia, when the separation with Singapore occurred in 1965, he stayed on and accepted their offer to live with them. Khamis started working a few years later but due to uncertainty concerning his citizenship, he restricted himself to undertaking casual and temporary employment; fearing that holding a permanent job may have led to an official inquiry into his immigration status, which he believed would jeopardize his residence in Singapore:

> I worked many jobs but all short while… they pay me every two weeks once. So many times, after about a few months, the boss will ask me to continue… but they ask me to register… to pay income tax… then I quit… Because I don't know… maybe they [the authorities] ask me to leave because I come from Malaysia? (Khamis/R2)

Such a barrier to Khamis's chances at establishing a stable career meant that for the most part of 25 years, he had frequent gaps of unemployment and lived mainly from hand to mouth. However, in order to contribute to the household, he would do the bulk of the daily chores including cooking, cleaning, laundry, ironing as well as general maintenance of the home. Coupled with a sense of obligation to the family and the increasingly greater role he played in performing essential care-related tasks for the family, his withdrawal from the labour market gradually became permanent:

> Last time I wake up in the morning, I will go to the market and then come back…I just cook and leave it there [on the stove]. Then I clean the house quickly then I will go out to work if I have work to do… Then when [the oldest daughter] got married and gave birth, I help to take care because she

and her husband both work as security [officers] at that time… so not much time [for childcare] … After that [the oldest son] had a daughter and then a son… all I helped to take care… send them to school every day and then fetch them in the afternoon, make sure their school uniforms are ready, shoes are ready… I got no time already to look for job… (Khamis/R2)

Thus, major transitions in the lives of family members – the arrival of young grandchildren, the onset of frailty for the grandparents, and the incidence of kidney failure for the oldest grandchild – directly facilitated turning points in Khamis's life-course as his highly onerous involvement in caregiving duties required him to be entirely dependent on certain members of the family for his livelihood. For almost three decades, he performed the majority of routine domestic tasks for the eldest daughter's household where he resided, as well as primary and secondary childrearing responsibilities for almost all the grandchildren in the family, and also assumed the role of primary caregiver for an adult grandchild with a chronic illness and the family's elderly grandparents. His own allowance came from any unused portion of the monthly budget provided by the eldest daughter and son of the family to purchase food and other necessities for the household.

Recently however, the structure of the family had begun to fragment after the demise of both grandparents and the subsequent relocation and distancing among most members of the family. With no longer any demand for his childcare assistance among the younger adult siblings who found alternative care arrangements, Khamis remained as the caregiver for the oldest grandchild. However, this grandchild was the only child to parents who were about to retire from their low-income jobs as security officers. Confronted with the realities of living in a household with rapidly diminishing resources and sources of support, he expressed serious concerns about a future of increasing dependency and vulnerability, which closely resembled the post-caregiving anxieties of Begum and Madam Kwan. The commonalities in their life trajectories represent the propensity for disadvantaged men and women, upon encountering barriers to substantially participate in formal sectors of employment and education, to adopt informal and domestic-based vocations. Despite being of crucial importance to themselves and the families they lived with and provided care for, these forms of work have shown to detrimentally affect their socioeconomic security in the long-term and constitute a contributing factor to downward mobility in later life.

On a separate but related issue, nearly a quarter of my respondents experienced a contraction of their familial networks as a consequence of intra-familial differences in socioeconomic status. In these cases, improvements in the socioeconomic circumstances of important family members or a deterioration of the respondents' own status – usually those from middle-income groups – would result in instances of emigration-induced neglect and abandonment. The relationship between respondent Rumini (R3), a 64-year-old Malay widow, and her adult son succinctly illustrates this point. Almost 20 years ago, her son, an only child, had been accepted to study in an Australian university. To finance his period of study, Rumini and her husband sold their apartment and purchased a smaller home. After completing his bachelor's degree, her son found a job in Perth, married an Australian citizen, and settled down to start a family there. Rumini's account of her son and their relationship embodied a mix of both pride and regret:

> My son he is a now a PR in Australia you know… he settled down there after his NS (national service) … married an Australian lady and now he has 6 children already… We went to visit them two times already. Very nice place and very peaceful... not like Singapore. I see him very happy there… That time we sell our house so he can pay for his university but it's ok… he told me 'Ma I really want to go'. You know me and my husband, we study not so good… both go to Malay school, but when I was young, we stayed near the RAF people (British Royal Air Force base) in Seletar Hills, so I learn my English from there…Can you believe it? I worked at a bookshop and I didn't go to English school. But he [her son] don't like to come to Singapore… because the ticket so expensive… and he got 6 children. (Rumini/R3)

Until four years ago, Rumini and her husband would earn low but steady incomes from full-time employment as a cashier at a bookstore and a cleaner at a hotel respectively. They were comfortable living in Singapore but were planning to move to Australia to live with their son in about 10 to 15 years when they retired. By then, she expected that they could have saved up a modest amount of money to live off whereas her son, who would be more established in his career, would also be in a financially better position to care for them.

Unfortunately, a tragic sequence of events greatly accelerated her need for support and placed her in an extremely difficult quandary. In 2005, she and her husband were involved in a road accident that caused permanent damage to the latter's spine and kidneys. Unable to

walk without assistance and requiring weekly dialysis treatments, she switched to a part-time job in order to fulfil her responsibilities as an informal caregiver for her husband. Requiring surgery for her injuries as well, the total cost of medical procedures and hospitalisation as a result of the accident emptied their savings. Four years later, her husband's condition degenerated further when he suffered a stroke that rendered him bedridden. Rumini applied for welfare support from the government and received a waiver for recurrent medical expenses but had her request for financial assistance denied because the social workers told her she was still able to work and also had an adult child who was employed.

> I really want to be with my son… but his life now is there… If he comes back, then his family how? He cannot bring all here. Where will they live? Then his work how? My sisters and brothers don't accept us because my husband is a stroke victim. They think [taking care of us would be] too troublesome… (Rumini/R3)

Theresa (R36), a 77-year-old Chinese woman, was in an almost identical situation. She had quit her sales assistant job to care for her husband after his dementia deteriorated to the point where he was prone to committing acts of self-harm. Support from family was virtually non-existent as her cousins, who were the only relatives she had, lived in Malaysia and had rarely been in contact, and the only adult child she had in Singapore was unemployed and suffering from depression. Three of her four adult children had relocated to the United States and Australia but were not viable sources of assistance due to estrangement, a lack of willingness, or a shortage of finances:

> My daughter in Australia lost contact already… she just forgot about us… I don't know why. Maybe she thinks we didn't take good care of her when she was young. My other son in Australia… but he quite long already no job so he can't send me money. My son in the US is ok. He works there and live there with his family… I want to visit him but he always tells me the tickets too expensive… I think maybe he doesn't want us to go there. (Theresa/R36)

The issue of migration-induced vulnerability among older persons has become increasingly pertinent in light of the growing number of overseas Singaporeans, which has been steadily rising by about 35 per cent over the preceding 12 years and amounted to 213,400 in 2016 (Singapore Department of Statistics, 2016). However, research on the impact of emigration on the support for older persons in Singapore remains limited. Nevertheless, a

significant contribution to understanding the intersecting issues of ageing, migration, and transnational caregiving was made by Baldassar et al. (2007) in their comparative ethnographic study that examined the caregiving arrangements and experiences of Singaporean migrants to Australia and Singapore-based kin. They found that the value of filial piety still undergirded the actions and perceptions of both elderly parents and adult children, but manifested in "non-conventional methods of 'caring' for their homeland-based elderly" (Ibid p. 68). These included certain practices by migrant adult children that aimed to improve their elderly parents' quality of life, such as the financing of educational courses to familiarise the latter with the usage of electronic communication tools, as well as extended leisure vacations to destinations of interest. On the part of elderly parents, the preference for independent living was reported to have superseded the idea of co-residing with their adult children – on the condition that they could afford to engage the services of a domestic worker to help with household and caregiving tasks (Ibid). Thus, despite the inclusion of participants from a range of socioeconomic backgrounds, the insights generated by Baldassar et al. fail to consider the cases of older persons from the lowest and most vulnerable social strata, specifically those negatively affected by problematic and unrequited transnational familial relationships.

4.2.2 The subjective experience of life-crisis events: Health and economic failures

The analysis thus far has addressed processes of downward mobility that are cumulative and relational in character. Our discussion will now turn to another crucial explanatory component of decline in later life: the experience of drastic health and economic failures. For more than half of my respondents, especially those from more affluent social statuses, their descent to socioeconomic precarity had been sharp, sudden, and initiated by a loss of earning capacity, catastrophic and debilitating health events, or a combination of both. Furthermore, their freefall down the social ladder reveal glaring gaps in the institutional landscape of social assistance provision. Taking the crises events in Keong's (R18) life as an illustrative example, it is evident that the timing and sequence in which such events occurred substantially weakened his chances to achieve socioeconomic recovery.

Keong (R18) was a 72-year-old Chinese man who had spent his life working in a self-owned engineering workshop until he suffered a stroke and developed arthritis, which compelled him to stop working and sell off his business. He believed these two setbacks constituted a major turning point in his life; setting off a series of negative knock-on effects

that resulted in an immense reduction in his quality of life and wellbeing within a span of a decade.

> I couldn't work anymore… I was tired and breathless all the time. My heart was clogged… So after I sold the workshop, my wife divorced me… We were already not so happy… so maybe my problems made everything worse. After we divorced, I had to sell my house and give back half [of the sales proceeds] to my wife. I went to an old folks home… I had some savings from my house but not enough to buy my own home… And my son and daughter are doing quite well so I cannot get any help from the government. Anyway, [buying my own place is] not worth it, I will need to set it up and then somebody also needs to take care of me and the house… The only way is if I get married again… but no way, I made one mistake already. (Keong/R18)

Before his divorce, Keong had been living in a five-room apartment and disdainfully recounts his move to an institutional home for the elderly managed by a local Christian charity organisation, where he was a resident for 10 years: "It was hard to go from five rooms all to myself to sharing one room with six people… But it was a very serene place and they had a lot of outings for the residents." After suffering a second stroke that left him wheelchair-bound, he was asked to leave the home on the grounds that he was "not independent enough" and they lacked the facilities and services to adequately facilitate his mobility. On the other hand, the other nursing homes that he approached had rejected him because they deemed him to be "not sick enough". Desperate to avoid being homeless, he admitted with some difficulty that he had intentionally injured himself by falling from his wheelchair in order to be hospitalised.

Ironically, his stay in the hospital turned out to be a blessing in disguise as a hospital staff member introduced him to a medical social worker who then referred him to a VWO that was piloting a government-initiated low-cost housing programme for older persons known as the Senior Group Home (SGH) scheme. However, despite its relative cleanliness and the convenient availability of assistance, living conditions in the SGH have been extremely unpleasant for Keong. First, he cited a lack of privacy as he was required to share an unpartitioned one-room apartment with another elderly person the VWO had matched him with. Secondly, he found the safety measures in place to be excessively restrictive, thereby making him lose his sense of autonomy and induced a feeling of helplessness, which was

evidently expressed at the end of our interview, when he pleaded for help with running a minor errand:

> Nowadays every day I wake up I got nothing to look forward to. I feel… like I am just causing more problems with my life…I don't mind passing away. To me it is better. You know just a small thing I cannot do myself… I want to fix my watch battery… Who can do for me? I have to go ask around and beg people. (Keong/R18)

Keong's rapid descent from an upper middle-class standard of living to the brink of destitution highlights the existence of a glaring gap in Singapore's framework of institutional support that provides minimal recourse to individuals who are not considered 'needy', but nonetheless inhabit precarious social positions. This notion of the 'liminal' poor will be developed further in section 4.4 along with the contradictions inherent in the practice and implications of means-testing procedures in Singapore.

The experiences of respondents Harry (R9) and Peter (R10), both 67-year-old Chinese men, as well as Jane (R20), a 73-year-old Chinese woman, indicated a similar fall from affluent social statuses but also revealed two imperative dimensions of downward mobility among vulnerable older persons from middle-class backgrounds: the tensions between downwardly mobile individuals and their affluent socio-familial networks; and secondly, the incompatibility between middle-class expectations and low-income realities. The first dimension pertains to the causal association between the loss of employment and the decimation of social circles, as well as the isolation arising from strained and internationally dispersed familial relationships. The following quotes from the respondents serve to illustrate these aspects in detail:

> My friends? All lost touch already… because so long never work… my good friends now some go to Australia already. Don't know… no more friends already. Only friends from here and the nursing home. Even if got friends, they ask me out, I can't go because I'm tired and have to go for dialysis. (Harry/R9)

> My friends don't live in the area… to be honest, I've never lived in HDB before (public housing), so my old friends got no reason to come here [a low-income residential community]. When I was working, I would really work so my friends were mainly my business contacts… I was doing very well in my business so I brought my family over to Australia. My sons studied there and

settled down there. But when I had a stroke…I was in and out of the hospital there [in Australia] … then my wife told me to get out of the house… so I came back to Singapore and stayed at a nursing home. (Peter/R10)

I'm a workaholic… I have a degree in business administration, I worked as a personal secretary, a receptionist at a hotel… when I was working for a property company, I travelled to 14 states in America. I opened a shop… half hairdressers and half boutique… I wish I can work but I can't work anymore… I applied for jobs but because of my operation and my knee, the insurance won't cover me… and I need to have insurance for work. I don't enjoy life… I'm the only child… I never married because I had no time… and I'm also very fussy!... My cousins all migrated everywhere and they seldom come back…I don't want to accept help from them or my friends… because then you are indebted to them. When can I pay back? I feel very uneasy… (Jane/R20)

Although their experiences partially support the classical disengagement theory of ageing (Cumming & Henry, 1961), which postulates the gradual withdrawal and reduction in the interaction between ageing persons and the social systems they were part of, they also challenge the theory's functionalist approach and assumption of inevitability. This is because the process of disengagement in their life-course, rather than being a 'mutually agreed upon' outcome between older persons and society, had largely been a result of the failure of social institutions to provide adequate safeguards against the destabilising consequences of crisis events.

Additionally, these accounts echoed the experiences of five other respondents who either lost their sources of income or a large portion of their savings due to retrenchment or unsuccessful economic endeavours including failed businesses as well as poorly-made investments in stock markets and overseas properties. Strikingly, a collective feature of their financial misfortunes concerns the timing in which they occurred in the life-course of respondents and the broader economic trends that were transpiring contemporaneously. Thus, their chances at overcoming such adversity were largely constrained by the fact that the respondents encountered them between the ages of 50 and 60, and amidst the Asian financial crisis that affected Singapore in the latter half of the 1990s.

The second key dimension of middle-class downward mobility in later life consists of attempts by respondents who were formerly more affluent to construct narratives, either

deliberately or unintendedly, that distinguished themselves from vulnerable older persons who had been in disadvantaged social positions for most of their lives. This manifested thematically in two ways: first was the tendency to express dissatisfaction with aspects of their environment in terms of conflicting and incompatible values, which serves to distance themselves from the context while simultaneously expressing their affinity to certain markers of class identity – such as the notions of autonomy and freedom, as well as acceptable standards of social behaviour and hygiene. The following statements by Peter and Jane clearly encompass these sentiments:

> Sometimes I see people here they really are poor… they will go around eating those food people left behind. But then a lot of the guys here they drink and smoke… one guy gives money to women, I said, "You crazy?! You don't money to eat, you go and give money to women"… It's a *strange* place here… Another thing I can't take is the vulgarities… they will shout vulgarities at each other… even the staff, I see this Filipino worker shouting at this elderly man. I told them off, I said *they have suffered enough in their lives*, you still treat *them* like that? [emphasis mine]. (Peter/R10)

> The place here is nice… but not the people. Sometimes they spit everywhere and cut their nails and just leave. I'm not used to this… People are not growing old gracefully here… They have CCTV [cameras] here everywhere… They know everything but… when people lose their mind and die suddenly, they keep it from us… It is quite worrying you know… very shocking and I feel sad when suddenly you see this person one day and then next day gone… (Jane/R20)

Secondly, downwardly mobile middle-class respondents commonly used past-oriented perspectives when evaluating their present circumstances and would talk about their future in a tone that conveyed a defeatist form of acceptance. In comparison, although respondents from low-income backgrounds also expressed a fatalistic outlook in their narratives, there were nuances in the *manner* in which they reflected on their challenging circumstances that represented a disposition of *active coping*. The quotes below demonstrate these differences, and belong to Peter (R10), a university-educated man who used to own a successful shoe import business until the financial crisis of 1997, and Mona (R4), a 64-year-old woman with

lower secondary school education and who used to be a factory worker until she was retrenched in the late 1980s.

> Frankly, I've never stayed in a HDB [public housing] environment my whole life. So, I said to myself, it's time I become a Singaporean. Because all Singaporeans stay in HDB. I'll give it a go… I already told them my CPF will run out soon… and I need continued support. Somehow, we'll find a way… So I just leave it to them… I don't try anywhere else because the moment you get something from somebody else [other forms of social assistance], they will say 'We cannot help you'. So this kind of people I tell them to keep it… You see I'm a workaholic, in those days if I start something I will really, really work. I can go to five cities in one weekend. Now I can't… I can't even deal with the stress… I want to sleep forever soon. (Peter/R10)

> I stopped work because my leg pain and then I fall down. After dinner I went to the kitchen to wash then suddenly cannot stand, cannot walk… then I went to the hospital… my daughter pass away already, so got nobody… my siblings also elderly so no income…my nieces they have their own family so cannot ask them… So now I'm worried about financial problem…. I will need to go and apply… not very sure how… can or cannot, when government pay, sometimes you don't know. Can you help me? Can you help me get the form? Very troublesome… I will get fed up. I take once before for this [subsidy for the eldercare centre fees], I got fed up. (Mona/R4)

As exhibited in the excerpt above, Mona's persistent attempts at obtaining information about social assistance and requesting for my help with her welfare applications, both during and after her interview, denoted an orientation towards actively seeking out potential opportunities for survival – a disposition that is embodied to a large extent, by almost all the respondents from disadvantaged socioeconomic backgrounds. Such dispositions are intrinsically linked to the coping mechanisms and survival strategies employed by vulnerable older persons to generate resources, which will be explained in greater detail in Chapter Five. In contrast, most of the downwardly mobile middle-class respondents described their life histories with an attitude of resignation and a sense of prolonged displacement, which relates to their inability to adapt to the strains of low-income realities or adopt sustainable methods of resisting precarity.

4.3   Problematic adaptations to vulnerability in later life: The influence of kin-centric rationality

In building a more thorough understanding of life-course trajectories, major changes or turning points in the lives of individuals are not only attributed to the occurrence of important transitions or crises but are also closely intertwined with the individuals' contextual responses to these critical and de-stabilising events (Elder, 1985). Thus, individuals encountering similar catastrophic events or radical shifts in living conditions would have their life trajectories inflected or even redirected in different ways depending on the various adaptations of individuals. This section will demonstrate how such adaptations to vulnerabilities – involving processes of resource generation and allocation – are structured by the respondents' experience of relational dynamics and roles within the household and family and household.

The general character of the familial networks that most respondents were embedded in would be most suitably characterised as fractured and discordant. Despite most respondents reportedly having at multiple members in the familial networks – at least three siblings and more than two children – they also reported having limited contact (around one meeting a year or less) with most of immediate family members. The term 'fractured' refers to relations between family members that were distant and problematic, but not completely severed. Though unreliable, such types of relationships were nonetheless a source of support. However, in most cases, they also brought a significant amount of financial strain and emotional distress to the respondents. This was due mainly to the feelings of guilt and familial disputes that arose from perceived failures in meeting familial expectations of their roles as resource providers. Overall, relationships with other family members from low-income households appear to have a negative net impact on respondents' financial resources. First, there are respondents that, in addition to their own financial needs, are 'sandwiched' between the demands of their elderly dependents and their adult children who face financial difficulties. In such cases, the inability to fulfil their caregiving obligations to multiple family members causes a worsening of relations between parent and children. This is apparent in an account by Umi/R15, a 71-year-old Malay female providing care for her 78-year-old husband who is bedridden.

> They [her children] are good to us… they live near us [one of her daughters live in a neighbouring apartment unit]. They don't give us much… I have my money from my CPF for now so I don't need to ask them… The mosque also gives us some money now… They give us money on Hari Raya [festive

celebrations] … other relative will also give us. I know they need to pay for their own families because they are not earning so much… We have to be understanding. They sometimes ask me for help but I have enough just for myself and my husband… I feel I should help them but I am the only one taking care of [her husband] properly. (Umi/R15)

Within the households of several respondents, there had also been partially-dependent family members such as their adult children who had serious financial and/or health problems. Other partially-dependent family members included nieces, nephews, and grandchildren – most of whom were of school-going age. While these household members occasionally contributed towards resourcing the household and provided support to the respondents, they further depleted the respondents' limited resources and constrained the mobility of some respondents, which adversely impacted their wellbeing. This was observed in the accounts of Faridah (R6), a 65-year-old Malay woman who cares for her husband with chronic heart problems.

That time I was cheated by my neighbours here [the newer neighbourhood she had moved to recently] … I came here because my son can find some work here. He works part-time nearby here. At our old house [located about an hour-and-a-half away by public transportation], the families [other Muslim families] over there they knew my husband… he used to do religious ceremonies for them. They will give him some money… not much, but enough for pocket money… We like Toa Payoh … but we have to follow our son… yes, he helps us when he can [to run errands and accompany them to medical appointments], when he's not busy. (Faridah/R6)

Another familial issue identified was the conflict between respondents and their married family members (usually siblings and/or adult children) over the allocation of resources towards supporting elderly parents. Respondents who ended up bearing most of the burden of care of their elderly parents often did so to preserve the relationships with their married family members who were under pressure from their spouses to provide for the latter's own ageing parents. Thus, respondents would attribute such family dynamics and their lack of received support from immediate family members to the influence of in-laws who were more dominant and have competing demands on familial resources.

In the face of numerous requests and competition for stretched resources, the respondents had little choice but to deny certain appeals for their assistance, which was

particularly problematic when it involved rejecting requests from their adult children. This not only caused respondents to feel a great deal of guilt, but also that they were undeserving of receiving any support from their children due to a self-perception that they had not fulfilled their parental duties. Such expectations of parental contributions appear to be held by the adult children of some respondents as well, which is evident in Faridah's account:

> That time when my grandchild was just born, my son wanted me to take care of him. Because his and his wife both had to work… I know they were having a tough time but I had no choice because my husband was sick and only I can take care of him. I told my son, "I know he is not your real father, but he took care of you like a father". Where do I have the time? Where do I have the money to take care of my grandchild when I have to bring my husband to the hospital for check-up and medical appointments… Now they don't come over to visit anymore… We are old already… but I know it is because they [her son and daughter-in-law] are angry with me [for not helping them] … that's why I don't want to ask [them] for help. (Faridah/R6)

Additionally, our respondents' familial roles were structured and defined by the power dynamics inherent in the relationships with the other members of their household, which in turn, are based on their shared personal histories and the resource-based dimensions of their relationships. Lisa (R19), a 72-year-old Chinese female living with her dependent brother and mother who are both bed-ridden, provide a detailed account of how the flow and exchange of resources affected power dynamics within familial relationships.

> My mother is very *niao* [paranoid] about money. She would fight with my father all the time about money… When I was young, she will not give us money; everything we got from my father. Even now she will not trust me with her money and she will keep checking her account to make sure I don't touch it... If we get any assistance, I must make sure it comes to me, because if it goes to her, that's it. (Lisa/R19)

Thus, due to the long-standing and deep-seated feelings of distrust and animosity between her mother and herself, Lisa/R19 had been unable to access a substantial amount of funds from her mother, which would have been immensely helpful to sustain herself and to cover the expenses she incurred for taking care of her brother and mother. This imposed a great deal of financial and emotional strain on Lisa.

As norms of reciprocity constitute one of the key elements for maintaining stability within a social system such as the family (Gouldner, 1960), the generation of financial resources, either through undertaking formal or informal low-income work, allowed respondents to negotiate and maintain their status positions within familial relationships. This is evident in the following account from Leong (R12), a 68-year-old male employed as a full-time cleaner.

> My daughter, she still lives with me… because she has problems finding work…her studies no good… she worked at 7-eleven [convenience store] and we worry when she do night shift. She also don't really like the job so now she wants to do this TCM [Traditional Chinese Medicine] but she must go for course and learn. So my wife support her… My wife, she work at the factory… help to check the computer parts. She earn around a thousand a month. But I never take any of her pay… I don't mind to work for lesser pay, I don't like to sit at home and do nothing… Must think about how to control the money, don't just spend spend spend…(Leong/R12)

For Leong, the management of finances in his household gave him both a sense of autonomy and self-worth. Despite mentioning that work had been increasingly difficult to perform because of certain problems arising from workplace dynamics, he felt compelled to continue working in order to be able to help his wife support their household, which includes their dependent daughter. His income played a crucial part in allowing him to maintain his role as a father and husband. Work therefore has an important bearing on both self-definition and the socio-familial relationships of older persons (Mor-barak, 1995).

Kin-centric meanings also feature prominently in structuring the management of resources for downwardly mobile middle-class respondents who were unable to work due to health issues, and whose only recourse were their adult children or other family members. For instance, in the case of Harry, his decision to live in a nursing home instead of selling the home that he owned was fuelled by a sense of obligation to his cousin and her family, who have resided there for many years without payment. While Harry did say that government social workers were unable to comprehend such a decision on his part and have advised him on numerous occasions to sell the house, he justified his actions within the context of his values and personal history:

Last time when I was young, I had no money to go to school... my parents had not much money… but my cousin was older and working already at that time. She took care of me and paid for my studies all the way… until I got my HSC (Higher School Certificate) … and until I found a job. Then I did quite well… but she and her family got problems and asked me for help. So I asked them to move into my house with me… If I sell the house, where will she go? I can't do that… (Harry/R9)

The upshot of this arrangement for Harry was that he was immediately disqualified for almost all forms of government social assistance on the basis that he owned a medium-sized flat and thus had the option to 'downgrade' to a smaller apartment in order to raise a substantial amount of income, which therefore made him 'undeserving' of welfare support.

This notion of 'deservedness' and its social construction constitutes a powerful ideological basis for public policy to determine the distribution of government benefits (Ingram & Schneider, 2005; Altreiter and Leibetseder, 2014). It also resonated strongly with my respondents in their self-evaluations, and influenced the form of survival strategies they undertook, such as the decision to avoid seeking financial support from government agencies or family members. Thus, it was common for even some of the most impoverished among my respondents to deem themselves 'undeserving' of financial assistance. This ultimately engendered a double bind for vulnerable older persons: first there were those who would refuse formal sources of support because they perceived it to be a violation of their dignity, and thus had to endure the strains of resource-scarce circumstances on their own; and secondly, there were those who sought formal support but in doing so, also had to accept the symbolic trappings and stigma of being categorised as a member of the 'deservingly destitute'.

4.4   The institutional perpetuation of precarious and liminal poverty

The emphasis in Singapore's social policies has always been to promote self-reliance through the reinforcement of personal and family responsibility (Sim, 2015) as the preferred alternative to the Scandinavian model of social welfare. Nevertheless, welfare schemes and public assistance are still available to help the poorest and most socially vulnerable. However, in order to prevent instances of welfare abuse and moral hazard, government support agencies subject all welfare applicants to a stringent means-testing procedure to determine their

eligibility. This section will demonstrate the implications of such procedures in the practices of front-line social workers in their interactions with vulnerable older persons serve to not only disincentivise the latter from attempting to achieve social mobility, they also tend to worsen their long-term financial and familial circumstances. Respondents who were on public assistance schemes, such as Ayu and Salmah reported having to provide 'evidence' of their lack of finances to social workers every three months by submitting bank statements that indicated they had less than S$1,000 in savings. Both also reported having the amounts they received reduce by half without prior notice, and were told by social service officers that it had been because, in Salmah's case, they had noticed an increase in one of her adult children's wages, and for Ayu, she was told they wanted her to seek assistance from alternative sources such as a mosque that was supposedly closer to her home. Paradoxically, Salmah actually reported receiving less money from her adult children as a result of the means-testing process as they had taken offence at her request for their personal financial information and had interpreted it as an allegation that they had been neglecting their filial duties. Such actions therefore instil constant anxiety in the respondents who are perpetually uncertain about their socioeconomic security.

On the whole, all the respondents expressed a general reluctance to seek support from governmental and non-governmental welfare organisations. Interactions with frontline service staff were reportedly patronising and intrusive as respondents who applied for assistance were questioned about why their children were not able to support them (Rabiah/R14; Ayu/R5). Respondents who experienced such queries felt extremely upset at the social service officers' attempts at probing about their children's financial and household situations. Furthermore, even after successfully obtaining such formal assistance, the respondents were not able to consider it as a secure source of income since they reported having to re-apply every three months and numerous instances where their transfers were drastically reduced without prior warning.

The experiences of means-testing were overwhelmingly negative and detrimental to the respondents' sense of dignity. Most social service officers were seen to be largely unempathetic, condescending and coldly rational in their approach to rendering assistance.

> The woman [social service officer] who came to see me told me to sell my house… I ask for help, she told me they can only give some subsidies for my bills because I should sell my house, or rent out one room. I was so angry…I said to her, you want me to live under the bridge or under the block?... And

how can I rent out my room? What then? I sleep in the same room with my sister? She will keep me up all night… What if the person [tenant] does something [bad] or we cannot agree? I won't be comfortable with this… Even if I sell [my home] back to the government [a scheme to monetise a portion of the remaining lease years of a public housing apartment], what will happen after 30 years? I have to think of my sister… If I go before her and then the lease ends, what will happen to her? They don't think about all this… because they don't really want to help us. (Rabiah/R14)

They always want us to get our children's payslip, then they will ask us for their phone numbers. I'm already not on good terms with them, and I don't feel nice for asking. They will think, "why is the government finding fault with me?" I don't want [my children] to think like that… because they will blame me, right? So, I tell [the officers] I lost contact [with my children] already… Sometimes they accept, sometimes they don't believe me. I have to keep begging them… (Rumini/R3)

As one of the fundamental requirements of means-testing is to prove that the applicants' immediate family members are unable to support them, the respondents report the need to regularly provide updated documentation on their siblings' or children's salaries. Retrieving such sensitive information was not only a huge inconvenience for the respondents, but served to strain the few and already tenuous familial relations they had. For some, this bureaucratic process was a painful reminder of troubled relationships with their children, which the respondents would often blame themselves for.

For respondents working low-wage jobs, their employment status actually undermined their applications for financial assistance and placed them in a catch-22 situation. Govin, for example, has to choose between enduring the physical strain of his job as a security guard or the precarity of living on social assistance. The excerpt below explains why he would rather choose the former:

They [social service officers] will tell me, if I work, I'm not supposed to get any money from them… but I only earn $1000 (£500) a month. I want to stop work because I'm old already, already 83… And yes, the hours are long, and my legs pain, so I cannot do so much patrol… But no choice because they cannot confirm they can help me… And have to keep going to ask them [at

the social service office] … so if I stop work, who will take care [of me and my wife]? (Govin/R27)

Most respondents admitted that government policies and programmes had barely improved their lives. This was because most initiatives launched by the government to address issues of ageing were mostly health-related and seemed to target the frail elderly. As the majority of respondents in this study were still relatively able-bodied, policies such as the Pioneer Generation Package (PGP),[xviii] only benefitted them by providing partial coverage for their healthcare costs, which minimally alleviated their day-to-day financial burdens. The following quote from Faridah not only substantiates this point, but also illustrates how respondents perceive the act of seeking public assistance and formal social support as an indication of inferior social statuses.

All these [policies] like the PGP [Pioneer Generation Package] … they are good for those who are sick. If you go doctor, you can use the CHAS card [to pay a subsidised rate]. If you ask me, we are not yet so bad [in poor physical condition], so let those who really don't have money, let the government help *them* [the 'more needy']. Because we still have enough, and we are blessed… thankful we are blessed… (Faridah/R6)

These processes of means-testing will be discussed further in Chapter Six, which examines the social expectations and performance of 'vulnerability' as a social role. I argue that certain criteria of 'deservingness' imposed on respondents by social service and charity organisations serve to 'reward' the assumption of stigmatised roles among older persons while those that resist such categories are 'penalised' by having assistance withheld from them.

4.5   Conclusion

The themes discussed in this chapter have shown the extent to which various trajectories of vulnerable older persons are shaped by processes of downward mobility that consist of interactions between: (i) antecedent factors of disadvantage and marginalization, (ii) drastic turning points and transitions, (iii) fractured familial networks and kin-centric rationality, as well as (iv) gaps and barriers in the institutional landscape of social support. The findings also illustrated the commonalities and nuanced differences between the adaptations of vulnerable older persons belonging to the downwardly mobile middle-class and those from disadvantaged backgrounds. However, in the face of the arduous challenges that hamper their ability to

participate in formal economic spheres, my respondents have developed more informal and improvised means of surviving the strains of low-income realities. The next chapter will contextualize and interrogate these coping mechanisms and survival strategies to demonstrate how vulnerable older persons negotiate with elements in their socio-environmental conditions in a bid to generate resources and resist the forces of decline in later life.

Chapter Five – The meaningful, the makeshift, and the menial: Examining the interplay of life course characteristics and socio-spatial dimensions of economic activity

As low-income and post-retirement-age adults in Singapore endure increasingly vulnerable circumstances due to insufficient and dwindling savings, unreliable social and familial support, and barriers to formal employment, what actions do they take to sustain themselves on a daily and long-term basis? Guided by this fundamental question, the current chapter will describe and explain the empirical processes and socio-environmental context of the various economic activities undertaken by vulnerable older persons. In doing so, I will also illustrate how respondents utilise certain networks, skills, and knowledge – gained at definitive phases of their life course – to facilitate an improvisation of different adaptive resource strategies and livelihood mechanisms. Additionally, the findings will demonstrate how engagement in various economic activities play an instrumental role in substantially reconfiguring the lives of older persons and enabling their pursuit of subjectively meaningful life goals.

For all 36 respondents of this study, the actions they have taken to obtain resources for their livelihood vary significantly in terms of their complexity, formality, and motivations. While they do engage in activities that are strategic, meaning-oriented, and which involve mobilising resources from extensive sets of social networks, the respondents also devised coping mechanisms that are more ad hoc and temporary, which were adopted primarily out of necessity. In most cases, each respondent uses an idiosyncratic 'mosaic' of diverse mechanisms determined by their capacity to activate opportunity structures in their social environment. Applying the concepts of life course capital and life course risks enable us to interrogate how and why older individuals differ in their adaptive responses and outcomes to the strains of relative poverty.

According to O'Rand (2006: 146), life course capital refers to the stocks of resources derived from interdependent forms of capital, such as social capital, human capital, psychophysical capital and personal capital (self-confidence, self-efficacy and identity), which interact over the course of an individual's life course and across the various life domains including education, family, work, and health. The accumulation and depletion of such resources depend largely on life course risks – defined as the "differential likelihoods of exposure to adverse conditions (disadvantages) or structural opportunities (advantages)" that

consequently serve to "condition the emergence of divergent pathways of economic attainment and health maintenance"(Ibid). As the excerpts and discussion of respondents' accounts will demonstrate, the formation of life course capital is a highly dynamic and contingent process for vulnerable older persons. Moreover, it strongly shapes how they relate to their socio-spatial environments. The characteristics of respondents' social relationships play a crucial role in structuring their chosen methods of generating resources.

In other words, the effects of individual and social disadvantage, including the way people respond to difficult circumstances, results in significant shifts in both the quantity and *composition* of life course capital. I identified three categories of resource generating mechanisms that corresponded to the varying amounts and types of life course capital that respondents possessed: (i) formal low-wage work associated with having relatively broad but weaker social ties, (ii) informal and more intricate strategies arising from extensive and closer sets of social connections; and (iii) stopgap and transient measures linked with extremely limited socio-familial networks. The first two categories, which involve formal and informal economic activities, will be discussed in the present chapter. The third, which consists predominantly of reliance on charitable organisations is explored in chapter six, which discusses the relationship between dependent older persons and the moral economy of charity.

5.1   Low-wage contract work as 'necessary' hardship

For nine of the respondents, income from performing menial work on a contract basis constituted a major portion of their livelihood. Aged between 63 and 83, the respondents were employed as janitors, cleaners, service assistants/orderlies, and security guards (see Table 2). Working between 25 to 40 hours per week, their monthly salaries averaged around S$1000, which was slightly less than half of the average monthly income earned by the bottom 20 percent of Singapore citizens in full-time employment in 2017 (Ministry of Manpower, 2018). Participation in the formal labour market – even if it meant taking up low-paying, menial, and casual jobs – was their only viable means of survival. For this group of respondents, the option of seeking support from family members, friends, and social services was considered by all of them to be a last resort that conflicted directly with a core value they had in common – a resilient and independent work ethic.

Table 2. Respondents who have undertaken formal post-retirement low-income work

Respondent	Biographical details	Highest education	Housing Type	Monthly household Income ($S)	Latest Occupation	Sources of Income	Household information	Broader familial network	Previous occupation(s)
R27/Govin	83, Male, Indian, Married	Primary level	2-room HDB (rental)	800	Security guard / part-time store assistant	Salary, church	Wife (dependent)	Estranged from other family members in India	Security guard, Owned a Food stall
R28 / Lim	84, Male, Chinese, Married	Primary level	3-room HDB	500	Part-time grocery shop assistant	Allowance, church	Lives with wife	No children and estranged from siblings	Supermarket packer, Boarding officer for a shipping company
R12/Leong	68, Male, Chinese, Married	Primary level	3-room HDB	2000	Cleaner	Salary, personal savings,	Lives with wife and youngest daughter	Older married daughter	Cleaner, plate collector, Factory worker, Store assistant, Labourer
R17 / Jameela	72, Female, Indian Widowed	Primary 6	2-room HDB	1200	Cleaner	Salary, insurance payout, CPF payouts	Lives alone	5 siblings (3 overseas); 4 children all married with children	Cleaner, cook for a hospital's catering company
R22/Hadi	75, Male, Malay, Widowed	Primary 3	1-room HDB (rental)	2600	Cleaner	Salary, CPF pay outs, daughter and grandchild	Lives with adult grandchild	2 adult children (both married)	Storeman at automobile company
R8/Linda	67, Female, Malay Divorced	No formal education	1-room HDB (rental)	300 (300)	Part-time catering assistant	Paid work, Money from daughter	Lives alone	2 sons and 1 daughter; 2 children in-laws; 7 siblings	Cleaner, Foodstall assistant, Foodstall operator
R14/Rabiah	71, Female, Malay Single	Primary level (Malay speaking)	3-room HDB	300 (300)	Part-time domestic helper	Paid work, Money from relatives	Lives with younger sister (single and dependent)	1 older and 1 younger brother and 1 younger sister	Part-time domestic helper, seamstress, Factory worker
R1/Florence	63, Female, Chinese, Single	Secondary 2	3-room HDB	1000	Plate collector	Salary, CPF, personal savings, rental of room	Lives with tenant	6 older brothers and 3 older sisters	Odd job and part-time work
R21/ Rosalind	74, Female, Chinese, Married	Primary level	3-room HDB	500	Part-time grocery store assistant	Savings, Church	Lives with husband	17 siblings but close to only one sister and nephew.	Packer at supermarket

The sentiments behind choosing to endure in-work poverty over obtaining social support are aptly captured in Govin's (R27) justifications for continuing to work long hours as a security guard at the age of 83. After leaving his last full-time position as a security officer at the age of 57, Govin had been working as a security guard on a piece rate, or 'pay-as-you-work' basis for the larger part of the last 26 years; despite finding it increasingly difficult to do his job due to deteriorating health issues such as hypertension, heart complications, and chronic leg pain.

> That time I work with this American company [DuPont], it was better pay and the systems everything was very good…this DuPont they give me many awards for my work… Then they got some problem and they closed the whole office and sold to this Korean company. Then I join this Japanese company, also in the same area, but then they change to private security [outsourced to a private security firm], so I resigned… because I want to work directly with the company not with agency… because the pay is less and they make you go here and there… So I left to start my business… my mind is always business minded. So I took a foodstall…but cannot make money. I wasted 3 years there… Then I joined again security line…this private company. I never give up. I start working when I was 18 years old until now, I never stopped… *But when I am old already, no energy to earn any more money... when people really suffer, the government can help… but some people they stay at home very lazy and they go apply [for social assistance] You cannot say we are all are equal… the government cannot compare together the same* [emphasis mine]. (Govin/R27)

Most of the other respondents who were in low-wage contract jobs, had work histories consisting of relatively long and more permanent spells of employment in jobs that were slightly higher-paying, for much of their lives from young adulthood to their mid-fifties and early-sixties. Nevertheless, it was common for their employment trajectories to also feature disruptions due to retrenchment, familial obligations, as well as employer-instigated and age-related reasons. In describing their experiences of such employment breaks, as we see in Govin, respondents frequently emphasised their ability to repeatedly find alternative, albeit less secure and lesser-paid, forms of work. This was driven by an intrinsic vocational motivation that formed a crucial component of their self-definitions and lent coherence to their personal life narratives.

The prospect of economic dependency was thus perceived by the respondents as losing an essential characteristic of their individual and social identities while simultaneously falling into a socially disdained category of 'welfare scroungers'. For Lim, an 84-year-old grocery store assistant, his experience of retrenchment from a long-term career in the shipping industry was followed by a period of social withdrawal that was directly related to fears of financial inadequacy due to the economic costs of certain social engagements, such as customary cash gifts for weddings, funerals, and birthdays. Lim, along with several other respondents, mentioned the considerable amount of expenditure involved in attending such obligatory events that were required for maintaining their social networks. Thus, respondents tended to experience a spiral of detrimental effects to their social and individual well-being following their loss of earning capacity.

> I was working for 32 years as a boarding officer in the shipping line… my neighbourhood friend recommend me… because he work in the office [of the shipping company] … I worked Monday to Sunday… Off only one or two days every month…If on operation last time, I sleep one or two hours only every night… almost 24-hour service. Then the company… this British shipping company go on strike, so the company had to retrench the staff, and I was one of them… That time I was 49… They paid me S$49,000 as retrenchment fees… but then I was at home every day just idling… every day just doing nothing and thinking bad things…Worried that my money will finish… You can say I was in like a depression… Then my old neighbours, they worried about me… because they long time never see me. (Lim/R28)

For respondents like Lim, the loss of a job resulted in an anxiety over the scarcity of resources, which triggered drastic forms of self-preservation that include withdrawing from social relationships as a reflexive attempt to curtail expenses. It is unsurprising therefore that these respondents tend to regard a complete cessation of economic activity as almost tantamount to a preliminary form of 'social death'. Kralova (2015) conceptualised 'social death' as the antithesis to the notion of well-being. Consisting of three dimensions, the concept encompasses the loss of social identity, loss of social connectedness, and losses associated with bodily disintegration. This encapsulates and articulates the respondents' grave anxieties concerning the detrimental effects exerted by socioeconomic dependence and circumstances of vulnerability on their self-worth, social networks (that tended to be work-centric), as well as both real and perceived psychophysical decline. For most of my respondents, performing low-income post-

retirement work in spite of facing generally poor employment conditions can thus be interpreted as the only viable option to resisting such consequences.

After two years of unsuccessfully searching for work, Lim managed to find a job through the daughter of a neighbour who used to live in the same apartment building as him for 57 years. Having lived in the same neighbourhood for 60 years, Lim cultivated a durable and resourceful set of residentially-based social networks that have been a lifelong source of employment opportunities for him. In his time of need, members of these networks also intervened to check on his well-being and rendered assistance, which in this instance, came in the form of a job opportunity as a packer at a local supermarket chain. Although this job did temporarily bring about an improvement in his financial situation, it was offset by some particularly degrading and challenging aspects of the job.

> She [his old neighbour] know I am jobless… so she ask me to work at this NTUC at Coronation area [a supermarket] because she herself working there… I work as a packer… After the cash payment, I will pack on [the purchased items] to the trolley service and then the customer will drive over and collect the trolley… Quite interesting… to serve the customers… but sometimes they think we are like a *slave*… Sometimes raining they want us to push the trolley bring to their car… In the rain… very unreasonable... We tell them if we fall down how? Then they will complain to the manager… we do for 11 years until I was 63… My wife she also do with me, but for her, quite hard [found it too physically demanding] … for me, the job much easier than last time [in comparison to his previous work routine] … And we get to serve VIP like Mrs Tony Tan [the wife of Singapore's seventh president] … Those nice customers, we give good service… There are those will give us compliment [to the management] …Then every three months like that…can get vouchers and certificate for excellent service. (Lim/R28)

At the workplaces of such low-income jobs, however, the relationships formed between respondents and their colleagues closely resembled the 'weak ties' that Granovetter (1973) discusses in his seminal paper on social network analysis and the strength of dyadic ties. He argues that links between acquaintances who have less overlapping social circles greatly facilitated the diffusion of information such as job opportunities, across diverse and unconnected social networks. In parallel, three of the nine respondents who worked as cleaners

were able to secure positions in progressively more preferable work environments from the contacts they made in the workplaces of their low-income jobs. Since salaries for such menial jobs do not vary much across employers, workplace conditions yielded an exponential effect on the job satisfaction and overall quality of the respondents' employment experiences.

> From the time I retire, I work many job… I do odd job but mostly as cleaner… plate collector… Last time all the places I work all got problems… at the food court and canteen, got ladies who would talk a lot… talk about me…Then they [the management] made me do extra work that was not my job. Why should I do that? I worked 1 year then couldn't take it anymore…then I go to Singtel [a local telecom company] the canteen there… my friend [an ex-colleague from the food court] ask me if I want to work, so I go. Then my supervisor, he move to Singapore Power office there and ask me join him… But the people there no good, that time I clean the lift when the staff still inside so he complain me! I not happy so I left.… But good thing is that my friend [the same ex-supervisor] told me to come to this school [the university where he currently works]. He told me to talk to the contractor. He said working in school is easier… that's why he joined. I like the work here… I do my own thing and they don't disturb me. So long I do a good job. The students here also very nice to me. (Leong/R12)

As he narrated the account above, Leong, a 68-year-old cleaner, expressed a tone of bittersweet relief at having been able to constantly escape the unpleasant conditions of his former workplaces until finding a job in a work environment he felt comfortable with, which was at one of the faculties of a local university. On the multiple occasions when I met with Leong where he worked, students would smile and greet him when they passed by. Faculty members would also give him gifts in the form of food and cash, especially during festive periods such as Chinese New Year[xix]. The exchanges observed between Leong and his supervisor were brief and polite. His supervisor even apologized to us for interrupting each time he had to speak with Leong during our interview sessions, which were held during his official work hours. These observations corroborated the favourable depiction Leong gave of the social relationships he had at work.

Hadi (R22), a 75-year-old-cleaner at the same university as Leong, also found the experiences at his previous work sites highly distressing mainly because their respective

conditions made it difficult for him to take rest breaks and complete his obligatory prayers[xx]. As a devout Muslim, Hadi had trouble adapting to the restrictions that working as a cleaner in areas with high human traffic (a hospital and train station) had placed on his religious routine. From the age of 16 to 71, Hadi was a storeman for an automobile company and had become accustomed to the relatively higher levels of privacy he derived from working in private storerooms for the majority of his primary career. When he had to retire because of his age, Hadi thought it was a good opportunity to accede to his son's request for financial support to emigrate to neighbouring Malaysia for work. He then sold his apartment and used the profits and the majority of his savings to cover the costs of relocating with his wife and his son's family to Johor Bahru. However, after living in Malaysia for about a year, tragedy struck as Hadi's wife was diagnosed with late-stage cancer and he decided to move back with her to Singapore where he believed she would receive better medical care.

Using the remainder of his depleted savings to rent a single-room apartment, Hadi desperately sought a job that would allow him to simultaneously carry out his duties as a primary caregiver for his wife. As for alternative sources of support, he stated that his other family members were unable to help as they themselves were struggling financially. Hadi also believed that receiving social assistance despite being able to independently obtain an income was "sinful" and "greedy" because he would be taking from "other people who need it more". Nevertheless, his age, lack of educational qualifications, as well as the demands of his religious identity and household circumstances severely constrained his choices of eligible jobs. Among the various low-skilled occupations he had considered, Hadi deemed work as a cleaner to be the least stressful and physically strenuous[xxi]. He attributed this mainly to the relatively lower levels of job responsibility and expectations from superiors coupled with greater opportunities for work breaks, which allowed him to practice his religion on the job as well as focus more time and energy on caring for his wife.

Hadi only managed to arrive at such suitable work conditions after enduring jobs at three different workplaces. Like Leong and two other older cleaners I encountered at the university, Hadi had obtained information about his current job from an ex-colleague who had been working at one of the other faculties on campus. Highlighting that this specific ex-colleague was also Muslim, Hadi said he had always gravitated to other Muslims at the workplace partly because he felt they would be the most empathetic towards his religious requirements at work. This selective informational effect of their social networks functioned

as the only viable process for respondents in formal and menial post-retirement jobs to incrementally improve the circumstances of their employment trajectories.

However, in contrast to Lim and Govin who had forged extensive social networks from residing in their respective neighbourhoods for most of their lives, the other seven respondents formed most of their social relationships within the context of low-income employment. On the basis of my observations, there are two aspects of these relationship that make them seem more episodic and distant. First, there was a general reluctance to consider their colleagues as a potential source of support unless it involved situations of crisis and they were confident at being able to repay the debt by the time they received their next wage. In the event they do turn to their colleagues for help, they refrained from making consecutive requests to the same person and, as far as possible, would rotate or alternate between colleagues. Secondly, although the respondents ascribed the source of information for better job opportunities to members of their social networks, most of them indicated it was rare for their acquaintances to make direct introductions or recommendations on their behalf. The reluctance to provide more thorough job assistance makes sense in the context of the low and stagnant wages received by my respondents and their peers. It is a method of *managing* social relationships with individuals that are perceived as both a threat to their livelihoods, and as potential sources of leverage and protection against undesirable working conditions. This includes precarious employment arrangements as well as competition from foreign and younger workers.

The account of Jameela's (R17) about her experiences with acquaintances from work and post-retirement job-seeking provides insight to such a relational dynamic. This is followed by a similar account from Hadi.

> Every month, I only getting S$900. Cannot save… The company didn't increase that time… even when the newspaper come out and say [published reports on wage increases for low-salaried workers following the introduction of a Progressive Wage Model by the National Wages Council[xxii]]… they say those who get less than one thousand will get more, but our pay never go up… If we make noise, *nanti kena tendang nak makan apa* [we might get kicked out, and then what are we going to eat?] … There are many [workers] from Malaysia here... Company change 3 times already… all [of them gave us] the same pay… I ask my friends where they work… but I go on my own to look

for the supervisor… I go building to building and ask myself [enquiring on her own]. They [her friends] don't want to recommend me… Why? I don't know… *Diorang* [they] have their own politic… their own problems. (Jameela/R17)

My friends… not many know about my problems and what happened to me… I don't like to talk about these things… If I don't have enough money, I don't want to ask them for help because next time if they ask me, and I cannot help, that's not good right? It's ok, as long as they don't ask me for money… (Hadi/R22)

In summary, the social networks of most respondents in formal low-income employment were organized around a dynamic of *restricted utility*, whereby individuals from similar circumstances of economic scarcity prefer to draw on broader, more amorphous 'peripheries' of acquaintances instead of their much smaller primary social circles. This allows them to maintain access to support while also safeguarding against the possibility of peers making excessive demands on their resources. Such a dynamic resembles the functions of "disposable ties", which Desmond (2012) explored among members of the urban poor in America. In his ethnographic study of evicted tenants in impoverished neighbourhoods, Desmond demonstrates how efforts to survive economic destitution was facilitated by the swift formation of bonds between strangers or acquaintances, which were used to transfer large amounts of resources during periods of dire need. However, due to the high levels of resource exchange involved, such ties are inherently brittle, short-lived, and unstable.

The sparse social networks of my respondents and their preference for keeping peers at a 'safe' distance may be understood as measure to avoid the potential conflict that social ties would bring if utilised in an intense and 'disposable' manner. This deterioration in the quality of social relationships formed within contexts of low-income work is also supported by the findings of another qualitative study on the social support networks of older women in low-income employment in Singapore. Koh (2008, p. 75) found that the women she interviewed, who were all above the age of 60, not only had narrow and shrinking social networks, but the contacts they formed in later life were also increasingly considered by them to be "superficial". Moreover, her respondents reported very limited interaction with their colleagues outside of work; stating how relationships with "workmates" were "mainly for relaxation and enjoyment during work hours" and not "intimate" in nature (Ibid, p. 76). Taken together, these relational

dynamics effectively minimise the alternative sources of support that older and socioeconomically vulnerable individuals – particularly those with narrow social networks – may draw from their social relationships, therefore contributing to the perpetuation of their participation in formal and menial low-wage work.

In the cases of Govin and Lim, the relatively stronger set of social ties they established within their residential community afforded them an outlet to informally generate supplementary resources in more meaningful and desirable ways. Often, on Govin's days off and before starting his shift as a security officer, he would spend an average of two hours working at a mobile newspaper stand owned by a childhood friend who used to live in an adjacent apartment building. Similarly, when Lim was asked to leave his job as a supermarket packer on the year he turned 60, he was informally hired to work as an assistant at an neighbour's grocery store near his current place of residence. Despite being paid much less than the respective formal and menial jobs they were engaged in, both Govin and Lim vastly preferred informal work arrangements and explained why in some detail:

> …I also help my friend sell the newspaper… at the market there. Morning time around two hours… if I got work, I don't help him… No salary, but he spend the money on me to buy coffee and *makan* [food] and give me newspaper… He sells newspaper near the roadside there. I know him since very young age… he is this area fella… he is about 70 years old… old man also… since very young age we all stay in one area… then we move… but not so far, so we also come down here [to the market] … Many years he still doing the business, so I help him…I enjoy very much because people moving around and I talk to them… I also get the newspaper for free… he spend for me drink and food… Sometimes I'm late he [will still] buy for me… Actually, if you count all this, it is quite a few dollars… After my heart problem start, I cannot work so much [as a security guard] …They put this stent in my heart and I have to take medicine for my whole life… so slowly I work more part-time now… at the market there is good… That Mr Tan [welfare officer from a church] he see me at the market there every time…he always ask me how I do…he and the church they help me every month…they know my story… that's why everybody pity me… (Govin/R27).

I rest about two years, then now I only work half a day, at the econ minimart [a franchised minimart] … those who buy friend prawns or dried fish, we [him and his wife] weigh the good and collect the cash… We go there 7.30 sharp in the morning then 11.45 we stop. Sometimes they are busy I stay longer in the afternoon. Then I come back to take medicine, take a rest… I used to buy things from him [the store owner] every day. He knows us every day. He is also our neighbour…So we know them very well. Every time we see him busy… he never ask us, but we just help… then he saw us so helpful, he give us S$300 as 'cake money'… We buy rice and Milo everything, he will sell to me at cost price. We save about S$70 to S$80 each month. This amount I can cover up my water bill… I do this seven days a week… the boss very nice, so I must be nice to him also… Many of our old neighbours come to the shop so we meet them there… they know about this church, and so they ask me to go apply [for financial assistance] at the church. They ask about our financial situation, so we have to be honest… every month we get S$200 [from the church] … The boss [minimart owner] also senior citizen… 72… I know him from young… My wife asked Sheng Shiong [another supermarket chain] for job but they said she too old already. She got no experience… this econ minimart is better… now I'm already old I cannot stand too long… the boss is very nice, he lock the chair to the railing… he said if no customers, you can take a seat and rest… if not I stand for four hours and my leg will hurt. He is a very old friend, so that's why he offer me S$300, I accept it no problem. (Lim/R28)

The above accounts illustrate two important indirect and intangible benefits that Govin and Lim derived from the relational and socio-spatial aspects of their informal economic activities. First, as their arrangements had been formed through close personal ties and were essentially informal and tacit in nature, the 'work expectations' between the informal 'employer and employee' may be characterised as not only flexible and tentative, but also generalised reciprocal and enduring. Such conditions meant that the respondents were under less physical and mental duress and found greater satisfaction from their work. In order to reciprocate the accommodating actions of their 'informal employers', the respondents would frame their service as providing "help" to valuable members of their social networks, and thus performed

their work with a sense of purposeful obligation that motivated them to work more frequently each week (but for shorter sessions), and for as long they could.

Secondly, apart from being conveniently accessible to Govin and Lim, the locations of their secondary and informal workplaces, as well as the nature of their businesses (a minimart and newsstand), attracted a considerable volume of human traffic within their residential community. This made their work environments conducive for social interaction, thus increasing their visibility among other residents in their neighbourhood which, in turn, facilitated their potential sources of support. For Govin, his presence at the newsstand allowed him to continue developing his relationship with a representative of the church that provided him with financial assistance of about S$500 (£250) every three months. Through Lim's work at the minimart, the daily interaction he and his wife had with members of their community made them privy to information that subsequently led to their successful application for financial support from a nearby church. The importance of religious institutions in aiding the coping mechanisms of low-income seniors will be explored further in the following section, which discusses the role of informal economic activities in generating resources for another category of respondents – those completely unable or unwilling to undertake formal employment in their post-retirement years.

5.2   Adapting via informal economic means

For 27 of 36 respondents, undertaking formal employment constituted an insufficient, unobtainable, or unfavourable means of generating a livelihood. In their respective cases, survival is contingent on improvising a variety of informal economic activities. Varying in complexity, sustainability, and strategic intent, the respondents' methods of resource generation constitute a range of adaptive outcomes that are influenced by the interplay between life course capital and accessing local opportunity structures. At one end of the spectrum were nine respondents who engaged in informal forms of work that were more socially sophisticated, network-intensive, and meaning-oriented means of survival (see Table 3). At the opposite end, respondents generate resources via more provisional, socially-isolated, and sympathy-based economic actions. This chapter will deal with those in the former category while the next chapter (Chapter 6) will discuss the latter group of 19 respondents who are reliant on charitable and formal sources of social assistance.

Table 3. Respondents engaged in informal activities to survive or supplement incomes

Respondent	Biographical details	Highest education	Housing Type	Monthly household Income ($S)	Latest Occupation	Sources of Income	Household information	Broader familial network	Previous occupation(s)
R16/Anthony	71, Male, Chinese, Separated	Secondary level (Chinese speaking)	1-room HDB (rental)	550	Full-time volunteer	Public assistance and temple funds	Lives alone	Estranged from family (has 1 son and wife)	Business owner, technician
R26/Shanti	82, Female, Indian	Secondary level	2-room HDB (rental)	<100	Part-time church volunteer/ nurse	Children, CPF payouts, Savings	Lives alone	4 adult children – 2 sons 2 daughters. Only one son in Singapore.	Nurse, School lab assistant, managed a maternity home
R33/Madam Lai	87, Female, Chinese	No formal education	3-room HDB	1300	Collecting recyclable materials	Sales of collected items, Transfer from son and daughter, Savings	Lives with youngest unmarried son	5 children - 4 sons 1 daughter	Gardener for the government
R3 / Rumini	64, Female, Malay, Widowed	Primary level (Malay speaking)	1-room HDB (rental)	300	Food stall assistant	Paid work, Public Assistance	Lives alone	3 sisters, 1 brother, 1 son, 6 grandchildren (in Australia), 1 niece, 1 cousin	Cleaner, cashier, retail assistant
R27/Govin	83, Male, Indian, Married	Primary level	2-room HDB (rental)	800	Security guard / part-time store assistant	Salary, church	Wife (dependent)	Estranged from other family members in India	Security guard, Owned a Food stall
R8/Linda	67, Female, Malay Divorced	No formal education	1-room HDB (rental)	300	Part-time catering assistant	Paid work, Money from daughter	Lives alone	2 sons and 1 daughter; 2 children in-laws; 7 siblings	Cleaner, Foodstall assistant, Foodstall operator
R14/Rabiah	71, Female, Malay Single	Primary level (Malay speaking)	3-room HDB	300	Part-time domestic helper	Paid work, Money from relatives	Lives with younger sister (single and dependent)	1 older and 1 younger brother and 1 younger sister	Part-time domestic helper, seamstress, Factory worker
R28 / Lim	84, Male, Chinese, Married	Primary level	3-room HDB	500	Part-time grocery shop assistant	Allowance, church	Lives with wife	No children and estranged from siblings	Supermarket packer, Officer for a shipping company
R21/ Rosalind	74, Female, Chinese, Married	Primary level	3-room HDB	500	Part-time grocery store assistant	Savings, Church	Lives with husband	17 siblings but close to only one sister and nephew	Supermarket packer

To empirically illustrate and explain these variations in informal adaptive mechanisms, I will draw on the experiences of four respondents who have been utilising more complex economic strategies to sustain themselves in later life: Anthony (R16), a 71-year-old full-time volunteer; Shanti (R26), an 82-year-old mobile nurse and church volunteer; Rumini (R3), a 64-year-old canteen stall helper; and Madam Lai (R33), an 87-year-old woman who collects and sells recyclable cardboard and tin cans. Their life experiences and anecdotal accounts richly illustrate the improvisational tactics and strategies they use for survival.

Anthony was referred to me by five other respondents who have been relying on him to a large extent for maintaining both their well-being and sustenance. Considering himself a 'full-time volunteer', Anthony worked mostly on his own to organise a whole host of services and activities for senior citizens such as recreational excursions, charitable events, a free mobile clinic, bi-weekly distribution of food vouchers and groceries, as well as rendering personal assistance to extremely destitute elderly persons who lived alone. Despite playing a leading role in channelling such generous amounts of essential resources and services towards improving the lives of vulnerable elderly residents in his community, Anthony's own circumstances were not much different from those he helped. Living alone in a one-room public rental apartment and struggling to get by with financial assistance from the government, Anthony was held in high regard by members of the older poor, not only for his compassion and reliability, but for his empathy as well. Madam Kwan (R30), a single 86-year-old woman who was one of Anthony's beneficiaries explained the importance of his work in her life:

> Every Tuesday and Thursday… sometimes Wednesday… I will wait for this
> Anthony to come. Sometimes I get voucher from him, sometimes this 'goody'
> bag [containing basic food items], depends on what he brings… That time he
> bring us go for this birthday celebration and I dance on stage with this guy…
> and they all give you money… collected around 70 like that, when I go to the
> stage they gave me, thank the Lord I earn some money… *this Anthony he is
> like us, he understand… all our problem, and he tell us if we need help, can
> go to him* [emphasis mine] (Madam Kwan/R30)

With the co-operation of several eldercare and senior activity centres[xxiii] in his residential neighbourhood, Anthony would use their premises as a meeting point to hand out meal vouchers and bags containing an assortment of basic food products including tin food, packs

of salt and sugar, instant noodles, powdered beverages, and rice. On the scheduled days of Anthony's visits, groups of around 20 low-income elderly residents from the surrounding apartments will usually form at the centres in anticipation of his arrival. Once the vouchers and groceries have been distributed, Anthony would spend the remaining couple of hours using the centres' facilities and equipment to hurriedly complete the administrative and logistical tasks for forthcoming activities. While doing these tasks, he would simultaneously answer requests for additional advice and support from residents. In the many times I watched Anthony carry out this hectic routine, he never once turned a resident away.

Interestingly, Anthony's reliability, consistency, and efficiency at providing for and attending to the residents have led many of them to assume that he had the strong institutional support of the government or a social welfare organisation. In actuality, however, the bureaucratic constraints imposed by governmental and grassroots organizations compelled Anthony to operate independently. He adopted an intricate and complex strategy of networking in order to obtain resources for both his community work and his own sustenance. This strategy had been borne out of the cumulative knowledge and skills that accrued from his previous careers. Anthony's detailed explanation of his work processes, as well as his experiences of abrupt and steep socioeconomic decline illustrate the link between his accumulated 'life course capital' and his subsequent survival skills.

> I come here [to the senior activity centre] Monday, Tuesday, Wednesday, and Thursday. One week four times. I give them voucher for those grocery [cash vouchers for supermarket purchases], talk to them, pay their medical bill, food, transport. Now I'm doing this mobile clinic… for those seniors who got no money, cannot walk, got nobody to bring them see doctor. I help them find those doctor and nurse to go to their house… For this I got no help [from the government, charities, or other social service organizations] … If they [vulnerable elderly residents] cannot pay, I will try and help them get PA [financial assistance from the government] … or I pay for them…sometimes I feel stupid. Why? Because you know all this active ageing centre [government initiative] have $S60,000 worth of funds? I claim 15 dollars only for my transport… not even food… they think volunteer no need to eat? But I'm lucky, most of the thing I get from my donor… I got friends… from last time my business… They know me… when I ask them to help my resident or support my event, they will give... few thousand, sometimes few hundred…

but everything I keep in the record, I only claim what I use and everything in black and white… I damn scared… Even extra 50 dollars also I will return to them… They always say, "Anthony, you keep it" but I always give back. They know me… I know they will help me because they can claim tax...PA [People's Association], CC [Community Clubs], CDC [Community Development Councils]xxiv all this, very hard to get their money, they will help in other way, like help to find volunteer…But you must do most of the work first. (Anthony/R16)

Anthony's work performed a much-needed nodal function that connected vulnerable seniors to the resources of government-affiliated institutions, voluntary social welfare organisations, and the private sector. He had first encountered such a crucial gap in essential services for the elderly poor in his early 60s when a series of personal crises indirectly led to his active involvement with civic and grassroots organisations. Beginning in 1997, the impact of the Asian financial crisis forced Anthony to wind up his television and radio repair business and left him desperately seeking an alternative means to support his wife and son. In his early 50s at the time, Anthony had trouble finding jobs that were more professional in nature and was unwilling to resort to menial work. After about two years of fruitless searching and having his savings severely diminished by his son's gambling addiction, a close friend who was associated with a member of parliament, asked Anthony if he wanted to work for a local political organisation. Anthony seized this opportunity and assisted with fundraising initiatives by selling advertising space on their media platforms. The extensive business contacts he had established from when he used to manage his electronics repair company provided an abundant supply of potential customers. He excelled at raising revenue for the party and also earned a decent living through the sales commissions he received.

In the decade he spent with the political organisation, Anthony was a grassroots campaigner which provided valuable experience working with numerous community welfare groups and government agencies. Once he reached the age of 65, Anthony claimed his employers felt he was "very slow" and "too old" for an office job and re-assigned him to participate in volunteer-related programmes. During this period, through interaction with elderly poor residents, he developed a keen interest in taking care of their well-being and became increasingly aware of the burdens they faced as well as the bureaucratic failures that prevented their access to available resources.

What I do is, if I find my elderly got problem, I send them to get PA [public assistance], but I send 10, only 2 or 3 will get, how about the rest? Some of them they don't want to ask [for assistance] after the son… scold the father… because he go and report him for MPA [Maintenance of Parents Act] … But end of the day all not enough… I try CDC and RC [Residents' Committees][xxv] but they all got too much problem! This RC very bad… that time... I ask the member for grocery for my elderly, he said no more… but actually he take [the donated groceries] and go and sell outside [sold it to others]! I wanted to report him already but I don't want to make trouble… because his friend all in the other RC and People's Association [a state agency that oversees grassroots communities] … wait he make trouble for my resident… so better not… After I see all this, I really don't like how they do things… better I quit and do things myself… (Anthony/R16)

At this time, Anthony faced another personal crisis when his adult son's gambling debts brought a great deal of emotional and financial strain. In order to save his son from bankruptcy, Anthony sold his five-room apartment and used his savings to purchase a three-room apartment for his wife and son. Anthony then decided to estrange himself from them as he believed it was a necessary solution to his son's gambling addiction. He moved into a one-room rental flat and in a last-ditch attempt at recovering his finances for retirement, lost the remainder of his savings in failed investments as a result of the collapse of the American Lehman Brothers bank and the global financial crisis in 2008[xxvi]. Lamenting on the predicaments he suffered in close succession at this turning point – the loss of a stable and lucrative job, his home, and the disintegration of his household – Anthony explained the rationale behind his approach to coping with the socioeconomic challenges he faced in ways that prioritised philanthropic and utilitarian benefits.

I have to [leave his family] … it is very hard for me but I have to… if I stay, I know he [his son] will keep on doing it [gamble and get into debt] … because he knows I can always help him … that's why if I go, he got no choice… have to stop his nonsense… It is my fault… I love him too much …Every year I ask my friend to go to their house… to [pretend to] look for me, but actually he is helping me [to check on them] … I heard he [his son] sells chicken rice now… and has one daughter… So you can say now my family is the elderly here… *if I work outside pump petrol all this [undertaking*

menial jobs such as a petrol station attendant] I can earn more, but I don't like that kind of work… like this I can help more. (Anthony/R16)

Over the past six years, Anthony's main method of generating resources had evolved into a complicated system of mutually reinforcing processes that revolved around the circulation and conversion of social and cultural capital into resources with economic value. Facilitated by processes of 'frame alignment' (Snow et al, 1986), Anthony was able to extract financial support from his connections with private sector entities by framing donations as corporate social responsibility and highlighting their potential tax-deductible benefits. Anthony was able to capitalise on this business experience and the relationships of trust he had cultivated in the past. Thus, he successfully found a way to link the interests of private companies and the cause of helping the elderly poor.

The pledged donations enabled Anthony to secure the co-operation of community-based VWOs who were often more amenable to providing infrastructural and logistical support if a critical mass of resources had already been procured. Furthermore, in order to comply with local taxation laws and ensure that his donors could claim tax-deductions it was necessary for the VWOs to be the official recipients of the donations[xxvii]. Thus, Anthony managed to bring together resources to assist and improve the well-being of the vulnerable elderly

Apart from the staple activity of distributing food vouchers and grocery hampers, approximately one-third of the donations would be allocated to organising a variety of events for seniors that were mostly free-of-charge. These included communal meals, performances in celebration of cultural festivities, haircuts, traditional Chinese medicine, line-dancing, physiotherapy, and visits to local places of interest. In addition to direct benefits to the residents, these activities fulfilled an important symbolic role in the mobilisation of resources. For example, Anthony would always document the positive reactions and feedback of participants at his events and enlisted the help of VWOs to publicise his events online or in printed newsletters. Anthony's work, at one point, was even featured on a television programme that spotlighted charitable causes and the life stories of socially disadvantaged individuals. Such publicity was useful not only to draw attention to vulnerability in old age, but also to enhance Anthony's reputation as a trustworthy and legitimate figure to the cause. This made his subsequent requests for support from existing and potential stakeholders more likely to succeed.

In addition, on a personal level, Anthony's involvement with voluntary work has helped him maintain and protect his own sources of sustenance by enhancing his ability to negotiate with state bureaucracies and non-governmental welfare organisations.

> From PA [Public Assistance] I only get S$450. For my flat, I pay around S$70… but utilities, they give me waiver… I have to pay first and then they refund me… [the process takes] about 2 months… But many times, I have to fight back… because they make me pay hundred over dollars [because of administrative problems]. So, I go down and see the staff there. The lady behind me [in the queue] also like me [in a similar situation] … I tell her to keep fighting… don't give up. I talk until now the MP [Member of Parliament] pay for me. With the SSO [Social Service Office], they want to know how I use my money… at first, they only give S$400, now everything going up [due to inflation]. Where got enough? … I tell them [social service officers] I help my elderly…got 600 of them you know? One month, ten over passed away, I pay 200 for funeral fees and *pek khim* [condolence money] about S$30 each person… I fight with them [the SSO staff] for one year until they give me extra S$50… I don't need much… every day I *makan* [buy food] less than S$10… Every month temple [a Buddhist temple] give me hundred dollars. They put into my bank. Lucky my friend [from an eldercare centre] help me contact [the temple management] … SSO very slow, if I wait for them, I die already. (Anthony/R16)

Similar to all the other respondents on the public assistance scheme, Anthony was regularly subjected to potential reductions or disruptions in the support he received. However, where most respondents faced failure or great difficulty in proving their state of destitution, Anthony was able to resist and even bargain with bureaucratic gatekeepers by leveraging on the value of the informal community services he provided. Knowledge of Anthony's altruistic use of funds would have favourably influenced the institutional gatekeepers' (e.g. social workers) perceptions regarding 'deservedness' of welfare. In addition, his position within such an extensive set of cross-sectoral networks enabled him to put in place contingencies (such as support from religious institutions), as insurance against the uncertainties of living on public social assistance in Singapore.

Another respondent, Shanti (R26), aged 82, who utilised a similar approach to generating resources, but with a comparatively smaller set of social networks, also generated most of her resources doing voluntary work for a church and a non-profit group that provides mobile nursing services. Before this, Shanti had undertaken a string of temporary and part-time bridge employment jobs since being made to retire at the age of 56 from her primary career as a public hospital nurse. Firmly believing that nursing was her calling, Shanti continued working part-time as a private nurse for a couple of years until her employer refused to renew her contract. Without a job, Shanti devoted the majority of her time going to church and involved herself in ministry work. This led to a chance reunion with an acquaintance who was a secondary school teacher. The teacher recommended Shanti as a chemistry lab assistant for her school. Shanti spent ten years working four to six hours daily for five days a week and earning a monthly salary of about S$1000 – approximately a third of her previous wage as a full-time nurse. In the following account, Shanti narrates the key events leading up to her present socioeconomic circumstances and the reasons behind adopting her current survival strategy.

> I worked with [the secondary school] as a lab assistant in the chemistry lab… It was a good school… For 10 years… Then in 2001, my husband passed away, so before that I stop the work and help to take care of him. He had a stroke… After that I waited one year then I continue working… at this nursing home. I looked after dementia patients… at that time I was already 70 plus… someone from the church asked me to join… In fact I'm very blessed. You know, I've never really applied for a job… People always recommend me a job. I continued working at [the nursing home] until 82. Then I thought it was time for me to do more ministry work… I felt I just had to give them something more… Once a week I will invite people from the churches to my house. Most of them are seniors, I push the wheelchairs… I go to a lot of different churches and I'm a special visitor there…I just go around and make friends… I talking to them not [just] about the religion, but about self-awareness… like what you plan to do, what to do to get the best fruitful life… 8 or 9, 10 of them they ask questions and we have an open discussion…

> …this is my calling… I'm also doing the [mobile nursing service]. I go to somebody's house and help out to give the medication and take their blood pressure, just to check if they are ok… I walk about 20 kilometres everyday…

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They don't give much allowance, just a small token, but I'm fine… I do it totally for others… The manager [of the mobile nursing service] was here in the office [of the senior activity centre] and Jenny [the manager of the centre] told them I am quite intelligent, can walk, and can do this and that. So, they interviewed me and that's how it all started… Somehow, I have enough. I cannot explain how I get by… I don't have any income, but I'm fine… I know I can do other jobs, and maybe earn better, but… I always have… a type of mentality. I don't want to say 'professional' because it sounds 'great' but you know…we have this discipline, so when you see something bad… you say it out [being critical and outspoken] and then they [prospective employers] won't like it…Somehow, I don't fit in…

You see my calling is different. I need time for my studies [theology classes] … The world has nothing permanent for you… I used to live in a house in Bukit Timah [an upmarket residential estate], I was 'up there' for a time. And then I came down [she was left destitute after falling out with her son who inherited her husband's assets – including their home and business – and emigrated to Malaysia] … but now I'm content. As long as I'm dressed presentably… I've been blessed [emphasis mine]. (Shanti/R26)

Like Anthony, Shanti was able but unwilling to take up other types of post-retirement jobs because of a perceived incompatibility between the nature of such occupations and her own vocational calling and disposition, which she associated with higher levels of skill, job prestige, and professionalism. Her reluctance to engage in menial work – which comprise the majority of the employment opportunities available for someone of her age and educational qualifications – could also be gleaned from her description of experiencing downward mobility from a much higher socioeconomic status and at a relatively late stage of her life. For a large part of Shanti's adult life, the religious values she held, her vocation as a nurse, and her social networks from church, have together formed a central organising factor in her economic livelihood. Thus, when she was undergoing a phase of compounded financial vulnerability caused by the loss of her husband and her primary career, Shanti survived by relying on the resource-generating opportunities acquired from her social support in the form of churches and an eldercare centre. Similar to the other respondents who lacked familial support and found public assistance too unreliable or difficult to obtain, religious

organisations performed substitute for them in providing both emotional and financial aid with minimal bureaucratic barriers and reduced risk of interruption.

However, *access* to 'support hubs' – including the quality and quantity of the resources/opportunities that individuals could mobilise from their relationships – are influenced by life course capital. Due to the cumulative character and unequal distribution of life course capital among individuals, those without the appropriate situated networks to take advantage of such social support hubs have either received lesser, shorter-termed support, or avoided these institutions altogether. The cases of Rumini and Madam Lai illustrate this occurrence and how they have instead devised other informal adaptations that make use of more sparsely structured relationships.

> That time my husband still alive [but bedridden after suffering a stroke], the SSO give me S\$300 a month, plus the medical all are free… after he passed away, they ask so many questions… how much money you make, why you sell your house, how many children you have, how much your children make. Where all the money gone? I said you go and dig under the ground! [She used a lot of her savings for her husband's medical fees, posthumous religious rites, and funeral expenses]. If you want to help, you help. I'm the only one here. I got nobody. I'm by myself… They want me to show medical certificate [in order to continue receiving public assistance], but I must pay S\$100 to get the certificate… I where got money to pay? I open my *tudung* [Muslim headscarf] and show them the scar [from her motorcycle accident] …

> MUIS, *Tabung Amal* [a Muslim charity], and some from the mosque [several Malay-Muslim organisations], they gave but then they stopped because they know my husband passed away. I asked them to change it to my name… but they say cannot and told me apply next year… make me [feel] like a beggar! …And then here [at the eldercare centre], they scold me…because she [the centre manager] say I take the tea and coffee [sachets]. No respect! … I know my brain is not good but I'm not a stupid woman and manners always should come first. (Rumini/R3)

When I asked Madam Lai whether she had sought help from support agencies, or if she had ever considered doing so, she replied:

All those [eldercare centres, charitable organizations, government support agencies] … a lot of Malays go to them… I got house, got children, so no need to go… I have never gone to them [government or non-governmental support agencies] … I don't go because I want to work… I work 7 days a week, around 4 hours a day… my legs now hurt already… Chinese mentality… I have five children… the clerk told me they cannot go to school… My youngest son, when he was born, they asked me to pay S$100 [because of anti-natalist measures during the 1970s and 1980s]. I told her I got no money, why don't you take my son? (Madam Lai/R33)

Rumini's interactions with the gatekeepers of institutional sources of support were for her, mainly unempathetic, patronising, acrimonious, and frustrating experiences that served to impede her access to receiving assistance. This was in contrast to the respective experiences of Anthony and Shanti, who were able to leverage on the informal networks they established at specific key points in their lives to facilitate their negotiations with formal structures of support. For Madam Lai, she avoided institutional support and perceived seeking assistance from support agencies to be in conflict with her ethnic and personal identity. The negative view she held of government assistance was, to a significant extent, shaped by her deeply formative and marring experience of being penalised and having the educational chances of her children jeopardised by government officials as a result of population control measures.

In order to survive, Rumini and Madam Lai therefore turned to using informal help through members of their respective communities with whom they had not had prior contact. Madam Lai, approached older women who were collecting cans and cardboard for recycling.

Last time, I work as a gardener at the road side for the government. Weeding and planting. I retired at 62… because it was too hot. My supervisor… telephoned me… called me to go back but I didn't want to go… Nothing to do, [I found it] boring… so I go down… My place here is a collection centre [for recycling] … People put outside the HDB dustbin area, I collect [she would collect recyclable items left out at the waste collection points of the neighbouring apartment buildings] … I get over S$10 each time, 1 week around S$20 plus. Men who do this earn more [S$25] because they can carry more and go further to the shopping centre and collect more… There is a couple… an old man and old woman, but younger than me… they have two

trolleys and do until late in the night. They earn much more [around S$60 or S$70 plus] … Sometimes they take from my area… cannot… we all have our own area, must be fair, if you take from other people's area you will get scolded… When I come [to collect the waste paper products], they [shopkeepers] will give me drinks… sometimes they give me some food… Chinese New Year they will give *Ang Pow* [envelopes filled with small sums of money] … People know me around here… Some people… [such as] Malays, find this job shameful… because I collect rubbish. But this is not stealing... (Madam Lai/R33).

Madam Lai's description of her recycling work reveals the communal and territorial dimensions of a niche informal way of generating income. The communal aspect is reflected in Madam Lai's technique of acquiring resources from multiple individuals belonging to the socio-spatial environment that encompassed her home and collection route. Furthermore, residents and shopkeepers had contributed to her out of compassion and a sense of 'proxied' filial piety on account of their perception of both her socioeconomic status and age.

I just leave them [empty cardboard boxes] here and then she push the trolley come and collect in the afternoon like that… Sometimes I see her, sometimes not… I talk to her a bit, ask her whether she eaten or not… *She is old already but still have to work like this… If I can help a bit then I help…Small thing… The cardboard I give her actually I need to throw away [anyway], so… she is [the one] helping me …* (Frank/Shopkeeper).

Nevertheless, the resources Madam Lai received from members of the community were generally piecemeal and in kind. She also encountered territorial issues involving other collectors who competed over the limited sources of recyclable materials. Rumini, on the other hand, had to travel further to locate suitable opportunities to generate resources. In attempting to mobilise resources along the lines of ethnic community, she appealed to stall holders of a canteen in an established local *madrasah* (school for Islamic instruction) for work as an assistant. Rumini's account of this process reveals the quasi-religious motivations that influenced her decision to try and secure a livelihood through such means:

They tell me to … get the remainder of my husband's CPF [the remaining funds in his retirement savings account after he passed away] … But [she was unable to collect the funds because] they said he never put it under my name

[an administrative oversight] … I have to pay for the fasting and the *kubur* [funeral and burial fees] … *Tak puasa* 8 years have to pay [she had to make expiatory payments on behalf of her deceased husband for the all the days of fasting he has ever missed during *Ramadan*[xxviii]] … Lucky my good friend help me to pay first… I need to work so I can pay him back and also have money for myself… because next time when I pass away, who is going to pay for my funeral? (gets emotional) … So now I work at the *Madrasah*, its good… because I help those who are learning about Islam… My cousin told me to try… so I just ask them… I took a bus there and ask them, "Sister, help me, I'm trying to earn an honest income, can you help me and give me some work?"… I help them sell *kueh* [Malay pastries], and one week they give me S\$40 or S\$50… not much, but they let me eat [without having to pay]. (Rumini/R3)

In Madam Lai's and Rumini's accounts, it is apparent that the elicitation of sympathy functioned as an important mobilising factor in allowing them to 'activate' opportunities for informal work through relative strangers within their respective communities.

5.3   Conclusion

This chapter has set out to illustrate the range of formal and informal economic activities that low-income older persons engage in as a means of sustaining their livelihood. Although formal low-wage work yielded relatively higher amounts of financial resources for my respondents, the menial, impersonal, and precarious nature of the jobs they undertook made them less desirable in comparison to informal and community-based forms of work; despite the latter providing even lower amounts of financial remuneration. Informal work thus constituted a vital domain to circumvent constraints of the formal post-retirement labour market, as well as to provide an outlet for the realisation of personal goals and the maintenance of reciprocal social relations in later life. However, access to informal work is linked to the ability of individuals to utilise the relational components of their life course capital in order to take advantage of socially and spatially distributed opportunity structures. Life course capital itself varies according to the relationships they have had, contacts they have formed and skills they have acquired throughout the life course. While it is evident that economic activities in later life play an important role in reconfiguring the lives of low-income older persons, it is the *nature* of such activities that ultimately shape their well-being.

Next, we turn to the last category of respondents who have minimal socio-familial networks, who, are unable to participate in the formal labour market, and whose access to social assistance is both excessively intermittent and insufficient for them to cover their average monthly expenditure. Constituting about half of my respondents (19), their survival revolved almost entirely around mechanisms that are transient, ad-hoc, and primarily reliant on charitable sources of resources. Thus, the following chapter (Chapter 6) will delve further into the lived experiences of these respondents to explore how they utilise sympathy as a currency of exchange in order to obtain resources within a moral economy of charity.

Chapter Six – 'Doing Vulnerability' and its consequences: Explaining the paradox of survival within the moral economy of old-age support

This chapter examines the experiences of older adults who lack stable socio-familial networks and opportunities for employment, and therefore have to survive mainly by navigating the landscape of government and community-based sources of charitable support and social assistance. However, to access such support and assistance, they are required to fulfil certain social and bureaucratic expectations of vulnerability in order to demonstrate their 'deservedness' as recipients. Drawing inspiration from West and Zimmerman's (1987: 125) theory of "doing gender", I argue that the process of obtaining charity from both institutional and informal sources of help requires older persons to continually 'achieve' a social identity of vulnerability through everyday "interactional work" with their social and institutional environment. Such processes facilitate the formation of stigmatised social categories and images, as well as their application to vulnerable older persons. The stigma of accepting a social identity of dependence would then almost irreversibly 'contaminate' and subjugate other aspects of their personal identity (Goffman, 1986) to the point where their chances for establishing more autonomous and self-sufficient methods of survival become minimal.

As the data will show, however, while older adults actively adhere to such categories and their accompanying criteria, they also resist and adapt them to suit their individual needs and circumstances. In doing so, they thus both perpetuate and challenge dominant constructs of vulnerability in later life. However, due to the vastly unequal relationship of power between the providers of charity and the vulnerable elderly, the latter – despite exhibiting a wide diversity in aspirations for self-definition and social circumstances – are ultimately consigned to narrowly-defined, subordinate, and marginalised social positions. To further understand the broader normative context of the socio-cultural and structural conditionality of old-age support provision, the moral economy framework will be used to shed light on how processes of obtaining and allocating assistance are guided by specific policies, moral principles, and norms of reciprocity (Minkler and Estes, 1991).

6.1   Grounding the moral economy of old-age support

In analysing the processes of ageing at the levels of individual experience and social institutions, the moral economy framework highlights the intertwining influence of cultural and political-economic factors (Hendricks, 2005). Thus, to comprehensively understand old-

age welfare regimes, we must take into consideration their linkages to intergenerational contracts, political climates, and the economic systems of societies (Kohli, 1987). By incorporating political economy perspectives into analyses of old-age and structures of support in later life, proponents of the moral economy approach reject the central premise of popular alarmist and 'apocalyptic demography' arguments that assume dependency among older persons is a naturally-occurring, inevitable, and universal development in the trajectory of human life (Robertson, 1997).

On the contrary, situations of dependency and vulnerability are outcomes *created* by various modes of social, political, and economic organisation – specifically pension and welfare systems and labour markets. Take for instance, how a mandatory retirement age engenders a loss of financial independence for many retirees who, despite still being willing and able to work, are consequently rendered 'in need' of support from economically active members of the population (Calasanti and Bonanno, 1986). Furthermore, the issue of 'needs' among older adults are mostly accepted as individualised problems and seldom understood in relation to social locations, or as reflection of the values of subordinate and dominant groups (Robertson, 1997; Minkler and Cole, 1991).

This de-politicisation of needs in later life is facilitated through a host of socio-structural factors such as the construction and perpetuation of age stereotypes, the rise in privatised approaches to social security and ideologies of individualism, the organisation of work, the political order, and the medical-industrial complex. Together, these structural conditions collectively legitimise the economic disempowerment of older adults and entrench the ideological acceptance of them as less economically productive (Estes, 1986; Hendricks and Leedham, 1992). Scholars argue that this not only limits the social roles of older persons to primarily being the *recipients* of support and scarce resources, but also precludes alternative forms of social organisation that could foster more interdependent and economically emancipatory relationships between older persons and the rest of society (Hendricks and Leedham, 1991; Roberson, 1997).

In other words, the allocation of resources towards meeting the needs of older persons are guided by reciprocal norms which simultaneously cast them into socioeconomically marginal roles. Approaches to social security in later life therefore tend to centre almost entirely around the regulation of entry into just, sustainable, and needs-based systems of welfare and retirement. Arising from these approaches is a discursive dichotomy between dependency, in

terms of aiding vulnerable seniors, and independency, in terms of facilitating the financial independence of retirees (Svallfors, 2008; Robertson, 1997). Such a dichotomy, however, is grounded in reciprocal norms of *deservedness*, and ideologically drives a systemic and cultural preoccupation with distinguishing between 'deserving' and 'undeserving' categories of individuals (Katz, 1989; Minkler and Cole, 1991; Kohli, 1987).

Turning to social policies in the context of Singapore, research has demonstrated how, as a tool of governance, access to public goods and support is differentiated in order to reward and encourage certain social identities and practices among citizens (Teo, 2015). In the area of public housing for example, citizens who are in heterosexual marriages, have children, are employed, and who live with or close to their parents, stand to benefit from greater eligibility, priority, and subsidies than those in other family forms and household arrangements. As for healthcare financing, the policy approach of having individuals pay for most of their medical expenditure through savings from their own or their immediate family members' CPF account (a defined contribution scheme), serves to indirectly penalise those without long-term employment, higher incomes, and familial ties to spouses, children, or grandchildren. Provisions in childcare support are also most beneficial for married women, who enjoy longer periods of state-funded childcare leave than single or unmarried mothers and fathers. In addition, the government practice of matching parental contributions to cover a child's educational, medical, and insurance expenses, tends to privilege parents from higher income groups over those with lesser financial means.

Thus, embedded in these social policies are principles of familialism and self-reliance that produce and perpetuate specific ideal "categories", " behaviours", and "individualised orientations" (Ibid: 88). Social groups that fail to conform to such ideals are consequently relegated down a moral hierarchy of deservedness. However, given the unequal distribution of economic, cultural, social, and human capital across class, gender, and familial backgrounds, the allocation of resources according to the fulfilment of such narrowly-defined and universal culturally-valued expectations serves to exacerbate inequalities between those deemed to be 'deserving' and 'undeserving'. Limitations such as this have become increasingly exposed in the face of relatively wide disparities in income inequality, shrinking family sizes, rising job insecurity, and an ageing population (Ibid).

The government, in recognition of these glaring gaps in welfare, has sought to widen and strengthen the social security net for vulnerable social groups. However, for welfare

policies catering to individuals in the lowest socioeconomic strata such as the elderly poor, the criteria for deservedness constitute a set of contradictory characteristics that are largely an inversion of the socially esteemed definitions of familialism and self-reliance mentioned above. In other words, to qualify for social assistance as well as to mobilize support from sources within their community, older individuals are compelled to assume stigmatised identities and exhibit both the objective and subjective traits associated with destitution, familial isolation, and dependency. More importantly, and as the data presented in the following sections will illustrate, survival for highly vulnerable older persons entails an agentic and continual process of status degradation in order to meet social expectations of vulnerability. Access to resources therefore requires individuals to actively adhere to identities of deservedness, processes of sympathy generation, and the demands of social service dependency. However, far from passively accepting these conditions, negotiation and resistance are also integral aspects of the interaction between older adults and structures of decline. Despite accounts of short-term positive effects on quality of life, it is argued these processes ultimately cause them to experience greater disempowerment, precarity, and poorer life satisfaction in the long-run.

6.2   Accessing formal assistance through person(a)s of frail health

In efforts to increase support for vulnerable older persons, healthcare constitutes one of the main areas that the government has chosen to focus its policies on. Among the list of schemes recently introduced or revamped to aid older Singaporeans, around half of them have been health-related subsidies. This centrality of healthcare is reflected in the perceptions of a majority of the respondents who viewed physical and mental health issues as the most, if not sole, ethical justification for receiving assistance from the state.

Table 4. Respondents relying on formal assistance and charitable donations

Respondent	Biographical details	Highest education	Housing Type	Monthly household Income ($S)	Latest Occupation	Sources of Income	Household information	Broader familial network	Previous occupation(s)
R9/Harry	67, Male, Chinese Separated	Higher School Certificate	Nursing home	N/A (300)	Nil	CPF payouts and charitable handouts	N/A	Sister; Wife and 3 sons aged 19 to 30 (in Philippines); Cousin	Ship operation officer, security guard
R6/Faridah	65, Female, Malay, Married	Secondary 2	2-room HDB (rental)	1500	Home-maker	CPF payouts	Husband and adult son	7 children (4 from previous marriage and 3 from current)	Housekeeping services, Sales representative
R29/Jagjit	85, Male, Indian	Primary level	2-room HDB	500	Nil	Public assistance, Charity (Lion's Club)	Lives with wife and mentally disabled adult son.	5 children – 3 sons and 2 daughters; Estranged relatives in India	Officer for the Royal Air Force, Port authority officer, Personal driver
R19/Lisa	72, Female, Chinese, Single	Secondary 4	3-room HDB	1000 (600)	Caregiver	CPF payouts, Dividents from shares, buying and selling stocks, personal savings	Lives with brother and mother both bedridden	1 sister and 2 brothers (in their 60s); 2 nephews and 1 niece.	Office assistant, finance officer, purchasing assistant,
R4 / Mona	64, Female, Chinese, Divorced	Incomplete (lower) secondary level	5-room HDB (unpaid tenancy)	N/A	Nil	Personal savings, CPF payouts,	Older brother and sister-in-law	1 older brother, 1 older sister, sister-in-law, 4 nieces, (daughter deceased)	Factory worker, clinic assistant, shop assistant
R10/Peter	67, Male, Chinese Separated	University Bachelor's Degree	Shared rental apartment	100	Nil	Handouts from charitable organisation	One elderly tenant	Wife and son in Australia	Business owner
R23/Begum	76, Female, Indian Married	No formal education	1-room HDB (rental)	200	Home-maker and caregiver	Savings, money from daughter, nieces and nephews, and friends at the market	Lives with physically dependent husband	Older and younger sister; several nieces and nephews; 1 daughter; 4 grand-children	Cleaner at doctor's clinic

R24/Nora	76, Female, Malay, Widowed	No formal education	1-room HDB (rental)	<100	Home-maker and Caregiver	Son, daughter,, and charitable donations	Lives with mentally disabled adult daughter.	3 siblings in Malaysia; 5 children (45 to 56) – 5 daughters 1 son.	Cleaner, food hawker, Domestic worker
R7/Salmah	65, Female, Malay, Divorced	Primary level	1-room HDB (rental)	1200 (400)	Home-maker	Enforced payments from children, CPF payouts, pawning of jewellery, begging	Daughter in law and 3 grandchildren	3 sons (40 – 45), Daughter in Law and 3 grandchildren (oldest is 12); younger sister - 58	Dishwasher at restaurant, Cleaner
R5/ Ayu	65, Female, Malay, Widowed	Primary 4	2-room HDB (rental)	1200	Home-maker	Public assistance	Lives with youngest brother and grandchild	4 children; 5 grand-children	Never worked
R20/Jane	73, Female, Chinese, Single	University Bachelor's Degree	Shared rental apartment	Nil	Nil	Savings, CPF payouts, and Public Assistance	Lives alone	No siblings; cousins migrated overseas	Owned a catering business, hairdressing business, personal assistant, receptionist, office executive
R18/Keong	72, Male, Chinese, Divorced	Higher School Certificate	Shared rental apartment	N/A	Nil	Savings and CPF payouts, social support	Lives with 1 other elderly person	Distanced himself from family (has 1 daughter aged 38 and son 42) Both children married with children	Business owner (ran an engineering workshop)
R25/Madam Tan	81, Female, Chinese, Single	No formal education	1-room HDB (rental)	Nil	Never worked	Social workers and public assistance	Lives alone	Estranged from family.	Nil
R30/ Madam Kwan	86, Female, Chinese, Single	Secondary level	1-room HDB (rental)	Nil	Nil	Savings	Lives alone	Sisters and nieces live in Indonesia; the youngest child of the family she worked for.	Live-in nanny, restaurant assistant
R15/Umi	71, Female, Malay Married	No formal education	3-room HDB	500 (500)	Caregiver	CPF payouts, allowance from children, MUIS (Muslim authority)	Lives with bedridden husband but 2nd daughter lives in neighbouring unit	3 children – Eldest son is 49, daughters in early 40s.	Factory worker for over 20 years.

R3 / Rumini	64, Female, Malay, Widowed	Primary level (Malay speaking)	1-room HDB (rental)	300	Food stall assistant	Paid work, Public Assistance	Lives alone	3 sisters, 1 brother, 1 son, 6 grandchildren (in Australia), 1 niece, 1 cousin	Cleaner, cashier, retail assistant
R34/Madam Wong	89, Female, Chinese, Widowed	No formal education	4-room HDB	Nil	Nil	Occasional donations	Lives with son on weekends and daughter on weekdays	3 brothers; 4 sons 2 daughters but only has contact with 1 son and 1 daughter	Homemaker
R35/Madam Tay	93, Female, Chinese, Widowed	No formal education	1-room HDB (rental)	<100	Nil	Public assistance, Church	Lives alone	1 daughter and 1 grandchild	Homemaker
R36/Theresa	77, Female, Chinese Married	Secondary 2	3-room HDB	Nil	Full-time caregiver	Savings, CPF	Lives with 88-year-old husband with dementia	3 sons (2 in the US and Australia) And 1 daughter (in Australia)	Secretary, Insurance salesperson

For almost all of the 19 respondents who relied substantially on charitable donations and formal forms of assistance (see Table 4), those who received support from institutional sources gained access to them mainly as an outcome of their experiences with the healthcare system. The act of seeking medical attention for either themselves or intimate family members functioned as a 'gateway' process that appeared to place them in a more 'deserving' and thus legitimate position to receive other forms of help. This facilitated their interactions with institutional agents such as social workers and case officers who would then expedite and expand their progress through various networks of social services. The crucial role such agents play in advocating and snowballing support for the respondents is explained further in the following excerpts by Harry, a 68-year-old resident of a public nursing home, and Faridah, a 65-year-old spousal caregiver.

> After I fell down again, I cannot walk already. Then my kidney problem got worse and the doctor told me I have to go dialysis, so I come here [a dialysis centre operated by a local charity]. Then, my condition got quite bad and I cannot stay at home, because… who looks after me? At first all the nursing home [they] don't want me. They see a cripple like me, cannot walk, they don't want to take. They scared… So my sister ask [a social worker from the charity] to help find nursing home for me. They [the charity] interview me and asked me everything… No choice, I told them everything. I cannot stay on my own, I need someone to shower me, *pang sai* must carry me, *cebuk* for me [provide physical assistance when defecating and to clean up] … But I say you must keep saying 'I will, I will…' Don't depend on others. Must try to walk if you can walk. Be patient… Then they say ok… then they find [the nursing home] for me… and pay for my nursing home. (Harry/R9)

Although the charity was instrumental in 'brokering' vital assistance for Harry, he had to first prove to them that he 'deserved' their intervention by emphasizing his state of helplessness. Throughout our exchanges, Harry would repeatedly lament about the lack of alternatives he faced and implied he found it difficult to accept his situation although he had to utilise them to obtain the support he needs to survive. In attempting to alleviate such feelings of conflict and an apparent loss of dignity, Harry exhibited a strong intention to be self-reliant, resilient, generous, and selfless as he frequently shared the gifts he received from visitors with other patients in the dialysis centre.

For Faridah, when she was unable to pay for a bypass her husband needed to treat a rapidly deteriorating heart condition, a medical social worker from the hospital referred her to a VWO that had a very supportive community of social workers who have since brought a considerable amount of financial and psychological benefits to her and her household. Over time, however, Faridah found herself in an extremely conflicted position because the ties she had with those social service agencies were established on the premise of her husband's poor health, which made them likely to end once his condition stabilises and improves.

> I had nobody to talk to until this [case worker from a VWO] came… I let all my feelings out… I tell them about my stress about my family everything… and Mary is the one who helps me. They counsel me… They will come to our house every 7 or 10 days… I sleep peaceful… They told me to go see their doctor [who works for the VWO] …When I bring him there, I also see the doctor… I have diabetes and high blood. All [the medication she purchases from the VWO's doctor] have subsidy so it's very easy for me… But now they told me he is getting better so maybe they don't need to come so much anymore… I'm happy he is better, but once they [the VWO] stop, I am worried. Because one day my CPF will finish. (Faridah/R6)

Despite having finances that was significantly below the income ceiling for public assistance, Faridah held strongly to the belief that she would not be eligible because she and her husband still had some form of savings in their CPF account. Obtaining assistance through health-related social work was for her, more appropriate and straightforward. Faridah put in substantial effort to ensure she and her husband were 'diligent recipients', which she perceived was a moral obligation they should fulfil in return for the benefits provided by the VWO.

> They [case worker] called me one day, it was Mary… she called me and wanted to interview me. They wanted to see my husband because he's sick, so they wanted to help me… But my husband is the person who doesn't like to talk to people… So I'm the one who talk to them. I make sure I listen to the nurse and have to monitor him… take his blood pressure three times. He can be stubborn, so I have to take care… Because they help us so much already… They did ask about my future, but they don't talk about financial kind of help… And I can't ask for help… because I am still drawing money from

CPF… Around 300 (£150) per month same as my husband… after 8 years my husband one will finish, then mine got a few more years…(Faridah/R6)

Similarly, for the other respondents who had been primary caregivers of family members for at least four years, a major source of their livelihood was drawn from the support that *their* dependents received. Ironically, as most of the caregivers are in relatively better health and/or have children who could potentially support them (but often do not), the caregivers themselves were unable to qualify for social assistance. Jagjit is an 85-year-old man who lives with his unemployed wife and a 33-year-old son who suffers from a severe mental disorder. After retiring as a port authority officer at 62, he continued supporting his dependent wife and son using his savings, pension, and income from working as a personal driver. In his late 70s, Jagjit lost his job as a driver and has since then been unable to find work. Anxious about his rapidly depleting finances, he desperately sought an alternative source of income and, unfortunately, fell victim to a property scam that lost him the bulk of his savings. Resorting to public assistance, Jagjit initially encountered barriers even though he was able to meet the income and housing criteria for eligibility. Social service officers turned down his application for assistance on the grounds that he had five adult children – two of whom were professionals – and thus were considered to have the financial means of supporting him. In actuality, however, due to certain long-standing relationship issues, only two of them contribute a total of $250 (£130) each month to him. Jagjit also felt reluctant to follow up on his requests for assistance because he refused to comply with the pressure from social service officers to invoke the Maintenance of Parents Act; believing it would be detrimental to his relationship with his children.

A turning point occurred for Jagjit when an eldercare centre opened at the ground floor of his apartment building. One of the centre's officers, upon finding out that Jagjit had problems accessing social assistance, recommended that he apply for an official medical certificate for his son's mental disability. With funds from the eldercare centre, the officer even covered the required administrative and consultation fees that Jagjit could not afford. Using the medical certificate and the help of the officer, Jagjit has since managed to obtain assistance from a government agency and two VWOs, which raised his average monthly household income by an additional $500 (£250).

Now I get [assistance] from the social work all… Finish in February [six months away]. Then I have to go and get certificate from the hospital again

and show to them [support agencies] my son is not well. Yes [it is troublesome] because I have to pay again… and sometimes have to bring my son. He is already sick his whole life, we just need the paper only [medical certificate] … But it is good for us [having the medical certificate] … because now they can help us. This [a local charity] also give me $100 (£50) … one year a few times. And I go to this [Sikh temple] to have my lunch, they have a lot of food. No need to pay. They don't ask me for anything...so far so good… But people will ask… and if people ask me, I will give them [his documents including the medical certificate]. (Jagjit/R29)

Therefore, for the bureaucratic gatekeepers of the various social service agencies who assessed Jagjit, acquiring official medical certification for his son's condition served as a vital component for achieving the identity of a 'deserving recipient' who could legitimately make claims for social assistance. Jagjit himself also held the perception that all forms of support, regardless of its source, would require him to justify the use of their resources. Being able to provide documentary evidence of his 'neediness' thus made it more morally acceptable for him to seek out and receive assistance from additional sources of support, which he proceeded to do so with a Sikh temple and another welfare organisation.

For Lisa, a 72-year-old full-time caregiver, being a downwardly mobile member of the middle class – with her own three-room apartment and approximately $20,000 (£10,000) in savings – prevented her from accessing any form of social assistance; despite having stopped work for the last 17 years in order to care for her demented and bedridden mother. It was only when her younger brother developed a rare blood disease that caused him to be paralysed from the waist down and be dependent on her as well, were her circumstances deemed dire enough to warrant assistance from social service agencies. In despair over her inability to cope with both her mother's and brother's conditions, Lisa appealed for help from the hospital staff that treated her brother. The referrals they made subsequently resulted in her receiving subsidised medical care and a cash allowance from the government to defray the costs of caring for disabled dependents. However, these experiences with social assistance institutions also had a perverse effect on Lisa as she indicated a desire to be financially and physically worse off so as to raise her chances of obtaining assistance.

Going through means-test is a torture… They ask how much your sibling give, ask me whether I can get a job… *The higher you are the more problem*

they give. Now I dare not apply. After all our assets and income and savings are depleted then I go… Better…My knees also now got problem… So when I go to them next time, they mouth shut. They have no choice but to give. [emphasis mine] (Lisa/R19).

6.3   Mobilising charitable resources through processes of sympathy-generation

Should the respondents encounter obstacles or find the support from family members and social services insufficient, another important means of generating resources involves accessing community-based sources of charity. In order to do so, respondents shared narratives of sympathy that facilitated relationships of generalised reciprocity with members of the public within their communities. The concept of 'generalised reciprocity' aptly captures the content and effect of the respondents' narratives because, more than just potentially eliciting pity, they tended to convey experiences of disrupted *familial* reciprocity. The narratives commonly depicted the respondents in terms of their respective familial roles as dutiful and resilient parents, spouses, siblings, and/or children, who have failed to receive the recompense they deserve mainly due to reasons out of their control.

These narratives and their utility are exemplified through how they have aided Mona, a 64-year-old divorcee, in her efforts to survive and improve her wellbeing. Before she was a client at the elderly day care centre we met in, Mona lived with her single adult daughter, an only child, for almost ten years until the latter passed away a few years ago. Having worked jobs that paid no more than S$1,000 (£500) for most of her life, she lacked the finances to continue paying for her daughter's home and had to sell it. After settling the unpaid portion of her daughter's housing loan, Mona stated she could not have bought another apartment because she would not have had enough to tide her through the rest of her life. She ended up living with an older brother who refused to let her be homeless, but at the same time, was also reluctant to bring her into his household due to his wife's concerns about the lack of space living altogether in their three-bedroom apartment with three daughters. Because of this, Mona had always felt an unsettling tension with brother's family and has actively tried to find a way to live independently. Her circumstances worsened when she suffered a fall that rendered her unable to walk unassisted, which severely diminished her chances of finding employment. Additionally, obtaining social assistance on her own proved difficult since she still had a substantial amount of savings from the sale of her previous apartment. Mona was also told by social service officers that she was not considered to be 'needy' because she resided in a five-

room apartment with her brother. Joining the elder day care centre was thus her best hope at finding a way to improve her situation:

> Last year July I fell down… then the [hospital] recommend me to go to the day care centre… I pay $300 (£150) a month [for the centre's fees] … I apply subsidy [from the parent organization of the centre] and they approve. *The sisters [the nuns who staff the centre] they help to apply for me*. They have a lot of types of forms, I got take the means test form, I got fed up. They I pay this myself… so now I'm worried about the financial problem… *Here they know me and try to help me*… I don't go shopping anymore... I have to take medication… for my high blood pressure and cholesterol...If they do ultrasound and blood test will be more… All this they got subsidize… *Actually, my brother also elderly already, not working. My sister also not working… Can you ask for us to apply?* [emphasis added] (Mona/R4)

As one of the more sociable clients, Mona was a prominent feature of the centre's social environment and served as an unofficial intermediary between the staff and other clients. For the past two years, coming to the centre almost daily and spending most of her time interacting with many of the other clients has allowed her to establish substantial rapport in the centre as well as with the elderly residents living in the area. Knowing this, the staff regularly asked Mona about the needs and feedback of certain clients, particularly those who were more withdrawn. The indirect consequence of these processes was that Mona's life narratives, which revolve around her impending decline into poverty caused by the tragic loss of her only child, were made known to the people she interacted with. This included most of the centre's staff and volunteers who would help her to search and apply for various forms of support. In a context where the distribution of social services and resources are conditionally distributed based on criteria of vulnerability, such narratives of sympathy make certain individuals appear more deserving than others. The negative implications of this for the elderly poor who resist or do not comply with such expectations of 'neediness' will be discussed in the next section.

Furthermore, the circulation of sympathy-generating narratives also allows vulnerable seniors to mobilise support from informal forms of charity and circumvent the bureaucratic obstacles of organised sources of assistance. For Peter, Begum, and Nora, sites such as a neighbourhood food centre, marketplace, and the mosque proved to be fruitful avenues for generating resources through donations and other charitable actions by members of the public.

As part of his daily routine for the past couple of years, Peter, a 67-year-old paraplegic, would visit a food centre close to his home for an average of three to four hours. Arriving before noon, Peter would sit in his wheelchair, mostly on his own until lunchtime when he usually shares his table with other patrons of the food centre. Remaining there until around three in the afternoon, Peter will then return home with a packet of food for his dinner. In describing his experiences at the food centre, it is evident that this activity performs an important function in helping Peter sustain himself.

> I know most of the stall holders here already. I sit here and have my *kopi* (coffee) in the morning, and I read my paper… Then lunch time I go and order my food. Many times people offer me food, or they will tell the stallholder don't take my money… Maybe because they see me here every day in my wheelchair… But I don't mind, I like to just sit here… Food, I ration myself to $10 (£5) a day. I have the breakfast *beehoon* [egg noodles] is 80 cents (£0.40), coffee with two eggs is $1.70 (£1.35). A bowl of noodles for lunch and dinner is around $2.50 (£1.25) each… And most of the time my lunch is free… I don't drink and I don't smoke… So I'm able to support myself… It's discipline… It's much better for me now… The young Singaporeans are very wasteful. They buy chicken rice and don't finish… I got old guys go table to table to collect the uneaten chicken you know. Sit down quietly and eat… Very sad. (Peter/R10)

Begum and Nora, both 76-year-old women without any formal education, also engaged in a similar activity at their respective neighbourhood marketplaces. Begum, who has lived in the same neighbourhood for the past two decades, and Nora, who used to sell food at the same market, frequently received small sums of money ($10-$15; £5-£7.50) from other women when they did their grocery shopping every morning.

> I go to the market every morning… I am close with the market sellers, the vegetable sellers. I buy my things and I sit there and talk to them before I go home… The people in the market, they see me, they greet me and they give me money. Young and old. They all know my story [about needing to take care of her blind and bedridden husband without much support from their children]. (Begum/R23)

Last time I used to sell rice at that market, so I got many friends there… Now when I sit there, I still get money from friends. I like to talk to people, so I walk around the market and talk… Sometimes they have problems, they talk to me and I give them advice. They also know my problems [she has no income and lives alone with her mentally-disabled adult daughter] … They know my daughter, I bring her along with me. (Nora/R24)

In the cases of Peter, Nora, and Begum, their ability to generate resources through sympathetic contributions was largely enabled by their relationship with key individuals – the stallholders – who acted as credible 'nodes' that perpetuated the circulation of their narratives among potential contributors within their respective social settings. Without the help of these nodal individuals, obtaining charity from informal community sources would be a much more challenging task.

Salmah, for instance, was a 65-year-old divorcee who had almost no community-based social capital as a result of three main characteristics of her individual life course: she was consistently employed albeit in short-term contract jobs since she was 40; she had been mostly preoccupied at home caring for her three sons since she was 20, and thus "didn't know how to go around"; and state housing redevelopment plans had forced her to relocate from her previous neighbourhood where she had resided for most of her life. Shortly after turning 60, Salmah experienced two adverse events which drastically deteriorated her already precarious financial capacity, and thereby compelled her to seek charity on her own from members of the public. First, she suffered a fall at home that permanently impaired her ability to walk and thus had to leave her job as a cleaner. A few years later, she found out one of her sons, who was married with three young children, had eloped overseas and left his family behind. Salmah then took in her daughter-in-law and three grandchildren as they were unable to afford their housing loan repayments on their own and had to return their apartment to the government. With all of them living in her one-room rental apartment, Salmah was deeply concerned that the lack of space would impair the upbringing of her granddaughters. Thus, not only did she now urgently need income to contribute to her daughter-in-law's childcare expenses, she also wanted to help them secure an apartment for themselves.

In her desperation, Salmah decided to beg for money at public spaces where she believed charity and sympathy would be in abundance for an older Malay-Muslim woman such as herself; these included a Muslim cemetery, mosques, and a district that shares historical and cultural affinity with Malay ethnicity, known as *Geylang Serai*.

So, I go to the cemetery… and those people who went to bury their loved ones… they would give us some money for food. I would sit there and they will give me… sometimes *roti prata* [flat bread] and bananas… You hear a lot of old ladies asking for donations at the big Sultan mosque right? I also do that. I used to get $70 or $80 (£35 to £40) a day. I can't do that anymore. They gave me a warning. Now if they catch you, they will send you to the old aged home. So we go to other mosques. During the fasting month…you get more. I will go in the morning all the way until night around 9pm… They would give us $5 (£2.50) and those who sell food and drinks will also give us some for free. We also do it in Geylang, under the bridge… It is getting harder now… because Singapore is ashamed. In Johor you can just take your child and sit by the road side and ask for money… I don't know, we'll see, if I have no choice, maybe I'll do that. (Salmah/R7)

Despite the apparent direness of these measures, Salmah displayed autonomy, initiative, as well as a strategic and systematic approach to mobilizing sympathy. It is evident in her account below that this is in stark contrast to her reactions to encountering institutional expectations of vulnerability, which she refuses to meet because she considers them a violation of her independence and familial privacy. Thus, it is argued that informal sources of charity offer individuals the opportunity to negotiate vulnerability on their own terms, instead of having stigmatized labels ascribed to them and their families by institutions such as the state.

Money is not enough… I don't ask for help [from relatives and friends]. I'm afraid… I can't pay back… I ask for assistance [from social service agencies]. They give, but they ask a lot of questions. I can't take it. They ask for my grandchildrens' birth certificate, my daughter-in-law's payslip. They also asked from all my children. I hated it. Very tiring. Each time I go they will ask, if you want to help just help, don't have to ask so many questions. So after they asked me too many times, I stopped asking them for help…And MUIS and Mendaki [The Islamic Religious Council of Singapore and the Malay ethnic self-help group], a lot of questions… *Banyak mulut* [garrulous] … *they always make us feel like we are… Of course we are in trouble, if we are [financially] comfortable, we won't be asking you for help right?* I hate it. [emphasis added] (Salmah/R7)

About a year ago, the opening of an eldercare centre close to her apartment has allowed Salmah to secure some additional basic forms of support such as groceries and bi-weekly free meals. However, interactions between Salmah and staff of the eldercare centre indicate a dynamic of tension resulting from her non-compliance to the latter's criteria of deservedness. The following section will therefore examine the consequences faced by vulnerable older adults when they resist images of frailty and destitution as well as the techniques of discipline that attempt to regulate their lives and reinforce their reliance on social services.

6.4   Resisting institutional expectations of dependency

> "Rehabilitation is ultimately a process of making people 'normal' again, but where an impairment is permanent … individuals adjust by conforming to professionals' expectations of dependency. To this end their behaviour is only viewed as positive where it concurs with what Barnes (1990) called 'the consensual view of professional reality'." (Drake, 1996: 17)

Although the quote above refers mainly to the structural subordination of disabled individuals, it is also highly applicable to how elderly persons have the tendency to conform to the attitudes and perceptions that care workers have towards them. The relationship between the 'helper' and 'helped' has inherently normative assumptions that serve to naturalise the subordinate position of the latter (Finkelstein, 1980) through affirming their impoverished circumstances, their inability to be self-reliant, and the inadequacies of their family members in providing for each other. Due to these individual incapacities on the part of vulnerable seniors, other 'normal' members of society – those who do not require social assistance – have to be called upon to help, and are therefore the ones who "set the norms for the problem solutions" (Ibid, p. 17). Thus, when charities dispense material help following their criteria and definitions of what constitutes a 'deserving case' of elderly vulnerability, they effectively undermine their recipients' "rights to the things which make a reasonable quality of life possible" (Morris, 1991: 108). This is because in meeting the expectations of being 'deserving' of charity, individuals have to maintain or even increase the level of precarity they face, which disincentivises and even inadvertently penalises them for their efforts at improving their situations; thereby serving to foster rather than alleviate dependency.

For example, one of the ways Salmah attempted to financially secure herself in old age was to buy jewellery and precious silverware in neighbouring Malaysia where they were

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cheaper, and then pawn them for higher amounts in Singapore. Over the course of 20 years, Salmah had accumulated quite a few pieces of such valuable items, some of which are displayed in her home and worn during festive occasions. Although her collection has dwindled significantly in recent years, these items have caused her to be discredited as a 'deserving' recipient of charitable assistance, particularly in the view of the supervising officer at her eldercare centre. In a private conversation about how the centre decides on which clients they provide help to, the officer singled out Salmah and expressed scepticism regarding the latter's "true" circumstances due to her dressing and spending habits.

> I know she got take care of her grandchildren, but I see her take taxi go shopping and come back with many bags. And I think she got money… during *Hari Raya* [a festive occasion] that time, she came down here [to the centre] wearing nice [clothes]… got gold bangle all this… *You see the residents here need a lot of help, and we try our best to help but only got a few of us [centre staff] so we have to take care of those who need help the most…* [emphasis mine] (Eldercare centre supervisor)

When I asked questions about her monthly expenditure and how she celebrates *Hari Raya*, Salmah responded:

> On my own, I don't need much. But now I have three grandchildren. Our house is so small but I try to make it nice. For *Hari Raya,* I bought new curtains and new clothes for them. They like those instant noodles with special chili, so I buy for them. Their mother doesn't earn much. Works as a part-time cleaner… I pawn my gold for a few hundred dollars. When I used to work, I bought gold from Johor… necklaces, bangles, rings… I bought in Ringgit… I can't get the same [price] in Singapore… I only wear once or twice a year during *Hari raya…* (Salmah/R7)

The disjuncture between the centre supervisor's interpretation of Salmah's actions and the latter's own imputed meanings for the same actions represent a contradictory dynamic where the chances of obtaining additional institutional assistance are reduced because certain strategies and efforts undertaken to survive and enhance wellbeing, are perceived of as incompatible with the professional expectations of an 'ideal' support recipient.

The consequences for failing to adhere to the institutional image of vulnerability were also strongly reflected in the experiences of Ayu, a 65-year-old unemployed widow. In the past

ten years, Ayu had been a full-time caregiver for her husband and survived on social assistance payments from government agencies and VWOs. However, ever since her husband passed away a few months ago, Ayu has seen the support she usually receives reduced by half in addition to threats of losing even more if her socioeconomic conditions do not *deteriorate*. According to her, social service officers have justified lowering the assistance given to her with the following reasons. First, having $7,000 (£3,500) in her savings account was "too much" and she needed to "use up the money" before she could apply for more financial assistance. Secondly, now that she no longer needed to care for her husband, she could find a job and be self-sufficient. And thirdly, she should either rent out one of the rooms in her apartment or "downgrade" to a smaller apartment. Ayu emphatically opposed these expectations – primarily because she was also the sole guardian of her teenage granddaughter whose mother (Ayu's daughter) had been incarcerated a few years ago.

> They say her father should take care of her, not me. But I don't know where the father is! Even if I find him, and he doesn't want to take her, I can't do anything. Then what am I supposed to do? Leave my grandchild? She lives here now and *calls me mother…* I don't want to sell my house because this is our home, and one room is too small for us. I don't want to let people rent [a room] because [her granddaughter] is still young and what if the tenant causes trouble? My granddaughter is hardworking and I try to help her... she needs a computer to do her school work and I want to buy one for her. *But if the social worker finds out, they will cut my assistance even more. Now they even ask me what type of groceries I buy, why I buy so much cat food, whether I use top up card or prepaid card. They ask me why I'm spending so much.* [emphasis mine] (Ayu/R5)

Ayu, echoing other respondents who had similar encounters with social workers, felt greatly distressed by the manner in which she was policed in almost all aspects of socio-economic and household decision-making, including consumption habits (down to the expenditure on everyday items), her time, the management of her home, and even how she performed her role as a grandparent. Again, the social worker's attempts at fitting Ayu into an institutional category of 'vulnerable persons' actually posed a hindrance to her aspirations for upward mobility.

6.5   The paradox of 'doing vulnerability' for survival

In summary, this chapter first highlighted how the distribution of both institutional and informal sources of support and charity in Singapore is structured by a moral hierarchy of deservedness. An older person's position and movement within such a hierarchy depends on the ability to actively meet social and bureaucratic expectations of frailty, socio-familial isolation, and impoverishment. Thus, to qualify as 'deserving' recipients of charity, individuals have to not only accept, but actively *accomplish* stigmatised and sympathetic social identities based on notions of vulnerability. Paradoxically, as the findings above have shown, 'doing vulnerability' often demands for low-income older adults to undertake actions that severely impede their capacities to be independent and run counter to their aspirations for raising their own and their families' quality of life. Surviving under these conditions therefore compel vulnerable seniors to forgo their chances at upward social mobility in exchange for economic respite in the short-term. Nevertheless, a silver lining can be found in the means respondents have taken to organically mobilise support through informal and community-based sources. The residential and community environment has proven to be a productive space for disadvantaged older persons to generate resources more meaningfully, sustainably and with greater flexibility. In the next chapter (Chapter 7), the thesis will conclude by summarising the findings into a schema that proposes three empirical scenarios of vulnerability. Additionally, from a policy perspective, we will critically examine and suggest improvements to the efforts of various stakeholders, including the state, community and welfare organisations, and social enterprises, in promoting and scaffolding opportunities for low-income and vulnerable older persons to sustain themselves through more empowering and less precarious ways.

Chapter Seven – Ageing Beyond Workfare and Welfare: Empowering Older Adults Through Community-Oriented and Resource-Centric Engagement

The preceding chapters of this thesis have served to illustrate the complex layers and forms of vulnerability among older persons, and how they could be better understood in terms of levels of precarity and the chances individuals have to improve their socioeconomic circumstances. However, whether situations of older persons become less or more secure – in the near and further future – is heavily dependent on the interaction between two factors: their ability to generate resources through either informal or formal forms of work, as well as the quantity and quality of their socio-familial relationships. Based on the data and analyses presented thus far, three empirical scenarios of vulnerability have emerged – perpetual vulnerability, deferred vulnerability, and contingent vulnerability (see Table 5).

7.1.1 Empirical Scenario One – Perpetual Vulnerability

These are respondents like Harry (R9), Jane (R20), Jagjit (R29), Theresa (R36), and Rumini (R3), whose circumstances in the short term and foreseeable future will continue to be the most precarious of the sample. This is due to their inability to work and also because they keep minimal ties with friends and other family members, and are either childless or have adult children that have distanced themselves from the respondents. Rumini (R3), Harry (R9), Theresa (R36) for instance, all have children residing in Australia, the Philippines, and the United States respectively. Due to reasons such as having poor relationships with their children, health problems, and issues of integrating into a foreign society, the respondents are prevented from residing overseas with their children who, after establishing their careers and families there, are not keen on returning to Singapore. With the narrowest and weakest socio-familial networks in the sample, these respondents would be the least likely to experience any substantial improvement in their material conditions because they lacked access to a close and upwardly mobile family member who would have been their best and only chance to transcend situations of relative poverty.

Nevertheless, being impoverished, not able to work, and having minimal socio-familial support allowed them to qualify more easily for public welfare assistance payments. However, despite surviving on these payments, they still experienced a sense of perpetual insecurity due mainly to the insufficiency of the sums received and the requirement to renew their applications

for assistance after every few months, which were subject to the approval of social service officers.

While vehemently considered a last resort option for all the respondents, turning to government handouts ultimately offered them a safety net from falling into extreme impoverishment. However, the negative upshot of relying on social assistance, as depicted in chapter six, was the need to continually assume identities of vulnerability in order to meet the bureaucratic criteria and expectations of 'deservedness'. These criteria require applicants to constantly show evidence of their lack of finances and socio-familial support, which unintendedly and indirectly served to discourage respondents from saving a substantial amount of finances or maintaining ties with family members who did not support them. From the respondents' perspective, forgoing the chance to achieve long-term self-sufficiency and improved circumstances was the hard but necessary cost they had to pay to ensure their survival in the short term.

7.1.2 Empirical Scenario Two – Deferred Vulnerability

In the second scenario of vulnerability, we find respondents who are embedded in broader but weaker social and familial networks. Due to the less intimate nature of the relationships, respondents could only rely on them for informational forms of support and small quantities of resources for brief periods of time. However, some of these respondents face less precarious situations in the short term because of their ability to generate resources independently through a variety of means that include: formal low-income employment such as Jameela's (R17) job as a cleaner; informal work in the case of Rabiah (R14) receiving payments for doing part-time domestic work for other households; Anthony's (R16) efforts at building lines of support with philanthropic entities and social service institutions through organising volunteer work and charity events; and for Govin's (R27), working formally as a security guard for long hours and little pay while also engaging in informal work at a friend's newspaper stand from which he derived access to magazines and newspapers for leisure and more importantly, to a broad network of acquaintances that have led him to receive some financial assistance from a church.

Such weak ties were characteristic among respondents like Jameela and Shanti (R26) who had been in employment for the greater part of their lives or tended to have social circles that consisted mainly of acquaintances gained from the workplaces. As they had devoted most of their time to working outside the home – either out of necessity or preference – their failure

to meet the expectations imposed on them as parents, grandparents, or caregivers by their adult children also contributed to straining and fracturing their household and familial relationships.

The affliction of possessing weaker familial relationships was similarly borne by respondents who were unable to do any form of work. As these respondents were unlikely to be able to reciprocate any support provided by family members, the heavy financial strain they posed tends to keep already-distant family members at arm's length. This was exemplified by Lisa (R19), the primary caregiver of her quadriplegic brother and bedridden mother. Having never married and no children, Lisa was also unable to count on her older brothers and sisters as a reliable source of support because their spare resources had been channelled towards caring for their elderly parents-in-laws. She thus relied on government subsidies and the substantial amount of savings she and her brother had accumulated during their professional careers – providing rather stable conditions for her at present. She is deeply anxious, however, about her and her brother's wellbeing in about five to eight years' time when their savings would be depleted and the subsidies, which were mostly only for health expenses, would be insufficient to cover food and other essential living costs.

There was also Nora (R24) who is completely financially dependent and is the sole caregiver of a mentally disabled adult daughter. Supporting her proved too much of a burden for five of her adult children's families who, after repeated money-related conflicts over Nora, have minimised contact with the her – a decision Nora herself believes to be for the better. For Begum (R23), the fragile and distant relationships she had with her numerous stepchildren, nephews, and nieces were less an indication of bad blood than a coping and regulatory mechanism to ensure that the resources required to support her and her blind and bedridden husband, came from multiple family members instead of excessively straining a single family member. In this scenario, a wide range of family members including children, in-laws, cousins, nephews, and nieces, would give their vulnerable relative piecemeal amounts of effort, time, and money on a rotational and temporary basis. Family members would often withdraw from meeting and assisting the respondents, but would then resume again after some time; reportedly because they felt the burden on them was too great, or were themselves short of resources. Other members then filled in or increased their support in the interim until they themselves would disengage temporarily. Apart from being unreliable sources of long-term support, these relationship dynamics involved a lot of conflict between family members, which caused them to feel guilty and highly distressed. Nevertheless, they constitute an integral means of sustaining the respondents' everyday livelihoods.

An important contradiction to highlight here is that having many children like Begum and Nora makes it harder for respondents to obtain public welfare assistance because means-test procedures usually require applicants to submit as much information on their family members as possible in order to 'prove' that their families are genuinely unable and not simply unwilling to provide support. This process tends to discourage respondents from seeking much-needed assistance from government affiliated social welfare agencies mainly because it inadvertently induces sentiments of guilt and betrayal particularly between respondents and their adult children – thereby placing further stress on already tenuous familial relationships.

However, Begum and Nora, like Anthony, draw a crucial portion of the resources they need to survive by actively participating in specific 'social nodes' of their respective neighbourhoods. These nodes, such as market centres, food centres, and elder day care centres, are locations where vulnerable seniors maintain or expand their social networks and in doing so, would intentionally or unintentionally have their personal stories of disadvantage circulated within those social spaces particularly by influential individuals (stallholders, centre managers). The transmission of these narratives then translated into monetary contributions or information on opportunities for obtaining resources from sympathetic individuals who frequent such places.

In essence, respondents experiencing scenarios of deferred vulnerability are those who endure slightly lower levels of precarity than those in perpetual vulnerability because of their ability to sustain themselves in the short term either through work or from their wider network of social and familial ties. However, since the relationships they have tend to lack the strength and depth required for long-term support, there is a high possibility they will face problems securing a reliable and sufficient means of survival when they become unable to work in the future. Furthermore, respondents like Nora, Rabiah and Govin tend to encounter obstacles when seeking public welfare assistance and find it difficult reaching out to social service agencies. Such an aversion stemmed from the incompatibility between 'doing vulnerability' to pass means tests and become recipients of social assistance; and the values and identities they portrayed, which were based on narratives of working hard in employment since late adolescence or early adulthood, maintaining financial independence and productivity, as well as persevering through different life crises. For these respondents, encountering barriers that impeded them from taking advantage of workfare policies and obtaining welfare support were likely to intensify their conditions of vulnerability in the future.

7.1.3 Empirical Scenario Three – Contingent Vulnerability

In scenarios of contingent vulnerability, respondents share a strong relationship with one or more members of their family who the respondents would primarily turn to for support and in times of need. While this allows them to cope with short-term problems more effectively, the strength of these ties also means that the respondents are directly and crucially affected by the life chances and socioeconomic positions of the family members with whom they are closely bonded. Ultimately, depending on the number of strong connections the respondents have with family members and the extent of reciprocity involved in those relationships, several manifestations of contingent vulnerability could arise that will lead to an improvement or deterioration in their long-term situations.

In one such manifestation, we find respondents like Khamis (R2), Mona (R4), and Umi (R14) who have cultivated rather stable relationships through performing care responsibilities for their children, grandchildren, and other family or household members. In return, their family members supported them despite their own financial difficulties. However, being financially dependent caused the respondents to feel responsible for worsening their family's collective socioeconomic positions.

One somewhat ironic finding is respondents such as Umi and Khamis – although indicating a desire to reduce the amounts they received – rarely experienced any significant decrease in the consistency and amount of support and transfers they were given. For Umi, living in the unit adjacent to her second daughter's home made it convenient for her to request assistance or access the resources she needed from directly from her daughter's household, such as food, groceries, and pocket money. For Khamis, working for two-thirds of his life as a live-in caretaker for a large Malay family meant that he had established very intimate bonds with many of the members of that family, particularly the young children in whose upbringing he had played a vital role. Now that most of these children have reached adulthood and started working, they, along with their parents, take turns supporting Khamis and assist each other by responsively and flexibly organizing various arrangements that minimized disruptions and distributed the costs among them as fairly as possible.

Another manifestation of contingent vulnerability involves respondents reaping the rewards from the effort and resources they had committed to developing strong relationships with family members; relationships that were based on a generalised form of reciprocity. As younger family members gradually attain better employment or progress from the education

system to the labour market, they tend to ensure that the circumstances of the older relatives, who they had previously relied on for care and support, were elevated as well. Khamis, for instance, stands a good chance to experience more financial security in the long term as several of the younger family members that support him, who just started their professional jobs, would likely advance in their careers over the years to come. Linda (R8) and Madam Lai (R33) are further examples of how upward mobility of adult children contributed to their diminishing vulnerability. Linda's daughter attained upward mobility through marriage and by finding a job after having graduated from a technical institute. Her daughter and son-in-law, who was from a middle-class family, even persuaded Linda to stop working as a part-time caterer by giving her a monthly cash allowance and asking her to take care of their young daughter. Madam Lai, who collects recyclable materials, was uplifted in a similar fashion when her son managed to secure a better paying job. She also mentioned that the amount she receives from her daughter each month would likely increase once the latter's childrearing expenses decrease or if her son-in-law earned more money.

In the last manifestation of contingent vulnerability among my respondents, we find those who are at great risk of falling into greater vulnerability should problems befall the crucial few family members they have strong relationships with. For respondents like Ayu (R5), Faridah (R6), Salmah (R7), Leong (R12), and Hadi (R22), the strong sense of duty that they carry into their relationships with family members have led them to dedicate the majority of their finances towards aiding their loved ones overcome financial hardship and other personal difficulties. Ayu has been looking after her granddaughter after the young girl's mother, Ayu's own daughter, was repeatedly incarcerated for drug offences. She was also taking care of her 49-year-old younger brother who lived with her because he struggled to find work. Faridah takes care of her ill husband and partially supports her adult son who has problems earning a stable income. Salmah, like Ayu, was compelled to step into a parental role for her grandchildren in the absence of their father (her son), which has driven her to beg for money in public and seeking legally-enforced payments from her other estranged children. Leong and Hadi, who are full-time cleaners, made sacrifices to support their unemployed adult daughter and son respectively. Leong and his wife both continue working menial jobs for long hours in order to survive and pay for their daughter's training to be a practitioner of Chinese medicine. In Hadi's case, not only did he sell his home to pay for his son's relocation to Malaysia to look for work, he is also currently providing accommodation in his smaller rental apartment to a grandson who did not want to follow his father (Hadi's son) abroad.

Due to the narrow and bleak life chances of these respondents' family members, it is likely that the respondents will face sharply declining social and financial circumstances in the future should any acute or chronic health problems arise or when they become completely financially dependent with very little savings to tide them through later life. Ironically, one 'silver lining' of such an adverse scenario was that their destitute and deteriorating circumstances would then render them 'deserving' enough to fulfil the criteria for most forms of social and public welfare assistance.

Table 5. Three empirical scenarios of vulnerability

Empirical scenario	Independent generation of resources (Formal / Informal work)	Size and quality of social/familial networks	Level of precarity	Chances for improving socioeconomic circumstances	Respondents
Perpetual vulnerability	No	Narrow and weak	Higher in the short- and long-term	Lowest	Harry (R9); Peter (R10); Keong (R18); Jane (R20); Madam Tan (R25); Jagjit (R29); Madam Kwan (R30); Theresa (R36); Madam Tay (R35); Rumini (R3)
2. Deferred vulnerability	Yes/No	Broad and weak	Lower in the short term and high in the long term	Lower	Florence (R1); Rabiah (R14); Anthony (R16); Jameela (R17); Begum (R23); Nora (R24); Shanti (R26); Govin (R27); Rosalind (R21); Lim (R28); Lisa (R19)
3. Contingent vulnerability	Yes/No	Broad / narrow with strong relationships in household / family	Lower in the short term and variable (extreme precarity or considerable improvement) in the long term	Dependent on relationship with key family member	Khamis (R2); Mona (R4); Ayu (R5); Faridah (R6); Salmah (R7); Linda (R8); Gary (R11); Leong (R12); Jun (R13); Umi (R14); Hadi (R22); Madam See (R31); Madam Lee (R32); Madam Lai (R33); Madam Wong (R34)

It is evident from Table 5 that although many respondents (10) are in scenarios of perpetual vulnerability, the majority (15) of the study's respondents are in the scenario where strong relationships with key family members played a fundamental role in potentially improving or worsening their long-term socioeconomic circumstances and welfare. As reciprocity constitutes a central dimension of such strong familial ties, it is important for social policies to empower both vulnerable seniors and their key family members so they may be able to develop and sustain relationships that are longstanding, secure, and uplifting.

Currently, most social programmes and schemes aiming to help vulnerable older persons and the family members who support them only target those in the lowest rungs of Singapore's socioeconomic strata. To access most of such assistance, individuals are also expected to be both *willing and able* to prove they are in the direst financial straits. This overlooks a significant proportion of working poor families whose circumstances have not yet deteriorated to the point of destitution but are nonetheless declining. Despite earning average household incomes that place them in the bottom fifth of Singaporean households, these households find themselves ineligible for means-tested social support, which tend to have an income ceiling equivalent to the bottom tenth of households or S$1900 (£950) (Ministry of Social and Family Development, 2017; Department of Statistics, 2018). However, once these families do qualify for social assistance programmes, it would often be too late to reverse the harmful effects of spiralling into poverty.

Thus, in addressing the problems of vulnerable older persons, social policies should not only broaden the definition of 'deserving' recipients of social assistance to include a larger segment of working poor families and households, but also provide aid in ways that enable these families – including the older persons themselves – to advance their own socioeconomic positions. However, within the current landscape of social assistance programmes and policies available to vulnerable seniors, the adoption of a multi-generational empowerment strategy appears to be sorely inadequate and overshadowed by remedial and preventive approaches catering predominantly to the most destitute. As evidenced in the findings and empirical scenarios above, the contingently vulnerable and older working poor are in urgent need of opportunities to engage in productive activities that allow them to both generate resources as well as develop meaningful and reciprocal relationships with their families and communities.

7.2 Community-oriented and resource-centric empowerment in later life

> I am old already; my husband is not well. I am asking for help because I don't know how to apply [for subsidies and assistance] myself… Because my eye suddenly become blurry [due to an infection in her cornea] this is an emergency, that's why. If not, I don't need so much help… *I just want to help myself…* You know I can cut hair? I cut hair for the old folk at the old folks' home… I like to do it… I stopped because *I got no time to do keep doing for free…* I want to help but I need to *help ourselves first.*
>
> -Theresa (R36), 77-year-old spousal caregiver

7.2.1 Prioritising and rethinking paradigms of productive-ageing

In addressing the issue of long-term care for older persons, the problem of rising costs has always been central to the discourse. Research estimates that total healthcare costs for the elderly would increase tenfold to around S$66 billion (£33 billion) by the year 2030. This figure also assumes that access to foreign labour in the healthcare sector remains relatively affordable and excludes indirect expenditure, such as transportation costs and opportunity costs for caregivers. (Tai, 2016). The costs for low- to lower-middle income individuals and families were highlighted in a recently published comprehensive report on the current state and future directions of Singapore's approach to long-term care provision. After taking into account government subsidies, households that earn per capita monthly incomes of between S$700 to S$1800 (£350 – £900) are still required to spend about a quarter to three-fifths of their monthly incomes on long-term care expenses, which include social day care, medical and nursing care, as well as caregiver support services. Concerns over mounting operating costs have also been raised by care providers in the private sector, non-profit organisations, charities, and VWOs (Ho and Huang, 2018).

Unfortunately, when deliberating on how such expenditures are to be managed or borne by various stakeholders in society, seniors themselves have seldom been considered a viable part of the solution, other than to be financially prudent in retirement and staying in good health. However, the more recent promotion of productive ageing paradigms has sought to emphasise the potential of seniors for contributing to their own families, communities, and society through economic activity, caregiving, and volunteering (Ko, 2018). Although this signals a

progressive step towards combating monolithic assumptions of older persons being primarily care recipients, it has lately been undermined by the government's decision to shift the delivery of social and health support for the elderly from the purview of the Ministry of Social and Family Development to the Ministry of Health. Done with the intention to streamline operations and minimize duplication, experts have warned this move may lead to an "over-medicalisation" of social care where services that aim to promote meaningful engagement, independent living, and mental and emotional wellbeing become neglected in favour of healthcare-based measures (Lai, 2018). The findings in Ho and Huang's (2018) report further underscore this issue as they point out certain gaps in funding for providers of social care services. More importantly, they demonstrate how the current financing structure of long-term care, which is rigidly and narrowly tailored to give out the most benefits to those of frail health, has had the adverse effect of inducing seniors to "prefer hospitalisation or hospital treatment because they can use Medisave" (Ibid, 102).

Nevertheless, while healthcare should continue to be core area for ageing policies to focus on, the holistic wellbeing of older persons and society as a whole would gain much more in the long term if greater priority was given to creating opportunities for seniors to engage in activities that generate a *combination* of economic resources, meanings, and relationships within the community. Presently, the majority of opportunities for productive engagement among seniors in Singapore is limited to *either* providing financial rewards *or* fulfilling altruistic motivations – mainly in the form of low-income jobs and volunteering activities respectively. This effectively precludes the participation of seniors, particularly the vulnerable, who are unable or unwilling to cope with the demands of the former, and who also lack the financial security to pursue the latter. This is where social enterprises and social entrepreneurship could play a leading role in granting older persons a flexible and rewarding platform to maximise the social, personal, and economic value of their contributions.

7.2.2 Building and scaffolding social enterprises into residential communities

Recognising the potential for social entrepreneurship to positively impact a rapidly ageing society with rising costs and a shrinking population, the Singapore Centre for Social Enterprise (raiSE) was launched in 2015 as collaborative effort between several government agencies to develop the local social enterprise sector through providing funding options, mentorship, and capacity building. Since the centre's establishment, the number of registered

social enterprises in Singapore reportedly grew by 32 per cent from 303 in 2016 to 401 in 2017 (Wong, 2017). One of the centre's initiatives, LeapForGood, specifically awarded grants of up to S$100,000 (£50,000) to social enterprises that addressed the needs of seniors and their caregivers. However, despite identifying the employment-related needs of seniors to "find more interesting work opportunities that fit their interests and abilities" as well as "gain self-confidence to learn new things and apply for jobs" only 1 of the 11 projects that were shortlisted to receive the centre's grant explicitly proposed to engage older persons in meaningful employment (raiSE, 2018). The majority of the other projects consisted of innovative technological solutions to healthcare problems associated with old age[xxix]. Additionally, only around 10 of the 329 social enterprises listed on raiSE's online directory offered employment opportunities for seniors (Ibid). It is also plausible that seniors keen on entering the social enterprise sector in a productive capacity as employees, managers, and initiators, may find the bureaucratic process of applying for jobs, grants, and 'pitching' their business plan to be a daunting barrier – similar to the experiences of the study's respondents who commonly felt overwhelmed by administrative paperwork and procedures.

On this note, it is worth mentioning other senior-led or senior-run enterprises that have had varying degrees of success in Singapore. A recent news article showcased the ventures of several "elder-preneurs", aged 60 and above, who have made encouraging starts in their various businesses (Singh, 2017). A key commonality of their respective success stories was the relevant social capital they had accumulated through their life course, which they were able to mobilize for their entrepreneurial endeavours. For a 77-year-old quiltmaker who had been a bookkeeper in her primary career, her steady stream of customers grew mainly from her circle of friends at church who would pay up to S$850 (£450) for one of her patchwork blankets. A 62-year-old creator of a travel necessities kit for seniors was a retired businessman whose contacts introduced him to a factory in China that he used to manufacture his product. Also featured was a 70-year-old former human resource director who founded Silver Spring, one of the more established social enterprises that sought to help mature professionals, managers, and executives find re-employment. She has since expanded to set up a cooperative for caregivers and a café that only hired employees aged 50 and above.

Rewarding as they are, however, the opportunities to benefit from the social enterprise sector are in short supply and largely out of reach for most of the older working poor who lack the appropriate social and financial capital, knowledge, and professional experience. Also, the distances that low-income older workers, or even seniors in general, would travel for work tend

to be limited (Fung, Heng, Diao, and Nasution, 2018). In comparison to the long hours and physically demanding conditions of most manual jobs available to them, the greater flexibility and relatively more age-friendly work environments that social enterprises could offer would likely be a preferable alternative for them to work and sustain themselves through later life. Thus, in order for them to be able to productively engage with social enterprises and contribute their effort and skills as employees, the government should be tasked with initiating and implementing measures to facilitate the proliferation of such businesses within residential neighbourhoods.

By building enterprises into communities in such a manner, residential spaces could be developed into age-inclusive economic ecosystems where seniors have ample opportunities to generate their own resources from their social environment. Doing so requires the government to not just provide seed funding, but also develop basic business infrastructure that is streamlined and highly subsidised to stimulate take-up rates. Although there should not be any restrictions imposed on the type of niche or the level of innovation and sophistication of the business proposals received, the suggested developmental approach should be broad-based and thus aim to cultivate the formation of businesses delivering essential goods and services such as food, food products, groceries and other daily use items, as well as personal grooming, repairs and maintenance, or delivery and courier services. On the whole, achieving the goal of creating conducive environments for resource-generation would require two main processes: grafting entrepreneurial leadership and empowering social nodes in the community; and the development of structures to scaffold businesses on a long-term basis.

To graft entrepreneurial leadership, the Singapore government could take a leaf from the Japanese government's experience of attempting to circumvent the challenges of ageing and shrinking agricultural communities (Haga, 2018). Despite the obvious and important differences in the rural contexts of these cases and Singapore's urban communities, vital lessons may still be distilled from the strategies implemented by Japanese policy-makers to rejuvenate the economies of rural ageing communities and the contrasting results that emerged. First, there was an effort to transplant entrepreneurial and business expertise into these communities through "Community-Reactivating Cooperators" (Ibid. p. 97), who were individuals with entrepreneurial backgrounds from urban districts that lived in a selected rural community and worked together with local residents in a bid to stimulate economic revitalisation. Despite reporting problems with integrating into the community, more than half of the non-local

participants of the project continued residing in or close to the local community even after their contracts had ended.

Secondly, and in a more successful case, the Agricultural Cooperative of a town called Kamikatsu recruited an agricultural technical advisor who not only recognised the motivation and skill of the elderly farmers in the community, but he also galvanised and organised them to produce agricultural products that he helped to sell to urban districts for a substantial profit. Over 11 years, this business model was refined and scaled up to the point where the total sales revenue for the garnishing and decorative leaves they produced generated about 1 billion yen (£7 million) annually, which translated to earnings of around 10 million yen (£8000) for the top farmers each year. Thirdly, efforts to facilitate entrepreneurial behaviour in Iitate, which was another agricultural village similar to Kamikatsu, took a less structured approach and refrained from making concrete suggestions for actions. The focus instead was to give residents opportunities to pursue commercial projects that they felt would benefit their village (Ibid.). This resulted in multiple projects that were launched by individuals and small groups of local residents. While some did lead to successful ventures, the relatively unregulated and 'atomised' nature of the projects failed to reproduce the overall entrepreneurial dynamism and collective benefits that the residents of Kamikatsu experienced.

Applying these points to the Singapore context, it is apparent the local social enterprise sector more closely resembles that of Iitate than Kamikatsu. There is a need, therefore, to instil and develop multiple points of community-based leadership that have sufficient situated knowledge to customise and bridge the core factors of business expertise, government infrastructure and support, and the various skills of seniors in a particular neighbourhood. As demonstrated in the findings of the thesis, there are already social nodes embedded in residential communities, in the form of individuals like Anthony (R16) and the operators of small neighbourhood business and senior day care centres, who could potentially take up such a leadership and facilitative role.

7.3   Wider contributions of the study

7.3.1   Intersectionality and vulnerability

For some respondents, their paths of precarity distinctly featured gendered and/or ethnic dimensions that coloured and shaped their how they experienced downward mobility and coped with vulnerability. First, the situations of most Malay female respondents in this study

concurred with the findings of other studies that reported the greater ability of older women, particularly of minority ethnicity, to adapt to the challenges of later life (Padgett, 1989; Gierveld, 2003). Having accumulated a lifetime of disadvantage and blocked opportunities due to their gender, ethnic, and class identities (Mutchler and Burr, 2011), the coping strategies and support networks they cultivated by surviving into later life have made them relatively better equipped to deal with the potentially isolating effects of poverty in old age.

Thus, among the respondents in the category of perpetual vulnerability, only one was an ethnic minority woman. Rumini (R3) was an exception because she had not only experienced a steep decline in socioeconomic circumstances, but had also lost most of her socio-familial networks after relocating to another neighbourhood when she sold her home to finance her son's education overseas. The subsequent death of her husband and two sons, and the emigration of her remaining son to Australia thereby left her destitute and without much socio-familial support networks in Singapore. Furthermore, Rumini's adherence to Islam – a distinctive feature of Malay ethnic identity – was one of the main barriers to her living in Australia with her son as she perceived that the environment in Australia would not be conducive for practicing her religion. In Rumini's case, her ethno-religious identity as a Malay-Muslim had thus indirectly hindered her chances at upward mobility.

Religion for other respondents, however, had a provisional role in how they coped with vulnerability. A total of six respondents managed to stave off vulnerability in the short-term by supplementing their incomes through religious-based activities. Anthony (R16), Govin (R27), Lim (R28), and Rosalind (R21) obtained cash assistance from formal religious organisations such as churches, temples, and the Muslim authority of Singapore. Respondents also benefitted indirectly and informally from religious-oriented behaviour. Shanti (R26), for instance, had gained employment opportunities through her networks at church and Salmah (R7) received informal sources of donations from other Malay-Muslims. Faridah's (R6) husband was also able to support their family from the money he earned by conducting informal religious events for Malay families in their previous residential area.

Thus far, research done on how religion impacts the experience of ageing have highlighted its positive effects for health and well-being (Cohen and Koenig, 2003), social integration (Johnson, 1995); fostering a sense of usefulness and aiding with personal adjustments to challenges in later life (Blazer and Palmore, 1976); and its importance as a resource for obtaining instrumental aid such as practical help, socio-emotional support, formal

support programmes, informational assistance, and links to other social services (Holt & Dellmann-Jenkins, 1992; Ellison, 1993; Coleman, 2010). The majority of this study's Malay-Muslims, however, revealed the existence of moral barriers that made it difficult for the needy to seek support from religious organisations due to perceptions or experiences of being negatively judged and blamed for their problems.

Returning to the gendered aspects of vulnerability, I observed that male respondents such as Harry (R9), Peter (R10), and Keong (R18) had the lowest chances at overcoming precarity because they lacked sufficiently broad and durable relationships to help them cope with the health-related precarities they encountered in later life. Their inability to develop or sustain strong relationships of support had been due to the combined effects of being in formal employment for most of their lives, drastically spiralling down from affluent social statuses, and suffering health issues that prevented them from being the main breadwinners in their families. In contrast, men like Khamis (R2), Leong (R12), and Hadi (R22) were able to maintain their familial relationships of support because it was a form of "reward" for the care work they had performed for their respective families and households (Calasanti, 2003). Khamis devoted most of his life to the families he had been a caretaker for; Leong supported his adult daughter and did the lion's share of housework because his wife had a higher paying job; and Hadi had been the full-time primary caregiver for his late wife in addition to raising and providing shelter to his grandson for more than 20 years.

On the whole, the meanings formed around the transitions experienced in the process of ageing are cross-cut by gender, ethnicity, and especially class (Arber, Davidson, & Ginn, 2003). While such dimensions of social difference tend to structure the actions and behaviour of individuals, older persons ultimately exercise agency and capitalise on their socio-cultural and socio-biographical strengths in developing individualised coping styles and adaptation methods (Mehta, 2014). In any case, these findings are more indicative than representative due to the study's sample size and qualitative methodology.

7.3.2 The political economy of later-life chances

For any discussion on the circumstances of vulnerable older persons to be considered holistic and thorough, it is imperative to move beyond viewing their problems as a result of individual factors and to instead view them as a product of the structural relationships between the elderly and social and economic institutions (Walker, 1981). In fact, the concepts of vulnerability and dependency themselves are socially constructed categories forged by a

multitude of social forces which include labour market policies that permit age discrimination; the exclusion of elderly from the various domains of social life followed by a loss of social contact; a low sense of self-worth caused by the stigmatisation of old age categories; exorbitant medical costs and insufficient social safety nets; and unequal power relations between older adults and professional service providers (Estes, 1993). In other words, while ageing is undeniably intrinsic in nature, it does not inevitably lead to social *dependency* – a condition created by the socio-environmental effects of public policy and driven by a medical-industrial complex that profits from the medicalisation of older persons' needs. (Estes, 1979; Rowe & Kahn, 1987). Importantly, the capacity to resist such social pressures towards dependency and declining social positions are unequally distributed among seniors; as those without adequate resources end up spiralling even further into poverty.

Such political-economic conditions for ageing, according to Walker (2018), bring about realities of 'unjust ageing' and thus must be confronted. The blueprint for mounting such a resistance has already been specified by Estes (1993: 294) when she revisited her seminal critique of ageist social structures and institutions, entitled, *The Aging Enterprise.* Estes posits that in order to actively challenge and progressively dismantle oppressive age regimes, ageing policy and paradigm approaches must adopt an "empowerment imperative" to enhance the capacities of the elderly for self-esteem, personal control, social participation, and social action. Interventions for seniors should also be directed at addressing structural and macro-level factors that contribute to greater precarity in old age, such as the lack of gainful employment opportunities or gaps in social services. Akin to the proverbial village required to raise a child, Estes (Ibid: 294) argues that the actualisation of such empowered approaches to ageing would have to involve a community-centric model where the self-defined needs of seniors are met by various stakeholders. These include alternative care services, self-help support systems, advocacy groups; professional service teams that prioritise restorative rather than accommodative techniques to treating health problems (Estes, 1980); and coordinated care systems that aim to promote self-management and patient empowerment.

Such a paradigm is much needed in countries facing high rates of elderly poverty. In Korea, where almost half the population of those aged 65 and above live in relative poverty (Jones & Urasawa, 2014), the inadequacies of pension systems constitute a major cause of vulnerability in old age. Falling through the gaps in the pension system are low-income and manual workers, women with limited work experience, and those with irregular employment histories. In 2013, only 29 per cent of the elderly received payments from the National Pension

Service, which requires recipients to have at least 10 years of service (Ibid: 12). As for the Basic Old-Age Pension System, the impact of its broader coverage (67% of elderly) is offset by its relatively meagre benefit equivalent to only 16 per cent of the minimum cost of living in Korea (Ibid: 10). Although there have been calls for pension systems to reform and expand their coverage to tackle elderly poverty, questions about the long-term sustainability of relying solely on pensions for old age income security remain salient. Compounded by a decline in family support and rising numbers of older persons living alone, it is no surprise that Korean elderly are turning to the labour market to survive – with income from employment making up 58 per cent of their total income (Ibid: 7).

Similarly, the United States and United Kingdom also face a situation where failures in their retirement systems and changing family structures have led to rising rates of both relative poverty (23% and 16% respectively) and labour force participation among the 65 and older (OECD, 2019; Centre for Ageing Better, 2019; Price, 2006). Older workers have to also contend with a dearth of quality jobs in the labour market. Nearly two-thirds of American workers aged 45 and above reported seeing or experiencing age discrimination at their workplaces (AARP, 2018) while one-fifth of 65 to 74 year olds in the UK are employed in insecure work arrangements that are low-paid and temporary (Centre for Ageing Better, 2019: 17).

As the findings in this study indicate, opportunity structures for resource and income generation for seniors should be curated, embedded, and scaffolded within communities by stakeholders from across public, private, and voluntary sectors. In differentiating various 'scenarios' of vulnerability, we find that the key to alleviating poverty in later life would be to prolong – for as long as seniors themselves see fit – their access to generating the economic resources they need to develop, sustain, and strengthen relationships of reciprocity with family members as well as social nodes in the community. The reciprocal character of these social relationships would thus form the vital foundations on which elders may have improved life chances and negotiate self-actualizing trajectories of ageing.

However, any constructive attempt at improving the social conditions for later life must entail a sociological analysis of the contingencies that inevitably arise from the interactions between relevant actors and the instruments of intervention – a process Portes (2000: 13) eloquently termed "the dialectics of social life". Thus, it is intended that the experiences and accounts of my respondents represent crucial insights into the unintended manifestations and

unexpected consequences of social policies and institutional conditions affecting the lives of older persons.

7.4   Conclusion and suggestions for future research

This study has primarily sought to understand how experiences of downward social mobility have shaped the lives of vulnerable older persons in Singapore. The use of inductive and life course approaches has allowed the researcher to explore how disadvantages accumulate through critical points and aspects of the respondents' individual and familial life trajectories leading up to their current conditions of vulnerability. The findings also highlighted gaps in retirement, employment, and social assistance policies that have contributed to the narrowing of life chances for downwardly mobile seniors. However, by examining in detail how respondents cope with current and past challenges, as well as the aspirations and anxieties they have about the future, the study has identified several informal and community-based structures that respondents utilise to generate the resources they require to negotiate with the pressures of age-related socioeconomic decline.

Future research is needed to analyse aggregate level trends in downward social mobility in order to gain a more generalisable understanding of how the various factors of decline are distributed among the wider population of older persons. For instance, research could try to establish how much of the senior population in lower middle-income groups or from more affluent socioeconomic backgrounds are presently or imminently facing vulnerable situations but lack access to adequate social support. Additional research questions would include, firstly, for older workers in low-wage employment, which aspects of their jobs have the most impact on their overall wellbeing? And, secondly, what are the broader gender and ethno-cultural differences in negotiating with precarity in later life? Action research could also be undertaken to find out how older persons across the educational and skill spectrum may be given additional post-retirement opportunities to engage reciprocally, economically, and meaningfully in their communities – forming a productive solution to staving off vulnerability in old age. It is therefore imperative, for the betterment of older persons and society as a whole, that research provides sufficient empirical evidence to justify the prioritisation of socioeconomic empowerment paradigms. Such paradigms can diversify and expand the social pathways of later life, which are in danger of being too narrowly defined by an overmedicalisation and de-politicisation of ageing processes.

Annex A: Details of Respondents

Respondent (sample Source)	Age	Gender	Ethnicity	Marital Status	Housing Type	Monthly household Income (Individual) in $S	Latest Occupation	Sources of Income	Highest Education	Household information	Broader Familial network	Previous occupation(s)
R1 / Florence (ECC2)	63	F	Chinese	Single	3-room HDB (Fully paid)	1000 (1000)	Plate collector in a canteen	Salary, CPF (National compulsory savings plan) payout, personal savings, rental of room	Secondary 2	Lives with tenant	6 older brothers and 3 older sisters	Odd job and part-time work
R2 / Khamis (Informal GK)	63	M	Malay	Single	3-room HDB (unpaid tenancy)	N/A (<200)	Live-in caretaker	Remainder money from marketing for family	Primary 6	Lives with a family (older male and female with an adult son)	None	Sub-contractor, factory machine operator, temp. jobs
R3 / Rumini (ECC1)	64	F	Malay	Widowed	1-room HDB (rental)	300 (300)	Food stall assistant at a Madrasah	Paid informal work, Public Assistance	Primary Level (Malay speaking)	Lives alone	3 sisters, 1 brother, 1 son & 6 grandchildren (in Australia), 1 niece, 1 cousin	Cleaner at elderly care centre, cashier at MPH bookstore, retail assistant at bookstore

ID	Age	Sex	Ethnicity	Marital status	Housing	Income	Occupation	Income source	Education	Living arrangement	Family	Work history
R4/Mona (ECC2)	64	F	Chinese	Divorced	5-room HDB (unpaid tenancy)	N/A (Nil)	Nil	Personal savings, CPF payouts,	Incomplete (lower) secondary school	Older brother and sister-in-law	1 older brother, 1 older sister, sister-in-law, 4 nieces, (daughter deceased)	Factory worker, clinic assistant, geriatric equipment shop assistant
R5/ Ayu (Informal GK)	65	F	Malay	Widowed	2-room HDB (rental)	1200 (400)	Home-maker	Public assistance	Primary 4	Lives with youngest brother (aged 49) and granddaughter (aged 17)	4 children (all daughters aged 39-45), > 5 grand-children	Never worked
R6/Faridah (VWO)	65	F	Malay	Married	2-room HDB (rental)	1500 (600)	Home-maker	CPF payouts	Secondary 2	Lives with husband and adult son	7 children (4 from previous marriage and 3 from current)	Housekeeping services, Sales representative
R7/Salmah (ECC1)	65	F	Malay	Divorced	1-room HDB (rental)	1200 (400)	Home-maker	Monthly payments from children (enforced by MPA), CPF payouts, pawning of jewellery, begging	Primary Level	Lives with daughter in law and 3 grandchildren	3 sons (40 – 45), Daughter-in-law and 3 grandchildren (oldest is 12); younger sister - 58	Dishwasher at restaurant, Cleaner

R8/Linda (ECC1)	67	F	Malay	Divorced	1-room HDB (rental)	300 (300)	Part-time assistant for wedding caterer	Paid work, Money from daughter	No formal education	Lives alone	3 children; 2 sons and 1 daughter. All married but only daughter has 1 child; 2 children in-laws; 7 other siblings	Cleaner, Foodstall assistant, Foodstall operator
R9/Harry (Informal GK)	67	M	Chinese	Separated	Nursing home	N/A (300)	Nil	CPF payouts and charitable handouts	Higher School Certificate (HSC)	Institutionalised	Sister; Wife and 3 sons aged 19 to 30 (in Philippines); Cousin	Ship operation officer, security guard
R10/Peter (VWO)	67	M	Chinese	Separated	SGH	N/A (100)	Nil	Tsu Chi Foundation (charity)	University Bachelor's Degree	Lives with one other SGH resident	Wife and son in Australia	Business owner
R11/Gary (ECC2)	68	M	Chinese	Single	4-Room HDB	N/A (200)	Nil	CPF payout and personal savings	Lower Secondary	Lives with younger brother	Older brother in Scotland; Younger brother and sister in their 60s	Landscaper for Ministry of Environment

R12/Leong (Worksite)	68	M	Chinese	Married	3-room HDB	2000 (1000)	Cleaner	Salary and personal savings; wife is also working	Primary Level	Lives with wife and youngest daughter	Older married daughter	Cleaner, plate collector in a food court, General worker and operator at a factory, Assistant in a plywood company, shipyard labourer, Assistant to a tailoring business
R13/ Jun (ECC1)	68	F	Malay	Married	1-room HDB	2300 (500)	Home-maker	CPF payouts and money from all 3 children	Primary school	Lives with husband and youngest daughter	1 Son 2 daughters (30s to 40); 7 siblings	Factory operator
R14/Rabiah (VWO)	71	F	Malay	Single	3-room HDB	300 (300)	Part-time domestic helper	Paid work, Money from relatives (irregular)	Primary School (Malay language)	Lives with younger sister (single and dependent)	1 older and 1 younger brother and 1 younger sister	Part-time domestic helper, Part-Time seamstress, Factory worker
R15/Umi (Informal GK)	71	F	Malay	Married	3-room HDB	500 (500)	Caregiver	CPF payouts, allowance from children, MUIS (Muslim authority)	No formal education	Lives with bedridden husband but 2nd daughter lives in the unit next door	3 children – Eldest son is 49, daughters in early 40s.	Factory worker for an American and a Japanese company for over 20 years.
R16 / Anthony (ECC1)	71	M	Chinese	Separated	1-room HDB (rental)	550 (550)	Full-time volunteer (organizes activities and support for elderly)	Public assistance and temple funds	Secondary level (Chinese speaking)	Lives alone	Estranged from family (has 1 son and wife)	Business owner (transformer), television technician, worked for Rediffusion as a technician

ID	Age	Sex	Ethnicity	Marital	Housing	Income	Occupation	Income sources	Education	Living arrangement	Family	Work history
R17 / Jameela (Worksite)	72	F	Indian	Widowed	2-room HDB	1200 (1200)	Cleaner	Salary, insurance payout, CPF payouts	Primary 6	Lives alone	5 siblings (3 overseas); 4 children all married with children and moved out	Cleaner, cook for a hospital's catering company
R18/Keong (VWO)	72	M	Chinese	Divorced	SGH	N/A (Nil)	Nil	Savings and CPF payouts; social support	HSC	Lives with 1 other elderly person	Distanced himself from family (has 1 daughter aged 38 and son 42) Both children married with children	Business owner (ran an engineering workshop)
R19/Lisa (VWO)	72	F	Chinese	Single	3-room HDB	1000 (600)	Caregiver	CPF payouts, Dividents from shares, buying and selling stocks, personal savings	Secondary 4	Lives with brother (63 and bedridden) and mother (90s and bedridden)	1 sister and 2 brothers (in their 60s); 2 nephews and 1 niece.	Office assistant in a finance department at timber company, finance officer in BP, purchasing assistant at a Chinese Malaysian sugar plantation, worked for a company making jingles for radio and TV
R20/Jane (VWO)	73	F	Chinese	Single	SGH	Nil (Nil)	Nil	Savings, CPF payouts, and Public Assistance	University Degree	Lives alone	No siblings; cousins migrated overseas	Owned a catering business, hairdressing business, personal assistant, receptionist, executive in a cheese company

R21 / Rosalind (VWO)	74	F	Chinese	Married	3-room HDB	500 (Nil)	Part-time helper at grocery store	Savings, Church	Primary level	Lives with husband	17 siblings; Close ties with only one sister and nephew.	Supermarket packer
R22 / Hadi (Worksite)	75	M	Malay	Widowed	1-room HDB (rental)	2600 (1100)	Cleaner	Salary, CPF, daughter and grandchild (Small and infrequent amounts)	Primary 3	Lives with grandchild (25 yrs old)	2 children both married - Son is 50 plus, daughter is 48	Storeman at automobile company
R23/Begum (ECC1)	76	F	Indian	Married (2nd marriage)	1-room HDB (rental)	200 (200)	Home-maker and caregiver	Savings, money from daughter, nieces and nephews, and friends at the market	No formal education	Lives with dependent husband who is ill, unable to walk, and is blind	Older and younger sister; several nieces and nephews; 1 daughter; 4 grand-children	Cleaner at doctor's clinic
R24/Nora (ECC1)	76	F	Malay	Widowed	1-room HDB (rental)	<100 (< 100)	Home-maker and Caregiver	Son, one daughter, and friends who meet her in the market	No formal education	Lives with mentally disabled adult daughter.	3 siblings in Malaysia; 5 children (45 to 56) – 5 daughters 1 son.	Cleaner, food hawker, Domestic worker
R25 / Madam Tan (ECC2)	81	F	Chinese	Single	1-room HDB (rental)	N/A	Never worked	Social workers and public assistance	No formal education	Lives alone	Estranged from family.	Nil

R26 / Shanti (ECC1)	82	F	Indian	Widowed	2-room HDB (rental)	<100 (<100)	Part-time Volunteer at a church and mobile nursing services	Children, CPF payouts, Savings	Secondary Level	Lives alone	4 children – 2 sons 2 daughters (all in 50s) Only one son has a house in Singapore but travels often.	Nurse, Lab assistant in a secondary school, Managed a maternity home
R27/Govin (VWO)	83	M	Indian	Married	2-room HDB (rental)	800 (800)	Security guard and part-time newspaper vendor assistant	Salary, church	Primary level	Lives with wife (suffering from depression due to loss of only child- daughter in her 20s)	Estranged from other family members India	Security guard, business owner (Food stalls)
R28/Lim (VWO)	84	M	Chinese	Married	3-room HDB	500 (500)	Part-time grocery shop assistant	Allowance, church	Primary level	Lives with wife	No children and estranged from siblings	Supermarket packer, Boarding officer for a shipping company
R29/Jagjit (ECC1)	85	M	Indian	Married	2-room HDB	500 (500)	Nil	Public assistance, Charity (Lion's Club)	Primary level	Lives with wife and son (33) who is mentally ill.	5 children – 3 sons and 2 daughters; Estranged from relatives in India due to inheritance dispute	Personal driver, officer at the port of Singapore authority, officer for the Royal Air Force

ID / Name	Age	Sex	Ethnicity	Marital Status	Housing	Income		Source of Income	Education	Living Arrangement	Family	Past Occupation
R30 / Madam Kwan (ECC1)	86	F	Chinese	Single	1-room HDB (rental)	Nil (Nil)	Nil	Savings	Secondary level	Lives alone	Sisters and nieces live in Indonesia; the youngest child of the family she worked for.	Live-in nanny, restaurant assistant
R31/Madam See (ECC2)	86	F	Chinese	Widowed	4-room HDB (owned by son)	800 (300)	Nil	Unmarried son	No formal education	Lives with unmarried son in his 50s	8 children - 3 boys 5 girls (40 to 60s) all married and have minimal contact except for unmarried son.	Plate collector at a canteen
R32 / Madam Lee (ECC2)	86	F	Chinese	Widowed	4-room HDB	700 (700)	Nil	Rents out one of her rooms, Daughter-in-law, Great grand-daughter	No formal education	Lives with a tenant (female student 18 yrs old)	Younger sister (70+) and younger brother (80); 3 children – 2 daughters and 1 son; Nephews and nieces	A cook for a British army camp, a chambermaid for a hotel
R33 / Madam Lai (Informal GK)	87	F	Chinese	Widowed	3-room HDB (owned in her name)	1300 (300)	Waste paper, tin cans, and cardboard collector	Sales of collected materials; youngest son and daughter; Savings	No formal education	Lives with youngest unmarried son	5 children - 4 sons 1 daughter	Gardener for the government

R34/Madam Wong (ECC2)	89	F	Chinese	Widowed	4-room HDB	Nil (Nil)	Nil	Occasional charitable donations	No formal education	Lives with son on weekends and daughter on weekdays	3 brothers (60s-70+) rarely meets about once a year during Chinese New Year; 4 sons 2 daughters but only has contact with 1 son and 1 daughter	Homemaker
R35/Madam Tay (ECC2)	93	F	Chinese	Widowed	1-room HDB (rental)	<100 (<100)	Nil	Public assistance, Church	No formal education	Lives alone	1 daughter and 1 grandchild	Homemaker
R36/Theresa (VWO)	77	F	Chinese	Married	3-room HDB	Nil	Full-time caregiver	Savings, CPF	Secondary 2	Lives with 88-year-old husband with dementia	3 sons (2 in the US and Australia) And 1 daughter (Australia)	Main career as a secretary and then sold insurance policies as a secondary career until her mid-60s

Notes:

CPF – Central Provident Fund

ECC - Elderly Care Centres

GK – Gatekeeper

HDB – Housing Development Board

SGH – Senior Group Home (Shared accommodation for vulnerable seniors in public housing apartments)

VWO - Voluntary Worker Organisation

Summary details

Total respondents: **36**

Mean age: **74 (Range: 63 to 93)**

Male: **11**, Female: **25**

Ethnicity breakdown: Chinese – **20**, Malay – **11**, Indian – **5**

Marital Status: Widowed – **11**, Single – **9**, Married – **9** Divorced – 4, Separated – **3**

Most common housing type: 1-2 room HDB public apartments – **17**

Median average household income (approx.): **S$500 (per person: S$500)**

Job types: (not exclusive) Cleaner/Labourer – **5**, Informal/Temp/Part-time work (no CPF) – **8**, Unemployed/Homemaker/Caregiver/Volunteer – **24**

Main sources of income (not exclusive) : CPF payouts – **15**, Personal savings – **13**, Salary/Paid work/'Allowance' – **12**, Public assistance – **7**,

Religious / Charity organizations – **9**, Money from children/relatives – **7**, Other improvised strategies – **7**

Most common academic qualification: Primary level education – **13**, Without formal education – **10**

Household: Average size – **2 to 3 persons**, Living with at least 1 dependent – **9**, Living alone – **9**

Average number of previous jobs prior to retirement/retrenchment : **2 to 3**

Title of Project: **Understanding Survival Strategies and Alternative Opportunity Structures among the Elderly in Singapore**

Name of Researcher: **Suen Johan**

Dear Madam/Sir,

As part of a research project on the experience of ageing in Singapore, I am conducting interviews with older adults in Singapore who are aged 60 and above. You will be asked questions about your past and present experiences with work, obtaining financial support, your environment, living arrangements, as well as social and family relationships. This research is being conducted as part of my doctoral studies in Sociology.

The interview will take about 60 to 90 minutes.

If you are interested in receiving further information about this project, please write your e-mail address on the extra sheet.

Please tick box

1.   I confirm that I have understood these instructions and have had the opportunity to ask questions.

2.   I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason.

3.   I understand that my responses will be anonymised and only used for academic research.

4.   I understand that my interview may be recorded.

5.   I agree to take part in the above project.

_____   ___ _____

Name of Participant   Date   Signature

Suen Johan

_____   ___ _____

Name of Researcher   Date   Signature

<u>Interview Schedule</u>

A)   Personal details
1. Age____Sex_____
2. Educational Level_____
3. Marital Status_____
4. Current Occupational Status/Job(s) _____
5. Monthly Individual/Household Income (Average) _____

B) History of income generation (Formal employment and informal economic activity)
1. Are you still working now? What do you do?
2. How do you like your current/last job? What about the work do you like/dislike?
3. Why did you take the job?
4. What were your previous jobs starting from your first job?
5. How did you find those jobs? What did you like about those jobs?
6. Why did you stop work? (Ask for the different jobs they do)
7. What other ways do you earn money or get food or other things you need to live?
8. When did you first get involved with informal work? How did you start?
9. What exactly do you do (informal work)? Do you sell or buy anything?
10. Why do you do it? How long do you want to keep doing this?
11. Do you prefer this over other jobs? Why don't you want to do other jobs?
12. Have you been doing the same thing (informal work) all the time?

C)   Family/household configuration and shifts
1. Can you talk about the other people you live with? What do they do? How do they help you or each other in the house?
2. How many people currently live with you and has this changed over the course of your life? (Obtain more details and reasons for changes)
3. Has anything serious happened to your family or at home that has given you a lot of problems? Have you solved those problems? (Turning points)
4. How have these (turning points) changed you or your family?
5. What do you do for the other people in the household?

D)   Residential environment
1. Do you like where you live now? What do you like/dislike about it?
2. How long have you been living here? Have you moved much? Why did you have to move? How has moving affected you?
3. What do you do around your house? Do you have any favourite places to go?
4. Where do you normally go around your neighbourhood and for what?

E)   Sources of support
1. Where/who do you turn to for help in times of need? Why do you choose him/her/them? (Find out more details on sources of help)
2. Do you turn to social service/work agencies (governmental and non-governmental) for help? How much help do they provide? How do you like going to them?
3. How do you think social work can help you more? How can they be better?

F)   Expenditure patterns
        1. What do you normally spend on?
        2. What do you spend on the most?
        3. Where do you buy most of your things?
        4. Do you spend more or less now than you did before? Why?

G)   Life course trajectories
        1. How is life for you since you stopped working?
        2. Do you think your life will change in the next few years?
        3. What would you like to change in your life? Do you think your life can be better or worse?
        4. Do you have any regrets about the past?
        5. What are your plans/worries for the future?
        6. How do you feel about your life now?
        7. Thinking about your life, what are three (or more) things you experienced that was very important?

Life History Calendar

	Current	Past	Distant Past	Future Aspirations
Household/family landmarks, roles, and configurations				
Employment situation/history				
Informal Economic Activities				
Social and familial networks/dynamics				
Formal sources of support				
Health issues				
Residential environment				
Other important life events				

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i The focus of Ministry of Health's 2016 Budget initiatives is on fighting diabetes (see https://www.moh.gov.sg/content/moh_web/home/pressRoom/highlights/2016/Budget2016.html)

ii https://www.cpf.gov.sg/members/schemes/schemes/retirement/cpf-life

iii Eligible lower-income elderly households (earning less than S$12,000 a year) could apply for silver housing Bonus to receive up to S$20,000 cash bonus per household when they sell off their flat to buy a smaller flat type (up to 3-room flat) and use some of the net sale proceeds to top up their CPF Retirement Account (RA) and join CPF LIFE (more details at http://www.hdb.gov.sg/cs/infoweb/residential/living-in-an-hdb-flat/for-our-seniors/right-size-with-silver-housing-bonus)

iv Details of CPF LIFE can be obtained from the following web site from CPF: https://www.cpf.gov.sg/Members/schemes/schemes/retirement/cpf-life

v https://www.tripartism.sg/

vi https://www.iras.gov.sg/irashome/Individuals/Locals/Working-Out-Your-Taxes/Deductions-for-Individuals/Parent-Relief-/-Handicapped-Parent-Relief/

vii https://www.iras.gov.sg/IRASHome/Individuals/Locals/Working-Out-Your-Taxes/Deductions-for-Individuals/Parent-Relief-/-Handicapped-Parent-Relief/

viii The study surveyed 1,190 care recipients (age 75 and above) and caregiver dyads and 792 potential care recipient-potential caregiver dyads.

ix Estimated costs of raising a child from birth to young adulthood have been cited as S$300,000 to S$500,000 (£150,000 – £250,000) – inclusive of medical expenses during pregnancy and childbirth, infant care, childcare, enrichment activities, education fees from preschool to university, and basic food and other necessities (Jones, 2012).

x The National Council for Social Services (NCSS) co-ordinates the social service sector and has more than 400 members organizations, although it is not mandatory for welfare organizations to join NCSS membership.

xi There are ethnic quotas in public housing estates to prevent the formation of ethnic enclaves. Social welfare and assistance, including numerous student bursaries and scholarships are provided through ethnic-based self-help groups.

xii In the absence of absolute indicators of poverty in Singapore, Ng (2013: 25) conceptualized relative poverty as those having incomes that were less than half of the median average household income or in the lowest 20 per cent of average monthly household incomes. In 2015 the figures for median average income per household and per household member is S$8666 and S$2500 respectively. The bottom 20 per cent of Singaporean households earned an average monthly income of S$3815.

xiii In 2014, the researcher conducted in-depth interviews for a study on low-income caregivers of dependent elderly in Singapore. With the permission of the principal investigator, the participants who fit the sampling criteria for the current study were contacted and asked to participate.

xiv When introducing the study to respondents as a sociological study or in the field of social science, almost all respondents made the assumption that it was social work-related.

xv Although the official website of the Ministry of Social and Family Development lists the inability to work due to old age as one of the qualifying criteria for public assistance (Ministry of Social and Family Development, 2014a), the process of applying and getting approval is reportedly so problematic, stressful, and uncertain that numerous respondents refused to stop working. They were thus caught in a catch-22 situation as government social assistance officers tend to turn down applicants who were formally employed.

xvi One respondent mentioned that he already had experience with such interviews as he had been interviewed by students before. The other two respondents had a basic idea of student research from frequently interacting with faculty members and graduate students.

xvii Close to 70 per cent of Singapore residents aged 65 years and older have less than secondary school education (Singapore Department of Statistics, 2017).

xviii A set of health-related benefits that were targeted to those aged 65 or older at the end of 2014. More details about the policies and programmes can be found at http://www.pioneers.sg

xix For the Chinese Lunar New Year, it is customary for the Chinese to give and receive cash gifts in red envelopes to signify prosperity and good fortune.

xx During work hours, Hadi would perform two to three of the five daily prayers (in the afternoon, late afternoon, and early evening) and the congregational prayer every Friday afternoon at a nearby mosque.

xxi Hadi described the various post-retirement jobs he had considered and why they were undesirable in comparison to his job as a cleaner. Apart from avoiding long uninterrupted work hours with minimal breaks, he associated specific disadvantages with the following jobs: 1) security guard – concerns about personal safety and being responsible for valuable property/equipment; 2) petrol station attendant – dealing with customers

that were potentially problematic; 3) factory production line assistant – doing tedious and mundane work in a strictly regulated environment; and 4) plate collector/cleaner in at a food centre/canteen – stressful and strenuous work in a crowded environment.

xxii In 2014, a Progressive Wage Model (PWM) was implemented to help low-wage workers achieve more sustainable increases in real wages. The PWM was instituted as a mandatory licensing requirement for employers in the cleaning, landscape, and security sector (three key industries for low-income employment) to pay their resident workers at least S$1,000 a month. For more information on the PWM, see https://ntuc.org.sg/wps/wcm/connect/b30e4bd7-aea9-4c4b-9ed9-5b6202a70d67/Tripartite+Cluster+for+Cleaners+Report_Dec+2016.pdf?MOD=AJPERES.

xxiii Senior Activity Centres (SACs) are drop-in centres for needy and vulnerable seniors living in HDB rental flats and studio apartments where seniors can take part in programmes and activities such as arts and crafts, singing, keep-fit exercise sessions, and outings. Seniors can visit these centres for more information on government schemes for the elderly. SACs provide services such as maintaining a register of seniors, providing information and referrals for elderly for needed services, organising social recreational activities, conducting home visits to frail seniors and managing the alert alarm system that enables the SACs to render immediate assistance to seniors in distress. There are currently at least 58 SACs and almost all of them are operated by VWOs with support from the government.

xxiv Community Development Councils (CDCs) are umbrella grassroots bodies created to coordinate and lead smaller grassroots organisations such as the Citizens' Consultative Committees (CCCs), the Community Centre Management Committees (CCMCs) and the Residents' Committees (RCs). The main objective of CDCs is to strengthen bonding and enhance social cohesion within local communities. Presently, there are a total of five CDCs located in the central, north east, north west, south east and south west parts of Singapore.

xxv The Residents' Committees (RCs) were introduced in 1978 to promote community cohesiveness amongst residents within their respective RC zones in Housing and Development Board estates. Run by residents for residents, RCs also work closely with other grassroots organisations like the Citizens' Consultative Committees and various government agencies to improve the physical environment and safety of their respective precincts.

xxvi In the third quarter of 2008, the banking crisis in the United States and its ripple effects had greatly stressed the Singapore economy, causing it to be the first country in East Asia to succumb to recession. It was hailed as Singapore's worst ever recession. Ordinary citizens who had poured their life savings into financial products such as Lehman's Minibonds, DBS High Notes 5 and Merrill Lynch Jubilee Series 3 LinkEarner Notes, suffered great losses when their investments soured, and they clamoured publicly for redress from banks and brokerages that had sold them the products. Local companies and businesses resorted to wage cuts, wage freeze, hiring freeze, shorter working hours and even compulsory leave to ride out the crisis.

xxvii The Inland Revenue Authority of Singapore states that in order for cash donations to be considered tax-deductible, they have to be made to an approved Institution of a Public Character (IPC) or the Singapore Government.

xxviii The expiatory payment is a special form of charity given to a poor person where one has to pay for each day of missed fasts during Ramadan (or missed prayers). For every day of missed fasting one has to pay the value of approximately 2 kg of wheat. The expiatory payment for Ramadan is only paid by or on behalf of "a person who is not able to fast at all." This entails that the expiatory payment only applies for people whom, due to health considerations: cannot fast in Ramadan, are unable to make up for the missed fasts at any other time of the year and, are not expected to ever regain the ability to make up for the missed fasts. If expiatory payment is given, then it is presumed that the inability to fast remains until death.

xxix The full list of shortlisted projects may be accessed on the raiSE website (https://www.raise.sg/leapforgood.html).