Incentives and disincentives of reproduction: women’s educational attainment and fertility decisions in Singapore

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Incentives and Disincentives of Reproduction: Women’s educational attainment and fertility decisions in Singapore

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Total Fertility Rates (2010):

- Japan 1.3
- South Korea 1.2
- Hong Kong 1.0
- Taiwan 1.0
- Singapore 1.2

Source: 2010 Population Reference Bureau
Low Fertility and Policy Responses

- Tax benefits, monthly allowances, baby bonus scheme
- Work-family balance policies

Recent developments:
- Russia (2006)
- South Korea (2006)
- Japan (2009)
- China – considering changing one-child policy

- Financial incentives: income tax relief; tax rebates; childcare subsidy; use of Medisave account; maid levy; grandparent caregiver relief; cash benefits (Baby Bonus Scheme & CDA).

- Work-Family balance policies: public sector flexible work; public sector leave; paid maternity leave; paid childcare leave; five-day workweek for civil servants; “work-life works!” fund; unpaid childcare leave; maternity leave protection.
State Expenditures on Pronatalist Incentives 2002-2006

Source: Ministry of Finance, Expenditure Overview, various years
Below-replacement TFRs

Selected Total Fertility Rate:
Ethnic differentials in fertility

- The Chinese formed 74 percent of the resident population. The Malay and Indian share stood at 13 percent and 9.2 percent respectively in 2009.

“Resident TFR for the Chinese (1.08) remained lower than that for Malays (1.82) and Indians (1.14) in 2009” (Singapore Department of Statistics 2009).
Minority Education and Employment

- According to census data, among the non-student population aged 15 years and over, the Chinese have attained the most education, followed by Indians and then Malays.

- In addition, occupational status also varies between groups—according to census data, the Chinese are more likely to be employers or “own account workers,” followed by Indians and then Malays.
Gender roles in the family

- Chinese: “there is a “shift from a patriarchal family system to one that is now characterized by egalitarianism and companionship” (Kuo 1998).

- Malays: There is emphasis on the wife’s primary tasks which involve “performance of domestic duties, cooking, running the household, and caring for the children” while the husband’s primary task is to provide for the family (Swift, 2001).

- Just like women in Chinese and Malay families, most Indian women still views wives and mothers as her primary family roles while economic roles come later (Dasgupta and Lal, 2007).
Methodology

1. Semi-structured in-depth interviews with 165 individual women of childbearing age (20-49).

2. 39 focus group interviews with women, their peers, parents, spouses, and prospective spouses.

Main Findings

- Knowledge and understanding of government policies

- Diversity of aspirations and responses toward policies

- Conceptualizations of children’s “quality”
Interviews Probed:

- Knowledge of:
  1) government policies that helped married respondents or their family/friends/acquaintances decide to have a child or children
  2) specific policies that would help respondents to decide whether to have a(nother) child,

- Views about
  1) policies that “work” or “are not working”
  2) what needs to be done by the government in terms of policies to encourage people to have more children”
Knowledge of policies is poorer among the less-educated

<table>
<thead>
<tr>
<th>Knowledge about pronatalist financial incentives</th>
<th>Respondents' Highest Level of Education</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary school</td>
</tr>
<tr>
<td>None</td>
<td>1 (33.3%)</td>
</tr>
<tr>
<td>Some (keyword)</td>
<td>2 (66.7%)</td>
</tr>
<tr>
<td>Detailed</td>
<td>0 (0.0%)</td>
</tr>
<tr>
<td>100% =</td>
<td>3</td>
</tr>
</tbody>
</table>
Dissemination: Newspaper

Mazlan (FG#5):

Because some of them, they don’t read newspaper daily. Like those from the lower income, even to buy the newspapers at 80 cents, 90 cents. To them, it is still a lot.

I got a friend…eventually, he doesn’t know about all these things, about this baby bonus thing or whatever it is. So he came to know about it when he met the MP [Member of Parliament] to ask for help. The MP tell him about this.
Mr. Khaw (FG#8)

“Even with all the [Baby Bonus] subsidies and all, some parents may not be aware that they can go [get the benefits] and these people who are not aware, may not be educated people who can read what you give to them... brochures and all...”

Mr. Khaw went on to draw an analogy with “low take-up rate” for free computers
Other suggested channels

- “Automatic” benefits to parents
- Posting information on the notice boards for residents in residential buildings
- Mailing pronatalist policy packages to newly-wed couples as “reading materials.”
- Having “a Web page in the Registry of Marriage portal”
Diverse Aspirations and Responses


- Interviewees were asked:
  “If you have a child or would like to have a child, your *ideal* choice is to
  (a) not work before and after having a child/children,
  (b) keep working after having a child/children, or
  (c) quit your job after having a child/children.”
Diverse Aspirations

- “Family-oriented” women and “career-oriented” women
- Of the 114 respondents who were unmarried:
  - 72 were career-oriented women who would ideally prefer to continue working after childbirth and
  - 34 were family-oriented women who ideally would quit after childbirth.
  - 8 respondents did not give a clear indication of their orientation.
- Among the 51 respondents who were married:
  - 10 proved to be career-oriented women
  - 38 were family-oriented.
  - 3 respondents did not give a clear answer.
Respondents’ educational level & aspirations

<table>
<thead>
<tr>
<th>Family-career Aspiration</th>
<th>Below-University</th>
<th>University-educated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>53 (100%)</td>
<td>101 (100%)</td>
</tr>
<tr>
<td>Family-oriented</td>
<td>33 (62.3%)</td>
<td>39 (38.6%)</td>
</tr>
<tr>
<td>Career-oriented</td>
<td>20 (37.7%)</td>
<td>62 (61.4%)</td>
</tr>
</tbody>
</table>
Divergent Responses

- Paid maternity leave is welcomed, especially by family-oriented women.

- Paid maternity leave is ineffective, particularly for career-oriented women.

- Institutional support such as homemaker allowance; flexible work hours, and onsite-childcare centers is sought by women.
III. Conceptualizations of children’s “quality”

- **Interpersonal competence:**
  there is a concern that a child should be able to relate to, and cooperate with others, in order to better develop moral character and good citizenship.

- **Individual competitiveness:**
  there is a concern with raising a child to excel in an increasingly competitive world.
Respondents’ education level and emphasis on “competitiveness” versus “interpersonal competence”

<table>
<thead>
<tr>
<th>Individual competitiveness or “Interpersonal competence”</th>
<th>Pre-University</th>
<th>University-educated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>10 (100%)</td>
<td>19 (100%)</td>
</tr>
<tr>
<td>Individual competitiveness</td>
<td>3 (30.0%)</td>
<td>10 (52.6%)</td>
</tr>
<tr>
<td>Interpersonal competence</td>
<td>7 (70%)</td>
<td>9 (47.4%)</td>
</tr>
</tbody>
</table>
Social support and “Interpersonal competence”

Data from the focus groups:
- Mr. and Mrs. Khaw (University graduates)
- Ms. Govindan (Secondary)
- Nadra and Siti Isah (university students)
- Wee Leong (university student)
- Aarti (university student)
Grooming children for “Individual competitiveness”

Data from the focus groups:

- Mr. and Mrs. Owyong
  (university graduate; other diploma)
- Mr. and Mrs. Lee
  (university graduates)
- Mr. and Mrs. Palanswami
  (Upper secondary; secondary)
Conclusion

- Higher-educated female citizens are better informed of the pronatalist policy Incentives.

- However, they are also more likely to be career-oriented women who ideally would like to keep working after having a child, and

- They are also more likely to limit childbearing because they believe in instilling individual competitiveness rather than “interpersonal competence” in their children.
In sharp contrast, female citizens with lower level of formal schooling, especially those without university education, are more likely to be completely unaware of the pronatalist incentives; making such policies an unlikely basis for their childbearing decisions.

But, they are also more likely to give birth to more than one child because of the belief in developing children’s “interpersonal competence” through sibling relationships.

Moreover, they are more likely to be family-oriented women who Ideally would like to stay at home or quit their jobs when they have children.
Discussion

According to the Singapore Department of Statistics, in 2000, 9.5 percent of Singapore citizens were university graduates, and the proportion of university graduates among the Chinese, Indian, Malay, and “Others” were 10.8, 8.1, 1.8, and 11.0 percent, respectively. Given that there is a higher proportion of university graduates in the Chinese group as compared to the Indian and the Malay groups, one would expect to see a corresponding lower fertility rate among the Chinese group than the Indian and the Malay group, which is the documented ethnic differentials in total fertility rates.