

**DEFAMILISATION/FAMILISATION MEASURES AND PENSIONS IN HONG KONG
AND TAIWAN**

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DEFAMILISATION/FAMILISATION MEASURES AND PENSIONS IN HONG KONG AND TAIWAN

Abstract

This article discusses the link between familisation measures (to lower the negative consequences of participating in the family as a care-provider) and defamilisation measures (to reduce individual responsibility for providing care in the family), and pensions for women. To enhance women's chance of having a secure retirement life, it makes two suggestions: government should provide defamilisation measures to assist women to accumulate pension income through work-based pension measures; and government should provide familisation measures extensively as an alternative to these measures. It also demonstrates how the case examples of Hong Kong and Taiwan provide support to these two suggestions.

Keywords

defamilisation measures, familisation measures, pensions and women

DEFAMILISATION/FAMILISATION MEASURES AND PENSIONS IN HONG KONG AND TAIWAN

Introduction

Esping-Andersen (1990) categorized 18 OECD countries into ‘three worlds of welfare capitalism’ based predominantly on the concept of labor de commodification. This is commonly seen as the degree to which individuals are able to maintain a socially acceptable standard of living regardless of their market performance (Kroger, 2011). Esping-Andersen’s ‘three worlds of capitalism’ thesis has long been criticized for overlooking gender and family issues. In response to this criticism, an increasing number of defamilisation and familisation studies have emerged (Kroger, 2011; Lister, 1994; Lohmann & Zagel, 2016). These studies raise concerns about two kinds of threat to women’s welfare – the difficulty in securing a socially acceptable standard of living; and a lack of sufficient opportunities to choose the level and manner of participation in the family. These concerns are reflected in Lister’s (1994, p. 37) widely discussed view on the concepts of labor de commodification and defamilisation:

T(he) dimension of de commodification needs also to be complemented by that of what we might call ‘defamilisation’, if it is to provide a rounded measure of economic independence. Welfare regimes might then also be characterized according to the degree to which individual adults can uphold a socially acceptable standard of living, independently of family relationships, either through paid work or through the social security system.

Defamilisation and familisation studies have emphasized that governments should play an active role in assisting women to secure a socially acceptable standard of living through participating in paid employment or assisting them to seek financial autonomy in the family in an alternative manner (such as relying on state support) (Kroger, 2011; Lohmann & Zagel, 2016; Nyberg, 2002). Kroger (2011) argues that instead of ‘opting out of work’, women need

support from social policy to ‘opt into work’ and ‘opt out of family’. Nyberg (2002) stresses that inclusion in paid work has been a significant criterion for women’s emancipation. The government has the potential to create more favorable conditions for women to participate in paid employment or seek a decommodified way of securing a socially acceptable standard of living through the provision of defamilisation and familisation measures (Kroger, 2011; Lohmann & Zagel, 2016). Defamilisation measures are concerned with reducing family and individual care responsibilities (Lister, 1994). In contrast, familisation measures refer to policies which lower the negative social and economic consequences of participating in the family as a care-provider (Lohmann & Zagel, 2016).

The provision of defamilisation and familisation measures has important implications for retirement. This is because people’s situation in retirement largely reflects individual’s different life course experiences, including their earnings and pension contributions (Foster, 2014; Maier, De Graaf & Frericks, 2007). Pension entitlements, based on paid employment participation are, in principle, proportional to life-course wages (Frericks, Knijn & Maier, 2009). Fragmented work histories and low wages in particular have tended to play a role in low income in retirement (Blackburn, Jarman & Racko, 2016; UN, 2015). These characteristics have been particularly prevalent in women’s employment, often with adverse effects on their retirement income (Ginn & Macintyre, 2013). This is because the financial situation of people in retirement is a result of the gradual accumulation of pensions and other assets over the life course. Women are less likely than men to have a retirement plan based on their own contribution; and when they do, they tend to receive a significantly smaller pension. For instance, Betti, Bettio, Georgiadis & Tinio (2015) identified that when taking the EU as a whole, men were on average entitled to pensions which were greater than those of women by 39%. Therefore, it is unsurprising that poverty rates among older people (age 65+) are higher

for women than for men in regions where the data is collected. For example, the UN (2015) found that on average 16% of older women and 12% of men were in poverty in Europe.

This issue has led to discussions regarding whether defamilisation and familisation measures can not only be used to provide women with more freedom to choose their paid work and care roles, but also to reduce gendered pension inequalities in retirement (Daly, 2011; Chau, Foster & Yu, 2016). This is because defamilisation measures can enable women to reduce their caring responsibilities and participate in paid employment, and in doing so, women may be able to accumulate sufficient retirement income through work-based pension schemes. Alternatively, some financial assistance schemes can function as a kind of familisation measure if they serve to financially support women to undertake the role of family carer. If these schemes provide sufficient benefits to users, they are likely to assist women to secure a reasonable standard of living in retirement despite their more limited paid labor market involvement. However, it is common for childcare credits to only be provided in basic pension systems with care rarely taken into account in private pensions (Frericks et al., 2009).

While many women are expected to participate in paid work and build their own retirement income, especially in capitalist societies, there is no guarantee that governments will take an active role in assisting them to do so through the provision of defamilisation measures (Daly, 2011; Lewis & Giullari, 2005). Without such provision, many women may not be given sufficient support to take part in paid work and, as a result, are likely to have difficulties in securing a reasonable standard of living and gaining financial autonomy in the family, both during and after their working life. This is even more problematic if inadequate familisation measures are in place which can play an important role in compensating for periods of caring responsibilities.

Against this background, the objective of this article is to explore how defamilisation and familisation measures are employed to assist women to respond to the challenges of securing

an adequate pension for retirement. In order to meet this objective, examples from Hong Kong and Taiwan are utilized. The pension systems in these two locations have significant differences. Over the past two decades, pressure groups have attempted to pressurize the Hong Kong government to provide a social insurance scheme for older people (The University of Hong Kong, 2014). However, the Hong Kong government refuses to do so and continues to rely heavily on the means-tested public assistance scheme (the Comprehensive Social Security Assistance scheme) to meet older people's financial needs. Unlike the Hong Kong government, the government of Taiwan provides a National Pension Insurance scheme. Despite their differences, both governments provide work-based retirement protection schemes in order to enable workers to save retirement income. Both locations face challenges of aging populations with the proportion of people aged 65 or over to the total population in Hong Kong and Taiwan 16.4% and 13.8% respectively in 2017 (Census and Statistics Department, 2018; National Statistics, 2018a). Furthermore, it is evident that older women are more vulnerable to poverty than older men in both Hong Kong and Taiwan, although overall (combined men and women) poverty rates for those aged over 65 was high at over 25% in both countries (Yeh, Cheng & Shi, 2018).

Based on the analysis of the information provided in General Household Survey, Oxfam (2016) found that more older women live in poverty than older men in Hong Kong. This finding is supported by the fact that women occupy a greater proportion of older people receiving the Comprehensive Social Security Scheme benefits (a means-tested state benefit for poor people) (Women's Commission, 2014). In Taiwan, women are less likely than men to have economic independence in the family in later stages of their lives. For instance, a survey showed that 17.2% of men aged 65 and over relied on retirement schemes as the main source of economic support compared with only 8.1% of women in the same age group. Over one third of women in this age group relied financially on their younger family members (Ministry of Health and

Welfare, 2018). It is apparent that the following points, which are explored further throughout the article, can be made in relation to the circumstances of older women in Hong Kong and Taiwan:

1. Governments are keen to provide work-based pension measures despite the fact that they are aware of the inadequacies of these schemes in guaranteeing women a secure retirement income. In order to lessen this problem, it is quite common that they provide defamilisation and familisation measures (to varying extents) which supplement work-related pension measures. This implies that governments acknowledge the value of these measures in assisting women to save for retirement.
2. However, due to other considerations, such as conservative fiscal policies, governments may not necessarily be willing (or able) to fully develop defamilisation and familisation measures. Without the support from comprehensive defamilisation and familisation measures, women are likely to continue to be at greater risk of poverty in retirement than men.

The rest of this article is organized into three parts. The first shows that the potential of defamilisation and familisation measures to assist women to respond to work-based pension challenges are not fully developed in Hong Kong, while the second identifies a similar issue in relation to Taiwan. The third part focuses on the reasons why governments should make greater commitment to the provision of defamilisation and familisation measures.

Hong Kong

The main work-based pension measure in Hong Kong is the Mandatory Provident Fund (MPF), which is a compulsory saving scheme. Almost all full-time employees aged 18 to 65 and their employers are required to contribute 5% of the employees' relevant income to a recognized private provident fund each month (Shi & Mok, 2012). In 2015, 73% of the working

population in Hong Kong was covered by the MPF. However, the MPF is inadequate in meeting the demands of the community. The Commission on Poverty (2015) points out that it is possible that the MPF could provide a person with sufficient money to meet their daily living expenses in a number of conditions: 1) he/she has earned the median income of employed persons (in 2014) for forty years; 2) he/she has made contributions to the MPF at the age of 25 until the age of 65; and 3) he/she receives the non-means-tested Old Age Allowance (OAA). These conditions are unlikely to be in place for every individual. Not everybody is guaranteed continuous employment for 40 years at a wage no less than the median income. It is particularly hard for women to achieve these conditions. Due to their greater involvement in domestic roles, women are more likely to have career breaks or revert to part-time work after marriage (Yu, Chau & Lee, 2015).

In response to the demands for pension reforms, the Commission on Poverty appointed a research team to study the future development of retirement protection in 2013. The team submitted a report in 2014 suggesting the government should consider providing a non-means-tested universal retirement protection scheme. However, after consultation with the public, the government did not put into practice the idea of a universal pension scheme or any other publicly-managed mandatory contributory plans (largely financed on a pay-as-you-go basis). It only promised to strengthen the MPF, and other measures such as the multi-tiered social security system and public services. These responses will have a limited impact in terms of ensuring people's (especially women's) financial security in retirement. They also indicate a limited commitment to reducing gender inequalities in retirement. At the same time, the government has not given sufficient attention to the potential of various defamilisation and familisation measures in assisting people to respond to the inadequacies of the MPF.

Defamilisation and Familisation Measures

As previously mentioned, defamilisation measures are concerned with reducing the emphasis on caring responsibilities within the family (Lohmann & Zagel, 2016). These measures have the potential to give people, especially women who undertake the majority of caring responsibilities, more time to take part in formal employment, and thus to enable them to contribute to the MPF, saving money for retirement

However, evidence suggests that the Hong Kong government does not attach sufficient importance to the potential of defamilisation measures. For instance, leave arrangements may serve to enable women to retain their job and look after their young children are limited (Daly, 2011). Although the government plans to extend the statutory paid maternity leave compensation from 10 weeks to 14 weeks, this is not likely to happen until 2020 (Note 1). Furthermore, there are only 5 days of statutory paid paternity leave and there is no statutory parental leave. The most important public care services for very young children are those provided by day childcare centres and the Neighbourhood Service Community Care Project (NSCCP). Nevertheless, these services are not effective in meeting parents' needs. Most day childcare centres close by the early evening. This inflexible time arrangement overlooks the needs of parents who work long and unsocial hours. Moreover, these services are beyond the affordability of low-income families. The monthly care charges for children aged between 0 and 3 years range from HK\$ 4,385 to HK\$ 9,076 (Note 2). These charges are even higher than the basic allowances provided by the Comprehensive Social Security Assistant (CSSA) scheme (details are provided later).

Foreign domestic helpers undertake an increasing amount of caring responsibilities in Hong Kong. The proportion of foreign domestic helpers to the overall workforce has increased from 5.3% in 1996 to 9.3% in 2016 (Legislative Council Secretariat, 2017). Foreign domestic helpers play an important role in enabling a large number of local married females to stay economically

active. For instance, a study by the Economic Analysis and Business Facilitation Unit (2014) suggests that the labor force participation rate for married females at prime working age of 25-54 with children was estimated to be only 49% in 2013 if they did not employ foreign domestic helpers. However, the Hong Kong government does not sufficiently facilitate opportunities to utilize foreign domestic helpers to assist people to develop their careers. It has only recently provided foreign domestic helpers with some free training courses, but no subsidies to the trainees are provided. It acknowledges that grandparents have the potential to provide care in the family and, in turn, enable younger family members to take part in formal employment (Social Welfare Department, 2018a). Despite this recognition, its support to grandparents is limited. In March 2016, the Social Welfare Department launched a two-year Pilot Project on Child Care Training for Grandparents which provided 549 training places (Social Welfare Department, 2018a). Just as no subsidies were provided for foreign domestic helpers to attend training courses, these were not provided for grandparents either. There is no tailor-made subsidy that financially assists grandparents to provide care.

As previously mentioned, non-contributory financial assistance schemes can function as familisation measures. If these schemes provide sufficient benefits to users, they may be able to assist women to secure a reasonable standard of living without participating in formal employment. The most important non-contributory benefit measure in Hong Kong is the Comprehensive Social Security Assistance (CSSA) scheme, designed to provide financial protection to all those who cannot support themselves financially (Social Welfare Department, 2018b). Nearly 50% of CSSA users are older people aged 60 or above (Commission on Poverty, 2015). This indicates that the CSSA plays an important role in providing financial protection to older people. The basic allowance (HK\$3,585 per month) provided by the CSSA for a single able-bodied adult at 65 or above, is lower than the poverty line for a one-person household (HK\$4,000). Moreover, the rental allowance for a single CSSA user is HK\$1,885,

whereas the median rent for a substandard housing unit was HK\$4,200 in 2017. Some older people seek financial support from the Old Age Allowance (OAA) and the Normal Old Age Living Allowance (Normal OALA) rather than the CSSA. OAA applicants are not required to pass any means-test. The Normal OALA is designed for those older people aged 65 or above who have financial needs but are not able or willing to apply for the CSSA (Commission on Poverty, 2015). Nevertheless, the amount of money provided by the OAA and Normal OALA is currently even lower than the basic allowance of the CSSA – the monthly OAA payment is HK\$1,385 and the monthly Normal OALA payment is HK\$2,675. In 2017, the Hong Kong government suggested an additional tier of OALA (Higher OALA). This monthly cash benefit given to users is now HK\$3,585. This amount is higher than the Normal OALA (HK\$2,675) but is still lower than the poverty line for a one-person household. If the government was willing to provide full-time family carers of various ages the amount of caring allowance equivalent to the median income, it would help full-time family carers to have a secure retirement. However, it has not utilized the potential of this familisation measure to provide full-time family carers with an adequate income in retirement. The amount of carers' allowances funded by the Community Care Fund as a pilot project is currently HK\$2,400 a month, which is much lower than the median income (Note 3). The allowances are only given to the carers of some particular targets such as older people.

In short, it is evident that the government has not made use of defamilisation and familisation measures sufficiently to assist women to respond to the requirements of the MPF and/or seek better alternatives to the MPF. This suggests that the government's determination to help women to have a secure retirement is limited.

Taiwan

Taiwan provides a number of pension measures which, to a certain extent, assist people to secure an adequate income in retirement – for example, the Soldiers' Insurance, Government Employee and School Staffs' Insurance, the Labor Insurance (LI), the Labor Pension (LP) and the National Pension Insurance scheme (NPI). The system in Taiwan is a typical Bismarckian pension model with private sector employees predominantly covered by two pension schemes, the LI, which is the social insurance element, and the LP, which operates as a Defined Contribution (DC) individual account. DC schemes represent a less buffered system than Defined Benefit schemes, and they are characterized by an individualized exposure to financial market risks. So a private sector worker could receive benefits from both the LI and the LP in retirement. This article focuses on the LP, the LI and the NPI.

The government of Taiwan introduced the new Labor Pension system in 2005. Under the Labor Pension (LP) Act, employers are legally obliged to contribute no less than 6% of each employee's monthly salary into an employee's individual labor pension account (Yeh & Shi, 2014). This contribution rate is relatively low which, in turn, leads to low replacement rates - below 10% of wage levels in employment (Yeh et al., 2018). A worker can choose to begin collecting their pension payments upon reaching the age of 60.

In addition, the LI provides an income to a retired person. The replacement rate for each contribution year of the LI scheme is 1.55% (Bureau of Labor Insurance, 2018). If participants can make contributions for forty years, their retirement income is expected to be 62% of the average monthly insurance salary (Bureau of Labor Insurance, 2018). Hence, if a person is able to undertake paid employment for a long period of time, they have the potential to accumulate a sufficient retirement from this work-related pension measure. However, sustained employment for a long period of time is particularly problematic for certain groups, not least women. It is more difficult for women than men to accumulate sufficient retirement income

through work-related pension measures due to their lower labor participation and the gender wage gap. In 2016, in Taiwan, the employment rate of females aged 15 and above was 49%, which was 15.2% lower than men (National Statistics, 2018b). Taiwan's Gender Overall Earnings Gap was 32.9% in 2016 (National Statistics, 2018b). As previously mentioned, far fewer older women relied on retirement schemes as the main source of economic support than older men (Ministry of Health and Welfare, 2018).

Defamilisation and Familisation Measures

The government of Taiwan provides some familisation and defamilisation measures. The key ones are discussed here. This discussion is useful in showing that the government's determination to utilize the potential of these measures in assisting women to respond to work-based pension challenges should not be over-estimated.

Taiwan offers both paid maternity and paternity leave. New fathers enjoy five days of paid paternity leave while paid maternity leave entitlement is up to eight weeks. Employees can apply for two years' unpaid leave to look after their child if they are age three or younger. The employers of these individuals are legally required to provide important welfare benefits to them. In 2009, the government started implementing the Employment Insurance Parental Leave Allowance scheme, which provides allowances to employees for part of the loss that occurs during unpaid parental leave. The allowance is calculated on the basis of 60% of the insured person's average monthly insurance salary six months prior to the month the person went on unpaid parental leave. Not all eligible employees make use of the unpaid parental leave to look after their child. An important reason for this is that the benefits associated with this kind of leave are insufficient to compensate for the wage losses (Ministry of Labor, 2016).

Infant centres can be problematic for working parents in Taiwan. Infant centres in the public sector constitute less than 11% of the total number of centres (Ministry of Health and Welfare,

2015). Most of them do not provide services in the evenings. Many private infant centres open for longer and more flexible hours. However, they charge much more than the public infant centres. In 2015, users of the public infant centres paid on average NT\$8,802 a month whereas users of private nursery services paid on average NT\$14,071 a month (Social and Family Affairs Administration, 2015). On top of the basic fees, there are additional items such as travel expenses, insurance fees and extra hour's fees. As a result, the total amount of spending on childcare is likely to take up almost half of the salary of married female workers in the age range 30 to 34 (Note 4).

The government is aware of the insufficient provision of support to the parents of young children. In order to make childcare services more affordable and accessible to the public, it plans to expand public care centres, activating quasi-public childcare services and providing more parental subsidies (Social and Family Affairs Administration, 2018). It is also attempting to strengthen the long-term care system (Executive Yuan, 2018). For the purpose of providing the public with integrated care services, a three-tier system consisting of community-based integrated service centres, combined service centres and long-term care stations is stressed; and more attention is paid to people with dementia and mental and physical disabilities. In 2016, married women aged 15 to 64 had an average of 3.9 hours of daily unpaid care work (National Statistics, 2018b). The government's attempt to meet care needs with more stress on collective efforts may, to a certain extent, reduce women's caring responsibilities and makes it easier for women to participate in paid work.

In 2008, the government implemented the NPI (Yeh et al., 2018), which can be regarded as a familisation measure. The NPI insures those citizens (aged 25 to 65) who are not covered by important pension measures such as the LI. Unsurprisingly, most people covered by the NPI are housewives, students or the unemployed. The premium rate was 6.5% in 2008 when the NPI was implemented (Chen, Hsu & Weiss, 2015). An actuarial evaluation of the rate is made

every two years, each covering a period of 40 years (Bureau of Labor Insurance, 2018). The premium rate will be kept unchanged on condition that the insurance fund is sufficient to pay the insurance benefits for the following 20 years. If this condition cannot be met, the premium rate will be increased with the maximum limit set at 12%. In general, the insured people contribute 60% of the payable contributions and the government subsidizes the rest. As many participants do not have sufficient financial resources to pay their share, the government contributes a significant proportion of the premium (Bureau of Labor Insurance, 2012). In order to receive full benefits from the NPI, it is necessary to make contributions for forty years. Given that many people make contributions for much less than forty years, many participants receive less than NT\$4,000 per month (Bureau of Labor Insurance, 2018). It is important to note that women are more likely to rely on the NPI in their retirement because they have fewer opportunities to develop a stable career and save for retirement through work-based pensions.

The discussion of the examples of defamilisation and familisation measures shows that the potential of these measures to assist women to respond to work-based pension challenges are not fully developed. However, it is evident that some reforms have been enacted which will provide some support for women in retirement.

Conclusion

This article shows that defamilisation and familisation measures can be used to assist women to respond to challenges of saving for retirement. Defamilisation measures have the potential to create more favourable conditions for women to take part in paid employment and thus have better opportunities to save retirement income through work-based pensions. Furthermore, well-developed familisation measures in the form of non-contributory pension policies can provide women with sufficient retirement income. It is evident that both Hong Kong and Taiwan provide defamilisation and familisation measures. Moreover, they have both

made some improvements in the provision of these measures in recent years. For instance, the Hong Kong government is extending the length of paid maternity and paternity leave, and the government of Taiwan has reviewed its child-care policies and the long-term care system. However, more work is needed to further develop the potential of defamilisation and familisation measures in assisting women to respond to work-based pension challenges in both Hong Kong and Taiwan. For instance, there is no guarantee that the NPI in Taiwan can provide participants with sufficient pension income (Yeh et al., 2018) and the benefit levels of the CSSA in Hong Kong are too low to meet users' financial needs on their own (Chau et al., 2016). Hong Kong also needs to further increase the level of paid paternity leave.

Given that older women are more vulnerable to poverty than older men in both Hong Kong and Taiwan, and pensions have a substantial role on income in retirement, it is important to utilize measures which provide women with opportunities to accumulate pensions. Hence, we argue that the governments in these two locations need to provide more substantial defamilisation and familisation measures. Moreover, by doing so, they can convey two significant welfare messages which are outlined below.

The first message is that whether individuals achieve sufficient retirement incomes depends not only on their own efforts, but also on collective provision (Meyer, Bridgen & Riedmüller, 2008). Given the tendency for population aging, there has been an increasing emphasis on individual responsibility in relation to pension saving including policies to contribute earlier to pensions and for longer through extended working lives (Phillipson, Vickerstaff & Lain, 2016). This belief is reinforced by the life course model, which holds that people should smooth income from periods when earnings are high to periods when they are low (Foster, 2014). On the whole, reform measures introduced in order to ensure the sustainability of pension systems are explicitly based on a high degree of participation in paid work, with special attention to young people, women and older employees (Maier et al., 2007). However, the diverse nature

of the labor market, the challenges presented by unpaid care and its impact on employment (especially for women), means that it is not always easy for individuals to save more for retirement throughout their working lives. Furthermore, extended working lives policies (extending the time to contribute to a pension) must not be in isolation from improvements to the quality of work, early intervention to support people with long-term health conditions, and an overhaul of the system of lifelong education and training (Phillipson et al., 2016). This emphasizes the need for both individual and collective efforts to assist people in accumulating retirement income. This includes the provision of defamilisation and familisation measures. Governments should not only focus on reducing people's caring responsibilities, but also on assisting people to access well-developed work-related pension schemes. For those people who prefer to perform the role of full-time family carer, governments should explore the possibility of helping them have a secure retirement by de commodified means. By doing so, the government can provide more choices regarding whether to undertake paid or unpaid care, but also ensure that the choice made will not lead them into a poverty trap in later life.

The second message is concerned with the relationship between economic growth and the government's effort to enhance people's welfare. Studies raise concerns that capitalist governments and especially those in East Asia, are not prepared to provide comprehensive welfare provision given fears that it will undermine economic growth (Karim, Eikemo & Bambra, 2010; Yu et al., 2015). However, it is important to stress that attempts to enhance economic growth should not take place at whatever costs (including sacrificing women's interests). In fact, these aims are not necessarily contradictory. This point is supported by the discussion of the adult worker model and different interpretations of the ideas of social investment. The adult worker model, which stresses assisting both male and female adults to undertake paid employment in order to secure an independent economic existence (Daly, 2011), is widely seen as an important way of strengthening economic growth (through enhancing

human resources) and reducing reliance on welfare. One assumed way to uphold the adult worker model is to keep state assistance (in terms of benefits and services) at a low or minimum level (Lewis & Giullari, 2005). By doing so, the government gives women little choice but to earn their living through working in the paid labor market. However, this is not the only approach to the adult worker model (Daly, 2011; Lewis & Giullari, 2005). Some Scandinavian countries, such as Sweden and Finland, uphold this model with an emphasis on a generous government provision of defamilisation and familisation measures such as formal child care services and cash transfers in respect to parental leave (Daly, 2011). With the support of these measures, women are expected to have their caring responsibilities in the family reduced, thus enabling them to spend more time in paid work. Women's interests should be seen as central when developing defamilisation and familisation measures, and this will assist women to respond to the pension reforms. In fact, countries characterized as belonging to the Social Democratic regime type (such as Sweden and Finland) have lower levels of gender inequality than Corporatist or Liberal types (Betti et al., 2015; Tinios, Bettio, Betti & Georgiadis, 2015). If the governments of Hong Kong and Taiwan are committed to reducing the difficulties faced by women in achieving an adequate retirement income, they should consider implementing the Scandinavian government's ways of providing defamilisation and familisation measures, despite the fact that this is not in line with their tendency to have less generous attitudes to welfare provision. It is important to note that Scandinavian countries such as Sweden and Finland, are not only more committed than Hong Kong and Taiwan to the provision of maternity leave measures, but they are also more effective in encouraging women's participation in formal employment (Note 5). Hence, in Hong Kong and Taiwan, women should be presented with greater opportunities to participate in paid employment through a more comprehensive provision of defamilisation and familisation measures.

More favourable conditions can be created for realizing the ideas of social investment if the governments in the two locations increase their commitment to the provision of defamilisation and familisation measures. In response to the changing behaviors of women and the weakening of the male breadwinner model, there is an increasing volume of social investment studies (Chau et al., 2016; Jenson, 2009; Saraceno, 2015). With the stress on women's right to work, some social investment studies focus on assisting women to uphold the adult worker model through the provision of defamilisation measures (Jenson, 2009). Other social investment studies point out that both women's right to work and their right to care should be recognized (Saraceno, 2015). This view implies that it is insufficient for the government to simply provide defamilisation measures. The government should also give support to those women who want to exercise the right to care through the provision of familisation measures. With sufficient support from both defamilisation and familisation measures, women are likely to have more freedom to choose whether to take part in the paid labor market, or to perform the role of the family care provider, without jeopardizing their opportunities to accumulate a pension. Furthermore it is important to make the public more aware that women's right to work and to provide care should be given equal recognition in the discussion of social investment ideas.

Notes

1. Most eligible working mothers are likely to be entitled to 14 weeks of paid maternity leave in 2020.
2. The exchange rate between Hong Kong dollars (HK\$) and US\$ is 1:0.13, and the exchange rate between Taiwan dollars (NT\$) and US\$ is 1:0.03.
3. The Community Care Fund was established in 2011. In 2018, the Fund relies significantly on the injection of cash from the Government.

4. The average salary of the married female worker ranged from NT\$25,000-29,999 (DGBAS, 2014). Many women have their first baby in the age range 30-34 in Taiwan (Ministry of the Interior, 2015).
5. The relative female labor participation rate for persons aged 15-64 (calculated as the difference between the female and male labor participation rate) in Finland, Sweden, Hong Kong and Taiwan respectively was 7.2, 6.7, 13.8 and 16.2. The length of the paid maternity leave in Finland and Sweden respectively was 105 days and 98 days (Koslowski, Blum and Moss, 2016).

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