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TITLE:

**AN INVESTIGATION OF DEFAMILISATION/FAMILISATION MEASURES
TO ASSIST WOMEN TO SAVE PENSION INCOME AND STRENGTHEN THE
ADULT WORKER MODEL – THE CASE OF HONG KONG**

AUTHORS:

Sam W.K. Yu,

Department of Social Work, Hong Kong Baptist University, Kowloon Tong, Hong Kong

Liam Foster,

Department of Sociological Studies, the University of Sheffield, UK.

Ruby C.M. Chau,

Department of Sociological Studies, the University of Sheffield, UK.

Anna M.Y. Lee

Department of Social Work, Hong Kong Baptist University, Kowloon Tong, Hong Kong

CORRESPONDENCE:

Sam W.K. Yu,

Department of Social Work, Hong Kong Baptist University, Kowloon Tong, Hong Kong

Email: samyu@hkbu.edu.hk

Contact Number: 852-3411 5511

ABSTRACT

This paper examines the use of defamilisation and familisation measures to develop an analytical framework for informing the search for ways to improve women's opportunities to accumulate pensions. This framework is associated with the use of the adult worker model. Three main analytical tasks are presented. Firstly, we discuss different interpretations of what defamilisation entails. Based on these different views, two types of defamilisation measures utilized by the government are identified – the care-focused and the economic defamilisation. Secondly, with reference to different definitions of the adult worker model, we develop a framework for identifying ways to make the provision of the government's defamilisation measures and its alternatives (care-focused and economic familisation measures) more effective in assisting women to accumulate pension income. Thirdly, using the case of Hong Kong, we demonstrate the application of this analytical framework.

KEYWORDS

Adult Worker Model, Defamilisation Measures, Familisation Measures, Pension

INTRODUCTION

There has been rising concern about how to guarantee women sufficient opportunities to choose between providing care in the family and developing their career (Bambra, 2007; Kroger, 2011; Lohmann and Zagel, 2016; Saraceno, 2015). Whether they have opportunities to exercise these choices not only affects the quality of their working life, but also their income in retirement (Ginn, 2003; Authors). Against this background, a number of studies on defamilisation have been done to explore ways of facilitating women to have a greater say over the division of labour in the family (Mathieu, 2016; Michon, 2008). In addition, more and more analysts stress the importance of the adult worker model in guiding the formulation of policies on women's welfare at the expense of the male breadwinner model (Giullari and Lewis, 2006).

This paper is concerned with the link between the study of defamilisation/familisation and the study of the adult-worker model. It examines the use of defamilisation and familisation measures to develop an analytical framework to inform the search for ways to improve women's opportunities to accumulate pensions. This framework is based on the notion of an adult worker model. The rest of the paper is organized into four parts. The first part highlights different views on the concept of defamilisation. With reference to these different views, two types of defamilisation measures employed by governments are identified – care-focused and economic defamilisation. The second part identifies the importance of these measures in assisting women to save pension income for retirement. The third part discusses different types of the adult worker model.

Based on this discussion, we develop an analytical framework which can be employed to identify ways to make the provision of the government's defamilisation measures and its alternatives (familisation measures) more effective in assisting women to accumulate pension incomes. The fourth part demonstrates the application of this framework through focusing on examples of the government's defamilisation and familisation measures in Hong Kong.

DIFFERENT VIEWS ON DEFAMILISATION

Various analysts have reviewed defamilisation (for example, Bambra, 2007; Kroger, 2011; Lohmann and Zagel, 2016; and Authors). Their work presents different views on the concept of defamilisation. The discussion of defamilisation is commonly seen as a response to Esping-Andersen's study on the decommodification of labour principle (Bambra, 2004; Kroger, 2011). This principle has been used by Esping-Andersen (1990) as one of the criteria for classifying welfare states into three worlds of welfare capitalism. It refers to the degree to which one is able to survive without taking part in the labour market (Esping-Andersen, 1990; Saxonberg, 2013). This concept however has long been criticized by feminist analysts for overlooking the problems faced by women (Daly, 1994; Mathieu, 2016; O'Connor, 1993; Saxonberg, 2013). They state that the main problem faced by many women is not dependency on the labour market but dependency on the family, and the solution to this problem is not the decommodification of women, but the commodification of women (Kroger, 2011).

In discussing the concept of defamilisation, Lister (1994, p.37) has presented this view:

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.

It is apparent that Lister's view of defamilisation is concerned with the individual's financial autonomy in the family. Based on this view, Bamba (2004, 2007) stresses that defamilisation should be understood as the extent to which the welfare regime facilitates women (and men) to act as independent workers and decreases the economic importance of the family in women's lives. **In her study the government's measures, such as maternity leave, are regarded as important instruments for meeting this purpose (Bamba, 2007).**

In the same year, McLaughlin and Glendinning (1994, p. 65) used the same term (defamilisation) but with a different meaning to represent 'those provisions and practices which vary the extent to which well-being is dependent on our relation to the (patriarchal) family'. According to Kroger (2011), this view of defamilisation puts emphasis on the terms and conditions under which people engage – and do not engage – in caring relationships. Based on the ideas of McLaughlin and Glendinning, Leitner (2003) sees defamilisation as unburdening the family of its caring functions, and Esping-Andersen (1999) regards defamilisation as the extent to which households' caring responsibilities are relaxed either via provision of welfare measures (such as public childcare services) or via the provision of market services (such as the

services provided by domestic workers). In view of different interpretations of defamilisation, our previous work has suggested two types of defamilisation –economic and care-focused defamilisation (Authors). The former is concerned with financial freedom from the family and the latter is concerned with family’s freedom from caring responsibilities. In discussing the defamilising policies, Lohmann and Zagel (2016) also stress both economic and care elements. They define these policies as ‘welfare state provision (social policies and regulations) that reduce care and financial responsibilities and dependencies between family members’ (p. 52).

Despite these different interpretations of the concept of defamilisation, the arguments share two commonalities. The first is concerned with the significance of providing women with opportunities to choose how to organize their life. Those analysts who attach importance to the concept of economic defamilisation emphasize the fact that women should be assisted to take part in the paid work economy, so they can have sufficient financial resources to decide whether to take up caring responsibilities (Bambra, 2004, 2007; Nyberg, 2002). Those analysts who emphasize the concept of care-focused defamilisation draw attention to the possibility that women can choose whether to rely on the family or other sectors (such as the government and market) to meet caring needs (Kroger, 2011).

The second commonality is concerned with the significance of the government’s role in enhancing economic and care-focused defamilisation measures. It is believed that the government’s economic defamilisation measures (such as maternity leave measures) and care-focused defamilisation measures (such as

support provided to use formal childcare services) are important instruments for shaping people's ways of handling their family relations (Bambra, 2007; Esping-Andersen, 1999; Korpi, 2010; Michon, 2008; Authors).

DEFAMILISATION MEASURES AND WOMEN'S PENSION

The increasing importance of a neo-liberal political economy has driven the promotion of private pensions through regressive tax relief subsidies, an emphasis on personal responsibilities and individualization of risk (Authors). At the same time, it is increasingly risky for women to rely on their husband's income in later life due to a decline of marriage as a lifelong contract in many countries (Sefton et al., 2011). While women's employment levels and opportunities to contribute to pensions have increased, their caring roles still influence employment patterns and increase the risk of retiring with an inadequate independent income (Ginn, 2003; Price, 2007). Hence, the government's defamilisation measures, which have the potential of creating favourable conditions for women to participate in paid employment, are increasingly seen as instruments to assist women to contribute to pensions (Authors). However, it is evident that not all countries are keen to provide defamilisation measures (Korpi, 2000; 2010; Leung, 2014). There is also a debate on the effectiveness of these measures in supporting women to undertake paid work and join income-based contributory pension schemes (Ciccia and Verloo, 2012). To illustrate these points, we discuss the examples of the defamilisation measures implemented in the UK, Norway and Sweden. These countries both provide paid maternity leave and support families to use formal childcare services.

The UK provides more generous conditions for paid paternity leave than Sweden and Norway (see Table 1). The length of the paid maternity leave in the UK is 39 weeks, whereas in Norway and Sweden it is 13 and 14 weeks respectively (Koslowski et al., 2016). In contrast to paid maternity leave benefits, the assistance provided by the UK government to women for using childcare services are less than that provided by the governments in Norway and Sweden. This is linked to the childcare costs for dual earner families (as a percentage of net family income). This information is usually regarded as evidence for showing how far families have the option of externalising care (Kroger, 2011). The proportion of the childcare cost for dual earner families to the net family income in the UK, Norway and Sweden is 33.8%, 11.2% and 4.4% respectively (see Table 2). Since the cost of using childcare services is much higher in the UK than those in Norway and Sweden, it is not surprising that people in the UK use less childcare services than in Norway and Sweden. This is evidenced by the fact that the average hours of attendance in childcare per week is much lower in the UK (16 hours) than Norway (32 hours) and Sweden (33 hours) (OECD, 2014). Because of gender inequality in terms of caring responsibilities women are less likely to work on a full-time basis if formal childcare services are too expensive or inadequate in provision. The difference between the female and male average time spent on unpaid work in the UK is 2.51 hours whereas that in Norway and Sweden is 1.14 hours and 1.66 hours respectively. Moreover, the difference between female and male labour participation in the UK is 13% whereas that in Norway and Sweden is 8% (United Nations, 2010) (note 1). It is apparent that women's labour market participation in the three countries is associated more with their governments' commitment to the

provision of assistance in the form of formal childcare services than paid maternity leave.

Therefore, we should not overlook the potential benefits to women's employment of defamilisation measures. For example, they provide women with more resources to choose whether to look after their child by themselves or utilise formal childcare services. However, these measures are not without limitations. As mentioned above, not all governments are committed to the provision of these measures. Moreover, different defamilisation measures employed by governments ensure they have a different impact on women's participation in the labour market and, subsequently, their chance of accumulating pension incomes through income-based contributory pension schemes. It is evident that more generous defamilisation measures are required in countries such as the UK in order to limit gender inequalities in retirement. At the same time, familisation measures in addition to defamilisation measures should also be provided if the government wants to give women more options to choose how to organize their life. We discuss this point in further detail later when we focus on Hong Kong.

<Table 1>

<Table 2>

TYPES OF THE ADULT WORKER MODEL

Many advanced capitalist economies in East Asia and western countries have faced social and economic changes such as a rising demand for women's labour in the work

economy, fewer births and more divorces (Annesley, 2007; Lin et al., 2011; Sung and Pascall, 2014; Wong and Yeoh, 2003; Authors). In response to these changes, it is not unusual for capitalist governments to stress the importance of the adult worker model at the expense of the male breadwinner model (Annesely, 2007; Giullari and Lewis, 2006). The male breadwinner model emphasizes that men should dominate the paid labour market (Mathieu, 2016; Orloff, 1993). In contrast, the adult worker model emphasizes that it is necessary for all adults (male and female) to undertake paid employment in order to secure an independent economic existence (Daly, 2011).

There is a lack of consensus on the definition of the adult worker model. Based on the work by Giullari and Lewis (2006), Daly (2011) and Annesely (2007), three types of the adult worker model have been identified – ‘the market-focused adult worker model’, ‘the supported adult worker model’ and ‘the choice-focused adult worker model’. The market-focused adult worker model is associated with welfare residualism. It stresses that women should try to meet their needs through participating in the market and rely on the family rather than seeking government support (Titmuss, 1974). Those governments in favour of the market-focused adult worker model are likely to keep the state benefits at a low level. This gives women little choice but to earn their living through selling their labour. The supported adult worker model is associated with the generous provision of services in relation to the care of family dependents and cash transfers in respect to parental leave (Giullari and Lewis, 2006; Leitner, 2003). With the support of these services, women are expected to have their caring responsibilities in the family reduced and can thus spend more time in paid work. The choice-focused worker model stresses

the importance of giving women the choices to organize their life. According to this model, women should be given the support to choose between different options such as:

- i. to play the role as the main carer in the family;
- ii. to take part in the paid labour market on a full-time basis; and
- iii. to provide care in the family and take part in paid work at the same time.

The three types of the adult worker model are associated with different approaches to the provision of the government's defamilisation measures. Those governments which are in favour of the market-focused adult worker model are likely to keep their commitment to the provision of defamilisation measures at a minimal level. Since the division of the caring responsibilities in the family is highly gendered (Giullari and Lewis, 2006), the market-focused adult worker model is likely to give women little alternative but to fulfil the major caring responsibilities in the family. Given that the supported adult worker model stresses the importance of reducing women's caring responsibilities and increasing their chances of taking an active part in the paid labour market, those governments in favour of this model are likely to provide more defamilisation measures than those in favour of the market focused adult worker model. While these defamilisation measures may be effective in assisting women to participate in paid work and accumulate pensions through income-based contributory pension schemes, they are far less effective in assisting those women who prefer to provide family care on a full-time basis with a sufficient pension income. Compared to the other two models, the choice-focused adult worker model is more responsive to the diverse needs of women. It is

reasonable to expect that those governments which favour the supported adult worker model are open to the possibility that some women prefer to organize their life with an emphasis on defamilisation measures, while others prefer to do so with an emphasis on familisation measures.

In contrast to defamilisation, the concept of familisation stresses dependencies among family members (Lohmann and Zagel, 2016). In their previous work, the authors have pointed out the importance of paying as much attention to economic and care-focused familisation as to economic and care-focused defamilisation. Economic familisation can be understood as the extent to which women (and men) can maintain a reasonable standard of living while relying financially on their family. Care-focused familisation refers to the extent to which the family bears the caring responsibilities. In discussing the concept of familisation, analysts (such as Leitner, 2003; Lohmann and Zagel, 2016; Michon, 2008; Saraceno and Keck, 2011) also draw attention to the financial and care elements. Michon (2008), Leitner (2003), Saraceno and Keck (2011) stressed the importance of government policies in supporting the family to carry out caring duties. Lohmann and Zagel (2016) emphasize the importance of government policies in strengthening people's financial reliance on the family. An example of the government's care-focused familisation measures is the financial allowances provided for full-time family carers; while an example of economic familisation measures are tax allowances, which encourage people to financially support family members.

As mentioned previously, one of the driving forces behind the growth of the studies

in defamilisation is the view that women should enjoy sufficient opportunities to choose between taking care of their family on a full-time basis and participation in the paid work economy. Hence, it is reasonable to emphasize the choice-focused adult worker model as the basis for developing an analytical framework for making the provision of the government's defamilisation and familisation measures more effective, in order to assist women to accumulate pension incomes. By doing so, it provides opportunities to be more responsive to women's diverse needs. The framework that we develop is composed of two elements. The first is the four defamilisation/familisation measures - economic defamilisation, economic familisation, care-focused familisation and care-focused defamilisation. The second is the government's measures for enhancing these defamilisation/familisation patterns (see Table 3). The details of these government's familisation/defamilisation measures are illustrated with empirical examples in Hong Kong in the next section.

<Table 3>

EXAMPLES FROM HONG KONG

Before discussing the examples of the defamilisation and familisation measures provided by the Hong Kong government, we would like to discuss the reasons for focusing on Hong Kong. Firstly, Hong Kong has an ageing population and there are considerable uncertainties in relation to the financial market. As such the Hong Kong government is concerned about the sustainability of the retirement protection systems (Tsang, 2007). It has presented several consultation papers to invite the public to review the existing systems and explore the possibility of

developing alternatives (Commission on Poverty, 2015). The discussion of these issues provides useful information to study the ways of assisting women to accumulate pension incomes. Secondly, the Hong Kong government is also keen to search ways to assist women to take part in paid employment. Tsang (2007), the former Chief Executive, has openly stressed that the government should reduce the wealth gap by increasing employability rather than by increasing tax and expanding welfare programmes. Following this philosophy, the government has encouraged women to achieve a certain degree of work-care balance by implementing several familisation/defamilisation measures (HKSAR Government, 2014).

The authors have discussed some of these measures in previous research papers, including public childcare services, maternity leave, carers' allowances, spousal allowances, compulsory education and the Comprehensive Social Security Assistance scheme (CSSA). However, most of the items identified by the analytical framework have not been explored (see Table 3). Moreover, no work has been done by the authors or other analysts on the connections between the discussion of these measures and the choice-focused adult worker model in Hong Kong.

In the rest of this section, we provide background information about the pension schemes in Hong Kong. Then we highlight up-to-date information regarding defamilisation/familisation measures that have been discussed in our previous papers (Authors), and discuss additional measures not covered in our previous research. In doing so, we identify gaps between the measures suggested by our

analytical framework and those carried out by the Hong Kong government.

The Retirement Protection Scheme

The Hong Kong government provides both contributory and non-contributory retirement protection schemes. One of the most important non-contributory retirement protection schemes is the Comprehensive Social Security Assistance (CSSA) scheme. In 2015, nearly 50% of CSSA recipients (or 170,000 people) were people aged 60 or over (LegCo, 2016). This scheme provides non-contributory government-funded benefits to those who cannot support themselves financially (Social Welfare Department, 2017a). In addition to the CSSA, the government provides the Mandatory Provident Fund (MPF), which is an income-based contributory scheme. Under the Mandatory Provident Fund ordinance, almost all full-time employees between the ages of 18 and 65 and their employers are required to contribute 5% of the employees' relevant income to a recognized private provident fund each month (Shi and Mok, 2012). The value of the saving of the MPF participants is expected to increase in the long run through the implementation of investment plans.

Both the CSSA scheme and the MPF are criticized for failing to give sufficient protection to retirees. It is estimated that if a worker wants to accumulate a sum of MPF accrued benefits that can be converted into a monthly income of some HK\$ 3,000 – HK\$ 4,000 (at 2015 prices), he or she is required to start making contributions to the MPF at the age of 25 and earn no less than the median income (which is HK\$ 15,000 in 2014) (Commission on Poverty, 2015) (**note 2**). This implies that those with low pay and interrupted work histories may not be able to save enough through the MPF to

support a reasonable standard of living in retirement. Evidence indicates that the division of responsibilities for carrying out unpaid work is highly gendered – for example, the time spent by women on unpaid work is five times more than that spent by men (Census and Statistics Department, 2015). Furthermore, it is not uncommon that women have a long career break or change to work on a part-time basis after marriage. Disrupted career trajectories make it difficult for women to earn as much as men. This results in a wide income gap between men and women. For example, the average monthly salaries of service workers for men and women were HK\$13,969 and HK\$11,323 respectively, while the average male and female monthly salaries of general workers were HK\$11,547 and HK\$9,670 respectively (Census and Statistics Department, 2016a).

In theory, those women (and men) who cannot save enough through the MPF can rely on the CSSA to maintain their living standards in older age. However, the CSSA does not give sufficient protection to its users. The financial assistance offered by the CSSA is kept below a level at which recipients could enjoy a decent standard of living. For example, the monthly basic allowance (HK\$3,340) provided by the CSSA for a single able-bodied adult aged 60 in 2016 is lower than the poverty line (HK\$3,500) set by the Poverty Commission (**note 3**).

Regardless of whether women want to be a full-time carer or to develop a career in the paid work economy, they are likely to have difficulties in achieving a secure retirement income through the use of the MPF and the CSSA. In theory, the Hong Kong government could formulate comprehensive defamilisation and familisation

policy measures to assist women to tackle these difficulties. However, the examples of the defamilisation and familisation measures discussed below show that its commitment to the provision of these measures is insufficient (see Table 4).

<Table 4>

Government's Economic Defamilisation Measures

As mentioned in the previous sections, the government's economic defamilisation measures are intended to enhance women's financial freedom from the family. One of these measures is maternity leave benefit. However, evidence shows that these benefits are inadequate in Hong Kong. For instance, the International Labour Organisation suggests that its members should provide 14 weeks of maternity leave with a wage replacement ratio no less than two thirds of women's previous earnings (Addati, 2015). The length of the paid maternity leave in Hong Kong is only 10 weeks.

Recently the government introduced a statutory minimum wage policy. This policy has the potential to guarantee female workers a reasonable return from the paid labour market and thus enable them to achieve financial freedom from the family. However, the level of the statutory minimum wage is not high enough to function as an effective economic defamilisation measure. The current level of the minimum wage is 34.5 dollars per hour. If a female worker earns the minimum wage and works 8 hours a day and 26 days a month, her monthly earnings would amount to HK\$7,176. As shown in note 3, the median rent for a substandard housing unit is HK\$4,200 (Census and Statistics Department, 2016b). If the female worker is required to pay that level of rent, she has even less disposable income to spend than

someone in receipt of CSSA. The government has introduced some supplementary wage schemes such as the travel subsidy scheme (Labour Department, 2017a). However, the amount of the subsidies (HK\$ 600) is low. It is not enough to support low-income workers to travel by public transport every day.

The non-contributory pension scheme (such as the CSSA) has the potential to facilitate women to have a reasonable standard of living independent of family relationships both before and after retirement. However, the financial assistance provided by the CSSA is too low to help women to live above the poverty line. In addition to the CSSA, there are two major types of non-contributory pension schemes in Hong Kong – the Old Age Allowance and the Old Age Living Allowance. However, similarly to the CSSA, the amount of benefits provided by these two schemes are too low to function effectively as economic defamilisation measures. In 2016, the financial subsidies provided by the Old Age Allowance scheme and the Old Age Living Allowance were only HK\$1,290 (this amount is only 36.9% of the poverty line) and HK\$2,495 (this amount is only 71.3% of the poverty line) respectively. At the time of writing, the government is planning to provide a higher tier of Old Age Living Allowance. The amount of cash benefits proposed in this scheme (HK\$3,425) are higher than the original Old Age Living Allowance but still lower than the poverty line.

Government's Care Focused Defamilisation Measures

Universal early children's education services are an important component of the government's care-focused defamilisation measures as these services not only provide education but also care for children. Hong Kong delivers free and

compulsory education for 12 years from primary school to secondary school.

Usually children study at primary school from the age of five. Hence, there is a gap of up to 4 years and 42 weeks (five years – ten weeks) between the end of the statutory maternity leave and universal early children's education. In order to meet this gap, women may need to give up their career for a certain period of time or undertake part-time employment.

Public childcare services could potentially fill this gap. However, evidence shows that these services are far from fully developed in Hong Kong. The most significant public care services for children are the services provided by day childcare centres and the Neighbourhood Service Community Care Project (NSCAP) (Authors). However, these services are generally not effective in meeting working parents' needs (Leung, 2014). Most of the day childcare centres close by early evening (Authors). This arrangement neglects the needs of those parents working long and unsocial hours. The services provided by the centres are also often too expensive for low income families. The monthly charges for children aged between 0 and 2 years range from HK\$3,457, whereas for children aged between 2 and 6 years, monthly charges range from HK\$1,900 to HK\$3,285. The charges for care services can account for more than 40% of their monthly wage. The services provided by the NSCAP are equally expensive – HK\$144 for 8 hours a day and around HK\$3,744 per month for one child (Authors). Recently, the government has started providing child allowances for poor families (Working Family Allowance Office, 2017). However, the amount of these allowances (HK\$800) is insufficient to cover the costs of the childcare services. **In 2017 the government introduced a scheme to subsidize children to study at kindergartens.**

However, this scheme focuses on supporting children to study for half a day at kindergartens. As such, it does not give sufficient support to those parents who need to look after children and undertake paid work on a full-time basis.

Government's Care Focused Familisation Measures

Pension schemes which are designed in a manner which assist family carers can serve as care-focused familisation measures. However, in Hong Kong there is no sufficient pension scheme explicitly designed to meet the needs of family carers. Recently the government has started providing a subsidy scheme for those people who care for the elderly and disabled family members. However, the amount of the allowance for the eligible applicant is only HK\$ 2,000 a month (Social Welfare Department, 2017b).

Paternity leave and parental leave are widely used by countries to strengthen care-focused familisation and give women some free time to develop their career (Ciccia and Verloo, 2012; Giullari and Lewis, 2006). However, the Hong Kong government overlooks the importance of these measures. The length of the statutory paternity leave in Hong Kong is only three days and the Hong Kong government does not provide any statutory parental leave.

The government openly stresses the importance of the roles played by grandparents in providing care. However, it only provides training for grandparents (Social Welfare Department, 2017c). Despite requests from pressure groups, the government does not promote the role of grandparents in providing care through financial incentives.

A statutory maximum working hours policy would be likely to result in some people spending less time in the workplace and more time on providing care for their family. Hence, statutory maximum working hour policies are often seen to have the potential of encouraging male members to share more caring responsibilities in the family, and thus give women more time to develop their own careers (Giullari and Lewis, 2006). However no actions in this respect have been taken by the government so far.

Government's Economic Familisation Measures

Tax allowances have the potential to serve as an economic familisation measure. The effectiveness of tax allowances in creating more favourable conditions for women to rely on financial support from the family and/or income earned from the labour market, in order to save sufficient retirement income, should not be over-estimated. The basic tax allowance is HK\$132,000. The married person's allowance is HK\$264,000 (two persons × the basic tax allowance). **This implies that if a woman chooses to financially rely on her husband, the family does not receive any extra tax allowance. It is also important to note that there is no spousal pension scheme in Hong Kong. Hence, married people do not have any additional pension income based on their marital status.**

It is apparent that there is a wide gap between the familisation and defamilisation measures suggested by the analytical framework developed in this paper and those carried out by the Hong Kong government. It is also important to note that those

defamilisation/familisation measures carried out by the government (such as the carers' allowances and maternity leave) tend to be far from sufficient. Hence, in order to improve the effectiveness of the provision of the defamilisation/familisation measures in assisting women to accumulate pension income, the government should devote more resources to the provision of those familisation/defamilisation measures outlined. Without doing so it is unlikely that the choice-focused adult worker model will be developed in Hong Kong.

CONCLUSION

This paper has provided an analytical framework for exploring the effectiveness of government's defamilisation and familisation measures in assisting women to accumulate a sufficient retirement income based on the choice-focused adult worker model. Using the example of Hong Kong, it has been shown that this analytical framework can help us to identify the extent to which a choice-focused adult worker model is adhered to by a government. It serves to make us more aware of whether defamilisation/familisation measures are practiced and how well-developed these are. It provides an indication of how far the government recognizes the importance of the choice-focused adult worker model and women's diverse preferences in relation to work and care and defamilisation and familisation patterns. By developing such a framework it enables the development of a reform agenda to improve women's opportunities to choose between providing care in the family and developing their career in the paid work economy. This has subsequent implications for their capacity to accumulate a sufficient pension income.

Table 1 Maternity Leave Policies in Norway, Sweden and the UK

Country	Maternity Leave	
	Length of leave	Payment
Norway	<ul style="list-style-type: none"> • 13 weeks • Three weeks before the birth and ten weeks following birth. It is obligatory to take six weeks leave after birth for health reasons. 	<ul style="list-style-type: none"> • The payment is 100% of earnings.
Sweden	<ul style="list-style-type: none"> • 14 weeks It is obligatory for women to take two weeks leave before or after delivery; they can decide whether or not to take part of the paid parental insurance benefit during this period of leave. 	<ul style="list-style-type: none"> • The payment is 77.6% of earnings.
United Kingdom	<ul style="list-style-type: none"> • 52 weeks • A woman can start to take her leave from 11 weeks before the beginning of the week the baby is due. It is obligatory to take leave during the two weeks after childbirth. 	<ul style="list-style-type: none"> • The payment is 90% of women's average earnings for six weeks with no ceiling + a flat-rate payment of either GBP139.58 [€1812] or 90% of average gross weekly earnings (whichever is lower) for 33 weeks. • The remaining 13 weeks are unpaid.

(Source: Koslowski, et al., International Network on Leave Policies and Research, Country Report, 2016 compiled by Author)

Table 2 Childcare cost for dual earner family in Norway, Sweden and the UK

Country	Childcare cost for dual earner family, % of net family income 2012
Norway	11.2
Sweden	4.4
UK	33.8

(Source: OECD, 2014 compiled by Author)

Table 3 Government's Defamilisation/Familisation Measures

Measures	Purposes	Examples
Economic Defamilisation measures	These measures are intended to increase women's financial freedom from the family	<ol style="list-style-type: none"> 1. Paid maternity leave benefits 2. Statutory minimum wage policy 3. Supplementary wages (such as travel allowances for workers) 4. Non-contributory pension schemes
Care Focused Defamilisation measures	These measures are intended to enhance the family's freedom from providing care	<ol style="list-style-type: none"> 1. Universal early child education services 2. Public childcare services 3. Financial supports for using

Measures	Purposes	Examples
	for its members	public childcare services 4. Subsidised Kindergarten education
Care-Focused Familisation measures	These measures are intended to encourage family to provide care	1. Pension schemes for carers 2. Carers' allowances 3. Paternity leave 4. Parental leave 5. Supports for Grandparenting 6. Statutory Maximum Working Hours
Economic Familisation measures	These measures are intended to encourage women to rely on the financial support provided by the family	1. Tax allowances 2. Spouse pension scheme

Table 4 The Government's Defamilisation and Familisation Measures in Hong Kong

I. Economic Defamilisation measures	Example	Coverage
	a. Paid maternity leave benefits	This measure does not meet the standard set by the International Labour Organisation.
	b. Statutory minimum wage	The level of this wage is low.
	c. Travel allowances for workers	The level of benefits is low.
	d. Non-contributory pension schemes	The benefits of these schemes are too low to support people to have a standard of living higher than the poverty line.
II. Care Focused Defamilisation measures	a. Universal early child education services	There is a gap of up to 4 years and 42 weeks between the end of the statutory maternity leave and universal early child education.
	b. Public childcare services	The costs of using these services are high.
	c. Financial supports for using formal childcare services	The benefits of the childcare allowances are low.
	d. Subsidised Kindergarten education	The scheme only focuses on supporting children to study for half a day at kindergartens.
III. Care-Focused Familisation Measures	a. Pension Scheme for Carers	No such scheme is provided.
	b. Carers' allowances	The level of the allowances is low.
	c. Paternity Leave	The length of this leave is too

		short.
	d. Parental Leave	No such leave is provided.
	e. Supports for grandparenting	The government is unwilling to provide financial support to those people who take care of their grandchild.
	f. Statutory Maximum Working Hours	No such policy has been implemented.
IV. Economic Familisation measures	a. Tax allowances	The effects of this measure on economic familisation are minimal.
	b. Spousal pension scheme	No such scheme is provided.

NOTES

1. The difference between the female and male labour participation rate is calculated by the male labour participation rate minus the female labour participation rate.
2. The exchange rate of Hong Kong dollars between the US dollars are US\$1 is equivalent to HK\$7.758.
3. The CSSA scheme provides some supplementary allowances. However, these allowances are not sufficient to meet the users' needs. For example the housing allowances (HK\$1,735 per one person and HK\$3,490 per two persons) are only sufficient to support users to rent a sub-standard housing unit. The medium monthly rental payment for the sub-standard housing unit in 2015 is HK\$4,200 (South China Morning Post, 2016).

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Authors, various years