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Teo, Youyenn

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The Singaporean Welfare State System: With Special Reference to Public Housing and the CPF

Youyenn Teo

The Singapore state is a highly interventionist state—proactive in coordinating how public goods are produced and delivered. This intervention has not, however, entailed high levels of public spending, direct provision, or universalized coverage. Similar to the East Asian cases of South Korea, Taiwan, and Hong Kong, the Singapore welfare regime has been characterized in the past few decades by a strong orientation toward individual families resolving needs through their own market participation; instead of widely-cast social safety nets that also have societal redistribution effects, the state has built a welfare regime in which individual families have primary responsibility for ensuring wellbeing and security through lifelong employment (Aspalter, 2006; Chua, 2007; Croissant, 2004; Holliday, 2000; Ramesh, 2000; Teo, 2013a). Compared to countries in the OECD and EU which, according to Peng and Wong (2010), spent an average of 20.5 percent and 27 percent of their GDP, respectively, on financing welfare and social security in the mid-2000s, state spending on these programmes is significantly lower in East Asia. In the same period, Japan spent 18.6 percent of GDP, Taiwan and Hong Kong close to 10 percent, and China, Korea and Singapore less than 7 percent (Peng and Wong, 2010: 657).¹ The context of a fast-ageing population—brought about by low fertility and increased life expectancy—and increasing political pressure sparked by rising inequality as well as tensions around immigration, have put pressure on the state to pay greater attention to citizens' needs for care and security. Nonetheless, relative to the significant expansions in social security witnessed in South Korea and Taiwan, the Singapore state's approach remains relatively conservative (Croissant, 2004; Kwon, 2005; Lee, 2006; Peng and Wong, 2008; Wilding, 2008). Aside from relatively low levels of spending, there are areas of social welfare, such as food security and unemployment insurance (Birdsall and Haggard, 2002), on which there has been very limited attention.

This chapter illuminates the ways in which the Singapore state's approach toward public goods, despite its recent heavy rhetoric around 'social inclusion' and some moves toward expansion, maintains a limited sense of mutual obligations among citizens and instead institutionalizes individualism and differentiated deservedness. This is a welfare regime in which access to public housing, healthcare, childcare, and retirement security continues to depend upon specific constellations of individualized practices. Indeed, performing 'the family' in specific gendered and heteronormative ways is crucial to ensuring social security in Singapore.

In what follows, I elaborate on the major characteristics of the welfare regime, with a focus on how ethics of mutual obligations are sidelined in favor of ethics of (familialist) individualism and differentiated deservedness.² I elaborate on how this plays out in the realm of public housing. I end the chapter by reflecting on ongoing and future reforms.

Major Characteristics of the Singaporean Welfare State System

The key features of the Singapore welfare regime, which culminate in an ethics of individualism and differentiated deservedness, sidelining any ethics of mutual obligations, can be outlined as follows: first, a strong focus on market participation and the heteronormative family; second, a high level of state coordination institutionalizing individualized access; third, residual, targeted, and conditional 'help' for the low-income. Below, I discuss each in turn.

Centering Market Participation and the Heteronormative Family

The historical trajectory of Singapore's welfare regime shares similarities to other East Asian cases. Singapore, Taiwan, Hong Kong, and South Korea developed rapidly and with high levels of state intervention in the 1970s and 1980s. The welfare regimes which developed in the context of rapid industrialization have been characterized as productivist (Holliday, 2000) and familialist (Croissant, 2004). Scholars have thus pointed out that direct spending on social welfare as well as redistribution have been relatively modest, and there has been heavy reliance on the market and families in meeting needs (Esping-Andersen, 1997).³

Despite increased pressures to reform, these productivist and familialist orientations remain in contemporary Singapore. When it comes to housing, healthcare, retirement, and care needs, the Singapore state intervenes deeply in *regulating* the channels of provision and routes to access. From the perspective of any given citizen, however, these interventions do not translate into automatic access. Instead, access largely depends on individuals and their families being able to pay. There is limited societal redistribution; the ease, amount, and quality of access depend heavily on individual finances. Citizens are expected and compelled to ensure that they have sufficient financial capacities by being continuous

participants in the formal workforce and thereby generating both income and savings to fund housing, pay for healthcare services, and support retirement.

Significantly, the centering of the market produces key differentiations among citizens and solidifies the importance of the individual heteronormative family—centered on heterosexual marriage as well as gendered division of labor. Men and women citizens have different roles in this schema: partly because of the wide gap that continues to exist between women's and men's wages (Lim, 2011; Teo, 2015a), men are compelled to ultimately be responsible for breadwinning and women responsible for the upkeep and care of the home and family. A series of public policies mediating the market and family further entrench this gendered division of labor. Lopsided maternity/paternity leave, childcare centre subsidies, foreign domestic worker policies, tax relief policies, workfare policies, et cetera, entrench household and care labor as women's gendered labor and wage work as men's gendered responsibility (Teo, 2013a,b, 2015). People are channeled through different life paths such that men often serve as conduits for women in accessing retirement support and healthcare, while women serve as conduits for the family in accessing various forms of support for childcare. To put it differently, women play key roles in doing unpaid household and care labor that enable men's continuous participation in the labor market, and are compelled to depend on male breadwinners in accessing various public goods.

Men and women who are not in marriages find it more difficult to access public housing. People who leave marriages via divorce are required to sell their public flats. Children who are borne by unmarried women receive less support and legitimacy as members of society insofar as their mothers have no access to the Baby Bonus or to various tax reliefs; until changes announced in April 2016, they had no government-paid maternity leave.⁴ Unmarried women and their children still cannot form the 'family nucleus' to apply for public housing. The absence of marriage, therefore, shapes the lives of citizens in very material ways.

The absence of unemployment support means that all citizens face substantial insecurity if they lose their jobs or are unable to work, either temporarily or permanently. The consequences are especially severe for those who do not have sufficient income to set aside while they are employed and, as implied above, are not connected to other income-earners via marriage. Since payment for public housing and healthcare are deeply dependent on regular income, the costs and implications for people and households without substantial savings are direct and swift. As I shall elaborate, the wellbeing of people when they are of retirement age also varies depending on their earning capacities while they are younger.

Hence, access to public goods depends heavily on individuals' employment patterns and earning capacities. It depends too on the formation of individual families where members take on specific heteronormative/gendered roles. I turn next to outlining how this individualized model of access, which demarcates certain practices and social identities as more deserving than others, is institutionalized.

Institutionalization of Individualized Access and Differentiated Deservedness

The individualized and differentiated access to public goods in Singapore is not merely a residual outcome of free market forces without state intervention. Instead, it is deeply institutionalized and reproduced by state policies. It is well known that the Singapore state actively intervenes in managing economic development and growth in the city-state (Hamilton-Hart, 2000; Lim, 2013b; Low, 1998; Olds and Yeung, 2004; Rodan, 2001). In tandem, state institutions have been heavily involved in managing and channeling various social services (Chua, 2005; Ramesh, 2000; Tremewan, 1998; Yap, 2010). More importantly, they have put in place specific and wide-ranging constraints that shape the path, quality and quantity of people's access.

For starters, many national-level systems exist. There is a national education system that all citizens are required to participate in. Healthcare services are provided through both private and public hospitals, but the latter plays a major role (Lim, 2013a). Most housing in Singapore is built and sold through a state agency. Finally, a state institution compels and coordinates the individual savings of all employed citizens and permanent residents.

With the exception of education—where subsidies are more universally applied and fees kept low⁵—financing for healthcare, housing, and retirement are individualized through the Central Provident Fund (CPF) system.

Each employed Singapore citizen or Permanent Resident is required to have a CPF account (Central Provident Fund Board, 2014a). A portion of monthly salaries goes into their individual accounts (with specific proportions going into each of three accounts—Ordinary, Special, and Medisave); part of this is framed as employee contributions and the other as employer contributions. The rate of contributions varies primarily by age and income.⁶ The money accumulated in an individual's account can be used primarily for the following: retirement (including investments in specified products), public housing, and healthcare.⁷ Unlike pension systems in Europe, the money accumulated belongs to the individual (and in the event of death, the person(s) they bequeath their estate to). Prior to 55 years old, an individual may withdraw from his/her CPF (Ordinary) account to pay for the down payment and monthly mortgages for housing; an account is set aside (Medisave) to finance hospitalization costs and health insurance that he/she may also tap on. After age 55, individuals may withdraw money from their accounts, but only what is in excess of a mandated Minimum Sum and a Medisave Minimum Sum; these minimum sums were put in place to prevent depletion of individual accounts at age 55.⁸ Since 2009, CPF members have also been enrolled in an annuity plan, CPF Life, that provides a monthly income from age 65 for as long as they live (CPF Board, 2012). There is some pooled risk and an insurance

component, and all who are enrolled in the CPF Life will receive some income for the rest of their lives; however, the plan's financing structure stays within individual accounts and how much any given person receives monthly is dependent on the amount of money remaining in his/her account at age 55. Through the CPF, then, people's ability to pay for public housing, healthcare, and retirement, is dependent on how long they have been able to sustain continual employment over their lifetime and their level of earnings during their wage-earning years.

To say that this system institutionalizes access and that this access is individualized is to point out a number of things: first, this is a mandatory system from which there is no opting out. Second, as alluded to earlier, there are very specific rules and regulations around both contribution and usage: the state sets and adjusts specific amounts of contribution to individual CPF accounts as well as specific minimum sums that have to remain in an account even upon retirement; it also requires, for example, out-of-pocket co-payments when people use their CPF to fund health services (MOH, 2013), and for CPF moneys to be returned (in the proportion in which they were withdrawn) to accounts of married/divorced couples when housing is sold (CPF, 2014b). Third, the various institutions are highly connected: buying a flat and seeking hospital treatment triggers bureaucratic interventions across agencies. Fourth, the CPF system is not set up to have societal-wide transfers—either intergenerational or cross-class; an individual's capacity to fund his/her retirement, housing, and healthcare depends largely on the salary received while employed, as well as the market behaviors of his/her immediate family. Finally, and perhaps less obviously, because individual CPFs have not generally been adequate (Bhaskaran *et al.*, 2012; Hui, 2012; Ng, 2013), absent of universal benefits, individuals need to have additional individually-coordinated savings, investments, personal insurance, or alternative sources of income (including adult children who will support them), in order to adequately meet all their needs.

The system therefore compels Singaporeans to live within these principles: individual responsibility and 'self-reliance' via stable and continuous employment; general absence of social security, very minimal redistribution; and familial interdependence where 'family' is also defined as an individual unit and interdependence entails specific gendered and intergenerational practices.

Besides institutionalizing individualized access through specific interventions targeting market and familial practices, a third component in the state's construction of an ethic of individualism and differentiated deservedness is in its framing of problems of the poor.

Residual, Targeted, and Conditional 'Help': Deepening the Ethic of Individualism and Differentiated Deservedness

Public housing, healthcare, education, and retirement, are not usually framed as ‘welfare’ in the national debate. This signals, quite aptly, that none of these goods or services are universal citizenship rights. Instead, similar to other liberal regimes such as the US and UK, ‘welfare’ often refers narrowly to aid that is economically targeted at the low-income. It is a term that has negative connotations of over-dependence, parasitic behavior, and exceptionalism. Unsurprisingly, then, public policy designed to address the ‘exceptional’—the low-income in a wealthy city—is designed with free-riders in mind. They are residual rather than comprehensive, narrowly economically targeted (through asset- and means-tests), and highly conditional.

The Singapore state has characterized its approach toward ‘the needy’ as one that relies on three principles: "help the needy and their families achieve self-reliance; encourage families to be the first line of support for the needy; spur community organisations to participate in helping the needy under a ‘Many Helping Hands’ approach" (MSF, 2014c).

In recent years, in the context of increasing income inequality, as well as public awareness about inequality and hence political pressure on the state, a large number of complicated schemes targeting low-income households have come into existence (MSF, 2014a). They are targeted at increasing the income of low-wage workers (e.g., Workfare Income Supplement); at subsidizing preschool costs for low-income families (e.g., ComCare Child Care Subsidies); at tiding low-income households over in times of crisis (e.g., ComCare Urgent Financial Assistance); and at subsidizing medical costs for low-income persons (e.g., MediFund).

Three intertwined features of these programs are noteworthy: first, they are residual. That is, they are clearly earmarked as targeting specific groups of Singaporeans rather than part of broad, universal citizenship rights to social security. Indeed, they are explicitly framed as being for the exceptional; where most Singaporeans have done well, there are a minority who have not and who hence need extra ‘help’ (Shanmugaratnam, 2014) and these schemes are for them. These are residual, corrective measures because not everything can be "left to the market" (Shanmugaratnam, 2011).

Second and relatedly, they are narrowly targeted. Here, I refer to the fact that very specific sums are aimed at specific people/households within designated and narrow criteria. The Workfare Income Supplement (WIS), for example, is aimed at supplementing the income and CPF contributions of workers above thirty-five years old, who earn less than S\$1,900 per month, and who have been employed for at least two months in a given three-month period. Within this group, the amount received depends on a confluence of factors including age, income, the value of the worker’s residential property, and whether the worker is in wage-work or self-employed (CPF, 2013b). Depending on where one falls on each of these, the WIS ranges from S\$77.75 to S\$291 per month (MOM/CPF/SWDA, 2014). The programs, then, signal narrow definitions of need and corresponding bare fulfillment of need. The policies are designed to ensure that no one should be

getting more than what the state has designated as their need. What is at stake here is not only that the low-income may not be receiving sufficient support, but that this way of framing support creates certain indignity for ‘recipients’ through marking qualification as exceptional and for the most ‘needy.’ Similarly, applicants to temporary cash aid through ComCare, are subject to strict means tests (to ensure, primarily, that there is no wage-earner at the moment) and reviewed every three to six months. In ongoing ethnographic research on low-income persons, I have been struck by how often my respondents—among the lowest-earning 5 percent of households—spoke about not applying for ‘help’ because the process is so difficult and, even more astoundingly, because they should ‘leave it for others’ in greater need.

This sense that state support is ‘help’ for the most ‘needy,’ rather than social security for all citizens, is deepened through a third feature, in which support is conditional on social identities and everyday individual practices. In particular, class-specific, gendered familial performances are key to shaping access (Teo, 2014). Support for childcare, for example, is differentiated—type of support (maternity leave, Baby Bonus, tax reliefs, subsidies); amounts of subsidies; and delivery channels (foreign domestic workers, childcare centers, or kindergartens) differ—based on household income, mothers’ income, marital status of parents, and employment status of mothers. For low-income women looking to access support for childcare, continuous employment is a necessary precondition.

To sum up, the welfare regime in Singapore can be characterized as such: first, people are compelled to fulfill their needs for housing, healthcare, and retirement primarily through regular participation in formal employment. By implication, there is no coordinated safety net for persons who are unemployed. Second, there is a high degree of state regulation and coordination when it comes to accessing public goods in Singapore. While social spending and redistribution are modest, institutionalization is not. State agencies, laws, and policies together institutionalize what amounts to highly individualized and differentiated access to public goods. Specific heteronormative performances of the familial are also important. Finally, where there is attention to the low-income who cannot fulfill needs through market participation, this ‘help’ is residual, targeted, and conditional. Despite recent state rhetoric in the direction of ‘social inclusion,’ then, the regime that is put into practice has a very thin sense of mutual obligations amongst members of society (Somers, 2008). Instead, the ethic that is produced through everyday practice is one in which everyone has to take care of themselves as individuals and individual families, and where modest support is forthcoming *from the state* (versus from the public) only insofar as the appropriate performances of gender and the familial are as well.

In what follows, I deepen the analysis of the ethic of individualism and differentiated deservedness by detailing how these play out in the realm of public housing. I elaborate on the ways in which public housing—so often discussed as

universal and having social leveling effects—is in fact an important site for the naturalization of individualism and differentiated deservedness.

Special Focus: Public Housing

The Housing and Development Board (HDB) evolved from the British colonial Singapore Improvement Trust. In the 1960s and 1970s, it embarked on a large-scale redevelopment of new city-nation-state. By its own account, the HDB built 54,000 flats in its first five years, and ‘had the housing problem licked’ within a decade (HDB, 2014b). Public housing remains the main mode of housing in contemporary Singapore—more than 80 percent of the Resident (citizen and permanent resident) population live in HDB flats; a small minority live in ‘private’ condominiums and apartments, and ‘landed properties, in: contrast to public housing in other cities, while the Singapore state owns the land on which flats are built, the flats themselves are mostly purchased and owned by residents (on a lease of 99 years). After the initial sale/purchase from the HDB, and subject to a series of regulations about minimum years of domicile, flat owners are able to sell their flats, rent out their flats, or transfer ownership to their families in the event of death. Home ownership rate among the resident population is high—90.1 percent in 2012 (DOS, 2012b).⁹ This unusual feature of public housing as private property is tightly linked to the mandatory savings system of the Central Provident Fund. Since 1968, Singaporeans have been allowed to use CPF savings to finance housing purchases. Most Singaporeans pay for the down payments of their flats with CPF savings accumulated in their accounts after a few years of work. They further pay their monthly installments with the funds that accrue as long as they remain employed. There are several types of flats people can buy—‘2-room, 3-room, 4-room, 5-room, or Executive Condominium.’ The type people buy depends on their income and CPF savings in two ways: whether they can afford a particular type, and subject to the income ceilings set by the HDB. Flat prices range quite widely—depending on size, location, and whether they are bought directly from the HDB or ‘resale’ on the market. In the past few decades, the prices of flats have risen sharply, but at different rates again dependent on size and location.

Scholars have pointed out that the public housing and mandatory savings systems of the Singapore case has important disciplining effects, particular insofar as it maintains a strong incentive to regular employment (Chua, 2007). It has also been lauded by scholars for being central to economic success insofar as it made available to the state funds for national development (Vasoo and Lee, 2001). Scholars have also pointed to public housing as ensuring some baseline of wellbeing (Yuen, 2005); homelessness, a prominent problem in many cities, is comparably minimal in Singapore.

Nonetheless, the public housing system as a pillar of social security has a number of intertwined pitfalls. These can be categorized around intertwined issues

of (a) risk and inadequacy; (b) inequalities; and (c) differentiated citizenship and worth.

First, public housing, in drawing heavily from CPF funds, has become a de facto source for retirement security. In other words, individuals' retirement savings have been heavily invested into housing, and it is in fact housing (and its monetization) that has become the potential source of retirement funds. Yet, there are currently limited options for retired Singaporeans to convert housing assets into stable income (Low, 2014; Ng, 2013). Moreover, as Low points out, there is inherent high risk and uncertainty in trying to catch property cycles, and luck and astuteness in property investment become factors shaping retirement security. Given the heavy depletion of CPF accounts into home ownership (Lim, 2001), it is not surprising that many current retirees do not have adequate retirement income in their CPF accounts (Bhaskaran *et al.*, 2012; Hui, 2012; Ishita, 2008; Ng, 2013). There is a correspondingly heavy reliance on adult children for retirement income. Ng (2013) presents a series of detailed forecasts projecting pension outcomes for men and women with different educational profiles and taking into account historical changes in CPF rules and wage patterns; he concludes that the pension system in Singapore is "unlikely to be able to fulfill the objectives either of poverty avoidance for lower educated older persons, or consumption smoothing for higher educated persons, without considerable and in some cases implausibly high levels of support from children" (245). The risks of insecurity and inadequate material conditions faced by Singaporeans in old age, and the challenges and pressures faced by younger people with older people to support, are thus substantial.

This brings me to the second point—inequalities—since these risks are also unevenly spread. A number of inequalities surface among citizens when public housing, funded through CPF and therefore individual incomes, is so central to retirement security.¹⁰ Given the strong tethering of regular lifetime income to housing accessibility and type, it is to be expected that housing inequalities (both ownership and type/value of housing) generally map onto income inequalities. Ng (2013: 327) finds that housing ownership is much lower among elderly persons with no income (at 31%) than among those with incomes equivalent to more than 2.5 times the median population work income (at 100%). It follows that the mobilizing of housing income—either through refinancing programs, through rental or sale (and 'downgrading' to a smaller home or co-residence with children)—are not options equally accessible to all. These inequalities have long-term consequences: given the strong reliance on family as source of retirement income, unequal access to housing that can be monetized mean an unequal drain on the incomes, savings, and wellbeing for future generations of retirees.

Third, and central to the argument in this chapter, public housing is an important site where ethics of individualism and differentiated deservedness are played out. Through a complex of HDB and CPF policies, citizens are channeled through a narrow set of practices and sensibilities that center on the individual

performing the familial appropriately; failure to do so renders one excluded in profound ways. Through negotiating various HDB and CPF rules, citizens enact in everyday practice the centrality of the economically productive individual and the individual heteronormative family, and the naturalness of unequal access to public goods.

The HDB is explicit in stating that its goal and mandate is to provide 'families' with homes. This is institutionalized and implemented through its qualifying criteria as well as various special schemes. To apply for a public flat in Singapore, and to enjoy subventions and grants, applicants have to meet the 'family nucleus' requirement. A family nucleus can be formed by a heterosexual, married couple; by a parent-child pairing where the 'child' is either above 21 years old or, in the event of divorce or death of a spouse, in the parent's custody; or by two unmarried siblings who are orphaned (Housing & Development Board, 2013b). In response to greater needs and demands for housing among the 'never-married,' the HDB has since the 1990s made adjustments to its rules so that unmarried citizens *above the age of 35* are allowed to buy 'resale' (i.e. pre-owned) flats of a limited size. In August 2004, the cap on flat size was lifted, but unmarried Singaporeans were still limited to resale flats. In July 2013, unmarried Singaporeans above 35-years-old became eligible for new two-room flats (i.e., one-bedroom). Despite these adjustments, public housing is still mostly accessible to people who marry and one-person households are a small minority. Married couples receive larger housing grants than singles, and the 'Top-up grant' that singles receive when they "subsequently marry a first-timer citizen spouse"¹¹ indicates that marriage is the idealized norm and is accompanied by specific benefits.

The HDB-CPF system sets up an important life pathway linking employment, marriage and home ownership. The very tethering of CPF and HDB links stable employment to public housing. In addition, the HDB Fiancé/Fiancée Scheme, for example, allows two Singaporeans with intent to marry to begin their application for new flats. When their applications are successful (i.e., when there is a flat available for them), they are given three months to file their marriage with the Registry of Marriages (ROM) before completing the housing transaction. Signaling the state's desire that young Singaporeans marry early and have more children, the Staggered Downpayment Scheme allows first-time applicants who are married and *where one of the applicants is younger than 30 years old* to pay their downpayment in two stages (HDB, 2013c). As I have discussed at great length elsewhere, young couples find themselves planning housing and marriage in tandem, and working toward and tracking their progress toward these goals by accumulating savings in their CPF accounts (Teo, 2011). Marriage and housing continue to be tethered after a couple purchases a flat: in the event of divorce, ex-spouses may no longer co-own a flat; one party may keep the flat only if she/he has custody of a child. A series of complex regulations ensure that it is difficult for divorcees to either retain their flats *or* purchase new ones, particularly if they have

been married and living in their flats for fewer than five years (HDB, 2013a). HDB regulations thereby provide an institutional context in which marriage is favored *and* the dissolution of marriage costly.

Aside from keeping more unmarried Singaporeans in or at least near their natal households, public housing policies incentivize young married couples to live close to or with their parents. There is greater demand than supply in HDB flats; most people who need a flat have to get in a queue for them; the wait often spans several years. Within this queue, the HDB gives priority to married adult children and parents who apply to live either in the same flat or in two adjacent flats (HDB, 2013c). The CPF Housing Grant for Families is a S\$30,000 grant given to first-time married flat buyers who purchase flats on the resale market; an additional S\$10,000 is given to couples who purchase flats in the same estate or within two kilometers of one of their parents' homes. The Parenthood Priority Scheme sets aside flats for married couples with children and the Parenthood Provisional Housing Scheme provides temporary housing for families made up of married couples with children who are waiting for their HDB flats to be built. The Third-Child Priority Scheme also enhances the chances of those with more than two children. Through these various schemes and grants, married couples with either elderly parents and children receive greater public support in the acquisition of housing. The schemes signal, indeed, that they *deserve* greater support.

As Singaporeans navigate the CPF-HDB system, they are constrained by and put into everyday practice the common sense that housing is to be earned by an individual through, on one hand, market participation, and on the other, specific performances of the familial. The complex of eligibility criteria and tiered access—favoring married over unmarried citizens; prioritizing multi-generational families who are also able to afford two flats in proximity; enabling flats that are bigger or in more popular neighborhoods to go to those who have higher income¹²—also naturalizes differences and inequalities.

Housing is a basic need for all human beings insofar as we all need shelter. Housing ownership is also a need linked to dignity and social belonging.¹³ In my ongoing ethnographic work with Singaporeans living with very low income, in rental flats,¹⁴ respondents spoke of their dreams of owning flats; people who move out of rental flats into their own flats are framed as success cases, while on the other hand, narratives about downward mobility are told through stories about losing (ownership of) flats.

That public housing accessibility is not a universal citizenship right but dependent on particular performances of heteronormativity and economic participation has significant consequences for those on the outside. For the non-married, the divorced, the gay and lesbian, the low-income, citizenship is experienced as very specific and powerful exclusions. These exclusions are not merely one-time, but have persistent long-term consequences for the accumulation of wealth and income security. Perhaps even more importantly, that this most prominent of public goods is so thoroughly infused with an ethic of individualism

and differentiated deservedness, and so devoid of any sense of shared and mutual social obligations, sets the tone for all Singaporeans. They shape and produce a strong sense that to be Singaporean is to do things this ‘normal,’ ‘typical’ ‘Singaporean way’ and that failure to do so naturally, and unproblematically, means less access to public goods (Teo, 2010, 2011). I turn next to considering the implications of this for ongoing debates and reforms.

Current and Future Trends of the Singaporean Welfare State System

There is little doubt that, in the coming years, needs for healthcare, retirement support, and support for caregiving will expand. Similar to other East Asian countries, very low fertility rates in recent decades mean that future generations of retirees will have fewer children to rely on for care and income (Jones *et al.*, 2008). The increased costs of living in a ‘Global City’ and periodic economic crises also point to the fact that individuals, even if they do everything ‘right’—acquire educational credentials, get and stay married, be and remain employed, build up extra personal savings, spend conservatively, socialize their children to expect to support them in old age, et cetera—still face considerable unknown risks. Risks of unemployment, underemployment, or decreasing wages, moreover, are not evenly spread: gender matters insofar as women are much more likely than men to leave the workforce to attend to household and caregiving responsibilities; class matters, too, insofar as less educated and lower-wage workers are more replaceable and also to the extent that the jobs they are in tend to expose them to more dangers of injury, to be more physically demanding and more difficult to continue as the body ages.

That the current system is inadequate and requires reform is already well established. Even state officials concede that more needs to be done to deal with the problem of Singaporeans being asset-rich but cash-poor—having used huge portions of their CPF funds for HDB flats (Lim, 2014). In recent years, increasing costs of living as well as, significantly, the huge expansion in population through immigration, have also led to displeasures among citizens. This in turn has generated greater political pressure on the state. In response, the state has taken active steps to signal its commitment to ensuring wellbeing and security for all Singaporeans.¹⁵

Two features of its interventions stand out: first, there has been a strong focus on jobs. Second, there has been an expansion of schemes targeted at the low-income. The first set of interventions have primarily been oriented toward incentivizing employers to retain workers they may otherwise retrench. Aside from the Workfare Income Supplement, mentioned earlier in the chapter, a slew of schemes have been introduced to subsidize companies’ payrolls when they retain older and/or low-wage workers and when their workers attend training programs. The second set of schemes, aimed at low-income households, includes short-term cash aid and subsidies for childcare and schools. As mentioned earlier, they have

generally been designed as short-term measures with strict means-tests, are conditional on familial forms and practices, and are generally modest in sums.

The continuities are notable. First, while there have been some gestures at ensuring some baseline meeting of needs through the CPF Life and MediShield Life—the former to provide some income in old-age commensurate with income while working, and the latter medical insurance that aims to insure all citizens and permanent residents, primarily for coverage for high-cost treatments (certain chronic illnesses, surgery, and hospitalisation)—there remains strong resistance to universalism. This is expressed in three ways: in discussions about the importance of forging social inclusion, very little has been said or done about redistribution. On the contrary, the spectre of raised income taxes continues to insert itself into state-led discussions of welfare, and ensuring Singapore’s attractiveness to global businesses by keeping corporate taxes low continues to be a high priority (Koh, 2012). Béland (2007) points out that ‘social exclusion’ invokes a horizontal spatial metaphor, in contrast to the vertical imagery that is produced when focus is on income disparities; we see this in the Singapore case—increased prominence given to the rhetoric of ‘social inclusion’ with minimal consideration of the power relations and exploitation that produce exclusions. The avoidance of direct discussions of inequality and the need for not merely ‘inclusion’ but redistribution thus stymies conversations about universalism. A second way in which universalism continues to be sidestepped—even actively avoided—is through the strong commitment to finely-calibrated means tests in most of the schemes that have been introduced in recent years. We see this in various subsidies for children’s education and care, in cash aid and income supplements for the low-income, and in various policies that shape access to healthcare services. A third way in which universalism is avoided is through something less obvious: a ghettoization of the problem of poverty. In state discourse about poverty, notions about ‘charity,’ and about those with more ‘helping’ those with less, have become increasingly salient. In tandem with this, a slew of new specialized agencies, programs and schemes, and personnel have been constructed to deal with ‘the needy.’ This way of framing the problem of poverty isolates it—detaches the issues and challenges faced by a small minority of the population from those faced by everyone else, and detaches the issue of poverty from the broader political economy in which it is produced. Importantly, it frames public interventions as ‘charity,’ as ‘help’—in other words, beyond public *responsibility*—and recipients as, well, *recipients*, rather than as members of society with rights to certain guaranteed and universal wellbeing and security.

Aside from continued aversion toward universalism, recent reforms also persist in affirming the centrality of the familial. As Esping-Andersen (Esping-Andersen, 1997) points out, the commitment to the familial can be positive in the sense of enabling and forging solidarities between people; viewed particularly from the perspective of women, however, their real effects have tended to be uneven burdens and forced dependence.¹⁶ In its measures to enhance employment

opportunities for workers, the Singapore state has paid very little attention to disrupting gendered roles at home and gender inequalities at work. In its policies shaping ‘work-life harmony,’ it has in fact reaffirmed the double-burden of employment and domestic responsibilities for women (Teo, 2013a). Relatedly, heteronormativity—encompassing specific performances of both gender and sexuality—remains strongly affirmed through state institutions and practice. In various policies around public housing, childcare, work benefits, mothers continue to be distinguished from fathers, unmarried mothers from married ones, married couples from unmarried persons. There is thus little in reforms thus far that point to genuine disruption of the principle of differentiated deservedness.

Recent reforms therefore do not disrupt the ethic of individualism and differentiated deservedness, both of which, I have argued, are institutionalized and rendered common sense. They continue to affirm the importance of individual practices and ‘choices,’ and the acceptance of differences and inequalities in outcomes. In sidestepping the issue of universalism, it has made no moves toward constructing citizenship built upon an ethic of mutual obligations where there are, as Margaret Somers’ puts it, "reciprocal but nonequivalent rights and obligations between equal citizens" (Somers, 2008: 69).

Summary and Conclusions

This chapter has shown the ways in which the Singapore state’s approach toward public goods, despite its recent heavy rhetoric around ‘social inclusion,’ in fact maintains a limited sense of mutual obligations among citizens and instead institutionalizes individualism and differentiated deservedness. This is a welfare regime in which access to public housing, healthcare, childcare, and retirement security continues to depend upon specific constellations of individualized practices. Indeed, through the example of public housing, we see that performing ‘the family’ in specific gendered and heteronormative ways is crucial to ensuring social security in Singapore.

Recent reforms have stopped short of serious considerations of dismantling what amounts to a highly differentiated system of welfare that sees many inadequacies in meeting needs *and* which naturalizes individualism and social differentiation. As I have argued elsewhere (Teo, 2015b), this is important not only in the present—the extent to which needs are met—but also for shaping the politics of reform. To the extent that beliefs, practices, common sense around individualism and differentiation have become embedded in the everyday lives of Singaporeans, trying to open up conversations about universal rights, mutual obligations, and redistribution is a major challenge.

Notes

¹ These figures may be underestimations insofar as they do not necessarily include things like public housing, which is very important in Singapore. Nonetheless, it is fair to say that social spending in Singapore specifically and East Asia more generally is far lower than in Western Europe; cf also Croissant (2004).

² I use the term ethics for two reasons: as a reminder that what is at stake is not typology, but morality—what it is to be human and belong to a society. Second, I use ‘ethics’ in contrast to ‘ideology’ to signal the importance of everyday practices and the production of not just abstract beliefs but ways of being and negotiating one’s world.

³ Esping-Andersen, drawing on the case of Japan, argues that there is hybridity—a combination of ‘conservative-corporatist’ elements and ‘liberal-residual’ elements, wherein market participation is important and families are forced into dependencies. Here, he and others point out, however, that this forced dependence, which puts disproportionate burdens of care and insecurity on women, is not limited to Japan or East Asia; cf for example Abramovitz (1996); Daly (2004); Gordon (1990); Haney (2002); Morgan (2006); Orloff (1996); Strach (2007).

⁴ The Baby Bonus consists of a cash gift of S\$6,000 or S\$8,000 (the former for first and second children and the latter for third and fourth), and a co-savings account where parents receive matching funds from the state when they deposit cash into an account in their child’s name. The co-savings component, also known as the Child Development Account (CDA), is a special savings account that can be used for specific educational expenses. Parents may put money into a child’s account until she/he is 12 years old. The government deposits matching funds in these amounts: up to S\$6,000 for the first and second children; up to S\$12,000 for third and fourth children; up to S\$18,000 for fifth or subsequent children (MSFD, 2014b).

⁵ This does not, however, take into account the huge private tuition industry that has arisen to help students stay afloat in a competitive and examination-oriented school system that also has multiple points of sorting and stratification. The uneven ability to pay for private tuition renders this, too, a site for the reproduction of inequality.

⁶ In 2014, employees 50 years and younger earning more than S\$750 per month had a contribution rate amounting to 36 percent of their wages (CPFB, 2013a). The amount of contributions to an individual’s account—mandatory and voluntary—is capped at S\$30,600 per year.

⁷ For details about changes over time in CPF rules regarding contribution rates and usage, see Chua (2007); Lim (2013a); Ng (2013).

⁸ The Minimum Sum was introduced in 2003 and set at S\$80,000 and has been set to be increased until it reaches S\$120,000 (in 2003 dollars) in 2015. The Medisave Minimum Sum has been set at S\$43,500 since July 2014.

⁹ Home ownership rate went from 29.4 percent in 1970 to 58.8 percent in 1980, 87.5 percent in 1990, 92 percent in 2000, 87.2 percent in 2010 (DOS, 2012a).

¹⁰ In 2013, the Gini Coefficient for income distribution among employed resident households in Singapore, after government transfers and taxes, stood at 0.412 (0.463 before transfers) (DOS, 2013). This compares to 0.314 in thirty-four OECD countries (OECD, 2014) and puts Singapore at second most unequal (after Hong Kong) among developed countries (CIA, 2014). A recent report on *wealth* inequality, in contrast, ranks Singapore among ‘medium inequality’ countries (at the cusp of being ‘high inequality’), and less unequal than some of the OECD countries (CSRI, 2014a,b). This is interesting but difficult to draw conclusions from for a number of reasons: first, the authors of the report point out that wealth data is patchy and uneven—many countries, Singapore included, do not collect direct data on

wealth—making comparisons across countries subject to more than the usual caveats. More importantly, even assuming the data is robust, the authors point out that wealth inequality is caused by a multitude of factors that are not uniformly important across countries—"growth rate of the economy, demographic trends, savings behavior, inheritance arrangements, general macroeconomic trends (such as globalization) and government policies affecting, for example, taxation and pension provision" (CSRI, 2014a: 121). The cases of the Scandinavian countries are instructive: while they are categorized as 'high inequality,' it may well be the case that the presence of strong social security reduces the need for the middle and lower classes to accumulate assets and savings; the top groups have much more wealth primarily for business investment purposes (CSRI, 2014a: 121). In this case, 'high inequality' does not necessarily indicate huge disparities in quality of life of the population.

¹¹ 'First-timer' here refers to first application for a HDB flat.

¹² From a capitalist perspective, this last point is not unusual. In every city, the rich have greater access than the poor to housing; the type of housing one can buy depends on one's wealth. The logic of private property embeds within it the common sense of unequal access. Yet, it is important to remember that, in this case, the Singapore state has monopoly over land; that this is a small city-state and there are no less-expensive cities to which people can escape; and that this is still ultimately a discussion about *public* housing.

¹³ For an insightful discussion of the central place of material goods in creating dignity and social belonging, and the high cost to dignity that people with low income bear when they cannot access what the better-to-do in a society have, see Pugh (2009).

¹⁴ The HDB rents out, at low rates, small flats to low-income families who earn less than S\$1,500 per household per month. Family nucleus criteria generally apply (HDB, 2014a).

¹⁵ For a detailed analysis of recent reforms and their possibilities and limitations, see (Teo, 2015a).

¹⁶ A rich tradition of feminist scholarship illuminates this process in a variety of national contexts; cf for example, Gornick and Meyers (2009); Huber *et al.* (2009); Orloff (1996); Peng (2011).

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