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Unmet Social Needs in Singapore: Singapore's Social Structures and Policies, and their Impact on Six Vulnerable Communities

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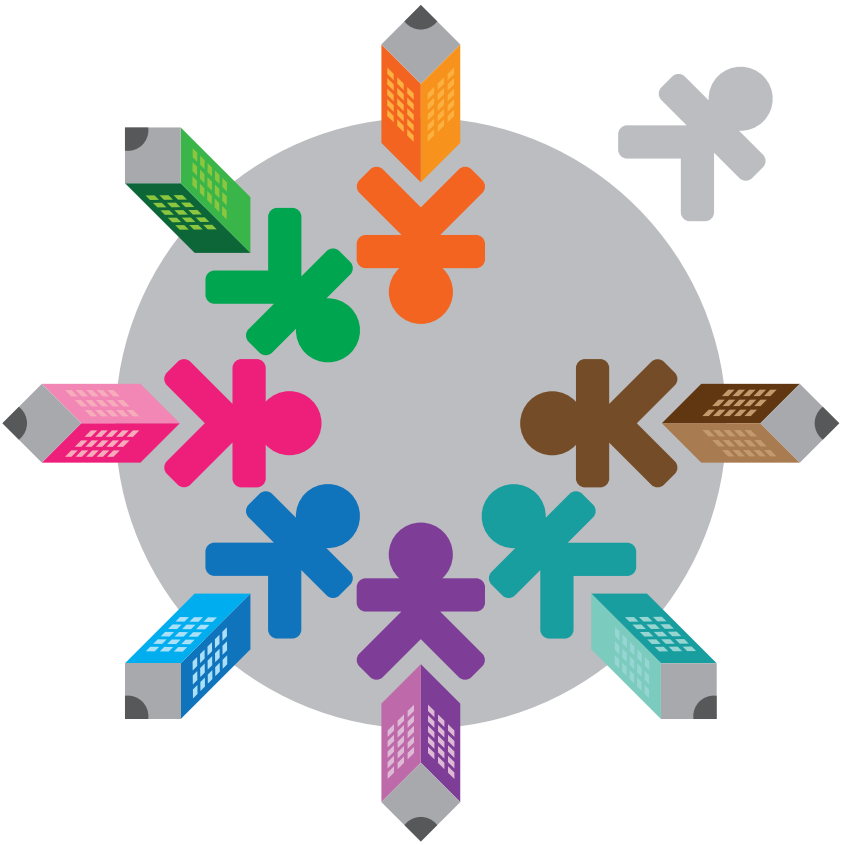
Lien Centre for Social Innovation

Social Insight Research Series



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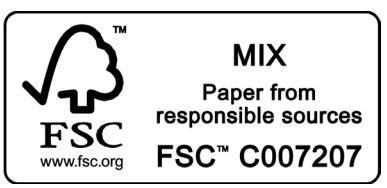

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Preface

In line with Lien Centre's vision to catalyse positive social change, this research was carried out to understand social gaps in Singapore and how our society's ability to meet social needs can be enhanced. Despite basic social needs in Singapore being essentially met through direct government interventions and the contributions of non-governmental social service activities, there are today some vulnerable groups that remain or have become more prominent. This research project aims to identify some of these needs and the possible approaches to addressing them.

It is hoped that some of the recommendations of this report will be helpful for both the government and non-governmental players, in our collective efforts to plug the gaps and meet the needs of emerging constituencies. For example, making social policies more transformative than reactive, building institutional capacity to provide information that will be accessible to researchers, service providers and policy planners, and prioritising higher-risk social groups within an inclusive approach. These are expounded in the report.

The Lien Centre hopes that this research will further its broader objective of encouraging thoughtful reflections in the social space and engaging the social sector in meaningful ways.

Lien Centre for Social Innovation
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Acronyms

CDC – Community Development Council
COC – Commissioner of Charities
CPF – Central Provident Fund Board
FSC – Family Service Centre
GDP – Gross Domestic Product
HDB – Housing & Development Board
HDI – Human Development Index
ILO – International Labour Organization
IMH – Institute of Mental Health
MCYS – Ministry of Community Development, Youth and Sports
MHH – Many Helping Hands
MOM – Ministry of Manpower
MOH– Ministry of Health
NCSS – National Council of Social Service
NGO – Non-governmental organisation
NTUC – National Trades Union Congress
NVPC – National Volunteer and Philanthropy Centre
PA – Public Assistance
PR – Permanent Resident
TFR – Total Fertility Ratio
VWO – Voluntary welfare organisation

All references to currencies are in Singapore dollars (S$) unless otherwise stated.

Executive Summary

Social needs in Singapore have been strategically addressed by the government since the early years of independence in the 1960s. Then, global campaigns and movements saw various issues raised, ranging from demands for women's rights and housing for all, to that of access for the disabled. Singapore did its share of responding to each of these issues.

Yet, meeting needs is never a straightforward process. Each country will formulate policy, frame laws and channel resources based on its own judgement and the priorities it sets for itself. In consequence, and no matter how able a country's government, there will always be unmet needs for different sectors of the community. Therefore, in assessing unmet needs, a background on social policy systems—and how they address our growing societal challenges—is necessary.

Our study and report focused on three key areas.

First, we started with an understanding of needs in general: How they can be dissected and how meeting needs is an evolving challenge. We looked at social protection, recognising that it encompasses four categories of approaches:

- Relief (assistance to meet basic needs);
- Security (contingency help such as insurance to overcome seasonal deficiencies);
- Prevention (jobs, social service and outreach to reduce risks); and
- Transformation (structural changes to remove external barriers such as discrimination).

Secondly, we reviewed the support structures that directly relate to those who need help in the community. These included examining

State structures that govern compulsory savings and housing policies, the "Many Helping Hands" approach, and the development of civil society in Singapore. This exercise highlighted four main issues:

- Self-reliance is not enough to overcome vulnerabilities to global economic movements.
- The hallmarks of housing policies—market mechanism, efficiency and family togetherness—can be counterproductive at times.
- The "Many Helping Hands" approach is short-changed by issues of complexity, overlaps, resource constraints and piecemeal intervention.
- Resources and structures are more limiting for the groups that work on upstream measures to influence policies, ideologies and law-making processes toward long-lasting transformative changes.

Thirdly, we identified six vulnerable communities:

- The disabled
- The mentally ill
- Single-person-headed poor households
- Silent workers
- Foreign workers
- New communities

We then sought to understand the issues of these vulnerable groups. The diagram on the next page maps the social interventions which are inadequate, absent, or facing issues for each of these vulnerable communities.

Interventions that are Inadequate, Absent or Facing Issues

SOCIAL PROTECTION	Disabled	Mentally-ill	Single-headed-poor household	Silent worker	Foreign worker	New communities
Transformation	Nurturing an inclusive society	Tackling stigma and investing in mental wellness	Developing an empathic understanding of the alternative family	Choosing a measured approach to progress	Treating foreign workers as fellow human beings	Creating an inclusive multi-cultural society
Prevention	Treatment and rehab Special schools Job placement	Community outreach	Job support for women	Training schemes Education subsidies for children	Education for employers	Naturalisation programmes by public agencies
Security & Relief	Absence of central registry to guide disbursement of public assistance	Medical insurance Healthcare savings plan Mental healthcare professionals Caregivers	Temporary placement of the homeless Savings and medical insurance for women	Healthcare fund and savings plan Transition programmes for the unemployed	Executive arm of the legislative framework that protects workers' rights NGOs that look after workers' needs	Singaporean identity in a global city

VULNERABLE COMMUNITIES

In general, the limits of interventions are of two types. One is the values blind spot (as seen in the "transformation" layer). The other is in the execution of policies, programmes and initiatives (as seen in the other three layers of social protection).

To highlight some of the challenges:

- The basic relief and security needs of the disabled and the mentally ill are not adequately covered by State provision, i.e. financial assistance and professional services, more so for the mentally ill where the scientific basis is still debated.
- Single persons who are heading poor households and workers who are in the lower-income bracket cannot fulfil the criteria to access adequate housing, medical benefits or financial assistance unless they can make a case for desperate need, by which time it may be too late.
- Foreign workers have limited access to work-oriented protection schemes or aid schemes, and the advocacy groups that support them have little financial support themselves.
- Migrant communities face difficulties assimilating into the Singapore community and Singaporeans with migrant communities.

While Singapore addresses the evolving social landscape and its challenges, there is a need for both short-term policy reviews and a mindset shift for the long term. The following are some key recommendations for policy makers:

- The social security schemes, through the national compulsory savings mechanism and the housing policy, need to revisit and judiciously review the cardinal principle of self-reliance. More research and policy adjustments need to be done to ensure the right balance between being asset-rich and having enough cash to sustain through old age.

- The values underlying social policies need to be revisited to recognise the "rights" of the vulnerable; and for such policies to become more transformative in orientation. This cannot be done without intensive resources and without a questioning of the cherished values of market

mechanism, efficiency and family togetherness. In short, to start thinking more as a nation, less as a corporation.

- Existing protection schemes need better coordination. There is a gap between people's needs and current protection schemes, made apparent by take-up rates that are lower than the extent of visible vulnerabilities. While some bridging is done at the grassroots level, it needs adequate resources and greater access to available information. Information and databases should be made more accessible to researchers, service providers and policy planners to facilitate collaborative problem-solving.

- Advocacy-based organisations need to be recognised as the third sector in managing the needs of people. This way, citizens are engaged in seeking their own remedial actions with the community and the government can prove its political will to cultivate a more collaborative approach with the private sector and civil society actors.

- Besides better relief, security and preventive measures, social policies require a transformative approach which empowers individuals and families in need to become decision-makers of their lives in due course. Policies need to recognise them as a social investment with long-term benefits.

Perceptions need to change, especially towards those who do not "cut it" in our society and remain as cases who fall out of society. Labelling such folks as being "choosy," "not trying hard enough," and "happy-go-lucky" is demeaning and only deepens resentment. National messaging should emphasise the context and the need for transformation. An exemplary model is the Yellow Ribbon Project where the programme goes out of its way to educate, inform and empower the public on the importance of reintegrating ex-offenders. Simultaneously ex-offenders are given the opportunity to undergo rehabilitation sessions and are trained for employment through several means.

There are limitations to this report. One that surfaced often was the access to information in a fairly layered, and at times, complex social policy arena. The second limitation was the capacity to identify the vulnerable communities in any scientific manner. As people's needs and environments are always evolving, any such assessment will, indeed, prove to be a challenge. Therefore, this report does not claim to represent the whole spectrum of unmet needs in Singapore. Rather, it is an initial foray to provide a foothold in this nascent research area.

This report seeks to highlight the areas where social policies and a culture of inclusivity need to be reviewed or enhanced. It will benefit from constructive feedback from the various social service sectors in Singapore. This report is developed with the purpose of building upon existing structures to bring about positive social change in the identified communities.

The Lien Centre continues to work with social agencies in bringing about this change and remains committed to its mission of facilitating solutions to strengthen the non-profit sector.

1 Introduction

Singapore in its early post-independent years in the 1960s had to deal with a number of challenges, including the threat of Communist extremism, the loss of jobs brought about by the departure of the British and inter-communal tensions. The People's Action Party—the ruling party that has formed the government for all of the years since independence in 1965—built on the elements of the social system that had been established by the British. It introduced measures to reduce poverty and refined schemes and policies to ensure that standards of living were maintained beyond the deaths of breadwinners. These provisions were enabled when Singapore, like any developing country, aligned with the International Labour Organization's 1952 Convention 102, which covered social security benefits such as healthcare, sickness, unemployment, employment, injuries, old age, maternity and survivors' benefits.[1]

A Nation of Success

- Amongst top 10 nations with high GDP per capita
- 96.3% literacy rate
- 88.8% home ownership rate
- 2nd lowest in the world for infant mortality rate in 2009

A Nation with Worries

- Among countries with widest income gap countries between top 20% and bottom 20%
- 1998, 2001 and 2009: Peak years for youth suicide rates that coincided with economic instability
- 10,000 babies short each year to keep up with population replacement rate

Singapore today has progressed by leaps and bounds from the land of slums, beggars and child-labourers it once was to a country that is today a wealthy and competitive global market player.[2] Going by human development statistics, the nation has done extremely well. It has low infant mortality rates, high levels

of literacy (96.3%) and high levels of home ownership (88.8%).[3] Its GDP per capita places it among the top ten countries in the world. Such has been the progress in a little over 40 years.

Yet, this is also a nation with worries. Media reports have shown high suicide rates among the elderly and youths.[4] Work-life tensions have partly contributed to almost a third of adults living out their lives as singles—in relationships or otherwise. Singapore has a Total Fertility Ratio (TFR) which is below replacement levels. And despite the country's high GDP, the share that goes to workers' wages is only about 45%, lower than other developed countries. Indeed, the gap between the richest 20% and the poorest 20% of the population is the second widest amongst developed countries in the world.[5]

These issues are especially compounded for groups that are already struggling to have their basic needs met. The media has highlighted groups such as those who are mentally ill, the intellectually and physically disabled, ex-convicts, single mothers, the elderly, and people with HIV. Theirs are stories of struggles in getting jobs, having independent incomes, finding shelter, seeking medical treatments and receiving education.

These are who we call displacements, and who require special attention to address their needs. Their form of vulnerability can take many shades but primarily it is the inability of the individual or of a community to deal with the "threats" that affect both their well-being and their capacity to deal with the threat or crisis. The less such individuals have in terms of assets, including relevant skills, to cope with the demands, the more vulnerable they are.[6]

Whether a beneficiary's situation improves or not is testimony to how effective the government and community are in ensuring the health of society.

Vulnerability is not just a matter pertaining to the individual. It is also a systemic matter, involving a variety of constituents. For the purpose of this report, the focus is on the government, the stakeholder which has assumed the major role and which other players have acceded to, in maintaining the social ecosystem. The government plays this role by providing capacity-building institutions or through legislation and funding for many social service organisations. At

the receiving end are beneficiaries—individuals or groups who experience vulnerabilities.

Whether a beneficiary's situation improves or not is testimony to how effective the government and community are in ensuring the health of society. Assistance to beneficiaries should include opportunities for the individual's participation in the ecosystem. It needs to also pay attention to how the ecosystem can adapt to better include the vulnerable and the disadvantaged. With this in mind, it is important to maintain the social ecosystem by also building its capacity to meet people's needs and dealing with those who "fall out." And if people still fall out of the system, it is more important to diagnose the problem than to just label it.[7]

The issue of human trafficking is a case in point. A long-running debate between the Singapore government and human rights activists has been over the level of human trafficking in Singapore. According to the US Department of State's Trafficking in Persons Report 2011, Singapore is classified as a Tier 2 country, meaning it is not fully compliant with minimum international standards of protecting migrant workers from conditions of forced labour or other forms of trafficking in persons, even as it is making significant efforts to bring itself into compliance with those standards. The Singapore government does not agree, citing, as it had in 2008, the relatively small number of human trafficking cases, most of which could not be substantiated.[8]

It is important to maintain the social ecosystem by also building its capacity to meet people's needs and dealing with those who "fall out."

One reason for the different figures, according to activists, is the way that trafficking is defined in Singapore. Women who come to Singapore voluntarily and legally and are then forced to work as prostitutes or abused labourers are often classified as immigration offenders and not victims. Yet, a change in definition or perception of what trafficking means would have meant that women in this kind of situation would be given a more sympathetic hearing and it would mean that those who are often now chiefly regarded as in violation of immigration law would be seen as people needing to escape from conditions of intimidation and exploitation.[9]

At the time of publishing, the Singapore government is working towards signing a United Nations treaty to prevent human trafficking, a promising development in the treatment of this particular vulnerable group.

The above discussion, we hope, frames the importance of maintaining the balance in a social ecosystem. We now look at how this ecosystem is maintained through the constituent parts of a social structure before looking at how needs remain unmet for some communities.

We have divided this study into three parts.

The first part looks at the needs of the human being—the insatiable nature of needs versus the basic needs for every human being to live with dignity. The second part looks at some key aspects of the social system that are in place in Singapore, the motivation behind certain social structures and the limitations in meeting needs. In the last part we look at certain communities in Singapore society who remain at risk and also assess emerging needs that call out to be addressed.

It must be said that it is also a given that no government can meet the needs of its entire people all the time to the level that people want. Meeting needs is a shared responsibility between the people and their government—a social contract.

It must be said that it is also a given that no government can meet the needs of its entire people all the time to the level that people want. Meeting needs is a shared responsibility between the people and their government—a social contract. There will always be those who fall out of any ecosystem, be it due to age, gender, ethnicity or aspirational diversities. It would be the role of the social sector to pick up these pieces. A government's role remains as an enabler of opportunities for people to harness their own potential and, for an enlightened government, of supporting the growth of the social sector.

Methodology and Limitations

This research represents an initial salvo. We wish to present the larger schema of meeting social needs and how new needs are created or left unmet due to changing circumstances. Therefore, we present some key tenets of the social

structure and trace the rationale that the government has adopted for its social development model before identifying the needs that have gone unmet.

Not all unmet needs or communities with unmet needs have been identified. To do either of the above would be an intensive and exhaustive process that is not within the scope of this study, given time and resource constraints. Communities were selected based on our focus group discussion and literature review that included articles, media reports, parliamentary discussions and interviews.

Needs are inconstant and, sometimes, inconsistent too as human beings change in their desires and wants. As a result, methodologies used to gauge whether or not needs are well met will also vary according to how those needs are defined. We have described needs here as "inconstant" but also recognise that they can be fundamentally divided into a set of needs that are basic (e.g. food, shelter, healthcare) and another set that relates to higher aspirations (e.g. creativity, freedom of expression). The tendency of any discussion of needs, especially as it relates to the vulnerable in society, is to focus on the more basic needs and this is reflected in the study.

Much of the research for this study was conducted through desk-top reviews of research studies, literature, official policy statements and public documents such as media stories and reports. In addition, strategic interviews were conducted to gather insights and for verification purposes.

This means that there are limitations to this study.

First, not all programmes are captured in this study. There are many programmes to meet the needs of people and these come with various criteria to assess people's suitability for assistance and this maze of criteria is daunting. There are many grassroots initiatives but it would be impossible to identify all the programmes that have a social purpose.

Secondly, the data obtained through the public domain channels does not always give a precise picture. Much of the data is often classified into broad categories. For example, the data on demographics is a composite figure on Singapore residents, which refers to both Singapore citizens and others who are Permanent Residents. Yet among the government's policies, there are some that are oriented only towards Singapore Citizens. Thus, in this situation, it would be difficult

to assess how many Singaporeans are affected and a discussion on unmet needs among Singaporeans cannot be completely satisfied.

Notwithstanding these limitations, it has still been possible to shed some light on the unmet needs amongst some communities, and hopefully, this study would serve its purpose in guiding further actions.

2 Understanding Needs and Social Protection

Nineteenth-century philosopher and essayist Ralph Waldo Emerson wrote: "Want is a growing giant whom the coat of Have was never large enough to cover."[10] In fact, an American study across age groups that examined the corrrelation between wealth and aspirations showed that having more wealth meant people had more aspirations, and were less happy as they strove to meet them.[11] Hence, there is a need to understand better the baseline of needs as distinct from the issue of "want."

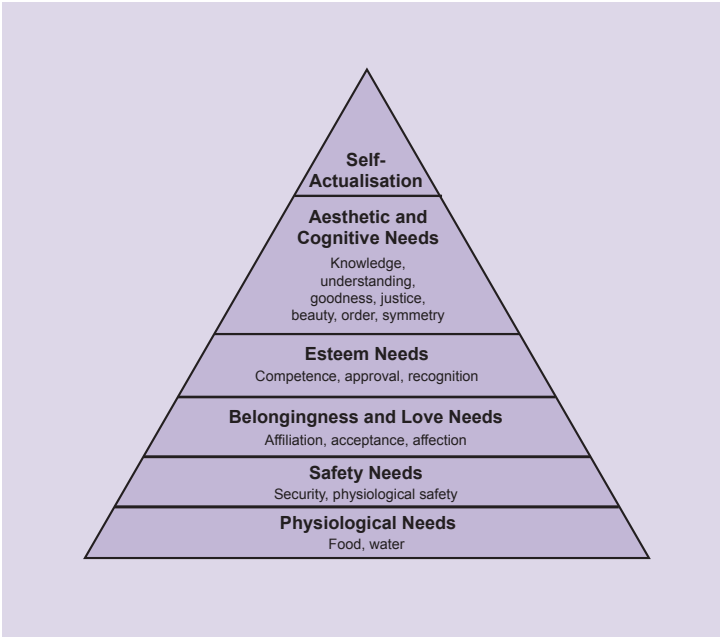
Dissecting Needs

There have been attempts to understand needs in the modern context better. In a more recent study by the Young Foundation of Britain's unmet needs,[12] four main categories of needs have been identified:

- Physical needs: Basic needs for shelter, health, food and reproduction. Lack of these can bring considerable harm to the individual, ranging from homelessness to illness.
- Needs for skills and capabilities: Skills and aptitudes necessary for taking part in society and exercising freedom—lack of which often leads to other kinds of need.
- Needs for care and advice: Care, advice, nurture and support—the need for others.
- Psychic needs: Related needs for love, recognition, understanding and happiness.

This classification stems from and is not too far off that of Abraham Maslow's theory of needs. In his "Hierarchy of Needs," Maslow[13] offered a step-by-step categorisation of the process through which needs are fulfilled: Beginning with the physiological, and moving through safety and security, to love and belonging, and, ultimately, to the satisfaction of the need for high self-esteem.

Exhibit 2.1: Maslow's Hierarchy of Needs



Others have argued that it is actually the reverse order—respect must come first for the needs to be effectively met. As psychoanalyst Carl Jung would have us believe, fundamentally, for needs to be met, whatever the case, all humans have a need to be respected, to have self-esteem, self-respect, and to respect others.[14] This, he says, allows individuals to self-actualise—something he sees as a fundamental aspiration—by maximising their potential and abilities. Such a development can enhance an individual's well-being to the level of self-transcendence. And in a similar vein to Jung, Nobel Prize winner, Amartya Sen, views needs as having opportunities for an individual to enhance his or her capability.[15] To him, realising one's potential through opportunities is the key to fulfilling needs for self-development. So, harnessing potential is a motivation in itself.

Robert Chambers[16] has taken this further and has identified elements of a "good life" as investing in friendship and love, resilience, appreciating self-sacrifice, music, creativity and freedom, and a concern for the preservation of the environment. He argues that a GDP that does not factor in human well-being signifies a weak relationship between progress and its people. He says "much of the good life is unaccounted for in the World Bank's GDP."

Changing Needs

Needs evolve over time.

To remain relevant, reviews of needs and ongoing benchmarking efforts are important. For example, a State determinant in identifying a "poor person" is based on patterns of income and expenditure. Yet these benchmarks evolve over the years and so must the programmes to meet the people's needs.

In 1956, the then-Minister of Finance, Goh Keng Swee, estimated absolute poverty to be at the level of $25 per head, which meant that 0.3% of households were living below the poverty line. In 1974, the Amalgamated Union of Public Employees (AUPE) identified a poor household as one with less than $60 per head,[17] and over the years this has shifted as the basket of goods used to make the calculation was re-defined. Today, there still is no official poverty line but it is identified to be in the range of gross income of $1,500-$1,700 per household per month. The number is derived based on the Minimum Household Expenditure, or actual expenditure for a subsistence budget, multiplied by 1.25.[18]

A long-term approach should include interventions to wean the individual off governmental support systems. And for this, his capacity to improve his situation and his access to the opportunities around him should be considered needs as well.

These ongoing benchmarking efforts help to first identify the shortfall, formulate a criterion and henceforth identify those who genuinely need help. Yet, mere identification of income levels and the poverty line is not enough; it facilitates intervention that can bring only short-term amelioration for the individual in need, i.e. cash handouts, shelter and health check-ups. This effort is just one part of the equation.

A long-term approach should include interventions to wean the individual off governmental support systems. And for this, his capacity to improve his situation and his access to the opportunities around him should be considered needs as well. Since needs change over time, a focus on helping the beneficiary help himself keeps this uncertainty within better control.

This is where some view the fulfilment of needs as being secondary to the process by which they are fulfilled. Thomas Scanlon argues for basic institutions in society to be "seen as cooperative enterprises" producing certain benefits for citizens, who, as free and equal participants, can make an equal claim to the benefits they collectively produce.[19]

Hence it is just as important that people have equal access to opportunities as a means to relieve suffering, deprivation and stigmatisation through a process of procedural fairness that ensures equality of outcomes.[20] This means that more emphasis is placed on the process—the democracy of it—for people to make informed choices, to be more aware of their rights, to be more involved, to have the same opportunities to determine their own outcomes and so stake their claims on the systems.

Singapore has come a long way. Alongside our economic progress, needs have evolved and they are no longer merely just about the quantitative aspects of access to food, health, education and employment. People want an enabling environment to ensure that they can enjoy a high level of self-esteem, that they can be empowered decision-makers and civic-minded, have opportunities to pursue different lifestyles for leisure, practice their faiths and be happy.[21] For example, a 2010 survey by the Institute of Policy Studies found that Singaporeans want to have a greater say and be more involved in the policy making of the country compared to 12 years ago.[22]

Alongside our economic progress, needs have evolved and they are no longer merely just about the quantitative aspects of access to food, health, education and employment. People want an enabling environment to ensure that they can enjoy a high level of self-esteem, that they can be empowered decision-makers

At the same time, however, there are groups that still struggle to maintain a basic standard of living and the size of this group can grow depending on the state of the economy. Basic needs are still an issue and higher-order needs are not precluded for this group. This introduces a wider spectrum of social protection.

Levels of Social Protection

Social protection is a central pillar of social policy designed to both reduce poverty and promote sustainable economic development for affected individuals.

Social protection can be defined as encompassing a range of protective public actions carried out by the State or by others in response to unacceptable levels of vulnerability such as extreme poverty. It is a "mix" of policies and programmes that promote efficient labour markets, reduce people's exposure to risks and enhance their capacity to be self-sufficient with access to social services. Good social protection schemes allow for the securing of human capital by harnessing capabilities.[23] This approach corresponds with the earlier discussion on meeting needs from the perspective of keeping dignity intact and enhancing potential.

While social policies and social efforts evolve along with needs, they ought to embody the four functions of relief, security, prevention and transformation. Again no single policy or intervention is strictly just fulfilling one single function at any one time, but they typically emphasise addressing a particular social issue within a particular time frame.[24]

Relief

The relief function means ensuring that there are State-level policies and schemes to provide direct and immediate help to people when they face difficulties in meeting their basic needs. Much of this comes in the form of assistance programmes and fiscal policies such as tax reliefs, free basic services (for example, disability tax rebates, free education to those in need, subsidised public transport, support for orphans, and food relief programmes), and safety nets to catch "fall-outs." Examples of safety nets include the Public Assistance (PA) schemes, subsidies on medical care, education grants, as well as conservancy rebates and occasional cash handouts to deal with inflation.

Security

The security function of social policies calls for contingency plans for medical needs, retirement and ensuring employability in an economic downturn. This includes insurance schemes, grants for start-ups and

social enterprises, and retrenchment benefits. To elaborate by way of an example, social insurance is a form of social security that is financed by contributions and based on the insurance principle; that is, individuals or households protect themselves against risk by pooling resources with a larger number of similarly exposed individuals or households. In Singapore, MediShield is a social insurance which is administered through the national savings scheme.[25]

Prevention

The prevention function of social policies means looking at risk reduction schemes such as job training and job incentive schemes, as well as pre-emptive programmes by social services. The aim is to assist people from falling into deeper poverty or becoming more vulnerable by providing platforms and support to overcome the immediate barrier. One aspect of this function is by enhancing the employment potential through training programmes and incentives such as the Workfare scheme. Public education and outreach programmes are also another aspect of this function.

Transformation

The transformation[26] function refers to schemes that enable freedom from the structural causes of vulnerability, such as discrimination, stigma, domestic violence and marginalisation. The transformation function focuses on reducing inequities and vulnerabilities through changes in policies, laws, budgetary re-allocations and the redistribution of income and benefits. It also emphasises behavioural change at the personal level through education and incentives. Some aspects of this have already been incorporated into certain policies. An example is the twinning of the compulsory savings system and the ownership of housing in Singapore. Issues of affordability aside, this system had paved the way for the then young nation to cultivate stakeholdership in its largely migrant population.

Clearly, the transformation function provides the greatest benefit because it eliminates the unmet social need. Transformation should thus be seen as the holy grail of social protection schemes.

However, we do not have enough schemes oriented towards the transformation functions for long-term behavioural change through education and empowerment. Moreover, no amount of "transformation" can ward off accidents or other temporary shocks that leave many unable to meet family needs.

Transformation should thus be seen as the holy grail of social protection schemes.

One way to address this is to take up a rights-based approach to social policies, meaning that there is a greater emphasis on principles such as equity, equality, solidarity, inclusion, participation, accountability, access to information and to resources. A rights-based approach puts the vulnerable at the centre of social protection programmes. It focuses the minds of policy makers to strive harder on the transformation function whilst also emphasising that the process is more important than the fulfilment of needs, as empowerment of the individual is a slow-burner process. To date, the social protection packages in Singapore have been framed in the welfare ideology—for the larger good and to ensure that no one falls out of the ecosystem and is left wanting.

For transformation to take place in an individual's situation, a different set of perceptions needs to exist. A healthy appreciation for that person's rights would mean that society, policy-makers and staff in the help industry would develop greater respect to see individuals in need as "potential talents," rather than simply as welfare cases that need, or even crave for, support.

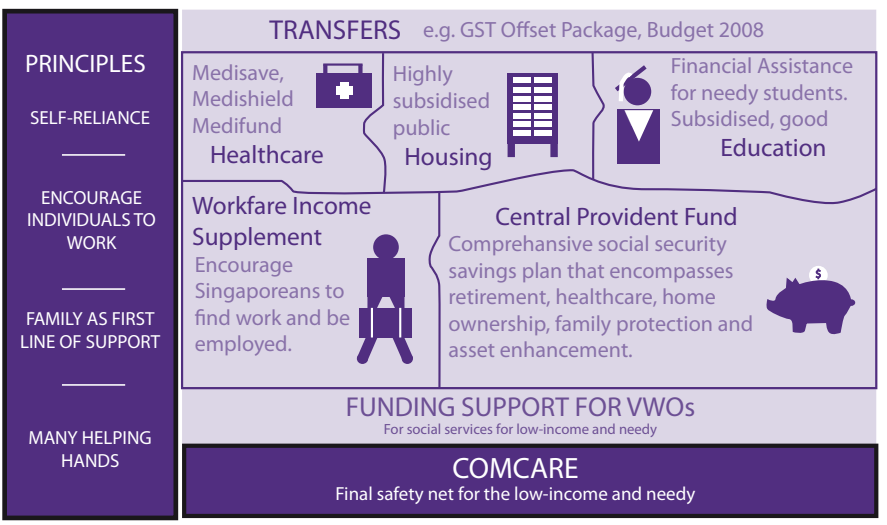
3 Landscape of Help and the Disconnect

In Singapore, the responsibility of meeting needs—first and foremost—falls on the individual. Securing a good job is the most effective way of ensuring one's needs are sustainably met. The family is the next layer of support, followed by the community and lastly, the government.

The government is the biggest funder of social protection in Singapore. It readies infrastructure and platforms for the individual to cultivate self-reliance and if this fails, for the family, community and social services, some of which it funds and directs, to provide for the individual.

Figure 3.1 shows an overview of Singapore's social safety net from the perspective of the State. What are missing from the diagram are the advocacy-based organisations which are different from the voluntary welfare organisations (VWOs) and which provide a critical counter-point to government policies.

Exhibit 3.1: Singapore's Social Safety Net



Source: Ministry of Community Development, Youth and Sports, http://app1.mcys.gov.sg/Portals/0/Topic/Issues/CSSD/03-Overview-of-Singapore-Social-Safety-Net.pdf

In short, the landscape of help encompasses:

- State structures;
- The "Many Helping Hands" approach; and
- Advocacy-based organisations.

State Structures

The citizens are often told that Singapore is a city-state that is vulnerable to the vagaries of the global economy. The argument goes that, consequently, there is little room for policy mistakes. Since independence, the country's government has been grappling with policy dilemmas—capitalism vs. socialism, private vs. State ownership, market mechanism vs. welfare (social risk pooling) and idealism vs. pragmatism.[27] It has made a conscious decision not to go any which way in terms of ideology but to focus on pragmatically tackling a particular social or economic policy when the need arises.[28]

The social security scheme in Singapore is anchored by four pillars[29]—the savings scheme (Central Provident Fund or CPF), the housing scheme (through HDB), the medical insurance scheme known as the 3Ms (MediSave, MediShield and MediFund),[30] and the latest, a matching salary scheme for lower-income workers known as Workfare.

Especially instrumental among the pillars are the savings scheme and housing policies. Both these policies were crucial initiatives in terms of social investments for the people while also doubling as economic resources for the infrastructural development of the country. They have transformed Singapore's economic development and helped the majority of people to meet their basic needs through "a cardinal principle of self-reliance and self-provision."[31]

Central Provident Fund

In Singapore, the Central Provident Fund (CPF) is a compulsory savings and social protection scheme that both employers and employees contribute to. Singapore has done well to enhance and develop this scheme, first set in place in 1955 by the British colonial administration. Employee and employer contribution rates have been adjusted every now and then so that Singapore workers remain attractive even during an economic downturn.[32] As of 2011, overall rates range from a high of 36% for those 50 years and below to a low of 11.5% for those aged 65 years and above.

CPF started as a fund to ensure employee's retirement needs. Over the years, use of the fund has gone beyond retirement needs to also assist with healthcare, financing and housing matters. As at end December 2009, its re-grossed balance was $340 billion, broken down as follows:[33]

- Withdrawals—51%
    - Housing (41%)
    - Investment (9%)
    - Others (1%)

- Net Balance—49%
    - For home purchases, insurance and education (21%)
    - For investment in retirement-related financial products, old age or contingency purpose (10%)
    - For hospitalisation expenses and approved medical insurance premiums (14%)
    - To help meet members' basic retirement needs, when one reaches the legislated draw-down age (4%).

If we are to apply the social protection schema, CPF encompasses the relief, security and prevention functions. Arguably, a case can also be made for the transformation function of CPF. The asset enhancement features of CPF allow monies to be withdrawn for education needs and for investment to reap better returns. As well, CPF asset enhancement features are tied to housing. Through CPF, citizens can draw down lump-sum down-payments for their mortgages, and service those mortgages through their monthly CPF contributions. This access to funds made it easier for the Singapore government to shift the housing paradigm from the provision of social housing to one of home ownership among its citizens.

As a result, homes were intensely commodified—in terms of choices in design, location and features—and yet remained affordable for the large part. Because of the intertwining influence on each other of the CPF Board and Housing Development Board (HDB), there is considerable control over the prices of homes, at least of HDB-developed public housing, which account for about 80%[34] of all housing in Singapore. The objective is to have stability in housing prices and make home ownership a relatively secure investment and an asset for retirement.[35]

But this savings mechanism is facing challenges.

There are loopholes in the system that employers can exploit to avoid paying CPF contribution. Without a minimum wage policy by law, employers can still manipulate wage earners on the lower rungs into accepting lower take-home wages, so that the employer can redirect this portion of the pay towards the employee's CPF. Though there are punitive measures against such employers (and there have been successful prosecutions), it is hard to ascertain how many among the low-wage earners take home less or more in the way of cash payments now, and how many will also eventually accumulate less money in their CPF accounts. In such cases the fundamental core function of protection is compromised, especially for those working on a contractual basis or as part-time staff. This is further discussed in the next section.

Worryingly, CPF provision for life-long retirement needs is not adequate for poorer members. A quarter of account members are projected to have less than $40,000 in their CPF account by the age of 55 years in 2013, precluding them from an annuity scheme that provides lifelong income from the age of 65.[36] This group can choose to opt in but willing family members, friends or employers will need to top up their accounts. As it is, about one-third of the 20,015 senior citizens with a smaller asset base depend on their own sources of financial support.[37] For a constituency such as this, where family and community support seem to be weak, the savings scheme presents a shortfall. What's more, long-term unemployment is especially an issue for job seekers age 40 and above.[38]

It is also worthwhile to revisit the CPF system and assess how it is serving the needs of an ageing, and hence, larger retiree pool. The Melbourne Mercer Global Pension Report[39] has for two years in a row (2009 and 2010) highlighted the need for Singapore to raise the minimum level of support available to the poorest pensioners. In both of these years, Singapore's CPF system has fallen into the bottom half of a list of 14 countries based on the global pension index, below countries such as Brazil, Chile, UK, Canada and Australia.[40]

Where do we draw the line? Singapore adheres to a strict policy of self-reliance but there are genuine cases of self-help falling short.

Housing Policy

The success rate of the housing policy speaks for itself—almost 90% of people in Singapore are homeowners, be it of HDB or private residential housing.[41] The policy, managed largely by the HDB, has enabled most to get a roof over their heads and to also retain financial security through this asset acquisition. By default, perhaps, access to home ownership allows for a great deal of stability, such that it has transformed people's aspirations of wanting to better their living conditions and to meet mortgage payments in a responsible way. Many people today are house-proud homeowners, and lives have been transformed as a result.

The housing policy goes beyond meeting the basic need for shelter. Singapore's model is honoured in a 2010 UN-Habitat Scroll of Honour for "providing one of Asia's and the world's greenest, cleanest and most socially conscious housing programs."

These accomplishments have come with a huge price tag. Of the $340 billion CPF savings, $139 billion (more than half of the country's GDP in 2009) or 41% of CPF savings are withdrawn for housing. This greatly reduces the liquidity of an individual's savings.

While the housing policy has worked well in general, some of its hallmark features have come under question. Market mechanism, efficiency, and family togetherness—while still remaining as cherished values—can be counter-productive to its intended aims. This is especially so when it sidesteps genuine cases of individuals not coping with escalating property prices, when State efficiency trumps comfort of living conditions, and when physical togetherness strains the tolerance level in a family.

1) Market Mechanism

Since the 1980s, Singapore's public housing has moved "more and more towards private sector practices."[42] In an indirect attempt to control housing prices, the government intervenes occasionally by managing the supply and demand of property and through financial policies such as loan to value amount and sellers' stamp duties, amongst others.

This market approach has inadvertently led to some unintended outcomes.

In recent decades, property prices have risen markedly. By year 2000, the price of a new five-room HDB flat crossed the $200,000 mark. Today, it can be priced at almost $500,000, a result of a booming economy and also property speculations. In comparison, the real wage increase from 2001 to 2009 has been a mere 1.4% per annum.[43]

For those who are not able to purchase a flat, rental flats are available for as low as $25 per month after rebates and subsidies. But demand far outstrips supply. Currently, there are only about 43,000 rental units, many of which are already booked, and every month, 180[44] applicants join the queue (at a rate of 150 returning flats) to rent a one- or two-room flat. The wait can take (as of March 2011) an average of almost 21 months.[45]

In response, the HDB has promised to increase the number of rental flats by 7000 units over the next two years, ahead of the promise to increase the number by 4500 units by 2012[46] to meet demand. In a bid to control demand and to determine genuine cases, applicants who have benefited from two housing subsidies[47] will continue to be debarred from applying for rental flats. The State takes a disciplined stand[48] on this matter and expects the same from its citizens. As mentioned by Prime Minister Lee Hsien Loong in a 2010 speech, "[Housing] is an asset which can help to see Singaporeans through into their old age provided they take good care of it and they do not frivolously sell it off in order to pay off debts."[49]

Market mechanism, efficiency, and family togetherness—while still remaining as cherished values—can be counter-productive to its intended aims.

Yet on the ground, cases of needs are not straightforward. Newspapers in Singapore have carried many such stories: A polytechnic graduate who sells his four-room flat to move into a one-room to make payments on his mother's medical bills; or a retired well-educated woman who sells their four-room flat to pay for the husband's medical bills and now lives in a one-room rental unit.[50] A survey of 264 units in a one-room block showed that half of the residents there were people who had sold

off larger flats to become cash-fluid as they were cash-strapped for one reason or another.

2) Efficiency

Government leaders have given their assurance that those in need will always be addressed on a case-by-case basis. But the case-by-case method is oriented towards a welfare-based approach and provides a short-term, albeit efficient, solution rather than a transformation approach to meeting the needs of the individual.

In cases of difficulty meeting payments, neither the State nor any service provider would wish to be the landlord that evicts a family into the streets. After all, the housing policy is the "centrepiece" of an efficient socio-political policy, which has also ensured the political legitimacy for the ruling political party that met the needs of the population.[51]

The case-by-case method is oriented towards a welfare-based approach and provides a short-term, albeit efficient, solution rather than a transformation approach to meeting the needs of the individual.

Thus, the pressure from the State to re-settle homeless families into the homes of relatives and friends may be expedient in the short term but may not allow for the long-term protection and transformation of these individuals that is needed.

In addition, it seems reasonable to assume that the relatives and friends of those who are already homeless are not likely themselves to be in particularly advantageous financial or materially well-off positions. As a result, the existing policy of dealing with families without homes seems oriented towards the presumably unintended consequence of less comfort and stability for all concerned. Not surprisingly, families prefer not to move out of any temporary shelter.

Strange as it may seem, in some cases, it might even be better for the family to live as a unit by the sea, in a tent, and for the children to attend school regularly than to take up a nomadic structure of moving in and out of homes of relatives and friends. No doubt, there is follow-up of

the cases through a social worker, but there are huge stresses of living with relatives and friends when one is broke and with a family. Currently no agency can offer adequate temporary housing schemes other than that offered by 2 VWOs, New Hope Community Services and Lakeside Family Service Centre, which are already trying their best and must be under pressure to free up space for families in the queue for their services.

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In such a situation, those currently in need of shelter have to wait it out with friends or relatives until a rental flat is available. New Hope Community Services[52] provides shelter for families without a home and has seen a doubling in numbers to 30 families applying to be on its waitlist, for the 30 rooms it currently uses to house homeless families.[53] But this approach of housing the "temporary homeless" in co-sharing facilities with another family in a three-room flat, is not an approach that enables protection for the family[54]—the space for two families in one three-room flat does not give enough privacy.

3) Family Ideology

That the housing policies promote and encourage family living is well known. The HDB website[55] stipulates clearly how individuals can apply for a flat. For all the changes that may have been made, a few things remain constant—the first is that applicants must form a family unit that can be composed of parents and/or siblings and/or children in custody for those who are divorced, and the second is that the person must earn below a certain sum of money to be eligible for certain types of flats. Singles and divorcees are only eligible to own a flat when they turn 35, and if they wish to rent a flat they must do so with another person.

Yet close physical co-existence may prove disruptive for some families. A potentially vulnerable group is the elderly. They are catered for under the

housing policies but they can also become vulnerable as a result. Some among the elderly live with their children, whose chances of securing a flat are often helped by the family nucleus that has been formed with their elderly relative. In some cases, this policy of ensuring a kind of family intactness becomes a forced reality especially when the elderly feel "used" by the children to get a priority on the flat.

In fact, such a conflation of housing and family policies has led, in some instances, to elderly people napping at night at void-decks to avoid the squabbles in the family flat. They are not destitute but there is no shelter for them, as the sheltered homes do not cater to such individuals who have a family. Yet they are still amongst those who fall out because they are escaping from a disharmonious family. They need money to rent their own flat and they cannot co-share a flat with another elderly person as they have a family.

In our social development policy, it may be hard to imagine the concept of separate spaces for members in a family unit, yet it can provide an option and a valve to channel family tensions. We cannot always be encouraging families to give each other emotional and physical space, and then expect them to live for years without any problems in a flat when living in separate dwelling spaces might just bring greater harmony. In a marriage, one can divorce. But in a family set-up that is filled with acrimony between the elderly and their grown-up children, what is the solution? It needs to be recognised that when the housing policy directs the behaviour of people to maintain a physical sense of family intactness, there is an associated risk that family disputes and even violence can erupt, disturbing the relief function of social policies.

In our social development policy, it may be hard to imagine the concept of separate spaces for members in a family unit, yet it can provide an option and a valve to channel family tensions.

Compulsory savings and public housing may have worked well for many industrious individuals. But the volatility in global market conditions and the

challenges of city living means that the complementary social support structures need to be more robust and creative. The minimum level of social security provision needs to be reviewed.

The "Many Helping Hands" (MHH) Approach

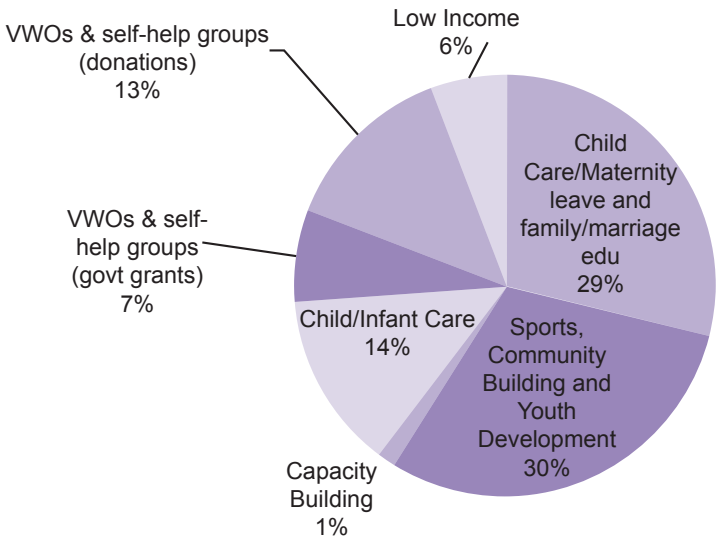
In the early years of independence, the government took on a more direct role in providing social welfare but once social infrastructures were strengthened, it began to distance itself from being a provider of welfare services. It now functions as an enabler, ensuring that agents are fulfilling that role and doing so effectively.

The government, through the Ministry of Community Development, Youth and Sports (MCYS), remains the biggest funder of the help industry at $1.83 billion or 4%[56] of the government's annual budget.[57] Of this amount, and in decreasing order:

- $548 million goes to schemes that provide baby bonuses, and paid maternity and childcare leave;
- $355.7 million goes to community-building efforts by the People's Association, grassroots and a religious statutory board;[58]
- $270.2 million goes towards encouraging and supporting the infant and childcare industry;
- $218.3 million goes to sports;
- $134.7 million goes to social service providers and self-help groups;
- $111.8 million (including a $44.9 million ComCare Fund) of assistance is set aside for the low-income Singaporeans;
- $24.1 million goes to capacity-building institutions that promote volunteerism, philanthropy and the social services;
- $19.2 million goes to promotion of marriage and family education efforts; and
- $9.1 million goes to youth development.

Government funding of VWOs is complemented annually by donations from the community.[59] In 2010, donations made to a section of the social services and self-help groups that are Institutions of a Public Character (IPCs) totalled up to $264.3 million in 2010.[60]

Exhibit 3.2: Funds in the help industry broken down by beneficiary ($2 billion)[61]



Source: MCYS Budget 2011. Figures for VWOs & self-help groups (donations) are gathered from the Commissioner of Charities Report 2010.

At the individual level, tax relief is provided to working caregivers for the care of the elderly, children and the disabled, and subsidies are granted to relieve the high cost of necessities such as homes. Financial assistance schemes are also provided by the Ministry of Education.

The MHH approach is a network of service providers who fill the gaps to meet the needs of the people and who also work at the grassroots level. The government has created three capacity-building bodies: The NCSS, the National Volunteer and Philanthropy Centre (NVPC) and the Commissioner of Charities (COC)—to ensure that MHH programmes follow governance principles, are accountable to the public and are enabled to deliver their services effectively. MCYS' primary role then, is as a policy initiator and a review body in meeting the needs of the people.

In 2009, MCYS reaffirmed the government's enabler approach when the Minister outlined the role for the NCSS as the "central enabler, to achieve economy of

scale and give promotional and training opportunities"[62] for the social services. Co-sharing of responsibilities among stakeholders has evolved into a complex network of providers of social services that is known as the MHH approach.

In what can be described as a "filler approach" to viewing the social sector, "the State dictates a supplementary role for civil society—a role of "many helping hands" to take over the welfare functions it chooses to withdraw from.

Under the MHH approach, there are, for example, Family Life Ambassadors to encourage family togetherness schemes both at the workplace and in the home so that families can be strengthened. Service providers can also deliver educational packages on parenting skills, marriage preparation and financial counselling. In anticipation of ageing issues and in a bid to attract private funding, the government has also set up a $1 billion Silver Trust, under which the government matches donations to long-term care, dollar for dollar.

Thus, the social development ideology has evolved from being state-owned[63] to being state-managed, and now to one of shared responsibilities. In what can be described as a "filler approach" to viewing the social sector, "the State dictates a supplementary role for civil society—a role of 'many helping hands' to take over the welfare functions it chooses to withdraw from."[64]

There are several issues with this approach.

Overlaps

The number of stakeholders and amount of funds involved in the MHH approach is sizeable but coordination falls short.

Take, for instance, ComCare, an assistance fund that is managed by the MCYS but facilitated by grassroots organisations such as Community Development Councils (CDCs), VWOs and other self-help groups. In 2011, the ComCare Endowment Fund would have $1.3 billion with $44 million in interest to help those in need.[65]

The funds are distributed through the MHH network and based on referrals and on eligibility criteria. This means that an individual can be referred to a few agencies—government ministries, VWOs, CDCs, Family Service Centres (FSCs), hospitals and centres providing Legal Aid—for various aid schemes. By right, a case ought to have been logged in the various agencies so that when the individual arrives, their case can be administered more efficiently. This would be the ideal situation, but this does not happen. In order to receive aid, the person can end up repeating their story at many agencies, and this remains a constant criticism of the MHH.[66] Processing time may take one to six months. Not surprisingly, there is still confusion over the web of schemes under the MHH, which continues to be raised as a concern, in Parliament and by the media.[67]

The government has attempted to resolve this by building ComCare Local Networks, which link social outfits within the community—400 VWOs, work councils, Community Development Councils, schools, police—for regular meetings and sharing so that agencies can better coordinate help for the needy. There is also the ComCare database that contains information on people who have received financial help but, as acknowledged by then Mrs Yu-Foo Yee Shoon, Minister of State, MCYS, the database is accessible to only the People's Association, CDCs, grassroots organisations and Citizens' Consultative Committees.[68]

Another example of confusion arising from the overlap is the myriad of aid schemes—and along with it, varying qualifying criteria—that are around to help the vulnerable individual. For instance, the income cap to qualify for the ComCare scheme is $1,500 per month per household while that for the PCF Headstart Fund for needy pre-school students is $500 per capita. The NCSS has compiled a list of at least 100 of such schemes, offered by MCYS and various social agencies, foundations and corporations.[69]

Resource Constraints

Another concern centres on the treatment and the lack of a consistent quality of service the applicant receives. Criticism has been levelled over the professionalism of staff at social service centres or their seeming

lack of sensitivity. However, it is clear that they are also limited by the caseloads they are managing, which can average about 25-40 cases a month for an individual social worker at an FSC.

In addition to this, families and individuals in distress can be difficult to manage. Front-line staff struggle with emotional stress from dealing with people in need and the exasperation of juggling various schemes, with their various criteria, coupled with a psychological hurdle of feeling that the "treatment plan" is not adequate to help the family or individual towards a transformative outcome. Hence, staff can feel that they are dealing with a revolving door as the same problems recur and only "band-aid" solutions are available to address them.

Criticism has been levelled over the professionalism of staff at social service centres or their seeming lack of sensitivity. However, it is clear that they are also limited by the caseloads they are managing.

In general, there are too few support structures within the MHH network for staff facing such dilemmas.[70] Burn-out is common among social workers and among front-line staff in these agencies. Going by estimates from the Association of Social Workers, there is going to be a shortfall of 60 social workers each year for the next five years.[71] This translates to 144,000 potentially unattended cases.

Care Workers on the ground who were interviewed feel that there is an over-emphasis—an over-anxiety even—on addressing basic needs for clients, as these are tangible and very visible to the public eye. Addressing basic needs would include ensuring someone has enough to eat or a place to sleep and is not dying from an illness that is easily treatable. On the other hand, less time and emphasis is given to issues of psychological well-being. In addition, the policy of referring clients to more specialist care can result in a cost for the individual that they are unable to bear and so, very often, the primary work for social workers remains that of handling basic needs.

Piecemeal Intervention

There is a need for holistic approaches among frontline staff in the MHH network. To borrow a metaphor from medicine, when a person is diagnosed with an illness, a good clinician gives advice and a treatment plan that takes into account the impact on the whole body.

Yet in the social service sector, the interventions continue to remain overly focused on the immediate nature of the fallout. For example, when a family is found to be homeless, they are placed in a shelter. Almost immediately processes are activated to source for a relative to take them in. That is because the Standard Operating Procedures (SOPs) are clear and demand that, as a norm, the family must move out within three months.

MHH is the safety net to catch all and provide the appropriate services but the variable quality of help stems from the differing functions, quality and level of connectivity among the various constituents of the MHH network.

But there is also the children's education to look into. Often the children's attendance in school is poor as their education gets disrupted over and over again by their families' high mobility. As they move from place to place seeking shelter, the family relationships deteriorate.

Under this MHH approach, the agencies that need to get involved include schools, family members, government agencies (HDB, CPF, MOH, MOE), FSCs and self-help groups. A social worker will call for a case management meeting to develop a cooperative care plan among the agencies, and he or she then takes on the role of coordinating and ensuring that the family is receiving the support. But the intervention is focused on sustainability more than transformation.

The MHH has programmes and funds. The government has also expressed its commitment to cultivating a "collaborative" approach with the private and social sector. In what has been described in the 2010 National Budget[72] as the "Golden Age" of public service delivery, the private sector or private individuals can freely innovate, value-add or even supersede public service delivery.

But resource constraints still remain at the implementation level. What is needed is a review of staff-client ratios and more professionally trained social services staff to follow up with clients while administrative staff work on the coordination and management of the schemes. MHH is the safety net to catch all and provide the appropriate services but the variable quality of help stems from the differing functions, quality and level of connectivity among the various constituents of the MHH network.

Advocacy-Based Organisations

Complementing—and possibly questioning—the MHH network are the advocacy-based organisations. These organisations are often differentiated from the social services and charities that belong to the MHH network because of the upstream work that they do, creating impact by influencing law-making or framing a rights-based approach.

In the process, their discourse may wade into what the local government views as political territory because of their questioning or challenging stance on the government's positions. For example, advocacy groups such as human rights organisation MARUAH, alternative news website The Online Citizen, and the Think Centre have been gazetted as political associations, making it difficult for them to operate because of certain restrictions (e.g. disclosure of all donors above $5000, barred from accepting foreign funds, and letting foreigners be part of events).

This caution stems from historical baggage—more specifically that of the heady years of post-colonialism when the communist and English-educated sides were wrestling for political power. In the criss-cross of political strategising, warring and plotting, suspicions arose, and many citizen initiatives were stifled, through provisions granted by the Internal Security Act.[73] As a result, a good number of efforts that were advocacy-oriented dried up from a sense of fear. It also meant that community efforts were more often oriented towards direct service, in terms of setting up organisations to help the poor, the disabled, the elderly, the abused and the children.

As such, and even despite the more open attitude of the government in the early 2000s, much of the engagement at the citizenry level has been directed at being civic-minded—that is caring for one another, raising funds so that no one is

left out in want and building structures to care for people in need. Much of the lobbying is organised through feedback sessions organised by REACH, the feedback unit of the People's Association.[74]

Hence civil society action in Singapore is part of the MHH structure in that many VWOs[75] render specialist help to those in need. But there is another small group of organisations that continue to battle with advocacy, asking, for example, that people with disabilities should have education from a rights-based perspective and access to transport, and should not depend on welfare-oriented services. For such advocacy-based organisations, funding is always a big challenge and limits their work, whilst VWOs can find it easier to raise funds through the Community Chest, the President's Challenge and other nationally coordinated fund-raising initiatives.

Specifically for Singapore, advocacy is important for the young nation to cultivate stakeholdership amongst its citizens and to channel any discontent that may be festering underneath the facade of political stability.

Yet, advocacy work is important for a well-functioning society. To effect sustainable change in a beneficiary's life, it is not enough to just render direct help. It is as important to campaign for changes to mindsets, rules and structures that inherently limit the beneficiaries.[76] Some of the more sustained solutions to social issues (such as slavery and women rights for instance), have come from years of campaigning. Specifically for Singapore, advocacy is important for the young nation to cultivate stakeholdership amongst its citizens and to channel any discontent that may be festering underneath the facade of political stability.

Yet also, resources are more limiting for the groups that work on upstream measures to influence policies, ideologies and law-making processes. But both stakeholders—those which offer direct services and those who advocate a rights-based approach and greater State responsibility—are important components of the structure that reaches out to people in need.

4 Vulnerable Communities

Singapore's economic success does not reach deep enough for all to be economically independent. There are communities who struggle to have access to housing, education and employment. Many among the vulnerable could also be individuals who actually have access to such services or opportunities but who can barely make ends meet; all it takes is a setback through an illness, a retrenchment or some other such unanticipated misfortune, and their world can fall apart.

There are also new vulnerabilities in terms of relationships between new immigrants and Singapore, and also amongst Singaporeans themselves. These potential new fall-outs can present themselves in two relatively new areas.

The first may come as a consequence of the changing demographics which impact on dependency ratios between children and elderly family members. The second is with regard to levels of acceptance between new immigrants who struggle to assimilate and Singaporeans who resent their presence.

Other fall-outs are those who were left behind in the early years of nation-building and who are now in a kind of "catch-up time" as Singapore turns its attention to meet their needs in a more holistic manner. Though no one was left in want of food or shelter, this section explores how much independence and empowerment at the personal level was inadequately provided in the case of these more vulnerable communities.

Based on interviews with social service managers, reports in the press and internal discussions, we identified fall-out groups that figure quite prominently on our radar and continue to be pertinent issues as Singapore rapidly develops. The six groups under discussion are:

- The disabled;
- The mentally ill;
- Single-person-headed poor households;
- Silent workers;
- Foreign workers; and
- New communities.

The Disabled

Policy makers and service providers grapple with the question of identifying the disabled and their needs even before they can think of the intervention.

The first challenge lies with the definition of disability. Singapore's baseline definition of the disabled is as one "whose prospects of securing and retaining a place, and advancing in an education or training institution, in employment and recreation, as an equal member of the community, is substantially reduced as a result of a physical, mental, intellectual, developmental or sensory impairment."[77] The core definition is based, first and foremost, on a medical criterion before it addresses socio-functional limitations in the environment and society. This approach has been criticised for "promoting the view of a disabled person as dependent and needing to be cured or cared for."[78]

The second challenge is with understanding the scale of the issue. According to global estimates, 4% of any population will have some form of disability—1,600 in a birth-cohort of 40,000 a year in Singapore. In the Ministry of Community Development, Youth and Sports' Enabling Masterplan, the figure given was about 1,400 children diagnosed annually with some form of disability.[79] The United Nations Economic and Social Commission for the Asia Pacific estimates a total of 131,000 disabled or 3% of the total population in Singapore.[80]

But the absence of a central registry[81] of the disabled means that however well-intentioned programmes or initiatives may be, outreach remains a kink in the system of providing for unmet needs.

Government funds exist to provide relief and security for the disabled but the requirements are stringent. For example, the ComCare Social Support Project and CCC ComCare Fund rely on social services and grassroots organisations' discretion to provide emergency and/or immediate help for the disabled. At the

individual level, the Public Assistance Scheme has been made available by the government to provide relief for the disabled in the form of monthly payouts of $400,[82] provided they can prove that they are unable to work and have nothing and no one to depend on. In 2008, about 3,200 were PA recipients, with most being destitute older people.[83]

Mere relief is not enough and service providers are coming in to provide preventive solutions as well—yet outreach is still an issue. For example, the Early Intervention Programme for Infants and Young Children, offered by social agencies like the Rainbow Centre and the Asian Women's Welfare Association, among others, exist to provide treatment and rehabilitation.[84] Yet, there are still parents of children with disabilities who remain ignorant of the programmes and/or who cannot afford to take time off for hospital or other specialist visits to determine the nature of disability and hence early treatment.[85] Their children are falling through the system—a situation exacerbated by the fact that children with such disabilities are also not covered by the Compulsory Education Act.[86]

But the absence of a central registry of the disabled means that however well-intentioned programmes or initiatives may be, outreach remains a kink in the system of providing for unmet needs.

It is perhaps timely here to recall the 1989 Convention on the Rights of Children, which Singapore signed in 1995, and with regards to which it still practises reservations on article 28.1 (a) when it "does not consider itself bound by the requirement to make primary education compulsory because such a measure is unnecessary in our social context where in practice, virtually all children attend primary school." As a result, there are very few opportunities for intervention as officers will not be looking for such children for school registration.

In other cases, the services available are insufficient. One example is the waitlist of children with disabilities seeking admission to special education schools which, in 2010, admitted 5,214 children (out of a possible 14,000 students from primary one to secondary four).[87] The waiting time has been as long as a year in the past, but even now parents anguish over an average wait of up to four months before they know if their child has been accepted in a school. It is inevitable that parents

would prefer special education schools, where, with a per capita funding of up to $8,700 per special needs student—about four times the spending on educating a mainstream primary school student[88]—customised learning is assured. But therein also lies the cost issue in opening up more such schools.

Another feature of the preventive function is for the adult disabled to hold a job so that he can support himself, but the extent of this happening is unclear. MCYS and NCSS have facilitated employment opportunities for 1,300 persons with moderate disabilities. Another 1,750 people with disabilities are currently working in the open market.[89] There is also an Open Door fund to encourage employers to employ the disabled, with rebates of between $5,000 and $100,000 for each person they employ. More than 450 disabled persons have benefited from the fund.[90] Yet, it remains unknown what proportion of Singapore's disabled have received training or support, or have had assisted or independent living. According to an MCYS report,[91] about 9,000 persons with disabilities used government-funded services in 2006. These numbers reveal a gap between those who receive services and those who, over the years, do not. Perhaps the remainder are independent, have other means of help or they could be unaware of sources of help.

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There have been attempts by the government to inculcate a transformative approach in social protection. For example, institutional and policy frameworks are in place to cater to the needs of the disabled: The MCYS Disability Policy Branch, a building code and the *Enabling Masterplan 2007-2011*.[92] The Ministry of Education has made available facilities and buildings that are disabled friendly for students—55 schools are completely accessible while one in eight schools have been retro-fitted with facilities.[93] The Enabling Masterplan[94] holds much promise in fulfilling the basic needs of people with disabilities and easing their employment. That plan calls for a national office to be in place by 2011 to handle all matters related to people with disabilities, and to provide dedicated panels on

education and employment among others.[95] It is to be hoped that, with all these efforts, people with disabilities will finally be brought into the mainstream of society.

In a landmark announcement in 2011, then MCYS Minister Vivian Balakrishnan announced that Singapore will accede to the UN Convention on the Rights of Persons with Disability.[96] This was major progress. Other commendable national efforts that are in place to promote an inclusive society include the Information Communications and Technology accessibility guideline, which makes Singapore one of only eight governments in Asia and the Pacific to have this provision in place.[97]

Yet, hope and vision can be limited by implementation considerations. Take transportation for the physically disabled. Bus companies have promised to eventually replace all buses with those that offer wheelchair access by 2020.[98] Yet, as of 2009, out of a total bus fleet of 3,600, there were only 780 wheelchair-accessible buses, with another 63 to follow suit. However, even if the buses were wheelchair-accessible, some of the pavements would not be able to receive them.[99] So before the buses are fixed, the pavements too need attention to allow for wheelchair-friendly alighting. Given the nation's affluence, it seems fair to ask whether the current rate of change is fast enough.

Various measures have been introduced by the Building Control Authority (BCA) under the Ministerial Committee on Ageing (MCA), for seamlessness in an elderly person's journey. Yet the incentive for these improvements to the physical environment to be put in place has been because of the growing number of people over 65, rather than any direct goal of enabling disabled persons. Meeting the needs of people with disabilities has long remained on a backburner.

The notion that people with disabilities, especially those who are educationally sub-normal, can live independently, have relationships and live fulfilled lives with some community support, is a discussion still conducted in hushed tones—even by the VWOs that work in this field. Here, the question of rights for the disabled has waded into culturally uncomfortable terrains. The disabled community's access to family life is not really encouraged by almost anyone, including family members, as the pragmatic agenda has overwritten the needs of the person with disabilities. This is despite studies that show that companionship in a marriage is a positive form of support for those suffering from Down Syndrome.[100]

Thus social policies in Singapore are geared towards preventive work that does not take a life-course approach for the disabled individual and that seems overly-centred on diagnosis of the disability. This is, undeniably, an important exercise, but there are no schemes to encourage family life for those whose disabilities are less limiting. And beyond education and into the world of work, there are no laws against discrimination or an employment quota scheme that can protect disabled people and allow them access to employment to enable independent living. This makes Singapore one of three countries in Southeast Asia that do not have this legislative framework in place.[101]

The Mentally Ill

The mentally ill can be considered to be a subset of the disabled but the non-physical nature of their conditions makes it even more difficult for sufferers and society to face the issue and take remedial steps. The scientific basis of many mental disorders is still unknown[102] and stigma makes the public—even professionals to a certain extent—fearful and believing that the mentally ill are dangerous and should be locked up.[103]

Yet, occurrence of mental illness is not isolated. It is estimated that 16%[104] of people in Singapore suffer from minor mental disorders—the kind that can strike anyone regardless of age, economic status, race, religion or gender. As an indicator of the prevalence of mental illness, a 2004 study recorded a lifetime prevalence of depression among adults of 5.6%, and that of dementia among the elderly of 5.2%.[105] These are high rates, making mental illness among the top five health hazards in Singapore, and it is perhaps not surprising that the issue of the mentally ill has also started to appear more regularly in the media.[106] The discussions have focused on their struggles to find jobs, the stigmatisation they experience and the general fear people hold of the mentally ill.

Given the lack of understanding on the issue, even basic social protection functions—such as relief and security—have a long way to go in terms of adequacy.

Given the lack of understanding on the issue, even basic social protection functions—such as relief and security—have a long way to go in terms of adequacy. Take the financing of mental healthcare for example. MediSave has

been liberalised in 2009 to cover outpatient treatments for the two most prevalent conditions in mental illness—schizophrenia and depression. Five months after implementation, 500 patients (out of a reported 20,000 sufferers) withdrew a total of $160,000 from their accounts, or an average of $320 per person.[107] Since treatment costs $290 per year (for subsidised patients) to as high as $1,000 per month (for specialised treatment),[108] there is the question if the withdrawal limit of $300 per year per MediSave account is adequate for all cases.

Support is also lacking for caregivers who provide basic relief and security for the mentally ill (and other illnesses and disabilities.) Taking care of a mentally ill person can send family members into a downward spiral. One prominent example of the difficulties of a caregiver is that of Mr. Raymond Anthony Fernando who cares for his schizophrenic wife full time.[109]

The government is crafting support for the caregivers but development could be faster. In response to an article in early 2011 about a caregiver who committed suicide out of despair,[110] the then MCYS Minister, Vivian Balakrishnan, reiterated the trademark government stand of cost concerns, a pro-family approach and the concern to not have "perverse incentives for people to dump their relatives with disabilities."[111] He also highlighted some of the government measures of the last three years in this area: Centre for Enabled Living, Mental Capacity Act, Special Needs Trust Company, and CPF Special Needs.

It has been estimated that for a disabled person to be cared for under the Special Needs Trust Fund for the rest of his life, his parents will need to put aside a $50,000 contribution every year to accumulate to a fund of $1.5-2 million. This means a monthly contribution of $4,166.

The article and exchange elicited responses from several caregivers on the emotional and psychological challenges that they face and how, for some, support is still lacking despite the existence of the new Centre for Enabled Living.[112]

Paying for healthcare and insurance can potentially wipe out a caregiver's savings; hence, more empathy is needed for their situation, especially for the middle and

lower income. It has been estimated that for a disabled person to be cared for under the Special Needs Trust Fund for the rest of his life, his parents will need to put aside a $50,000 contribution every year to accumulate to a fund of $1.5-2 million.[113] This means a monthly contribution of $4,166. As it is, 90% of the patients in the Institute of Mental Health could be from the lower and middle income group as they pay subsidised healthcare bills.[114]

Financing of mental healthcare insurance also has a long way to go in terms of adequacy and speed. In parliamentary debates over the last few years, members of parliament have asked that the outpatient treatment of the mentally ill be also covered by MediShield.[115] Then Health Minister Khaw Boon Wan's response in 2009 was kind but clear, that these provisions could be considered with an improvement in the economy.[116] But the health minister was slowly thawing to the idea when he mentioned in a January 2011 dialogue that the government would "almost certainly" want to extend MediShield to congenital and mental illness the next time the insurance arm evolves.[117]

The next layer of support for relief and security lies in the domain of professional help, which is currently falling short. In terms of professional resources, there are about 115 practising psychiatrists in Singapore, giving a psychiatrist-to-population ratio of about 2.6 per 100,000. This is low compared with other developed countries like the USA (13.7 per 100,000), the UK (11 per 100,000) and Australia (14 per 100,000). There is also a shortage of psychiatric nurses, clinical psychologists, psychiatric case managers, medical social workers and occupational therapists.[118]

In the last decade, more attention has been given to preventive work; there are campaigns and there has been a concerted effort through the CDCs and other grassroots organisations to reach deeper into the community. But the issue of stigma, as earlier highlighted, still poses an uphill battle.

Several community advocacy groups addressing this stigma have been established over the past few years and they include the Action Group for Mental Illness, Caregiver's Association for the Mentally Ill and the Silver Ribbon.

In 2005, the Ministry of Health produced the first National Mental Health Policy and a Blueprint for the years 2007 to 2010. Some of the recommendations

included early detection, public education to reduce stigma, the forming of networks with the community, rectifying the shortfall in mental health workers and developing a monitoring and evaluation system.

In 2007, the Ministry of Health earmarked $88 million[119] to be pumped into mental health care programmes between 2007 and 2011—including programmes for early detection.

In 2009, the Ministry of Health had injected another $35 million[120] over three years to raise public awareness and to develop customised programmes for the different age groups.

Transformative change is still far on the horizon for a society that chooses to keep the mentally ill at arm's length or seeks refuge in the supernatural, and for a government that is overly-cautious about spending on a distinct group, even if intervention proves to be a needed relief.

Thus, the work on catering for the mentally ill and for a transformative change in community care for the mentally ill is just beginning in Singapore.

But the barrier to transformative change is also embedded within society's norms. For instance, IMH has long-stay patients that it finds difficult to discharge into the community because of, amongst other reasons,[121] community stigma, cultural expectation that the mentally ill should be locked away, the community's fear of violence, people living close together in high-rise units where any misbehaviour is amplified, vagrancy not tolerated in Singapore, and lack of community residential facilities for those with no homes to turn to. Also, one of the difficulties faced by the early intervention programme is wary employers and educational institutions in accepting individuals who have received psychiatric treatment. The other is the lack of engagement with folk and religious healers, non-traditional healthcare providers that families of sufferers approach.

In summary, Singapore has embarked on prevention in a bigger way but there are issues around relief and security policies when the definition of mental illness is still being debated by healthcare professionals. It is important also to acknowledge

the lack of empathy for the struggles that caregivers go through, who—should they live on into older age themselves—will have too little for their own needs. Transformative change is still far on the horizon for a society that chooses to keep the mentally ill at arm's length or seeks refuge in the supernatural, and for a government that is overly-cautious about spending on a distinct group, even if intervention proves to be a needed relief.

Single-Person-Headed Poor Households

Another group for consideration is households that are managed single-handedly by single women, single men or divorcees and are residing in smaller HDB flats or earning a per capita income that is below the subsistence level. Based on statistics from the General Household Survey 2005, their numbers can range between 21,000 and 88,000. The focus on this group is worthwhile given that they too struggle to make ends meet but may be further disadvantaged by their alternative family-based arrangements should they want to seek State support.

While piecemeal relief schemes are accessible, certain relief and security packages are out of reach for these alternative family arrangements. Temporary housing is one of them. At the lower-income levels, the prevalent practice is to rent a flat rather than to buy one. As discussed earlier, rental flats are in limited supply with the waiting period being almost 20 months.[122] It is also not easy for single parents to find space at a homeless shelter as priority is usually given to intact families with children, in keeping with national thinking.[123] Exceptions, of course, are made on a case-by-case basis. It is however worthwhile to note that the HDB is now working more closely with the Subordinate Courts to help meet housing needs of needy divorcees who gain custody of their young children.[124]

Piecemeal relief schemes include the ComCare Fund disbursed by the constituency-level Citizens Consultative Committee and childcare and kindergarten fee subsidies provided under ComCare Grow.

Over and above these considerations, single persons who head households and are breadwinners may not hold a regular job, or may depend on maintenance payouts from hard-pressed or reluctant ex-spouses. They will struggle to prove their credit-worthiness to be able to rent a flat from the HDB. Much will then depend on the goodwill, case-by-case analysis and knowledge of their circumstances if they are

to secure a flat. In fact some can fall out from the system altogether should they not fulfil the criteria in any way.

Among this group, it is also worthwhile to look at the increasing importance that women play in heading and managing alternative family households. Based on the GHS 2005 survey, 67% of the 116,688 households in single, divorced and widowed settings that consist of one or more family nuclei are headed by a woman. This may be part of a general trend where the number of female-headed households is on the rise. For example, the proportion of women being sole breadwinners has increased from 4.7% in 2000 to 5.5% in 2005.[125] This means more women are running homes on their own, most likely on less disposable income and with less time for care-giving as a parent, daughter or sister.

The trends already show that women have less in terms of security—less money, are more prone to life-long disabling illnesses, and accumulate less money in their CPF accounts[126]—since they stop work during the child-rearing years. They also tend to earn less than men at the lower-income levels, or to be working in the informal sector, which offers fewer security benefits to workers. As a consequence, women more often end up being in need of financial assistance. During the economic downturn at the end of the 1990s, a check with community officers also showed dramatic increases in people seeking help. In one case, a community worker cited a 50% increase in women seeking help for their families and coming back often to ask for more household rations before their due date. Most of these women applicants were single parents.

While piecemeal relief schemes are accessible, certain relief and security packages are out of reach for these alternative family arrangements. Temporary housing is one of them.

The women also have less in terms of security. This is most pronounced when it comes to MediShield[127] insurance schemes where more than 750,000 people—mainly women and children—have no medical insurance in 2008.[128] By 2009, the figure was reduced to 100,000 women, due to government interventions. The inequality is visible when one compares the percentage of men who have been insured as against the percentage of women: 91% of men aged 21 and above have been insured as compared to 85% of women.[129]

Compound this with the observation that the prevailing patriarchal social norms, in which men are seen as heads of households, can still make it easier for men to secure jobs, earn more than women and depend on family to help out in the care-giving of children or the elderly.[130] It must be said that women today are doing well in Singapore. However, social policies to help them manage the home and the workplace leave a good deal to be desired in terms of such considerations as workplace policies of flexible work-hours, job-sharing and the conditions surrounding part-time work.[131]

To recap, social policies and provisions are in place to support the lower-income group but the pro-family criterion in some of these schemes precludes families that are headed by singles and divorcees. The pro-marriage stand by government and society has its merits but it goes against common sense if these policies reduce further the ability of a single parent to care for his/her children amidst inevitable demographic and lifestyle changes. Housing is one of them. In other critical areas of needs such as adequate savings, medical insurance and job support, the woman is an especially vulnerable group that deserves attention. The absent spouse or partner is part of the environment of the single-person heading her/his household and the question this begs is just how our policies can protect such families and ensure that the next generation is not handicapped by such policies.

Social policies and provisions are in place to support the lower-income group but the pro-family criterion in some of these schemes precludes families that are headed by singles and divorcees.

Silent Workers

There are Singaporeans who live by the country's cardinal rule of self-reliance but who may still not earn enough for their upkeep. For instance, 400,100 workers (including part-timers) earn up to $1,200[132]—an amount lower than the recommended $1,500[133] needed for subsistence for a family of four. According to the General Household Survey 2005, resident households living in HDB housing and earning a per capita monthly income of below $500[134] (excluding those with no working person) can number an estimated 122,000.

Relief and security are provided at four levels:

- General government relief: lower income tax, rebates on utilities (up to $190), top ups to CPF (up to $800 for elderly) and the occasional cash handouts (up to $800). These once-off schemes are meant to assist the middle and lower-income households cope with higher costs of living and the amount of help is pegged to the housing type. Top ups are also made to MediFund and ElderFund.

- Specific government relief: For those at least 35 years of age and earning up to $1,700, relief is also available through Workfare Schemes. Depending on age and income level, employees can get up to $2,000 top up to CPF and $800 in cash yearly.[135]

- Targeted government relief: MCYS has listed out three main target groups of people[136] for whom help is available, all of which are very narrow and niche in scope:

    - Those who have lost the ability to work permanently and have no one to depend on. This group includes the elderly, who are unable to be provided for as their children are in lowly-paid jobs.
    - Those who are on the fringe and will be impacted once the economy is on a downturn.
    - Those with very complex family problems.

  Of the three, working individuals who are facing livelihood strains can hope to fall into the second group that is "on the fringe" and that is especially vulnerable in an "economic downturn." In 2009, 10,500 of such cases were being helped through ComCare SelfReliance, a six-month to one-year work support and transitions scheme for those trying to adapt to the economic environment. This scheme provides immediate relief and support for this stringent and select group.

- Piecemeal relief: The Straits Times' School Pocket Money Fund at FSCs, and the ComCare Fund disbursed by the constituency-level Citizens Consultative Committees are also available

Amidst the different levels of relief, certain groups fall through the cracks.

The first of these is the middle-class group that is supporting up to three generations of dependents. Economists have identified the middle class as households in the 31st to 80th percentile by monthly household incomes. These incomes range from $4,886 to $10,095 but do not reflect their per capita capacity.[137] Members of Parliament and news commentaries have raised the issue that per capita household income be used as eligibility criteria to reflect the dependency level in the home. Yet, to date, it is not a per capita figure but the household income of $1,500[138] that is used as a guideline, and this can mask the situation in the home environment. In 2009, social workers[139] saw more middle-income families seeking financial aid and found that the need comes from job losses or an emergency at home.

Engaged as cleaners, hawker assistants, packers and factory line operators, among other occupations, and earning between $500 and $1,200 a month, they tend to be low-skilled, low-wage workers who are usually of low education and aged above 45.

Another group to be concerned about are low-income families where members work as permanent contract workers whose jobs may be terminated without retrenchment benefits, or whose wages are still too low, so that they struggle to bring up a family. The number of such workers has been rising steadily, from 172,000 in 2006 to a high of 211,364 in 2009, though there was a slight dip in 2010 to 186,000 workers.[140] However, it should be noted that from year 2009 to 2010, the number of resident short-term contract workers rose by 3,000 to 108,000.[141] MOM defines contract workers as those who work either part-time, full-time or on ad-hoc projects that last a few months. Engaged as cleaners, hawker assistants, packers and factory line operators, among other occupations, and earning between $500 and $1,200 a month, they tend to be low-skilled, low-wage workers who are usually of low education and aged above 45.

By way of benefits, contract workers should receive CPF contributions, some medical coverage and a leave entitlement. But often the contract becomes a pa-

per exercise and, because they need the job, they settle for earning wages with no benefits. The National Trades Union Congress' (NTUC) Unit for Contract and Casual Workers often sees low-wage workers seeking help over issues like the non-payment of wages, CPF payments, annual leave and medical benefits.[142] The media has highlighted their vulnerabilities, their plights have been discussed in Parliament, and the NTUC and MOM have increased their surveillance of recalcitrant employers.

Sometimes their plights can be no different from that of foreign workers (a group which will be discussed in the next subsection) except that the Singapore contract worker has to bring up a family here on these wages—around $650. A foreign worker, on the other hand, raises a family outside of Singapore hence he benefits from a foreign exchange based on the strong Singapore dollar as well as, typically, significantly lower cost of living in their countries of origin.

For all these vulnerable groups, there is help at the policy level but there seems to be a disconnect with ground interpretations. Take financing of healthcare, for example. On average, the out-of-pocket hospital bill for a C class patient is less than $900 and, for a B2 class patient, just over $1,000[143]—as the subsidies for C-class hospital bills are at least 65% of the hospital bill. But one needs to be cognizant that for someone earning $650 monthly, a bill of even $600 will set their financial standing back a few months, and the situation faced in such cases by those in the lower-income groups highlights the relativity of needs and shifting goalposts. Though there is MediFund, many fear incurring medical costs and thus steer clear of hospitals, instead looking for the free clinics such as the Buddhist Free clinics, or self-medication.

The challenge also remains in the area of disbursement. Of the $6.25m budgeted for the CCC-ComCare Fund, only $1.57m was disbursed to the needy and low-income families in the first nine months of 2009.[144] This was higher than the $1.53m disbursed for the whole of the previous fiscal year. The view expressed by the government was that this low uptake of assistance could be attributed to a lack of awareness among the needy.[145] What increases there were have also been for the Work Support Scheme administered under ComCare funds. MCYS hopes to strengthen the network of grassroots leaders who have direct contact with needy residents and exercise flexibility when disbursing help. This includes training them to be more discerning as to which cases are genuine.

The other challenge lies in the adequacy and speed of relief under schemes such as WorkFare. As highlighted by Siew Kum Hong, a former Nominated Member of Parliament, WorkFare costs the government $400 million a year (0.8% government's estimated expenditure in 2008) or on average, a mere $83 per worker a month.[146] At the same time, much of this help is locked in CPF while the cash handout is disbursed on a six-monthly basis, which can be limiting for a family with immediate needs.[147]

Going beyond mere relief, prevention solutions are available in two main areas:

- Retraining, such as the WorkFare Training Scheme, so as to transition low-wage workers to fit the evolving economy.
- Providing for children's education, such as ComCare Grow, so as to break free of the cycle of poverty.

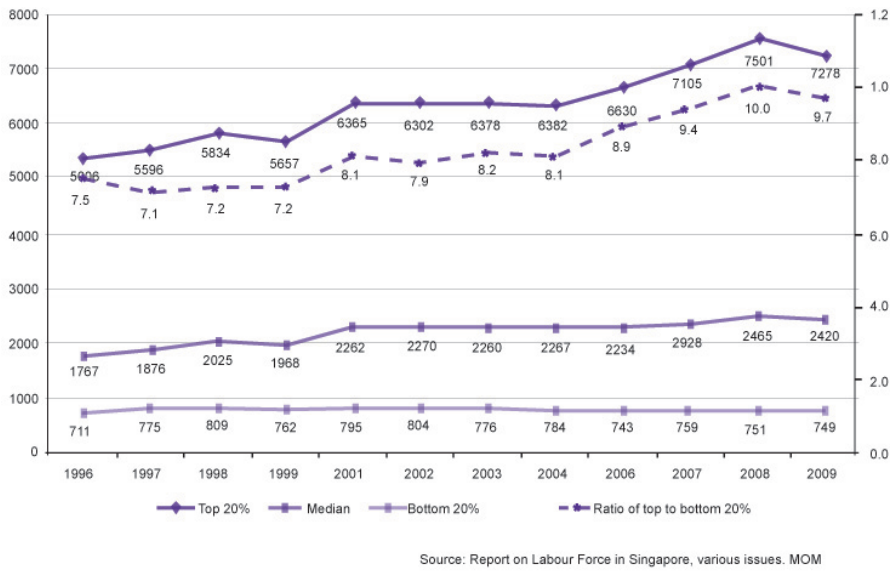
These preventive interventions are reliable bridging solutions but remain within prudent parameters. For instance, the ComCare fund has disbursed $206 million and assisted 91,894 cases between financial year 2006 and 2009; most of the help (about 68% of the cases and 40% of the disbursements) is channelled through educational subsidies for early childhood education under ComCare Grow.

The fundamental question remains in the realm of transformative change. For one, policy makers are still grappling with the fine line between providing critical help and engendering dependency. Therefore, changes to the current scheme will be incremental. For instance, just in 2011, the eligible monthly household income for education subsidies was raised from $1,500 to $3,500, signalling greater empathy for the plight of the lower-middle-class family. Public assistance, while increased from $360 to $400 per month for a single–person household, hovers at around 3,000 beneficiaries. Whether other emergency needs can be met rely largely on the capability of the Member of Parliament[148] and the citizen consultative constituencies in the respective constituency, the latter of which can fall short because of its voluntary nature.

Sometimes their plights can be no different from that of foreign workers except that the Singapore contract worker has to bring up a family here on these wages—around $650.

This philosophy of tough love and minimal help may be acceptable, if not for the spectre of widening income gap, stagnant wages of the low-income amidst rising costs of living and the perceived large size of government reserves due to healthy economic growth in the past few years. The gap between Singapore's rich and poor is the second largest amongst developed countries and real median monthly income for the poorest 20 per cent has remained stagnant from 1996 to 2009 (at around $700). At the same time, Singapore's top 20 per cent earners increased their real median income from $5,328 to $7,278 in the same period. The question on many citizens' minds is whether citizenship and nationhood rights exist at all while they struggle to rely on their own selves to keep up with uncertain economic conditions.

Exhibit 4.1: Real Median Monthly Income of Resident Employed 1996-2009



Source: "Quality of Life and Inclusive Growth: The case of Singapore," Associate Professor Hui Weng Tat, Lee Kuan Yew School of Public Policy, 16 August 2010.

It is heartening to know that issues of the lower-income have come to the attention of the government and that it has voiced its commitment to do more for social mobility. Amongst others, it aims to invest more in education and in two years' time, to consider refining the Workfare Income Supplement scheme,

such as raising the income ceiling, paying more Workfare in cash and making the Special Employment Credit permanent.[149] Yet two issues are up for further debates—namely the extent to which education promotes social mobility and the extent to which economic growth also facilitates ample growth for workers at the bottom rungs.[150]

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In short, stop-gap measures are in place to provide relief for low-income workers but the problem partly lies in the definition that leaves out the low income per capita. More work also needs to be done to understand the specific needs of the workers who earn just enough for sustenance but are not well-equipped to handle shocks in the job market. One way is to derive a basic basket of goods that also includes the workers' rehabilitative needs and education expenses for their children. The preventive solutions that are in place and have provided intermediary support for some 400,000 workers also have more room to be scaled up and extended. More fundamentally, the question of income inequality and the social compact needs to be given more thought and deliberation. Will it be a zero sum game or can the pie indeed be enlarged without leaving only the crumbs for those at the bottom of the rungs?

Foreign Workers

Today migration comes in many forms: Short-term or long-term; uni-directional or circular; internal or international; regular or irregular. People move for various reasons—personal, family, social, business or work (or a combination). And of those who migrate for work, some can be highly skilled, and in this case countries compete to absorb them into their workforce. At the other extreme, they can be semi-skilled or even low-skilled.

In Singapore there are around 850,000 lower-skilled or semi-skilled foreign workers, of whom about 180,000 are foreign domestic workers. Of late there has been a greater appreciation of their contributions to both countries of origin and countries of destination. Foreign workers contribute to two economies—they

make remittances and provide financial stability for their families in their own countries whilst working to keep industries running well in Singapore.

Perhaps, not surprisingly, there is a tiered approach to migrant workers. Those with better skills are referred to as "foreign talent." As expatriates, they enjoy a higher status in society, receive competitive salaries, housing allowances and allowances for their children's education, and some enjoy profit-sharing opportunities. Those with lesser skills—for example foreign nurses—have a lower status, enjoy fewer privileges but have good contracts as they work for public institutions or, in the case of the private sector, as, say, graphic artists. The last group, the unskilled or less than semi-skilled worker, is the work permit holder who is employed on short-term contracts and whose privileges are limited. Most of them work in construction, manufacturing and in homes, as domestic helpers.

It is the workers in the last group that are the most vulnerable as they can be more easily exploited and abused, and it is this group that has produced some of the clearest causes of concern. Employers have been known to make deductions[151] on the agreed wages, pay them lower than the contracted wage, withhold prompt payment of wages or dismiss them, while flouting any notion of contracts. And examples still arise of workers experiencing physical abuse despite the severe punitive measures meted out over the years through the prosecution of employers by the MOM and by public shaming in the media.

Several relief and security measures are now in place:[152]

- Legislative framework within which foreign workers can pursue their rights.
    - Employment Act: Singapore's main labour legislation that specifies the minimum terms and conditions of employment i.e. rest days, hours of work, overtime entitlements and annual leave.

    - Employment of Foreign Manpower Act: Hiring procedures of migrant employees and the terms and conditions of work permit. Terms include responsibilities of employers toward upkeep, maintenance and well-being of workers.

- Work Injury Compensation Act: Regulation of the payment of compensation to employees who have been injured in the course of their work.

- Employment Agencies Act: Regulation of the placement of workers by private employment agencies. The Act holds employment agencies accountable for unethical practice.

- Designated department in the MOM dealing with issues of migrant workers—the Foreign Manpower Management Division—that oversees the enforcement of Singapore's foreign workforce policies and enhance the workplace standards of migrant workers. To provide assistance and platforms for the migrant workers to integrate better, the NTUC and the Singapore National Employers' Federation (SNEF) set up the Migrant Worker Centre, a bi-partite initiative, with funding from MOM.

- Non-government organisations (NGOs) such as the Archdiocesan Commission for the Pastoral Care of Migrants & Itinerant People (ACMI), the Humanitarian Organization for Migration Economics (HOME), and Transient Workers Count Too (TWC2), amongst others, exist to bridge the gaps, i.e. for shelter, legal advice and soup kitchens, and advocacy for these workers.

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The government has made available a framework and mechanism through which workers can seek recourse for their grievances but this can become a lengthy affair and workers may eventually give up. A complaint on breach of contract can lead to a process of investigations, checking counter-claims by the worker and the employer before charges can even be filed, and the average waiting period for an outcome on a case is around six months. If the case goes to court, it takes longer—in some instances, up to two years. Even after the court has ruled in favour of the worker, and in the event that the employer does not respond

to the order, bureaucratic costs and paperwork may prove too daunting for the worker to follow through. One example is the execution of a Garnishee[153] proceeding that is commenced by way of a summons and supporting affidavit. All in all, the worker will need to file no fewer than six documents and pay a total of at least $105 for the filing fees. If the Garnishee application is not successful, the worker will not be able to recover the filing costs.

The government's stance in this area of employment is to leave recruitment and placement fee[154] practices to market forces. But this lack of governance means that there is very little protection for the foreign worker who is now exposed to wages that are not pegged to a standard, and a sometimes oppressive placement fee, which is a commission for an agent to match the employee to an employer. The problem is that this fee varies depending on nationality, industry, and level of skills. Indonesian domestic workers get paid around $300 to $450 a month while Filipinos can be paid between $450 and $600 for the same period. There is also inconsistency in deductions from wages, and the withholding of wages for between six to 18 months. This high fee often leaves workers with a meagre monthly sum of as little as $10 during the repayment period (which can range from 1 month to years) on the placement fee.

NGOs fill the gaps in the protection structure but they themselves are struggling to get by.

Quite frequently, employers face their own financial difficulties and consequently cut costs on the worker's welfare, leading to sub-standard living conditions and non-payment of worker's medical costs. Media reports have highlighted the situation at some of the living quarters for male construction and shipyard workers where as many as a hundred of them are "squeezed" into rooms and dormitories. One problem leads to another and there have also been incidents of malaria and dengue outbreaks through overcrowding and the poor sanitation at some of these housing projects. On another occasion, TWC2 did a survey of 19 workers who suffered work injuries and 18 claimed that they had to pay their own medical fees because their employers refused to.[155]

NGOs fill the gaps in the protection structure but they themselves are struggling to get by. Just in 2008, TWC2 announced that it may have to shut down as it was running out of funds. As explained then by its president, John Gee, when

organisations like his approached foundations or donors for funds, he was told that his organisation "falls between the cracks" as it does not help Singaporeans and it does not directly help a poor neighbouring country.[156]

Meanwhile, prevention solutions are mainly in outreach and training programmes:

- Promoting social integration through provision of social support networks, as done by the Migrant Worker Centre.
- Teaching of various relevant skills, ranging from computers to hair-dressing by HOME and ACMI. Of particular note is the micro-business skills training conducted by the NGO Aidha for foreign domestic maids so that they may sustain a business when they return to their hometowns.
- Orientation courses for employers so that they become acquainted with the culture of their new employee; but this can be just a token gesture.

Again, these preventive solutions are bridging solutions to something more fundamental—to stop treating foreign workers as the "other." The latter, a transformative change, has a long way more to go. Take for instance the strong protest by the residents of Serangoon Garden in 2008 against the building of a migrant worker dormitory in the vicinity. The reasons that were given, erroneous as they were, included the foreign workers' propensity to commit crimes.

There are numerous other examples of "othering" the foreign worker. For instance, there are cases of employers disallowing prayer for Muslim foreign domestic workers or even observing religious festivals by not giving them a day off. And looking on and seeing these are Singaporean children, for, all too often, they spend more time in the company of the maid employed by their parents than they do with the parents themselves. Observing the mixed signals and double standards in the treatment of their maids can lead to an erosion of their own values.

The State continues to emphasise that the number of abuse cases is small as compared to the majority of workers who are happy to work here. But such an argument focuses on the quantitative and not the qualitative side of the situation.

Focusing on reported numbers also ignores the cases that go unreported because of ignorance of the law and fear that they may be repatriated and lose out on the income they came to earn.

Summing up, security and relief exist through law and mediation but protection on the working conditions of foreign workers needs to be mandated beyond the guidelines and processes. This is especially important if we really wish to send a clear signal to the public that we treasure the welfare and dignity of these workers. Unfortunately, the very organisations that help to meet the foreign workers' needs and that are also working on preventive solutions in reaching out to the public, are themselves struggling to survive. In the realm of transformative change, treatment of the foreign worker as a fellow human being is an issue that Singapore as a nation needs to address.

New Communities

Between 1970 and 2008, Singapore's per capita income rose 41 times. Over that same period, its population grew by 2.3 times and the foreign workforce grew a staggering 64-fold.[157] It is quite clear that we owe much to the foreign pool—whether they are classed as "talent," skilled, semi-skilled or unskilled.

Many among the talented foreigners (those who are Employment Pass holders) stand a good chance of becoming Singapore citizens as compared to those from lower-skilled jobs. In 2008, Singapore saw 20,513 foreigners being accepted as new Singapore citizens and 79,167 new Permanent Residents (PRs)—up from 17,334 new citizens and 63,627 new PRs in 2007.[158] In the 2009 Budget Debate, the Prime Minister said: "Without immigration, our population will start to decline by about 2020, just like Japan whose population shrank in 2005. We need to continue to encourage marriage and parenthood, engage our Overseas Singaporeans, and bring in suitable immigrants who can contribute to Singapore."

Today, one in ten persons in Singapore is a PR while one in seven of the population of 5 million is a foreigner. This diversity in Singapore's constituents has prompted contrasting reactions: It has been both welcomed and frowned upon. It has also made many Singaporeans examine their choices and value systems as to how they cope with the foreigners in their midst.

Integration is a difficult concept to grasp. It presupposes a desire among both citizens and foreigners to want to be together as part of the mainstream of society. It also assumes that all communities are keen to be involved in such a process and that they will participate in it equally. At a policy level, the integration concept itself is difficult to design, administer, monitor and measure.

But as we all live in a limited space and as there is a reliance on foreigners who work for Singapore, the logical—perhaps unavoidable—conclusion is the need for communities to be involved with each other. Yet that calls for an understanding of different cultures and faiths. Singapore is secular but interactions across faiths and ethnicities are crucial to maintaining a sense of harmony. Worship is unrestricted. Singapore prides itself on being multicultural, multi-ethnic and multireligious with harmony among people of diverse faiths and cultures.

So whilst there is a claim that Singapore is a melting pot, we do comprise four ethnic groups into which new immigrants—a quarter of the population—strive to find their place.

The challenge is to maintain a Singapore identity amidst the diversity.

In the area of language, the country has four official languages with English being the main language used in business and for most official purposes. In school, there is an aggressive Mother Tongue policy where a child has to learn the language of his or her ethnic community, besides mastering English as a first language. Self-help associations organised by race, and actively supported by government policy and funding, means that, in effect, the focus is to retain one's identity by race, even as the country seeks to develop a common identity that some say, should be a melting pot of cultures, languages and practices.

So whilst there is a claim that Singapore is a melting pot, we do comprise four ethnic groups into which new immigrants—a quarter of the population—strive to find their place. This does not just happen at the level of individuals, for there are many cross-cultural marriages that should themselves enhance integration. If we do not get too preoccupied by wanting people to be identified by the main ethnicities, one could argue that the notion of four discrete groups limits integration and the creation of a vibrant Singapore melting pot.

To take this further, in order to maintain our social ecosystem it may well be that, as our cultural landscape changes, we will need to recognise that the current focus on race and racial differences of a Singaporean can work against us. Inadvertently, this also emphasises the "foreign-ness" of non-Singaporeans through the "other-ing" of foreign workers by nationality, sex, class and type of work. This shows up, for example, when we see that a Filipino foreign domestic worker can be less desired than a national from Indonesia who is seen to be more submissive and therefore more ready to obey orders without questioning the employer.[159] Such constructed stratification is unhealthy for the well-being of society.

But as we all live in a limited space and as there is a reliance on foreigners who work for Singapore, the logical—perhaps unavoidable—conclusion is the need for communities to be involved with each other.

Prejudices prevail in all societies but it is important that these are addressed. In Singapore it is primarily the NGOs that do the work on "values" at the public level and this is carried out through forums, school-based talks, exhibitions and dramas. Much is left to citizen efforts to redress prejudices towards foreign workers. Yet for such work to be truly effective, employers, recruitment agencies, trade unions, migrant workers, schools, the government front-line officers, the foreign missions of countries of origin, inter-governmental associations, the private sector and the NGOs should all be involved in this integration effort of new communities.

A good start has been made—foreigners who are more highly skilled go through a naturalisation and integration process when they acquire Singapore citizenship. The People's Association, a government-sanctioned, community-based organisation in Singapore—together with its attendant Citizens' Consultative Committees—had appointed Integration and Naturalisation Champions (INC) in November 2006 among suitable grassroots leaders (GRLs).

Today, there are more than 700 such champions who visit 90% of the new permanent residents (or PRs) in their respective constituencies and have face-to face contacts with at least 50% of them to help them to learn more about Singapore's history and development and to lead them in celebrating Singapore's nationhood. These include tours to the National Museum, Singapore Discovery

Centre, Army Museum and Basic Military Training Centre as well as participation in National Day activities. Through the INCs' efforts, some 4,000 PRs and new citizens participated in various National Day celebration activities such as National Day Dinners and 1,000 PRs serve in the country's grassroots organisations.[160]

These are still early days and it is yet to be seen if we can create truly appreciative inter-cultural relations. The naturalisation programmes initiated by the different public agencies are a positive and visible start. The challenge is in finding a common set of values that can transcend racial and cultural divides and that can anchor the Singaporean identity in this global city.

5 Conclusion

Singapore's emphasis on economic development has paid dividends to the majority of the people. But not all the instruments that facilitated economic self-empowerment can reach out to those who need them. Those who fall through the gaps are mostly dealt with on a case-by-case basis—as an afterthought. Several issues must be addressed.

In our two fundamental bedrock social policies—the CPF system and the national policy on public housing—the hallmark features of strict self-reliance, market mechanism, efficiency and family togetherness are challenged. The compulsory savings mechanism is limited in terms of ensuring the security of retirees. The market mechanism is causing unintended outcomes in widening the housing divide between the haves and the have-nots. Efficiency in providing alternative living arrangements is compromising the long-term development of families in distress.

In Singapore, social policies are rarely transformative; they are primarily about relief, security and prevention. They do not have in-built mechanisms to take the person through to the next stage over a period of time, other than the stipulated review periods of three, six and twelve months. As a result there are few opportunities to be empowered in the process. Meanwhile, their security functions are increasingly being challenged.

The "Many Helping Hands" approach of shared responsibilities is hampered by a lack of coordination, resource constraints and a piecemeal approach to intervention. The individual has to ply among service providers to receive the complete package of help through various schemes. A directory of social services exists but outreach programmes are still under-resourced and over-reliant on IT to inform the population.

Citizenry engagement, through initiatives to empower and enable the weaker amongst us, is still lacking. It is a space that is currently being claimed by

grassroots organisations and voluntary welfare organisations that volunteer by offering direct services or raising funds. Recently, more among these have been urging for policies that address the root, rather than the symptoms, of social issues. They are involved in dialogues for change, for policy reviews and in questioning the rationale behind policies to develop a deeper caring for each other at the citizen level. But these groups are under-resourced and need more material and policy support.

What must feature in the package of social policies is that they should ensure the sustainability of those they aim to serve. And this should be to the degree that they effect a transformation of those lives. It is this sense of sustainability that must become a cornerstone in the paradigms of policy. For the vulnerable communities, there is a dire need to re-assess criteria to give them a sustainable leg-up to the next level. Social policies need to emphasise empowerment as outcomes without being overly conditional on providing assistance.

Yet the balance of developing people's potential and enhancing their opportunities does not take place in a stagnant environment. Singapore's changing demographics and people's changing needs are two key factors that are going to affect the re-orienting of our social policies.

In 2008, Singapore's Total Fertility Ratio (TFR) fell to 1.08, the third lowest in the world for that year,[161] even though in 2007 it was 1.29. The figure has slightly picked up in 2010 at 1.16. The consequence of this is a smaller pool of talent to draw from to maintain Singapore's status as a developed nation. Hence the need to woo foreigners to support our economy and perhaps become Singaporeans. This in turn means adjustments to our cultural landscape. Currently, almost 100,000 new immigrants become citizens and permanent residents each year.[162]

An influx such as this sets the scene for increased representation of different communities at the local and policy levels, and that raises the question: What do we make of the Singaporean identity in a global city? The following sub-set of questions follow:

- How will Singapore society evolve and how will we include new citizens in our paradigm shift?
- What is the social glue that will keep us together?

- What will be our shared values and common needs?
- What social structures will meet our diverse demands? Who will be the new communities in need?

Many of these questions cannot be answered. But in order to ensure peace and develop harmony within this diversity, we need to reflect on policies that direct or shape our integration.

Needs have evolved to become layered and cross-cutting. It is therefore imperative to consider a policy approach that is both enabling and collaborative.

Recommendations

The government of Singapore has done much for its people and has dramatically improved lives over the last 40 years. Its principles have been based on co-sharing of responsibilities, self-responsibility in receiving financial assistance and the notion that the family is the bedrock in social policy administration.

Based on our study, we make the following recommendations for government policies and practices:

- Revisit and judiciously review the cardinal principle of self-reliance in light of the volatility of living in a global city. Demographic changes bring new burdens of care giving, even of self-care in old age. We note the disadvantages of the pay-as-you-go system of social welfare, which is not financially prudent in the long run. But we note also the stresses that the current save-as-you-earn system is putting on the individual, especially those in the lower-income strata. More research and policy adjustments need to be done to ensure the right balance between being asset-rich and having enough cash to sustain through old age. A step forward is to look at current and future studies that suggest ways to improve national schemes—such as the CPF and HDB—to serve the needs of *all* citizens better.

- Revisit social policies to recognise the "rights" of the vulnerable; and make such policies more transformative in orientation. This cannot be done without intensive resources and without a questioning of the cherished values of market mechanism, efficiency and

family togetherness. In short, to think more as a nation, less as a corporation. It calls for a schema of "walking with the person in need" to reach some level of transformation. The current three- to six-month review period may not suffice. This would entail, perhaps, a higher client/case manager ratio to give every chance to the affected family to move up the hierarchy of needs.

- Better co-ordinate the delivery of social support schemes. Also ensure that institutional capacity is developed to provide information and databases in meaningful ways and that are accessible to researchers, service providers and policy planners outside the government structure. The delivery of social protection measures needs better streamlining (of qualifying criteria and resources) and re-adjustments for more efficient delivery of services. Implementation is everything. Despite efforts by grassroots bodies to bridge the gap between protection schemes and vulnerabilities, the current MHH model still leaves many gaps in the web and these areas need to be plugged with more resources and commitments.

- Strengthen the relationship between State and citizen. Advocacy-based organisations need to be recognised as the third sector in managing the needs of people. The government needs to be engaged as it deliberates with advocacy-oriented and direct-service organisations on how well the people can be served. Any autocratic way of dealing with diverse views needs to be replaced with a more democratic engagement with stakeholders. This way, citizens are engaged in seeking their own remedial actions within the community. And the government's professed will to take a more collaborative approach with the private and civil society sectors will be manifest.

- Design and facilitate the implementation of comprehensive policy frameworks and appropriate legislation to meet the needs of the most vulnerable and at-risk. Prioritise these groups with an inclusive approach. Policies need to recognise them as a social investment with long-term benefits. This approach does not run counter to the model of economic pragmatism long adopted in Singapore, because the more one invests in these communities at an early stage, the

less dependent they become on external schemes, and the more enabled they are to find their own solutions. Throughout the early years of nation-building, we have overlooked some of the needs of these communities. In some instances, interventions have remained piecemeal as the communities did not fall into our paradigm of groups in need or they fell short in fulfilling eligibility criteria.

1) The Disabled Community: We have an opportunity to become a global example on inclusion for the disabled community. Compulsory education should be extended to include all children, including those with disabilities. There should be a mandate to include the disabled in all facets of the Singapore community, while also paying attention to issues of access within the transport system.

2) The Mentally Ill: This health condition needs more understanding and outreach. Investments in diagnosis are important and more needs to be done to support families caring for the mentally ill. Employers need to be further incentivised to employ those with mental illnesses.

3) The Single Person as a Breadwinner: This group needs greater dedicated support under the MHH approach as they need holistic help in their struggles. Moreover, it may also be time to review the family-oriented housing policies that can unfairly preclude a deserving beneficiary of the help that he/she deserves and unfairly penalises the next generation.

4) Silent Workers: Current measures to ensure economic security can be scaled up and extended. More work also needs to be done to understand better the specific needs of workers who earn just enough for sustenance but are not well-equipped to handle shocks in the job market.

5) Foreign Workers: To protect foreign workers effectively, the legal process should not be too onerous for the workers to follow through. All foreigners need to be treated as workers with the right to days off, a standardised wage for the job done and, when things go wrong for them, we need to give them support.

6) New Communities: These groups can be treated as more than just human resources. They are human bridges to the global world and potential social capital. The first step is to start with common social values and be bold to challenge local society's status quo.

In summary, social policies need to emphasise integration, encourage greater spaces for civil society involvement and enhance human development. In meeting the basic needs of vulnerable communities—those that are in the catch-up phase and others that have slipped back—there is a need to review certain eligibility criteria and acknowledge the changing dynamics at work in society.

The good news is that the government and its capacity-building institutions have professed their will to cultivate a more collaborative approach with various stakeholders. It has also acknowledged the need for inclusivity and social mobility in today's context. What is left to be seen is the sincere manifestation and material support of this will and for civil society and the private sector to also step up and rally society to tackle deep-seated social needs.

Endnotes

[1] Rajesh M. and Mukul G. Asher *Welfare Capitalism in South East Asia* (New York: St. Martin's Press, 2000).

[2] "Doing Business 2011 Report," World Bank; an extract can be found on the Economic Development Board Singapore website, http://www.sedb.com/edb/sg/en_uk/index/why_singapore/singapore_rankings.html.

[3] Statistics based on year 2009. Figures from Statistics Singapore, http://www.singstat.gov.sg/stats/keyind.html.

[4] "Depressed and Alone: The old need help," *The Straits Times*, August 11, 2008; "Suicides Rise in Singapore," *The Straits Times*, July 26, 2010.

[5] Sue Ann-Chia, "World Country, but not First World Wages?" *The Straits Times*, May 18, 2010; Manu Bhaskaran, "Reassessing Singapore's Economic Future," *The Edge*, July 25, 2009; Bruce Einhorn, "Countries with the Biggest Gap Between Rich and Poor," *BusinessWeek*, 16 October 2009. Also, refer to Richard Wilkinson and Kate Pickett, *The Spirit Level: Why equality is better for everyone* (London: Penguin, 2009) for research on income inequality and the possible connection to social problems, which shows that the income gap is highest in a survey of 23 rich nations.

[6] Martin Prowse, "Towards a Clearer Understanding of 'Vulnerability' in Relation to Chronic Poverty" *Chronic Poverty Research Centre Working Paper No 24*, (University of Manchester, 2003).

[7] Sociologists have been advocating better assessment of issues and have been concerned by the easy labelling by governments. Such discussions on situational analysis, interactivity, subjectivity, rationale, thought have been put forward by key scientists such as W. I. Thomas, Max Weber and Herbert Blumer as ways of understanding the human condition, http://www.sociosite.net/topics/texts/thomas.php; http://www.marxists.org/reference/subject/philosophy/works/ge/weber.htm; http://uregina.ca/~gingrich/f100.htm.

[8] See "Women Trafficked to Singapore Lured into Prostitution," *Agence France-Presse*, September 1, 2008. See also Radha Basu, "Government Baffled by US Human

Trafficking Rating," *The Straits Times*, June 16, 2007; Radha Basu, "Singapore Toughens its Stance on Human Trafficking," *The Straits Times*, June 11, 2011 and for the latest, Cheow Xin Yi, "A National Plan of Action to Tackle Trafficking in Persons," *Today*, July 13, 2011. Singapore is back on Tier 2 in 2011 after being ranked Tier 2 Watchlist in 2010. Singapore's earlier position was that a foreigner who entered the country willingly to work illegally was a party to "human smuggling," and was therefore an immigration offender.

[9] The Ministry of Home Affairs spokesman has shared that even if the foreigner arrives willingly to be a sex worker, she would be treated as a trafficking victim rather than an offender if she had claimed she was "deceived, defrauded or held against her will while here." Taken from Radha Basu, "Singapore Toughens its Stance on Human Trafficking," *The Straits Times*, June 11, 2011.

[10] Ralph Emerson, *The Conduct of Life* (Boston: Ticknor and Fields, 1860), http://www.rwe.org/pages/biography.htm.

[11] Richard A. Easterlin, "The Income- Happiness Relationship" in Wolfgang Glatzer (ed) *Rich and Poor – Disparities, Perceptions, Concomitants* (Dordrecht: Kluwer Academic Publishers, 2002).

[12] *Mapping Britain's Unmet Needs: A report prepared for the Commission on Unclaimed Assets* (UK: The Young Foundation, June 2006); Dan Vale, Beth Watts and Jane Franklin, *Receding Tide: Understanding unmet needs in a harsher economic climate* (UK: The Young Foundation, Jan 2009).

[13] Abraham H. Maslow and Deborah C. Stephens (eds), *The Maslow Business Reader* (New York: John Wiley and Sons, 2000).

[14] Carl Jung, *Psychological Types* (New Jersey: Princeton University Press, 1976).

[15] Amartya Sen sees this as "the substantive freedoms he or she enjoys to lead the kind of life he or she has reason to value". In fact he sees poverty as a deprivation of capabilities. See Amartya Sen, *Development as Freedom* (New York: Anchor Books, 1999). See also *Functions of Social Structures* in this discussion.

[16] Richard Chambers,"Poverty and Livelihoods: Whose reality counts? Environment and Urbanization," Published by Sage Publications on behalf of the International Institute for Environment and Development in 1995, http://eau.sagepub.com/cgi/reprint/7/1/173. While appreciating the international measures of scale for comparison purposes, Chambers also points out the limitations through the evaluation instruments and how blunt they can be. He also takes issue with United Nation's measurement instruments for the bluntness.

[17] Bey Yong Keng, "The Poor and Destitute in Singapore," Academic Exercise (National University of Singapore, 1992).

[18] Mukul G. Asher and Amarendu Nandy, "Singapore's Policy Responses to Ageing, Inequality and Poverty: An assessment," *Social Security Association International Social Security Review*, Vol. 61, No. 1 (2008).

[19] T. M. Scanlon "The Diversion of Objections in Inequality," in M. Clayton Williams (ed) *Ideal of Equality* (UK: Pal Grave Macmillan, 2002).

[20] The equal access to opportunities and equality of outcomes is a core tenet in the United Nations Conventions related to Human Rights. One such example is the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

[21] In a recent *TODAY* report, "The Next 50 Years," 6-7 June 2009, there were references made to measuring Gross National Product as needing to include compassion, wit, joy in play, etc. as espoused by the late American politician, Robert Kennedy.

[22] Melissa Kok, "Singaporeans Want Greater Say, Latest Poll Says," *The Straits Times*, August 2, 2010.

[23] Rebecca M. Blank (ed), *Social Protection versus Economic Flexibility: Is There a Trade-Off?* (Chicago: University of Chicago Press, 1994). In her book *Blank* also gives evidence of how investing to harness human capital through social protection schemes have paid off in some countries such as Sweden, West Germany.

[24] Koy Thomson, "A Proposal for a Campaign for Universal Social Protection" Knowledge Initiative, Action Aid (2005), http://www.grow-up-free-from-poverty.org/assets/docs/RightstoSocialProtection.doc; http://www.gsdrc.org/docs/open/HD542.pdf, accessed July 2009. This framework has been used to address poverty issues specifically but for the needs of this report, the framework has been adapted accordingly. See also Stephen Devereux and Rachel Sabates-Wheeler, "Transformative social protection," *IDS Working Paper 232* (2004).

[25] MediShield is a medical insurance scheme enabling the settlement of part expenses from prolonged hospitalisation.

[26] Amartya Sen, *Development as Freedom;* Andy Norton, Tim Conway and Mick Foster, *Social Protection: Defining the field of action and policy* (Overseas Development Institute, 2002); Stephen Devereux and Rachel Sabates-Wheeler, *Transformative Social Protection* (UK: Institute of Development Studies, 2004). Devereux and Sabates-Wheeler attribute four functions to social protection policies.

[27] Sonny Yap, Richard Lim and Weng Kam Leong, *Men in White: The untold story of Singapore's ruling political party* (Marshall Cavendish, 2010). The circumstances and thought processes behind the evolution of the social policies can be gleaned from this account.

[28] For example, Mukul G. Asher has cited the MediSave scheme as one that was introduced in 1983 when the government wanted to increase the share of total health

expenditure accounted for by the individuals. See Mukul G. Asher, "Retirement Financing Dilemmas Facing Singapore," *Hermes-IR,* 2004-02.

[29] Prime Minister Lee Hsien Loong articulated these 4 pillars in a December 2, 2010 speech to 400 community and grassroots leaders and social workers at lunch. Possibly a fifth pillar is in education, where funds such as the EduSave is made available for the individual student to tap on for development in schools, outside of the curriculum.

[30] MediSave is a savings scheme which is part of the CPF scheme that can be drawn on for healthcare expenses. MediShield is an insurance scheme, also part of the CPF, to cover the cost of a long-drawn chronic illness. MediFund is an endowment fund the government set up to help the low-income tide over healthcare costs.

[31] FAQ, Central Provident Fund, http://mycpf.cpf.gov.sg/NR/rdonlyres/F540570D-A107-488F-A295-67E128643210/0/CPFLIFE_FAQ.pdf. This was reiterated in light of the question "Why not fund CPF LIFE with Government reserves?"

[32] It started off with a 10% contribution rate from employer and employee; and later these proportions increased to as much as 25% from employers and to 20% per cent from employees.

[33] Figures from "Composition of CPF Balances," CPF Trends, August 2010.

[34] 95% of those who live in public housing own their dwellings.

[35] See also S. Vasoo and J. Lee; "Singapore: Social Development, Housing and Central Provident Fund" in *International Journal of Social Welfare* (2001).

[36] Called CPF LIFE, this scheme pools risks from insurance policies. Through this, members will receive a monthly income for as long as they live, the amount depending on the cash savings they have in their Retirement Account and the kind of longevity plan they opt for. http://mycpf.cpf.gov.sg/Members/Gen-Info/CPF_LIFE/FAQs_on_CPF_LIFE.ht#10.

[37] State of Families in Singapore 2003, http://fcd.ecitizen.gov.sg/NR/rdonlyres/89400A6C-8621-4882-A238-01D9067C86DB/0/Chpt7.pdf. Smaller asset senior citizens here refer to those who are residing in 1 or 2 room flats. Data from year 2000. In "The National Survey of Senior Citizens in Singapore 2005" report commissioned by MCYS, one in ten of over 4000 elderly respondents said that they had no one to turn to for financial help.

[38] "Report on Labour Force in Singapore 2010," Ministry of Manpower. Just in June 2010, 28% of job seekers age 40 and over had been looking for work for at least six months (as compared to 20% for all job seekers) indicating long-term unemployment particularly for mature workers who are out of work. For this group, the notion of self-reliance contributing to retirement savings for old age may be beyond their reach.

[39] "Melbourne Mercer Global Pension Index," *Australian Centre for Financial Studies*

and Mercer (October 2010). See also Genevieve Cua, "Report Rates CPF System a C, Suggests Refinements," *The Business Times*, October 16, 2009. Genevieve Cua, "Singapore Gets Better Pension System Score," *The Business Times*, October 22, 2010.

[40] NUS academic Chia Ngee Choon has criticised the ranking to be flawed as it has overlooked the fact that although a large proportion of retiree's funds is tied up in home ownership and health costs, he/she can unlock the value of the homes through subletting, downgrading and lease buyback schemes. See Lorna Tan, "Ranking of CPF Flawed," *The Straits Times*, November 27, 2009. Yet, in a separate and independent study by NUS academic Mukul G. Asher, it has been suggested that using reverse mortgage to convert property values into retirement income stream can cause severe technical problems and high transaction costs. Cited in Mukul G. Asher, "Retirement Financing Dilemmas Facing Singapore," *Hermes-IR*, Issue 2 (2004).

[41] "Key Indicators," Department of Statistics Singapore, http://www.singstat.gov.sg/stats/keyind.html. The figure is 87.2% as of 2010.

[42] Then Minister of National Development S Dhanabalan was reported to have said this in the 1980s. See Emilyn Yap, "Balancing Act with Constant Fine-Tuning," *Business Times Singapore*, October 7, 2010.

[43] "Survey Findings on Annual Wage Changes," *Report on Wages in Singapore 2009*, Ministry of Manpower, http://www.mom.gov.sg/Documents/statistics-publications/wages2009/2009Wages_AWC_Findings.pdf. In his recent book, then Minister for National Development Mah Bow Tan has noted that housing prices are affordable, that they are well within the international benchmark for affordable housing expenditure. According to then Minister Mah again, while Singaporeans generally need 5.8 times of their annual household income to buy a resale flat in non-mature estates, those in cities like Hong Kong need more than three times that amount. See *Reflections on Housing: A collection of commentaries by Mah Bow Tan,* (Ministry for National Development: Singapore, 2011). There is much debate surrounding the affordability of these flats but the Household Expenditure Survey 2007 shows that the percentage of income spent on housing and related expenditure has increased from 24.2% in 1998 to 26.6% in 2008 while that of housing and utilities increased from 18.2% to 22.4%.

[44] In 2008, the figure was 300. See "Extract of Parliament Report, 6 February 2009," Parliamentary Debate Committee of Supply for the Ministry of National Development and "Shorter Waiting Time for Rental Flats," Radio 93.8Live on XinMSN News, March 5, 2011.

[45] This figure is derived by information found on HDB info web, "Allocation of Rental Flats" http://www.hdb.gov.sg/fi10/fi10323p.nsf/w/RentDirectHDBAllocation?OpenDocument. But it should be noted that HDB has reported a drop in waiting time from 21 months in 2008 to 13 months in February 2010.See "Shorter Wait for Rental Flats," *The Straits Times*, February 2, 2010. In the 2011 budget debate, then Minister Mah Bow Tan has also promised to slash waiting time to 8 months in 2011.

[46] Grace Chua, "Singapore Needs More Rental Flats: Khaw," *The Straits Times*, May 29, 2011. Joanne Chen, "Keeping Up with Rising Demand for Flats," *Today Online*, May 31,2011, "HDB to Increase New Flat Supply to 22,000 in 2011," *Channel News Asia*, October 21, 2010. There were speculations over the numbers after Minister Khaw Boon Wan stated the need to build "tens of thousands" rental flats to meet demand. The National Day Rally 2011 by Prime Minister Lee Hsien Loong indicated an addition of 7000 flats over the next two years.

[47] Under the HDB scheme, that first flat is bought at a subsidised price and admittedly there is a loophole in the rental housing policy that allows some to take advantage of this chance to buy a subsidised flat only to put it back on the market, for a quick profit, and then join the queue to get a rental unit with their cash stashed away.

[48] In a parliamentary debate in 2009, then Minister Mah Bow Tan mentioned that 4,550 were in the queue for rental flats but that two thirds were households that "do not seem to have financial difficulty when they sold their flats—no financial arrears, not divorced cases…"

[49] Speech by Prime Minister Lee Hsien Loong at ComCare Appreciation Lunch 2010 at The Concorde Hotel, Thursday, December 2, 2010.

[50] "1-room flats," *The Straits Times*, June 20, 2009. See also "More Families Seeking Temporary Shelter," *The Straits Times*, June 19, 2009.

[51] Chua Beng Huat, *Political Legitimacy and Housing* (London: Routledge, 2005).

[52] A volunteer welfare organisation that looks after the needs of the homeless. See http://newhopecs.org.sg/.

[53] Based on an interview in 2009.

[54] Letters to *The Sunday Times*, August 2, 2009.

[55] See HDB website, http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/BuyResaleFlatEligibilitytobuy?OpenDocument.

[56] With a total budget expenditure of $47.1 billion. http://www.singaporebudget.gov.sg/budget_2011/download/FY2011_Budget_Highlights.pdf.

[57] Singapore Budget 2011, http://app.singaporebudget.gov.sg/budget_2011/default.aspx.

[58] PA and the grassroots organisations are often viewed more as an extension of the

political structure than merely a part of civic society.

[59] This includes funds from the Community Chest, the fund-raising arm of the National Council of Social Services (NCSS), which in the financial year of 2009 raised $52.6million; National Council of Social Services Annual Report 2009.

[60] Commissioner of Charities Annual Report 2010. This was 13% more than the collection in 2009. Only tax-deductible donations collected by Institutions of Public Character (IPCs) are captured in this data. An IPC may be a charity, institute or fund that fulfils the criteria for it to receive tax deductible donations from the public. IPCs under education, arts, sports and others are not included. Even though charities that are not IPCs may be a social service agency, over 60% of this charity sector comprises religious organisations and aggregate data is not publicly available to get a good estimate of donations for all social service charities.

[61] Estimated total: This figure does not include other types of social spending such as healthcare and education as we would like to focus on direct social spending. The figures for the itemised budget are gathered from what is published on the Singapore Budget 2011 website.

[62] Minister Vivian Balakrishnan's speech in the May sitting of Parliament as reported in *The Straits Times* May 29, 2009 "Social Services to go Ground Up."

[63] "State" refers to both the government and the civil service arm of the Public Service Division which aims to build meritocracy and impartiality through moulding the values and attitudes of Public Service officers; promoting best practices and encouraging the development of superior Public Service leadership.

[64] For more about the filler approach of the government, refer to Chapter 14, "Affirmative Government for Social Good" by Peter Shergold, in Willie Cheng and Sharifah Mohamed (eds), *The World that Changes the World: How philanthropy, innovation and entrepreneurship are transforming the social ecosystem* (Singapore: John Wiley and Sons, 2010). The observation on civil society is taken from Constance Singam, Tan Chong Kee, Tisa Ng, Leon Pereira (eds), *Building Social Space in Singapore* (Singapore: Select Publishing, 2002).

[65] Singapore Budget 2011, http://www.singaporebudget.gov.sg/budget_2011/expenditure_overview/mcys.html.

[66] "Confusion of Help Schemes," *The Straits Times*, March 2, 2005. In that article MPs raised concerns over the multiplicity and the segmentisation of the different schemes. A compilation of the main schemes run by the government is given in the Appendix but it may not be exhaustive.

[67] Ibid.

[68] "Extract of Parliament Report- 11th February 2009," Committee of Supply Debate

Ministry of Community Development, Youth and Sports.

[69] "Assistance Schemes for Individuals and Families in Social and Financial Needs," compiled by the Family Services Department, Service Development Division, NCSS (last updated January 2010).

[70] Michael Hill, *Understanding Social Policy* (Oxford: Blackwell Publishing, 2003).

[71] "Shortage of Social Workers despite Career Incentives, *The Straits Times*, March 17, 2010.

[72] "Leveraging Networks for Public Service Delivery," http://www.mof.gov.sg/budget_2010/budget_highlights.html.

[73] This meant that people could be detained without trial. Their releases depended on a range of factors, such as acknowledging the alleged wrong-doings, promising to stay away from all community-oriented activities or having aspects of their lives under the pleasure of the Ministry of Home Affairs.

[74] See also an interesting discussion on state-civil society in Singapore in Dr Terence Chong's paper "Civil Society in Singapore: Reviewing concepts in literature," *ISEAS Working Paper: Social and Cultural Issues*, No. 1(2005), http://www.iseas.edu.sg/sc12005.pdf.

[75] The number of VWOs is not known but many are members of the National Council of Social Services. The council has 393 members, which ran 602 programs in 2008. http://www.ncss.org.sg/REVIEWNEW_output/web/ncss.html. Registered charities that provide social services number some 344, according to the Commissioner of Charities Annual Report 2010. Including health, education and community, there are 654 charities that can be considered voluntary welfare organisations.

[76] A more elaborate argument has been made in Sharifah Mohamed, "Different Kinds of Kindness," in Willie Cheng and Sharifah Mohamed (eds) *The World that Changes the World: How philanthropy, innovation and entrepreneurship are transforming the social landscape*" (Singapore: John Wiley and Sons, 2010).

[77] UN ESCAP Report, *Disability at a Glance 2009: A Profile of 36 Countries and Areas in Asia and the Pacific*, (United Nations: New York, 2009).

[78] *Enabling Masterplan 2007-2011*, MCYS, http://www.mcys.gov.sg/enablingmasterplan/MainReport.html. The Convention on the Rights of Persons with Disabilities (United Nations 2006) provides two descriptions of disability. One is the medical model where a disability is regarded as abnormal and lies with the individual. Hence, individuals would feel pressured to work on "their" restrictions and are obliged to adjust to the environment. The other is the social model, which shifts the focus to society, where disability does not lie with the individuals but in the interaction between the individual and society. This line of thinking cautions against the over-

medicalisation of their problems and issues and acknowledges the disabled as rights-holders who are entitled to advocate for the removal of the various barriers in society.

[79] Ibid. In the Ministry of Community Development Youth and Sports' *Enabling Masterplan 2007-2011*, the figures given were about 1,400 children as diagnosed annually with some form of disability.

[80] Both the definition and incidence rate are from the UN ESCAP Report (2009) titled *Disability at a Glance 2009*. A universal rate of incidence is 4% of the population. But this changes depending on the rate of ageing in the population in question.

[81] The Central Registry of Disabled Persons was disbanded in 1989 because benefits were perceived to be not big enough to encourage disabled persons to register voluntarily. See James D. Harrison, "Recent Advances In Accessibility Legislation And Incentives In Singapore," Report of the CIB Expert Seminar on Building Non-Handicapping Environments, Budapest 1991. This situation persists till today with a register of users of disability services being maintained by NCSS rather than a full register of people with disabilities.

[82] The amount was raised from previously $360 to $400 in the 2011 budget.

[83] Country Report of the ASEAN Assessment on the Social Impact of the Global Financial Crisis: Singapore, http://www.aseansec.org/publications/ARCR/Singapore.pdf.

[84] Early Intervention Programme for Infants and Young Children: "Service Matrix," http://www.cel.sg/uploads/EIPIC%20Service%20Matrix_as%20of%201%20Jan%202011.pdf "Fees," http://www.cel.sg/uploads/EIPIC%20Fees%20Matrix%20for%20SG%20Citizens_as%20of%2020%20Jan%202011.pdf.

[85] In 2009, only 1510 children from the age range of 0-6 years benefited from the Early Intervention Program for Infants and Children. Figure obtained from the Ministry of Community Development, Youth and Services website, http://app1.mcys.gov.sg/ResearchRoom/ResearchStatistics/ProgrammesforPersonswithDisabilities.aspx. This is despite the programme being provided at a subsidised rate as per means testing.

[86] The Act only applies to children whose capacity is to be enrolled into national schools and not into special education schools.

[87] Number obtained from the National Council for Social Services (NCSS) main website, accessed on February 10, 2011. Special education is provided by 20 schools that are co-funded by the NCSS and Ministry of Education. This number does not include students who were enrolled in private schools. At the National Day Rally 2011, Prime Minister Lee Hsien Loong announced that the government will be taking steps to help increase the capacity and quality of special education schools

and financial aid for caregivers of disabled children.

[88] Tan Wen Sze, "Education in Singapore: Special Needs," National Library Board Infopedia, http://infopedia.nl.sg/articles/SIP_1600_2009-10-31.html.

[89] *Enabling Masterplan 2007-2011,* Ministry of Community Development, Youth and Sports, http://app1.mcys.gov.sg/ResearchRoom/ResearchStatistics/EnablingMasterplan.aspx.

[90] "Committee of Supply 2011 Debates, Minister of Community Development, Youths and Sports: Opening speech."

[91] *Enabling Masterplan 2007-2011*.

[92] The *Enabling Masterplan 2012-2016* has been announced in parliament in March 2011.

[93] Submission for the Inclusion of Children with Special Needs in Compulsory Education, Section 2, JCCEA (Singapore, April 2004).

[94] *Enabling Masterplan 2007-2011*.

[95] The *Enabling Masterplan 2012-2016* was announced in March 2011.

[96] "Committee of Supply 2011 Debates: Minister (MCYS) Opening Speech," March 8, 2011.

[97] Refer to UN ESCAP Report 2009.

[98] "SBS Looks into Lower Fares for the Disabled," *The Straits Times*, May 24, 2009.

[99] One disabled person, Mr Hui Nai Wai, 59, has already commented that, without help, he could not alight from a bus that has wheelchair access, as there was a drop from the bus to the curb. Ibid.

[100] For example, see Roy I. Brown, "Partnership and Marriage in Down syndrome," *The Down Syndrome Educational Trust Down Syndrome Research and Practice*, Issue 4, Number 3 (1996).

[101] The other two countries are Myanmar and Timor-Leste.

[102] Chong Siow-Ann, "Mental Health in Singapore: A quiet revolution," Editorial in *Annals Academy of Medicine*, Volume 36, Number 10, Annals Academy of Medicine (October 2007).

[103] Referenced in ibid. Chong SA, Verma S, Vaingankar JA, Chan YH, Wong LY, Heng BH, "Perception of the Public Towards the Mentally Ill in a Developed Asian Country," *Soc Psychiatry Psychiatry Epidemiol*, Issue 42, Pages 734-9 (2007).

[104] Figure extracted from Changi General Hospital website, http://www.cgh.com.sg/library/mental_mentalillness.asp. But citing World Health Organisation reports then Minister for Health Khaw Boon Wan has quoted different statistics by various mental illnesses. "As per the survey, the rates for anxiety were 18.2% in the United States, 12% in France, 5.3% in Japan, and 3.4% in Singapore. Depression rates were 9.6% in the US, 8.5% in France, 5.6% in Singapore, and 3.1% in Japan." Minister

Khaw Boon Wan's reply in Parliament that was reported in the media; "Mental Illness in Singapore Comparable to Developed Countries," *Channel News Asia*, September 14, 2009.

[105] Chong Siow-Ann "Mental Health in Singapore – A quiet revolution?" *Annals Academy of Medicine*. Editorial, Vol 31, No. 10 (2007), http://www.annals.edu.sg/pdf/36VolNo10Oct2007/V36N10p795.pdf.

[106] "Helping the Mentally Ill to Find Jobs is Hard," The Straits Times, January 9, 2009.

[107] "Speech I by Mr Khaw Boon Wan, Minister For Health," In Parliament, March 9, 2010.

[108] Judith Tan, "MediSave Use for Mentally Ill," *The Straits Times*, February 13, 2009.

[109] The story of Raymond Anthony Fernando, who is an active advocate, author and forum writer on care-giving and other social issues, can be found at http://www.rayofhope.per.sg/index.html . It details how he has been looking after his wife full-time for 33 years, how he dealt with her mood swings as a schizophrenic, and the arbitrary support that family-caregivers receive in terms of financial assistance, support programmes and respite care. In 2011, Raymond Fernando has written again about how he had appealed to then Transport Minister Raymond Lim for the peak hour taxi and ERP charges to be waived for trips to the doctor as his wife (who is prone to falling) cannot take the MRT or buses. (http://theonlinecitizen.com/2011/02/how-long-must-caregivers-suffer-before-the-government-acts/). His appeal was turned down because the Land Transport Authority leaves it to taxi operators to follow market rates. A financial assistance scheme is available for using taxis (LTA Cares Fund) but it caters to the physically disabled who are working or studying.

[110] Lee Wei Ling, "Who Cares for the Caregivers?" *The Sunday Times*, January 30, 2011. In the article, the author who is CEO of the National Neuroscience Institute, relates the fatal outcome of a caregiver's distress when a father committed suicide because he could not find a nursing home that can provide lifetime care for his handicapped son, in return for his landed property. Minister Vivian Balakrishnan announced in 2011 that a home for the disabled is being planned for 2013.

[111] Vivian Balakrishnan's verbatim response can be found in the same article by Lee Wei Ling.

[112] Refer to letters in the *Straits Times* dated February 6 to 13, 2011.

[113] "Worries over Autistic Son's Future Care," Letter to *The Straits Times*, February 6, 2011.

[114] Wong Kim-Eng, Chua Hong-Choon and Derrick Heng, "Singapore's Country Report," *Asia-Pacific Community Mental Health Development Project*, 2008, www.

aamh.edu.au.

[115] The MediSave Fund allows the Central Provident Fund account holder to use a certain portion of the money to cover hospitalisation expenses incurred in Class B2/C wards.

[116] "Parliamentary Debates Singapore Official Report Eleventh Parliament," Part 4 of First Session, Volume 85, February 10, 2009, http://www.parliament.gov.sg/reports/public/hansard/full/20090210/20090210_HR.html.

[117] "Khaw Moots Idea of Wider MediShield Coverage," *my paper*, January 31, 2011, http://www.asiaone.com/News/AsiaOne+News/Singapore/Story/A1Story20110131-261203.html.

[118] Chong Siow-Ann, "Mental Health in Singapore: A quiet revolution," *Annual Academic Medicine*, Volume 36, Number 10 (October 2007).

[119] "Press Release: Strategic Roadmap to Build Up a Mentally Resilient Society," Ministry of Health, http://www.moh.gov.sg/mohcorp/pressreleases.aspx?id=17120.

[120] "$35 Million More over 3 Years to Tackle Mental Health Problems," *The Straits Times*, January 16, 2009.

[121] Wong Kim-Eng, Chua Hong-Choon and Derrick Heng, "Singapore's Country Report," *Asia-Pacific Community Mental Health Development Project*, 2008.

[122] The Housing Development Board has announced that by 2011, it would have increased the number of rental flats by 15,000 units.

[123] Based on interviews with social workers. "The family is the most important social unit in any society. Its functions include reproduction, socialisation, care for young and elderly and it serves an important agent for social control. It is through family policies that the State polices a normal family ideology that is functional to the well-being of society." Pauline Tay Straughan, "Family Policies: Interface of Gender, Work and the Sacredisation of the Child," Research Report, National University Singapore (2006).

[124] See Cheryl Ong, "Housing Aid for Divorcees to Start Afresh," *The Straits Times*, March 29, 2011.

[125] "Singapore's Fourth Periodic Report to the UN Committee for the Convention on the Elimination of All Forms of Discrimination Against Women, Ministry of Community Development, Youth and Sports," November 2008, http://www.mcys.gov.sg/MCDSFiles/Download/Fourth_Periodic_Report.pdf.

[126] AWARE-TSAO Report; http://www.tsaofoundation.org/pdf/AWARE_TSAO_Ageing_Report_23pp.pdf.

[127] MediShield operated by CPF Board is a low-cost catastrophic illness insurance scheme which can help those with prolonged illnesses needing hospital treatment.

[128] "MediShield Cover for those over 83," *The Straits Times*, January 19, 2008.

[129] "100,000 women lack MediShield," *The Straits Times*, July 26, 2009.

[130] See also Paulin Tay Straughan; *Family Policies: Interface of Gender, Work and the Sacredisation of the Child*, NUS Research Report (2006), where she discussed the limitations of patriarchy in family policies.

[131] CEDAW Shadow Report by the Association of Women for Action & Research (AWARE) for the 39th CEDAW session (July – August 2007), CEDAW Committee May 2007, http://www.aware.org.sg/downloads/CEDAW_2007-Report.pdf.

[132] Mavis Toh, "Contract Workers are the First to Go," *The Straits Times*, January 6, 2009.

[133] There is no official poverty line in Singapore but the household income criteria for MCYS' lower-income schemes have been pegged at $1,500 for a long time now. While the income cap has been revised to $3,500 for early childcare subsidies, it still stands at $1,500 for other forms of financial assistance such as the ComCare Transitions Scheme. http://www.cdc.org.sg/index.php?option=com_content&view=article&id=7&Itemid=18. Kishore Mahbubani, in his writings, has indicated a higher government estimate of $1,700.

[134] Based on the poverty line of $1,700 per household of four, minimum per capita income will be $425.

[135] On top of the normal payouts under this scheme, the government is also implementing the Workfare Special Bonus scheme that pays out up to $2,800 over 4 payments for work done in 2010, 2011 and 2012.

[136] "Support for the Poor," Committee of Supply Debate Ministry of Community Development, Youth and Sports, Extract of Parliament Report- February 11, 2009.

[137] "Key Household Income Trends, 2010," Department of Statistics, Singapore.

[138] Household income cap has been raised to $3,500 in 2011 for certain schemes such as subsidies for early education.

[139] Goh Chin Lian "Social Worker: More middle-income families need help," *The Straits Times*, February 6, 2009. In that story the FSC was seeing on average 140 cases a month, up from 90 to 100 cases a month a year ago. This could be a seasonal trend, owing to the financial crisis that struck but it nevertheless shows the vulnerability of middle-income families as well.

[140] "Reaching Out to Low-Wage Contract and Casual Workers," *XinMSN*, January 12, 2011; Mavis Toh, "Contract Workers are the First to Go."

[141] Ibid.

[142] National Trade Union Congress, http://www.ntuc.org.sg/ccworkers.asp.

[143] Salma Khalik "C class ward: Subsidy for all at least 65%," *The Straits Times*, January 13, 2008. At the National Day Rally 2011, Prime Minister Lee Hsien Loong maintained

that MediSave works well for inpatient care and had gone on to introduce more subsidies and wider qualifying criteria for those suffering from chronic illness.

[144] Hetty Musfirah Abdul Khalid, "The Needy Still Lack Awareness of Help Schemes," *Channel News Asia*, February 3, 2009, http://www.channelnewsasia.com/stories/singaporelocalnews/view/406445/1/.html.

[145] Ibid.

[146] Siew Kum Hong, "Beefing Up Workfare," *Today Online*, January 21, 2011, http://www.todayonline.com/Singapore/EDC110124-0000074/Beefing-up-Workfare.

[147] "Handouts for Low-Wage Workers," *The Straits Times Saturday*, February 12, 2011.

[148] A promising example is the Southwest Community Development Council scheme led by Amy Khor, initiated just in June 2011, where $1 million has been set aside to help low-income families in the district. Half of this total has been allocated as a Flexi-Fund to help these families meet needs that are not covered by existing schemes and the other half through an "Adopt a Family Programme" that guides the families to managing health and stress.

[149] Leong Wee Keat, "More to be done about Social Mobiliy: Shanmugaratnam," *TODAY*, March 3, 2011.

[150] On education and social mobility, academics such as Irene Ng warn of other countries' experiences where private and varied education systems tend to have low mobility, while countries with public and universal education systems tend to have high mobility. Since Singapore's education system is moving towards one where schools are priced differently and offer different curricula, one wonders about the implications. In reply, the Ministry of Education has cited figures to show that a relatively high percentage of students from low-income backgrounds are still able to move on to polytechnics and universities. See "Forum Letter Replies," Ministry of Education, February 23, 2011, www.moe.gov.sg/media/forum/2011/02/singapores-meritocratic-education-system-promotes-social-mobility.php. On economic growth, Finance Minister Tharman Shanmugaratnam has reiterated the government's commitment to economic growth to ensure higher incomes for all. Yet, for academics like John A. Donaldson, economic growth is not a panacea for all contexts, as was the case for Singapore in 1978-1983 when "economic growth likely came at the expense of the poor." See John A. Donaldson, "Growth is Good for Whom, When and How? Economic Growth and Poverty Reduction in Exceptional Cases," *World Development*, Volume 36, No. 11 (2008).

[151] Some of these deductions can be for medical fees, or even fairly minor issues such as broken plates, taking too much time in the shower, etc.

[152] Some of the amendments impacting foreign workers in the Employment Act and

the recent introduction of the Employment Agencies Act have been the subject of considerable feedback and campaigning by NGOs such as TWC2 and HOME over the years.

[153] Garnishee refers to a third party who is served a notice by a court to surrender money in settlement of debt or claims.

[154] These are fees the worker pays to leave the country and also to find a match in an employer. Employers also pay the recruitment agency a fee for recruiting a worker into Singapore and for the match. The employer ought to pay the larger share of this fee. However some employers pass on the fee to the worker, withholding the wages. The standard practice is for recruitment agencies to name a price to the employers to cover the risk of bringing the worker in, for deportation and the loan made to the worker to make the journey. As that fee is then quite high, for example, an employer of a Filipino domestic worker can pay up to $1,800 to the recruiter, the money is recovered from the domestic worker's salary.

[155] "Justice Delayed, Justice Denied: The experiences of migrant workers in Singapore," 2010 Report by HOME & TWC2.

[156] Leong Wee Keat, "Workers' Rights NGO could Shut Down," *TODAY Online*, 25 April 2008.

[157] Manolo Abella, "Assumptions and Approaches towards Immigration – Migration Regime in Asia," Conference Report on "Migration, Societal and Market Transformations 2009," http://www.nus.edu.sg/euc/_documents/Conferences/Reports/EUC-ConferenceReport1-Migration.pdf.

[158] Parliamentary Debates, Singapore Official Report, Eleventh Parliament, http://www.parliament.gov.sg/reports/public/hansard/full/20090205/20090205_HR.html.

[159] See Bahiyah Dato' HJ. Abdul Hamid, "The identity construction of women/maids in domestic help for hire discourse in selected Malaysian newspapers," *European Journal of Social Sciences,* Volume 9, Number 1, 2009; and Shirlena Huang and Brenda S. Yeoh, "Maids and Ma'ams in Singapore: Constructing gender and nationality in the transnationalisation of paid domestic work," *Geography Research Forum*, Volume 18 (1998).

[160] People's Association Annual Report 2007-2008.

[161] In 2008, Singapore saw 20,513 foreigners being accepted as new Singapore citizens and 79,167 new Permanent Residents, up from 17,334 new citizens and 63,627 new PRs in 2007. In 2009, the figures dipped slightly with 59,460 new PRs and 19,928 new citizens.

ABOUT THE LEAD AUTHORS

Braema Mathiaparanam is known to the social service sector for her work as a volunteer, a journalist, a researcher and as a Nominated Member of Parliament. Braema founded and led Transient Workers Count Too, a migrant advocacy group, for five years. She was the Past President of AWARE and is current Chair of their CEDAW committee. She represented AWARE at the UN CEDAW Reporting Process in 2007 and in 2011. She was also the Vice-President of Action for Aids and has initiated the women's programme for the community. She also founded a human rights group, called MARUAH, which is also known as the Singapore Working Group for ASEAN Human Rights Mechanism. She is currently serving her third year as the Regional President (South East Asia and Pacific Rim) of the International Council of Social Welfare (Netherlands-based) and recently became the Vice-President of the Institute of Women's Empowerment (Hong Kong based). She is also the Singapore focal point to the Women's Caucus in ASEAN. Currently she works as the Director of Research and Advocacy in AWARE.

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ABOUT THE LIEN CENTRE FOR SOCIAL INNOVATION

The **Lien Centre for Social Innovation** is a think tank and capacity-builder that is committed to sustaining positive social change. The Centre was established in 2006 as a partnership between the Lien Foundation and the Singapore Management University. Based in Singapore, the Lien Centre posits itself in enabling global thinking and best practices related to Social Innovation in Singapore and beyond.

The Lien Centre exists for the non-profit sector and works through the diverse range of stakeholders in the social ecosystem, in particular, the Lien Foundation and SMU (students and faculty), nonprofits and nonprofit leaders, socially responsible corporations, and the community at large.

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Meeting needs is never a straightforward process. Each country will formulate policy, frame laws and channel resources based on its judgement and the priorities it sets for itself. In consequence, and no matter how able a country's government, there will always be unmet social needs in the community. The same applies to Singapore.

Unmet Social Needs in Singapore begins with an understanding of needs in general. It then identifies the different levels of social protection that can be put in place to meet those needs. In the context of Singapore, the study then reviews the support structures—compulsory savings, public housing and the non-profit sector—that directly relate to those who need help in the community. In the process, the needs of six vulnerable groups—the disabled, mentally ill, single-person-headed poor households, silent workers, foreign workers and new communities—are identified and analysed.

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