

# Differentiated Deservedness: Governance through Familialist Social Policies in Singapore

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## Abstract

*The familialist orientations of the Singapore state on issues of social welfare ought not be taken for granted as static reflections of ‘culture’. Instead, it is a dynamic realm, and a useful site for analysing how and what sorts of state-society relations are forged. We can, moreover, deepen our understanding of governance in Singapore by looking beyond repression and discrimination and paying more attention to the processes of production and differentiation. In this article, I draw on examples from housing, healthcare, and childcare support, to understand how specific social identities and practices are marked as deserving public support. I argue that the logic and practices embedded in policies – what I call ‘differentiated deservedness’ – can be read as a productive and profound form of governance in which specific performances of the familial are generated, and through which norms about state-society relations and citizenship are forged. Scholars and activists who are oriented toward expanding social security and social justice should scrutinise reforms for the extent to which the logic of differentiated deservedness persists or changes.*

**KEYWORDS:** governance, state-society relations, welfare, familialism, Singapore

## INTRODUCTION: A ‘PRO-FAMILY’ REGIME SKEPTICAL ABOUT WELFARE

“Families are the foundation of a cohesive, harmonious society. Our families anchor our identity and sense of belonging. They inspire us to reach for the stars, and support us when we are down. Our extended families too provide a valuable network of kinship and mutual support. We are raised to respect our elders, and do our best for our children.” (Prime Minister Lee Hsien Loong 2014, *Chinese New Year Address*)

**T**HE FAMILY’, ‘family values’ and ‘pro-family’ are phrases frequently invoked in public discourse in Singapore. They are spoken about in speeches by government officials; featured prominently on ministerial websites; and referred to as rationales for public policies. Indeed, specific

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articulations of ‘family’ are embedded in policy rules around public housing, childcare support, healthcare financing, immigration, etc. This pro-family stance is not merely about emotional support or cultural reproduction – it is an important aspect of the state’s insistence that Singapore must resist becoming a welfare state (Balakrishnan 2010).

I begin this article from the viewpoint that this ‘pro-family’ anti-welfare stance deserves scrutiny as a mode of governance. It is noteworthy not merely as a fact but as a *process* – not simply reflecting primordial ‘cultural’ inclinations but revealing of purposeful articulations and (re)definitions, through institutional mechanisms, of the nature of state and society. I argue, moreover, that taking seriously ‘pro-family’ regimes as modes of governance enables us to uncover an important principle underlying state-society relations in contemporary Singapore: that which I call ‘differentiated deservedness’.

## **SOCIAL POLICIES, GOVERNANCE, AND STATE-SOCIETY RELATIONS**

### **Interrogating Social Policies as Mode of Governance**

Over the past few years, social policies relating to the provision of various forms of welfare have emerged as major points of debate in East Asia (Japan, South Korea, Taiwan, Hong Kong) and Singapore. With rapidly ageing populations and declining fertility rates, as well as intermittent economic crises and altered employment conditions, the question of how people will meet needs for health-care, retirement and unemployment has become urgent. Social policy scholarship has therefore focused much attention on regime types as well as recent reforms, in order to understand how different countries are carving out solutions to resolve intensifying needs for social support (Aspalter 2006; Holliday 2000; Holliday and Wilding 2003; Kwon 2005; Peng and Wong 2010).

This comparative scholarship suggests differences in degree of state welfare expansion in addressing these needs – with Japan, South Korea, and Taiwan moving far more quickly in the direction of expansion, and Hong Kong and Singapore shifting more tentatively (Lee, E. 2006; Peng and Wong 2010; Wilding 2008). Scholars also suggest that the principles underlying these shifts differ in significant ways: where in Japan and South Korea, the specific needs for care are resolved through more ‘social’ interventions insofar as migrant care workers are recruited into institutions of care, in Singapore, Hong Kong, and Taiwan, the approach has been more ‘individualist’ and ‘familialist’ to the extent, for example, that care workers are employed by, and in, individual households (Peng 2014; Peng and Wong 2008; Yeoh and Huang 2014).

The scholarship reveals that the strategies pursued by states in turn reflect different socio-political contexts – varied cultural sensibilities, differing state-society relations, and different modes of political contestation (Kwon 2003;

Peng and Wong 2008; Song 2009). This line of inquiry suggests social policies as an important site for understanding politics and governance.

The familialist orientation of some states, while noted in this body of work, has not, however, generally been conceptualised as a dimension of power dynamics and state-society interactions worth further scrutiny. While scholars imply that familialist orientations hold back the development of universal welfare regimes, they have not paid much attention to understanding ‘the familial’, not merely as static cultural or ideological orientations, but as dynamic processes that articulate specific state-society relations. In this article, I suggest that this is an important endeavour to take on. As scholars of welfare regimes in East Asia grapple with the questions of how states will undertake reforms and how they will meet their citizens’ demands and needs, ‘the familial’ sheds light on the solutions they are likely to propose, their attendant possibilities and limitations. I therefore take up on this relatively undeveloped line of inquiry, asking how Singapore’s ‘pro-family’ (anti-)welfare regime is articulated and what sort of state-society relations are forged in the process. This necessarily entails thinking about social policies not merely as technical solutions to technical problems, but as a mode of governance.

### **Governance and State-Society Relations in Singapore: From Discrimination to Differentiation**

Governance – how the Singapore state governs – is an issue that has generated much scholarly interest and rich research over the past few decades. The contexts of rapid economic development and wealth creation have led scholars to ask how the state has successfully brought about such development in a relatively short time period. Much scholarship on Singapore has focused on questions of political economy, particularly the state’s economic growth strategies (Castells *et al.* 1990; Huff 1997; Low 1998; Yeung 2000). More critically oriented and politically liberal scholars also embed in their projects questions of ‘democracy’ and ‘civil liberties’: the extent to which and how economic growth has been achieved through the suppression of civil society and repression of its citizens (Bell 1997; Deyo 1989; Rajah 2012; Rodan 1996, 1997; Trocki 2006).

While the significance of overt repressive measures are undoubtedly important in understanding the Singapore case, scholarly accounts have also highlighted the various institutions and mechanisms through which ‘hegemony’ or ‘consent’ are generated (Chua 1995). Such research highlights the importance of governance not just through repression, but also via the production of institutions that deliver material goods; policy instruments that discipline everyday behaviours; as well as specific ideologies that build some degree of allegiance to the ‘nation’ (Chua 1995; Loh 2013; Mauzy and Milne 2002; Tan 2007; Teo 2011; Yao 2007). It is here that ‘social policies’ have received empirical attention, and where I find the potential for further analytical development. In discussing state measures to manage/discipline society, scholars have identified discrimination as a

major mechanism of governance. Chua (2003), for example, points out that the state has invoked “racial harmony” to justify a range of policies that have discriminatory effects. Michael Barr and Zlatko Skrbis argue that the education system favours ethnic Chinese over ethnic Malays, particularly in the production of political elites (Barr and Skrbis 2008). Chan (2000), Lazar (2001), PuruShotam (1998), and Teo (2007), have each argued that the state (re)produces conditions of gender inequality through policies that designate disproportionate responsibilities of domesticity and motherhood to women.

This scholarship that focuses attention on social policies and highlights mechanisms of ethno-racial or gender discrimination can, in my view, be taken further. Analytically, instead of just thinking in terms of discrimination and therefore in terms of already-formed discrete groups that the state treats unequally, we can conceptualise social policies more generally as *differentiating*, i.e. producing differences within society.<sup>1</sup> This subtle shift allows us to refine notions of *productive* governance (versus repression) and enables us to pay attention not only to how policies deliver larger or smaller rewards to existing groups, but how they *create* boundaries and groupings within society. This in turn compels us to think of ‘society’ not as a unified bloc in relation to the state, but as an entity made up of various groups with different and uneven relationships to the state.

## METHODOLOGY: EXAMINING SOCIAL POLICIES AS TOOLS FOR DIFFERENTIATION

This article builds on the concerns and insights of comparative scholarship on welfare regimes as well as scholarship on governance in Singapore. Drawing from the former, the aim is to deepen existing understandings of familialist regimes by examining how familialism is articulated through welfare policies and how this process shapes state-society relations. The latter body of work I discuss – concerned with governance in Singapore – can, as I have argued, be further developed through closer examination of how policies not only draw on but also generate principles of differentiation to produce social categories. To these ends, I draw on both primary and secondary data. I rely on secondary data to demarcate the broad approach of the Singapore state to welfare in Singapore, particularly in comparison to other East Asian countries. I also use it to understand the historical context in which what we might broadly conceive of as ‘welfare’ policies developed. It is clear from the literature that the Singapore state is not and has never claimed to be a universalist welfare state, but it *has*

<sup>1</sup>Feminist scholarship on welfare regimes has demonstrated the importance of interrogating them as sites of inequalities wherein regimes create notions of need and deservedness, thereby marking women and men as different, as well as women of different class, ethnicity, and sexual orientations, as unequally deserving. See, for example, Haney (2002), Gordon (1988, 2001), Abramovitz (1996) and Quadagno (1996).

historically been a highly interventionist one that addressed on its own terms citizens' needs for housing, education, healthcare, childcare, elderly care, and retirement support.

Beyond these sources that map out the broad parameters of how welfare has been conceptualised by the Singapore state, I turn to primary data in order to further interrogate the principles underpinning contemporary policies. Here, I draw on speeches by key government officials in order to identify key themes in the state's approach to welfare. Importantly, mindful that rhetoric and practice do not necessarily match, I also analyse policy documents in order to tease out key principles that are put into practice. I study the rules, regulations, and criteria for qualifying for social support of varying types.

What follows is a discussion of my findings. I sketch out the broad contours of the welfare regime in Singapore, highlighting the centrality of stable and continuous employment as well as specific performance of 'family' in determining one's access to certain public goods. Following this, I deepen the analysis by discussing how familism is put into practice. Throughout, I contextualise the effect of policies by also describing some social norms around work and family that are both shaped by, and themselves shape, the practical effects of such policies. Through these strategies, I demonstrate how policy principles demarcate the deserving and undeserving. The 'society' forged through these policies is one where, I argue, there is 'differentiated deservedness', the wider implication of which I reflected on. I end my paper by reflecting on the implications of thinking about governance through the concept of differentiated deservedness.

## **POLICY PRINCIPLES: DEMARCATING THE DESERVING AND UNDESERVING**

Compared to countries of the European Union which, according to Peng and Wong (2010), spent 27 per cent of their GDP on financing welfare and social security in the mid-2000s, state spending on these programmes is significantly lower, albeit to varying degrees, in East Asia. In the same time period, Japan's spending was at 18.6 per cent of GDP, Taiwan and Hong Kong close to 10 per cent, and in China, Korea and Singapore it was less than 7 per cent (Peng and Wong 2010: 657). Since that time, the Singapore state's rhetoric of social inclusion has intensified, and signs from recent Budget announcements point to some movement toward welfare expansion (Shanmugaratnam 2012, 2013). Nonetheless, the Singapore state maintains the stance that welfare spending has to be tightly managed because of moral hazards: excessive welfare would erode the work ethic and encourage people to game the system (Hussain 2013; Shanmugaratnam 2011). At the same time, the state considers high taxation problematic – unacceptable for tax-paying citizens and discouraging of foreign investment (Koh 2012).

In the implementation of its austere approach, the Singapore state rests on two explicit guiding principles: ‘family as first line of support’ and ‘self-reliance’.

“The *family* must remain our *first line of support*. The Government and community, through many helping hands, must continue to help and empower people to be *self-reliant* and to be as resilient as possible. Only then can we *avoid entrenching an entitlement mentality*, help people break out of a downward spiral of apathy and self-defeat, and give them hope for the future.” (Balakrishnan 2010, emphasis added)

In practice, this is implemented thus: first, access to public goods is tightly tethered to employment; second, it is contingent on specific performance of the familial. For those who are unable to fulfil these two conditions, access to certain public goods is limited.

### **The Central Provident Fund: Tethering Public Goods to Employment**

At the core of the state’s implementation of ‘self-reliance’ is the Central Provident Fund (CPF). All employed citizens and permanent residents are required to have an individual savings account, into which is paid a proportion of their monthly salary.<sup>2</sup> Employers and employees are both required to contribute to these accounts. This allows the state to use the CPF system as an instrument for adjusting business costs, as it did in 2007 when the rate of employer’s contributions for older workers was adjusted down, ostensibly to incentivise companies to retain rather than retrench older workers during the economic downturn (Shanmugaratnam 2007).

The CPF was introduced in 1955 with the aim of funding Singaporeans’ retirement (Low and Aw 1998). Unlike pension systems in Europe, the money accumulated belongs to the individual, and most of the money becomes available upon retirement. Prior to retirement, limited funds may be withdrawn from the CPF for housing, healthcare, and educational costs. Hence, there are neither intergenerational nor cross-class transfers. The amount a person has, and correspondingly their ability to pay for public housing, healthcare, and retirement, is dependent on how long they have been able to sustain continual employment over their lifetime and their level of earnings.

This appears to be a sensible system that encourages individual responsibility and leads to a high savings rate. None other than the Nobel laureate economist Joseph Stiglitz lauded “the Singapore model” for “insisting that individuals contribute significantly toward their own social welfare accounts” and that “by recognizing the different capacities of individuals to meet these needs, it created a

<sup>2</sup>The contribution rate is often adjusted and varies primarily along age and income lines. In 2014, employees 50 years and younger earning more than S\$750 per month had a contribution rate amounting to 36 per cent of their wages (Central Provident Fund Board 2013: 2). The amount of contributions to an individual’s account – mandatory and voluntary – is capped at S\$30,600 per year.

more cohesive society” (Stiglitz 2013). While there are no doubt benefits to high savings rates, and it should also be noted that Stiglitz was addressing an American audience that has exceptionally low rates of savings (Garon 2011), contrary to Stiglitz’s claim, equality has not been one of the outcomes of the mandatory savings system that is the CPF. Indeed, scholars have shown the inadequacy of the CPF in satisfying social security needs as well as the inherent class and gender inequalities built into an individualised system of savings (Bhaskaran *et al.* 2012; Ishita 2008; Lee, W. 1998; Low and Vadaketh 2014; Mehta 2006). Such inequalities are experienced well before retirement. Singaporeans’ access to several public goods is dependent on and therefore varies depending on one’s capacity to generate income. Two examples illustrate the centrality of the CPF, as well as its differentiating effects: public housing and healthcare.

Housing is a significant public good in Singapore. Under the Land Acquisition Act of 1966, the Singapore state has the right to acquire any land it deems necessary for national development. In the 1960s and 1970s, this was done at large scale (Chua 1997; Loh 2009). Much of the land was used for the building of public housing – what are popularly known as HDB (Housing & Development Board) flats. Today, 90 per cent of Singapore citizens/permanent residents live in these flats, the majority as owners. The HDB system has both ‘public’ and ‘private’ elements: to buy a flat, one is required to fulfil strict criteria around familial formation and income ceilings set by the state; the flats stand on state land and ownership is on a 99-year lease. Yet, ownership is a key aspect of residency.

One of the few uses of one’s CPF savings prior to retirement is for the purchase of HDB flats. Although ‘public’, flat ownership is highly dependent on, and varies according to, individual families’ economic capacities, and particularly on the ability to accumulate sufficient CPF savings. The HDB builds different types of flats for people with different income capacities, with some clearly meant to service low-income families and others to fulfil middle-class aspirations for upward mobility.

From a capitalist perspective, this system is nothing unusual. In every city, the rich have greater access than the poor to housing; the type of housing one can buy depends on one’s wealth. The logic of private property embeds within it the common sense of unequal access. Yet, because of the Singapore state’s monopolisation of land, and the relative absence of escaping to cheaper areas *within* the country, the intensification of unequal access to, and yet universal aspirations for, HDB flats has become a major political problem for the state. Thus the CPF system creates differentiations in access to public housing that are systematised, institutionalised and to some extent naturalised.

Although some significant changes have recently been announced in the area of healthcare financing, employment remains important. Healthcare financing in Singapore is built around the ‘3Ms’: MediSave, MediShield (to be replaced by MediShield Life in 2015), and MediFund. MediSave is a specific portion of savings within an individual’s CPF account, which an individual can draw on

for hospitalisation costs and a limited range of outpatient treatments. MediShield is an insurance policy that CPF members (i.e. employed individuals) may purchase for themselves and their dependents and use to pay for catastrophic illnesses that require long periods of hospitalisation and treatment; significantly, MediShield will be replaced by the end of 2015 by MediShield Life, which aims to insure all citizens and permanent residents, primarily for coverage for high-cost treatments (certain chronic illnesses, surgery, and hospitalisation). Finally, MediFund is an endowment fund set up with state funds for people who have exhausted other options and are unable to afford their medical bills.

State spending on healthcare in Singapore is relatively low, amounting to less than four per cent of GDP; this is less than half of the United Kingdom spend per capita, and less than a quarter of that of the United States of America (Lim and Lee 2012). Over the past four decades, the shift has been away from state funding to individual financing such that the Singapore state now pays for just a quarter of all health expenditure compared to about half in 1965 (Lim and Lee 2012).

As in housing, we are currently witnessing intensifying political pressures on the state to reverse this shift. In his 2013 National Day Rally speech, Prime Minister Lee Hsien Loong announced that, within the next year or two, a universal insurance component – MediShield Life – will be added to the existing system (Lee, H.S. 2013). Lee emphasised that this was a major shift, and something that will cost taxpayers more. Lee also reaffirmed the importance of ‘personal responsibility’ and ‘self-reliance’.

Consistent with the principle of ‘self-reliance’, the healthcare funding system’s connection to the CPF compels individuals to save and insure for their own healthcare needs. Additionally, to ensure long-term ‘self-reliance’ and prevent depletion of individual accounts, there are restrictions on usage and significant co-payments when MediSave and MediShield are used. These funds, focused as they are on tertiary and hospital care rather than primary care, also mean that public support does not kick in for individual patients until costs are relatively high (Lim and Lee 2012). This appears to be the model of financing retained in the new MediShield Life (MediShield Life Review Committee 2014). As in the case of housing, these regulations define self-reliance in a specific and narrow way: it is what one achieves for oneself through long-term and continuous employment. In evaluating applications for MediFund, the Ministry of Health states in a FAQ: “To encourage a greater sense of personal responsibility, MediFund will provide greater support to those who have contributed regularly to MediSave and who are covered by MediShield, but despite these have run into difficulties.”<sup>3</sup>

<sup>3</sup>In answer to FAQ 12: “Will Medifund give greater help to those who contribute to Medisave and who are members of MediShield?” Ministry of Health, Singapore website (accessed on 1 September 2014): [http://www.moh.gov.sg/content/moh\\_web/home/costs\\_and\\_financing/schemes\\_subsidies/medifund.html](http://www.moh.gov.sg/content/moh_web/home/costs_and_financing/schemes_subsidies/medifund.html)



Within healthcare spending the principle of “family as first line of support” is put into practice: an individual may use her/his MediSave funds to pay for her/his “immediate families”; this includes one’s spouse, children, parents, and grandparents.<sup>4</sup> To access the MediFund, one has to first deplete not just one’s own MediSave savings but also that of one’s spouse and children.

Thus, citizens who need access to public housing and healthcare are required to first organise and manage their lives in specific ways. Employment is an important precondition, as are ties to people via marriage and childbearing.<sup>5</sup> Next, I elaborate on how this also connects to familialist requirements in accessing public goods.

### **Family as First Line of Support: Defining Deservedness around Heteronormativity**

As noted above, scholars have highlighted the importance of family as a source of support in the relatively austere welfare regimes in East and Southeast Asia (Aspalter 2006; Croissant 2004). Yet, insufficient attention has been paid to how the familial has to be deliberately crafted and continually maintained through state rhetoric and public policy (Teo 2013a). Indeed, specific definitions of family and narrow requirements of familial membership as well as familial practices are produced and reified through welfare policies. This is particularly evident in public housing and support for children.

To be eligible for public housing, a citizen must form a “family nucleus” with another citizen or permanent resident (Housing and Development Board 2013). The most straightforward route for qualification is via marriage. The Fiancé-Fiancée Scheme, aimed at young couples, encourages couples to apply for flats while engaged. After they have secured their flats (this may take a few years), couples are required to register their marriages within three months of collecting their keys. Various rules around loans, the use of CPF for down payments and monthly mortgages, and income ceilings corresponding to flat size, also mean that the timing of marriage registration and weddings have to be planned with some precision. Couples have to ensure that they have enough money in their CPF accounts to pay for the flats, that they will generate sufficient income in the years to follow so that they have enough to service their loans, and also, in some cases, ensure that they do not wait too long in case their earnings go above the income ceiling and they become ineligible. The requirement for couples to be legally registered when they take legal ownership of flats has also

<sup>4</sup>Ministry of Health, Singapore website (accessed on 1 September 2014): [http://www.moh.gov.sg/content/moh\\_web/home/costs\\_and\\_financing/schemes\\_subsidies/medisave.html](http://www.moh.gov.sg/content/moh_web/home/costs_and_financing/schemes_subsidies/medisave.html)

<sup>5</sup>The extent to which the universal MediShield Life will shift this logic in healthcare financing remains to be seen.

generated the practice of separating the ‘ROM’ from the ‘real’ weddings.<sup>6</sup> In other words, HDB-CPF regulations shape not just the fact of marriage but the specific pathways to it.

Other than married couples, the ‘family nucleus’ may also be made up of a parent and their adult offspring; adult siblings (who are each married, or unmarried but either above 35 years old or orphaned); and divorced/widowed persons with their minor child(ren). In general, unmarried people have to wait until they are 35 years old and above before they can buy flats as individuals, and there remain limitations to the type of flats they can buy.

If engaged couples break up or legally registered marriages are annulled, neither party may retain a flat. In the event of divorce, ex-couples are not allowed to continue co-owning flats. One person may be able to take over ownership of the flat, but this is subject to their fulfilling ‘family nucleus’ criteria (e.g. custody of minor children) as well as fulfilment of a five-year Minimum Occupation Period in the ‘marital’ flat. Hence, marriage persists as an important criterion for maintaining housing security well after the point of entry into marriage.

While it is not unusual in many countries for married couples to be co-owners of homes, it is rather exceptional that public policy is so strongly oriented toward making marriage a key precondition for, and marital or blood ties so central to, access to home ownership and long-term housing security. In a case where land and housing are publicly owned, constructed, and managed, there is little space for manoeuvre; being employed, being heterosexual, acquiring a spouse, staying married, having children become tremendously important behaviours that shape one’s access to housing. These rules and regulations carve out specific relationships, roles, responsibilities, and indeed differential rights for citizens.

In addition to public housing and healthcare policies that compel individuals to be self-reliant within certain types of families, publicly funded support for children’s care designates gendered familial roles. It also differentiates citizens along socioeconomic lines.

Women who are married and employed have the most access to time off from work to care for babies – 16 weeks in contrast to fathers’ one week and unmarried mothers’ 12 weeks. The state pays for either half (for the first two children) or all (for the third and subsequent children) of married women’s maternity leave<sup>7</sup>; employers are required by law to pay for all remaining non-state-funded portions of leave. The short one-week paternity leave, introduced in early 2013, is also state funded.<sup>8</sup> In contrast, unmarried women’s maternity leave is entirely funded by

<sup>6</sup>ROM is the acronym for the Registry of Marriages. It has become a verb as well, as in “we ROM-ed last year and will get married this year.” Although significant, many people see the ROM as not quite ‘real’ until a ceremonial wedding takes place. These practices are detailed in Teo (2011).

<sup>7</sup>Ministry of Manpower, Singapore: <http://www.mom.gov.sg/employment-practices/leave-and-holidays/Pages/maternity-leave.aspx> (accessed on 1 September 2014).

<sup>8</sup>Ministry of Manpower, Singapore: <http://www.mom.gov.sg/employment-practices/leave-and-holidays/Pages/paternity-leave.aspx> (accessed on 1 September 2014).

employers and they are required to provide *paid* leave only for 8 of the 12 weeks mandated maternity leave, and only for up to two children. Thus, while married women receive heavy public funding when they take maternity leave, men receive negligible public support to take time off to care for babies, and unmarried women are entitled to leave but receive no public funding at all. The orientation of public policy toward support for children's care thus varies depending on gender and marital status.

In addition, public support for children has class implications. I illustrate with the example of the 'Baby Bonus'. The Baby Bonus – consisting of a cash component and a co-savings account where individuals receive matching funds from the state when they deposit cash into an account in their child's name – was introduced to encourage people to have more babies. It was first introduced in 2001 and subsequently enhanced in 2004, 2008, and 2013. It is the second, co-savings component, also known as the Child Development Account (CDA), which differentiates parents along class lines. The CDA is a special savings account that can be used for designated educational expenses. Parents may put money into a child's account until she/he is 12 years old. The government deposits matching funds in these amounts: up to S\$6000<sup>9</sup> for the first and second children; up to S\$12,000 for third and fourth children; up to S\$18,000 for fifth or subsequent children. The more disposable income one has, the more one is able to put cash into an account, and the more matching funds one is entitled to. That higher-order children receive higher rates of co-savings is significant: people who can save that much money even when they have three or more children to support are likely to be significantly wealthier than those who cannot. The co-savings scheme thus directs more public support to those who can afford to save and less to those who cannot. In addition to the Baby Bonus, public support for children is also often channelled through income tax relief, which is also disproportionately significant for the higher-income who pay income taxes.

That support for caregiving of children is not universally disbursed but works through specific sorts of parents, and indeed is oriented toward more support for higher-income parents, is no accident. Historically, the 'pro-natalist' turn in the Singapore state's approach toward population occurred in the mid-1980s and the 'problem' was framed in terms of highly-educated women not having enough children, which would in turn affect the quality of Singapore's work force because these women supposedly produce more intelligent children.<sup>10</sup> Although the eugenics rationale for pro-natalist policies has diminished, we still see its shadow in programmes such as the Baby Bonus and income tax relief schemes. We also see it in the 'HOPE' (Home Ownership Plus Education) Scheme,

<sup>9</sup>S\$1 = US\$0.80.

<sup>10</sup>These remarks, which launched the eugenics approach to population, were made by then-Prime Minister Lee Kuan Yew in his now infamous 1983 National Day Speech. There are several accounts of key moments in the history of Singapore's population policy (Heng and Devan 1995; Lazar 2001; Saw 1990; Teo 2013a, 2013b; Wong and Yeoh 2003).

wherein low-income families receive housing grants and financial aid contingent on *limiting* family size to two children.<sup>11</sup>

To sum up, in state policies for public housing and child care, we see articulations of differentiated deservedness. Deservedness is not merely bestowed on all members within a static social category (e.g. women). Instead, deservedness depends upon practices that have gender and class implications. The policies not only emphasise different benefits for men versus women, or people with more versus less income, they give meaning to and demarcate gendered practices and class orientations by tying specific practices to social support. Heterosexuality, womanhood, employment, are necessary but in themselves insufficient conditions; instead, heterosexuality must be performed within marriage during relative youth; womanhood has to be practiced through marriage, employment, and motherhood; and employment must be continuous, stable, and result in sufficient income for oneself and one's family.

As I argued earlier, we can make a subtle analytical distinction between discrimination and differentiation. While the former can be thought of as distributing goods differently to existing social categories, the latter may be thought of in *productive* terms – as not only rewarding but also *generating* particular practices and behaviours that give specific content and meaning to gender and class. Thus the state does not merely speak to existing lines of difference; it *creates* new significance to different practices and social categories. In this way, policies mark citizens as having different roles, responsibilities, and rights depending on specific interweaving of social categories *and* everyday practices. “Doing gender” (West and Zimmerman 1987) and indeed *doing family* in certain ways entitles one to specific forms of public support. Enacting heteronormativity – through marriage, through continuous employment, through having the right number of children that matches one's socioeconomic circumstances, through cultivating dependence across generations with one's parents or children – is key.<sup>12</sup>

### **PRACTICES (TECHNOLOGIES) OF DISCIPLINE: PRODUCING (POLITICAL RATIONALITIES OF) DIFFERENTIATED DESERVEDNESS**

The familialist orientations of the Singapore state ought not be taken for granted as a static reflection of ‘culture’. Instead, it is a dynamic realm, and a useful site for analysing how and what sorts of state-society relations are forged. We can, moreover, deepen our understanding of governance in Singapore by looking beyond repression and discrimination and paying more attention to the processes of production and differentiation. I have drawn on some examples from housing,

<sup>11</sup>Ministry of Social and Family Development, Singapore: <http://app.msf.gov.sg/Assistance/Home-Ownership-Plus-Education-HOPE-Scheme> (accessed on 1 September 2014).

<sup>12</sup>For a complementary account of the heteronormativity enacted by the Singapore state that focuses on discriminatory practices embedded in migration policies, see Oswin (2012).

healthcare, and childcare support, to argue that the mode of governance can be thought of as that of ‘differentiated deservedness’. In this section, I draw on Michel Foucault’s analytical tools of power and government to think more deeply about the social and political implications of ‘differentiated deservedness’.

### Biopower and Intimate Governance

“In the second place, population comes to appear above all else as the ultimate end of government. In contrast to sovereignty, government has as its purpose not the act of government itself, but the welfare of the population, the improvement of its condition, the increase of its wealth, longevity, health, etc.; and the means that the government uses to attain these ends are themselves all in some sense immanent to the population; it is the population itself on which government will act either directly through large-scale campaigns, or indirectly through techniques that will make possible, without the full awareness of the people, the stimulation of birth rates, the directing of the flow of population into certain regions or activities, etc. The population now represents more the end of government than the power of the sovereign; the population is the subject of needs, of aspirations, but it is also the object in the hands of the government, aware, *vis-à-vis* the government, of what it wants, but ignorant of what is being done to it. Interest at the level of the consciousness of each individual who goes to make up the population, and interest considered as the interest of the population regardless of what the particular interests and aspirations may be of the individuals who compose it, this is the new target and the fundamental instrument of the government of population: the birth of a new art, or at any rate of a range of absolutely new tactics and techniques.” (Foucault 1991: 100)

For Foucault, the new art of government that emerged in the eighteenth century was one in which the family is replaced by the population as the main object of governance. The family remains what Foucault calls “a privileged segment”, an “instrument for the government of the population” (Foucault 1991: 100), but the wellbeing, the condition of the *population* as a whole – its “wealth, longevity, health, etc” becomes central to the purpose of government. To understand this form of government, we must analyse its techniques/technologies and rationalities. Governmentality represents both the wide reach of a government over its population as well as a state’s *deep* governance over its citizens’ ‘interests’, their consciousness and subjectivities.

Differentiated deservedness, as embedded in the welfare regime in Singapore, can be understood in this light. It casts the Singapore state’s use of the familial as an instrument to manage its population. The family remains highly prominent, but contrary to what one might think from the state’s claims of ‘protecting traditions’ and upholding ‘family values’, the management of family is not

merely an end in itself but a means to governance (whether intended or not) over the Singaporean population. As a mode of governance, differentiated deservedness articulates both deservedness and undeservedness; consistent with Foucault's view of power, it operates not merely by punishing the deviant but also through *producing* the normal.

It is moreover a mode of *intimate* governance that works through the subjectivities of individuals. In interviews I conducted with Singaporeans who had negotiated various social policies, I uncovered rich narratives of people describing how they figured out what to do in terms of marriage, flat application, childcare, elderly care, work, and savings, by gauging and measuring themselves against "typical" and "normal" Singaporeans (Teo 2010, 2011). As a technology of governance, differentiated deservedness cuts to the core of individuals insofar as it compels *self-regulation*. 'Self-reliance' and 'family as first line of support' as criteria for deservedness work at the level of everyday practices. It also works at a deep level of identity (e.g. a 'working mother') – shaping an individual's orientations, tastes, sensibilities and self-worth. It shapes individuals' decisions around work; their life plans around marriage; and their habits and beliefs about childrearing in families. Singaporeans may not be having a large number of babies in accordance to pronatalist policies but their sensibilities, norms, wants, and desires about buying flats, marriage, childbearing, and employment, filial piety, etc., bear the strong marks of internalising 'normal' Singaporean ways of being. Significantly, while not all citizens are able to live up to the idealised 'normal', they are compelled to try and to measure themselves (and their 'failures') against it (Teo 2011).

Thinking about differentiated deservedness through Foucault's lens of bio-power and intimate governance, then, we must consider the exercise of power as working deeply *through* all citizens' bodies. This is a more profound form of governance than that of exclusion insofar as it acts on selves: selves that self-regulate, selves that measure themselves against others, selves that try, and selves that try and fail. In addition to being a sort of deep governance, differentiated deservedness also sets up a certain logic about state-society relations, and the appropriate roles of state, family and society.

### **Political Rationalities: Individual (Familial) Responsibility versus Public Responsibility**

Taking a Foucauldian perspective also compels us to examine political rationalities more broadly. That is, it forces us to consider what welfare regimes have done: given particular mechanisms and principles of instituting access and lack thereof to public goods, what kinds of persons become marked as good citizens who deserve more, and what kinds as not-so-good and therefore deserving of less? In a system that emphasises self-reliance and the family as the first line of support, what are thinkable and what are unthinkable welfare regimes? Asking these questions, we begin to see that it is not a simple matter of discrimination against specific categories of persons, or suppression of rights of certain

groups. In the welfare regime of Singapore, one is not automatically deserving by virtue of membership in a group: it is not static membership among the middle-class or as men or as (ethnic) Chinese that brings about privileges. Instead, this is a technology that regulates by rendering certain behaviours ideal and therefore something people strive for; the ideals, in turn, are not equally accessible but require specific sensibilities – *habitus* in Bourdieu's terms (Bourdieu 1990) – that draw on *and* reproduce class and gender inequalities. To be regularly and fully employed throughout one's life course requires certain training, skills, *and* sensibilities that are not equally distributed across either class or gender; to build the sort of intergenerational ties presumed ideal by public policy depends on norms around family that differ across class and requires specific gendered performances on the part of familial members.

As I argued earlier, people have differential access to these ideal behaviours that go deep – into how they think and act, how they enact their selves and perform their families. In turn, once enacted, further form and 'common sense' is given to appropriate class and gender behaviour; reproduced through everyday performance by people who try their best to secure housing, save for retirement, take care of their children, these practices become ever deeply entrenched as things individuals *should* want.

Being an individual in an individual family unit – with specific behaviours, plans, *desires* – is what brings about deservedness. We see embedded in this logic a particular sort of agent with an *individualised* subjectivity: people are individuals, families are individual units – they should act for themselves, they must try to help themselves, they must be self-reliant, and their dependence on others must be minimised. Conversely, what is missing is a similarly institutionalised notion of mutual obligations, shared responsibilities and collective rights among citizens (Somers 2008). We arrive at a definition of social membership where deservedness is an individual challenge, task and responsibility. The traditional 'Asian family' itself turns out to be quite an individualised unit – qualities implying shared values and collective good are incidental rather than integral to its deservedness.

The familialist social policies of Singapore, and in particular its principle of differentiated deservedness, can productively be viewed as a mode of governance. When it is, we see that not only do they represent a powerful set of technologies that cut to the core of individuals' lives – their outlooks, sensibilities and habits – but that these technologies produce political rationalities which render commonsensical *individual* efforts rather than shared responsibilities.

## **SECURITY, JUSTICE, AND WELFARE REFORM: LIMITATIONS GENERATED BY DIFFERENTIATED DESERVEDNESS**

As populations age, family sizes shrink, capitalist crises intensify, and jobs become less secure, national governments and societies find themselves having to face the

fact that peoples' needs for social security have expanded. Reforms are urgently needed, particularly in the East Asian regimes which are ageing rapidly and which have historically had low social welfare spending.

Aside from addressing the needs for security and wellbeing at the broad societal level, it is apparent that neoliberal capitalism has generated wide material disparities within societies. Singapore's income inequality, as measured by the Gini coefficient (0.478 before and 0.459 after taxes and transfers), ranks among the highest compared to other wealthy nations (Lim 2013). In 2013, the average monthly household income from work per household member for the highest-earning 10 per cent of households was S\$11,198. This is twenty-four times that for the lowest-earning 10 per cent of households, at S\$463 (Singapore Department of Statistics 2013). In ongoing ethnographic research of the everyday lives of people who live in HDB rental flats (roughly the lowest five per cent in terms of household income), the many costs of being poor in a wealthy city, and not fitting the 'ideal family' in the state's schema, are clear to see: housing insecurity and very poor housing conditions; fear of seeking medical treatment because of lack of money; children who are already behind by the time they begin formal schooling at Primary One (age 7) because they did not go to preschool; inability to increase household income because care demands cannot be met except by mothers; poor conditions in old age – including meeting basic needs for food – due to lack of accumulated savings. In other words, the need for wellbeing and security amongst the Singaporean population are particularly acute at the lower ends of the income strata.

The state has over the past few years acknowledged both overall expanded welfare needs as well rising inequalities. Reforms are ongoing that signal some movement in the direction of welfare expansion. Yet, as I have shown, the principle of differentiated deservedness remains strong.

There are at least two reasons why differentiated deservedness needs to be examined before needs can be properly met: first, and most obviously, if differentiated deservedness is embedded in social policies, the inequalities generated by capitalist logic are not alleviated but deepened by state policies. If access to public goods varies too much in terms of affordability, and affordability in turn is too heavily dependent on one's position in the capitalist economy, one's advantage or disadvantage compounds. We have seen, moreover, that such differentiating also compels particular 'familial' performances of gender and sexuality; as more delay marriage and reduce fertility – for a variety of reasons that are themselves related to security and wellbeing – social policies that continue to presume and insist on narrow norms are necessarily going to fall short of addressing real needs.

A second reason to scrutinise differentiated deservedness as we consider the way forward is this: as I have argued, the state is not merely discriminating but producing certain categories, individualised orientations and sensibilities. This has implications for the politics of reform. What we have in this mode of



governance is not a state against a singular society, but a society split apart by varied and possibly competing interests; a society made up of members who are deeply individualised and embedded in an institutionalised context where some people are more deserving and others less so. The process of reform, then, will not be an easy path toward welfare expansion partly at least because of the 'society' that current welfare principles has produced.

Scholars and activists who are oriented toward expansion of social security and social justice will need to continue scrutinising the logic of differentiated deservedness that underpins current social policies. In particular, insofar as 'family as first line of support' and 'self-reliance' are difficult to refute, we must pay particular attention to the inequalities and injustices they obscure and, indeed, reproduce.

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