Helpdesk Research Report: Social Protection Systems in Singapore
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Query: How have social protection systems contributed to social and economic development in Singapore?

- When and why were social protection systems introduced in Singapore?
- What was the level of development and structure of their economies at this time and what sort of social protection systems were introduced?
- What is the evidence of the contribution of the social protection systems to national social and economic development?

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1. Overview

Singapore is a highly affluent country, ranked third in the world in terms of wealth per capita by the IMF and World Bank in 2010 (behind Qatar and Luxembourg). This query reviews the introduction of social protection systems in Singapore, what programmes are involved and what prompted their introduction. It also looks at the contribution of social protection systems to social and economic development in Singapore.

The general perception in academic and policy circles is that social expenditure in Singapore is low and social assistance is limited (Choon, 2010). Singapore stands accused of being “a stingy nanny” and that “the city state stays strict with the needy” (The Economist, 2010). However, it is important to note from the outset that although there is a strong national hostility to western-style welfarism in the form of cash hand-outs to the unemployed, disabled, elderly and children, the Singapore government is the major provider of infrastructure and social services, owns three-quarters of the land and is a major actor in the economic and social sector (Brydon, 2011). The Singapore approach is one of ‘leveling up’ and ‘fairness of opportunity’, aimed at creating a vibrant economy and equipping citizens to be productive and self-reliant, rather than explicitly redistributing wealth (Tan, 2011).

The social protection system is based around the compulsory retirement savings scheme, the Central Provident Fund (CPF), introduced in 1955 as the national funded pension scheme under the British colonial government. In 1968, three years after Singapore became independent from the Malaysian Federation, the government introduced legislation to allow citizens to use their CPF savings to purchase public housing. Against a backdrop of political and social turmoil, this decision to encourage mass home ownership was seen as an effective way of nation-building and "creating a sense of political commitment and appreciation of the tangible outcome of state economic policies" (Sung, 2006, p.101). Since then, the scheme has gradually evolved into a comprehensive social security savings system addressing not just retirement and home ownership, but also healthcare, family protection and asset enhancement. The CPF model is unapologetically one of enforced savings and guided choice (Low, 1998).

This query report has been unable to provide an in-depth assessment of the impact of social protection systems on economic and social development in Singapore, due to the lack of publicly available data and evaluation reports on the CPF and more broadly on government programmes that provide public assistance (Asher, 2002). However, the report does briefly highlight some of the ways the CPF has made a contribution to home ownership, education, healthcare and poverty, although it is limited by the lack of rigorous analysis and data.

Beyond the CPF, Singapore provides social protection on a philanthropic basis, characterised by the 'many helping hands' philosophy. There is limited discretionary support for those Singaporeans who are unable to work through the Public Assistance Scheme. However, only about 3,000 Singaporeans received public assistance benefits in 2009. While retaining an anti-welfare philosophy, the government has recently introduced several small-scale social protection initiatives and shown an increasing receptiveness to think about how best to respond to the challenges of the twenty-first century, including the impact of globalisation on stagnating real wages, rising inequalities, an aging population, social cohesion and migration.

This report is to be read in conjunction with other GSDRC Helpdesk reports on social protection mechanism, in particular:

- *Social protection systems in China* (accompanying report)
- *Social protection systems in Indonesia* (accompanying report)

2. Introduction of social protection systems in Singapore

<u>When and why were social protection systems introduced in Singapore?</u>

The main vehicle for social protection in Singapore is the Central Provident Fund (CPF), introduced in 1955 as the national funded pension scheme under the British colonial government. Although it has retained its primary role as a retirement fund, the CPF's functions have expanded towards a pay-as-you-go (PAYG) system, which broadened its coverage to include funding healthcare, housing, education, social insurance, and financial investments (Carney, 2010).

The evolution of the CPF was not accidental. In 1968, CPF savings were allowed to be withdrawn for the first time, but were limited to the purchase of government flats. At this time, the government decided that home ownership was critical to nation-building. The late 1960s was a period of political and social turmoil with people voicing concerns that the city-state was economically unviable. Singapore was populated largely by immigrants; facing the threat of a mass exodus, the funds in the

CPF accounts were identified as an important source of finance for the development of government housing projects. As Ng (2000) has noted, “the scheme came about through a calibrated series of measures designed to exploit a critical pool of funds in a small developing country” (p.56).

Beyond the single-tier CPF system, the Government has subsequently introduced narrowly-focused social assistance schemes on a temporary and ad-hoc basis, but these are mainly interim provisions to restore ‘self reliance’ (Asher and Rajan, 2002). Social expenditure remains comparatively low in Singapore. Government expenditure during the 1990s was only 14 percent of GDP, compared to the median OECD average of 35 percent. Of this, less than 3 percent was spent on social security and welfare.

The limited social protection system in Singapore reflects a broader hostility to the western welfare state for both economic and social reasons. The preferred philosophy is one of a competitive meritocracy. The former Singapore Prime Minister Lee Kuan Yew (1959-1990) described Singapore as a “fair, not welfare society”. Tan (2011) has explained how “the notion of a ‘fair society’ is premised upon the equalization of opportunities, not rewards or outcomes. Indeed, competition, even though it results in inequality, is actively promoted in Singapore. The rationale being that it would provide the incentives for people to give their best performance, therefore producing a vibrant economy capable of generating wealth and a high standard of living” (p.2).

<u>What was the level of development and structure of the economy at this time?</u>
Singapore was still a British colony, when the cornerstone of the social development system, the CPF, was introduced in 1955. Under British colonial rule, Singapore became a major port city and was the centre for both the India-China trade and the entrepôt trade in Southeast Asia. Singapore was occupied by the Japanese in World War II and reverted to British control after the war, with increasing levels of self-government being granted, culminating in Singapore uniting with other former British territories to form Malaysia in 1963. However, social unrest and disputes between Singapore’s ruling People’s Action Party and Malaysia’s Alliance Party resulted in Singapore becoming an independent republic in August 1965.

At the time of independence, Singapore’s economic prospects looked precarious, with the loss of the economic hinterland following separation from Malaysia; the drying up of the entrepôt trade as a result of Indonesia’s policy of military confrontation directed at Singapore and Malaysia; and the potential loss of 20 percent of Singapore’s jobs after the announcement of Britain’s departure from the island’s military bases in 1968. As mentioned above, there was a real fear that Singapore would be economically unviable and the government decided to use CPF savings to fund mass home ownership as a “way to make its citizens cast their lot with the new nation” (Ng, 2000, p.56).

At the same time, the government, led by Prime Minister Lee Kuan Yew, aggressively promoted export-oriented, labour-intensive industrialization through a program of incentives to attract foreign investment. During the late 1960s and 1970s, the country’s Gross Domestic Product (GDP) experienced annual double-digit growth and Singapore was a country of almost full employment. By the late 1970s, the government changed its strategic focus to skill and technology-intensive, high value-added industries and away from labour-intensive manufacturing. Today, the economy depends heavily on exports, particularly in consumer electronics, information technology products, pharmaceuticals and a growing financial services sector.

Despite comparatively low unemployment rates of an average 2.48 percent from 1992 to 2010 (Trading Economics, 2011), the lynchpin of the social protection system – full employment – is looking increasingly vulnerable to the impact of financial shocks, such as the 1997 Asian crisis and the 2008 global financial crisis. Singapore also faces broader structural challenges to the economy relating to globalisation, wage stagnation and a rapidly ageing population (Asher and Rajan, 2002; Keong, 2007; Low, 2004).

3. What sort of social protection systems were introduced?

The Central Provident Fund (CPF) is technically not a social protection programme, but a compulsory retirement savings scheme to which both employers and employees contribute, assisted by a government subsidy. Membership of the CPF is only available to Singapore citizens and permanent residents. Throughout the life course, savings can be used for healthcare, education, social insurance, home ownership, retirement and investment. The CPF contributions are channelled to three accounts:

- Ordinary Accounts (OA), which can be used for housing and investment schemes (two-thirds of contributions go towards the OA);
- Medisave Accounts (MA), which can be used for hospitalization expenses and catastrophic health insurance (19 percent of contributions); and
- Special Accounts (SA), which can be used for retirement and other purposes (the remaining 14 percent of contributions) (Asher and Nandy, 2008).

The infrastructure of the CPF fully integrates policies such as the Children Development Accounts (CDAs) that target children from birth to age six, the Edusave Scheme that benefits school-going children, and the Post-Secondary Education Accounts (PSEAs). Unused balances in the CDAs and the Edusave Accounts are rolled-over to the PSEAs, which in turn transfers its unused balances to the CPF. With a portfolio of continuous managed investment, the CPF has become a life-long provision (Loke and Cramer, 2009).

Beyond the CPF, Singapore provides social protection on a philanthropic basis, characterised by the ‘many helping hands’ philosophy whereby welfare provision is the joint responsibility of government, non-government organisations, the private sector and community (Vasoo and Osman, 2000). This ad-hoc system views poverty as a short-term problem with mainly individual, rather than structural causes (Mendes, 2007).

Public assistance for the poor in Singapore is highly restricted and families avoid poverty mainly through employment. There is limited discretionary support for those Singaporeans who are unable to work owing to old age, illness or disability and have no means of subsistence, and have little or no family support, through the Public Assistance Scheme administered by the Ministry of Community Development, Youth and Sports. In 2009, approximately 3,000 Singaporeans received public assistance benefits. About 50 percent of applicants who apply for the Public Assistance Rate are rejected, prompting people to question whether the criteria to qualify are too strict (Hian, 2009).

Other targeted social welfare schemes are outlined in the table overleaf.

Selected Social Welfare Programmes in Singapore

	Schemes	**Form of Aid**	**Eligibility**
Living Expenses	Public Assistance (PA) & Special Grant (SG)	Cash grants Medical aid Education grants	Aged destitute Medically unfit for work Abandoned/distressed wives and orphans Widows with children under 12 years
	Rent & Utilities Assistance (RUAS)	Assistance for arrears in rent or utilities payments	Must live in 1- or 2-room rented HDB flats Monthly household income cannot exceed $1,100 for a household of 4 or more.
	Interim Financial Assistance (IFAS)	Cash grant for up to 6 months	Temporarily unemployed, no other means of support, needy families
Employment	Work Assistance Programme (WAP) (3 months)	Job placement Monthly allowance up to $400 Educational assistance for children Grant for utilities	Unemployed and medically fit for work with monthly household income < $1500
Family	Home ownership plus education (HOPE)	Housing grant Training grant Education bursary One-off grant for utilities Family support Mentoring support	Married couples with 1-2 children Husband and wife must have at most 2 'O' level Monthly household income of < $1500 Wife's age < 35 years
Disability	Interim Disability Assistance Programme for the Elderly (IDAPE)	A form of insurance for those not eligible for ElderShield due to their age or pre-existing disability.	>40 years old or >70 when they are disabled (after 30.9.02) Unable to perform >3 ADL Per capital monthly income of $1000 and below.
Healthcare	Medifund	$1 billion endowment fund set up by state to finance healthcare costs of needy patients.	Those with difficulties paying for medical bills despite Medisave & MediShield. Medical social worker must assess.
Pre-school	Centre-based financial assistance (CFAC)	Subsidy for childcare fees Start-up grant	Household income <$1500
	Kindergarten financial assistance (KiFAS)	Subsidy of 75% of monthly fees, up to $50 per month, whichever is lower.	Household income <$1500 Only at selected nonprofit kindergartens.
Family formation	Children development co-savings schemes	First to fourth child receive a cash gift of up to S$6000; and cost savings (Dollar-to-dollar matching) of up to S$12000 from the government	Citizens; available until the child is 6 years old.

Source: Asher and Nandy (2007: pp.33-36)

4. Evidence of the contribution of social protection systems to social and economic development

For decades, the majority of Singaporeans enjoyed a steady rise in living standards. Increasing prosperity was largely due to strong economic growth and almost full employment. Indeed, Singapore has been hailed as proof of the merits of the 'developmental state' (Tang, 2000), with emphasis placed on economic development to achieve welfare goals, rather than the other way around.

Although Singapore has an anti-welfare philosophy, with former Prime Ministers accusing the welfare state of undermining self-reliance and economic growth, it does have a range of policies in place to meet Singaporean needs (Brydon, 2011). The government is the major provider of social services, such as education and health, and owns 75% of the land (Smyth, 2000). It is also a major actor in the provision of social protection through the CPF.

As mentioned previously, the CPF was not designed for equity purposes or to offer welfare protection. It had other political objectives, namely the provision of socio-political stability and full employment to ensure income and wealth creation. The 'paternalistic' government preferred wealth transfer through housing and assets, rather than income transfer (Low, 2000).

<u>Evidence of impact</u>
From the outset, it should, be noted that the precise contribution of the CPF on social and economic development is unclear, because Singapore has not undertaken publicly available evaluations of the fund. Asher (2002) has observed that although the CPF generates large amounts of socio-economic data, "in Singapore information is regarded as a strategic resource to be used by the policymakers for tactical advantages, rather than as a public good. Therefore, very little of the available data is routinely provided to the general public. It should be emphasized that the strategic use of information by the authorities also makes the task of analyzing public policies and institutions in general ... much more difficult" (p.106).

The CPF, as a key pillar in the social security architecture, is thought to have made a considerable difference to social and economic development in Singapore, with Loke and Craner (2009) identifying the following contributions:

<u>Home Ownership:</u> The CPF has helped members to own their own properties through the Public Housing Scheme (PHS) and Residential Properties Schemes (RPS), which allow savings to be borrowed against to finance the purchase of public and private residential properties respectively, and to repay and service monthly mortgages. When the properties are sold in the future, members have to pay back into the CPF account the borrowed amount with interest. Through the deployment of CPF resources, Singapore has achieved a home ownership rate of over 90 percent.

<u>Education:</u> The CPF is an important means of encouraging people to enter into tertiary education. Members can borrow funds from their accounts to help finance their children's or their own basic post-secondary education at approved local educational institutions. Within one year of graduation (or leaving the course of study), members have to repay the educational loans back into their CPF accounts, with interest, either in one lump sum, or in monthly instalments over a maximum period of 12 years. Over 142,000 students benefited from the Education Scheme as at December 31, 2006, with an average of $7,394 withdrawn per student

Healthcare: Singapore is generally acknowledged as having one of the most successful healthcare systems in the world, in terms of both efficiency in financing and the results achieved in community health outcomes (Tucci, 2010). The CPF in an integral part of this, helping to keep basic healthcare affordable through a financing framework comprising:

- Medisave to pay for qualified medical expenses such as hospitalization, day surgery and certain outpatient treatment expenses. Concern has been raised that Singapore's Medisave scheme is not entirely fair and rising healthcare costs above the rate of inflation are "particularly burdensome to low-income groups" (Asher and Nandy, 2006, p.88).
- Medishield is a national insurance scheme for catastrophic illness. However, it does not cover pre-existing illnesses acquired 12 months before coverage, or certain categories of treatment, such as personality disorders and mental illness. There are also indications that only 54 percent of CPF members are covered by the Medishield scheme, suggesting that nearly one out of two persons are not covered by even the limited catastrophic health insurance scheme, a large proportion of which are children (Asher and Nandy, 2006).
- Eldershield, a private insurance scheme designed to help fund future medical expenses incurred in the event of severe disability, particularly at advanced ages.

The current health system has achieved impressive results; Singapore currently has the lowest infant mortality rate[1] and among the highest life expectancies from birth at 81 years (WHO, 2010). However, the Singapore system is a difficult one to replicate in other countries for two key reasons:

1. Years of political stability have enabled successive governments to introduce consistent measures relating to individual responsibility, compulsory savings and regulatory control of healthcare services and costs
2. As a city-state with a relatively small population of four million people, the planning of a healthcare infrastructure has been somewhat easier than would be the case for larger countries (Tucci, 2010).

Poverty: The government has frequently denied that significant poverty exists in Singapore. Although not explicitly designed as a means for poverty reduction, the CPF has been instrumental in helping Singaporeans to build household assets. The official statistics show that even the lowest quintile of wage earners in Singapore have, on average, S$187,000 (US$150,000) in assets, of which on average: S$138,000 is in the equity of their house; S$16,000 in Medisave; and S$33,000 in the CPF savings account itself (Lee, 2005). However, the CPF is limited to those in employment; beyond the CPF, Singapore's public assistance schemes are extremely limited in scope. Less than 5% of households in the low income group are beneficiaries of state funded systems; and only 0.07% of the population received public assistance in 2004 (Asher and Nandy, 2007). The Singapore model has been criticised for failing to provide an adequate safety net for the working poor, the unemployed, the disabled, and the poor elderly (Ramesh, 2004; Zhang, 2003; Mendes, 2007).

The Singapore welfare system is a financially sound model: "It aims at supporting the principle of self-reliance, and its CPF Scheme does not dispense more benefits than it has funds for. It also does not necessitate imposing high tax rates, usually on the middle class, nor does it involve borrowing from future generations. However, it is not entirely foolproof. It hinges almost entirely on having a vibrant economy" (Tan, 2011, p.3).

[1] The under-five mortality rate is '3' (probability of dying by age 5 per 1000 live births), equalled only by Japan, Finland, Greece, Iceland, Luxembourg, Norway, Slovenia and Sweden.

5. Challenges

The current system is likely to meet significant challenges over the coming years, and there are indications that the government is increasingly responsive towards social needs, with increases in the level of public assistance and the emergence of more programmes to assist low-income families (Ng, 2010). In addition, the government recently allocated an increase of S$20 million (US$15.5m) to recruit, train and retain specialist social workers (Tan, 2011). While resistance towards the notion of a welfare state continues, there is a growing sense that past policies and strategies no longer hold the same appeal (Brydon, 2011). Some of the most pressing challenges that have the potential to undermine the impact of the current system for social protection are:

Stagnating real wages and rising inequalities. Over the last decade, evidence has emerged of wage and welfare stagnation, with median real wages roughly stagnating since 1998 (Keong, 2007). Although there are no rigorous studies of socio-economic mobility in Singapore, 'casual' empirical and anecdotal evidence suggests that the gap between rich and poor appears to be widening and inequality has emerged as a delicate political issue. Trofimov has argued that "high and increasing income inequalities are an outcome of the particular set of policies adopted by Singapore, and not due to the general effect of globalization alone" (2010, p.48).

Asher and Nandy (2008) have highlighted three indications of rising income inequalities in Singapore:

(1) Unequal distribution of capital income. The share of wages in GDP has declined from 47 percent in 2001 to 41 percent in 2006, while the share of capital has increased corresponding. Public policies, particularly centring on a reduced tax burden on capital income and reduced mandatory contributions by employers to the CPF, have been partially responsible for the declining share of wages.

(2) Increasing ratio of the disposable income of the top 20 percent of households to the bottom 20 percent has increased from 11.4 in 1990 to 20.9 in 2000. Nearly 40 percent of the households at the bottom experienced a decline in real income between 2000 and 2005.

(3) Increase in the Gini coefficient for income (the traditional measure of inequality) from 0.43 in 1990 to 0.52 in 2005, ranking Singapore as 105th in the world.

Senior officials are beginning to speak out about the problem of long-term, structural inequality, recognising the potential threat to a multiracial, multireligious society such as Singapore's (Asher and Nandy, 2007).

Ageing population. Singapore will soon be one of the most elderly countries in Asia. The proportion of the population aged over 65 percent is predicted to increase from 10 percent to 31.3 percent by 2050, and its 'old-old' (i.e. 80 years+) population from 1.9 percent to 14 percent (see table below).

Indicators of Ageing in Singapore

	Population aged 65+ *Medium Variant*		Population aged 80+ *Medium Variant*		Dependency Ratios *Medium variant*			Working-age/ Elderly
Year	(thousands)	(Percent)	(thousands)	(Percent)	(Total)	(Child)	(Old-age)	
2000	287	7.2	48	1.2	41	31	10	10.0
2010	461	10.0	88	1.9	35	21	13	7.7
2020	871	17.5	153	3.1	43	18	25	4.0
2030	1411	26.8	291	5.5	69	24	45	2.2
2050	1632	31.3	730	14.0	78	23	56	1.8

Source: Asher and Nandy (2007, p.13)

Given that older people (particularly older women) already constitute the largest proportion of disadvantaged Singaporeans, a rapidly ageing population is likely to place considerable demands on healthcare and other social expenditure (Mendes, 2007). The problem of rising dependency ratios is compounded by early retirement leading to low labour force participation rates among those aged 55 and over (McCarthy et al, 2001).

The feminization of old age is also raising concerns, with women typically having accumulated fewer years of employment and earned less than men, but requiring a longer period of retirement financing as women tend to live longer. As Asher and Nandy (2008) have noted, "The gender issue is particularly important in the mandatory savings schemes, as there are no survivor's benefits or protection against longevity risk, i.e. the risk that retirement savings may be exhausted before a person dies" (p.44).

Social cohesion and immigration. Migration has been closely linked to Singapore's economic development. In Singapore, the term 'immigrant workers' is separated into 'foreign talents' and 'foreign workers'. 'Foreign talents' refers to foreigners with professional qualifications or acceptable degrees working at the higher end of Singapore's economy. 'Foreign workers' refers to semi-skilled or unskilled workers who mainly work in the manufacturing, construction and domestic services sectors, of which there are almost 700,000. The majority of foreign workers come from countries such as India, Bangladesh, Sri Lanka, the Philippines, and Thailand, as part of bilateral agreements between Singapore and these countries (Yeoh, 2007). Foreign workers are not permitted to be part of the CPF system, or receive public assistance or welfare benefits (Asher and Nandy, 2008).

Businesses in Singapore often find it cheaper to import foreign workers than to hire locals, who require pension contributions as part of the CPF. However, there is evidence that Singaporeans are growing increasingly resentful about migrant workers (The Economist, 2010). In 2008, the Economic Society of Singapore (ESS) called for a remaking of the social protection system to help promote social stability and help build public support for Singapore's open-door migration policies. The President of the ESS highlighted the need for a more robust safety net, starting with unemployment insurance, to counter the effects of globalisation and immigration on low-income earners (Keong, 2007; Mathi, 2008).

Furthermore, the disadvantaged position of the Singapore Malays, as the indigenous people of Singapore, remains of concern to policy makers. While there has been significant progress in the effort to tackle inequality between different groups (MCYS, 2005), the Malays continue to "under-achieve across a number of measures of social and economic success such as gross incomes, educational attainment and upward social mobility" (Mendes and Bryon, 2011, p.1).

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Experts consulted
Dr. Ern Ser Tan, Institute of Policy Studies, Lee Kuan Yew School of Public Policy
Professor Mukul G. Asher, Professor of Public Policy, National University of Singapore
Kerry Brydon, Lecturer, Singapore Program Coordinator, Monash University, Australia.

About Helpdesk research reports: Helpdesk reports are based on 2 days of desk-based research. They are designed to provide a brief overview of the key issues, and a summary of some of the best literature available. Experts are contacted during the course of the research, and those able to provide input within the short time-frame are acknowledged