This Is What Inequality Looks Like

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This Is What *Inequality* Looks Like

ESSAYS BY

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Step 1: Disrupt the Narrative

WHEN I THINK about my research, a memory that often returns, and which evokes complicated feelings, is an image of myself driving away from the blocks of HDB[1] rental flats where I do my field work. I have done this countless times—got into my car at the end of a few hours of hanging out at various field sites, turned on the ignition, taken a sip of water from my bottle, and driven home.

Home is a comfortable apartment, barely half an hour away, a world apart.

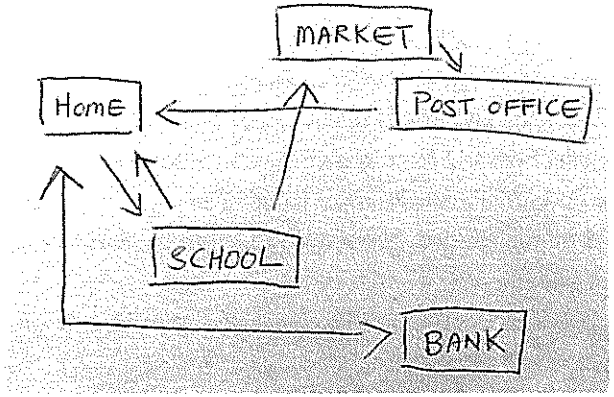
When I get in the car, I am usually still thinking of the people I just met, recalling the stories they've shared. Sometimes I am sweaty from walking around for a few hours; if the topic of bed bugs had come up, I feel phantom itches on my arms and legs.

As I start driving, I transpose myself back into a radically different reality—one where my profession brings me status and recognition; where I can easily say to my family, "I'm too tired to cook tonight, let's eat out"; where I can walk into any shop,

1 Housing & Development Board.

museum, or restaurant, and be greeted as a potential consumer. It is a reality that fits into the image of Singapore as Global City and I its global citizen—footloose, cosmopolitan, mobile.

The first time I drove away was after a group conversation in which several women charted for me their movements through space on an average week. It looked something like this:



Big island or small island?

That afternoon, as my car entered the highway, it dawned on me that what was for me just another drive, a journey I could take whenever I wanted, was for the people I had just met, an irregular occurrence. It was a surprising revelation.

When I speak with people who are not from Singapore, one of the things that comes up is how small it is, how it is *just* an island. I often perpetuate this truism when I describe Singapore

to friends who have not been here. Yet here I was, meeting people for whom the island is in fact large and rarely explored beyond a few must-go places—the schools their kids attend; the market to buy food; the bank to deposit money; the post office to top up their pre-paid utilities cards or pay other bills. While people in my social circle go wherever they wish on a regular basis and complain about running out of things to do on weekends, I was meeting people whose experiences of space in Singapore was limited to a radius of a few kilometers. If they traveled longer distances, it was to get from home to work and not necessarily to use leisure or consumption spaces.

Soon after my initial visit, I would meet many others who have lived in Singapore their whole lives and yet not been to many of the places I give little second thought to.

Mobility and immobility are at once spatial and temporal—they are about movement through places and also changes over time.

Mobility/immobility are lived realities as well as imagined states of being. They describe our everyday movements. And they shape how we think about where we have been and where we can still go.

When I present my work on poverty in contemporary Singapore, I sometimes encounter audience members who respond to what I say about material hardships by launching into stories about the hardships *they* grew up or are familiar with. At one workshop, I talked about a woman whose family was homeless for a few months. Her children had to shower in public

bathrooms at 4am every day, in preparation to go to school. As I spoke, a person in his 70s quipped that *he* takes cold showers every day too. He cheerfully pointed out that it is nice because the weather in Singapore is hot. At another event, I spoke of bed bugs keeping kids up at night, leading them to miss school when they overslept in the morning. Someone then countered that he experienced bed bugs as a child too.

The remarks were made partly in jest, but their speakers aimed to soften the impact of my claims. What they were essentially implying is that taking cold showers is not so difficult; and bed bugs are not such a hardship. But they are. What these two people imply to be quirky habits or everyday phenomena of a romantic past are, for the people I have been meeting these recent years, uncomfortable conditions of an everyday present. It is their everyday reality to see that everyone else appears to have 'moved up' and established some semblance of comfort while they alone are 'left behind.'

Narratives of the Nation, Stories of the Self

When the two men spoke of their 'hardships,' it is rendered legible by a specific narrative. Each year, more material is produced to bolster this narrative: more exhibits, more posters, more movies, more declarations and slogans on websites, more news articles. Layers of a story build on each other, strengthening its overall structure and brightening its 'common sense' veneer. For a Singaporean, even a critical-minded one, it is a story that gets under the skin. It is a story that seeps into one's emotions,

and becomes so deeply a part of a story of the self that it is hard to externalize and articulate.

This is the story we tell ourselves about ourselves: Singapore became in a matter of a few decades a shining Global City. We were poor and now we are rich. We had no natural resources and now we can eat whatever we want, buy whatever we want, right in our own city. We were uneducated and now our children score among the highest in the world on standardized tests. We are safe, we are clean, we are amazing. We are amazing. We are amazing.

To remain amazing, we must keep moving. Movement, motion, mobility—these are not cosmetic; they are about survival. If we stand still, we are doomed.

How does this narrative matter? When the two people listening to my talk brought up their 'hardships,' it is this narrative—so taken-for-granted it does not need uttering—that renders their experiences dignified rather than shameful. One can proudly talk about choosing to take cold showers because one knows that one is accepted to have climbed and arrived. One can recall bed bugs fondly rather than with shame because one is assured that one has moved up and is beyond those dark days of being poor. With the national narrative of miraculous progress serving as backdrop to their personal stories, these persons can lay claims to a kind of dignified triumph.

Which then leaves us wondering: what about the dignity of those who have not been and are not mobile? What of those who have, within the structure of this narrative, stood still?

Inequality and Poverty

Inequality and poverty are urgent and global issues. They are topics that have received deep and sustained attention by academics, journalists, activists, policy makers, international governance institutions.[2] There is increasing recognition that the two issues are empirically linked, and that state actions (and inactions), in tandem with corporate practices, are crucial for intensifying or ameliorating problems.

The state of global inequality is bleak. Tremendous inequality remains between nations. The legacies of imperialism and colonialism, with attendant monopolization of resources by the global North to the detriment of the well-being of people in the global South, remain very much contemporary realities.[3] Inequality within societies too is severe. Where some own abundant cash and capital, many find themselves in more precarious situations; yet others seem altogether out of the game. In cities, where most people now live, we see manifestations of this—in the contrasts between skyscrapers and slums; in the contrasts between shopping malls and ghettoized migrant worker dormitories; in the contrasts between the bodies of people

2 For a very small subset of recent work on inequality and/or poverty, see OECD (2014); Piketty (2014); Inglehart (2016); Credit Suisse Research Institute (2014); Bourguignon (2016); Ostry, Berg and Tsangarides (2014); Development Finance International and Oxfam (2017); Stiglitz (2012); Amin (2013); Ferguson (2006); Garon (2002); Haney (2002); Kohl-Arenas (2015); Mullainathan and Shafir (2013); Standing (2011); Wacquant (2009); Prasad (2012); Ackerman, Alstott and Van Parijs (2006); Ehrenreich (2010); Sainath (1996); Edin and Kefalas (2011); Davis, Hirsch, Padley and Marshall (2015); Song (2009).

3 Ferguson (2006); Roy, Negrón-Gonzales, Opoku-Agyemang and Talwalker (2016); Sassen (2001).

laboring as maids and construction workers and those who work out... at gyms.

The acknowledgment of and grappling with income and wealth inequalities seems slow to reach Singapore's shores. It is not easy to fold these realities into the tidy narrative of progress and prosperity.

In Singapore, inequality and poverty rates are difficult to ascertain as numerical data is patchy. Nonetheless, researchers who work with quantitative data point out that the trajectory of the Gini coefficient in recent decades suggests that inequality was slightly ameliorated in the 1960s and 1970s, and then increased again from the 1980s to the present.[4]

In 2016, income inequality as measured by the Gini coefficient stood at 0.458 before transfers and 0.402 after transfers.[5] Per capita household income (from paid work) for the top 10% of households was S$12,773, which is 2.1 times that of the 81st-90th decile households (S$5,958); 5.4 times that of the 41st-50th decile households (S$2,339); and 23 times that of the lowest 10% households (S$543). Among wealthy countries, Singapore is ranked among the most unequal countries (second to Hong Kong).[6]

The number of people who could be considered poor in Singapore is hard to ascertain because of the absence of an official poverty line. However, if it is defined, as some international

4 Ng (2015).

5 Singapore Department of Statistics (2016).

6 Central Intelligence Agency (2017).

organizations and scholars have defined it, as encompassing households whose incomes are less than half the median household income of the population, then roughly a fifth of the resident population[7] could be defined as poor.[8]

The people I have been talking to in the past three years are at the bottom of the income spectrum. These are households that qualify for rental housing from the Housing & Development Board (HDB). By definition—because this is the criterion set by the HDB—this means that they earn S$1,500 or less per household. While their situations may be particularly difficult, what they struggle with can help us understand some general challenges and insecurities faced by people in the contemporary global city. The point of looking closely at their lives is to shed light not just on the very low-income, but to analyze their experiences as a way of understanding our systems more broadly.

Meritocracy and Individual Narratives of Worth

The promise of equality is often described as a promise of mobility. That is, national leaders emphasize that they are focused on delivering *opportunities* for upward movement, for improvement: we cannot say the outcome will be equal, but we can promise that everyone will get to fairly play the game. The

7 Note that official statistics exclude the large transient migrant worker population living in Singapore. In 2016, they number almost 1.7 million, or about 30% of the total population. If their incomes were taken into account, given that most are low-wage workers, then income inequality and poverty rates would probably be even higher.

8 Donaldson, Loh, Mudaliar, Kadir, Wu and Yeoh (2013); Smith, Mudaliar, Kadir and Yeoh (2015).

Singaporean state regime has hedged its promise for equality heavily on this qualification. The hedge we can think of as 'meritocracy.'

Through the discourse and institutionalization of meritocracy, the narrative of large-scale upward mobility is scaled down to the individual level.

What are the contours of 'meritocracy'? Upward mobility is something *individuals* can achieve; this is a modern sensibility in its implication that one's fortunes are detached from that of one's family. Second, mobility can be achieved via hard work within the formal education system; this is in contrast to the model of success through business and enterprise that was the dominant mode before mass education. Third, the formal education system is strongly focused on academic know-how and examinations that test these. Fourth, while hard work is a necessary ingredient, an element of success is presumed to be about natural abilities; while everyone has a shot at success, there is natural inequality among people and the system cannot correct those natural inequalities of intelligence and talent. Part of what a meritocratic system does then is to sort, select, weed out, and differentially reward students, with examinations being the main tools deployed.

An aspect of the script of meritocracy that is rarely commented on but widely accepted is therefore this: the system aspires to fair competition, but the outcomes of competition are inevitably unequal positions in terms of academic credentials, professions, income, and wealth. In other words, although no political leader anywhere would emphasize this in the terms I'm

about to, dreams about 'meritocracy' have never been about and do not pretend to lead to equal outcomes. Inequality, in fact, is a logical outcome of meritocracy. What the education system does when it selects, sorts, and hierarchizes, and when it gives its stamp of approval to those 'at the top,' is that it renders those who succeed through the system as legitimately *deserving*.[9] Left implicit is that those at the bottom have failed to be deserving.

Through the discourse and institutionalization of meritocracy, the narrative of large-scale upward mobility is thereby made concrete at the individual level. The connection between national success and individual merit is a powerful public *and* private narrative that shapes those who've arrived, those in motion, and those standing still. To return to the two people who quipped about cold showers and bed bugs, we could say that the national narrative of mobility is powerfully grafted onto their individual narratives of worth.

Meritocracy: Not working as it should, or exactly as it can?

On the afternoons and evenings when I conduct my field work, as I visit families to chat, I sometimes get the feeling that time slows down. I walk into flats to see ways of being that I recognize from my childhood school holidays in the 1980s, when I would spend time at my grandparents' house in semi-rural Malaysia: a man boils water, on the stove, so that his child

9 Bourdieu (1989); Karabel and Halsey (1977); Khan (2011).

can have warm water to scoop out from a bucket at bath time. Tilam (mattresses) are kept away, stacked to one side during the day and laid out on floors at night, because the space for sleep is also the space for living.

There is so much that is positive in what I've observed, reminiscent of a time when relationships between people felt deeper and more central to the rhythms of everyday life: we sit on floors chatting about the past and present, taking our time to build trust and understanding, without a huge rush toward narrow goals and quantifiable ends. People in fact have a lot to do, but they somehow still have the patience and generosity to put their tasks on hold in order to entertain my questions. I find myself viewing my normal rhythms as a university professor and working parent in fresh light—recognizing a profound neglect of humanity in the mad rush that dominates my regular social interactions.

Children as young as six are capable of caring for siblings and neighbors who are younger, as they all run around the corridor playing games; their independence and capacity for care impress me tremendously.

It takes a while to move beyond seeing these scenes as either those of a romantic past or an impoverished present. They are neither and both. What they represent is something that requires an alternative set of vocabularies, a separate set of lenses to view clearly.

These lives can be seen clearly only when I zoom out—when I situate where these flats are in the wider terrain of the city,

when I view the kids relative to their peers in Singapore schools. Most importantly, I can see them clearly only when I suspend my internal narrative of Singapore and my own family biography as Third World to First, lower class to higher. I can see them clearly when I force myself to see both the pitfalls and the strengths of all circumstances—theirs and mine. And I can see them clearly only when I invert the naturalized hierarchy that structures our interactions—that I, a professor, is automatically superior to them who are cleaners, cashiers, drivers, laborers—and when I honestly ask: what are the pitfalls in their circumstances, and what are their strengths? What are the pitfalls of *my* circumstances? What are its lacks? What do the contrasts in our circumstances and ways of being tell us about the *systems* in which we find ourselves navigating decisions and building lives?

When we pose these questions, we are saying the problems at stake here are not just about 'them,' but also about 'us.' We disrupt the tendency to use the higher-income, higher-educated as the norm against which all persons are measured. We cast aspersions on standard, taken-for-granted aspirations—for credentials, for status, for wealth, for rankings—that are so regularly prescribed as universal and beyond question.

The point here is this: numerous qualities and values, which we presume to be 'good,' are neither neutral nor universal.

It is crucial to think and articulate this point repeatedly. The discussion of Third World to First, lower class to higher, presumes that a certain type of change is good, and that the changes we have experienced are necessary. The script of

pathways through the life course in contemporary Singapore—school, employment, accumulation of savings, marriage, housing, kids, caregiving—presumes a narrow set of middle-class practices and values as 'normal.' Normalcy here implies that the script is common sense, beyond question, and also normatively right. In discussions of poverty, even among well-meaning people, there is an underlying presumption that the lower-income's ways are inferior, their life pathways 'deviant,' their 'choices' bad, their 'cultures' problematic, and that the appropriate intervention is to get 'them' to behave more like 'us.'

There is insufficient attention to the fact that reward and punishment systems are not neutral. Not all qualities, skills, and capacities are equally valued in our society. Inadequate thought is given to the ways in which some of us set the standards against which others are measured.

Being able to sit still, take instruction from adults, spell English words accurately (even when they make no phonetic sense)—these are crucial for 'success' from day one in Primary 1; they are qualities that the wealthier among us spend money to cultivate in our children. In the big scheme of things, there is very little we can say to defend their *inherent* value. On the other hand, the generosity of neighbors, the capacity of children to do chores and care for siblings, the mutual dependence within extended families who show support for one another—these values and practices I see in abundance among low-income communities are not values that are actively promoted. This 'community' in the true senses of the word somehow do not meet

KPIs.[10] In our system of rewards, their values do not translate into assets that lead to the material and symbolic upward flights of families and individuals. In our national narrative, these are not values that are legible, especially not when they are embodied by the lower-income.

When we insist that some behaviors should be rewarded, that is often because we have vested interests rather than because those qualities have inherent human worth.

In a city whose story to itself and to the outside world is one of rapid upward mobility, the people I have been meeting over the past few years are framed as 'left behind.' More importantly, since mobility is cast as an individual endeavor, they are also marked as losers in the game, people 'unable to keep up.' They are often stuck in these positions by a confluence of educational credentials that do not open doors, jobs that are paid poorly, and care gaps that are not adequately addressed.

And so it is that we have not one city but multiple cities.

For people like myself, the city is full of promise—entertainment, safety, solid infrastructure, security, and mobility. For the low-income, it is a city of limited movement—their lives are characterized by physical hardship and a strong sense that they will go nowhere. The qualities they and their children have—of resilience, independence, and generosity—have little legitimacy and standing in this shiny global city.

The most common critique about meritocracy in Singapore is that it is not working as it should, that our problem is not with

10 Key Performance Indicators.

the principles embedded in the system but with implementation. Hence, a million and one tweaks to 'level up.' In sociological literature, meritocracy is widely recognized as a system for sorting, selecting, and then differentially rewarding people; it is a system for legitimizing the process and outcomes of sorting, based on narrow notions of what is worth rewarding and what is not. And it works well when there is, what Pierre Bourdieu referred to as "misrecognition."[11]

Misrecognition happens when we think that a system is based on a certain set of principles when it really works on the basis of another, when we think it rewards each individual's hard work when in reality it rewards economic and cultural capital passed on from parents to children. Where there is misrecognition of its real principles and mechanisms, meritocracy is a system that legitimizes those who end up its victors, casting them as individuals who have succeeded on their own hard work and intelligence rather than on any inherited unfair advantages. It is also a system that tells us a specific story about failures, casting those too as individual lacks rather than systemic disadvantages.

From a sociological point of view, meritocracy in Singapore is working exactly as it can. And it works very well in convincing us that we all—no matter where we are on the social hierarchy—deserve to be exactly where we are. Those who cannot get their children to have qualities *legible as merit* pay its price.

As inequality across society intensifies, we see that this is a price paid not just by the very low-income but also by people

11 Bourdieu (1989); Bourdieu and Wacquant (1992).

higher on the income spectrum, who recognize and fear that there is a lot to lose in even a little downward mobility. The tuition industry, the enrichment business, depression and anxiety among youth, the high degree of stress experienced by parents and the time wasted supervising homework—these too are costs to those higher on the income spectrum.

Individuals do not live on islands (even when we literally do!). We are connected through rich, complex, and intricate ties to others in society. What we do and do not do are shaped by our sense of how others are—shared understandings of right and wrong, good and bad, valuable and worthless. The pathways and practices we end up taking are rendered meaningful by shared scripts and narratives that permeate our society.

It is from our shared scripts and narratives that I come to have a strong sense of myself as a professor, and some of the respondents I meet come to have an inferior sense of themselves as cleaners. The everyday experiences we have of how people look at us, talk to us, treat us, invite or not invite us to partake in social life—these are the materials we draw on to craft our selves. When my educational credentials open doors and opportunities, when I am addressed as 'Prof' in every correspondence I receive, and given 'merit' increments annually, this adds to my sense of self-esteem as well as to my material wealth. When a low-income person goes to the Social Service Office and is asked numerous personal questions about their family lives or how $40 appeared on their bank account statement, or why they don't *just* get a

better-paying job, this adds to their sense of themselves as inferior, unworthy, and excluded.

An Ethnography of Inequality

Inequality is often studied as an objective fact, a question of numbers. It is of course that. But the numbers are derivative—they are drawn from patterns of social realities but do not fully describe the realities themselves. Inequality, as a social phenomenon, is experiential. It is a lived reality, felt in *everyone's* everyday lives. These lived experiences tell us important things about how inequality is enacted and everyday reproduced.

As a sociologist, I am interested in structure. What that means is that I am interested in how institutions, rules, regulations, shape what individuals can and cannot do. But the structural is not deterministic; it does not, on its own, drive history. Structural circumstances provide the scaffolding, but it is persons going through their everyday business who enact the daily practices. It is in these daily practices that we can understand the effects of structures.

My research began as one of poverty, of the low-income, of *them*. Over time, I have come to realize that the story I have uncovered is one of inequality, of relative wealth and poverty, of *us*.

It would be easier to write a book about poverty, to continue thinking about the problems at hand as ones that can be resolved by more attention to *them*. But it would be less honest. It would be poorer and less complete knowledge.

Why does this knowledge matter? Because how we see a

problem, the questions we ask about it, shape our solutions. If we misrecognize our problems, we cannot be surprised when we cannot come up with solutions that solve.

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The study of poverty is not rocket science. What there is to know about it isn't so difficult to understand.

The study of poverty is not rocket science. What keeps us from understanding and appreciating it is not its empirical or theoretical complexity.

I say this not to mean that there is no research work to be done—there is a lot that we still need to learn through systematic and rigorous empirical work. I say this partly because I often hear people claim, "the problem is complex," and I wait in vain for the rest of the sentence. So, what I'm saying is, yes it's complex, but really, not so complex that it's beyond our understanding.

Why am I inserting myself so much in what I write? This is not typical practice in academic writing. It is actually tremendously uncomfortable. I insert myself because as I get deeper and deeper into this research, I see that this is key to shifting our lenses for viewing inequality and poverty more fully.

The biggest barrier to understanding and appreciating inequality and poverty is in some ways myself, or rather, my social position and where I place in the Singaporean narrative. A big barrier to accepting the realities, the contours, the experiences, the undeniable *realness* of poverty and inequality in Singapore is ideological. And it is an ideological barrier that we share as

a collective. It is an ideological barrier deeply embedded in our national narrative.

The biggest barrier to understanding poverty and inequality, for people with varying degrees of power, status, influence, is their, *our* vested material and symbolic interests in its perpetuation. We are so deeply implicated in our national and individual narratives of growth, development, and meritocracy, that we have trouble confronting and seeing stories that trouble these narratives.

Narratives are not bad things. We need to tell ourselves stories about ourselves, in order to understand our past, make meaning of the present, and aspire to the future. But when narratives are monolithic and singular, they become fortresses of vested interests, biases and blindspots.

To see better, we need to expand our narratives. We must uncover more data but also go beyond merely tracking statistical trends or documenting examples of hardship. An important goal to set for ourselves lies in changing the narrative—our national narrative *and* our internal biographical narratives. If we can do that—face up to how we are all implicated and entangled, confront how the narrative we hold onto upholds our own privileges at the same time that it maintains the disadvantages of some of our fellow residents in this country—then we can really begin talking about solutions.

When we shift the narrative, what would we do differently?

We would not ghettoize the problem of poverty—we would not think of it as a problem of the 'other,' that there are those who render 'help' and those who receive 'help.' We would talk

about wealth every time we speak of poverty. We would insist that elitism and marginality are two sides of the same coin. We would stop being coy in speaking about exploitation, about the exercise of power in everyday lives. We would start to deal with the uncomfortable truth that when those of us with more do things that are the best for 'our' children, that we are also further solidifying the narrow definitions of merit and creating less space for children who have other qualities that are not legible in our system. We would not shy away from calling this a moral problem, an ethical issue. Importantly, we would look at our systems more broadly. Education and so-called meritocracy, welfare and so-called dependence—we would examine all of these, and we would think about how these need to shift in profound ways rather than repeatedly tweaked at their edges.

Poverty is not rocket science. Step 1 is to disrupt our narratives.

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Needs, Wants, Dignity

Sketch by L, 2017.

TWO BOYS in a family, ages 10 and 9, were invited by a social worker to participate in a program where they could make a wish for anything under S$90. A few months later, they would know if their wishes have been picked by a donor organization.

I asked the social worker if all the wishes get fulfilled. He told me about some common problems. Donors insist on in-

kind rather than cash gifts so sometimes gifts delivered are not exactly what the children asked for. Last year, a boy received a pink backpack that he didn't really like (he had asked for purple). The wait for the wishes to be fulfilled is four long months; what they wanted when they made the request may no longer be as pressing by the time their requests are answered. About 80% of the requests get picked. That is, 20% do not, so some kids get left out in the end. This is tough since they were excited when asked what they wanted, and they see other kids receiving their gifts. Perhaps theirs were not seen as 'worthy' requests. Perhaps the stories written about them by social workers were not compelling enough. Perhaps their wishes were not seen as 'needs' but as 'wants.'

Wants are often needs.

That afternoon of my visit, the younger boy made his wish quickly. He was less tentative than his big brother about making his wish. "Soccer boots," he said immediately. "All my friends have." He plays soccer in school. His coach had asked him why he doesn't have soccer boots. All his friends have them. We took a few minutes to figure out his size. His mother brought out a measuring tape to measure his foot. She also looked at the size of his current school shoes. There was discussion about when the shoes will be gifted and how to take into consideration his feet growing in the next months. We were after all discussing Christmas in August. The social worker asked what his favorite colors were and wrote down his preferences. After the flurry of

activity, the boy added that he would like long socks. He also used his hands to gesture the shape of a specific type of bag to put the shoes in. It is clear that he was so specific because many of his friends in his soccer CCA already had all these things he was describing.

The two boys took the opportunity very seriously, especially the older one. He smiled gently, excited by the prospect of making a wish. But he quickly turned pensive, thinking carefully, weighing various options. From where he was sitting, on the floor, he turned his face upward to look at his mother to make sure that his decision was the right one.

She too was taking the opportunity very seriously. She wanted her children to be able to fulfill their wishes, but also wanted to make sure the gifts were practical—things that they need urgently and will use regularly. She first suggested something practical—swim trunks. The boy was unenthusiastic. He already has swim trunks, he mumbled softly. She suggested it because his younger brother doesn't have proper ones, but the younger boy had used up his own wish quickly by asking for soccer boots. When she saw her older son's reluctant expression and a tinge of disappointment, she backed down and let him decide for himself. He ended up wishing for badminton rackets because the ones they had were in bad condition.

The mother's desire for her children to have their wishes met is as strong as, if not stronger, than the children's own desires. I have met many parents like her. They talk about buying nice things for their children when they can—backpacks of specific

brands, water bottles in particular styles, special shoes for soccer. It is not any bag, any bottle, any shoes—it is specific ones that their children want. Parents will know: Moana and Hello Kitty are different; Spiderman and Pikachu are not interchangeable. A backpack is not just a backpack.

Low-income parents talk about how sorry they feel when they cannot afford to buy things their children want. They talk about how they try to treat their kids when they have some extra cash, but how this cannot be a regular thing. They try to avoid walking through shopping centers so they don't have to keep feeling a complex mix of frustration, guilt, and pity for their children.

We all have things we desire—a book that just came out, a handsome wallet, a new pair of shoes, an updated phone. We all have things we need—a book that just came out, a handsome wallet, a new pair of shoes, an updated phone.

We need that book because all our friends have it and have been talking endlessly about it. We have a wallet but it's now old and a little embarrassing to bring out. We can't wear the same shoes every day; we feel our colleagues would notice. Having an updated phone makes us feel like we're moving with the times, not left behind.

What we frequently think of as wants, in specific contexts, are needs. They are, as the sociologist Allison Pugh's work shows, *dignity needs*.[1] They allow us to feel like we belong to the groups we care about, that we are rooted in, and that we need respect,

1 Pugh (2009).

acceptance and love from. As the title of Pugh's book suggests—we long for things because we long to belong.

Shoes, clothes, backpacks, pencil cases, stickers, water bottles, toys—many of these things are not just articles that have objective use-value. They enable children to participate in and belong to social groups. They are bridges to new friendships and ties to bind old ones. In all social settings—school, soccer practice, tuition, community outings—the objects kids have, which most others have, allow them to blend in, to not call attention to themselves, to be part of the group.

Children from families with limited income, just as those from families with more income, feel the need to have what their friends have, to be able to participate just as their friends can. This includes the 'right' shoes, bags, toys, for a particular time and place. It often includes things that appear useless in the eyes of adults—fidget spinners, Pokémon cards, slime. I meet parents who want to fulfill these desires. To be able to please our children, to make them joyous, however fleeting, is an important part of being a good parent. Low-income parents cannot and do not expect to fulfill all their desires, but they recognize how important these things are to their children.

Sometimes dignity comes in the form of a pair of yellow and white soccer boots.

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Dignity Is Like Clean Air

OVER THE YEARS, I have been struck by the numerous times people told me details about small interactions. So-and-so did this and then that. So-and-so said this to me, I said this back, and they said this in return and so I said this. So-and-so was a Chinese/Malay/Indian, young/old, man/woman. I heard about interactions between neighbors, friends, family members. I heard about exchanges with bosses, co-workers, and teachers. I also heard about interactions with social workers and staff at social service organizations.

A widow told me she stays home and keeps her door shut because she is afraid of gossip if she talks to male neighbors; it's happened before. A father told me about being angry with his son's teacher because she said his son had done something but she had no evidence. A mother of two young kids told me she would not go to (a social service agency to) ask for help again because the last time she did, the staff there just told her to get a job. A man recounted a social worker of a particular ethnic group, short hair, not-so-old, and got annoyed just recalling her tone. Someone told me about quitting a higher-paying job and

settling for a lower-paying one because the supervisor shouted at her and her co-workers.

A researcher doing qualitative research notes all of these stories. They don't seem especially noteworthy at first. But over time, I began to see a pattern. The interactions were often brief—no more than a few minutes. Sometimes they took place a long while back. Importantly, they were told to me to illustrate a larger lesson, a rationale to explain present decisions and behaviors. They were small encounters that meant a lot. I began to see that people talked about what appear to be minutiae because the incidences—though brief, though a long time ago—had hurt their feelings. These were encounters that made people feel small and they wanted to avoid feeling that way again.

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I often encounter surprise at my research topic of poverty in Singapore. The people I speak with about my work comment that poverty here is not visible, not in the way it is in cities where there are many homeless persons and panhandlers. This is true and I am indeed also often struck, when I visit other cities, by the sight of homeless people amidst skyscrapers, suits, and Starbucks cups. On the other hand, as I learnt more about the jobs that low-income persons in Singapore take on, I began to see that low-income persons are in reality highly present in most Singaporeans' everyday lives. In the rental flats, I met people who work as cashiers in chain stores that I shop at; as petrol kiosk attendants at places where I refuel my car; as deliverymen at the

companies that deliver my goods; and, probably more frequently than any other job, as cleaners in office buildings, condominiums, shopping malls—all places that I am at on a regular basis. When I started paying more attention in my everyday life to low-wage workers, I realized that when we say we cannot see poverty in Singapore, it is partly because its manifestations are masked *and* partly because we do not look.

When I paid attention to people working in low-wage jobs, this is what I saw: often, people do not acknowledge their presence, even when they are directly interacting with them. Customers generally do not say hello to cashiers or make eye contact with them. Office-workers and residents frequently sidestep cleaners in their buildings as if they are invisible. Drivers cut into the lanes of motorcyclists and delivery vans. Supervisors and customers speak to them loudly and in demanding tones. People do not consistently say please and thank you. This is the reality of being a low-wage worker: one is ignored and invisible at best, yelled at and treated with disrespect at worst. This context is important to know before one can understand why people remember and recall what seem to be small events.

What is dignity? It is a sense of being valued, a feeling of being respected, a sensation of esteem, of self-worth. How and from where does one get it? In everyday life.

My dignity, for example, is propped up by the many times people address me as "Prof" in any given day—either over email or in person. I feel respected and valued because my job title and

salary signal that my efforts matter and I deserve to be rewarded for them. No one threatens to deduct my pay because I miss a day of work. Not once have I been shouted at while in the workplace. As I move through the day, from my home to my office to the classroom to a meeting room to a supermarket or a petrol station, I am visible: people make eye contact with me, they smile, they say hello, they thank me, they bid me farewell. As I stand at a cashier, the worker greets me hello and after I pay she thanks me; my response to her is up to me but it is part of her job to treat me like I matter.

Dignity is like clean air. You do not notice its absence unless it is in short supply. You do not realize how much you need it, how important it is to you, until you don't have it. Professors, bankers, lawyers, doctors, policy makers, ministers, CEOs—there are differences amongst this list, but a key thing we have in common is that our dignity needs are amply and consistently met, so much so that it requires explicit effort to be conscious of dignity as a need that every human being has. When one lives life as a low-income person, every single day is made up of micro instances of rudeness and disrespect. Every day is a struggle with (in)dignity.

What is wrong with asking someone for ten documents to prove that they are 'truly needy'? Why shouldn't we automatically tell a person seeking aid to find employment and leave their kids at childcare? What is the problem with framing 'help' as being for a very small minority?

Why is it the people I spoke with can recall what seem to have been minor slights? Why do small encounters come to mean so much?

The two sets of questions are intertwined. It has to do with dignity. In a social context where their dignity needs are not met, interactions with state agencies often deepen this sense of indignity rather than alleviate it.

One of the questions I regularly hear, particularly when I speak to audiences that include people working in government agencies, is this: why don't they seek help? There is a long list of social service agencies. There is a long list of people in the helping professions. There is a long list of programs, initiatives and schemes. How can one say the low-income have no avenues for assistance?

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This is not an essay about courtesy and how people should treat low-income persons with more respect, though that is obviously necessary.

Social service sector staff are some of the nicest people I have met. This is important to first state explicitly and unequivocally. Over the past few years, I have spoken to numerous people who work within the social service sector, at a variety of organizations. Some are social workers, some counsellors, others administrative staff. I have been immensely impressed by their generosity, kindness, and sincerity. Many who work at social service agencies are people who chose these jobs because they believe in giving

back and helping others in worse positions than themselves. We probably already have, within this sector, some of the people most suited to being in it. Although I heard numerous stories about negative interactions which have clearly made an impression on my respondents, my analysis would be incomplete if I just accepted at face value that the problem is rude or insensitive staff. Given what I know about social service workers, this would be tremendously one-sided and unfair. Instead, stepping back and looking at the big-picture is important.

When people with low income fixate on the specific individuals they interact with, this is because individual experiences always stand out in our minds. They see not organizations as a whole but people; they interact not with an abstract 'the system' but with a living, breathing person on the other side of the counter. But from where I am standing as a researcher, hearing many stories and different perspectives, seeing specific issues come up repeatedly, what is clear is this: there is something going on at a systemic level. This is not a story of bad people.

The question to ask is thus: what is it in our *systems* of social support that are dignity-harming? To answer this, we must look closely at institutional structures and their ideological underpinnings.

Poverty as exception

The principles of 'self-reliance' and 'family as first line of support' make explicit the fact that there are no universal entitlements for Singaporeans. Securing public housing, healthcare, retirement

is mainly about one's capacity to do wage work, accumulate sufficient money, as well as one's capacity to form families by way of marriage.[1] For those unable to work and/or maintain such definitions of families, there are 'Many Helping Hands.' This refers to partnerships between families and 'the community.'

Within this framework, 'the poor' are marked as a tiny minority, as exceptions. This marking of poverty as exception occurs both symbolically/discursively and materially.

Symbolically and discursively, Singaporeans are regularly referred to as largely middle-class and comfortable, and poverty described as highly exceptional.[2] While recognizing intensifying struggles to meet needs for housing, healthcare, et cetera, state officials insist that average Singaporeans can meet these needs *if they work*.

This framing of most Singaporeans as self-reliant (through having wage work) and middle-class is accompanied by concrete policies that turn this into fact. Although there is no official poverty line,[3] social policies aimed at the poor designate their target group as those households earning below S$1,900 per month or S$650 per capita. Most of the programs that have come about recently are aimed at this lowest-earning 10 per cent of resident (citizen/permanent resident) households in Singapore. There is particular focus on people who, due to old

1 See "Differentiated Deservedness" in this book.

2 See Chua and Tan (1999); Lim and Lee (2012).

3 Indeed, in 2013, when researchers from the Lien Centre for Social Innovation suggested the establishment of a poverty line, they were met with swift and public disagreement from various state officials. See Basu (2013); Chan (2013).

age and/or chronic illness, are unable to work *and* who have no family members to rely on.

The creation of criteria and means tests—which include income, employability, and familial conditions—mark out a very small number of households as 'needy.' This means that many among the lowest 30 per cent, for example, are *not* framed as needing public support. Because various government subsidies are directed at the *very* low-income, and in a national social context where wealth and growth are constantly lauded, there is social stigma attached to applying for and receiving public support. Without establishing a poverty line, but through means tests that employ the use of a very low bar, the state marks a small and exceptional minority as poor and needy.

The creation of specialist institutions targeted at 'the poor' give further material shape to poverty and the low-income as marginal and exceptional. The 'Many Helping Hands' of 'community' is effectively made up of a number of state-initiated if not state-run organizations: the Ministry of Social and Family Development (MSF); the National Council of Social Services (NCSS); the People's Association (PA); five Central Development Councils (CDC); more than twenty Social Service Offices (SSO); almost fifty Family Service Centres (FSC); and numerous other Voluntary Welfare Organizations (VWO) and ethnically-based Self-Help Groups (SHG).

Each of these performs specific roles in regulation (setting policy both for recipients of public aid and service-providing agencies), funding (budgeting and distribution), and type

of service (e.g. counseling, dispersing financial aid, running programs). In particular, the MSF, NCSS, and PA—as policy-makers, regulators, and funders—have great influence in shaping the everyday work and goals of the service-providers: CDCs, SSOs, FSCs, VWOs, and SHGs.

A resultant feature of this cacophony of acronymed institutions worth highlighting is a certain degree of division of labor. Each of the institutions has specific roles carved out for them, to which they are held accountable through funding rules and 'Key Performance Indicators' (KPIs). Despite some overlap and duplication of services, each is ultimately responsible for a limited range of schemes and programs. This in turn generates a problem-solving orientation in which the 'problem' is conceived narrowly—and sometimes cut up into separate chunks—and in view of the short-term.[4]

Rather than systematically examining and re-examining how poverty comes about, or providing the conditions and platforms for such re-examination, these institutions become rather focused on trouble-shooting for their own catalog of concerns. This implies efforts at generating solutions without necessarily reframing how problems have been defined. Their mandate is to target those who fall into specific categories; their everyday responsibilities lie in resolving the individual problems of client cases. And insofar as their mandate is to use what funds they have to 'help,' they do not have the authority nor the resources

4 Irene Ng (2013) too has pointed out that there is division of labor among social service providers. She argues that this leads to families "falling through the cracks."

to address the issue of poverty as a larger systemic issue and are limited to addressing the problems of a small group. Rather than acknowledging and tackling the problem, for example, of endemic low wages made possible by the exploitation of foreign workers or the decreasing potential for social mobility because of inequalities in the education system, the existence of these specialized institutions separates and insulates the problem of 'the poor' from the broader issues of inequality in access and delivery of essential public goods.

Significantly, the problems of the middle- and high-income are conceptualized and dealt with separately, through institutional and policy instruments quite apart from those aimed at the very low-income. The state's orientation toward pronatalism epitomizes this: while well-educated, higher-income women are encouraged—via tax reliefs, foreign domestic worker policies, and paid maternity leave—to have more babies, the low-income are offered financial incentives to keep family size small via a separate channel known as the HOPE scheme.[5]

Whether intended or not, the existence of specialized institutions and personnel to deal with a small group of people leads to the separation of poverty from the issue of *public* goods and citizenship rights.

Other institutions of the state which arguably have a stake in addressing poverty and its reproduction become inoculated

5 The HOPE Scheme (Home Ownership Plus Education) provides housing grants and various subsidies to low-income and less-educated married couples (or divorced/widowed women with child custody), on condition that they limit their fertility to two children. The maximum benefits of the scheme are reaped when applicants undergo irreversible sterilization.

from directly dealing with how *their* policies may compound and reproduce poverty. Increasingly, the institutions that specialize in social services monopolize the landscape for discussions of poverty. Although oriented to 'help'—or perhaps precisely because of this—the logic of their interventions deepens *poverty as exception*.

Poverty as tolerable

In fieldnote after fieldnote, my reflections after interviewing social workers begin with this observation: she/he was extraordinarily nice, kind, generous. After months of talking to social workers and reacting like this, I was struck by two things: first, the profound extent to which the Singapore system—with its anti-welfare stance—depends on the good hearts of social service providers trying their best to help. Second and importantly, *in spite of* social workers' extraordinary generosity and kindness, their clients experience endemic struggles and rather intense suffering. These observations sensitized me to the ways in which the organization of social welfare institutions and design of programs were such that aid is miserly, conditional, and highly limited and limiting for both clients and social workers.

Within the anti-welfare regime of Singapore, poverty is tolerated. This tolerance is *not* an emotive tendency on the part of social workers. It is an institutionalized, bureaucratic tolerance. Ultimately, it constrains the transformational potential of social workers.

How does this work?

Numerous policies and regulations shape the who, how,

and what: who can receive help and who can provide it; how both service providers and recipients must go about the process; and what people can and cannot have access to. Because government spending is relatively low, there is heavy dependence on the kindness and generosity of both staff and unpaid volunteers within this sector. Despite their good intentions and hard work, social service providers have access to a limited range of resources, programs, and schemes to offer their clients. Indeed, the regulations and criteria they must abide by ensure that clients have limited, conditional, and finite aid. These are insufficient to resolve their problems in sustained ways.

The presumptions about low-income human beings embedded in the design of programs and aid are as such: people will take advantage when given the opportunity to; there will be free riders; and excessive aid will disincentivize and discourage hard work and 'self-reliance.'

For example, one scheme that social workers working in Family Service Centres have access to is the Straits Times School Pocket Money Fund, commonly referred to as the SPMF. The funds are raised by the main newspaper in Singapore—*The Straits Times*—but administered by the National Council of Social Service (NCSS) through Family Service Centres, Special/Vocational Schools, and Children's Homes. The SPMF is provided to children who are attending school, and who come from households where the per capita monthly household income is below S$450. It provides 'pocket money' of S$60, S$95, or S$120 per month for primary, secondary, and post-

secondary students respectively. Assuming 20 school days per month, that is S$3, $4.75, or S$6 daily. To get on the scheme, social workers must conduct a thorough review of applicants. This includes ascertaining that children attend school regularly. The review involves social workers conducting home visits to evaluate applicants' suitability. They also review the cases every three to six months. Most clients can only be on this scheme for two years, though 'chronic cases' may be eligible for up to four years. Social workers tell me they often advise clients to get on and off the SPMF intermittently, so as to stretch it over as long a period in a child's school life as possible.

The SPMF is an important form of aid for the very low-income, and perhaps the most regular source of funds that FSC social workers can provide for their clients. Strikingly, it shares with other financial aid schemes these qualities: in absolute amounts, it provides very limited help; it entails quite a high level of scrutiny—opening up oneself and one's family to home visits from social workers and regular access to one's work record, family history, et cetera; this surveillance and scrutiny is repeated at regular and short intervals; to stay on the scheme requires discipline and specific behaviors.

How is this an instance of poverty as institutionally/bureaucratically tolerable? That this modest form of aid is important to social workers' clients tell us that these households are in very poor financial shape. Yet, this aid, being one of the few that these households have relatively easy access to, is also conditional and finite. To qualify for a small sum of money,

people have to subject themselves to sustained scrutiny and discipline. Instead of framing this degree of deprivation as deeply problematic in such a wealthy society, the focus is on the people who have such *needs* and on their *performing deservedness* for this tiny amount of aid. In this case, the institutions set up to 'help' have embedded within their institutional logic a high tolerance for the suffering and struggle of people *known to the system* to be struggling at this level. In other words, these are not the proverbial 'fallen through the cracks' people—these are people that the system *knows* are in such bad condition that they are willing to answer all kinds of personal questions about their families so that their kids can eat at recess. This is tolerance both for absolute hardship—the inability to pay for children's basic needs—and for the hardship involved in seeking help, the indignity of opening up one's life for scrutiny in exchange for so little money. This example illustrates a larger dynamic in Singapore's system of carefully calibrated conditional aid: one has to be desperate before one has access to anything at all, and even then, that suffering is repeatedly tolerated when aid is withheld, suspended, and finally taken away.

A second example illustrates further the extent to which these institutions institutionalize the tolerance of suffering: here, people who do not match the criteria are basically ignored and left outside the system. One group that is on the rise and in this category of absolute exclusion is 'foreign wives.' These are women who have married low-income citizen men and who are

not citizens or permanent residents.[6] The immigration policies in Singapore are such that people with low educational credentials are unlikely to be successful in their applications for permanent residence or citizenship. Social workers are seeing a rise in the number of these foreign wives in the neighborhoods they work in. There is little to nothing they can do for them. To offer them any aid, social workers have to find ways to make connections to Singaporeans; either their spouses or in some cases their citizen children can be the applicants for aid. In cases where they are estranged from spouses or without (citizen) children, however, there is very little social workers can do. Some of them find ways to bring them food rations or donations in kind, but that is often the best they can do. These are women they feel bad for, and do try to help, but who ultimately cannot enter into their systems.

The institutionalization of poverty as tolerable happens through the goals and regulations set for social workers and social service provider organizations. The topic of 'KPIs' (Key Performance Indicators) came up a lot in my conversations with social service agency workers. Organization managers find themselves heavily tethered to these and are given pressure from the funding government ministry and sometimes other types of funders. Individual staff, in turn, find that they have to produce and process a certain number of cases within specified time periods. Social workers are compelled to think about how many cases

6 For an analysis of such transnational marriages, see Jongwilaiwan and Thompson (2013).

they have moved through and importantly, moved *out* of the system. By social workers' accounts, closing a case may mean that a family is no longer in deep crisis; perhaps there is now some paid work. However, the problems faced by low-income families are often complex, multiple, and interconnected—bad debts, difficult familial relations, lack of credentials to secure stable employment, difficult behavior among children and youth, drug abuse, domestic violence, et cetera.[7] Often cases are closed when some of the more obvious problems are temporarily resolved—for example, from no wages to low wages—without necessary resolution of sustained and chronic challenges. The number of cases that are *closed* are read as indicators of success, registered as the fulfilling of 'performance'/KPIs—directly deepening the institutions' tolerance for the continual struggles in the lives of the low-income.

To appreciate how social service institutions reproduce poverty as tolerable, we also have to revisit the division of labor within these institutions. Here, the dispensing of the bigger amounts of aid is done through the CDCs and, since 2013, the SSOs, while case work and counseling is generally provided by the FSCs and sometimes other VWOs. Although there are often case management meetings across agencies, one of the effects of this division of labor is that there is a certain depersonalization that happens where financial aid is concerned. The case workers who work closely with families, who come to appreciate their complex and deep struggles, who want to be their champions,

7 See also Ng (2013).

are generally not the ones who ultimately dispense financial aid from the ComCare Fund.[8] This detachment and division of labor, has the effect of rendering tolerable —at the personal, individual level of the staff dispensing aid—endemic and repeated struggle and suffering.

To understand why the various organizations who work directly with clients comply to regulations and have limited room to reframe problems and expand their coverage of who is 'needy,' we must make explicit one important thing about this sector: money is power. As the primary funder in the sector, the MSF sets out the responsibilities and staff composition of the service-providing organizations, and compels them to compete with one another for funding through their implementation of programs. As non-profit-generating entities, each VWO's very existence is dependent on compliance to MSF and its underlying policy assumptions and priorities. At the level of individual agencies' everyday work, then, suffering has to be tolerable because the alternative—that they would not exist to help anyone at all—is worse.

In sum, within social service institutions, the tolerance for endemic struggle and suffering is built into everyday practices and institutionalized. It has little to do with the social service providers' sensibilities and emotional inclinations; in fact, if they did, we would see, given what I have witnessed about social workers' generosity and kindness, a great deal more forthcoming

8 For information on ComCare, see Ministry of Social and Family Development (2017).

aid and compassion for the low-income. Instead, the amounts of aid, the criteria built into qualifying for aid, and the regulations for assessment and review of clients, reflect a high degree of endemic tolerance for struggle and suffering. By social workers' own accounts, the chronic and unfulfilled needs of many poor households are rarely resolved in a sustainable way.[9]

Poverty as an individual 'mindset' problem

In the problem-solving mandate of specialized institutions and personnel, poverty is framed primarily in individual terms, very much in accordance with the ethic of individualism and differentiated deservedness of a neoliberal capitalist state.[10] The procedures and processes embedded within the institutions, which structure the everyday work of social service providers, often consider the problems faced by individuals as the outcome of individual 'mindsets' and 'behaviors.' For social workers too, the problem of poverty is partly conceptualized as one that stems from attitudinal-behavioral orientations. Faced with actual, material circumstances that are unlikely to radically change, social workers are induced—through the need to establish targets for their everyday work—to search for changes in 'mindset' in their clients. Working in an environment of scarcity—where

9 This institutionalized tolerance for suffering may also explain the high turnover rate that my social worker respondents told me about. The 'burn out' that people experience seems to come about partly from individual workers' sense that they are working so hard and wanting so much to help, but seeing so much continual suffering among their clients. What the system can tolerate, individual social workers often cannot. See, also, Ng et. al. (2008).

10 See "Differentiated Deservedness" in this book.

aid is limited, finite, and highly contingent on narrow criteria—social service providing organizations and workers operate fundamentally within a world where resources are understood *and* experienced as limited. In this context, it makes sense that they look out for signs of deservedness as manifested in performances of 'mindsets' so as to decide how to distribute scarce resources. Moreover, the processes that guide their work formalize this search for deservedness in their candidates. These are the bases to the belief that poverty should be resolved by people changing *their* sensibilities, *their* ways of thinking about themselves and how *they* relate to the world.[11]

To illustrate, let me describe what happens when someone enters a Family Service Centre for the first time. They first go through what was known as 'I & R'—Information and Referral—and now called 'Intake.' Staff who greet them will find out basic information about them that includes their familial and household circumstances—theirs and their family members' employment situation and income, and whether they are receiving or have received aid. Workers will also find out what people are at the FSC for, and how best to refer them. If it turns out they have issues or problems that require deep intervention that cannot be referred out, there is at this or a second meeting a charting of a 'genogram' and an 'ecogram.' The genogram and ecogram map out their larger familial network as well as ties to other people

11 This is not unique to the Singapore case. As Mullainathan and Shafir (2013) point out in *Scarcity: Why Having Too Little Means So Much*, there is widespread belief in the U.S. that the poor's problems have much to do with how they think and behave, and their inability to make good decisions.

within the community. The social worker's role is to try to draw out a picture of an individual's relationship to others in order to see what resources they might be able to tap on, and also to figure out what schemes and programs they might qualify for. The genogram and ecogram also serve the purpose, however, of figuring out the extent to which help-seekers have exhausted all other options. It is the very initial gauge for figuring out if help-seekers have the 'right mindset' of 'independence.'

This evaluation is deepened when social workers conduct home visits. Since self-reliance and independence are fundamental principles set out by their institutions, social workers are duty-bound to look for signs of these. First of all, the context of limited aid for finite time periods means that the moment someone seeks and receives help, the social worker's task is essentially to work toward getting them off aid. Rather than aid as long-term solution, the aid is a patch, a quick fix, and meant and understood to be enough only to tide over short-term crises. Understandably, then, social workers are immediately looking for signs of change, of movement toward 'self-reliance.'

One social worker framed their goals (and barriers) this way:

> as social workers, I guess, we always aim to *help people to help themselves,* you know...eventually. So, sometimes it gets a bit discouraging when, you know, the clients are not really *putting in effort* on their part (emphasis mine).

Another puts into sharp relief why social workers have to emphasize self-reliance through work right from the outset:

> I'm sorry to say this but, if you have no hands and no legs, only then will the government come but even then they give you just minimal to survive. That's all. But if you've got hands and legs, you'd better do some work. And nowadays, even if you've got no hands or legs you can be on call, you can do some work. You have to.

In the context of scarcity of aid, social workers are also compelled to identify the 'truly needy.' This is signaled in a variety of ways. For example, in many conversations with social workers, the issue of television ownership came up. They told me that they have been surprised by how, no matter how deprived people seem—no money for food, no money for rental and other bills—too many seem to have flat-screen televisions in their flats. They report that some buy these televisions using installment plans and that they may default on their payments. The subtext here is this: if you can afford a flat-screen television, you are either not as needy as you say you are *or* more importantly, you do not have the right attitude toward money. This is *not* to say that social workers make big distinctions among clients that lead to highly different outcomes. Yet, given that at various points in the process, clients depend on social workers' willingness to reach out across agencies, to pay extra visits to coach families on what to do to get help, the

workers' experiences of families as being more or less motivated, having better or worse attitudes, inevitably shapes the degree to which they advocate for a given individual or family. The right display of 'mindset' can mean a little extra nudge so that social workers champion a case just a tad more.

From the accounts given by social workers, people's problems are deep and complex, and it is no surprise that situations rarely change soon after people begin receiving aid. Yet, social workers are required to review and reevaluate cases over short time periods. What happens, then? What are they to look for? The expectation of change that is embedded into institutional reviews can only be fulfilled by looking for slight adjustments. Absent of real change, social workers are compelled to look at clients for their subjective orientations. In this context, social workers look to signs that people have the 'right attitude' and are open to change. One major thing they look for is the willingness to find paid work.

Describing a mother who does not want to work though that would allow her to qualify for childcare center subsidies, one social worker told me:

> As in they're asking for financial assistance and everything. But on their part, they're not really putting in, like, effort, you know, to solve their problem.

She expresses her frustration that her client is not displaying the right orientation after receiving aid. What she wants is

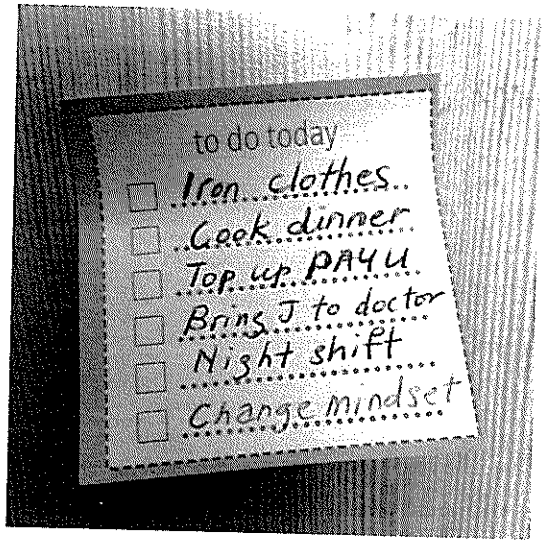
not necessarily a wholly different outcome, but some sign that "effort" has been put in. This is an entirely understandable frustration that I can relate to: as teachers, professors too talk about wanting students to demonstrate not just knowledge but hard work, effort to understand the material. The point I am making here, however, is that, unlike students who have a number of years to prove themselves and where many will have the capacity to emerge from a course with more knowledge than before, these clients really have little chance of 'succeeding' in the sense of radically improving their financial circumstances at the end of the period of aid. Their "effort," then, becomes the only sign of their change. The short review periods oblige social workers to look for these, even though they also have a deep appreciation for the limitations of aid.

Hence, although social workers are well aware that their clients have deep and complex problems and are very sympathetic to their challenges for finding good employment, the conditions in which social workers operate push them toward focusing on the individual's response to their problems. Rather than emphasizing the structural challenges and limits faced by the poor, they return regularly to the issue of mindsets. This long quote illustrates this well:

> Because I always tell my clients, you can, you know, it, it's very easy to rely on the government or VWOs but you must think, you know, the money they give you

ah, is not very substantial. School pocket money how much? One primary school kid, $55 a month. One secondary school kid, $90. You get $100 plus from us, you go out to work, $1,000. How many more times? You provide for your family, you save, you know. And, and you can buy for your family, I mean, $150 from us, for two years versus you go and work, $800, you get more money you see. So sometimes, you have to really show them that, eh, yah, actually if I go and work, I earn much more, you know? And I can provide for my family, rather than relying on these coupons from VWOs and government. Sometimes they don't really see it that way. I mean sometimes they are just, I don't know, is it because their siblings are doing it, their parents have been doing it, or their relatives have been doing it, so it's like, it becomes a norm, you know, that if I don't have money, I don't think about going out to work first, I think about going to FSC or what, think about going to government. *So it's really changing this mindset of people, and letting them know that if you can be self-reliant, you provide more for yourself and your children will not follow your footsteps you know.* Yah, because we really see the generation is really, your generation after generation just repeats. Yah, children drop out of school and then, you see the cycle. *Yah, I think that's the challenge lah. Changing the mindset of these people* (emphasis mine).

The understanding that help is scarce and finite leads social workers to look for signs that clients are trying to become independent, primarily through work. They are discouraged when people "are not really putting in effort." Insofar as the performance of attitudes, sensibilities and orientations are unlikely to change very much overnight, persistent problems still become identified with individual mindsets, obscuring if not entirely masking the constraints presented by welfare policies.



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Over the past few years, as I have presented my work to different audiences, I have come to see that this belief that low-income persons need to change their attitudes is a pretty deep belief. It is a belief held by the general public, but it is especially pronounced

among civil servants and/or policy makers. After hearing me talk about the hardworking people I meet, the desperate people I speak to, there will be those who insist on shifting the conversation to those who are "just unmotivated" to help themselves. They worry that I am assigning too much blame to the system and not granting "agency" to the low-income. They want me to say more about this group and they want me to suggest the right "nudges" that would push people to behave in certain ways. They want to know: what can we do to help "empower" the low-income so that they can help themselves?

The problem with this mindset—not of those who are powerless but those who are relatively powerful—is that power is not a frame of mind but a material condition. People sitting in positions of authority are powerful not because they *feel* empowered but because they *have* power. Their feelings of empowerment are an outcome of their actual ownership of power, not the cause. One can think—and indeed many of the low-income people I speak with do this—"I can do this. I must try." But if one is in fact lacking in power—lacking in control over time; lacking in leverage in the labor market; lacking in bargaining power with managers, teachers, social workers, landlords, creditors—no amount of merely changing how they think about themselves will change these realities.

The invocation of motivation, of mindsets, of agency—they are powerful distractions from looking at poverty as linked to inequality. They are bait-and-switch moves to avoid acknowledging poverty as that which is reproduced within a

system. In being asked these questions, I am, ironically, reminded that there *is* agency: this system, it is produced by people. Many of these people have the mindset that low-income persons' problems are about not having the right mindsets.

Dignity needs

Trying to access financial aid in Singapore is stigmatizing.[12] The programs are very clearly framed as exceptional and for a minority. This is what we know from the international research on social policies: when programs are exceptional rather than universal, and especially when they are targeted at the lowest-income, there is a stigma attached to accessing them.[13] Stigma is the opposite of dignity. It makes a person feel ashamed, of lower worth. There is stigma in accessing ComCare in a way there is no stigma accessing, say, the Baby Bonus. I saw people who are already at the end of their rope insisting that they are "still ok," telling me that they would rather exhaust other avenues than go to the Social Service Office.

Process matters.

This sums up what people say when they tell me why they are reluctant to seek help after they have had prior experiences:

12 The previous section describes processes at FSCs, which are staffed by social workers. As mentioned earlier, monetary aid through FSCs is limited. For financial assistance, people are to turn to SSOs. It is here that dignity becomes an especially salient issue. One must note, however, that people's experiences are never 'just' about FSCs, or 'just' about SSOs, since the division of labor may be clear from the perspective of social service sector employees, but people seeking assistance often see them as a bloc, and indeed often think of all of these as 'the government.'

13 See Gugushvili and Hirsch (2014).

they will ask me A to Z, all kinds of personal questions. They tell me to bring ten different documents, and then if one thing is wrong, I have to go again. I have no time to do this because I have to work, I have to pick up my kid, I have to cook, I need to do housework. My kids need me at home and I don't want them to go astray like I did, but last time I went, the officer there just told me to get a job. And finally, importantly, after I have done everything right and I qualify and everything, they give me a tiny bit of help, for which I am grateful, but which only helps me get out of this crisis but doesn't prevent the next one. And then in another three months, six months, I need to go through the process all over again. This time, I need to answer questions about why I have this $50 in my bank account, what I did to improve my pay, why don't my children want to go to Student Care. On and on the questions go.

The overall experience with the process is two-fold: one, you don't trust me, you think I'm trying to cheat you. Two, you are not going to understand the big picture of my life and you are telling me what to do even though you don't understand and you are never going to truly see me. The process undermines one's esteem and sense of respect and value. The context I sketched out earlier is important. When a person whose role is supposed to help you, instead of trying to see you as a whole person with complex problems, goes down a checklist, launches questions at you like they're interrogating you, it further intensifies the lack of dignity that is already a part of daily life.

What is dignity if it is conditional?

One morning, as I was drafting this essay, I watched a series of short films commissioned by the Lien Foundation. It is a project called Genki Kaki and features a visit by two older Singaporean women to Japan to see some instances of what has been done in Japan as it transitions into an older population. The pair visited "elderly-friendly malls, restaurants, shopping streets, gyms and places that provide residential and day-care in and around Tokyo."[14]

The films moved me deeply. They featured various organizations designing spaces and objects to suit the changing needs of ageing bodies. In them, young people talked to older people in regular, non-condescending tones, and they spoke sincerely of valuing older persons' wisdom and knowledge. The respect accorded to older persons, the feeling one got of their continued belonging in society as they aged, the expressions and body language of security in one's self-worth among older people—these were images that felt alien to me. I thought to myself: Oh. *This* is what dignity really looks like.

It occurred to me then that the examples I gave of myself feeling esteem, respect, self-worth—they are fleeting. The respect I am accorded are conditional on my participation in society as an economically productive and relatively wealthy person. It has little to do with my inherent right to respect as a human being and member of this society. That it is conditional is palpable because I see that those who do not meet the conditions I currently have

14 http://genkikaki.com

do not get it. It is also palpable when I look at people with more power and/or wealth than me and I see how they are treated with what *looks like* more respect. If the performance of respect can vary so much by rank, can it be esteem for the person rather than their position?

Respect that is conditional on narrow practices can easily be withheld. I think it is different, qualitatively, from the respect that is given and received between people who believe in the inherent worth and integrity of other human beings.

This is a book about inequality and poverty. It is not a book about poverty. I hope we can manage as a society to bring the poorest of our fellow members out of poverty and into a situation where they can meet their basic needs, have a decent life. And there are things that can be done to aid-dispensing systems so that they are not so stigmatized. There are things we can and must do to address the problems of those living with low income. When I reflect on the issue of dignity, however, I am reminded that this really is not just 'their' problem. The precarity of dignity needs at first glance looks like something that affects only those with low income, but on second scrutiny appears to be a condition everyone is in. As long as our well-being and worth as persons are deeply linked to economic productivity, income, a specific way of doing family, then every person's dignity is essentially at risk. In this ethos, no one has inherent worth as persons.

What I saw in the films is probably an incomplete picture of what life feels like in Japan. Still, it offers a glimpse of

possibility, a sense of what an ideal might look like. It allows for an imagination of respect and worth and esteem that persists in the face of diverse and/or changing life circumstances. This dignity doesn't have an expiration date attached to economic productivity. It affirms the worth of personhood. It feels different from what we have. It looks amazing.

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