

This Is What Inequality Looks Like
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This Is What *Inequality* Looks Like

ESSAYS BY
Teo You Yenn



Differentiated Deservedness

FOR THE SINGAPOREAN, the state's presence in everyday life is as persistent as air. No book on inequality and poverty is complete without an explicit discussion of the state's place in the picture. In this essay, I lay out the key principles that underlie the state's approach to welfare and the consequences this has on the way we are—our Singaporean-ness.

This essay draws from work I have published in more academic settings.¹ Although I have rewritten it with the intention of it being more accessible to a general audience, it retains some of the more rigid structure and specialized language of academic work. I hope this does not put people off—this essay sits at the center of the book because it is the heart of our challenges.

It may also be a difficult read insofar as it is a reminder of the difficulties involved in undoing injustices. For those of us who care about reducing inequalities, the challenges we face—they are systemic, they are cultural, they are intertwined.

I am a sociologist. My training and professional role are for

¹ Teo (2015); Teo (2017).

me to ask questions, to look, to unpack, to analyze, to critique. I am well aware that this is insufficient to bring about change. But I think it is an important part of the process, a necessary precondition to further imagining of alternatives. Solutions to problems depend first on asking the right questions, on accurately diagnosing and framing what is at stake. If we prescribe solutions before we understand our problems, the solutions will necessarily be limited.

Before reading this piece, I invite you to keep two simple questions in mind: can we resolve the problems of poverty and inequality which I have described in earlier essays? What stands in the way of resolution?

Delivering public goods: the centrality of wage work and marriage

When it comes to housing, healthcare, retirement, and care needs, the state intervenes deeply in regulating the channels of provision and routes to access. From the perspective of a citizen, however, these intensive interventions do not translate into guaranteed access. Meeting needs depends on a combination of regular employment and stable marriages where men and women play gendered roles. How well the needs are met and how securely they can be met in the long-term depends further on income sufficient for savings and/or investments as well as maintaining interdependent economic relationships within families.

From public housing to healthcare, childcare to retirement, people have to do regular and continuous wage work and then

essentially purchase each of these with their income. There are no universal provisions. Singaporeans are compelled to save for these needs through an employment-linked compulsory savings account—the Central Provident Fund (CPF), and this alone is generally insufficient. Persons who find themselves without wage work at some point in their lives—women who are caregivers; disabled persons; elderly persons—are to depend on family members who are employed before turning, as a last resort, to public support.

Subsidies for services are dependent on rigid familial forms. Being and staying married are preconditions to accessing public goods, most notably housing. A gendered division of labor—where husbands are breadwinners and wives are responsible for care functions—is supported and reproduced by policies concerning parental support (e.g. maternity/paternity leave; childcare center subsidies; foreign domestic worker regulations; tax reliefs for married working mothers). Men and women who are not in marriages find it more difficult to access public housing. People who leave marriages via divorce are required to sell their flats. Children who are born of unmarried women receive less support; until changes announced in April 2016, unmarried women could not even access government-paid maternity leave. Unmarried women and their children still cannot form ‘family nucleus’ to apply for public housing. Support for healthcare costs are subject to means tests which take into account the income and savings of the patient as well as other members of her/his family. Elderly persons who have no income receive support only

after they are able to prove that they do not have adult children who can support them.

The financing of a wide range of needs via employment income means that all citizens face substantial insecurity if they lose their jobs or are unable to work, either temporarily or permanently. The consequences are especially severe for those who do not have sufficient income to be set aside while they are employed and, as implied above, are not connected to other income-earners via marriage. Payment for public housing and healthcare are deeply dependent on regular income, so the costs to basic well-being for people and households without substantial savings are direct and swift. Eligibility for support is deeply dependent on one's ties to other family members, so marital and familial conflicts can quickly slide into insecurity over the meeting of basic needs of shelter. For women who have been caregivers and not wage earners, in particular, the loss of connection to a male breadwinner can mean immediate hardship for themselves and their children.

These key principles—employment income as the primary mode for meeting needs, and a specific marital form as criteria for accessing public support—are justified in the language of ‘self-reliance’ and ‘protecting traditional Asian family values.’ The logic is that if the state does too much, this will erode the work ethic and/or family’s interdependence. Intended or unintended, we should note this outcome: access to public goods is both individualized and differentiated—you get what you are allowed to access and able to buy.

Institutionalization

The individualized and differentiated access to public goods in Singapore is not a residual or inevitable outcome of free market forces. Neither is it just national discourse, mere rhetoric. Instead, it is deeply institutionalized and reproduced through state institutions. There are specific, regularized, and wide-ranging constraints that shape the path, quality and quantity of people’s access to various public goods.

For starters, many national-level systems exist. There is a national education system that all citizens are required to participate in. Healthcare services are provided through both ‘private’ and ‘public’ hospitals, but the state coordinates and regulates both.² Most housing in Singapore is built and sold through a state agency—the Housing & Development Board (HDB). Finally, a state institution compels and coordinates the individual savings of all employed citizens and permanent residents.

This final instrument is worth elaboration. With the exception of education—where subsidies are more universally applied and fees kept relatively low (if one doesn’t account for the tuition industry)—financing for healthcare, housing, and retirement are individualized through the Central Provident Fund (CPF) system.

Each employed Singapore citizen or Permanent Resident is required to have a CPF account. A portion of monthly salaries goes into their individual accounts (with specific proportions going into

² Lim (2013a).

each of three accounts—Ordinary, Special, and Medisave); part of this is framed as employee contributions and the other as employer contributions. The contribution rates vary primarily by age and income. The money accumulated in an individual's account can be used for the following: retirement, public housing, healthcare, and investment in a selected range of financial products. Unlike pension systems in Europe, the money accumulated belongs to the individual. Prior to 55 years old, an individual may withdraw from her/his CPF (Ordinary) account only to pay for housing or hospitalization. After age 55, individuals may withdraw money from their accounts, but generally only what is in excess of mandated minimum sums, put in place to prevent depletion of individual accounts at age 55. Since 2009, CPF members have also been enrolled in an annuity plan, CPF Life, that provides a monthly income from age 65 for as long as they live. There is some pooled risk and an insurance component, and all who are enrolled in the CPF Life will receive some income for the rest of their lives; however, the plan's financing structure stays within individual accounts and how much any given person receives monthly is dependent on the amount of money remaining in her/his account at age 55. Through the CPF, then, people's ability to pay for public housing, healthcare, and retirement, is dependent on how long they have been able to sustain continual employment over their lifetime and their level of earnings during their wage-earning years.

To say that the Singapore system institutionalizes access and that this access is individualized is to point out a number of things.

First, this is a mandatory system—there is no opting out.³ This is a cornerstone of the concept of institutionalization—that certain practices become regular, automatic, and far-reaching.

Second, there are specific and rigid rules and regulations around both contribution and usage: the state sets and adjusts specific amounts of contribution to individual CPF accounts as well as minimum sums that have to remain in an account even upon retirement; it also requires, for example, co-payments when people use their CPF to fund health services, and stipulates CPF moneys to be returned to the individual accounts of married/divorced couples when housing is sold.

Third, the various institutions are highly connected and coordinated: buying a flat and seeking hospital treatment triggers bureaucratic interventions across state agencies.

Fourth, the CPF system is not set up to have societal-wide transfers—either intergenerational or cross-class.⁴ An individual's capacity to fund her/his retirement, housing, and healthcare depends on the salary received while employed.

Fifth, because individual CPFs have not generally been adequate,⁵ individuals need to have additional individually-coordinated savings, investments, personal insurance, or

³ People who have substantial alternative forms of retirement income may apply for exemptions from maintaining the mandated minimum sum at retirement, but contributions to the account prior to retirement are mandatory.

⁴ What inter-generational redistribution there is happens within individual familial units and on an ad hoc basis. Individuals who have met certain requirements for their own retirement needs (as specified by the CPF Board) may transfer funds into the CPF accounts of their parents, parents-in-law, grandparents, and grandparents-in-law.

⁵ Bhaskaran, Ho, Low, Tan, Vadaketh and Yeoh (2012); Hui (2012); Ng (2013).

alternative sources of income (including adult children who will support them), in order to adequately meet all their needs.

Finally, the state recognizes, encourages, and services a differentiated market: public housing comes in different sizes and prices, and with variant allusions to social status; health services can be purchased at different ‘class’ wards and in different types of hospitals with longer or shorter wait times that match up with a person’s ability to pay; childcare centers and kindergartens vary widely in price and quality.

The system in which we meet our needs therefore compels Singaporeans to live within these principles: individual responsibility and ‘self-reliance’ via stable and continuous employment; general absence of social security; minimal redistribution; and familial interdependence where ‘family’ is also defined as an individual unit and interdependence entails specific gendered and intergenerational care practices. Importantly, the type and quality of service we can access depends on people’s (varied) abilities to pay.

Residual, Targeted, and Conditional ‘Help’

Public housing, healthcare, education, and retirement, are not usually framed as ‘welfare’ in the national debate. This signals, quite aptly, that none of these goods or services are universal citizenship rights. Instead, similar to other liberal regimes such as the US and UK, ‘welfare’ often refers narrowly to aid that is targeted at the low-income. In such regimes, welfare is a term that has negative connotations of over-dependence, parasitic

behavior, and exceptionalism. “We are not a welfare state” is a statement regularly declared by citizens and they mean to imply this is a positive thing.

Unsurprisingly, public policy designed to address the ‘exceptional’—the low-income in a wealthy city—is designed with free-riders in mind. They are residual rather than comprehensive, narrowly targeted (through asset and means tests), and highly conditional.

The Singapore state has characterized its approach toward ‘the needy’ as one that relies on three principles: “help the needy and their families achieve self-reliance; encourage families to be the first line of support for the needy; spur community organizations to participate in helping the needy under a ‘Many Helping Hands’ approach.”⁶

In recent years, a large number of complicated schemes targeting low-income households have come into existence. They are aimed at increasing the income of low-wage workers (e.g., Workfare Income Supplement); at subsidizing preschool costs for low-income families (e.g., ComCare Child Care Subsidies); at tiding low-income households over in times of crisis (e.g., ComCare Urgent Financial Assistance); and at subsidizing medical costs for low-income persons (e.g., MediFund).

Three intertwined features of these programs are noteworthy: first, they are residual. That is, they are clearly earmarked as targeting a specific and small group of Singaporeans rather than part of broad, universal citizenship rights to social security.

⁶ Ministry of Social and Family Development (2017).

Indeed, they are explicitly framed as being for the exceptional; although most Singaporeans have done well, there are a minority who have not and hence need extra ‘help’ and these schemes are for them.⁷ These are residual, corrective measures because not everything can be “left to the market.”⁸

Second and relatedly, they are narrowly targeted. Here, I refer to the fact that specific sums are aimed at specific people/households within designated and narrow criteria. The Workfare Income Supplement (WIS), for example, is aimed at supplementing the income and CPF contributions of workers above 35 years old, who earn less than S\$2,000 per month, and who have been employed for at least one month in a given three-month period. Within this group, the amount received depends on a confluence of factors including age, income, the value of the worker’s residential property, and whether the worker is in wage work or self-employed. 40 per cent of the WIS is in cash while 60 per cent is in CPF. These details tell us that the programs are configured for and correspondingly fulfill narrow definitions of need.

The policies are designed to ensure that no one gets more than what the state has designated as their ‘need.’ What is at stake here is not only that the low-income may not be receiving sufficient support, but that this way of framing support creates indignity for ‘recipients’ through marking qualification as exceptional and for the most ‘needy.’ Similarly, applicants to

⁷ Shanmugaratnam (2014).

⁸ Shanmugaratnam (2011).

temporary cash aid through ComCare are subject to strict means tests (to ensure, primarily, that there are no adequate income sources in the family at the moment) and to reviews every three to six months.

I was surprised at how often my respondents, who are in the lowest earning segment of the population, spoke about *not* applying for ‘help’ because the process is so difficult and, even more astoundingly, because they think they should “leave it for others” in greater need. It appeared that they too take for granted that ‘self-reliance’ is paramount. In desperate circumstances, they still insisted they are “ok, still can manage.”

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

If we pay attention only to specialized programs, it appears like the low-income are the focus of a lot of ‘welfare.’ In the

many lectures I have given about my research, I have heard this articulated among audience members with some regularity: there are so many programs for the very poor now, the government is doing so much. Yet, if we step back and look at the big picture, we see that, within our system, low-income Singaporeans have the most trouble meeting their needs for housing, childcare, healthcare, and long-term security. In contemporary Singapore, the primary things that matter in securing all of these is income from employment and being in a specific family form. We take this so much for granted that we rarely ask why and how public goods have come to be organized so much like regular commercial goods and services.⁹

Within the existing logic of market participation and purchase of needs, as long as endemically low wages and workers' exploitation are missing from the discussion, and as long as 'family' is unquestionably accepted as a singular thing, it will appear that people who cannot meet their needs are 'failures,' exceptions who 'fall through the cracks.' A phrase that comes up at almost every event I have attended where poverty is discussed—'identifying the truly needy'—tells us that even among people who ostensibly care about poverty, there is a common-sense acceptance that among the low-income population, there are those who simply have not tried hard enough to succeed. For what is 'truly needy' if there is no 'not truly needy' in one's imagination?

⁹ Jeremy Lim's book on the healthcare system contains some excellent reminders of just how recent the genesis from a more universal, publicly-funded form morphed into an individualized, privately-paid form. See Lim (2013a).

Differentiated Deservedness

In the design and delivery of public goods, we see articulations of what I call differentiated deservedness. People have different types of access and degree of public support depending on who they are *and* how they live.

Here I'd like to make a subtle analytical distinction between the concepts of discrimination and differentiation. Discrimination describes the process by which existing social groupings are granted uneven access to goods and services, where some people are granted more/less access because they belong to one category and not the other. The concept of discrimination is very useful because it allows us to see unequal treatment. But it generally leaves untouched the assumption that certain social categories are self-evident and have relatively coherent boundaries. So we may say, for example, that unmarried people are discriminated against in housing policies—they are a group that does not have access in the same way that married people have access to public housing. This formulation is not wrong, but it presumes that the categories of 'unmarried' and 'married' are self-evident—that people form coherent groups within each, and that marriage/nonmarriage is a natural way to organize the distribution of housing.

Differentiation, on the other hand, pushes us to think of the process in more *productive* terms. It brings attention to the fact that what is also happening is an act of creating categories and rendering them meaningful. The concept reminds us that social categories do not sprout in nature and that once created, they are

not simply bureaucratic labels but also become crucial parts of people's identities. The act of differentiating *generates* particular practices and *gives meaning to* categories. Through the complex confluence of public policies—including rules about 'unmarried' and 'married' people, for example—content and meanings are given to those categories, rendering them socially real and significant. Being married or not married come to connote specific things in Singapore society—they become a crucial lens for our understanding of ourselves and of each other.

To pay attention not just to discrimination but also to differentiation is to see that the categories—husbands/wives, straight/gay, old/young, employed/non-employed, married/unmarried, parent/childless, able-bodied/disabled, graduate/non-graduate—*become* socially relevant categories in contemporary Singapore precisely because they are so significant in our public policies and for our fulfilling of key needs. Public policies not only emphasize different benefits for men versus women, or people with more versus less income. They cast meaning on personal practices. Heterosexuality, womanhood, employment, are necessary but in themselves insufficient conditions to access important things. Instead, heterosexuality must be performed within marriage during relative youth; womanhood has to be practiced through marriage, employment, and motherhood; and employment must be continuous, stable, and result in sufficient income which one is compelled to keep within one's nuclear family. In this way, policies mark citizens as having different roles, responsibilities, and rights depending on specific

interweaving of social categories *and* everyday practices. Enacting heteronormativity—through marriage, through continuous employment, through having the right number of children that matches one's socioeconomic circumstances, through cultivating dependence across generations with one's parents or children—is key. Fall off the path at any point and pay a price in well-being and security.

To sum up, the welfare regime in Singapore can be characterized as such: first, people are compelled to fulfill their needs for housing, healthcare, childcare, and retirement primarily through regular participation in formal employment. There is no coordinated safety net for persons who are not in employment. Second, there is a high degree of state regulation and coordination when it comes to accessing public goods in Singapore. While social spending and redistribution are modest, institutionalization and disciplining are not. State agencies, laws, and policies together institutionalize what amounts to highly individualized and differentiated access to public goods. Specific heteronormative performances of the familial are important, and economic participation must be understood as also entailing familial interdependence of a specific form. Finally, where there is attention to the low-income who cannot fulfill needs through market participation, this 'help' is residual, targeted, and conditional. The wide range in the type and quality of services that come with different price tags naturalizes inequality. Living in a city where the type of housing, healthcare, education, and

childcare we have is dependent on how much money we can spend, we come to accept that we deserve different levels of service depending on our wealth.

Despite recent state rhetoric in the direction of ‘social inclusion,’ then, the regime that is put into practice has a very thin sense of mutual obligations amongst members of society.¹⁰ Instead, the ethic that is produced through everyday practice is one in which everyone has to take care of themselves as individuals and *individual families*.

The two realities of being Singaporean, or, can customers be loyal toward other customers

As I write this, National Day is around the corner. Military aircraft dragging the flag fly overhead. Lamp posts are plastered with banners featuring the faces of our multicultural peoples. Songs about our nation, our pride, play over the radio. Singaporeans are reminded, in ways big and small, that we are one nation, one people, one Singapore. This nationalism—the articulation of our unity through symbols—is intensified at this time of the year but also persistent throughout the rest of it. The language of ‘national good,’ ‘greater good of society’—this is language one can still use in Singapore’s public discourse without being laughed off stage, without coming across as quaint and naïve. This is an aspect of our national culture; our shared discourse includes this claim that in Singapore, we are not as

¹⁰ Somers (2008).

individualistic as in ‘The West.’ We put society above self.

An aspect of this discourse is true in the way that it is probably true of many other societies, including the much-maligned ‘West.’ Humans live in society and living in society—particularly in cities—requires certain levels of cooperation, altruism, a certain degree of giving up one’s interests for a greater good.

But. This ideal of our country—made up of people who put society before self, a sociologist’s dream—is everyday challenged by the other ethos we face living in Singapore: no one owes you anything and it’s everyone for themselves (i.e. their families). This too has become our culture.

Ethics are created from collective practices. We should care about the principles that, every single day, underlie our shared practices—of employment, of enacting family, of flat application, of childcare, of saving for retirement, of paying for tutors, of socializing our children in ‘filial piety’—because they are also the bricks that make up our public ethic.

Given particular mechanisms and principles of instituting access and lack thereof to public goods, what kinds of persons become marked as good citizens who deserve more, and what kinds as not-so-good and therefore deserving of less? In a system that emphasizes self-reliance and the family as the first line of support, what are thinkable and what are unthinkable ways of relating to one another in society?

Being an individual in an individual family unit—with

specific behaviors, plans, desires, and ultimately money—is what brings about deservedness. We see embedded in this logic a particular sort of agent with an individualized subjectivity: people are individuals, families are individual units. They should act for themselves, they must try to help themselves, they must be self-reliant, and their dependence on others must be minimized. In this schema, dependence is the ultimate individual failure and social ill. When people end up in different places—when we see some people living it up and others living on the edges—it is because they deserve it.

Thinking and living this every day, inequality appears inevitable.

The rah-rah of ‘greater good’ competes with our experiential reality.

Of mutual obligations, shared responsibilities and collective rights—where are the institutional mechanisms that allow us to live those? In lived realities, our definition of social membership is one where deservedness is an individual challenge, task, and responsibility. The traditional ‘Asian family’ itself turns out to be a cover—an individualized unit that also serves as legitimization for our lives detached from our fellow citizens.

If we each pay a price for the things we need in life, and if we are constantly reminded that we get exactly what we pay for, and that paying any more than for our own share would be unfair, can we really see and consider the other people who are also at the cashier?

Can customers think about other customers?

Our national discourse emphasizes sacrifice, community, greater good. Our institutions, our everyday lives—they regulate and compel individualism, competition, self-centeredness.

Reforms

Reforms are urgently needed, particularly in the East Asian regimes which are ageing rapidly and which have historically had low social welfare spending. That the current system is inadequate and requires reform is also accepted by policy makers and/or politicians in Singapore.

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

The continuities in principles are notable.

First, there remains strong resistance to universalism. This is despite the fact that there have been some gestures at

ensuring some baseline meeting of needs through the CPF Life and MediShield Life—the former to provide some income in old-age commensurate with income while working, and the latter medical insurance that aims to insure all citizens and permanent residents, primarily for coverage for high-cost treatments (certain chronic illnesses, surgery, and hospitalization).

The persistent resistance to universalism is expressed in three ways: in discussions about the importance of forging social inclusion, very little has been said or done about redistribution. On the contrary, the specter of raised income taxes continues to insert itself into state-led discussions of welfare. We continue to hear that Singapore's attractiveness to global businesses and 'talent' is dependent on keeping taxes low. Scholar of social welfare regimes, Daniel Béland, points out that 'social exclusion' invokes a horizontal spatial metaphor, in contrast to the vertical imagery that is produced when the focus is on income disparities.¹¹ We see this in the Singapore case—increased prominence given to the rhetoric of 'social inclusion' with minimal consideration of the power relations and exploitation that produce exclusions. The avoidance of direct discussions of inequality and the need for not merely 'inclusion' but redistribution prevents conversations about universalism.

A second way in which universalism continues to be sidestepped—even actively avoided—is through the strong commitment to finely-calibrated means tests in most of the schemes that have been introduced in recent years. We see this

¹¹ Béland (2007).

in various subsidies for children's education and care, in cash aid and income supplements for the low-income, and in various policies that shape access to healthcare services.

A third way in which universalism is avoided is through something less obvious: a ghettoization of the problem of poverty. In state discourse about poverty, notions about 'charity,' and about those with more 'helping' those with less, have become increasingly salient. In tandem with this, a slew of new specialized agencies, programs and schemes, and personnel have been constructed to deal with 'the needy.' This way of framing the problem of poverty isolates it—detaches the issues and challenges faced by a small minority of the population from those faced by everyone else. It dislodges the issue of poverty from the broader political economy in which it is produced. Importantly, it frames public interventions as 'charity,' as 'help'—in other words, beyond public *responsibility*—and recipients as *recipients* rather than as members of society with rights to certain basic levels of well-being and security.

Aside from continued aversion toward universalism, recent reforms also persist in affirming the centrality of the family. As Esping-Andersen points out,¹² the commitment to the familial can be positive in the sense of enabling and forging solidarities between people; viewed particularly from the perspective of women, however, their real effects have tended to be uneven burdens and forced dependence. In its measures to enhance employment opportunities for workers, the Singapore state has

¹² Esping-Andersen (1997).

paid very little attention to disrupting gendered roles at home and gender inequalities at work. In its policies prescribing ‘work-life harmony,’ it has in fact reaffirmed the double-burden of employment and domestic responsibilities for women.¹³ Relatedly, heteronormativity—encompassing specific performances of both gender and sexuality—remains strongly affirmed through state institutions and practice. In various policies around public housing, childcare, work benefits, mothers continue to be distinguished from fathers, unmarried mothers from married ones, married couples from unmarried persons. There is hence little in reforms thus far that point to genuine disruption of the principle of differentiated deservedness.

By not disrupting the ethic of individualism and differentiated deservedness, both of which are institutionalized and rendered common sense, recent reforms continue to affirm the importance of individual practices and ‘choices,’ and the acceptance of differences and inequalities in outcomes. In sidestepping the issue of universalism, it has made no moves toward constructing citizenship built upon an ethic of mutual obligations where there are, as Margaret Somers puts it, “reciprocal but nonequivalent rights and obligations between equal citizens.”

Now what?

It is apparent that neoliberal capitalism has generated wide material disparities within societies. Singapore’s income inequality, as measured by the Gini coefficient, ranks among the

¹³ Teo (2013).

highest compared to other wealthy nations.¹⁴ In 2016, per capita household income from 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).¹⁵

The many costs of being poor in a wealthy city and not fitting the ‘ideal family’ in the state’s schema are clear to see: housing insecurity and very poor housing conditions; fear of seeking medical treatment because of lack of money; children who are already behind by the time they begin formal schooling at Primary One; inability to increase household income because care needs cannot be met; poor conditions in old age—including meeting basic needs for food—due to lack of accumulated savings. In other words, the need for well-being and security amongst the Singaporean population are particularly acute at the lower ends of the income strata.

As populations age, family sizes shrink, capitalist crises intensify, and jobs across the board become less secure, we have to face the fact that people’s needs for social security have expanded. In other words, although the focus of this book has been on the lowest-income, the conditions of insecurity and precarity they face are not quarantined in that segment of the population. Based on what we see in the world around us, we are no longer talking

¹⁴ Lim (2013b).

¹⁵ Singapore Department of Statistics (2016).

about a small minority nor a problem that will go away.¹⁶

There are at least two reasons why differentiated deservedness needs to be examined before needs can be properly met: first, and most obviously, to the extent that the principle of differentiated deservedness is embedded in social policies, the inequalities generated by capitalist logic are not alleviated but deepened by state policies. In other words, as long as access to public goods varies greatly in terms of affordability, and affordability in turn is heavily dependent on one's position in the capitalist economy, one's advantage or disadvantage from market participation maps onto their interactions with public goods. We have seen, moreover, that such differentiating also compels particular 'familial' performances of gender and sexuality; as more delay, reject, or leave marriage, reduce fertility—for a variety of reasons that are themselves related to security and well-being—social policies that continue to presume and insist on rigid familial forms are necessarily going to fall short of addressing real needs.

A second reason to scrutinize differentiated deservedness as we consider the way forward is this: as I have argued, state policies are not merely discriminating but producing certain categories, individualized orientations and sensibilities. This has implications for the politics of reform. What we have in this mode of governance is not just a state against a cohesive society, but a society split apart by varied and possibly competing interests; a society made up of members who are deeply individualized and

embedded in a context where citizens accept that some people are more deserving and others less so. The process of reform, then, will not be an easy path toward welfare expansion partly at least because of the 'society' that current welfare practices has produced.

To meet people's needs and bring about greater well-being for society, our bifurcated consciousness—greater-good-society-before-self on the one side; survival-of-the-fittest-care-for-my-family-first on the other—must be brought into coherence.

To overcome inequalities, unevenly distributed wealth, power, indignity, and hardships within our social body, we cannot remain customers.

Can customers think about other customers? No. We can't.

16 Standing (2011).