

## 17<sup>th</sup> Anniversary Podcast Series

(Tackling the Grand Challenge in Individual and Social well-being)

### Episode 5: Social inclusion in Singapore: Are we there yet?

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**Ng Kok Hoe:** Welcome to the fifth and final episode of the Lee Kuan Yew School of Public Policy's 17th Anniversary Podcast Series. To celebrate the anniversary, we have been speaking with some of the school's experts on the overall theme of tackling the grand challenge in individual and social well-being. For this particular episode, we asked the question, Social inclusion in Singapore: are we there yet?

Instead of giving a talk, I'll be having a conversation with my guest. While planning this episode, we also thought that since it's the final episode of the series and it is the end of the year, it might be useful to take stock of major policy developments in 2021 – the Prime Location Public Housing model; workplace anti-discrimination law; and the expansion of the Progressive Wage Model or the PWM. And throughout the conversation, we will talk about these events and think about what these policies do for social inclusion, wearing a social inclusion lens.

So, I'm Kok Hoe from the Social Inclusion Project at the Lee Kuan Yew School. And I have with me, Shailey Hingorani from AWARE, the Association of Women for Action and Research. Hi, Shailey!

**Shailey Hingorani:** Hi, thank you so much for having me.

**Ng Kok Hoe:** Thank you for joining us. Well, I feel like 2021 has been a big year for gender equality. How's the year been like for you and for AWARE?

**Shailey Hingorani:** I completely agree with you. It has been a big year for us because Singapore declared at the start of this year that it was going to be the year of the Singapore woman. In fact, in September last year, the government announced what I think is the first ever gender equality review, with a view to ensuring gender equality as a fundamental societal value. Our focus this year, as a result, has centered on responding to this review in two significant ways.

First, we distilled about 36 years of research and advocacy that AWARE has been involved with into a 242-page report on the barriers we still need to address in order to achieve social inclusion in Singapore with a special focus on marginalised women. We made a total of 88 recommendations on how policymakers can address issues women face over their life course. So, I'm thinking from the youth, to employment, to motherhood, to caregiving and even retirement.

Second, in order to complement the government's national review of gender equality issues, we held a series of discussions with about 191 members of certain communities. These discussions explored policies related to creating safe work and school spaces, tackling discriminatory practices across sectors, navigating legal obstacles for non-traditional families. From these discussions, we co-created a series of seven policy wish lists with joint recommendations on what we would like the government to prioritise in its gender equality review.

And finally, we have focused much of our attention this year on workplace harassment and discrimination, including conducting a national survey on workplace sexual harassment earlier this year. I know we'll get a chance to talk about workplace discrimination a little later, but for now, Kok Hoe, why don't you tell us about all the exciting work you've done on social inclusion this year.

**Ng Kok Hoe:** Yeah, well, after hearing that I'm a bit embarrassed to present my report card. Researchers, academics don't generally have such exciting lives as you do in civil society. But this year, we have had the chance to launch our second report from the Minimum Income Standards project. So, while the first report, which we published in 2019 focused on elderly households. This year's report asks the question, what do households in Singapore need for a basic standard of living?

And we focus on working age households with children up to the age of 25. So, this was the combination of a year of field work that I did with a team of researchers from different parts of NUS, as well as NTU. And since releasing the report, I've been very encouraged at how closely people have been reading the research report, slightly unnerving because I think more people read reports

like this than they ever will if we released it in a journal. That also means we have to be very sure of the material we put out there. But I have been very encouraged by people's interests, even to the extent of discussing methodology. Which we don't always get, but research findings are as good as the methods. So, we are all very glad that people are reading the work so closely.

Besides that, we are also close to completing a couple of other projects, such as one on the second nationwide homelessness street count. That should be out quite soon, hopefully, so that's my year.

**Shailey Hingorani:** That sounds absolutely fantastic! You said you were jealous of the work that AWARE has done, but I'm incredibly jealous of the fact that you are finding people reading your research reports closely.

**Ng Kok Hoe:** Thanks!

**Shailey Hingorani:** Now in our work, Kok Hoe, we do adopt a social inclusion lens. We find it to be a useful framework to use because it allows us to focus on the abilities, opportunities and dignity of women, especially marginalised women who are frequently disadvantaged on the basis of their identity to take part in society.

I thought that maybe we could start this discussion today with a fairly simple question, which is, what is the best way to think about social inclusion and to you, is it a conceptual framework that is preferable to inequality and poverty?

**Ng Kok Hoe:** Just that phrase that you use about taking part in society, I think that's at the heart of all work on social inclusion compared to more linear or unidimensional notions, such as poverty, which tend to focus on, on income, which is important. But the notion of social inclusion, it's more complex, right?

It stresses the causes, experiences and consequences of disadvantages, especially persistent and overlapping disadvantages. So, it's a reminder that the challenges people face, are often multiple and interrelated. So, if social inclusion is the goal, right, then the problem is social exclusion. So social inclusion has a vision of a society where people can, like you say, take part in social activities that are considered customary in their time and place, right?

So, this means social inclusion is not interested in comparing living standards in a society with another which is much less wealthy, for example. We are thinking about people in their particular societal context. We are interested that

people have capacity for economic production and consumption, meaning they can take part in work and also be able to afford the things that they need.

And finally, that they also get to shape the decisions that directly affect them. This last bit is about participation, political participation in, in the broader sense. So, there are multiple elements to social inclusion. There is a social dimension, there is an economic dimension and there is a very important political dimension.

**Shailey Hingorani:** Kok Hoe, would you say that there is a relational dimension to social inclusion as well? I mean, to me that's the most fascinating part of the conceptual framework, right? The fact that the framework allows you to focus the tension on inequalities that are a product of social relationships that have defined a normative system that assigned social identities, even power and status to different groups, individuals, classes and sometimes even states.

**Ng Kok Hoe:** Yeah, exactly. So the idea of relation I think it's also important and connected to that, the idea of people's experiences being relative, right? So, by relation, I mean, social inclusion is interested to examine people's access to social networks and resources. And of course, once we talk about accessing social networks and resources, people's identities relative to the others around them become extremely relevant, and the idea of social inclusion is that, it must always be appreciated relative to the other people who are living in that society at that time.

Which means that we cannot be saying that this set of living standards is okay, if you can afford it, but if you can't, then that is enough. So ideas like this, that there are different sets of standards for different people, and so on, are often the very definition of social exclusion rather than inclusion.

**Shailey Hingorani:** Right. Right. And at the start of the podcast, you mentioned three policies that the government has announced recently, that fall in several sort of critical domains of social policy, including housing, the income, and work, and part of the conversation is going to focus on whether or not these policies deepen social economic and spatial fairness.

And I was wondering if we could get started with housing, specifically the announcement that the government made on public housing in prime locations. Could you give us a brief overview of the policy? Does it push us towards and closer to social inclusion?

**Ng Kok Hoe:** I have a colleague who likes to say that nothing ever happens to housing policy in Singapore. Of course, he doesn't mean it literally, but the idea that housing policy, especially our public housing model, that it's a largely settled issue, I think it's not wrong. So, this year we saw an exception to this, when the new Prime Location Public Housing model was launched. And by prime location, they are referring to housing in the city centre and Greater Southern Waterfront areas. It came through a process of public consultation. That's important to mention because we just talked about participation as an element of social inclusion.

The new model was announced in October this year, 2021, closely followed by the first BTO launch, which is a launch of new Build-To-Order flats in Rochor. There was in this launch, a three-room, four-room flats, as well as public rental flats, which we can talk about more later.

And the slogan behind this model is very interesting. I say slogan because that was what it was. It was repeated often. It was the headline of the press release. So, I think its wording is worth looking at, right, its slogan is "affordable, accessible, inclusive housing." The wording is really important. In practical terms, to ensure that housing in such desirable locations remains inclusive, there were a series of measures to essentially dampen market forces, so that public housing in those areas will, in the words of policymakers, reflect the diversity of our society. Some of the nitty gritties, right, include for the first time, applying BTO eligibility conditions even at the resale stage, for example, even at the resale stage, the buying household has to have at least one Singapore citizen, it can't be an all permanent resident or PR household, which is not the case for other resale flats.

The requirement that only households that form a "family nucleus". And here I do air quotes because this is not an accepted sociological term. It is a policy term. So singles are not allowed even at the resale stage, this is also new. There is an income ceiling that applies, the flat buyer must not have disposed of, or currently own, private property in the last 30 months. There were other new measures such as additional subsidies and a subsidiary recovery measure, much longer minimum occupancy period of 10 years, instead of 5, and flat owners are not allowed to rent out, or to let, the whole flat. So, this is new, it's innovative. I guess it gives us lots to talk about.

**Shailey Hingorani:** Absolutely. And you have me wondering, so you talked about all the requirements that a family needs to fulfill in order to be able to access these new housing units. And we were talking about social inclusion earlier, the overall frame of this conversation and social inclusion.

Do you find that specific criteria, especially when it comes to laying down requirements for access to public services, is fundamentally incompatible with the idea of social inclusion?

**Ng Kok Hoe:** It's an interesting and complex question. A simple answer would be no, right? For the basic reason that most public services involve some sort of targeting, and I say, no, because targeting on its own is not necessarily socially exclusive, right? What makes a particular form of targeting socially exclusive is when the targeting criteria are based on people's characteristics rather than their need for the public service. If we gave a certain public service only to people who needed it, there's nothing wrong. For example, primary school education is not targeted at elderly people. That's not socially exclusive, they don't need it. But if let's say, in the case of public housing, which is meant to fulfill housing needs, is allocated based on criteria which have nothing to do with these needs, such as people's marital status and partnership history, then we begin to veer into the terrain of social exclusion, right? Because those grounds are both irrational and unfair.

**Shailey Hingorani:** Well as you know, single parents' access to housing is an area that AWARE has done a lot of work on.

**Ng Kok Hoe:** Mm-hmm.

**Shailey Hingorani:** And I wonder if we could take a minute to talk about the challenges that single unmarried parents and their children face as a group when it comes to accessing public housing. And I just wanted to say that I completely agree with the point that you made earlier, which is that Singapore has indeed made significant progress in meeting the housing needs of citizens, right?

Especially those whose family structures conform to a specific nuclear family model. And yet we know through experience that policies could do far more to meet the needs of single parents. And when I say single parents, I'm thinking about divorced parents and thinking about widowed parents, unwed parents or parents with incarcerated spouses and these single parents form a growing and sizable group.

So, I do think that it is important that we pay attention to them. Specifically, if we were to consider a single unmarried parent, we know that unwed mothers face a double disadvantage, right? They single-handedly bear, not only the typical burden of motherhood, but also the stigma and the tribulations of being unmarried in a society that is encouraging a mainstream definition of parenthood, that parenthood must happen within marriage. Single parenthood

also is placing an immense sort of responsibility on one person that's meant for two. And the government did last year announce that single unwed parents over the age of 21 will now be able to buy a three-room flat in non-mature estates from HDB (Housing & Development Board) compared to what used to be available to them, which was a two-room flat.

This will certainly ameliorate the situation for those who can afford such flats, right? However, when you consider the fact that the monthly employment income for unwed mothers below the age of 35 is \$600, we know that most of them are going to require subsidies.

So, their choice of housing will still be limited despite this change announced last year. Also, HDB policy does not allow unwed single parents and their children to form what is called a family nucleus, which makes them eligible for flats, which makes them eligible for housing grants under the family's grant scheme. More broadly, although the changes now provide more options and have lowered the age of eligibility, single mothers will still need to meet these requests through HDB, where their needs will be assessed, right, or through MPs (Members of Parliament) and we've come across so many cases where single parents have approached MPs directly rather than using the usual sales channels.

We are concerned that a lot of requests for rental housing remain on a case-by-case basis for single unmarried parents, and what we've been asking for instead is for the government to define objective criteria on how our housing applications are being evaluated. We think that this approach is superior to the case-by-case approach.

Of course, it was rejected on grounds that each case is unique, and the government needs to be able to exercise maximum flexibility. However, our experience tells us that such an approach has failed to meet the housing needs of unwed mothers. We must also bear in mind that social inclusion, housing policies specifically have knock-on effects, right? Housing is not just about a roof over your head. We know that unreliable housing, unstable housing actually seriously undermines a parent's ability to stay employed, to protect their children from abuse, and to have the time and space to plan for the family's future.

**Ng Kok Hoe:** The observation that the disadvantages single parents face are multiple and overlapping. Again, back to the idea of social exclusion, well, how their economic disadvantage in the current housing regime may translate into housing needs not being met, and of course, that has implications for the

children and family life in general. I was quite struck by how, in even the public debate and certainly in, in the mainstream media when there was attention to how singles will not be eligible to purchase flats under this model, that they were mostly talking about single adults as single, as one person, right? This group, single parents, so parents who never married and so on, did not even surface in the discourse. They were completely forgotten. So similar to what AWARE has found in your research, in our Minimum Income Standards study, we calculated what we call, the housing penalty that single unmarried parents have to pay just to meet their basic housing needs.

In some of the press statements that came out around that time regarding this housing model, there was a lot of reference to how we want to reserve housing in this model, for those who have genuine housing needs. The language is important, right? So that they include the word inclusive in the headline. I think it's important that we begin to talk about housing needs. I hope that in the coming years we will think more deeply about putting this into practice, about allocating housing based on actual needs rather than prioritising access to housing based on things that have nothing to do with housing needs, such as partnership history, like I've said.

If we wanted to allocate housing based on housing needs, what would that look like? It could be prioritising households for particular flats based on the household size. That's allocating housing based on need. Whether the mother is married or not, has nothing to do with her and her children's housing needs.

And when we talk about housing needs, I think we also need to turn our attention to, well, in the first launch under this housing model, there were 40 public rental flats. 40 out of a thousand, well, that's 4%, right? So, which is already slightly below the prevailing ratio of public rental units.

And if we're interested really, to provide housing that's accessible and inclusive, then we need to relook very seriously at our public rental housing model where currently, because of inaccessibility issues, the way the service is being designed, such as the requirement for singles to share a flat, and just inadequate space provision, because public rental flats can never be larger than two-room, so the space inadequacy for families with children. I think if we are serious about an accessible, adequate, inclusive public housing system, then really the public rental housing regime needs to be brought up to date.

Moving on, in our second kind of policy news, we have a piece of news that has to do with preventing discrimination. So, this is the proposed workplace anti-discrimination law, which will come into effect soon. We are still waiting for

details. But what is it, right? The current regime, when it comes to discrimination at the workplace, is based on guidelines under the Tripartite Alliance for Fair and Progressive Employment Practices, or TAFEP for short. The current regime is just based on a set of guidelines, there are administrative penalties, but it's not law. So, in August this year, it was announced that these guidelines will soon be turned into law. What is the primary motivation? So, this has to be made clear. Although it says the heading is workplace anti-discrimination, I must confess - because this is a policy area that I look at from a distance, as a distant observer, and when I see the headline, workplace anti-discrimination, I have a set of expectations, and then when I read the content of the news - it's a bit jarring and I was initially a bit confused. The primary motivation, it was in fact to address what was referred to as, restlessness over foreigners, especially work pass holders, restlessness, or even resentment among Singaporeans regarding job competition, essentially, from work pass holders, which has intensified under the economic conditions of the current pandemic.

But, I don't know whether it was a by-the-way, but I mean, I'm glad that the coverage is beyond bias on the basis of nationality. The law is supposed also to cover discrimination of gender, age, race, religion, and disability, right? And I know this is an area where AWARE has done a lot of work and it was also a significant section in your omnibus report on gender equality.

So, I wanted to ask, is this, in fact, I saw a specific recommendation in the report for comprehensive anti-discrimination law. Is this it, has your wish come true?

**Shailey Hingorani:** That's a great question. So let me start by saying that we are actually really excited by this announcement. We didn't think we were going to see an anti-discrimination law anytime soon. So, we were pleasantly surprised when the announcement was made and you're absolutely right in pointing out that what the government is planning is to enshrine the current tripartite guidelines on fair employment practices into law.

And the law is meant to protect employees from discrimination. On the basis of age, you mentioned race, gender, there's religion, there's marital status, family responsibilities and disability. Now the recommendation that you pointed out from the omnibus report, that calls for a comprehensive legislation, is still a bit of a dream. And let me tell you why. There are four things that we think are missing from the current proposal. And, you know, granted that there are several conversations ongoing at the moment. There're several public consultations ongoing at the moment that will help shape the final sort of law,

and I have four suggestions here. One is because the tripartite guidelines are going to be enshrined into law, which is obviously a positive step forward.

We are a little concerned that only the categories of people that are protected under the guidelines will be protected under the legislation. And the categories, the list that I read out earlier obviously misses out on gender identity and sexual orientation. I think if the new anti-discrimination legislation is meant to help us achieve maximum social inclusion, we can't afford to leave out a historically marginalised group that is known to face discrimination in housing and employment and other areas of life.

So that's one. The second thing, I hope the new anti-discrimination legislation pays attention to, is the issue of workplace harassment. We think that workplace harassment should actually be categorised as a form of discrimination.

Discrimination is often expressed through harassment so that there is a deep link there that needs to be addressed in law.

And in expressing discrimination to harassment, employers and co-workers often create a hostile, intimidating, or threatening work environment. This can happen through words, it can also happen through actions. Marginalised groups, again, LGBTQ, people with disabilities, people with caregiving responsibilities, we know are more vulnerable to harassment due to deep seated, discriminatory stereotypes that we have.

So that's second. The third big area, I think the legislation should address is that it should include both direct and indirect forms of discrimination. I think we all understand direct forms of discrimination, right? But indirect forms of discrimination, even though they're subtle are as important, and we must not let these indirect subtle forms of discrimination, escape attention. Right? Now what is indirect discrimination? I think it can result from policies that apply to everybody at the workplace, but they disproportionately affect the marginalised group. A great example and a pertinent example, given discussions around the tudung issue in the workplace, is that as an employer, let's say you take the decision to ban headscarves in the workplace. Now in theory it's applicable to everybody, but we know that it disproportionately hampers those with a religious obligation to don headgear, right? So, this is an example of indirect discrimination that we hope the new legislation is going to address.

Finally, it appears that the government is looking to place a special emphasis on mediation as the first step to resolve cases of workplace discrimination. Now, we agree that mediation can be useful, especially when it comes to

communicating between employers and employees, but it may not be appropriate in all cases.

For many victims of discrimination and we know this through the clients that we support through AWARE's workplace harassment and discrimination advisory, facing employers who've been discriminatory can actually be traumatising. It does not make for a level playing field. And I think that if the anti-discrimination legislation is serious about relying on mediation, we must take steps to ensure that mediation processes are fairer and safer for all parties.

One way to do this would be to say that employees can opt to have a trained social worker present so that there's a modicum of support available during mediation. And the social worker can also help communicate on their behalf at emotionally sort of distressing moments.

**Ng Kok Hoe:** So, moving on to our final topic. There was the big announcement this year. I must say this has been a big year in terms of policies related to employment and work for obvious reasons because of the strain that COVID-19 has placed on our economy and on job and income insecurity. There has rightly been a lot of policy attention, so it's been quite a, I think, a landmark year for labour-related policies. So, the specific one we are looking at is the expansion of the Progressive Wage Model or the PWM. This is a series of wage ladders, ladders being something you can climb up alongside career and training pathways that are meant to improve productivity.

So, the Progressive Wage Model is not new, it has existed since 2014 and it already, before the recent announcement, covered cleaning, security and the landscape sectors. And there was already a decision to include lift maintenance work from next year, 2022. Just to give listeners a sense, the lowest rung of this ladder is around \$1200 to \$1500, depending on which sector we are looking at.

So while it's a ladder, meaning there are different wage levels, depending on one's seniority and amount of training the worker has attended, the bottom rung is what we are most interested in, right? Because that functions like a minimum wage. I say minimum wage but the PWM is not quite that because it's not law. Instead PWM works through licensing and registration requirements. So, if a security company does not pay the PWM to its workers, it does not get registered. You can't function, you can't operate as a company, that's how the PWM currently works. Whereas minimum wage elsewhere tends to be through the law.

And it's important to flag that even within the sector, the PWM is not comprehensive. It is only mandatory for Singapore citizens and PRs, it doesn't cover migrant workers. And it's also only applicable to outsourced cleaning and landscape jobs and employees of licensed security agencies, meaning that it doesn't apply to in-house employees. So here, the suggestion is that employers are encouraged to adopt similar principles for this excluded groups of workers.

So, in August this year, it was announced that the PWM will be extended to retail in 2022, the retail sector, and then food services and waste management later on, probably 2023. And there are also plans to include not just sectors, but occupations that straddle across sectors, such as administrative assistants and drivers, right?

Alongside this announcement that the PWM will be extended, it was also announced that companies that hire foreign workers will have to pay all their local employees at least \$1,400, which is what they call a local qualifying salary. This in effect again produces a minimum wage requirement for such companies.

Third announcement was that companies that pay all their employees progressive wages, whether or not they are required to, will get a progressive wage mark, it's like the mark of a good employer. All right. And the government has said that as the public sector, they will take the lead by only purchasing services from companies that have this mark.

Something that I want to flag quickly, which is when the announcement was made at the National Day Rally speech, there was an acknowledgement that we have not heard before, about the conditions of low-wage work, including a very new group of low-wage workers – delivery workers for which, I know, no measures introduced yet, but the government has signalled its intention. But I was wondering when you heard this big set of announcements, Shailey, what were your thoughts? Did it bring you cheer?

**Shailey Hingorani:** Definitely brought me cheer.

And being paid adequately for work is a fundamental human right as far as AWARE is concerned. And so, we were really happy that the Progressive Wage Model was going to be extended to more sectors and even occupations in the future. What did give me a pause was that even though COVID-19 has shone a spotlight on caregiving sectors, right? And I'm thinking about childcare and I'm thinking about eldercare. Essential services essentially, right? I mean, if you're a mother of a young child, unless you have access to childcare arrangements,

you're not able to participate in the labour force. Similarly, if you're taking care of an older person at home, your ability to engage in full-time work may be hampered. And despite this society-wide recognition of how important these sectors are, they have been left out of the conversation around Progressive Wage Model, and I wondered why that was, right?

**Ng Kok Hoe:** That is such an important reminder, I mean, when this announcement was made, there was a lot of attention to, I remember seeing a chart in a newspaper about how the various announcements will cover X percentage or Y percentage of low-wage workers, so that altogether, right, this set of schemes will cover almost all low-wage workers. But that's looking at paid work, right? There is a lot of work and labour now being done that is not even factored into the calculation yet, right? So, let's not forget that.

When I heard this announcement, I was slightly surprised. I agree with you that better wages for the most economically disadvantaged workers is really important. So that's good. That's a really big move. And I also saw what I felt was a greater sense of urgency, an impetus, that we've not seen for some time around this issue. I was most struck by how there have been very significant shifts in the policy narrative around this area, for people who watch it closely.

Some of it, I say I was struck, it felt a bit odd to me, because it felt like now the critics' arguments were being repeated back to them. Right? So we heard, for example, in the new policy narrative, that low-wage workers need to "gain ground with the median," and that's the language, right? So, this is an acknowledgement that their wage growth needs to be faster than median wage growth. Whereas the historical narrative has been that our low-wage workers are doing okay, right? But now they're saying, no, they're falling far behind. We need to narrow that gap. This is important.

The second shift in the narrative was that we acknowledged that there are limits to productivity growth in many low-wage jobs, for example, security and cleaning, and therefore an acceptance that the wage growth needs to be faster than productivity growth.

This is hugely significant because the historical argument against the minimum wage is precisely that if you set an artificial wage floor, on its own, it is going to affect employment levels unless there is a productivity gain, which is why it's a ladder and not a single cut-off, a single wage floor. But now there's an acknowledgement that this ladder may not in fact exist in a number of low-wage jobs, and that wages just need to be bumped up regardless of productivity gains. That's huge. And that, like I say, it has been a critics' argument for a long time.

And then a slightly smaller kind of acknowledgement was that they believe that people, public consumers, would be willing to pay more for goods and services right?

Well, I think we are almost out of time. I wanted to ask, if this has been a big year for gender equality, do you have any wishes for next year?

**Shailey Hingorani:** Yes! The number one issue on my wish list is for the government to introduce a national legislation on addressing workplace sexual harassment. Specifically, I want the legislation to provide a legal definition of what sexual harassment in the workplace means, and to place a legal obligation on employers to prevent and manage workplace harassment.

Let me post the same question to you. What's on your wish list for next year?

**Ng Kok Hoe:** One of the key findings that came out of our Minimum Income Standard study was, we calculated and we proposed a living wage level. It's \$2906. We proposed this as a starting point for a discussion about living wage. Now the Progressive Wage Model, I mean, we celebrated the extension, right, as a good thing. But its wage levels are way too low based on our calculations of what households need.

So, in our calculation, \$2906, we think it's a very reasonable level. In fact, last month it was also announced that the lowest rung of the wage ladder for security sector workers will be increased steadily until it hits \$3500 in 2028. \$3500 in 2028, even with 2% annual inflation, which we often do not hit, that is higher than the \$2906 we propose.

So, if I have a wish for, for next year and of course beyond, I know this is not work that can be done in a year or two, it is to have a greater conversation around wages and people's living standards that are based on principles like these – people's needs, what is decent, what is basic, and what will allow people to not feel excluded from society.

I hope that this sort of thinking, this sort of logic, and this sort of language can be brought more into the way we think and talk about policies. That would be my wish.

**Shailey Hingorani:** What a fantastic wish to end this episode on and to wish everybody happy holidays.

**Ng Kok Hoe:** Thank you, Shailey, very much for joining us. I thank all our listeners, both of this episode and in the series. This concludes our entire 17th Anniversary Podcast Series. Please visit the Lee Kuan Yew School of Public Policy website to hear previous episodes and for information on upcoming events. I wish everyone a peaceful end to 2021 and hopefully a brighter, better new year.

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