

IPS Academic Colloquium on Public Housing: Report

By Gabriel Lim, Research Assistant, and Marianne Wang, IPS Intern

INTRODUCTION

The Institute of Policy Studies (IPS) held an Academic Colloquium on Public Housing on 21 May 2024. It was attended by 27 speakers, moderators and participants comprising academics and public policy researchers. The objective of the colloquium was to explore analytical frameworks that explain Singapore's evolving political economy with a discussion on the public housing system as well as the social support system to provide context for that.

2. The first session examined Singapore's public housing system to assess if it has achieved its goals of affordability, accessibility, social inclusion and mobility. It discussed what was at stake in various parts of the system for the government and citizens.

3. Given that reforms in public housing are emblematic of the broader move to "refresh the social compact" between state and citizens — and among citizens as part of the "Forward Singapore" roadmap of the fourth-generation leaders — the second session examined the contours and impact of the broader system of social support. It addressed questions about whether it has helped to foster a fair and just society, and propelled social equity and inclusion.

SPEAKER PRESENTATIONS

Session 1: Recent Research on Public Housing

Professor Chua Beng Huat, Emeritus Professor (Prof), Department of Sociology and Anthropology, Faculty of Arts and Social Sciences, National University of Singapore (NUS)

4. Prof Chua Beng Huat began by stating that although Singapore's public housing system has its successes, i.e., providing homes for generations of Singaporeans starting with transitioning the pioneer generation from emergency flats

to owned flats of relatively high quality — it also has built-in contradictions that cause social inequality.

5. One thing is clear — Singapore has ensured the system pays for itself and is not an indeterminate drain on resources. Citing pioneer leader Dr Goh Keng Swee as the architect of this foundational principle, Prof Chua contrasted this with the failure of public housing systems in socialist and communist economies of the 20th century in the implementation of their ideological commitment to housing as a right of citizens. There, the low rents charged to residents were nowhere enough to keep their habitats well maintained if the homes were built in the first place.

6. Making the case that the government's position as the main provider of housing to Singaporeans was by no means accidental, Prof Chua argued that the state quickly recognised the ability to exercise significant social control over its nascent population through public housing. This is because the state is the main landowner, having acquired so much land for public purpose and housing over the years. It also uses the Central Provident Fund (CPF) system through which Singaporeans achieve home ownership via its mortgage-like mechanism. It is therefore no wonder that many Singaporeans feel it is the government's basic responsibility to meet citizens' housing needs.

7. In this way, while the state might have intended to influence Singaporean society through its provision of homes, public housing has provided an avenue for Singaporeans to "socialise" the government, by expressing displeasure at housing policies they deem unfavourable or inadequate and voting against the ruling party during elections. This has helped to keep democracy going in Singapore.

8. This has a large enough political effect as to galvanise the 25 per cent of citizens who consistently vote against the ruling party and even more, said Prof Chua. He recalled how the government's unwillingness to extend priority for replacement flats to residents in Blair Plain — that was to be developed for a nearby port — caused the People's Action Party to lose the single-member constituency of Anson in a by-election in 1981.

9. Prof Chua's view is that the main area of tension in public housing policy stems from its monetisation aspects. For instance, the creation of the resale market to allow families to upgrade to larger flats and to facilitate their social mobility, has resulted in the view that flat owners should be able to profit from selling their flats. Upper middle-class and well-educated Singaporeans are particularly good at profiting from the system as they secure choice flats in good locations and monetise them once the Minimum Occupation Period (MOP) lapses. This practice is generally accepted by

Singaporeans, but in recent times it has become an ethical and moral issue as certain flats traded at over a million Singapore dollars. This is where public subsidy translates into private accumulation, as suggested by the title of Prof Chua's recent book, *Public Subsidy/Private Accumulation. The Political Economy of Singapore's Public Housing*, published by NUS Press.

10. The monetisation policy has created other problems. Prof Chua cited the 99-year lease system and the 2022 controversy around the Housing & Development Board's (HDB) decision to redevelop old housing blocks in Ang Mo Kio under Selective En-Bloc Redevelopment Scheme (SERS), where many of those affected were the elderly with insufficient funds to afford the top-up cost of a replacement flat with a fresh new 99-year lease. While the Ang Mo Kio situation was resolved by offering shorter-lease replacement flats to elderly residents at lower prices, such transfer problems are early warning signals of what might happen as the first public flats to be built tail down on their leases.

Mr Christopher Gee

Deputy Director, Senior Research Fellow & Head, Governance and Economy Department, Institute of Policy Studies, NUS

11. Mr Christopher Gee explained that in reviewing the public housing system, it is possible to discern four underlying principles to it: shelter, citizenship, store of value, and tradeable assets which were explained in the IPS Working Paper, *Public Housing in Singapore: Four Principles for Public Deliberation*, that he co-authored with IPS colleague, Mr Gabriel Lim. While these principles represent its objectives too, contradictions occur among them. He argued that it is important to address these tensions lest they lead to societal fissures and political opportunism, given the public psyche regarding this area of public policy.

12. Beginning with the notion of shelter, it is the provision of a roof over one's head while further integrated with the idea that residents must be able to access all the amenities of a well-planned HDB satellite town. Flats and estates are regularly refreshed and upgraded, and there is a range of typologies to accommodate different profiles of homeowners. Married couples and nuclear families are prioritised in the application process, while singles, the elderly and low-income households are also provided for. There is an income ceiling to ensure that public housing remain within reach of most citizen households, and that subsidies are available, with more for those who need them most.

13. Citizenship is the concept of the government's commitment to provide Singaporeans with accessible and affordable public housing so that they have a stake in the country and a sense of connectedness to fellow citizens. Living in HDB estates

socialises citizens to multiracial living and provides motivation to taking on permanent paid work. This idea of citizenship includes the expectation that Singaporeans vote for the governing party that houses a nation and routinely upgrades flats and estates.

14. Store of value is the notion of HDB flats as a source of retirement funding. Homeowners' flats, mostly financed from owners' CPF accounts, can be set towards CPF's retirement schemes, or can be directly monetised in several ways — by renting some rooms out, enrolling in the Lease Buyback Scheme, or sold to buy smaller flats and keeping the gains to boost retirement income.

15. Tradeable assets is the idea of selling one's HDB flat to make a capital gain, which is possible as soon as the MOP is over, to purchase a larger HDB flat or private property and thereby achieve socio-economic mobility and higher social status. Although the resale market is subject to the vagaries of economic conditions, this provides flexibility in balancing the demand and supply across property market in the country. It is a form of public capital transfer from the government, through the subsidies that buyers receive when they purchase a home from HDB, into the capital gains for private accumulation when they trade it.

16. Mr Gee proposed that the state should prioritise shelter above the principle of tradable assets given the fundamental objective of a public housing system, adding that in the social domain, citizens are afforded housing and it is intrinsically connected to the nation's political capital.

17. Using the tensions between the principles to suggest policy proposals, Mr Gee analysed the conflict of shelter and citizenship versus tradeable assets. As new flat prices must command a certain price that both incentivises full-time paid work and ensures that resale prices remain commensurate with the monetisation goals that existing flat owners have, it is inevitable that flat prices will keep rising and possibly, mortgage loan tenures will become longer.

18. To reduce prices and to prevent Singaporeans from spending a substantial portion of their working years paying for their flat, he proposed that prices of new flats be linked to household incomes only, with mortgage terms set at a maximum of 15–20 years. Such a “housing cost minimisation scheme” (HCMS) would encourage buyers to think of housing as a consumption good, emphasising the notion of shelter over tradable assets. The provision of a subsidy that will reduce the net purchase price of a new flat could be set so that the housing price-income ratio is three times, and the debt servicing ratio is at 30 per cent based on a 15–20-year mortgage. If the flat is sold, the implicit capital gain is not privatised but returned to the HDB.

19. Exploring the tensions between citizenship and tradeable assets, while Mr Gee recognised that the new prime, plus, and standard classifications are set so that there is clawback of a percentage of the subsidy for prime and plus flats, he proposed a progressively-scaled public housing benefit-sharing levy that can be imposed on flats that are resold but were purchased under the HCMS, to pass on this benefit to the next generation of public flat buyers.

20. Mr Gee concluded by suggesting that given Singapore's unique public housing landscape, all homeowners of HDB flats are stewards of their homes that are likely to be passed down to the next generation since they have 99-years on the lease. So, it is important for the public to have a clearer understanding of this area of policy in its entirety.

Professor Sing Tien Foo, Provost's Chair Professor, Department of Real Estate, NUS Business School, NUS

21. Beginning with his own take on the fundamentals of public housing, Prof Sing Tien Foo recognised that the state's high ownership of land allowed the government to craft public housing policies to address Singapore's unique challenges. He recognised that while public housing in Singapore has been successful in some respects — like its high homeownership rates — it has also run into contradictory objectives it must balance. The current concerns surrounding the sustainability of the system call for some reviews of selected public housing policies.

22. What could be possible effects on social mobility and equity of the current public housing policies? Prof Sing found that HDB policies allowed housing equity for lower and middle-income families to rise over two generations, from parent to child. Meanwhile, those in the high-income brackets saw their children's housing equity plateau and even decrease slightly. Those who own houses at the highest-value bracket enjoy an exponential rise in housing equity values.

23. Prof Sing summarised the principles laid out by Mr Gee with respect to the tension between citizenship and tradeable assets in public housing in Singapore. While society has largely benefitted from the policies, there is now an over-emphasis or prioritisation of the free market aspects of housing. It has become difficult to disentangle housing consumption from the notion of it being an investment asset. Moreover, there is a moral hazard at play if the government attempts to preserve and prevent the fall in value of the assets.

24. While this has facilitated the upward social mobility of many, it has inevitably caused housing price inflation. Many elderly flat owners who have invested in public flats have seen appreciation in housing assets but decrease in financial resources as

they used a large proportion of their savings to pay the mortgages. They are caught in a dilemma, widely known as “asset-rich but cash-poor”. They are also stuck with bequest motives when balancing the options between monetising the flat values to meet their retirement needs and leaving something for their children.

25. If Singaporeans could be convinced to purchase flats that meet just their own housing needs and are within their ability to pay, housing consumption patterns and prices would be rather different from what they are today.

26. He explained the leasehold and freehold value computations, demonstrating how deviations could occur between transacted values in Singapore and the theoretical values as reflected in Bala’s Table, the Singapore Land Authority’s Leasehold Table.¹ In particular, he noted that the market tends to overvalue freehold properties, while older homes with shorter leases tend to become significantly undervalued.

Session 2: Analytical Frameworks for Developments in Social Policy and the Provision of Public Goods in Singapore

Associate Professor (A/P) Terence Ho, Lee Kuan Yew School of Public Policy, NUS

27. A/P Terence Ho said governance, and specifically social security policy in Singapore, are undergirded by the following principles: first is the primary notion of “self-reliance” where the individual puts in personal effort and takes responsibility for their own welfare; next, the family provides a first line of defence, then the community with its many helping hands is the second line of defence, while the government is the provider of last resort.

28. He attributed this approach to two national considerations: ensuring fiscal sustainability of state programmes and maintaining economic dynamism, which should not be undermined by all-too-generous social support. The result is that recipients of state assistance tend to be seen in negative light. The challenge in designing social policy is to strike the right balance between personal effort and collective support.

¹ Bala’s Table is a discounted values table showing the value of a parcel of land with different lease terms remaining, as a percentage of its value assuming it were freehold. This Leasehold Table was first adopted by the Land Office when Singapore was still a British colony. It is widely believed that the table was prepared by a Land Office employee by the name of Bala, and the table has become known as “Bala’s Table” in the real estate industry. Generally, the value of a piece of land varies with its tenure. The land value will be higher if the remaining lease is longer. However, the value of land does not fall at a constant annual rate as its lease period falls. Citation from: *Determining the value of leasehold land: A closer look at “Bala’s Table”*, Singapore: Centre for Liveable Cities, <https://www.clc.gov.sg/docs/default-source/commentaries/balas-table.pdf> (accessed on 13 June 2024.)

29. There are two key features of Singapore's approach to social support. First, Singaporeans can rely on the asset-based policies of the state investing heavily in human capital through education and the provision of housing, both of which cover the needs of most of the population. Second, the system provides "residual", targeted assistance rather than universal social assistance to those who fall through the cracks. For example, the transfer payment scheme for the disadvantaged, Comcare, targets the bottom 3 per cent of all resident households. A/P Ho cited Prof Teo You Yenn, author of *This is How Inequality Looks Like*, as he noted it is not only that the recipient might not get enough support, but it creates a sense of "indignity" to receive that help.

30. A/P Ho discussed how social policy has adapted to the emerging challenges of the 21st century. He highlighted how various domestic and international forces have raised the cost of living and accentuated economic and income volatility. He distinguished between the narrow and broad-based support systems, the upstream and downstream interventions, different segments of people who are at-risk, as well as whether the support came in the form of social insurance or social assistance. He also provided an overview of the new policies that have been introduced in recent years to help low-wage workers, the poor, and even platform workers.

31. He pointed out that previous criticisms by the International Monetary Fund highlighted gaps in Singapore's social safety nets, which specifically were the absence of a minimum wage system and an unemployment benefits policy. The former has now been addressed through the introduction of the Progressive Wage Model (PWM) and the latter will soon be addressed through the forthcoming re-employment support scheme that will provide a financial cushion for retrenched workers while they retrain or look for their next job.

32. Finally, A/P Ho offered several policy recommendations: In terms of upstream measures, he called for greater state investment in education and training, especially for reskilling and employment facilitation. Downstream, he encouraged the continued expansion of support and coverage for retirement adequacy, greater intervention for low-wage workers and unemployed persons, increased progressivity of taxes, as well as provision of more cash support and lower-cost amenity options. Notably, he suggested that the government consider providing "social dividends" rather than "social support" to citizens to reflect how they have common ownership of the country's reserves and capital. This would be an alternative approach to sharing the country's assets with its people.

Associate Professor Irene Ng, Department of Social Work & Social Service Research Centre, National University of Singapore

33. A/P Irene Ng analysed Singapore's welfare model in comparison with those of other East Asian societies to suggest improvements for Singapore. She examined Esping-Andersen's classification of Western welfare states into social democratic, conservative-corporatist, and liberal models. She noted that Singapore has elements of all three but leans towards the liberal model in our residual (rather than universal) approach to social assistance and provision, echoing A/P Ho's assessment. The welfare system is work- and growth-oriented. Recipients are compelled to demonstrate their effort and "work for welfare". This highly conditional nature of social aid pulls us away from the social democratic end of the welfare spectrum.

34. In a paper that A/P Ng co-authored, Singapore was found to have the lowest level of welfare protection with its "pro-work, minimalist welfare model" among the East Asian societies studied where even Hong Kong was considered more "redistributive". Singapore's welfare system was recognised for the high coverage in the quantity and scope of programmes but for its "low generosity" when the cumulative quantum of transfers and aid are taken into account.²

35. Even with successful development, Singapore's economy has matured and society has stratified. A/P Ng argued that Singapore needs more policy tools to alleviate income inequality, which remains high compared to other industrialised nations.. While Singapore's Gini Coefficient Index has decreased after the past 18 years of government measures to mitigate it, it has only fallen below the year 2000 level. Given the unequalising tendencies of today's economy, addressing inequality will continue to be important and challenging, she said.

36. A/P Ng pointed to the need for greater social mobility to prevent the formation of a permanent underclass in Singapore, with the abject poor in Singapore (such as those living in rental housing) often finding themselves stuck in their condition over more than a generation.

37. A/P Ng made the following policy recommendations. First, she suggested consolidating the many programmes that are currently in place. Second, she suggested a simplification of qualification processes for social support and assistance, something that has begun with the introduction of ComLink+. Third, she said that to facilitate social mobility, support that is both financial and social will have to be

² Wang, J. S-H., Abe, A., Kang, J. Y., Ku, I., Ng, I. Y. H., Peng, C., Zhao, X. (2024). Social safety net features in East Asia: A comparative analysis using the model family approach. *International Journal of Social Welfare*, 1-18. <https://doi.org/10.1111/ijsw.12678>.

provided over a long period of time so that there is a sufficiently long runway for recipients to find their footing and attain success in the labour market. Fourth, she proposed building in automatic stabilisers such as unemployment insurance and inflation indexing of government transfers to ensure that the real value of payouts do not fall.

38. She also promoted the need for universal and progressive digital access as the lack of these have become a new source of inequality today. She suggested piloting and implementing new policies related to digitalisation be it for work, business, or education among vulnerable populations first before scaling them up to the general population. This may slow the pace of digital advancement, but it is worth doing it to minimise the risk of leaving anyone behind.

Associate Professor Walter Theseira, School of Business, Singapore University of Social Sciences

39. A/P Walter Theseira took an evaluative perspective on Singapore's welfare model using quantitative evidence on the measures of redistribution, mobility and adequacy.

40. Under redistribution, he analysed a chart by the Department of Statistics (DOS) that set out how the distribution of government transfers across household types was concentrated among households residing in HDB 1- and 2-room flats. The data on annual government transfers is inclusive of in-kind transfers through public services such as education, making it difficult to assess how much cash and cost of living support is provided for lower-income households relative to other households and how this has changed over time. Regardless, overall support for lower-income households as measured by DOS has increased over time.

41. However, a more comprehensive analysis of transfers may attribute an even larger share of transfers to middle-income households instead. This is because the DOS data, based on A/P Theseira's reading of the notes to the data, does not appear to include some transfers or policy benefits that are likely to benefit middle-class households disproportionately, such as:

- a. Parenthood tax rebates
- b. Home ownership purchase subsidies
- c. Government-Paid Childcare and paternity/maternity leave
- d. CPF tax relief

42. Regarding mobility outcomes, A/P Theseira noted that Singapore's intergenerational mobility coefficient as measured by multiple sources including MOF and A/P Ng is low compared to some other developed countries, suggesting there is reasonable mobility across generations in the period covered by available data.

However, it was not clear how this mobility was achieved. Perhaps the early success was due to the rapid expansion of access to higher quality education, and other structural economic changes that led to wage dispersion. He warned that it remains to be seen whether mobility has continued to improve or if social stratification is beginning to set in, and that policymakers have signalled concerns on this in public discourse.

43. In terms of adequacy, A/P Theseira noted there has not been an official, sustained effort to document the sufficiency of Singapore's welfare system in helping households meet basic needs. Although there has been recent official work to measure homelessness, there have been no official measures of other basic needs like food security. He quoted the work of the Minimum Income Standards (MIS) team, which found that about 30 per cent of working households earn less than what is required to match their needs. Despite government effort, the MIS team argues that provision through the PWM falls short of MIS benchmarks and social schemes are generally inadequate in making up for the difference.

44. A/P Theseira then looked at the structural forces that contradict the aspiration of reducing inequality. He argued that the highly skill-selective nature of current immigration policies structurally contributes to worsening inequality in Singapore, given that permanent residents are selected overwhelmingly based on superior educational attainment and economic contributions.

45. In light of technological changes, A/P Theseira said that the jobs that are displaced as a result may be drawn more from lower skill occupations, based on evidence on past technological change, and may suffer reductions in wages also, further hurting existing low-skilled workers as well as workers with obsolete skills.

46. He added that most locals identify individual effort as the primary determinant of mobility outcomes, which would feed resistance to increased taxation to fund programmes to promote social mobility. Mainstream citizens would want recipients to bear individual responsibility for their socioeconomic positions. He suggested that the narrative and culture of "self-reliance" may have gone too far. A lot of work is needed to counter the ideological and fiscal constraints to achieve our social compact objectives.

47. A/P Theseira called for further research on the distributional consequences of government policies to explain the key consequences of such policies on different groups in society. The availability of individual-based data on education, labour and housing would be particularly helpful in achieving this.

KEY DISCUSSION THEMES

48. These are the key themes that emerged in the two discussion periods at the colloquium.

Poverty and Lived Experiences in Rental Housing

49. Participants felt that the concerns of the poorest 6 per cent of Singaporeans who live in public rental housing have largely been ignored. They considered the living conditions of rental flats — cramped living spaces where residents are often made to share the flat with another person or family to keep them uncomfortable and have them work towards purchasing their own flats. These residents also face the social stigma of being people who live in rental flats which tend to be the smallest homes located on the lower floors of HDB housing blocks.

50. They also noted that because the government seeks to motivate the population towards long-term paid work, housing prices continue to be pegged to the salaries of a couple performing full-time jobs; the access and selection of a flat is usually also matched to that. This is unlikely to change anytime soon.

51. Participants believed that this will continue to exclude the abject poor from coming into homeownership as many of them are unlikely to find relatively well-paid, long-term or permanent work because they tend to be older or in poor health.

52. Also, rental residents could be sceptical that their living conditions and socio-economic status would improve if they owned their own flats, given that they would need to find paid work to afford the mortgage rates through their CPF. This would be a significant stressor and may not be worth pursuing given their age and life circumstances. Residents may also worry about giving up access to highly affordable rental housing when they are not sure if they can count on having stable jobs and careers.

Social Mobility and Middle-Class Households

53. Although most participants were concerned about those who are unable to afford HDB flats, the issue of the middle class and their housing aspirations was another topic of discussion.

54. First, participants noted that Singapore's unwavering commitment to its ideology of individual ruggedness may have been too successful and now impedes its transition to a more equitable and gracious society. Such an ideology may dissuade Singaporeans in the middle-class and above from supporting policies designed for those who need affordable public housing. Middle class concerns are overrepresented

within the political landscape while those of lower-income Singaporeans are underrepresented. A mindset shift in society is needed so that issues facing low-income Singaporeans can be elevated within the national discourse.

55. Participants expressed concern about the continued desire of the middle class to maintain the tradeable asset and monetisation aspects of public housing. Although Singaporeans have come to expect that the “second bite of the cherry” to public housing provides an almost risk-free ladder to a higher socio-economic status by trading their first flat, the participants felt that this mindset had to be addressed given how it feeds the vicious cycle of price inflation.

56. They argued that if changes are made to the way public flats can be traded, similar shifts may be needed for private properties. This is to level the playing field with regard to monetising one’s home in Singapore, regardless of ownership model.

57. HDB flat owners are ageing and leases are decaying; it will not be long before it becomes increasingly unlikely that homeowners will be able to realise the asking prices of these older homes on the resale market.

58. In this regard, many Singaporeans will be well served by greater public education that “one cannot own two public housing flats at the same time” — and therefore, seniors should set aside their bequest motivation that drives much of the anxiety around the value of their flats as tradeable assets and wanting to pass something to their children when the latter will be able to access their own flats.

59. Participants noted that looking upon public flats as shelter to live in for as long as they need, or as a store of value if owners had to trade downwards to achieve retirement adequacy, would bring the system to a slightly more moderate equilibrium in the medium to long term.

Ideological Underpinnings of Singapore’s Social Support System

60. Participants felt that Singapore’s ideological framework largely served the working class and the middle-income, with a dearth of organised voices that represent the poor.

61. The underlying principles of the universal pro-work policies and residual support measures are fundamentally political in nature. For instance, rental housing for the residual population allocates public goods by *ability to consume* rather than on a needs basis. This is all due to the state’s fear of moral hazard and the risk of breeding complacency. This is a legacy of the founding Prime Minister Lee Kuan Yew, which runs deep and is unlikely be reversed by the fourth-generation leaders.

62. A participant asked if it would take greater diversity in political representation in Parliament to change this approach to social assistance. Participants widely agreed that the problem lies in the fact that individualism has now been too successfully ingrained in the public for any drastic change in social policy to be politically feasible.

63. Which of the key issues — retirement, social mobility and income adequacy — ought to be prioritised in social policy in Singapore? In response, one of the speakers sought to categorise the issues into two broad types: first, complex issues that are fundamentally embedded in ideological beliefs; and second, problems that can be fixed without unravelling our present ethos which should be tackled first. This would include issues such as size of transfers and the level of generosity, rather than issues to do with public housing problems that are far more complex.

64. However, would this way of prioritisation be made out of political expediency, which would suggest that the issue of electability entailed a trade-off with tackling long-term, social issues? The speaker's view was that the two groups are not dichotomous — plugging immediate gaps can affect long-term productivity and economic competitiveness; but admittedly, juggling competitiveness and compassion will remain a tough balancing act for the state.

65. The room tried to envision different futures of the social policy scene. A participant expressed worry that social inequality would be a strong destabilising force that might limit the extent of foresight and long-term planning that policymakers could have. This is because social divides might deepen and trust across society might be eroded. Hence, it had to be addressed.

66. More optimistically, a speaker said that the community could deepen its sense of agency and control if it is allowed to adopt mechanisms and structures to complement what the government does in providing social support and assistance. This is an alternative scenario. It is not clear how future policymaking and policy might actually evolve.

Comparisons of East Asian Welfare Systems

67. Participants took deep interest in the paper on East Asian Welfare systems co-authored by A/P Ng, which suggested that coverage and generosity are important and desirable metrics by which to assess these systems. One participant asked if the criteria of *sustainability* had been included. While Taiwan's model is highly generous, is it likely to be fiscally sustainably in the long run too, and would that matter?

68. In response, participants drew attention back to the fundamental ideological differences that underpin the various systems. While the durability of Taiwan's social

transfers is uncertain, the key difference lies in the Taiwanese belief in *generosity* being tied to the *adequacy* of the support.

69. A participant shared that even if Taiwan needed to cut down on the quantum of specific transfer payments, it is likely that other changes to the welfare system will continue to demonstrate the belief that the total value of transfers must be sufficient to support a basic livelihood.

70. On that note, participants largely agreed that the prevailing ideology in Singapore needed to evolve to show greater generosity for the needy. Most also agreed there should be a consolidation of the plethora of social assistance schemes to facilitate the process of accessing relevant support services and schemes.

71. A participant also said that the current approach of asking a weaker community to draw upon the support of its members, or those who are relatively more successful within it to help those who are weaker was too limiting. It should be possible for members of this weaker community to draw on the resources and social capital of the stronger ones, and they should be encouraged to do so. Mechanisms should be put in place for this to happen.

Next Steps for Research

72. Participants appealed for more research on the impact of social support and assistance policies in Singapore. One common interest of participants was in evaluating the effectiveness of programmes with clearer benchmarks for comparisons with other societies in the region. These should go beyond monetary input and output and numerical indicators, but adopt more holistic approaches to discussing overall welfare outcomes and long-term changes in life trajectories of those who receive support. One speaker discouraged excessive reliance on metrics such as the Gini Coefficient and Gross Domestic Product, which do not fully reflect socio-economic stability and the genuine level of well-being of people. These certainly do deserve to be more clearly defined for effective research.

73. Another call to action was made to focus research on groups at the poorer end of society in more holistic ways. While there is relatively good work in measuring outcomes within specific domains (for example, education), there is insufficient work that looks into the composite picture of the lived reality facing these groups. Also, research should aim to elicit the true sentiment and preferences of these groups.

74. Unfortunately, it was said that most academics are currently focused on tackling “research-cute” questions that result in successful publication in academic journals, but not address the core policy issues at the heart of Singapore’s socio-economic

framework and the needs of society directly. Participants called for more collective effort to answer discomfiting and difficult questions rather than these “research-cute” ones that are comfortable and appealing for funders and those in power. Participants acknowledged greater government receptivity towards such academic efforts over the years but felt that more is needed.

75. In a similar vein, participants appealed for greater data transparency. Many questions such as how the wages of secondary school and university graduates have changed over the past 30 years remain unanswered, said one speaker. Much of the data that is released tends to be inconsistent in its composition over the years, making long-term evaluation difficult. The conjecture was that political considerations are the main impediment to documentation and the publication of important facts. Participants hoped for increased access to data and findings in Singapore.

76. Social workers also collect data on their clients on behalf of the national database, but they are not allowed to access and collate this information for themselves, to inform their own programmes and policies. Access and use of data at that intermediate level will also be helpful.

[Gabriel Lim](#) is a Research Assistant at IPS.

[Marianne Wang](#) is an Intern at IPS.

If you have comments or feedback, please email gablim1@nus.edu.sg.