

PUBLIC PERCEPTIONS OF PROVISION OF ESSENTIAL NEEDS

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Public Perceptions of Provision of Essential Needs

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Executive Summary

Who should provide?	5
How should the government provide?	6
How should poverty be addressed?	6

Chapter 1: Introduction

1.1 Literature Review	9
1.2 Methodology	17
1.3 Demographics	19

Chapter 2: Responsibility and Provision

2.1 Overview	27
2.2 Parties and Provisions.....	27
2.3 Predictors of Party to Provide.....	43
2.4 Collective Societal Provision of Perceived Basic Rights	48
2.5 Lower-Income Households With Young Dependants	51
2.6 Basic Needs and Items For Decent Standard of Living	54

Chapter 3: Government's Role in Provision Of Basic Needs

3.1 Overview	66
3.2 How Should the Government Provide	66
3.3 Reallocation of Government Spending	77

Chapter 4: Attitudes Towards Addressing Poverty

4.1 Overview	81
4.2 Ideology and Beliefs	81
4.3 Attitudes Towards Low-Income Individuals In Singapore.....	83

Chapter 5: Conclusion

5.1 Key Findings.....	86
5.2 Conclusion	88

Annex

References	90
Appendices	94

Acknowledgments109
About the Authors110



Executive Summary



EXECUTIVE SUMMARY

This study explores public perceptions of Singaporeans on the provision of basic or essential needs. It asks which part(ies) Singaporeans believe should provide for those who cannot afford these basic needs. When the government is expected to provide, the study examines how the government is expected to achieve this.

Conducted from May 2024 to June 2024, the study reports on data from an online panel survey of 2,000 Singapore Citizens and Permanent Residents, aged 21 to 65 years old who mirror the general population's profile. To ensure meaningful comparisons with those from a lower income background, an additional 424 respondents from households who live in HDB 1 to 4-room flats and have a monthly household income below \$7,500 (below median household income) also completed the online survey.

WHO SHOULD PROVIDE?

This survey revealed a strong inclination for self-reliance amongst respondents. The majority of respondents expected the individual to be responsible for leisure and social participation-related items and to do without this item if they could not afford it. For example, "Annual Overseas Vacation in Southeast Asian Country" was selected by 61.6 per cent of respondents, and "Dine Out at Restaurants at Least Once a Month" was selected by 60.1 per cent.

The government was viewed as responsible for providing healthcare items. For example, 57 per cent of respondents selected government provision for "Regular Preventive Health Screening", and 56.6 per cent selected "Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life".

Respondents expected that the community should provide for a range of items that deal with inclusion within the community and various child-related items. For example, under community provision, "Participate in Community Activities and Celebrations and Pay Related Expenses" was the most selected at 47.6 per cent of respondents, followed by "School Books, Stationery, and School Bags for Children" at 39.2 per cent.

About 30 per cent of respondents viewed relatives and friends as the party to provide for family bonding and socialising activities (compared to other items).

Few respondents perceived businesses as a party that was responsible to provide for basic needs for those who cannot afford them.

Majority of respondents believed that the government should help Singaporeans who cannot afford basic necessities, while individuals should be responsible for items that provide a decent standard of living. The government was selected by 63.7 per cent of respondents for providing basic needs, followed closely by 59.3 per cent selecting the community. In contrast, 61.7 per cent of respondents selected the self for items for a decent standard of living, followed distantly by 34.1 per cent selecting the government.

Younger respondents were more open to government provision for basic needs and items for decent living standards; older respondents favoured self-provision for items for decent living standards.

Two-thirds of respondents believed that multiple parties should be responsible for helping Singaporeans afford basic necessities.

HOW SHOULD THE GOVERNMENT PROVIDE?

Respondents generally preferred reallocating government spending from other areas to fund the provision of items, as opposed to higher taxes. On average, 58.1 per cent of respondents selected spending reallocation, 17.9 per cent selected higher taxes, 15.5 per cent selected neither and 8.5 per cent selected both.

Healthcare, childcare, and transport items were the most popular categories where respondents expected spending reallocation to fund these provisions.

Amongst those who preferred reallocation, this study revealed that there was no clear consensus on where government spending should be reallocated from, with responses fairly evenly split between the 15 policy domains. However, domestic security, elderly support and economic development were preferred domains to safeguard.

HOW SHOULD POVERTY BE ADDRESSED?

In general, residents tended to hold moderate views about inequality and social welfare, when asked about personal responsibility and agency, as well as social mobility.



Respondents also had a positive view of lower-income individuals, with 82.6 per cent of respondents in agreement that low-income individuals in Singapore are motivated to work hard and improve.

While respondents acknowledged that lower-income individuals in Singapore are better off than the lower-income in most other developed societies with over 85 per cent of respondents agreeing, the same proportion (85.1 per cent) of respondents believed that government schemes for lower-income individuals should be more generous. Nevertheless, 68.4 per cent of respondents felt current support erodes self-reliance.

Over 90 per cent of respondents thought that large corporations should do more to help low-income individuals through philanthropy (93 per cent) and better employment practices (91.3 per cent).

Meritocratic ideology exerts a substantial influence on the perspectives of Singaporeans, framing the ability to meet essential needs as a product of personal effort. However, there are constraints to the individual's capacity to address these needs independently. It is thus imperative that broader societal entities work collaboratively to help individuals address these needs, with the ultimate goal of ensuring that there is a basic level of welfare provision within Singapore. This will be crucial to ensuring social cohesion in Singapore.



Chapter 1

Introduction



CHAPTER 1: INTRODUCTION

This paper examines attitudes towards the provision of essential or basic needs in Singapore. It specifically focuses on the following areas:

- Responsibility across entities in supporting social welfare
- Attitudes towards the funding of welfare spending
- Factors affecting public attitudes towards social welfare

1.1 LITERATURE REVIEW

1.1.1 Conceptions of essential needs

Essential or basic needs are traditionally defined as the fundamental elements required for human beings to achieve a decent life, typically thought of as basic commodities such as food, shelter, education, healthcare, etc. (Chiappero-Martinetti, 2014).

Various frameworks to understand basic needs and poverty have emerged over the years. For example, the monetary approach is described by Jung (2022) as a unidimensional method for measuring poverty that adopts income and consumption as the primary indicators of well-being. This approach draws the international poverty line based on the global costs of food, clothing and shelter. On the other hand, the capability approach, pioneered by Amartya Sen (1999) is a multidimensional method that focuses on broader, intrinsically important deprivations that contribute to a failure to attain basic capabilities. For example, the Global Multidimensional Poverty Index (MPI) utilises 10 diverse indicators under 3 dimensions, including access to electricity, sanitation, nutrition, and child mortality to measure well-being. In high-income countries, the social exclusion framework has also gained considerable traction. This framework focuses on assessing individuals' objective as well as self-perceived vulnerability in terms of social rights and security (Bhalla & Lapeyre, 1997). It goes beyond markers of physical well-being by including social achievements such as belonging to the community and dignity in public in its evaluation criteria. Comprehensive basic needs lists may also see an amalgamation of different approaches, such as Nussbaum's (2000) proposal which includes physical aspects such as bodily health and integrity, but also social aspects such as emotions and play. In general, Bhalla and Lapeyre's (1997) observation of an increasing shift in focus from income and consumption to complex concepts of lived experiences and social security continues to hold true.

Beginning in 2018, work to establish a Minimum Income Standard (MIS) marked an effort to form a Singapore-specific understanding of needs which spanned across different approaches. The study strove to integrate numerical thresholds with a substantive list of basic needs deliberated by the participants themselves (Ng et al., 2020). In the second wave of the study's focus group discussions, participants were sorted into groups, based on their corresponding household types. They discussed what needs different hypothetical households may consider essential, with reference to their personal experiences. The study's results calculated exact monthly budgets based on a large array of needs suggested by study participants, from physical needs such as clothing to social needs such as recreation (Ng et al., 2020). Notably, important modifications were made to the UK MIS to better suit Singapore's multicultural nature, public housing system, and healthcare system (Ng et al., 2020). Given the small sample size surveyed under this study, the MIS is a promising start, but it is also only the beginning of establishing a ground-up understanding of Singaporeans' needs. Further studies are necessary to appraise public perceptions of what essential needs entail.

1.1.2 Responsibility for social welfare

Differences in the understanding of basic needs aside, the dilemma as to who should be responsible for providing for basic needs prevails. Singapore's rise to success in the decades following its independence was balanced delicately upon principles of both intervention and self-reliance. The responsibility of the government to intervene and the individual to be self-reliant ought to be considered alongside the roles and responsibilities of external parties such as non-governmental organisations and the private sector.

1.1.2.1 The government & the individual

General attitudes towards the government's role in the provision of public welfare are often understood in terms of country-level and individual-level factors. At the country level, a prominent cultural factor identified in the existing literature is ideology – essentially, whether a society leans towards collectivism or individualism. Triandis (2018) explained that collectivism's social pattern consists of individuals who see themselves as part of a tight-knit collective, making them willing to conform to the duties imposed by this position and to put the collective good over their personal goals. Individualism, on the other hand, consists of individuals who perceive themselves as independent from the collective and are motivated by self-interest to prioritise their personal benefit over collective gain. Consequently, collective values are typically associated with supporting political decisions that emphasise shared responsibility, whereas societies that align relatively



more with individualistic values tend to favour personal responsibility (Toikko & Rantanen, 2020). This variation results in some countries perceiving greater government responsibility in providing welfare benefits and services, while others view these provisions as personal responsibilities (Toikko & Rantanen, 2020).

Various studies have explored the intersectionality between the different factors that explain attitudes towards the welfare state. Roosma et al. (2014) found that high-income, conservative individuals are satisfied with the outcomes but remain critical of the welfare state's role. On the other hand, low-income, liberal individuals strongly support the role of the welfare state but are ultimately critical of its outcomes. Toikko and Rantanen (2020), Blekesaune and Quadagno (2003), and Valdimarsdóttir (2010) found similar intersectionality in how individuals with lower education and income levels are more supportive of the government's welfare responsibility.

1.1.2.2 Singapore: A blend of self-reliance and social welfare

Singapore's welfare model consists of a blend of perspectives, one which balances both anti-welfare and pro-welfare elements, as well as individualistic and collectivistic values.

Historically, Singapore's success has been attributed to an anti-welfare development model built upon an open economy and social investments through developments in education, housing, and healthcare (Chong & Ng, 2016). Singapore's welfare regime is typically characterised as "productivist", in which the state's social policies are employed to promote economic growth (Lee & Qian, 2017). Lee and Qian (2017) situated this characterisation of Singapore within its political and economic context – faced with its unexpected propulsion to independence in 1965, Singapore grappled with the issues concerning its national defence and fully-backed currency. The authors went on to contend that concerns of political survival and economic growth inevitably came to overshadow those of social welfare, resulting in limited social expenditure and an increased emphasis on individual responsibility for retirement, housing, education, and healthcare (Lee & Qian, 2017). In former Prime Minister Lee Kuan Yew's memoirs, he noted that when "governments undertook primary responsibility for the basic duties of the head of the family, the drive in people weakened" (Lee, 2000, p126). Ultimately, "welfare undermined self-reliance" (Lee, 2000, p126).

Existing literature has acknowledged that welfare provision has since expanded as inequality continues to trend upwards and social needs change with Singapore's evolving population in its post-independence decades (Lim, 2007; Lee & Qian, 2017). At the same time, government support does not replace self-reliance. The Central Provident Fund (CPF) is an apt example

of this balance. It is a compulsory personal saving scheme contributed to by employees and supplemented by employers, which can be used to cover expenditures on retirement, housing, health, and education (Lee & Qian, 2017). This relieves government budgets from having to heavily finance social expenditure. The CPF scheme embodies how citizens are encouraged to be self-reliant on their own contributions and hard work, but supported by state institutions and programmes that promote this self-reliance.

Generally, studies depict Singapore's social safety net as comprising: (1) self-reliance, (2) familial support, (3) many helping hands, and (4) government help as the last resort (Lim, 2007; Siow & Kwek, 2018). If self-reliance cannot be achieved, family is expected to be the first line of support, followed by community support if family support fails. Lim (2007) pointed out that even if fiscal constraints were not a consideration in government provision, the loss of the value of hard work, family ties, and shared responsibility would be damaging in its own right to Singapore and its people. In this light, self-reliance is not to be considered selfish individualism, but rather should be seen as a recognition of Singaporeans' obligations and responsibilities to their families and community (Lee & Qian, 2017).

Existing studies have identified pertinent concerns that necessitate further study and system modifications as Singapore's welfare regime continues to evolve. Amongst them, Lee and Qian (2017) interestingly pointed out that as the government shifts social policies and resource allocation towards protection and redistribution, a new challenge to keep self-reliance, social welfare, and economic growth consistent with one another emerges. Siow and Kwek (2018) also raised concerns about the shortcomings of the self-reliance narrative; namely that it may depress the self-esteem of the vulnerable, obscure structural constraints that arise from policy decisions, and compromise social cohesion by exacerbating class divides.

1.1.2.3 Many helping hands

In Singapore, government partnership with community actors helps to ensure that individuals who fall through the gaps of government provision still receive adequate assistance. Government bodies work with various parties in Singapore's social service sector as part of a complex network, including (1) Enablers, (2) Social Service Agencies, (3) Grantmakers, (4) Donors, and (5) Corporate and Individual Volunteers (Sim, Ghoh, Loh, & Chiu, 2015). This approach is based on the belief that the responsibility for social assistance cannot be borne solely by the government but together with various segments of the community (Sim et. al, 2015). This system of building upon social assistance schemes through state-supported welfare



enables better help for vulnerable Singaporeans, without Singapore having to become a traditional welfare state (Sim et. al, 2015).

1.1.3 Funding welfare spending

Scarcity and fiscal constraints are an inevitable struggle when it comes to determining budgetary priorities and navigating welfare spending. Edlund and Seva (2012) reasoned that rational voters should be interested in knowing how and where their tax contributions are being used, and should attempt to influence these outcomes. In view of these resource constraints, different individuals hold varying preferences for budget allocations and sources of additional funding for welfare spending.

1.1.3.1 Taxation, borrowing and cutbacks

Individuals who accept the notion of trade-offs between contributions and benefits in welfare provision are faced with the dilemma of deciding how additional funds ought to be secured—through taxation, borrowing, or cutbacks. Various studies have been conducted to survey public reactions to budgetary concerns. The consensus in the existing literature is that increased taxation is the most popular, followed by increased public borrowing, and lastly cutbacks in existing programmes (Busemeyer & Lober, 2020; Busemeyer & Garritzmann, 2017; Nettle, Chrisp, Johnson, & Johnson, 2023). Busemeyer and Garritzmann (2017) made an interesting observation that attitudes towards redistributing resources from one policy to another through cutbacks are not solely dependent on income, gender, and political ideology. Rather, attitudes are more heavily influenced by the welfare constituency the individual falls under, such as having dependant children, being retired, currently enrolled in school. The strong dispreference in the general public for cutbacks and resource reallocation may be explained by how individuals may perceive the reallocation of resources from programmes that they are presently benefitting from as a more obvious loss in their welfare. Generally, people tend to prioritise the immediate benefits of current social policies and material interests over the broader advantages of longer-term social programmes and investments in community well-being (Busemeyer & Garritzmann, 2017).

Interestingly, certain domains of welfare enjoy more sustainable and obvious support than others despite the increased expenditure required. Do and Tham (2016) name healthcare as one such domain, given that it is needed by every individual at various, if not all, stages of life. Investing resources into such an essential sector may thus seem more reasonable and palatable to the public. On the other hand, education and income support are domains that receive relatively inconsistent support, possibly because their relevance varies across different demographics (Do & Tham, 2016).

1.1.3.2 “Something for nothing”

The “something for nothing” mentality in social spending describes the phenomenon where individuals may make contradictory demands of lower out-of-pocket spending, particularly through reduced taxes, while also expecting robust social welfare schemes (Edlund & Seva, 2012). These counter-intuitive views can be attributed to various reasons. Edlund and Seva (2012) suggest that political disengagement and confusion are factors contributing to citizens’ lack of understanding regarding the connection between higher taxes and improved welfare programmes. Another perspective may involve rational reasoning, where citizens actively choose to free ride on the contributions of others to receive greater personal benefits (Seva, 2012). Some studies have been conducted to survey the severity of the “something for nothing” mentality. Tuxhorn, D’Attoma and Steinmo (2021) conducted simulations of citizens’ choices regarding the American Federal Budget. Surprisingly, they found that most people favoured a balanced approach and were able to make trade-offs between taxes and spending: only approximately 16.8 per cent of respondents chose to only decrease spending and 11.8 per cent chose to only raise taxes (Tuxhorn et al., 2021). They also highly disliked cutbacks on existing Medicare and Social Security programmes, even when made aware of the substantial costs and high taxes these require. Respondents also preferred a progressive tax system that taxes the wealthy and corporations at a higher rate compared to those with lower incomes, although to a moderate extent.

1.1.4 Factors affecting public attitudes

With an understanding of the general attitudes that shape public perception of social welfare, this next section will explore the factors that shape these attitudes. Reluctance to support social welfare is often primarily governed by self-interest taking precedence over the collective good of the community (Armingeon & Burgisser, 2021). However, innate self-interest can be amplified or moderated by other factors. While many relevant factors exist, social trust, information, ideology, education, and income are among the most prominently featured within the existing literature.

1.1.4.1 Information

Generally, knowledge of economic trade-offs and personal relative socioeconomic standing is associated with a significant drop in support for social welfare schemes. Studies done by Busemeyer and Lober (2020), Busemeyer and Garritzmann (2017), and Do and Tham (2016) compared participants’ support for various social welfare schemes before and after informing them of the direct consequences of the trade-offs involved. Across the board, as soon as realistic budgetary constraints are added to the



equation, public support drops considerably. Busemeyer and Lober (2020) recorded a drop in elderly support for the young once fiscal constraints and spending trade-offs were mentioned. Similarly, Busemeyer and Garritzman (2017) recorded a similar drop in demands for higher education spending from 71.6 per cent to 26.4 per cent with awareness of budget constraints, particularly when cutbacks in other areas would have to finance this social investment. Singapore is not exempt from this phenomenon. Do and Tham's (2016) study revealed that previously well-supported policies could eventually be perceived as unfair, once associated with higher out-of-pocket payments for Singaporeans. 77 per cent of participants believed that the universal approach to healthcare—where the government pays the full premium for hospitalisation insurance—was fair. However, when taxes were mentioned, this percentage dropped significantly to 42 per cent (Do & Tham, 2016). Current literature suggests generally indicates that theoretical support for social welfare often diminishes when confronted with practical self-interest.

1.1.4.2 Personal background: Education, income

Level of education, as well as income, may also influence self-interest and perceptions of trade-offs and social welfare. Do and Tham (2016) observed that the higher the level of education and/or income, the smaller the drop in support for social welfare upon mention of taxation. This result indicated that individuals with higher levels of education and income are more accepting of paying higher taxes to increase public welfare spending. This is likely because they can perceive the connection between increased public expenditure and personal out-of-pocket spending on their own, or because they generally have greater ability to afford higher taxes and are less affected by trade-offs. The perceptions of fairness in social welfare among middle-income individuals are particularly interesting and relevant to Singapore. Bamfield and Horton (2009) pointed out that progressive universalism leads to complaints regarding the limited support for the middle class, given that they and the higher income would receive relatively less help than those who have lower incomes. Do and Tham (2016) support this observation in Singapore that the middle-class, with a monthly household income of between \$6,001 to \$10,000, expressed lower support for all redistribution approaches surveyed, possibly because of their “sandwiched” nature.

1.1.4.3 Ideology and beliefs

The main beliefs that affect attitudes towards social welfare within the existing literature are perceptions of economic inequality, meritocracy, and equality of opportunity. Garcia-Sanchez et al. (2019), as well as Martinez (2023) observed that perceiving high levels of inequality in society is associated with a greater willingness to support social welfare. Individuals

who are more keenly aware of the relative disadvantage faced by some in society are more likely to want to help mitigate these status differences. However, studies have also identified the endorsement of beliefs which justify systemic inequality such as meritocracy and equality of opportunity as a factor that contributes to the attenuation of this preference for redistribution. These beliefs frame success as a result of controllable factors like individual hard work and merit. It would follow that inequality is seen as a natural, if not justified, consequence of a lack of personal effort rather than a lack of opportunities (Garcia-Sanchez et al., 2019). Individuals would therefore be less inclined to compensate for this lack and contribute more to mitigate disadvantages that appear to be self-inflicted. As such, support for redistribution and willingness to pay higher taxes are weaker amongst people who endorse meritocratic beliefs (Garcia-Sanchez et al., 2019). Martinez (2023) also pointed out that while those who endorse meritocratic beliefs may not favour welfare spending for the unemployed, they would generally still be supportive of the elderly, sick, and disabled in society. Ideologies ultimately play a significant role in shaping the relationship between individuals' perceptions of inequality and their eventual attitudes towards redistribution.

This is particularly relevant to Singapore, in view of our heavy reliance on the ideology of meritocracy in our institutions. Meritocracy is deeply embedded in Singapore's selection systems, particularly in education and employment, as a mechanism that is blind to race, gender, class, etc. Understanding how deeply ingrained these beliefs are in citizens on a personal level as well as the effect that this has on their attitudes towards social welfare are important areas for investigation in Singapore.

1.1.4.4 Social trust

Social trust has been prominently identified in the existing literature as a key factor that mitigates individuals' self-interest in opposing social investments. Social trust can be understood on multiple levels, ranging from trust of the population in the robustness of state institutions, to trust in other members of the community. Likki and Staerkle's (2014) framework showed that individuals with high trust are more likely to support a societal order characterised by high social solidarity and low social control. This framework corroborates with empirical data. For example, Busemeyer and Lober (2020) noted a positive association between elderly persons' social trust and welfare spending support. Respondents with high social trust were more likely than those with low social trust to accept cuts in pensions to finance education (Busemeyer & Lober, 2020). Social trust fosters intergenerational solidarity within the community, assuring the elderly that they would be cared for in their old age by the young and that their investments would not be taken for granted. In summary, trust increases people's sense of security,



mitigates the natural fear of free riding, and assures people that their contributions will be reciprocated.

In the context of Singapore, Light (2016) called attention to a growing concern: as newer generations increasingly distanced from Singapore's formative years, there is a gradual erosion of shared historical experiences leading to an inevitable loss of social capital (Light, 2016). This weakens the bonds that unite people within the community, as well as between the people and the government. Surveying social trust and its effect on public attitudes towards social welfare would thus better inform public policymaking angled at rebuilding trust and encouraging social investments.

1.2 METHODOLOGY

1.2.1 Survey construction¹

The core of this survey focuses on a list of 39 items that the majority of Singaporeans believe are essential for a person to live a normal life in Singapore. For each item, respondents were asked to choose which from among 4 parties (or combinations thereof) should provide for the need if a Singaporean cannot afford it. These parties include the government (i.e., funded by taxpayers' monies), businesses (i.e., through their Corporate Social Responsibility [CSR] programmes), community (i.e., self-help groups/religious groups) and relatives/friends. There was also an option for those who felt that none of the options were applicable since the person should either afford the item themselves or live without it.

Follow-up questions were posed to respondents who selected the government as an option. They were asked whether funding for this need should come from higher taxes or by reallocating government spending from other areas. Respondents could select one, both, or neither option. If they opted for reallocation, they were subsequently presented with a list of 15 policy domains from which they could choose one or multiple domains to reduce funding in order to allocate resources for essential needs provision.

The list of items was obtained from a study conducted by Straughan and Mathew from 2022 to 2023. The study used focus group discussions and prior instruments developed internationally to produce a list of 51 items which could be viewed as necessary for a normal life in Singapore. A

¹ This survey was approved by the National University of Singapore (NUS) Institutional Review Board (IRB) as part of an ongoing study on COVID-19: The impact, effects, and expectations of Singaporeans.

nationwide survey confirmed 40 items which at least half of the survey sample agreed were essential items (Straughan & Mathew, 2024).²

A series of Likert scale items were also included in this study to obtain respondents' opinions on social trust and economic redistribution. Existing academic literature underscores these factors as important determinants of attitudes towards social welfare, and consequently, the provision of essential needs. Demographic information of respondents was also collected to analyse how perceptions vary across different demographic profiles, drawing insights from relevant scholarly research on the predictors of views towards welfare.

Aside from the main survey questions, a total of four attention-check questions were used. These attention check questions had clear and correct answers to confirm that respondents were thoroughly reading and processing the questions; those who failed these checks were terminated from the survey and their responses were not included in the data for analysis. Where applicable, items in a question were placed in random order to mitigate ordering effects.

1.2.2 Respondent sampling

The data used in this report was obtained through a survey disseminated through the online survey platform, Toluna, and collected data from Singapore Citizens and Permanent Residents (PRs), collectively referred to as Singapore residents, aged 21 to 65 years old. Data collection for the survey lasted from May 2024 to June 2024 and garnered 2,000 responses from residents.

To ensure that comparisons could be made with a reasonable sample of lower-income households, an additional sample of those in HDB 1- to 4-room flats with dependants under the age of 21 years old, and monthly household incomes of less than \$7,500, was included. The income criterion was selected based on the classification of B40 households (i.e., monthly household income at or lower than the bottom 40th percentile of Singaporean households). According to the Department of Statistics (2024), B40 households have a monthly household income of \$7,734; to respect respondents' desire for confidentiality as well as increase data quality, respondents were asked for the income brackets they fell under. \$7,500 was thus set as the cut-off for this sample of lower-income households. This effort

² This study uses a list of 39 items instead of the 40 items listed in Straughan and Mathew (2024) because one of the items – 'Tuition Lessons Provided by Self-Help Groups or Community Organisations' – inherently implies provision by a specific actor i.e., the community.

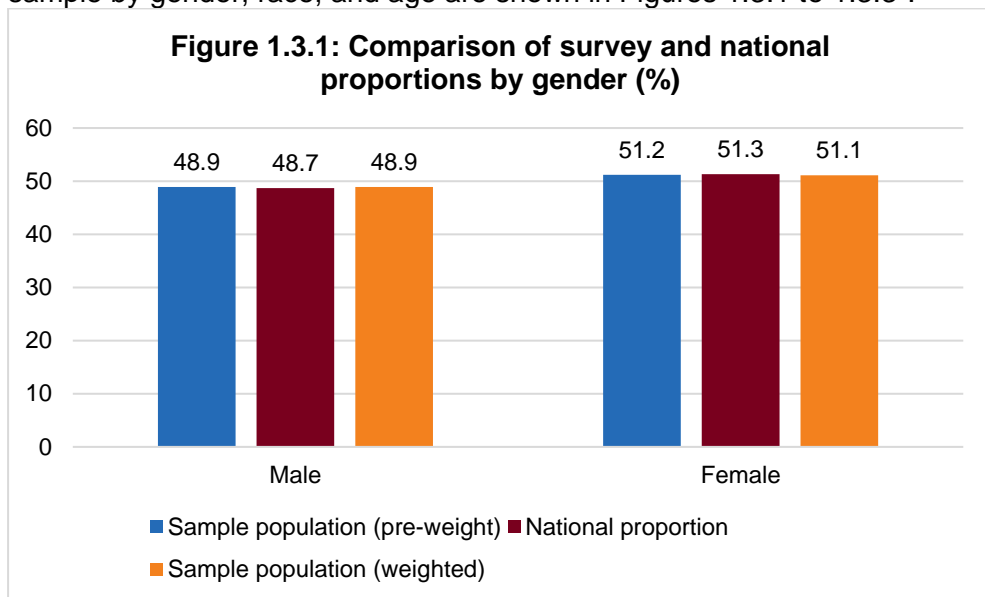


resulted in an additional lower-income household sample of 424 respondents.

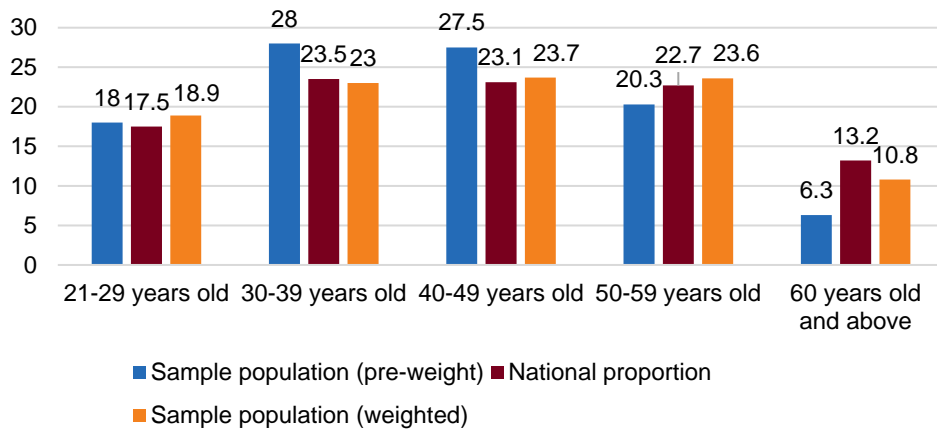
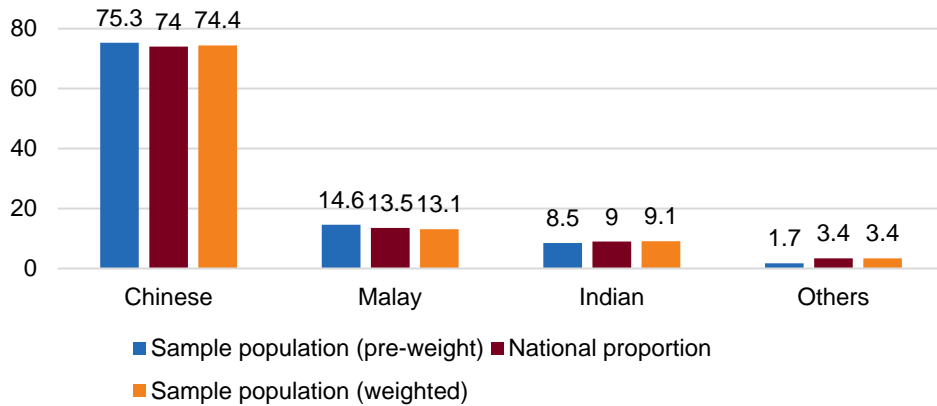
1.3 DEMOGRAPHICS

1.3.1 Resident demographics

This study aimed to keep the resident respondent sample as representative of national proportions as possible. However, due to the nature of online survey data collection, there was a slight underrepresentation of older respondents. The data was weighted by gender, race, and age based on national proportions. Graphical comparisons of the representativeness of the sample by gender, race, and age are shown in Figures 1.3.1 to 1.3.3³.



³ Percentages in the figures and tables in this report may not add up to 100% due to rounding.

Figure 1.3.2: Comparison of survey and national proportions by age (%)**Figure 1.3.3: Comparison of survey and national proportions by race (%)**

In addition to gender, age, and race, demographic breakdowns based on housing type, education level, monthly personal income, and monthly household income were conducted. Over a fifth of respondents lived in HDB 1- to 3-room flats, 61.9 per cent lived in HDB 4- to 5-room flats, and 16.3 per cent lived in private properties (e.g., private apartment, condominium, landed property) (Figure 1.3.4). Slightly over half of the respondents had a Bachelor's degree or higher, while 34.1 per cent had completed post-secondary education, and 14.5 per cent had secondary and lower levels of educational attainment (Figure 1.3.5).



Figure 1.3.4: Resident respondents by housing type (%)

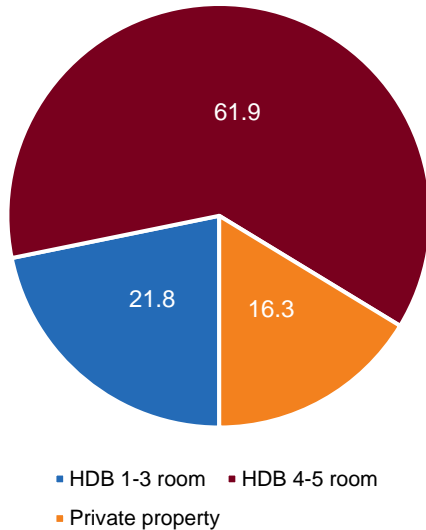
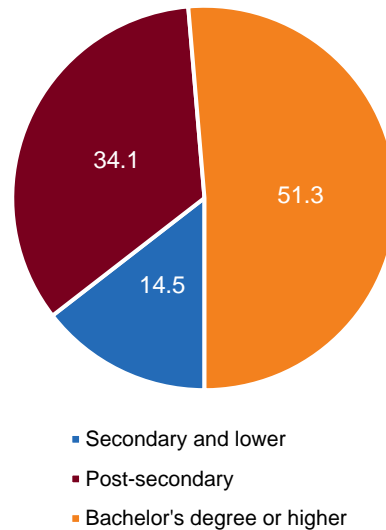
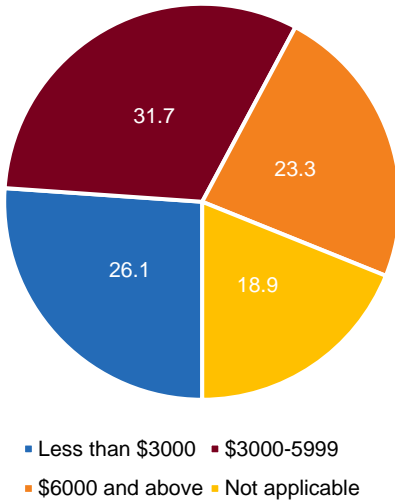
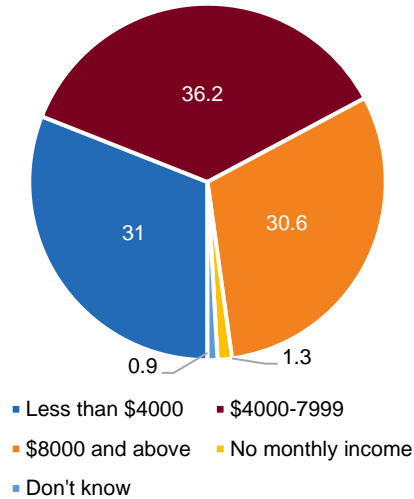


Figure 1.3.5: Resident respondents by level of educational attainment (%)



In terms of monthly personal income, 26.1 per cent of respondents reported earning less than \$3,000, 31.7 per cent earned between \$3,000 and \$5,999, 23.3 per cent earned \$6,000 or more, while the remaining 18.9 per cent either reported having no monthly income or were unwilling to respond (Figure 1.3.6). Regarding monthly household income, 31.0 per cent of respondents indicated that their monthly household income was less than \$4,000, 36.2 per cent between \$4,000 and \$7,999, and 30.6 per cent \$8,000 or more; a small proportion of respondents either reported having no monthly household income or were unsure of their monthly household income (1.3 per cent and 0.9 per cent respectively) (Figure 1.3.7).

Figure 1.3.6: Resident respondents by monthly personal income (%)**Figure 1.3.7: Resident respondents by monthly household income (%)**

Unlike national household surveys, online polls generally tend to have slightly more respondents with higher incomes and better education compared to the general population. Older residents, who may have lower levels of education and income, as well as individuals in extremely low-income households, may face challenges in accessing online tools and are therefore less likely to participate in a consumer panel. While the profile does mirror Singapore's population profile in most ways, caution should be taken, especially when considering the attitudes of the elderly and those with very low incomes, who are not well-represented in this study.

1.3.2 Lower-income household demographics

In the sample of respondents from lower-income households, 51.9 per cent of respondents were female, while 48.1 per cent were male (Figure 1.3.8). Approximately seven-tenths of respondents were Chinese, 18.9 per cent were Malay, 8.7 per cent were Indian, and 1.9 per cent were of other ethnic groups (Figure 1.3.9).



Figure 1.3.8: Respondents from lower income households by gender (%)

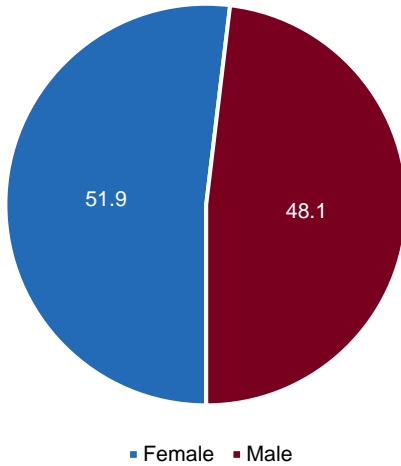
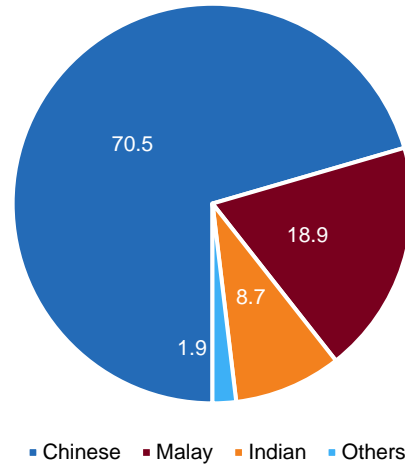


Figure 1.3.9: Respondents from lower income households by race (%)



About 13.2 per cent of respondents were 21 to 29 years old, 37.5 per cent were 30 to 39 years old, 31.6 per cent were 40 to 49 years old, 15.8 per cent were 50 to 59 years old, and 1.9 per cent were 60 years old and above (Figure 1.3.10). Slightly over a quarter of respondents had secondary and lower levels of educational attainment, 37.3 per cent of respondents had post-secondary education, and the remaining 35.4 per cent of respondents had Bachelor's degrees or higher levels of educational attainment (Figure 1.3.11).

Figure 1.3.10: Respondents from lower income households by age (%)

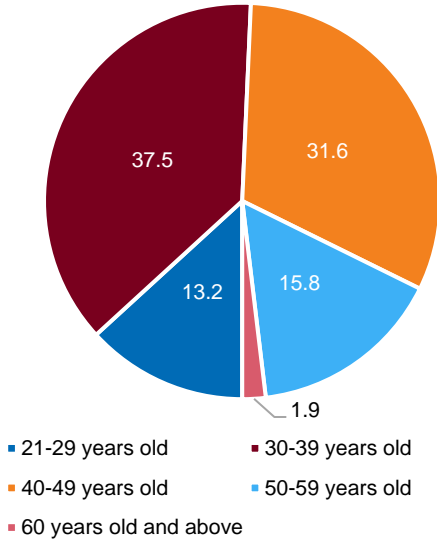
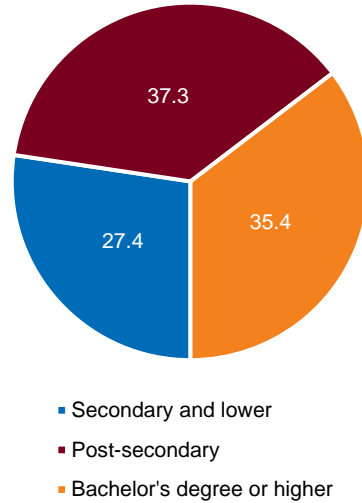


Figure 1.3.11: Respondents from lower income households by level of educational attainment (%)



In terms of the distribution of monthly personal income, 22.8 per cent of respondents reported earnings of less than \$2,500, 56.5 per cent earned between \$2,500 and \$4,999, 20.2 per cent between \$5,000 and \$7,499, and 0.5 per cent reported having no monthly personal income (Figure 1.3.12). For monthly household income, 12.3 per cent of respondents lived in households that earned less than \$2,500, 42.9 per cent in households earning between \$2,500 and \$4,999, and, similarly, 42.9 per cent in households earning between \$5,000 and \$7,499; a small proportion of respondents either reported having no monthly household income or were unsure of their monthly household income (0.2 per cent and 1.7 per cent respectively) (Figure 1.3.13).



Figure 1.3.12: Respondents from lower income households by monthly personal income (%)

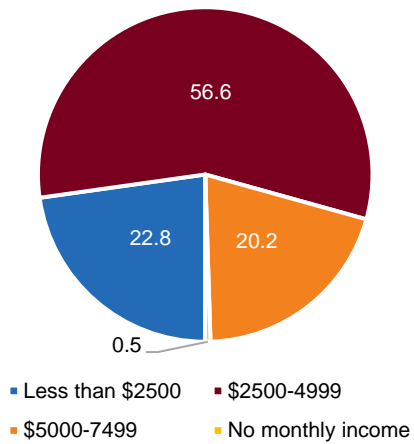
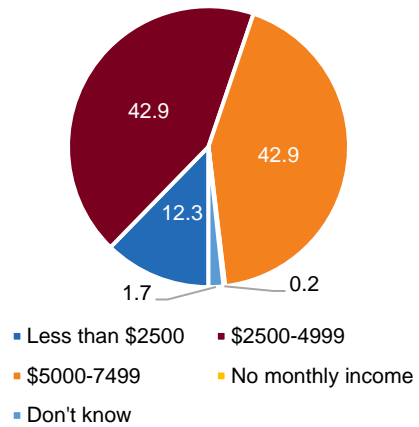


Figure 1.3.13: Respondents from lower income households by monthly household income (%)





Chapter 2

Responsibility and Provision



CHAPTER 2: RESPONSIBILITY AND PROVISION

2.1 OVERVIEW

This chapter examines public perceptions regarding who (if anyone at all) in society – government, businesses, community, or relatives/friends – should support Singaporeans who are unable to afford a list of 39 essential items/activities identified in an earlier study by Straughan and Mathew (2024). It also explores how these perceptions vary across demographic profiles, respondents' expressed level of trust in others in society, and the degree of their progressive beliefs.

2.2 PARTIES AND PROVISIONS

2.2.1 Respondents indicated that the individual should be responsible for providing a larger number of items or live without the item

Respondents indicated that the individual is responsible for providing the highest average number of items: 15.8 out of 39 items. Respondents also looked to the government and the community to provide an average of about 10 and 9 items respectively. Relatives/friends and businesses were less popular as the main party to provide for the various items, with respondents indicating an average of about 7 and 6 items that either party should provide respectively (Table 2.1).

Table 2.1: Average number of items that respondents selected for each party to provide

Party to Provide	Average Number of Items (out of 39)
Self	15.8
Government	10.1
Community	9.4
Relatives/friends	6.7
Businesses	6.1

Table 1 in Appendix 1 of the Annex presents the percentage of respondents who selected the various parties to provide for each of the 39 items. The

data is organised into the following categories: childcare and child-related expenses, daily living, digital connectivity, healthcare, household, savings, social participation and leisure, and transport.

2.2.2 Respondents tended to select only one party as primarily responsible for providing each item

Respondents typically selected a small number of parties as responsible for providing the items. On average, excluding “self” which was a mutually exclusive option, respondents selected 1.3 parties for each item. Furthermore, the mean and median values were highly similar, suggesting a consistent pattern in the number of parties perceived to be responsible for provision, without significant skew in the data (Table 2.2).

**Table 2.2: Number of parties responsible for providing items**

	Mean	Median	Standard Deviation
Out of Five Parties	1.2	1.0	0.39
Out of Four Parties¹	1.3	1.1	0.48

¹Excludes self, which is a mutually exclusive option

2.2.3 Respondents indicated that the individual should be primarily responsible for items related to leisure and social participation

Respondents strongly believed in individual responsibility for items related to social participation and leisure, with over half selecting the self for items such as annual overseas vacations, dining out at restaurants, free time for hobbies, and going out with friends. In other words, these are items that individuals had to take care of themselves or do without. The proportion of respondents selecting the self to provide decreased for items related to healthcare and childcare, suggesting a greater reliance on other actors for those needs (Table 2.3).

Table 2.3: Percentage of respondents who selected self to provide for the following items (%), ranked highest to lowest

Rank	Item	Category	Percentage of Respondents (%)
1	Annual Overseas Vacation in Southeast Asian Country	Social Participation and Leisure	61.6
2	Dine Out at Restaurants at Least Once a Month	Social Participation and Leisure	60.1
3	Air-Conditioning	Household	58.6
4	Free Time for Hobbies	Social Participation and Leisure	54.3
5	Going Out with Friends	Social Participation and Leisure	53.2
6	A Television	Digital Connectivity	53.1



Rank	Item	Category	Percentage of Respondents (%)
7	Microwave Oven	Household	53
8	Savings of at Least 3 Months' Worth of Expenses for Emergencies	Savings	52.2
9	Savings of at Least 6 Months' Worth of Expenses for Emergencies	Savings	51.7
10	A Smartphone with a Data Plan	Digital Connectivity	50.7
11	Bedframe	Household	48.8
12	Broadband Plan for Home	Digital Connectivity	46.3
13	A Washing Machine	Household	46.1
14	A Purchased Home (owned by self and/or immediate family)	Household	45.4
15	A Water Heater for Showering	Household	44.4
16	Personal Hygiene Products	Daily Living	43.8
17	A Dining Table and Chairs for Meals	Household	43.7
18	Different Types of Clothes and Footwear for Work/School and Leisure	Daily Living	43.4
19	A Personal Computer	Digital Connectivity	43.1
20	A Refrigerator	Household	42.5
21	Family Bonding Outside of Home	Social Participation and Leisure	42.4
22	Mattress Without Bedframe	Household	42
23	A Stove/Cooking Device	Household	40.2
24	Braces, dentures prescribed by dentist	Healthcare	39.1
25	Gas for Cooking	Household	38.4
26	A Dedicated Table and Chair for Work and Study	Childcare / Household	38.2
27	A Meal 3 Times a Day	Daily Living	37.3



Rank	Item	Category	Percentage of Respondents (%)
28	Toys, Enrichment Books, and Leisure Activities for Children	Childcare	35.1
29	Participate in Optional School Excursions and Co-Curricular Activities that Cost Money	Childcare	32.6
30	Public Transportation for Day-to-Day Commute	Transport	28.6
31	Dental treatment at least once a year	Healthcare	28.4
32	Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	Transport	26.9
33	School Books, Stationery, and School Bags for Children	Childcare	24.8
34	Student Care Services for Working Parents	Childcare	24.1
35	Participate in Community Activities and Celebrations and Pay Related Expenses	Social Participation and Leisure	23.9
36	Medicine Prescribed by Doctor	Healthcare	22.2
37	Infant Care, Childcare Services for Working Parents	Childcare	22.0
38	Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life	Healthcare	20.4
39	Regular Preventive Health Screening	Healthcare	17.8

2.2.4 Over half of respondents indicated that the government should prioritise providing healthcare items such as health screenings, health insurance, and medicine

The items ranked highest in terms of government responsibility were largely related to healthcare, with over half of respondents selecting the government for regular preventive health screening, health insurance (including Integrated Shield Plans and Supplements which are private optional products offering coverage on top of Singapore's national insurance schemes, MediShield Life and CareShield Life respectively), and medicine prescribed by a doctor. While the government was seen as responsible for healthcare, the percentage dropped for items related to childcare, transportation, and the household. Items associated with social participation and leisure were the least likely to be selected to be provided by the government (Table 2.4).

Table 2.4: Percentage of respondents who selected the government to provide for the following items (%), ranked highest to lowest

Rank	Item	Category	Percentage of Respondents (%)
1	Regular Preventive Health Screening	Healthcare	57
2	Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life	Healthcare	56.6
3	Medicine Prescribed by Doctor	Healthcare	52.9
4	Infant Care, Childcare Services for Working Parents	Childcare	46.8
5	Public Transportation for Day-to-Day Commute	Transport	45.4
6	Student Care Services for Working Parents	Childcare	42.4
7	Dental treatment at least once a year	Healthcare	42.1
8	School Books, Stationery, and School Bags for Children	Childcare	37.7



Rank	Item	Category	Percentage of Respondents (%)
9	Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	Transport	36.1
10	Participate in Optional School Excursions and Co-Curricular Activities that Cost Money	Childcare	34.3
11	Gas for Cooking	Household	32.1
12	Braces, dentures prescribed by dentist	Healthcare	32
13	A Purchased Home (owned by self and/or immediate family)	Household	31.7
14	A Meal 3 Times a Day	Daily Living	26.2
15	Participate in Community Activities and Celebrations and Pay Related Expenses	Social Participation and Leisure	25
16	A Stove/Cooking Device	Household	22.9
17	Savings of at Least 6 Months' Worth of Expenses for Emergencies	Savings	22.7
18	Broadband Plan for Home	Digital Connectivity	22.6
19	A Water Heater for Showering	Household	22.3
20	Savings of at Least 3 Months' Worth of Expenses for Emergencies	Savings	22.1
21	Personal Hygiene Products	Daily Living	21.2
22	A Personal Computer	Digital Connectivity	20.3
23	Toys, Enrichment Books, and Leisure Activities for Children	Childcare	19.7
24	A Dedicated Table and Chair for Work and Study	Household	19.2
25	Different Types of Clothes and Footwear for Work/School and Leisure	Daily Living	18.6
26	A Washing Machine	Household	18.3

Rank	Item	Category	Percentage of Respondents (%)
27	A Refrigerator	Household	17.7
28	Mattress Without Bedframe	Household	17.7
29	A Smartphone with a Data Plan	Digital Connectivity	15.7
30	A Dining Table and Chairs for Meals	Household	15.5
31	Air-Conditioning	Household	15.2
32	Bedframe	Household	15
33	A Television	Digital Connectivity	13.8
34	Microwave Oven	Household	13.8
35	Annual Overseas Vacation in Southeast Asian Country	Social Participation and Leisure	12.8
36	Family Bonding Outside of Home	Social Participation and Leisure	12.7
37	Free Time for Hobbies	Social Participation and Leisure	12.2
38	Going Out with Friends	Social Participation and Leisure	10.6
39	Dine Out at Restaurants at Least Once a Month	Social Participation and Leisure	9.9

2.2.5 Respondents indicated that, in addition to community activities, the community should primarily provide a range of child-related items

Respondents strongly perceived the community as responsible for facilitating participation in community activities and celebrations, with close to half selecting the community as the primary provider. Respondents also favoured the community in providing items related to children, particularly those related to education and enrichment for the child (Table 2.5).

**Table 2.5: Percentage of respondents who selected the community to provide for the following items (%), ranked highest to lowest**

Rank	Item	Category	Percentage of Respondents (%)
1	Participate in Community Activities and Celebrations and Pay Related Expenses	Social Participation and Leisure	47.6
2	School Books, Stationery, and School Bags for Children	Childcare	39.2
3	Toys, Enrichment Books, and Leisure Activities for Children	Childcare	36.3
4	A Meal 3 Times a Day	Daily Living	35
5	Student Care Services for Working Parents	Childcare	32.6
6	Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	Transport	30.6
7	A Dedicated Table and Chair for Work and Study	Childcare / Household	30.2
8	Infant Care, Childcare Services for Working Parents	Childcare	30.2
9	Different Types of Clothes and Footwear for Work/School and Leisure	Daily Living	29.2
10	A Dining Table and Chairs for Meals	Household	28.2
11	Mattress Without Bedframe	Household	28.1
12	A Refrigerator	Household	27.4
13	Participate in Optional School Excursions and Co-Curricular Activities that Cost Money	Childcare	27.2
14	A Stove/Cooking Device	Household	27
15	Personal Hygiene Products	Daily Living	27
16	A Washing Machine	Household	25.7
17	Bedframe	Household	25.5
18	A Personal Computer	Digital Connectivity	25
19	Medicine Prescribed by Doctor	Healthcare	24.3
20	Public Transportation for Day-to-Day Commute	Transport	23.6



Rank	Item	Category	Percentage of Respondents (%)
21	A Water Heater for Showering	Household	23.5
22	Gas for Cooking	Household	22.7
23	Regular Preventive Health Screening	Healthcare	22.2
24	Family Bonding Outside of Home	Social Participation and Leisure	21.1
25	A Television	Digital Connectivity	20.8
26	Dental treatment at least once a year	Healthcare	20.4
27	Braces, dentures prescribed by dentist	Healthcare	20.2
28	Microwave Oven	Household	19.6
29	A Smartphone with a Data Plan	Digital Connectivity	17.7
30	Broadband Plan for Home	Digital Connectivity	17.5
31	Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life	Healthcare	17.2
32	Free Time for Hobbies	Social Participation and Leisure	17
33	Savings of at Least 3 Months' Worth of Expenses for Emergencies	Savings	16
34	Savings of at Least 6 Months' Worth of Expenses for Emergencies	Savings	15.2
35	Air-Conditioning	Household	14.7
36	A Purchased Home (owned by self and/or immediate family)	Household	14.2
37	Dine Out at Restaurants at Least Once a Month	Social Participation and Leisure	12.6



Rank	Item	Category	Percentage of Respondents (%)
38	Annual Overseas Vacation in Southeast Asian Country	Social Participation and Leisure	11.6
39	Going Out with Friends	Social Participation and Leisure	11

2.2.6 More respondents indicated that relatives and friends should provide for family bonding and socialising activities compared to other items

Overall, less than 30 per cent of respondents indicated that relatives and friends should be responsible for any of the items presented, with family bonding and social activities being the most popular. In contrast, relatives and friends were generally seen as less responsible for other items, such as those related to childcare, healthcare, or household items, with about two in 10 or fewer respondents indicating so (Table 2.6).



Table 2.6: Percentage of respondents who selected relatives/friends to provide for the following items (%), ranked highest to lowest

Rank	Item	Category	Percentage of Respondents (%)
1	Family Bonding Outside of Home	Social Participation and Leisure	28.9
2	Going Out with Friends	Social Participation and Leisure	28.9
3	Toys, Enrichment Books, and Leisure Activities for Children	Childcare	21.9
4	A Meal 3 Times a Day	Daily Living	21.7
5	A Dining Table and Chairs for Meals	Household	21
6	Mattress Without Bedframe	Household	20.2
7	A Stove/Cooking Device	Household	20
8	School Books, Stationery, and School Bags for Children	Childcare	20
9	A Refrigerator	Household	19.8
10	Personal Hygiene Products	Daily Living	19.5
11	Different Types of Clothes and Footwear for Work/School and Leisure	Daily Living	19
12	A Washing Machine	Household	18.9
13	Free Time for Hobbies	Social Participation and Leisure	18.5
14	A Dedicated Table and Chair for Work and Study	Childcare / Household	18.4
15	Microwave Oven	Household	18
16	Bedframe	Household	17.9
17	A Television	Digital Connectivity	17.8



Rank	Item	Category	Percentage of Respondents (%)
18	Dine Out at Restaurants at Least Once a Month	Social Participation and Leisure	17.5
19	A Water Heater for Showering	Household	17.3
20	A Personal Computer	Digital Connectivity	17.1
21	A Smartphone with a Data Plan	Digital Connectivity	16.7
22	Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	Transport	16.1
23	A Purchased Home (owned by self and/or immediate family)	Household	15.7
24	Gas for Cooking	Household	15.2
25	Broadband Plan for Home	Digital Connectivity	15.2
26	Participate in Optional School Excursions and Co-Curricular Activities that Cost Money	Childcare	15.2
27	Infant Care, Childcare Services for Working Parents	Childcare	14.6
28	Student Care Services for Working Parents	Childcare	14.5
29	Savings of at Least 6 Months' Worth of Expenses for Emergencies	Savings	14.3
30	Savings of at Least 3 Months' Worth of Expenses for Emergencies	Savings	14.1
31	Air-Conditioning	Household	13.9
32	Participate in Community Activities and Celebrations and Pay Related Expenses	Social Participation and Leisure	13.5
33	Braces, dentures prescribed by dentist	Healthcare	13.2

Rank	Item	Category	Percentage of Respondents (%)
34	Public Transportation for Day-to-Day Commute	Transport	12.9
35	Regular Preventive Health Screening	Healthcare	12.6
36	Medicine Prescribed by Doctor	Healthcare	12.6
37	Dental treatment at least once a year	Healthcare	12.4
38	Annual Overseas Vacation in Southeast Asian Country	Social Participation and Leisure	11.9
39	Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life	Healthcare	11

2.2.7 Fewer respondents chose businesses as one of the main providers for the various items compared to other parties

About 20 per cent or fewer respondents viewed businesses as responsible for providing various items that individuals could not afford. This percentage was lower compared to other parties, such as the government, community, relatives/friends, and individuals.

Even as businesses were perceived as less responsible overall, there were notable variations in the percentage of respondents selecting businesses for different items. For example, about 20 per cent of respondents viewed businesses as responsible for private transportation for medical emergencies and caregiving needs and a personal computer, compared to items associated with social participation such as going out with friends where only 8 per cent were in agreement (Table 2.7).

**Table 2.7: Percentage of respondents who selected businesses to provide for the following items (%), ranked highest to lowest**

Rank	Item	Category	Percentage of Respondents (%)
1	Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	Transport	20.7
2	A Personal Computer	Digital Connectivity	20.5
3	A Dedicated Table and Chair for Work and Study	Childcare / Household	20.2
4	School Books, Stationery, and School Bags for Children	Childcare	19.6
5	Dental treatment at least once a year	Healthcare	19
6	Regular Preventive Health Screening	Healthcare	18.8
7	Broadband Plan for Home	Digital Connectivity	18.3
8	A Smartphone with a Data Plan	Digital Connectivity	18.2
9	Infant Care, Childcare Services for Working Parents	Childcare	17.8
10	Braces, dentures prescribed by dentist	Healthcare	17.6
11	Public Transportation for Day-to-Day Commute	Transport	17.4
12	Mattress Without Bedframe	Household	17.2
13	A Refrigerator	Household	17.1
14	A Meal 3 Times a Day	Daily Living	17
15	Medicine Prescribed by Doctor	Healthcare	16.8
16	Toys, Enrichment Books, and Leisure Activities for Children	Childcare	16.8
17	Different Types of Clothes and Footwear for Work/School and Leisure	Daily Living	16.7
18	Student Care Services for Working Parents	Childcare	16.6
19	A Water Heater for Showering	Household	16.4
20	Personal Hygiene Products	Daily Living	16.2



Rank	Item	Category	Percentage of Respondents (%)
21	Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life	Healthcare	16.2
22	A Dining Table and Chairs for Meals	Household	15.9
23	A Washing Machine	Household	15.7
24	A Stove/Cooking Device	Household	15.4
25	Participate in Community Activities and Celebrations and Pay Related Expenses	Social Participation and Leisure	15.4
26	Participate in Optional School Excursions and Co-Curricular Activities that Cost Money	Childcare	15.2
27	Bedframe	Household	14.4
28	Gas for Cooking	Household	14.3
29	A Television	Digital Connectivity	14.2
30	Air-Conditioning	Household	13.8
31	Microwave Oven	Household	12.9
32	Savings of at Least 6 Months' Worth of Expenses for Emergencies	Savings	12.5
33	Free Time for Hobbies	Social Participation and Leisure	12.5
34	Annual Overseas Vacation in Southeast Asian Country	Social Participation and Leisure	12.3
35	Savings of at Least 3 Months' Worth of Expenses for Emergencies	Savings	12.2
36	Dine Out at Restaurants at Least Once a Month	Social Participation and Leisure	12
37	Family Bonding Outside of Home	Social Participation and Leisure	11.8



Rank	Item	Category	Percentage of Respondents (%)
38	A Purchased Home (owned by self and/or immediate family)	Household	10.3
39	Going Out with Friends	Social Participation and Leisure	8.3

2.3 PREDICTORS OF PARTY TO PROVIDE

This section examines the factors influencing respondents' preference regarding which party – government, businesses, community, relatives/friends, or the individual – should provide for the essential items.

Multivariate regression models were used to analyse this, where the number of items each party should provide was regressed against key determinants identified in the literature. These include social trust, progressive beliefs, and a range of demographic variables such as gender, age, race, education level, marital status, housing type, household size, and personal income.

The results of the regression models are represented using coefficient plots.⁴ Each plot shows the coefficient estimate and confidence interval for five regression models, corresponding to provision by the self, government, community, relatives/friends, and businesses. These estimates and intervals are color-coded and placed on the same graph for easy comparison. Each plot displays the coefficients for just one variable in the interest of space.

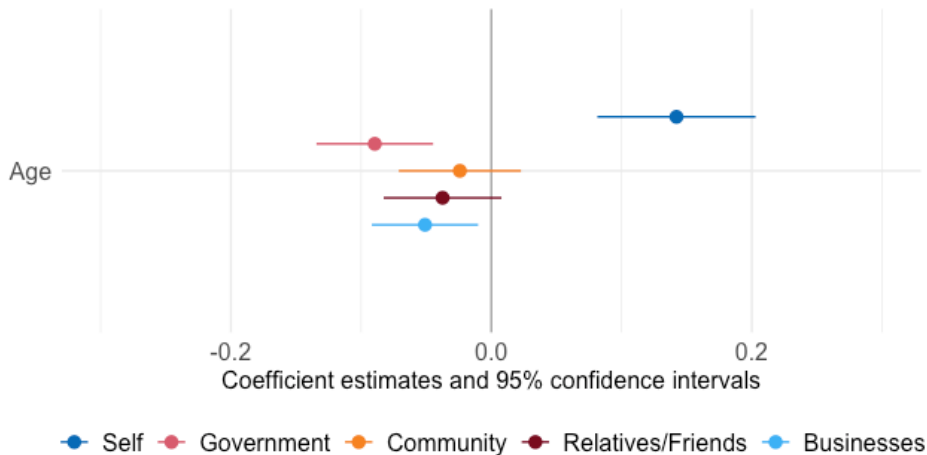
⁴ These plots visualise the regression estimates (the dots) along with their confidence intervals (the lines). A regression estimate is our best guess about how much one factor (e.g., gender) affects another (e.g., number of items that the government should provide), and it tells us the direction (i.e., positive or negative) and size of this effect (i.e., how large the number is). A confidence interval is a range that shows how certain we are about our regression estimate, with an upper and lower limit around our estimate. Estimates and confidence intervals that cross zero indicate statistical non-significance at the chosen alpha level, which is set at $p < 0.05$ for this study. Statistical non-significance means that the result of a statistical test does not show strong enough evidence to conclude that there is a real relationship between the factors. Plots positioned to the left of zero imply a negative relationship between the independent and dependent variable, while plots to the right suggest a positive relationship.



2.3.1 Older respondents were more likely to support self-reliance, while younger respondents preferred relying on other parties for provision

Age played a significant role in shaping the preference of respondents regarding who should provide various items. It was found that older respondents tended to favour self-reliance more than younger respondents, with each additional year of age associated with an increase of 0.14 items chosen for self-provision. On the other hand, younger respondents supported greater provision by the government and businesses compared to their older counterparts. For each additional year of age, there was an increase of 0.09 items selected for government provision and 0.05 items for business provision. Age did not significantly influence preferences for provision by the community or relatives and friends (Figure 2.1).

Figure 2.1: Coefficient plot for age



2.3.2 Respondents with lower levels of trust favoured self-reliance, whereas those with higher levels of trust supported provision from other parties

To measure social trust, respondents were asked:

- “Generally speaking, would you say that most people can be trusted or that you need to be very careful in dealing with people?” Responses were recorded on a 10-point scale, ranging from “need to be very careful” (1) to “most people can be trusted” (10).



Slight variations of this question and scale are commonly employed in the broader literature and in numerous social indicators surveys, such as the World Values Survey and the General Social Surveys, to measure interpersonal and social trust. We likewise adopted this question to measure the trust that respondents have in other people.

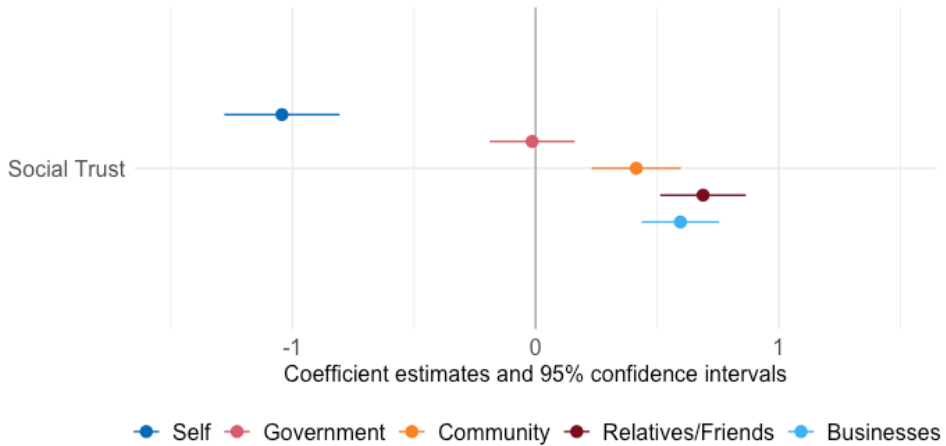
Respondents were on average quite trusting of others, with a mean and median score of 6.2 and 7 respectively, out of a maximum of 10 (Table 2.8).

Table 2.8: Descriptive statistics for social trust

Minimum	Maximum	Mean	Median	Standard Deviation
1	10	6.2	7	2.5

The regression models indicate that respondents with lower levels of trust were more likely to prefer individuals to provide a larger number of items themselves, which aligns with existing literature. Specifically, each unit decrease in trust is associated with selecting about 1.0 more items for self-provision.

On the other hand, respondents with higher levels of trust were generally more inclined to rely on other parties to provide items. Each unit increase in trust was associated with selecting approximately 0.7 more items that relatives/friends should provide, 0.6 more items that businesses should provide, and 0.4 more items that the community should provide. Social trust did not significantly explain preferences regarding government provision, where trust in other people did not influence one's tendency to favour provision by the government (Figure 2.2).

Figure 2.2: Coefficient plot for social trust

2.3.3 Progressive beliefs were negatively correlated with relying on the self for provision

To measure progressive beliefs, respondents were asked a range of questions that attempted to uncover their attitudes and beliefs about income inequality and how respondents viewed the roles of individuals, government, and society in addressing income differences and helping those in need. Each question presented two statements that represent contrasting perspectives. This forced respondents to choose between two options rather than simply agreeing or disagreeing with a single statement. The responses were measured using a 6-point Likert scale, ranging from strongly agree with statement (i) to strongly agree with statement (ii). This allowed for nuanced opinions and avoided forcing respondents into binary choices.

The paired statements that were asked were as follows:

- | | |
|--------|--|
| Pair 1 | Statement (i): The government should be primarily responsible for ensuring income equality. |
| | Statement (ii): Individuals should be primarily responsible for their own financial success. |
| Pair 2 | Statement (i): It is hard for people to get out of poverty even if they tried. |
| | Statement (ii): It is easy to get out of poverty if one puts in sufficient effort. |



- Pair 3 Statement (i): Society has too many unfair structures that prevents people from coming out of poverty.
Statement (ii): Society offers fair chances for everyone to come out of poverty.
- Pair 4 Statement (i): It is everyone's responsibility to help those who are poor come out of poverty.
Statement (ii): Those who are poor should take responsibility for their situation and work hard to come out of poverty.
- Pair 5 Statement (i): People's financial difficulties are often because of situations outside of their control.
Statement (ii): People's financial difficulties are often because of poor choices they have made.
- Pair 6 Statement (i): Government should help people in financial difficulty, regardless of how they got into that situation.
Statement (ii): Government should only help people who are in financial difficulty because of situations outside of their control.
- Pair 7 Statement (i): Financial assistance programmes should be easy to qualify for, so more individuals with financial difficulties can be helped.
Statement (ii): Financial assistance programmes should not be easy to qualify for, so that only those who really need it or deserve it can be helped.

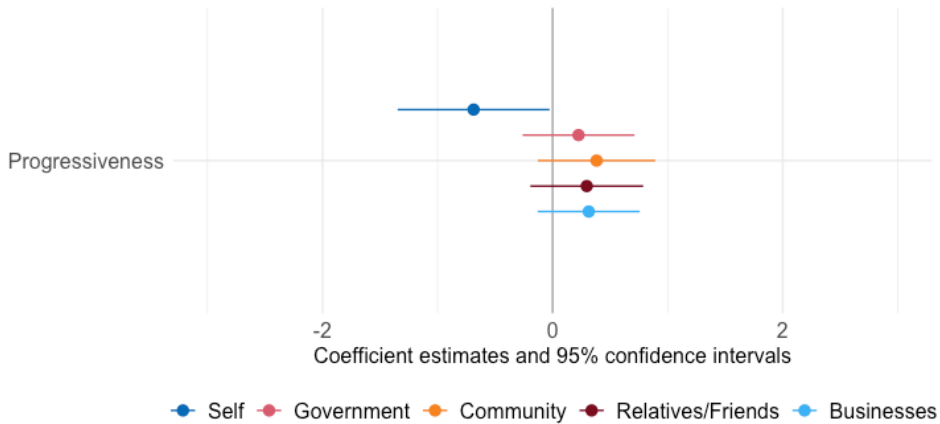
The scores from these seven paired statements together demonstrated relatively high internal consistency and were averaged to derive an overall score reflecting one's progressive beliefs, where higher scores indicate more progressive views. The scale ranged from a minimum of 1 (most conservative) to a maximum of 6 (most progressive). The mean and median scores were 3.6, suggesting that respondents generally held more progressive than conservative views (see Table 2.9). A detailed breakdown of the percentage of respondents who indicated their varying levels of agreement with either statement is presented in a later chapter in Figure 4.1.

Table 2.9: Descriptive statistics for progressive beliefs

Minimum	Maximum	Mean	Median	Standard Deviation
1	6	3.6	3.6	0.8

It was found that progressive beliefs were negatively correlated with a preference for self-reliance. Each unit increase in progressive beliefs was associated with choosing 0.7 fewer items for self-provision. One's degree of progressive beliefs did not significantly influence preferences for provision by the government, community, relatives/friends, or businesses (Figure 2.3).

Figure 2.3: Coefficient plot for progressive beliefs



2.4 COLLECTIVE SOCIETAL PROVISION OF PERCEIVED BASIC RIGHTS

2.4.1 More educated respondents were likelier to want the government, community, or businesses to provide healthcare items and public transport

Examining differences in response across demographic profiles, it was found that individuals with higher levels of education tended to prefer societal actors – the government, community, or businesses – to take responsibility for healthcare-related services and public transport for daily commuting. For example, 61.3 per cent of respondents with at least a Bachelor's degree indicated that the government should provide regular preventive health screening compared to 55.1 per cent of those with post-secondary education and 46.0 per cent of those with secondary education or below. Similar trends were observed for provision by community (24.1 per cent; 22.1 per cent; 15.5 per cent respectively) and businesses (21.2 per cent; 18.9 per cent; 10.3 per cent respectively), underscoring the disparities across educational levels (Table 2.10).

These patterns also extended to preferences for health insurance (Table 2.11), medicine prescribed by a doctor (Table 2.12), and annual dental



treatment (Table 2.13). Higher-educated respondents consistently demonstrated a greater preference for government, community, or business provision compared to those with lower educational attainment.

Respondents with higher levels of education tended to favour government, community, or business provision for public transportation for daily commute. In particular, 49.3 per cent of those holding a university degree or higher wanted the government to provide essential items to Singaporeans who cannot afford them, compared to 43.7 per cent with post-secondary education and 35.4 per cent with secondary education or below (Table 2.14).

The preference for government, community, and business provision was also evident when looking at other demographic indicators. Analyses focusing on personal income, household income, and housing type revealed that respondents with higher personal income, household income, or who reside in larger housing types tended to support the provision of healthcare items/services and public transport by these parties.

This difference in attitudes towards collective societal responsibility, where respondents with higher levels of education (often correlated with socioeconomic status reflected by income and housing) preferred societal actors over the self for the provision of healthcare and public transport, may be attributed to their heightened awareness and internalisation of an individual's fundamental rights to healthcare and mobility.

Table 2.10: Percentage of respondents who selected the respective parties to provide 'Regular Preventive Health Screening'

Party to Provide	Education Level	Percentage of Respondents (%)
Government	Secondary and below	46.0
	Post-secondary	55.1
	Bachelor's and above	61.3
Community	Secondary and below	15.5
	Post-secondary	22.1
	Bachelor's and above	24.1
Businesses	Secondary and below	10.3
	Post-secondary	18.9
	Bachelor's and above	21.2

Table 2.11: Percentage of respondents who selected the respective parties to provide 'Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life'

Party to Provide	Education Level	Percentage of Respondents (%)
Government	Secondary and below	49.5
	Post-secondary	58.7
	Bachelor's and above	57.2
Community	Secondary and below	11.7
	Post-secondary	15.4
	Bachelor's and above	20.0
Businesses	Secondary and below	12.4
	Post-secondary	15.4
	Bachelor's and above	17.8

Table 2.12: Percentage of respondents who selected the respective parties to provide 'Medicine Prescribed by Doctor'

Party to Provide	Education Level	Percentage of Respondents (%)
Government	Secondary and below	43.0
	Post-secondary	51.7
	Bachelor's and above	56.5
Community	Secondary and below	21.0
	Post-secondary	24.3
	Bachelor's and above	25.3
Businesses	Secondary and below	10.3
	Post-secondary	17.6
	Bachelor's and above	18.1



Table 2.13: Percentage of respondents who selected the respective parties to provide ‘Dental treatment at least once a year’

Party to Provide	Education Level	Percentage of Respondents (%)
Government	Secondary and below	28.9
	Post-secondary	45.0
	Bachelor’s and above	43.9
Community	Secondary and below	16.5
	Post-secondary	19.9
	Bachelor’s and above	21.9
Businesses	Secondary and below	10.7
	Post-secondary	17.3
	Bachelor’s and above	22.6

Table 2.14: Percentage of respondents who selected the respective parties to provide ‘Public Transportation for Day-to-Day Commute’

Party to Provide	Education Level	Percentage of Respondents (%)
Government	Secondary and below	35.4
	Post-secondary	43.7
	Bachelor’s and above	49.3
Community	Secondary and below	13.1
	Post-secondary	24.5
	Bachelor’s and above	25.8
Businesses	Secondary and below	13.1
	Post-secondary	18.9
	Bachelor’s and above	17.7

2.5 LOWER-INCOME HOUSEHOLDS WITH YOUNG DEPENDANTS

2.5.1 Respondents from lower-income households with young dependants generally selected more digital and savings items for government provision as compared to resident respondents

Due to the unique characteristics of the lower-income sample (n=424, Section 1.3.2) – primarily in the aspect of the presence of young dependants in the household – we wished to explore how this lower-income sample differed from resident respondents (n = 2000, Section 1.3.1) in their selection of provision of items from the different categories by the government.

Out of the eight categories of items, respondents from lower-income households with young dependants selected, on average, a larger number of items than resident respondents (Table 2.15). However, through performing independent-samples *t*-tests, it was found that these differences are not statistically significant, with the exception of the category of digital connectivity and savings.

Out of the four items related to digital connectivity, the average number of items that respondents from the lower-income sample with young dependants indicated they wished the government to provide was 0.89, higher than the average of 0.72 items selected by resident respondents (Table 2.15). An independent-samples *t*-test found that the difference in means is statistically significant ($t(586) = 2.59, p = .010$).

Table 2.15: Average number of items selected to be provided by the government (%)

Category of items	Respondent sample	Mean	Standard Deviation	Difference in means
Childcare and child-related expenses (5 items)	Lower income	1.99	1.64	0.18
	Resident	1.81	1.57	
Daily living (3 items)	Lower income	0.67	0.93	0.01
	Resident	0.66	0.91	
Digital connectivity (4 items)	Lower income	0.89	1.19	0.16
	Resident	0.72	1.10	
Healthcare (5 items)	Lower income	2.51	1.70	0.11
	Lower income	2.40	1.70	
Household (12 items)	Resident	2.56	3.07	0.15
	Lower income	2.42	3.02	
Savings (2 items)	Lower income	0.62	0.81	0.17
	Resident	0.45	0.72	
Social participation and leisure (6 items)	Lower income	0.92	1.35	0.09
	Resident	0.83	1.37	
Transport (2 items)	Lower income	0.92	0.80	0.10
	Resident	0.82	0.79	

One item related to digital connectivity stands out: a smartphone with a data plan. The proportion of respondents who wanted this item provided by the government differed significantly between lower-income households with young dependants and the general resident population. Specifically, 25.0



per cent of lower-income respondents with young dependants wanted the government to provide a smartphone with a data plan, compared to 15.7 per cent of the general resident population (Table 2.16).

Table 2.16: Percentage of respondents who selected digital connectivity items to be provided by the government (%)

Item	Respondent Sample	Percentage of Respondents (%)
Smartphone with a Data Plan	Lower income	25.0
	Resident	15.7

The importance of digital inclusion in today's technologically inclined society cannot be understated, with technological access serving as the basis for gaining technology skills, properly utilising technology, and other associated outcomes (Notley & Aziz, 2024). Existing literature has shown how access to the internet has become crucial in the aspects of education, social support and participation, and employment, especially amongst youths (Dolcini et al., 2021).

However, while Singapore topped the list of countries in the aspect of digital inclusion (Berger, 2021), with various measures and programmes such as free public Wi-Fi and affordable digital skills training made readily available, low-income households – particularly low-income households with young dependants, such as respondents this study surveyed – are the most susceptible to digital exclusion (Berger, 2021; Helsper, 2021). This could potentially explain the significant differences in the desire for the government to provide items related to digital connectivity between respondents from low-income households – with dependants who bear the brunt of digital exclusion – and resident respondents who may not share the same characteristics.

In addition to digital connectivity, savings is also a category that respondents from lower-income households with young dependants wanted government provision more so than the general resident population. The average number of items that respondents from the lower-income household sample indicated they wished the government to provide was 0.62, higher than the average of 0.45 items selected by resident respondents (Table 2.15). An independent-samples *t*-test found the difference in means to be statistically significant ($t(575) = 4.12, p = <0.001$).

This difference is also evident in the proportion of respondents that selected government provision for emergency savings. Among respondents in lower-

income households with young dependants, 32.1 per cent chose savings of at least 3 months, and 30.2 per cent chose savings of at least 6 months. In contrast, only 22.1 per cent and 22.7 per cent of the general resident population selected these respective savings options as items for government provision (Table 2.17).

Table 2.17: Percentage of respondents who selected savings items to be provided by the government, for lower-income households with dependant(s) and resident sample (%)

Item	Respondent Sample	Percentage of Respondents (%)
Savings of at Least 3 Months' Worth of Expenses for Emergencies	Lower income	32.1
	Resident	22.1
Savings of at Least 6 Months' Worth of Expenses for Emergencies	Lower income	30.2
	Resident	22.7

Their preference for the government to provide emergency savings likely reflects the economic vulnerability of this subpopulation. Lower-income households often have little disposable income after meeting basic needs, making saving difficult. This makes them particularly susceptible to unexpected expenses and financial emergencies, which can disrupt their budget and deepen financial strain. Having young dependants creates additional financial responsibilities, including providing for children's needs, education, and healthcare, compounding to their financial concerns.

2.6 BASIC NEEDS AND ITEMS FOR DECENT STANDARD OF LIVING

2.6.1 Majority of respondents believed the government should help Singaporeans who cannot afford basic necessities, while individuals should be responsible for items that provide a decent standard of living

Towards the end of the survey, we asked respondents who they believe should provide "basic necessities" and "items which provide a decent standard of living" to Singaporeans who cannot afford them:

- If some Singaporeans do not have basic necessities (e.g., three meals a day, shelter, access to healthcare etc), who do you think



should help them afford these necessities? Please choose all the options you think are relevant.

- If some Singaporeans do not have items which provide a decent standard of living (e.g., dining out in restaurants at least once a month, air conditioning etc), who do you think should help them afford these items? Please choose all the options you think are relevant.

This is in addition to questions about the main parties responsible for each item. These questions help corroborate earlier findings and examine if and how respondents distinguish between what they think to be basic necessities and items that provide a decent standard of living. Respondents were given the option to select one or more parties, up to a maximum of five.

Table 2.18 presents the percentage of respondents who selected the party or parties that should be responsible for providing basic necessities and items that provide a decent standard of living, along with the percentage difference for each party between these two categories.

It was observed that the government was the most frequently selected party for providing basic necessities (67.3 per cent). The community was the next most popular choice (59.3 per cent). Fewer respondents thought the self (41.3 per cent), relatives/friends (34.6 per cent), or businesses (32.3 per cent) should help provide for such basic needs.

On the other hand, respondents were more likely to indicate a reliance on the self for items that provide a decent standard of living (61.7 per cent). Reliance on the government was a distant second at 34.1 per cent, followed by the community (31.6 per cent), relatives/friends (28.2 per cent) and businesses (23.2 per cent).

Both the government and community were seen as significantly and substantively more responsible for providing basic necessities compared to items that provide a decent standard of living. While less pronounced, statistically significant differences also exist for provision by relatives/friends and businesses, with respondents perceiving these entities as slightly more responsible for providing basic necessities than for items that provide a decent standard of living. Conversely, respondents were significantly and substantively more likely to rely on the self for items that provide for a decent standard of living than for basic necessities. These findings together indicate a strong sense of personal agency in improving one's lifestyle, while individuals may feel more reliant on external support for basic needs.

Table 2.18: Percentage of respondents who selected each party to provide basic necessities and items for a decent standard of living

	Basic Necessities (A)	Decent Standard of Living (B)	Difference (A-B)
Government	67.3	34.1	33.2*
Community	59.3	31.6	27.7*
Self	41.3	61.7	-20.4*
Relatives/friends	34.6	28.2	6.4*
Businesses	32.3	23.2	9.1*

*Chi-square test is statistically significant

2.6.2 Younger respondents preferred government provision for basic needs and items for decent living standards; older respondents tended to favour self-provision for items for decent living standards

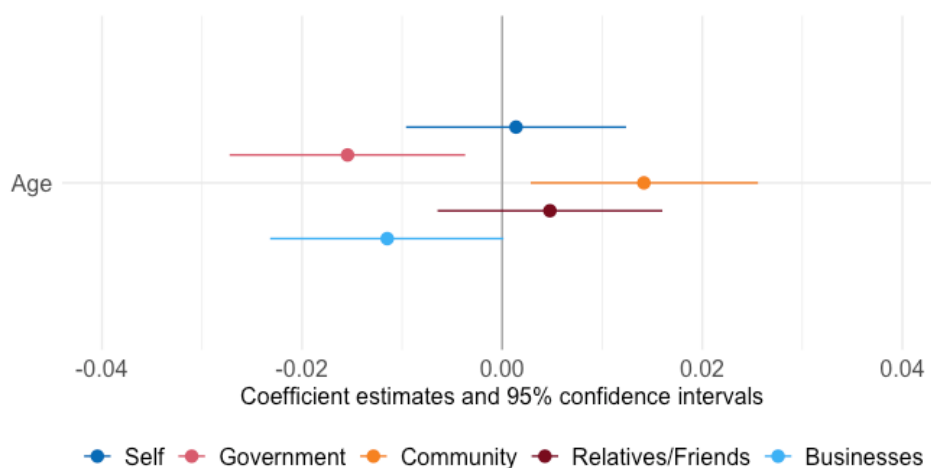
The logistic regression models indicate that respondents' age was negatively associated with their likelihood of choosing government provision for both basic necessities and items related to a decent standard of living. For each additional year of age, the likelihood of selecting government provision decreased by approximately 1.53 per cent⁵ for basic necessities and by approximately 1.28 per cent⁶ for items related to a decent standard of living (Figures 2.4 and 2.5).

There were also age-related differences in attitudes toward community provision of basic necessities. Older respondents preferred the community to provide these items, with an estimated 1.43 per cent increase in the likelihood of choosing the community for such provisions with each additional year of age (Figure 2.4).

⁵ $1 - \exp(-0.01545) = 1 - 0.9847 = 0.0153$

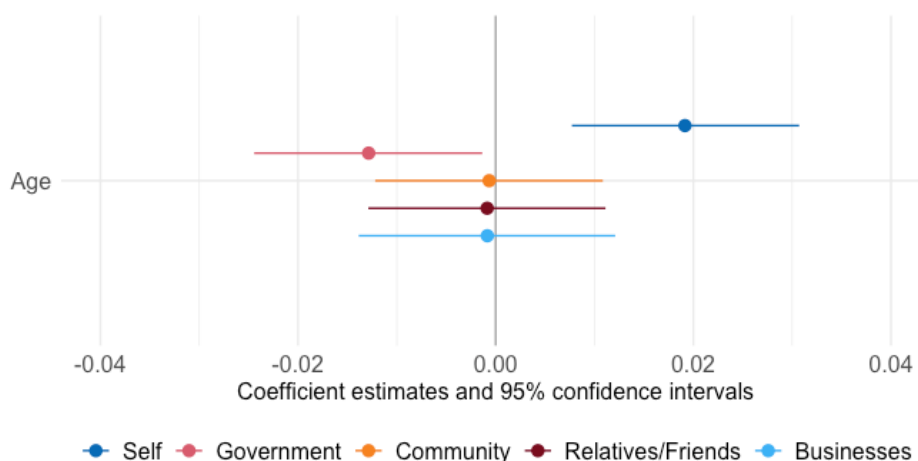
⁶ $1 - \exp(-0.01285) = 1 - 0.9872 = 0.0128$

Figure 2.4: Coefficient plot for basic necessities provision, age



Age also influenced respondents' propensity to rely on the self for providing items for a decent standard of living. There was a statistically significant and positive association between age and selecting 'self' for a decent standard of living. In particular, for each additional year of age, the odds of selecting the self to provide for a decent standard of living increase by approximately 1.94 per cent⁷ (Figure 2.5).

Figure 2.5: Coefficient plot for decent standard of living provision, age

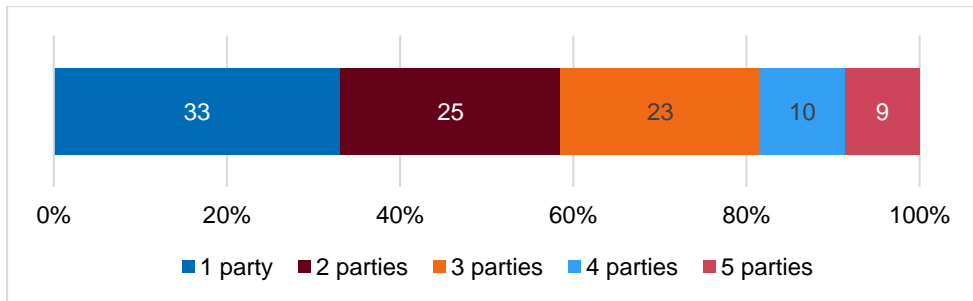


⁷ $\exp(0.019148) - 1 = 1.0194 - 1 = 0.0194$

2.6.3 Two-thirds believed that multiple parties should be responsible for helping Singaporeans afford basic necessities

Approximately two-thirds of respondents indicated that at least two or more parties should be responsible for helping Singaporeans afford basic necessities, with the remaining 33 per cent of respondents indicating that they believe one party to be primarily responsible for helping Singaporeans afford basic necessities (Figure 2.6).

Figure 2.6: Number of respondents selecting the party(s) perceived to be responsible for helping Singaporeans afford basic necessities (%)



2.6.4 Government and self were consistently ranked as the top two parties responsible for ensuring that Singaporeans can afford basic necessities

After selecting the party(s) they believed should help Singaporeans afford basic items that ensure a decent standard of living, respondents were asked to rank their relative importance. Regardless of the number of parties chosen, most respondents either identified the government or self as solely responsible or ranked it first among the selected parties (Figures 2.7 to 2.11).



Figure 2.7: Number of respondents who chose one party when considering who should help Singaporeans afford basic necessities (%)

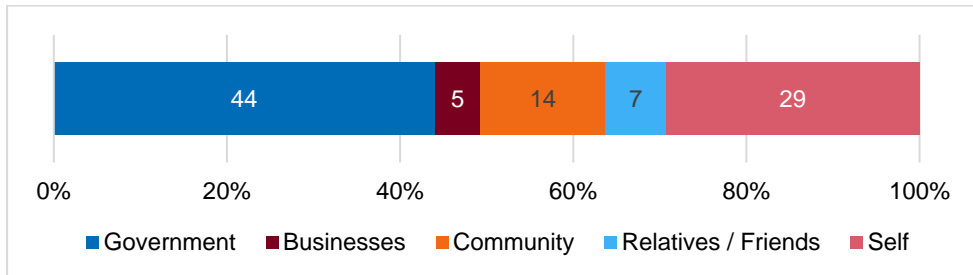


Figure 2.8: Ranking when respondents chose two parties when considering who should help Singaporeans afford basic necessities, %

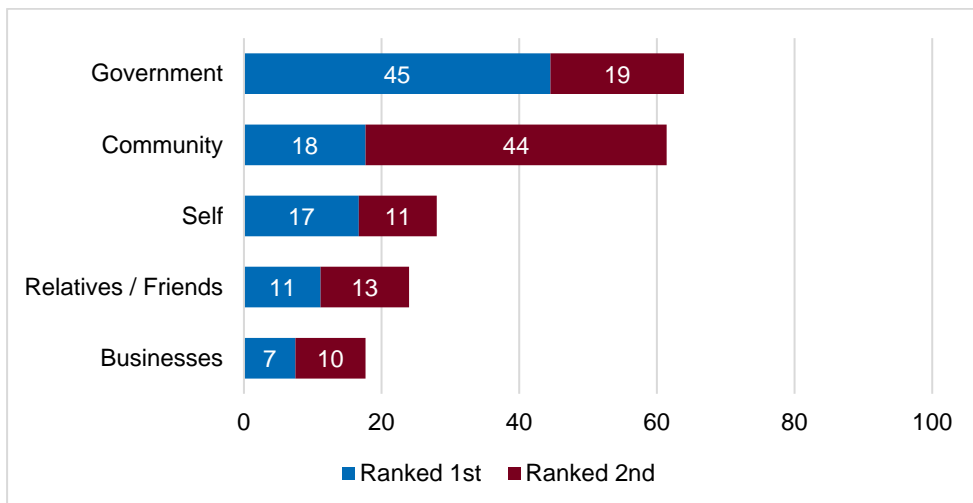


Figure 2.9: Ranking when respondents chose three parties when considering who should help Singaporeans afford basic necessities, %

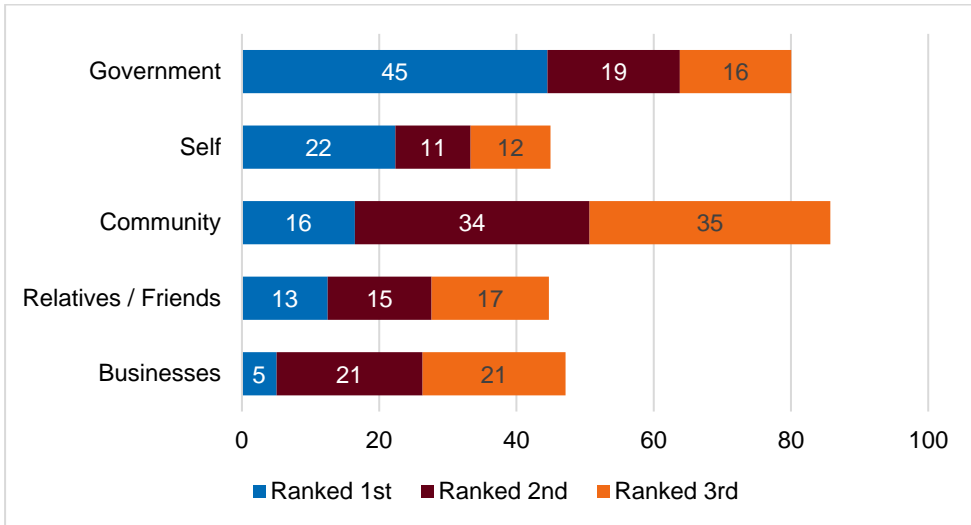


Figure 2.10: Ranking when respondents chose four parties when considering who should help Singaporeans afford basic necessities, %

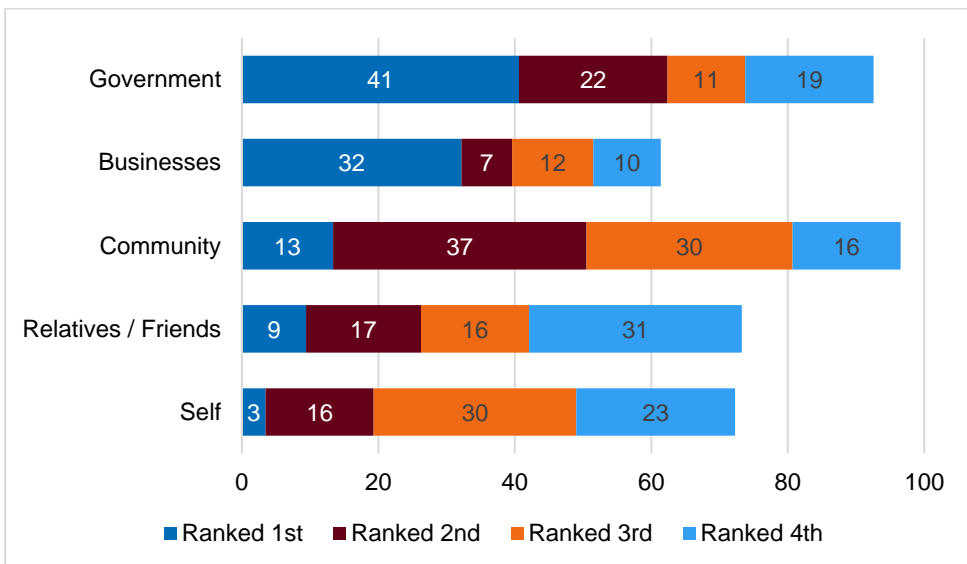
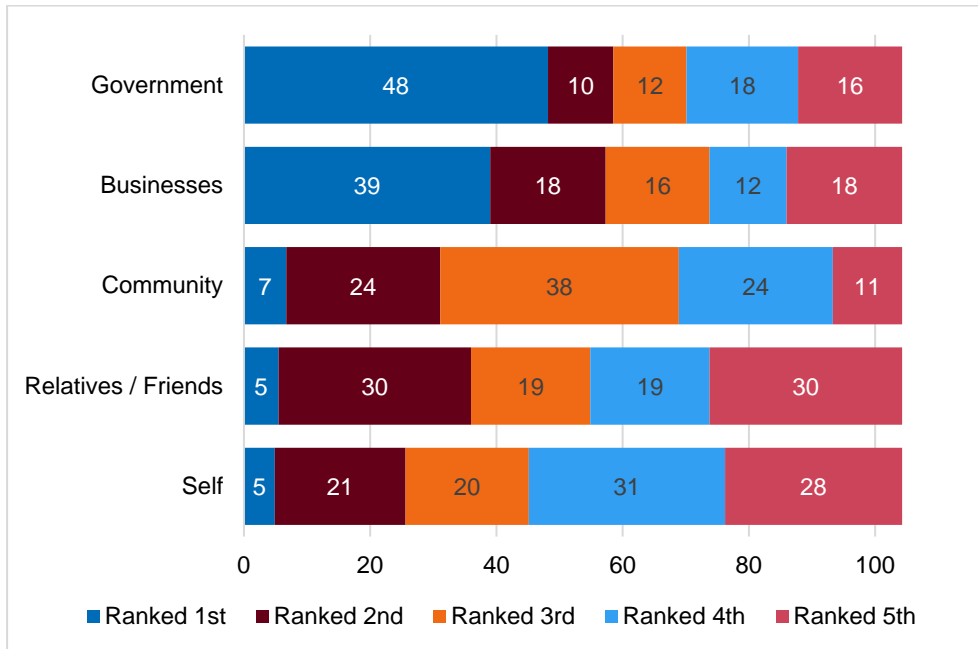




Figure 2.11: Ranking when respondents chose five parties when considering who should help Singaporeans afford basic necessities, %



2.6.5 Respondents consistently ranked the self and government as the top two parties for ensuring Singaporeans can afford items which provide a decent standard of living

Respondents were more likely to select the self as the party solely responsible for ensuring that Singaporeans can afford items for a decent standard of living. For respondents who considered two to five parties, the self and government were consistently ranked as the top two parties who should help in the provision of items which offer a decent standard of living (Figures 2.12 to 2.16).

Figure 2.12: Number of respondents who chose one party when considering who should help Singaporeans afford items which provide a decent standard of living (%)

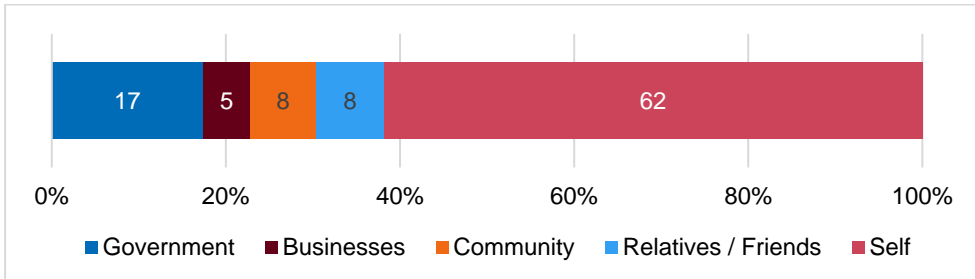


Figure 2.13: Ranking when respondents chose two parties when considering who should help Singaporeans afford items which provide a decent standard of living (%)

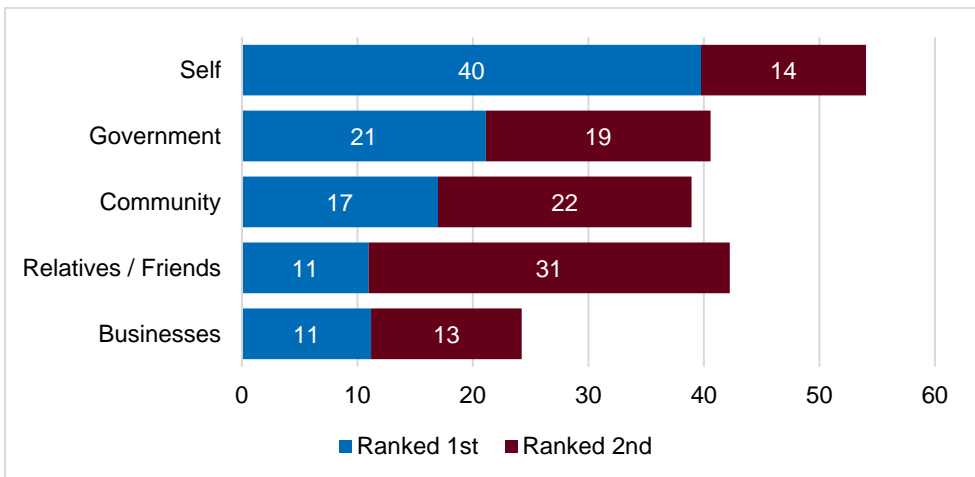




Figure 2.14: Ranking when respondents chose three parties when considering who should help Singaporeans afford items which provide a decent standard of living (%)

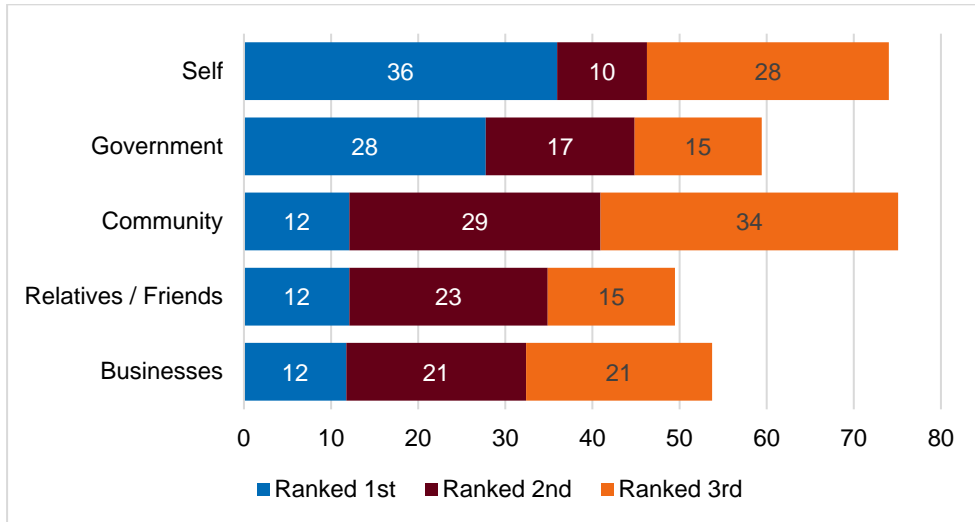


Figure 2.15: Ranking when respondents chose four parties when considering who should help Singaporeans afford items which provide a decent standard of living (%)

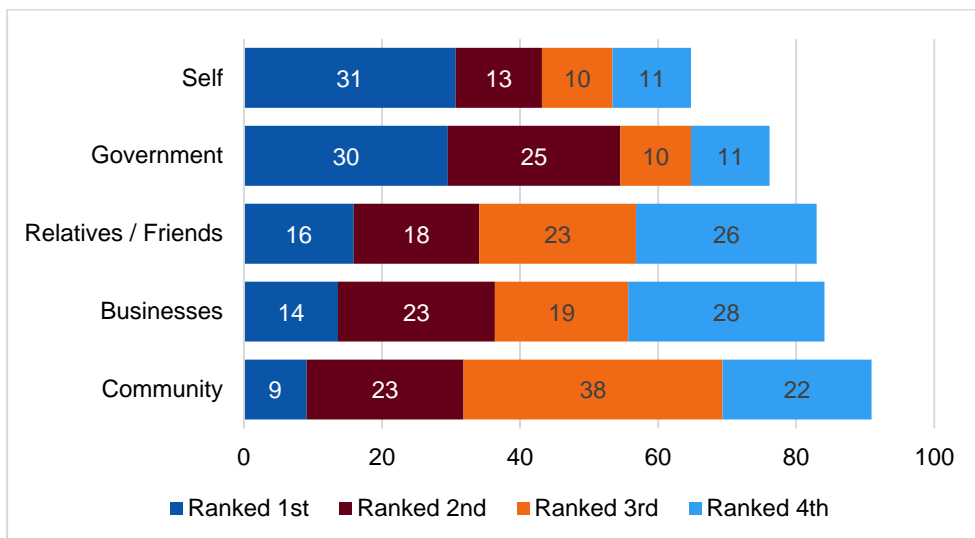
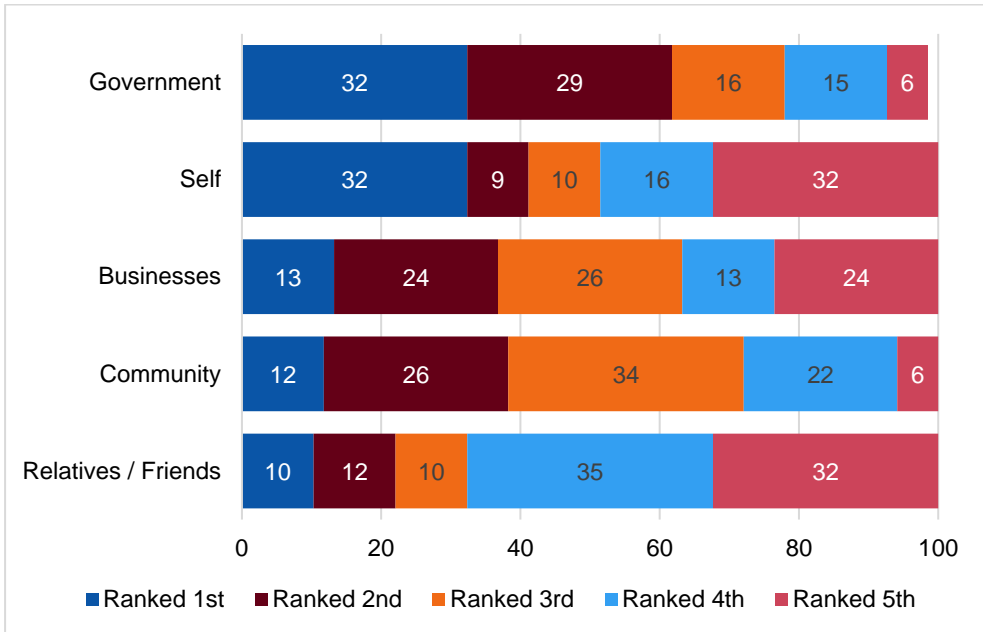


Figure 2.16: Ranking when respondents chose five parties when considering who should help Singaporeans afford items which provide a decent standard of living (%)





Chapter 3

Government's Role in Provision of Basic Needs



CHAPTER 3: GOVERNMENT'S ROLE IN PROVISION OF BASIC NEEDS

3.1 OVERVIEW

This chapter focuses on respondents' preferences regarding the means to provide items which are deemed essential in Singapore society to those who cannot afford them, whether through increased taxation or the reallocation of government spending.

Questions about fiscal expansion and reallocation were only posed to respondents who believe the government should fund these items. Therefore, only those respondents who thought the government should provide for a particular item were asked about the source of funding for that specific item.

Additionally, respondents who suggested reallocating government spending to fund at least one item were asked which specific areas of government spending they believed should be reduced to support the funding of these items.

3.2 HOW SHOULD THE GOVERNMENT PROVIDE

As discussed in Chapter 2, respondents indicated that the government should provide on average 10.1 out of the list of 39 items deemed essential for a normal life, to Singaporeans who cannot afford them. Of the 2,000 surveyed residents, 1,830 respondents indicated that at least one item from the list of 39 items should be provided by the government.

This group of respondents was subsequently asked about their preferences regarding the method of funding for each item they believed should be provided by the government – through higher taxes, reallocating government spending from other areas, both, or neither:

- “Please indicate if you believe the government should fund or increase existing funding for the provision of each of the following items for Singaporeans who are unable to afford these items (a) via higher taxes or (b) by reallocating government spending from other areas (i.e. less taxes funding other programmes) by selecting either options, both, or none.”



3.2.1 Respondents generally preferred reallocating government spending from other areas to fund the provision of items

On average, 58.1 per cent of respondents preferred funding to come from the reallocation of government spending. In comparison, on average, 17.9 per cent preferred to fund provision through higher taxes and 15.5 per cent preferred neither source of funding. On average, a small proportion (8.5 per cent) believed that the government should fund these provisions through both higher taxes and reallocating government spending (Table 3.1).⁸

Table 3.1: Weighted percentage of respondents for each funding source

How the Government Should Fund / Increase Existing Funding	Weighted Percentage of Respondents (%)
Reallocating government spending from other areas	58.1
Higher taxes	17.9
<u>Neither</u> higher taxes nor reallocating government spending from other areas	15.5
<u>Both</u> higher taxes and reallocating government spending from other areas	8.5

These results imply that respondents were generally unwilling to pay higher taxes even though they believed the government should be responsible for providing these items to Singaporeans who cannot afford them, and would

⁸ We calculate a weighted percentage of respondents who selected each funding source considering that not all respondents chose the government to provide for all 39 items. We first computed the percentage of respondents who selected the government to provide for item i via funding source f , among those who chose the government to provide for item i . We apply a weight which is calculated as the number of respondents who selected the government to provide item i divided by the total number of times all respondents indicated government provision across all 39 items.

$$\text{weighted \% of respondents} = \sum_{i=1}^{39} \left(\frac{n_{if}}{n_i} * 100 * \frac{n_i}{\sum_{i=1}^{39} n_i} \right)$$

Where:

- n_{if} = number of respondents who selected the government to provide for item i using funding source f (i.e., higher taxes, reallocation, both, neither)
- n_i = number of respondents who selected the government to provide for item i

instead prefer to fund these items through reallocation of government spending from other areas.

A more detailed breakdown of the proportion of respondents who indicated a preference for how the government should fund items can be found in the table below (Table 3.2).⁹ Since respondents could only choose between different sources of funding if they selected 'government' as a provider for the respective items, the number of respondents (N) who could answer the question for each item was less than the full sample of 2,000.

⁹ Mathematically, the percentage is derived as such:

$$\% \text{ of respondents} = \frac{n_{if}}{n_i}$$

Where:

- n_{if} = number of respondents who selected the government to provide for item i using funding source f (i.e., higher taxes, reallocation, both, neither)
- n_i = number of respondents who selected the government to provide for item i

**Table 3.2: Percentage of respondents for each source of funding (%), by category**

No.	Item	Source of funds				N*
		High er taxes	Reallocation government spending from other areas	Both higher taxes and reallocating government spending from other areas	Neither higher taxes nor reallocating government spending from other areas	
Childcare and Child-related Expenses						
1	Infant Care, Childcare Services for Working Parents	13.2	67.4	8.2	11.2	936
2	Student Care Services for Working Parents	13.8	66.7	8.2	11.3	848
3	School Books, Stationery, and School Bags for Children	14.9	63.2	7.9	14.1	753
4	Participate in Optional School Excursions and Co- Curricular Activities that Cost Money	13.5	57.7	5.7	23.1	687
5	Toys, Enrichment Books, and Leisure Activities for Children	18.9	55	9.6	16.5	393
Daily Living						
1	A Meal 3 Times a Day	14	57.5	11.6	16.9	523
2	Personal Hygiene Products	21.3	50.9	9.7	18.1	424



No.	Item	Source of funds				N*
		Higher taxes	Reallocation government spending from other areas	Both higher taxes and reallocating government spending from other areas	Neither higher taxes nor reallocating government spending from other areas	
3	Different Types of Clothes and Footwear for Work/School and Leisure	19.6	54.3	7.8	18.3	371
<i>Digital Connectivity</i>						
1	Broadband Plan for Home	20.6	50.1	8.3	21	453
2	A Personal Computer	17.4	52	7.4	23.2	406
3	A Smartphone with a Data Plan	23.6	51.3	7.9	17.1	313
4	A Television	22.6	47.7	13.3	16.4	277
<i>Healthcare</i>						
1	Regular Preventive Health Screening	14.7	70	6.3	9	1139
2	Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government Medishield Life/CareShield Life	18.8	66	8.9	6.3	1131
3	Medicine Prescribed by Doctor	14.1	67.6	9.1	9.3	1058
4	Dental treatment at	15	63.6	7.2	14.2	841



No.	Item	Source of funds				N*
		High er taxes	Reallocation government spending from other areas	<u>Both</u> higher taxes and reallocating government spending from other areas	Neither higher taxes nor reallocating government spending from other areas	
	least once a year					
5	Braces, dentures prescribed by dentist	18.3	58.3	6.4	17	640
<i>Household</i>						
1	Gas for Cooking	14.6	56.8	5.6	23.1	643
2	A Purchased Home (owned by self and/or immediate family)	18.3	57.3	9.5	14.9	634
3	A Stove/Cookin g Device	19.9	51.6	8	20.5	457
4	A Water Heater for Showering	16.6	52.9	8	22.5	446
5	A Dedicated Table and Chair for Work and Study	20.7	51.8	10.8	16.6	383
6	A Washing Machine	20.4	50.4	7.7	21.5	366
7	A Refrigerator	19.6	53.2	9.9	17.3	355
8	Mattress Without Bedframe	17.7	52.8	10.1	19.3	354
9	A Dining Table and Chairs for Meals	23.3	49.2	10.7	16.9	310
10	Air- Conditioning	26.9	44.4	10.9	17.8	305
11	Bedframe	20.2	53.7	8.6	17.5	301



No.	Item	Source of funds				N*
		High er taxes	Reallocation government spending from other areas	<u>Both</u> higher taxes and reallocating government spending from other areas	<u>Neither</u> higher taxes nor reallocating government spending from other areas	
12	Microwave Oven	23.4	48.1	12.2	16.4	277
<i>Savings</i>						
1	Savings of at Least 6 Months' Worth of Expenses for Emergencies	25.5	50.3	10.7	13.4	454
2	Savings of at Least 3 Months' Worth of Expenses for Emergencies	20.8	54.6	9.7	14.9	441
<i>Social Participation and Leisure</i>						
1	Participate in Community Activities and Celebrations and Pay Related Expenses	17.5	53.8	7.6	21.2	500
2	Annual Overseas Vacation in Southeast Asian Country	30.8	42.8	10.8	15.5	256
3	Family Bonding Outside of Home	22.6	45.6	10.1	21.8	254
4	Free Time for Hobbies	21	49.2	10.7	19.1	244
5	Going Out with Friends	30.7	44.5	8.7	16	212
6	Dine Out at Restaurants	28	52	9.3	10.7	198



No.	Item	Source of funds				N*
		High er taxes	Reallocation government spending from other areas	<u>Both</u> higher taxes and reallocating government spending from other areas	<u>Neither</u> higher taxes nor reallocating government spending from other areas	
	at Least Once a Month					
<i>Transport</i>						
1	Public Transportatio n for Day-to- Day Commute	14.4	64.7	7.7	13.2	907
2	Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	16.6	59.5	7.7	16.2	723

*N refers to the number of respondents who selected government to be the provider for the item.

3.2.2 Healthcare, childcare, and transport items are the most popular categories for government provision through reallocating government spending

For ease of comparison between categories of items (e.g., healthcare, digital connectivity) aggregated proportions were used.¹⁰

¹⁰ Aggregated proportions were obtained by calculating the number of items in each category that each respondent selected for each funding source (respondents could only select the type of funding source if they selected 'government' as a provider) as a proportion of the total number of items in that particular category that respondents wanted the government to provide:

$$\text{Average \% of items} = \frac{1}{n_c} \sum_{r=1}^{n_c} \frac{X_{cfr}}{X_{cgr}} * 100$$

Where:

- X_{cfr} = number of items in category c to be provided by funding source f as selected by respondent r



The average percentage of healthcare items that respondents indicated should be funded through reallocating government spending from other areas was 65.0 per cent, followed by childcare items and child-related expenses (62.8 per cent), items related to transport (62.5 per cent), items for daily living (54.8 per cent), household items (51.9 per cent), items related to savings (50.3 per cent), items in the social participation and leisure category (49.6 per cent), and finally, items in the digital connectivity category (48.7 per cent) (Table 3.3).

This suggests that respondents were more likely to gravitate towards reallocation of government spending for items related to healthcare, childcare, and transportation. Paired samples t-test were conducted for respondents who selected reallocating government spending from other areas as a source of funding for at least two categories of items. The full table containing all statistics for the paired samples t-tests that yielded statistically significant results can be found in the Annex (Appendix 2, Table 2.1).

Table 3.3: Average percentage of items chosen to be funded by reallocating government spending from other areas by category

Category of items	Average Percentage of Items (out of items selected to be provided by the government) (%)
Healthcare	65.0
Childcare and Child-related Expenses	62.8
Transport	62.5
Daily Living	54.8
Household	51.9
Savings	50.3
Social Participation and Leisure	49.6
Digital Connectivity	48.7

-
- X_{cgr} = number of items in category c to be provided by the government g as selected by respondent r
 - n_c = number of respondents who selected the government to provide in category c



3.2.3 Savings was the most popular category while childcare was the least, for government provision through higher taxes

The average percentage of items related to savings that respondents indicated should be funded through higher taxes was 24.8 per cent, followed by items in the digital connectivity category (21.4 per cent), items in the social participation and leisure category (21.0 per cent), household items and items for daily living (both at 18.4 per cent), healthcare items (17.8 per cent), items related to transport (16.0 per cent), with childcare items and child-related expenses rounding off the list at 15.3 per cent (Table 3.4).

This means that respondents were more likely to support an increase in taxes for items related to savings, digital connectivity, and social participation. The full table containing all statistics for the paired samples t-tests that yielded statistically significant results can be found in the Annex (Appendix 2, Table 2.2).

Table 3.4: Average percentage of items chosen to be funded by higher taxes by category

Category of items	Average Percentage of Items (out of items selected to be provided by the government) (%)
Savings	24.8
Digital Connectivity	21.4
Social Participation and Leisure	21.0
Household	18.4
Daily Living	18.4
Healthcare	17.8
Transport	16.0
Childcare and Child-related Expenses	15.3

3.2.4 Savings and daily living items were the most popular for funding through both higher taxes and reallocation, while household items were the least popular

The average percentages of items related to savings and items related to daily living that respondents indicated should be funded through both higher taxes and reallocating government spending from other areas were tied at 8.9 per cent, followed by healthcare items (7.0 per cent), items related to digital connectivity (6.9 per cent), items in the social participation and leisure category and items related to transport (both at 6.8 per cent), childcare items



and child-related expenses (6.7 per cent), and lastly, household items (6.5 per cent) (Table 3.5).

The proportion of respondents who indicated that funding should come from both higher taxes and reallocation did not differ substantially across categories, suggesting that they were rather undecided about the priorities of collective funding by reallocation and higher taxes. The full table containing all statistics for the paired samples t-tests that yielded statistically significant results can be found in the Annex (Appendix 2, Table 2.3).

Table 3.5: Average percentage of items chosen to be funded by both higher taxes and reallocating government spending from other areas by category

Category of items	Average Percentage of Items (out of items selected to be provided by the government) (%)
Savings	8.9
Daily Living	8.9
Healthcare	7.0
Digital Connectivity	6.9
Social Participation and Leisure	6.8
Transport	6.8
Childcare and Child-related Expenses	6.7
Household	6.5

3.2.5 Items related to the household, digital connectivity, and social participation were the most popular for neither higher taxes nor reallocation as funding sources, while healthcare items were the least popular

The average percentage of household items that respondents indicated should be funded through neither higher taxes nor reallocating government spending from other areas was 23.2 per cent, followed by items related to digital connectivity (23.0 per cent), items in the social participation and leisure category (22.6 per cent), items related to daily living (17.9 per cent), items related to savings (16.0 per cent), childcare items and child-related expenses (15.3 per cent), items related to transport (14.8 per cent), and lastly, healthcare items (10.2 per cent) (Table 3.6).

These results suggest that respondents were more likely to demonstrate a disinclination for both reallocation and higher taxes for household items, and



items related to digital connectivity and social participation and leisure. The full table containing all statistics for the paired samples t-tests that yielded statistically significant results can be found in the Annex (Appendix 2, Table 2.4).

Table 3.6: Average percentage of items chosen to be funded by neither higher taxes nor reallocating government spending from other areas by category

Category of items	Average Percentage of Items (out of items selected to be provided by the government) (%)
Household	23.2
Digital Connectivity	23.0
Social Participation and Leisure	22.6
Daily Living	17.9
Savings	16.0
Childcare and Child-related Expenses	15.3
Transport	14.8
Healthcare	10.2

3.3 REALLOCATION OF GOVERNMENT SPENDING

Amongst the 1,830 respondents who believed that at least one item out of the list of 39 items should be provided by the government, 1,748 respondents felt that funding for at least one of these items should be reallocated from other areas of government spending.

The 1,748 respondents were then asked a follow-up question regarding specific areas where government spending should be reallocated, with 15 options provided:

- “In the previous question, you indicated that the government should fund or increase existing funding for the provision of at least one item by reallocating government spending from other areas. What specific areas of government spending should be reduced to fund the item(s)? Please choose all the options you think are relevant.
 - ❖ Arts and culture
 - ❖ Domestic security



- ❖ Economic development
- ❖ Education
- ❖ Environmental protection
- ❖ Healthcare
- ❖ Heritage conservation
- ❖ Housing
- ❖ National defence
- ❖ Public and recreational spaces (e.g., town centres, parks)
- ❖ Sports
- ❖ Strengthening foreign relations
- ❖ Support for ageing population
- ❖ Transfers to general population (e.g., CDC vouchers)
- ❖ Transport

3.3.1 No clear consensus on where government spending should be reallocated to fund items for Singaporeans who cannot afford them

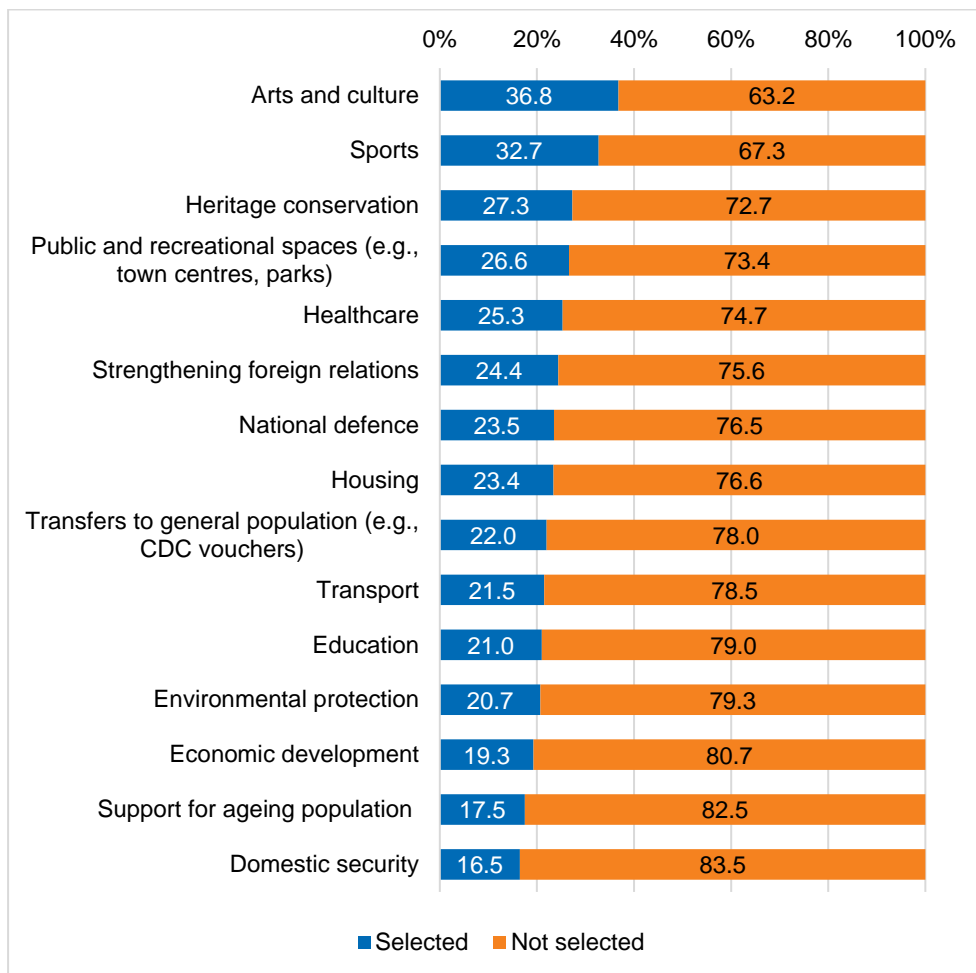
Respondents did not gravitate strongly towards any particular government expenditure among the 15 options for reallocating government spending, with responses fairly evenly split. Nevertheless, there were observable differences as to where there was stronger or lesser support for reallocating from these areas with arts and culture and sports, on top of the list. Slightly over a third of respondents (36.8 per cent) indicated that government spending on arts and culture should be reduced to fund the provision of items for Singaporeans who cannot afford them, while 32.7 per cent said this about sports. (Figure 3.1)



3.3.2 Domestic security, support for the ageing population, and economic development were areas that respondents preferred to safeguard

Domestic security (16.5 per cent), support for Singapore's ageing population (17.5 per cent), and economic development (19.3 per cent) were the least likely to be selected by respondents in deciding where to reallocate government spending to fund the provision of items for Singaporeans who cannot afford them (Figure 3.1). This suggests that respondents believed these areas of government spending to be of greater importance.

Figure 3.1: Percentage of respondents that selected area of reallocation of government spending (%)





Chapter 4

Attitudes Towards Addressing Poverty



CHAPTER 4: ATTITUDES TOWARDS ADDRESSING POVERTY

4.1 OVERVIEW

This chapter provides insights into the general attitudes of the resident sample towards poverty and low-income individuals in Singapore. It also examines how respondents believe Singapore and the government can best help those in need.

4.2 IDEOLOGY AND BELIEFS

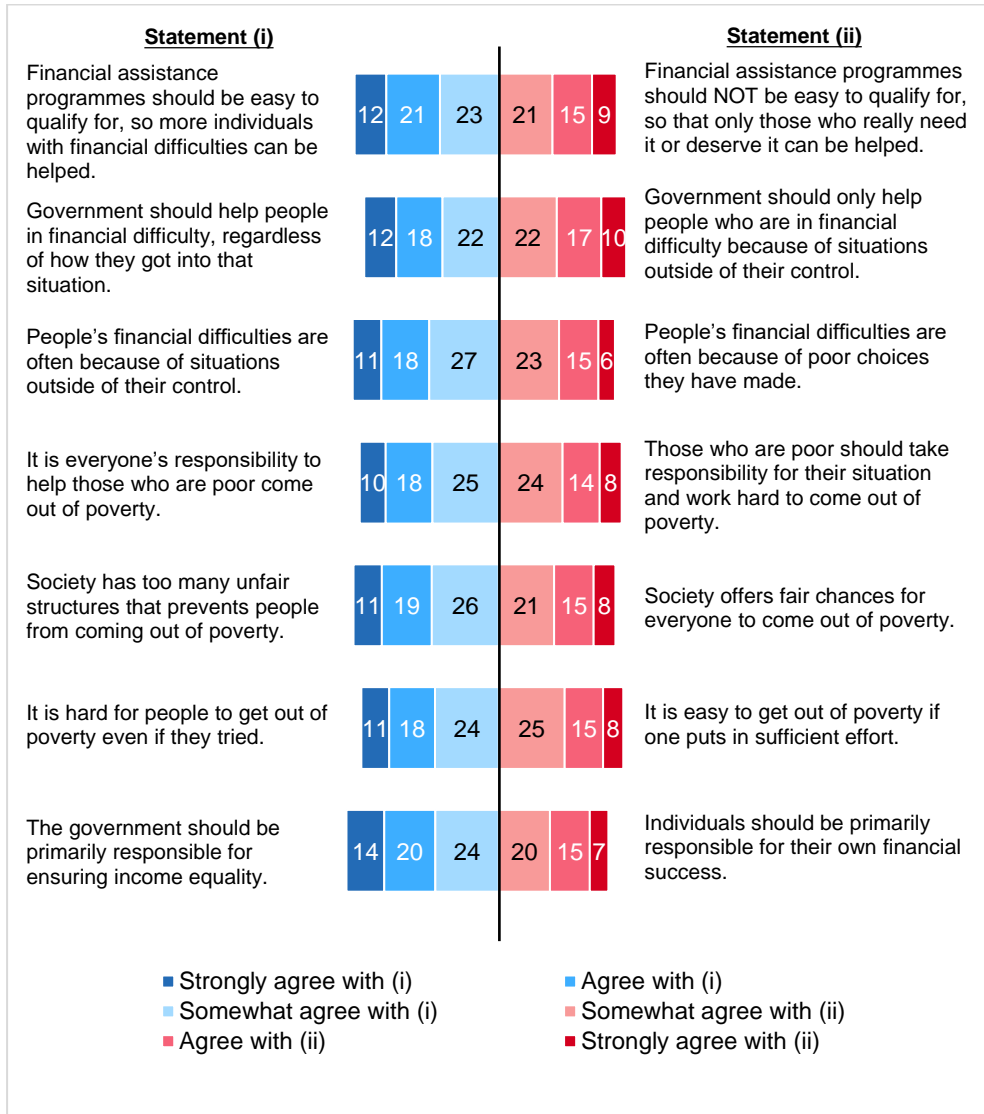
Existing literature suggests that beliefs about how poverty is caused and the solutions to alleviate it may influence attitudes towards social welfare, perhaps even more than political preferences (e.g., right-left spectrum) (see section 1.1.4.3). This section thus explores the different beliefs that respondents hold about poverty, financial success, and financial support for those who might need it.

Specifically, respondents were asked to indicate the degree to which they believed people should be responsible for providing for themselves (as opposed to depending on the Singapore government and society), the degree to which financial difficulties arise from personal choices (as opposed to structural or situational barriers), as well as perceptions about the ease of social mobility in the Singapore society.

4.2.1 Residents tended to hold moderate views about inequality and social welfare

When considering attitudes and beliefs about inequality and the roles of the individual, government, and society in addressing income differences and helping those in need, a larger portion of respondents (about 43 to 49.7 per cent) selected 'somewhat agree' with either type of statements – reflecting progressive or conservative views – instead of holding stronger views in either direction. In particular, 28.1 to 33.9 per cent held stronger conservative views (i.e., selecting 'agree' or 'strongly agree' with conservative statements), while 21.3 to 26.5 per cent held stronger progressive views (i.e., selecting 'agree' or 'strongly agree' with progressive statements) (Figure 4.1).

Figure 4.1: Percentage of respondents that agreed with either statements (i) or (ii)



The fact that more respondents leaned to progressive beliefs of wanting financial programmes to be easy to qualify for and government assistance for all those in difficulty, irrespective of how they got into the situation, is interesting given that – as shown in section 2.2.1 – on average, respondents tended to expect the self to provide for more items compared to government. We thus conclude that this intriguing observation is likely due to the type of



items that respondents were considering: if respondents were focused on essential items such as healthcare, childcare and transport, they were likely to expect the government to be more generous in providing; however, there seemed to be less of an expectation for the government to provide for what respondents consider as items for a more decent standard of living (e.g., air-conditioning).

4.3 ATTITUDES TOWARDS LOW-INCOME INDIVIDUALS IN SINGAPORE

Respondents' were asked for their agreement or disagreement on a 6-point Likert scale to a number of statements about low-income individuals and the help they received.

4.3.1 About 85 per cent believed that low-income individuals in Singapore are better off than the lower-income in most other developed societies

Approximately 85.3 per cent of respondents agreed, to some extent, that low-income individuals in Singapore are better off than the low-income in most other developed societies, with 15.1 per cent strongly agreeing with the statement. (Figure 4.2). In comparison, 3 per cent of respondents strongly disagreed that low-income individuals in Singapore are better off than the low-income in most other developed societies (Figure 4.2).

4.3.2 About 82 per cent believed that low-income individuals in Singapore are motivated to work hard and improve

About 82.6 per cent of respondents agreed, to some extent, that low-income individuals in Singapore are motivated to work hard and improve, with 13.5 per cent strongly agreeing with the statement (Figure 4.2). Meanwhile, only 2 per cent of respondents strongly disagreed to this statement (Figure 4.2).

4.3.3 About 85 per cent believed that government schemes for low-income individuals should be more generous, while 68 per cent felt current support erodes self-reliance

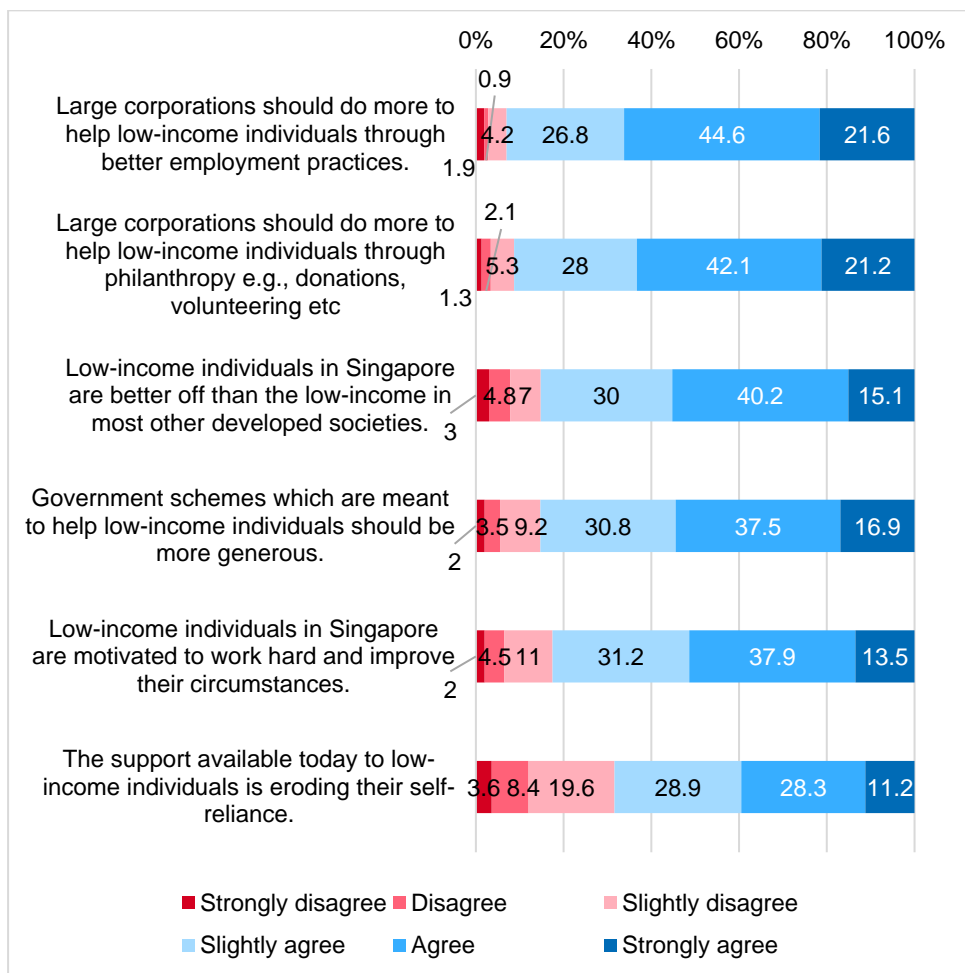
About 85.2 per cent of respondents agreed, to some extent, that government schemes which are meant to help low-income individuals should be more generous, with 16.9 per cent of respondents strongly agreeing with the statement. On the other hand, 11.2 per cent of respondents strongly agreed with the statement (Figure 4.2). Taken together, this may suggest that while there is a desire for more generous government support for low-income individuals, there are lingering concerns that such support should not reduce recipients' self-reliance.



4.3.4 Over 90 per cent of respondents thought that large corporations should do more to help low-income individuals through philanthropy and better employment practices

While respondents seldom chose businesses as responsible for the provision of essential needs, a large majority of them believed that large corporations should do more to help low-income individuals through better employment practices (93 per cent) and through philanthropy (91.3 per cent) (Figure 4.2).

Figure 4.2: Extent of agreement with statement about low-income individuals in Singapore (%)





Chapter 5

Conclusion



CHAPTER 5: CONCLUSION

5.1 KEY FINDINGS

Several key findings that have emerged from the study shed light on unique perspectives in attitudes towards welfare provision within the Singaporean context. The study expounds upon Singaporean perceptions of what essential needs consist of, as well as their sentiments regarding the division of responsibilities between the state, individuals, communities, and businesses in welfare provision.

Singaporeans overwhelmingly prioritise self-reliance as their main approach to meeting essential needs. They generally prefer government support only when necessary, followed by contributions from community actors and businesses, albeit to a lesser extent. The study also reveals Singaporeans' perception that if government support is to be relied upon, resource reallocation is favoured over increased taxation. This finding is distinct within the global context, where there is general disregard towards cutbacks especially since they normally impinge on welfare programmes. Findings such as these underscore the importance of considering local contexts and sentiments in designing effective welfare policies that resonate with the population's needs and aspirations.

This research addresses a significant gap in the local literature by providing a comprehensive understanding of public perceptions regarding the provision of essential needs. While previous studies – Ng et al. (2020) through focus group discussions utilising the MIS approach; Straughan and Mathew (2024) through using a large representative sample – have highlighted what the population deems as essential items, there has been no study as of yet to provide insight as to who the population believes should provide for such items when individuals cannot afford them.

Prior to the study, it was hypothesised that many Singaporeans would look to the government to provide for practically every essential item if people were not able to afford them. This stems from the fact that the government is often seen as the responsible party in multiple studies we have conducted – whether it is keeping social cohesion or ensuring social equity. Singaporeans have this perception as the government is responsive and delivers on population needs.

In this study, however, it was made clearer to respondents when the survey provided the government as an option to supply essential items – it was spelt out that government provision for essential items would entail using taxpayers' monies. This presumably curbed respondents' otherwise



automatic response that the government should take care of all matters since government provision of items would ultimately mean taxpayers like themselves would need to foot the bill. More Singaporeans are aware that tax revenue in Singapore is not only derived from income tax, which may be disproportionately borne by higher income individuals but also through nationwide taxes like the Goods and Service Tax. The increasing awareness is especially given the government conveying – particularly in recent years – the need to raise taxes to accommodate the rise in national spending (Tang, 2023).

Meritocratic ideology plays a significant role in shaping Singaporeans' perspectives, framing the ability to meet essential needs as a product of personal effort. This belief system has been thoroughly instilled locally and is pervasive across those from different socio-economic statuses. While respondents acknowledged that government support should be made available, their primary inclination regarding the provision of basic necessities – such as three meals a day – was towards self-reliance, with the expectation that individuals work to obtain these essential items through their own efforts. However, there are limits to what individuals can attend to by themselves. While essential needs, such as three meals a day, is an item that respondents think all Singaporeans should be able to afford easily, respondents may also have ignored the fact that there are pockets within our society who struggle with doing so because of various circumstances like physical disabilities and long spells of unemployment due to illnesses. Broader society should pick up on these needs with the ultimate goal of ensuring that there is a basic level of welfare provision within Singapore.

Moreover, in line with collective aspirations to reduce income inequality to make a more cohesive society, we should also recognise that child-related expenses, even when parents should ultimately be responsible to provide, may require collective intervention. Given the disparity in incomes within society and what can then be available for the development of children from different socio-economic backgrounds, it is important that state intervention be a primary method to ensure that those with modest economic backgrounds can still access good quality services for their children.

Based on how respondents made choices as to who should provide for various items, we infer that there is a certain logic where respondents prioritise the efficiency of welfare provision. Thus, for areas such as healthcare, transport, and childcare, the government (acting with taxpayers' monies) is viewed as much more able to provide for these needs efficiently. However, there are items where the community is seen as more efficient, or at least more visible in its provision of such as household items. There are

also social participation needs which respondents think that relatives and friends should be better able to support.

5.2 CONCLUSION

In conclusion, the research on Singaporeans' perceptions of welfare provision offers a nuanced understanding of the complexities inherent in shaping public attitudes towards social support systems. By highlighting the unique preferences and priorities of Singaporeans, the study hopefully provides insights into debates seeking to navigate the delicate balance between self-reliance, social protection, and economic development. While Singaporeans make decisions on welfare based on what they perceive to be most efficient, this should not impede policymakers from tailoring welfare policies that resonate with the population's broader needs and aspirations for a more compassionate society, even when they do not want to erode fundamental principles such as the ethos of self-reliance.



Annex

ANNEX

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APPENDICES

Appendix 1

Table 1: Percentage of resident respondents who selected the various parties to provide for the following items (%), by category

No.	Item	Government	Business	Community	Relatives/friends	Self
<i>Childcare and Child-related Expenses</i>						
1	Infant Care, Childcare Services for Working Parents	46.8	17.8	30.2	14.6	22
2	Participate in Optional School Excursions and Co-Curricular Activities that Cost Money	34.3	15.2	27.2	15.2	32.6
3	School Books, Stationery, and School Bags for Children	37.7	19.6	39.2	20	24.8
4	Student Care Services for Working Parents	42.4	16.6	32.6	14.5	24.1
5	Toys, Enrichment Books, and Leisure Activities for Children	19.7	16.8	36.3	21.9	35.1
<i>Daily Living</i>						
1	A Meal 3 Times a Day	26.2	17	35	21.7	37.3
2	Different Types of Clothes and Footwear for Work/School and Leisure	18.6	16.7	29.2	19	43.4
3	Personal Hygiene Products	21.2	16.2	27	19.5	43.8
<i>Digital Connectivity</i>						
1	A Personal Computer	20.3	20.5	25	17.1	43.1
2	A Smartphone with a Data Plan	15.7	18.2	17.7	16.7	50.7



No.	Item	Government	Business	Community	Relatives/friends	Self
3	A Television	13.8	14.2	20.8	17.8	53.1
4	Broadband Plan for Home	22.6	18.3	17.5	15.2	46.3
<i>Healthcare</i>						
1	Braces, dentures prescribed by dentist	32	17.6	20.2	13.2	39.1
2	Dental treatment at least once a year	42.1	19	20.4	12.4	28.4
3	Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government MediShield Life/CareShield Life	56.6	16.2	17.2	11	20.4
4	Medicine Prescribed by Doctor	52.9	16.8	24.3	12.6	22.2
5	Regular Preventive Health Screening	57	18.8	22.2	12.6	17.8
<i>Household</i>						
1	A Purchased Home (owned by self and/or immediate family)	31.7	10.3	14.2	15.7	45.4
2	A Dedicated Table and Chair for Work and Study	19.2	20.2	30.2	18.4	38.2
3	A Dining Table and Chairs for Meals	15.5	15.9	28.2	21	43.7
4	A Refrigerator	17.7	17.1	27.4	19.8	42.5
5	A Stove/Cooking Device	22.9	15.4	27	20	40.2
6	A Washing Machine	18.3	15.7	25.7	18.9	46.1
7	A Water Heater for Showering	22.3	16.4	23.5	17.3	44.4
8	Air-Conditioning	15.2	13.8	14.7	13.9	58.6
9	Bedframe	15	14.4	25.5	17.9	48.8
10	Gas for Cooking	32.1	14.3	22.7	15.2	38.4
11	Mattress Without Bedframe	17.7	17.2	28.1	20.2	42

No.	Item	Government	Business	Community	Relatives/friends	Self
12	Microwave Oven	13.8	12.9	19.6	18	53
<i>Savings</i>						
1	Savings of at Least 3 Months' Worth of Expenses for Emergencies	22.1	12.2	16	14.1	52.2
2	Savings of at Least 6 Months' Worth of Expenses for Emergencies	22.7	12.5	15.2	14.3	51.7
<i>Social Participation and Leisure</i>						
1	Annual Overseas Vacation in Southeast Asian Country	12.8	12.3	11.6	11.9	61.6
2	Dine Out at Restaurants at Least Once a Month	9.9	12	12.6	17.5	60.1
3	Family Bonding Outside of Home	12.7	11.8	21.1	28.9	42.4
4	Free Time for Hobbies	12.2	12.5	17	18.5	54.3
5	Going Out with Friends	10.6	8.3	11	28.9	53.2
6	Participate in Community Activities and Celebrations and Pay Related Expenses	25	15.4	47.6	13.5	23.9
<i>Transport</i>						
1	Public Transportation for Day-to-Day Commute	45.4	17.4	23.6	12.9	28.6
2	Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	36.1	20.7	30.6	16.1	26.9



Appendix 2

Table 2.1: Comparison of means of average percentage of items selected to be funded through reallocating government spending from other areas

Pair no.	Category of items	Mean	SD	N	Mean (A - B)	SD (A - B)	t	df	Two-tailed significance (p)	Cohen's d
Pair 1	Childcare and Child-related Expenses (A)	59.8	38.8	762	4.6	46.6	2.7	761	.007	0.1
	Daily Living (B)	55.2	45.1							
Pair 2	Childcare and Child-related Expenses (A)	58.8	38.6	708	8.9	50.6	4.7	707	<.001	0.2*
	Digital Connectivity (B)	49.9	45.1							
Pair 3	Childcare and Child-related Expenses (A)	60.9	38.9	1079	9.5	44.3	7.0	1078	<.001	0.2*
	Household (B)	51.4	38.5							

Pair 4	Childcare and Child-related Expenses (A)	57.8	38.9	542	5.6	52.2	2.5	541	.012	0.1
	Savings (B)	52.2	47.0							
Pair 5	Childcare and Child-related Expenses (A)	58.9	39.2	717	10.0	51.0	5.2	716	<.001	0.2*
	Social Participation and Leisure (B)	48.9	43.3							
Pair 6	Daily Living (A)	54.9	45.0	538	5.2	50.8	2.4	537	.018	0.1
	Digital Connectivity (B)	49.6	44.2							
Pair 7	Daily Living (A)	55.6	45.1	776	-5.8	47.1	-3.4	775	<.001	0.1
	Healthcare (B)	61.4	37.3							
Pair 8	Daily Living (A)	55.3	45.1	747	4.1	45.0	2.5	746	.014	0.1
	Household (B)	51.2	36.9							
Pair 9	Daily Living (A)	56.5	44.6	649	-5.1	50.7	-2.6	648	.011	0.1



	Transport (B)	61.6	44.1							
Pair 10	Digital Connectivity (A)	49.0	45.3	718	-12.7	49.9	-6.8	717	<.001	0.3*
	Healthcare (B)	61.7	37.1							
Pair 11	Digital Connectivity (A)	49.9	45.3	604	-10.3	50.7	-5.0	603	<.001	0.2*
	Transport (B)	60.2	44.4							
Pair 12	Healthcare (A)	63.8	36.8	1130	12.8	44.1	9.7	1129	<.001	0.3*
	Household (B)	51.0	38.9							
Pair 13	Healthcare (A)	59.1	38.2	570	8.3	51.0	3.9	569	<.001	0.2*
	Savings (B)	50.8	47.2							
Pair 14	Healthcare (A)	59.8	38.1	723	10.5	51.4	5.5	722	<.001	0.2*
	Social Participation and Leisure (B)	49.3	43.9							
Pair 15	Household (A)	51.3	38.6	917	-10.6	48.9	-6.5	916	<.001	0.2*
	Transport (B)	61.9	44.4							

Pair 16	Savings (A)	53.1	46.8	472	-7.1	55.9	-2.8	471	.006	0.1
	Transport (B)	60.2	45.2							
Pair 17	Social Participation and Leisure (A)	49.8	43.8	573	-7.8	54.0	-3.5	572	<.001	0.1
	Transport (B)	57.6	45.3							

*Small effect size

**Moderate effect size

***Large effect size

**Table 2.2: Comparison of means of average percentage of items selected to be funded through higher taxes**

Pair no.	Category of items	Mean	SD	N	Mean (A - B)	SD (A - B)	t	df	Two-tailed significance (p)	Cohen's d
Pair 1	Childcare and Child-related Expenses (A)	13.8	28.1	1308	-3.0	33.6	-3.2	1307	.001	0.1
	Healthcare (B)	16.9	29.9							
Pair 2	Childcare and Child-related Expenses (A)	13.8	28.1	1038	-2.4	36.7	-2.1	1037	.036	0.1
	Transport (B)	16.2	34.4							
Pair 3	Daily Living (A)	19.2	36.0	407	-4.5	41.7	-2.2	406	.029	0.1
	Savings (B)	23.8	40.3							
Pair 4	Healthcare (A)	16.3	29.0	1097	9.3	37.4	8.2	1096	<.001	0.2*
	Transport (B)	7.0	23.4							

*Small effect size

**Moderate effect size

***Large effect size

Table 2.3: Comparison of means of average percentage of items selected to be funded through both higher taxes and reallocating government spending from other areas

Pair no.	Category of items	Mean	SD	N	Mean (A - B)	SD (A - B)	t	df	Two-tailed significance (p)	Cohen's d
Pair 1	Childcare and Child-related Expenses (A)	9.1	23.3	708	1.9	23.1	2.2	707	.027	0.1
	Digital Connectivity (B)	7.1	22.9							
Pair 2	Childcare and Child-related Expenses (A)	9.6	24.3	717	2.3	21.8	2.9	716	.004	0.1
	Social Participation and Leisure (B)	7.3	22.0							
Pair 3	Daily Living (A)	10.2	27.5	516	2.1	23.9	2.0	515	.042	0.1
	Social Participation and Leisure (B)	8.0	22.9							



Pair 4	Digital Connectivity (A)	7.3	23.2	718	-2.5	22.6	-2.9	717	.004	0.1
	Healthcare (B)	9.8	23.5							
Pair 5	Healthcare (A)	8.3	22.0	1130	1.5	19.0	2.6	1129	.009	0.1
	Household (B)	6.8	20.0							
Pair 6	Healthcare (A)	10.0	24.4	723	3.0	22.7	3.6	722	<.001	0.1
	Social Participation and Leisure (B)	7.0	21.5							
Pair 7	Social Participation and Leisure (A)	8.1	23.0	573	-2.1	25.6	-2.0	572	.048	0.1
	Transport (B)	10.2	27.6							

*Small effect size

**Moderate effect size

***Large effect size

Table 2.4: Comparison of means of average percentage of items selected to be funded through neither higher taxes nor reallocating government spending from other areas

Pair no.	Category of items	Mean	SD	N	Mean (A - B)	SD (A - B)	t	df	Two-tailed significance (p)	Cohen's d
Pair 1	Childcare and Child-related Expenses (A)	13.9	28.2	762	-4.0	33.4	-3.3	761	.001	0.1
	Daily Living (B)	17.9	35.4							
Pair 2	Childcare and Child-related Expenses (A)	11.6	25.0	708	-11.3	35.5	-8.5	707	<.001	0.3*
	Digital Connectivity (B)	22.9	39.4							
Pair 3	Childcare and Child-related Expenses (A)	15.9	30.2	1308	5.8	29.6	7.1	1307	<.001	0.2*
	Healthcare (B)	10.0	22.3							
Pair 4	Childcare and Child-related	14.2	28.4	1079	-9.5	34.4	-9.0	1078	<.001	0.3*



	Expenses (A)									
	Household (B)	23.6	36.3							
Pair 5	Childcare and Child-related Expenses (A)	12.4	25.6	542	-3.8	35.9	-2.4	541	.015	0.1
	Savings (B)	16.2	36.0							
Pair 6	Childcare and Child-related Expenses (A)	11.4	25.9	717	-11.3	35.6	-8.5	716	<.001	0.3*
	Social Participation and Leisure (B)	22.7	39.7							
Pair 7	Daily Living (A)	15.3	33.0	538	-4.8	34.0	-3.3	537	.001	0.1
	Digital Connectivity (B)	20.1	36.8							
Pair 8	Daily Living (A)	18.4	35.7	776	8.7	34.0	7.1	775	<.001	0.3*
	Healthcare (B)	9.8	22.5							
Pair 9	Daily Living (A)	17.0	34.4	747	-4.0	34.4	-3.2	746	.002	0.1

	Household (B)	21.0	33.9							
Pair 10	Daily Living (A)	18.1	35.4	649	6.3	35.8	4.5	648	<.001	0.2*
	Transport (B)	11.8	29.3							
Pair 11	Digital Connectivity (A)	24.0	40.1	718	15.6	37.3	11.2	717	<.001	0.4*
	Healthcare (B)	8.4	20.5							
Pair 12	Digital Connectivity (A)	22.9	39.2	723	3.5	34.0	2.8	722	.005	0.1
	Household (B)	19.4	32.8							
Pair 13	Digital Connectivity (A)	23.8	39.8	604	11.8	37.6	7.7	603	<.001	0.3*
	Transport (B)	12.0	29.7							
Pair 14	Healthcare (A)	9.6	21.4	1130	-15.0	35.0	-14.4	1129	<.001	0.4*
	Household (B)	24.6	36.7							
Pair 15	Healthcare (A)	7.5	19.2	570	-9.3	33.5	-6.6	569	<.001	0.3*
	Savings (B)	16.8	36.5							



Pair 16	Healthcare (A)	8.7	21.7	723	-15.3	39.0	-10.5	722	<.001	0.4*
	Social Participation and Leisure (B)	24.0	40.5							
Pair 17	Healthcare (A)	10.2	22.0	1097	-4.9	32.3	-5.0	1096	<.001	0.2*
	Transport (B)	15.1	33.4							
Pair 18	Household (A)	24.0	35.8	917	10.3	37.1	8.4	916	<.001	0.3*
	Transport (B)	13.7	31.7							
Pair 19	Savings (A)	13.8	33.7	406	-4.9	34.6	-2.8	405	.005	0.1
	Social Participation and Leisure (B)	18.6	36.0							
Pair 20	Savings (A)	17.3	37.0	472	6.1	39.3	3.4	471	<.001	0.2*
	Transport (B)	11.2	29.4							
Pair 21	Social Participation and Leisure (A)	22.0	39.2	573	10.7	39.6	6.5	572	<.001	0.3*
	Transport (B)	11.3	29.3							

*Small effect size

**Moderate effect size

***Large effect size



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