Building Singapore, Together

Social Mission Conference 2018
21 July 2018

Mr John Lim, Senior Director, Social Policy and Services Group
Ministry of Social and Family Development
Evolution of Singapore’s Social Compact and Approach to Social Assistance

Early Years:
Focus on survival with strong emphasis on self reliance

1990s-2000s:
Greater focus on collective responsibility

Last 10 years:
A decisive shift – “Our New Way Forward”

“Today, the situation has changed. If we rely too heavily on the individual, their efforts alone will not be enough, especially among the vulnerable like the low-income families, like the elderly. And there are some things which individuals cannot do on their own and there are other things which we can do much better together. So we must shift the balance. The community and the Government will have to do more to support individuals…”

PM Lee Hsien Loong, National Day Rally 2013
Government creates the conditions for growth and opportunity.

Individuals take personal responsibility where they can, with support from their families and the community.

Government provides a “trampoline” for those in need who can bounce back, and a “social safety net” for those who cannot.
Whole-Of-Government Approach to Social Assistance

Having multiple lines of assistance allows the Government to extend assistance to households based on their needs, in a more flexible and targeted manner.

- Fresh Start Housing Scheme
- Pioneer Generation Package
- Interim and Long-Term Care (ILTC) Subsidies
- MediShield Life
- Subsidised Healthcare
- Special Employment Credit
- Progressive Wage Model
- Workfare Training Support (WTS)
- Workfare Income Supplement (WIS)
- SkillsFuture
- NEU PC Plus Programme
- Pre-school Subsidies
- MOE Bursaries
- MOE Financial Assistance Scheme
- Silver Support Scheme
- CPF Life

Home Ownership
Affordable Healthcare
Employment
Education
Retirement Needs

Progressive Transfers (e.g. Goods and Services Tax (GST) vouchers, utilities, Service and Conservancy Charges (S&CC) vouchers, CPF top-ups)

ComCare Short-to-Medium-Term Assistance, ComCare Long-Term Assistance, Medifund
Within each domain of need, in addition to broad-based subsidies, the lower-income receive more assistance

Example 1: Full-day childcare costs as low as $3 per month, for households with gross household income (HHI) not exceeding $2,500

- Basic subsidy of $300 per month for all households
- Additional subsidy of up to $440 per month for households with HHI of up to $2,500

Example 2: Primary school education is free for all Singaporeans. Miscellaneous fees and other necessities can be fully covered by MOE Financial Assistance Scheme for families with HHI not exceeding $2,750.

- Government heavily subsidises the cost (recurrent expenditure of $10,081 per primary school student in FY15)
- Families with HHI not exceeding $2,750 are eligible for MOE Financial Assistance Scheme, where standard miscellaneous fee ($6.50 per month) is waived, school attire and textbooks are free

Source: Parliamentary Reply by Acting Minister for Social and Family Development, Chan Chun Sing (2013)
ComCare – a trampoline and a safety net

A trampoline

- ComCare Short-to-Medium-Term Assistance (SMTA) provides temporary financial support to low-income individuals or families who are temporarily unable to work, are looking for a job or are earning a low income and require assistance.

A safety net

- ComCare Long Term Assistance (LTA) provides long-term support to those who are permanently unable to work due to old age, illness or disability, and have little or no means of income and family support.

Launched on 28 June 2005
24 Social Service Offices were set up island-wide between 2013 and 2015 to provide more accessible Social Assistance.

1. Administer Social Assistance
   - Administer ComCare Schemes
   - Refer clients to agencies for other assistance

2. Regional Services
   - Sense-make and engage partners on the ground
   - Oversee MSF-Funded Regional Services [e.g. Family Service Centres]
   - Coordinate services
We are strengthening social service delivery to better help those in need

Strengthening the delivery, planning and coordination of social assistance and services for lower-income households with multiple needs

<table>
<thead>
<tr>
<th>Clients</th>
<th>Government</th>
<th>Community</th>
</tr>
</thead>
</table>
| • Better coordination at the case level to support clients towards self-reliance.  
• Minimise unintended friction; help clients resolve issues more holistically and in a coordinated way. | • Better use of resources.  
• Improved data-sharing and coordination of efforts at both the service planning and case levels. | • Support community’s efforts to develop local schemes and mobilise volunteers, in support of SG Cares.  
• Community resources are better harnessed to complement Government assistance and services. |
We are strengthening social service delivery to better help those in need

5 Key Thrusts

- Frontline officers in Government and community agencies better equipped to help households in need holistically
- Easier for households in need to apply for multiple help schemes and services
- Stronger cross-agency coordination to support individuals and families in need towards self-reliance
- Integrated service delivery supported by co-location of services and video-conferencing
- Enabling and supporting community efforts to achieve better social service outcomes
SG Cares
A National Movement To Support Efforts In Building a More Caring and Inclusive Home for All

Building a Caring People, a Cohesive Society and a Confident Nation

A CARING PEOPLE
Affirming our caring spirit through stories

Caring and Inclusive Home
“A Volunteer in Every Household”

MEANINGFUL OPPORTUNITIES
Strengthening local volunteer ecosystem

SUPPORTIVE ENVIRONMENT
Catalyse ground-up efforts and networks
We have done well as a nation on many counts...

**High literacy rates**

<table>
<thead>
<tr>
<th>Year</th>
<th>Literacy Rate</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>53%</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>1970</td>
<td>69%</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>1980</td>
<td>82%</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>1990</td>
<td>89%</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>2000</td>
<td>93%</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>2010</td>
<td>96%</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>2017</td>
<td>97%</td>
<td>Department of Statistics</td>
</tr>
</tbody>
</table>

**Rapid economic growth**

<table>
<thead>
<tr>
<th>Year</th>
<th>GDP ($) Mil</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>2,157</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>1970</td>
<td>5,876</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>1980</td>
<td>25,863</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>1990</td>
<td>70,507</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>2000</td>
<td>165,218</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>2010</td>
<td>322,361</td>
<td>Department of Statistics</td>
</tr>
<tr>
<td>2017</td>
<td>447,284</td>
<td>Department of Statistics</td>
</tr>
</tbody>
</table>

**Very low unemployment rates**

<table>
<thead>
<tr>
<th>Country</th>
<th>Unemployment Rate (%)</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>France</td>
<td>9.4</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>Finland</td>
<td>8.6</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>EU</td>
<td>8.5</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>Canada</td>
<td>6.3</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>OECD</td>
<td>6.3</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>US</td>
<td>4.3</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>UK</td>
<td>4.3</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>S. Korea</td>
<td>3.7</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>Japan</td>
<td>2.8</td>
<td>OECD Database and MOM</td>
</tr>
<tr>
<td>S. Korea</td>
<td>2.2</td>
<td>OECD Database and MOM</td>
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</tbody>
</table>
We have done well as a nation on many counts...

Relatively happy

2\textsuperscript{nd} happiest in Asia
34\textsuperscript{th} happiest country out of 156

Top 10 Happiest Country in Asia (World Ranking In Brackets)

1. Taiwan Province of China (26)
2. Singapore (34)
3. Malaysia (35)
4. Uzbekistan (44)
5. Thailand (46)
6. Japan (54)
7. South Korea (57)
8. Kazakhstan (60)
9. Turkmenistan (68)
10. Philippines (71)

Source: World Happiness Report 2018

Good Place for Children to Grow Up

Top 10 Places (End of Childhood Index)

Singapore performed well across the eight indicators: under-five mortality rate, child stunting, out-of-school children and youth, child labour, child marriage, adolescent birth rate, population displaced by conflict, and child homicide rate.

Source: 2018 End of Childhood Report by Save the Children

Safe Country

Top 10 Places (Law and Order Index Worldwide)

For example, 94\% of adults in Singapore here feel safe walking alone at night, compared to the global average of 68\%.

Source: Straits Times (Gallup World Polls, 2017)

<table>
<thead>
<tr>
<th>Top countries/areas</th>
<th>Index scores</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singapore</td>
<td>97</td>
</tr>
<tr>
<td>Norway</td>
<td>93</td>
</tr>
<tr>
<td>Iceland</td>
<td>93</td>
</tr>
<tr>
<td>Finland</td>
<td>93</td>
</tr>
<tr>
<td>Uzbekistan</td>
<td>91</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>91</td>
</tr>
<tr>
<td>Switzerland</td>
<td>90</td>
</tr>
<tr>
<td>Canada</td>
<td>90</td>
</tr>
<tr>
<td>Indonesia</td>
<td>89</td>
</tr>
<tr>
<td>Denmark</td>
<td>88</td>
</tr>
</tbody>
</table>
... but what will our society become in the years ahead?

**Some Key Trends and Drivers**

- **Ageing society; higher dependency ratio**
  - Total fertility rate decreased from 1.28 in 2008 to 1.16 in 2017
  - 1 in 4 Singaporeans aged 65 and above by 2030, up from 1 in 7 in 2017
  - Resident old-age support ratio\(^1\) is 5.1 in 2017. Projected to fall to 2.1 in 2030

- **Economic and employment outlook for working-age residents**
  - Economic structure and labour market will continue to evolve
  - Implications on employment, employability, and financial and retirement adequacy

- **Strength of families**
  - Smaller households; family members may not live in close proximity
  - Ability and willingness to support family members?

- **Strength of our community**
  - Will we see more or fewer individuals and organisations stepping forward to help others in the community?

- **National values**
  - E.g. self-centredness or others-centredness?

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\(^{1}\) Number of residents aged 20-64 years, per resident aged 65 years and older
Food for thought: What is our current trajectory?

The Fate of Empires (Sir John Glubb)
(Discussed in Singapore’s context in “Winning with Honour” by Lim Siong Guan and Joanne Lim, 2016)

What age is Singapore in?

Age of Pioneers  Age of Conquests  Age of Commerce  Age of Affluence  Age of Intellect  Age of Decadence  Age of Decline

“Generally speaking, in the first two decades of independence, nation building was prioritised... In the last three decades, with political stability and order, our priorities on nation building seemed to have taken a back seat”

Mr Benny Lim, Former Permanent Secretary of the Ministry of National Development, Interview with Centre for Liveable Cities, January 2017
What are our current national values?


<table>
<thead>
<tr>
<th>Personal Values of Singaporeans</th>
<th>What Singapore Society is Today</th>
<th>What They Would Like to See in Singapore Society</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td><em>Kiasu</em> (afraid to lose)</td>
<td>Affordable housing</td>
</tr>
<tr>
<td>Responsibility</td>
<td>Competitive</td>
<td>Caring for the elderly</td>
</tr>
<tr>
<td>Friendship</td>
<td>Materialistic</td>
<td>Effective healthcare</td>
</tr>
<tr>
<td>Happiness</td>
<td>Self-centered</td>
<td>Compass</td>
</tr>
<tr>
<td>Health</td>
<td><em>Kiasi</em> (afraid to die)</td>
<td>Quality of life</td>
</tr>
<tr>
<td>Caring</td>
<td>Blame</td>
<td>Caring for disadvantaged</td>
</tr>
<tr>
<td>Honesty</td>
<td>Security</td>
<td>Peace</td>
</tr>
<tr>
<td>Compassion</td>
<td>Education opportunities</td>
<td>Employment opportunities</td>
</tr>
<tr>
<td>Positive Attitude</td>
<td>Effective healthcare</td>
<td>Caring for environment</td>
</tr>
<tr>
<td>Respect</td>
<td>Peace</td>
<td>Concern for future generations</td>
</tr>
</tbody>
</table>

Survey conducted by A-advantage Consulting based in Singapore in conjunction with the Barrett Values Centre based in the United Kingdom.

Survey conducted from March to June 2015. 2,000 Singapore residents chosen through stratified quota sampling were asked to pick 10 words from a common list of values, beliefs, and behaviors that they felt would best reflect who they were, the current Singapore society, and the Singapore society they desired to be part of.
What kind of society do we want for Singapore?

**Our Singapore Conversation (2012)**

Singaporeans would like to see ...

<table>
<thead>
<tr>
<th>A Society with Diverse Definitions of Success</th>
<th>A Singapore with a More Fulfilling Pace of Life</th>
<th>A Singapore with a Strong and Vibrant Economy</th>
<th>A Society with Strong Families</th>
<th>A Singapore that is Affordable to Live In</th>
<th>A Society where Everyone Can Age with Dignity</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Society That Takes Care of the Disadvantaged</td>
<td>A Society with a Greater Sense of Togetherness</td>
<td>A Singapore for Singaporeans</td>
<td>A Society where Government and the People Have a More Collaborative Relationship</td>
<td>A Society Anchored on Values</td>
<td>A Singapore with a Competent and Trustworthy Government</td>
</tr>
</tbody>
</table>


- Initiated in August 2012, Our Singapore Conversation (OSC) involved over 47,000 (+4,000 surveyed) Singaporeans participating in over 660 dialogues sessions island-wide. The dialogues were organised by the OSC secretariats, community groups as well as government agencies on various topics.
- The intent was to glean insights from the voices of Singaporeans on how we should move forward as a nation/society.
How much should the government do without diminishing individual resilience, and without crowding out family and community support?
Quandaries and dilemmas as we move ahead

How can we help in a way that does not inadvertently harm the individual?
Halpern makes the following observations:

1. Societies have far more assets that are captured by the tally of national debt and expenditure.
2. Every nation has “hidden wealth” in its citizens’ character, well-being and relationships.
3. A society of trustworthy citizens is a platform for both economic growth and well-being.
   - It is relationships and habits that makes our societies and economies work. E.g. Our ability to get on with our fellow citizens oils the working of markets, lowering the costs of transactions and speeding the flow of information on which economies rely.
   - Our relationships to those around us – not just family but strangers too – have a big impact on our psychological and physical well being.

Are we becoming more or less wealthy as a nation?
What do we want for Singapore?

What can we as individuals and as a community do to build up our hidden wealth – for ourselves, our children and our nation?
Thank you