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Producing Singaporeans: Family Policies and their ‘Latent’ Effects

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Teo You Yenn

INTRODUCTION

The Singapore state cares about the family. In particular, the trends toward late marriage, decreased fertility and an ageing population are seen as urgent problems faced by the nation. As such, the state has put in place a range of policies aimed at shaping behaviour in these realms. This paper analyzes the outcome of these policies, and makes a two-fold argument: that they have largely been “failures” when evaluated on the basis of overt goals, but that they have nonetheless had important “latent effects” for how people experience and think about their “Singaporean-ness” as well as the state’s legitimacy in shaping families. More generally, the paper demonstrates the importance of institutional mechanisms for the production of “subjects.”

Two empirical observations make the case of Singapore particularly curious: on the one hand, the arsenal of state policies aimed at the family in Singapore have largely failed in the overt goals of reversing demographic trends toward late marriage and low fertility. On the other hand, among Singaporeans, conversations about specific rules, regulations and programs are ubiquitous. People talk knowledgeably about queuing up for flats, about the intricacies of rules that affect the timing of their marriages and of whether they will qualify for particular grants. They talk about strategies for using their Central Provident Fund (CPF)¹ savings for payment of homes, and the ways they can get rebates on maid levies by having one rather than another member of the family hire a maid. The vast knowledge of quite complex policies is intriguing, and the degree to which people talk about them with similar vocabularies is also very striking.

It becomes clear when we one look at these two empirical outcomes that something is going on in the realm of family policies that goes well beyond overt state goals and demographic trends. So how do we make sense of the policies’ overt “failures” on the one hand, and this

¹ This is a state-mandated, state-run mandatory savings scheme. All employed Singapore citizens and permanent residents are required to have an *individual* savings account, to which they and their employer must contribute a specific sum—depending on their income bracket—each month.

set of “effects” on the other? Even more interestingly, what is the content and implications of this set of “effects?”

In this paper, I will present evidence for two main claims: first, the Singapore state’s policies around the family can be construed as “failures” insofar as they have not been able to alter the trends toward late marriage and low fertility, and also insofar as they inspire critiques by Singaporeans affected by the policies. Second, however, the policies have important “latent effects” insofar as they institutionalize certain familial practices and thereby generate norms and values about the “Singaporean” ways of being familial.

DATA

The findings presented in this paper are derived from two main sources of data: documents detailing state policies and in-depth interviews. The documents I analyzed were produced by and/or reported on a range of relevant organizations, such as the Housing & Development Board (HDB) and the Ministry of Community Development, Youth and Sports (MCYS), which together make up the state’s apparatus for regulating “the family.” The documentary sources included: newspapers, annual reports, ministry websites, and pamphlets. These materials were supplemented with census data and relevant speeches by national leaders.

Reviewing these texts, I took into account the state’s explicit goals, and used statistical data on demographic changes (particularly marriage and fertility rates) to contextualize these aims. I also delineated the norms, standards, and hierarchies presumed by state policies. In other words, I began to consider how policies have effects beyond their explicit aims, and how institutional sites are where particular ways of being—an individual, a husband, a wife, a father, a mother, a daughter, a son, a Singaporean—are played out.

To gain a more complete understanding of *how* the policies work, I conducted interviews with sixty Singaporeans (including two Permanent Residents), who were recruited using a snowballing method. Since I anticipated that this recruitment strategy would reflect the class and ethnic biases embedded within my own social circles, I was attentive to diversity in these areas. In particular, since I was interested in exploring if the state’s own articulation of differences between men and women, between college graduates and non-graduates, between

the Chinese majority and the Malay minority²—symbolic as well as concrete—would be salient for these groups and a point of contention, I encouraged my referees to introduce acquaintances who were not university-educated and non-Chinese. I ended up with a small subset of both groups—enough to see that the observations I make about citizen subjects and their orientation toward the state generally hold true across the groups. I will discuss later what I see as important differences. Significantly, because almost all respondents have lived in public housing their entire lives, as most Singaporeans do, this ensured a certain set of shared realities. The public housing experience—which includes qualifying for, applying for, paying for, living in, and selling “HDB flats”—is one that is shared among the majority (roughly 85%) of Singaporeans. More to the point, many of the state’s policies aimed at shaping familial forms and relationships work through public housing incentives, rules, and regulations. Hence, though disproportionately well-educated, my respondents are very “average” Singaporeans in the ways they are situated vis-à-vis the state and family policies, and in terms of the exposure they have had to state rhetoric and practices around the family.

The interviews, which were carried out between April 2003 and May 2004, focused on informants’ experiences of negotiating state policies around the family. In conversations that lasted ninety minutes to two hours, I gathered data on both their practices and beliefs. The first parts of the interviews were devoted to understanding how people negotiate the state’s interventions in their lives—and the extent to which and how they plan their lives based on the various state rules, regulations, and programs. This segment of the interviews paid particular attention to interviewees’ concrete actions—around marriage, childbearing, and caregiving—as well as to *how* they came to take the actions they did. Second, I asked questions aimed more explicitly at gathering what they think of the Singapore state in the context of these family policies as well as more generally. I asked them what they thought of specific policies or programs—what their purpose is, whether or not they are effective, and whether or not the policies should exist. In the process of answering these questions, respondents also revealed how they think of themselves in relation to the state. The two-pronged interview approach thus reaped a more complete view of how political subjects are produced and how these subjects interpret the state.

² Singapore’s resident population (citizens and permanent residents) stood at 3.26 million in 2000. Of these, 76.8% were ethnic Chinese, 13.9% ethnic Malays, 7.9% ethnic Indians, and 1.4% “Others.” See Department of Statistics, *Census of Population: Advance Data Release* (Singapore: Singapore Department of Statistics, Ministry of Trade & Industry, Republic of Singapore, 2000).

THE STATE IN THE FAMILY

For the Singapore state, “the family” and “the nation” are fundamentally connected. The state justifies its interventions into the family by drawing a connection between the wellbeing of the family and the wellbeing of the nation. The context of rapid development is referred to as simultaneously a laudable outcome of rational state policies, and yet paradoxically, also as an uncontrollable force that could destroy “tradition.” It is this threat of “cultural” destruction that the state claims justifies its interventions into what are typically seen as “private” spheres.

At a general level, the Singapore state’s approach toward the family seems explicit and clear: it desires marriage, children should result from this union, and there should be “filial piety” of the young toward the old. The picture becomes a bit more complex if we scrutinize more closely, however, and especially if we take into account the historical context. The one-party government of the People’s Action Party (PAP) has long been an aggressive developmentalist state. Since Singapore’s independence in 1965, the state has pushed a number of agendas toward the goal of capital accumulation. These have included: universal education and more women in the work force; a massive public housing system that effectively provides enhanced opportunities for nuclear (rather than extended) family living; a strongly punitive anti-natalist campaign in the 1960s and 1970s—and especially in the early to mid-1970s (“Stop at Two”); and finally, an explicit eugenics campaign in the mid-1980s that encouraged women with higher education qualifications to marry and have children.

The state’s *specific* desires of “the family,” then, are more complex and can be summed up as follows: first, marriage—but not too early, nor too late. It encourages Singaporeans to marry early enough to have multiple children, but late enough to allow for some financial stability. The link between the mandatory savings scheme—the CPF—and the purchase of HDB flats, is especially important for implementing this ideal. I will elaborate on this particular example later. Second, the state encourages childbearing, but it does not want couples to have too many children, and its encouragement varies across groups.

For example, marriage is a definite precondition, and this is seen through incentives given only to women who are married to the fathers of their children “at the time of conception or birth.” Although the eugenics overtones have been eliminated from most of the language of

specific policies, some of its goals remain insofar as most incentives are provided via tax rebates or reliefs for working mothers. Slightly less than half of the employed population pays any income tax at all;³ pro-fertility tax reliefs go primarily to working women (and not evaluated on the basis of combined income), and so really it is still relatively high-income women who are beneficiaries of these incentives. Moreover, rhetorically, there is still explicit discussion of the ethnic Malays, albeit careful ones. For example, Prime Minister Lee Hsien Loong, in last year's National Day Rally Speech, spoke of the "problem" of young Malays marrying too early and having families they cannot support. Finally, women play dual roles in the state's schema. "Filial piety" and "pro-family" positions do not demand of women that they leave the work force; in fact, the various incentives and options put forth in the early 2000s are mainly aimed at getting women to stay in the workforce after having children, and as they absorb the elderly into their households.

FAMILY POLICIES: CAMPAIGNS, RULES, INCENTIVE PROGRAMS

The First Face of the State: Raising Awareness aka Campaigns

One way the state promotes particular familial forms is by distributing various types of publicity materials—sometimes in a more general way, and sometimes in the form of very specific "campaigns."

In 2003 and 2004, the Ministry of Community Development and Sports (MCDS) launched the "Romancing Singapore" campaign that was aimed at reminding people to not forget romance. The "Family Matters!" advisory board and public relations wing of the ministry launched a month-long festival starting from Valentine's Day 2003, and organized activities for both those who are coupled up (with tie-ins to places like the Ritz Carlton Hotel which offered special room rates); and also matchmaking activities like "Singles' Nite" at a sushi bar.

In addition to such campaigns, targeted at broad audiences, and which make use of the mass media, various ministries also distribute pamphlets and handbooks to more specific audiences.

³ In 2001, the number of income-tax payers was 715,894 (IRAS Annual Report). In 2000, according to the population census, the employed resident population stood at about 1.48 million.

One of my informants, a civil servant, gave me a handbook that was given to employees at a particular government organization. It is entitled “Family Policy Directory: A guide to government policies for the family.” This is a step-by-step guide through life, with accompanying descriptions of state policies. The chapters cover: Marriage; Children; Education; Public Housing; Tax Incentives; Family Support; Elderly Support; Social Assistance; Employment.

Another publication that came to my knowledge is the “Planning for Babies: How Babies Make Your Life Complete” pamphlet. The pamphlet discusses the joys of having children, and includes various “tips” for enhancing the chances of conception. I later found out from a MCYS staff member that these pamphlets had been distributed to couples who had solemnized their marriages between 2000 and 2002 (I do not know if it was sent out universally or only to specific groups).

Second Face of the State: Regulating Family Forms

Apart from campaigns that aim to shape perceptions and desires, the state has at its disposal two powerful institutional tools for directly affecting behavior: the Housing & Development Board (HDB) and the Central Provident Fund (CPF).

Most Singaporeans (close to 90%) own and live in flats built by the HDB. This government body has used its eligibility criteria explicitly as a means of shaping family forms. The eligibility criteria is central here: the formation of a “family nucleus” is a precondition in all but a few exceptional cases for the purchase of public housing in Singapore. This unit is for the most part formed through marriage, and to a lesser degree between adult children and their parents, and in rarer cases between divorced or widowed parents with their minor child(ren). People are required not only to co-own their flats, but also to live together.

In more recent years, unmarried people above thirty-five years old have been allowed to buy certain types of flats, and the rules have been relaxed over the years, but even with the changes, this group is a small minority of flat owners. According to the 2000 census, only 2.1% of the resident population lived in one-person households (55.7% of these were never-married individuals, while the remaining were divorced or widowed). Their median age was

forty-seven. I shall show later that part of the reason for this is that rules produce norms, but another element of this is the strong links between the HDB and the CPF system.

The institution of public housing in Singapore would not be possible without the Central Provident Fund (CPF). The CPF began in 1955 as a form of retirement savings plan. A percentage of every individual's wages are placed into their CPF accounts, with matching contributions by employers.⁴ These savings are mandatory and most of the funds become available to the individual after they turn age fifty-five years of age.⁵ Unlike the pension systems in the U.S. and European countries, each individual has his or her own account that they maintain throughout their working lives and that only they can draw from. Over the years, various elements have been added to the CPF such that it has become a significant social security institution. CPF monies may now be invested in certain types of bonds or shares, and there are special funds set aside for medical expenses. Significantly, since 1968, CPF funds have been made available to pay for public housing. Indeed, most Singaporeans pay for public housing through monies in their CPF accounts. Homebuyers withdraw these savings to pay for down payments and whatever percentage of the cost of the flat their funds can cover. The remaining amount is then paid through bank loans that most service with the CPF that regenerates in their account as long as they are employed. In addition, grants for certain categories of homebuyers are paid through the CPF and credited into individuals' accounts.

The CPF is thus central to putting people on the track to purchase flats and other types of housing. Most potential homebuyers calculate their ability to pay for housing by gauging their CPF savings. Long-term and continual employment is key to both getting to the point where one can afford housing using CPF, and necessary for paying for the flat for up to the next thirty years. As my respondents pointed out to me, dual-income families buying modest flats find it relatively easy to service their loans, and because the money comes directly from

⁴ In 2005, most categories of Singaporean and Permanent Resident workers who earn at least S\$750 per month, and who are age 50 years or younger, must contribute 20% of their wages to their individual CPF accounts. Their employers will contribute a further portion equal to 13% of their wages. The rate of contribution is reduced to 19% and 11% respectively for workers between 50 and 55 years old; to 12.5% and 6% for those between 55 and 60; to 7.5% and 3.5% for those between 60 and 65; and to 5% and 3% for those above 65 years old. The CPF is also used as a monetary policy tool—these rates are adjusted periodically as the state makes assessments about economic conditions.

⁵ The official age of retirement in Singapore is sixty-two. At age fifty-five, individuals may withdraw whatever funds are in their accounts above a required minimum amount.

their CPF accounts, they hardly notice it. As long as they have jobs, monthly payments do not affect the quality of daily lives.

These two aspects of public housing—the eligibility criteria and the payment scheme—has led to an interesting phenomenon where Singaporeans think about the purchase of public housing in tandem with the act of marriage. One commonly-mentioned “joke” in Singapore is that men propose marriage to women by saying, “Want to apply for a flat?” I will elaborate on this later on, but for now, let me turn to a final face of the state.

The Third Face of the State: Explicit Incentive Programs

To encourage childbearing, the state has put a number of material incentives in place. In 2000, then-Prime Minister Goh Chok Tong announced the Baby Bonus and the Third Child Paid Maternity Leave Scheme. The Total Fertility Rate (TFR) at that time had dropped to 1.48, and this was viewed with great concern. Goh announced these two schemes in the National Day Rally Speech.

The Baby Bonus consists of a cash component and a savings component for the child’s education expenses.⁶ When first introduced, the Baby Bonus applied only to a couple’s second and third children; starting in August 2004, first and fourth-order children also qualified for certain amounts.

The Third Child Paid Maternity Leave Scheme—in place from 2000 to 2004—stipulated that women would have paid maternity leave for their first three rather than first two children. Beginning from 2004, this was extended to the fourth child, and the paid leave period extended from eight to twelve weeks. (In contrast, men in Singapore may get three days of paternity leave, if they work in the civil service or where their employers voluntarily give it).

⁶ Between 2001 and 2004, the cash gift was \$500 per year for a couple’s second child, and \$1000 per year for a couple’s third child; there was also a co-savings component where the state would match parents’ savings in a special fund for education, up to \$6000 for a couple’s second child and \$12000 for a couple’s third child, over a period of six years. Starting in August 2004, first and fourth-order children became eligible for these bonuses as well.

To encourage women to return to work after childbearing, there are other benefits. Married, divorced or widowed women with children are granted a tax relief on the Foreign Maid Levy. This is not available to married or unmarried men, or to unmarried women—even if they are the ones in a given household to pay the levy.⁷ The Grandparent Caregiver Relief, where working mothers (again married, divorced or widowed) who have parents or in-laws looking after their children (younger than twelve years old) can claim a relief of S\$3000.

To encourage the care for elderly within households, there are at least two housing incentive schemes. The Married Child Priority Scheme (HDB), where priority is given to couples who apply for flats that are within two kilometers of their parents' homes, or vice versa. This is probably not as significant now as it was in the early 1990s, when there was a bigger demand than supply and so people had to wait for allocation of flats. By comparison, the CPF Housing Grant Scheme remains very significant. Through this, first-time flat buying married couples who buy resale flats are given S\$30000, and an additional S\$10000 if the flat is within two kilometres of either set of parents.

In sum, there are many different ministries and statutory boards involved in promoting “the family”; many links between them; and a variety of specific programs. The definition of “family” that comes through emphasizes the following: nuclear family formation by marriage between man and woman, children resulting from this union (not more than four); well-educated mothers who return to work after childbearing are particularly desirable; caregiving for both young and elderly should be done within households, but can be by foreign domestic workers.

STATE EFFECTS

What outcomes result from these efforts? Before developing my central argument around “latent effects,” I first discuss the two faces of “failure”: failure in reversing trends, and failure insofar as family policies attract the scorn and skepticism of target populations.

⁷ The Foreign Maid Levy is the tax employers of foreign domestic workers have to pay every year. The tax relief is for two times the amount of the annual levy for one worker, which is S\$295 per month, or even lower—S\$200—if there are children below 12 or persons above 65 living in the household).

Overt Effects: The Apparent Failure of State Policies

If the state's primary goals are to stem the tide of late marriage and low fertility in Singapore, it has been fighting an uphill battle for the past few decades. Between 1961 and 1997, the mean age of marriage for Singaporean men increased from 27 to 28.8 (Saw 1999). From 1998 to 2003, it went from 29.6 to 30.2 (Department of Statistics 2003b). In contrast, the change for women was more drastic: 22.0 to 26.0 between 1961 and 1997 (Saw 1999), and then from 26.5 to 27.2 between 1998 and 2003 (Department of Statistics 2003b). The total fertility rate has fallen steadily from 4.62 in 1965, to 2.08 in 1975, to 1.72 in 1997, to 1.26 in 2003 (Department of Statistics 2003a; Saw 1999). Where marriage and fertility are concerned, Singaporeans are behaving as one would expect citizens of industrialized countries to behave: they are marrying later and at lower rates, and having fewer babies. It is possible that the changes may have happened more quickly had there been no pro-natal policy (Saw 1990). Nonetheless, what is clear is that the state has not been able to reverse the *direction* of change. Contrasting Singapore to other countries—especially other Asian countries going through similar industrialization processes but where state efforts at pro-natalism have been more subdued—we are further led to the conclusion that as far as overt goals are concerned, the policies have had at best modest impact.

There is another dimension of “failure” that is even more interesting, and this is insofar as people see the state's interventions as problematic. There are several aspects to this, but I will focus here on just one: the notion that the state is putting together two things that are fundamentally at odds with each other—values and money. For my respondents, taking care of ageing parents or having children are big decisions that require deeply held beliefs about the importance of family. People must believe in the *inherent* worth of these choices.

Ivan,⁸ for example, told me that the proximity grant misses the point about family relationships: “I guess the idea [of the proximity grant] is to encourage some kind of family bonding. Personally I think the grant is not quite right...it doesn't work. Money is not a substitute for family. You are trying to encourage families to stay close to each other and visit each other and so on and so forth, by giving money to them. If a family is already close, you don't give them money they'll also want to stay close together. If they are not close, they will

⁸ All names used as pseudonyms.

try their best to [stay far apart]... In the end, it only benefits people who already have close family ties.”

Mabel and James, who are married to each other and who had contemplated taking the proximity grant, emphasized at several points during our conversation that money cannot buy families ties. They talked about their own closeness to their families and about how they considered taking the grant in the first place because they *wanted* to be close to them. They also mentioned the flip side: if they were *not* close to their families, they could still have taken the grant without necessarily doing any of the things presumed by residential proximity. For them, the grant equated money with values and this was quite problematic. Mabel expressed it as such: “this relationship thing cannot be measured by money. ... Money doesn’t always get you what you want.” Mabel and James thus hinted that the grant might actually end up buying bad behaviour: acceptance of the money without corresponding closeness.

Comparable comments emerged on the issue of childbearing. Joanne saw dissonance between values and money when we talked about people’s motivations for having children and monetary incentives. She was generally in favour of the state promoting fertility, but said that this should be in the form of changing mindsets about the value of having children and not simply monetary rewards. She said: “If anything, there should be more awareness of what it means to have children and why it’s fulfilling. Rather than ‘here’s some money, have more kids.’”

Most importantly, my respondents saw certain incentives as *tainting* their values somehow. They insisted that these are not integral to their own decision-making process. When I asked Vivian if she thought tax credits affect people’s childbearing plans, she laughed and exclaimed: “I hope not! That shouldn’t be the reason why you have kids. Then next time you tell the kid, ‘Oh, I had you because of the twenty thousand dollars!’”

In this way, we can see that the state’s claims that it is trying to promote family values is received with skepticism and critiqued in elaborate ways. In terms of both demographic trends and individual reactions, then, the family policies appear to have “failed” in some important ways. Yet, as I pointed out at the beginning of the paper, the ubiquity and rich texture of people’s discussions of these policies suggest that they do have significant and interesting “effects.”

“Latent” Effects: The Production of Norms and Identities

I come then, finally to the issue of “latent effects” and how, despite these failures, the policies have very significant implications. I use the term “latent” in order to signify that these are effects that are nuanced, below the surface, and that need to be abstracted. Moreover, I want to draw attention *away from* the question of *intention*—because this paper is not about uncovering the state’s “true” intent, but about showing the multiple ways in which state actions shape the social body. Specifically, family policies in Singapore have shaped the norms and values people bring to bear in their conceptions of what constitutes “Singaporeanness” and the “Singaporean” family. They have also rendered familial identity the core of people’s identities as Singaporeans.

The first “latent effect” involves the production of normative practices around the formation of “the family.” What I call the “housing-marriage” pairing illustrates this process well. When I asked respondents about the process of marriage and their decisions around it, they presented four steps to me: (1) secure housing; (2) arrange to be legally married (popularly referred to as “ROM,” the Registry of Marriage); (3) hold a “customary” wedding (the ceremonial part of marriage characterized either by a wedding banquet or reception, a church wedding or both); and (4) move in together. The order of these steps may vary slightly: some people live together after the legal marriage but prior to the customary wedding while others live together only after both legal and customary ceremonies;⁹ the process of purchasing housing sometimes happens prior to the legal marriage and sometimes shortly after. Nonetheless, what comes across clearly is that when contemplating marriage in Singapore, it is also natural to think about buying public housing.

This happens not least because of the particular form of public housing policies. People who are planning to be married can apply for housing as fiancé/fiancée. In the early- to mid-1990s, when demand greatly exceeded supply, some of my respondents waited five years as “fiancé-fiancée” before they received their flats and proceeded with marriage. Although the situation has since changed and there is now a ready supply of flats, people continue to break the

⁹ Only three of my respondents lived together prior to marriage and all made efforts to explain their extenuating circumstances. I also had respondents tell me that they lived with their partners (sometimes also with in-laws) after their legal marriage but prior to their customary weddings. In two of the cases, it was made explicit to me that they lived in the same home but in separate rooms. Other respondents mentioned cohabitation and informed me that it is still a practice that is frowned upon in Singapore.

marriage-housing process down into similar steps. Many young couples apply for flats *before* they are ready to be married, register their legal marriage when it comes time to select their flats (to fulfil the HDB's requirement of presenting their marriage certificate), and wait another period of time before actually holding a wedding ceremony and moving in together.

While variations exist in terms of how people time their wedding and flat buying,¹⁰ and the amount of money couples have to spend on flats and wedding parties—what is shared is that when the question of marriage is raised, the issue of flat-buying is not far behind. As mentioned, public knowledge about this process is so widespread that people often joke that the Singaporean marriage proposal consists of the words “Let’s go apply for a flat.” My respondents made snide remarks about this with some regularity. Although the marriage-housing process was something they participated in, they did this with a high degree of self-consciousness and often mocked themselves or the state in the process. Regardless of how people feel about the process, the breaking down of the legal and ceremonial aspects of marriage are common enough that everyone assumes that marriage consists of both “ROM” and “customary,” that they can be as far as a year apart, and that a person may be “ROM-ed” and thus legally married, but not really, *fully* married until the wedding transpires.

A conversation with one of my respondents illustrates a typical pattern. I asked Tek Chong if he and his partner talked about marriage or about buying a flat first:

A: Buying the flat came first. But by that time, we were pretty sure we wanted to be with each other.

Q: So at the time you already knew?

A: We were more or less sure. On hindsight we can say it’s sure. But at the time, we just take the risk. Assuming everything turns out fine....

¹⁰ One minor but important variation worth noting is that between the non-Muslim and Muslim populations. Among Malay (and some Indian) Muslims, the significant time lag between the legal and ceremonial parts of the wedding is less common. This is because the solemnization of Muslims marriages, done at the Registry of Muslim Marriages (ROMM), has *both* religious and legal meaning and it is more difficult to reconcile the fact that someone could be legally married and yet not fully married, which is what the non-Muslim Chinese population essentially does. Among my respondents, the non-Muslims were more likely than the Muslims to apply for flats years in advance and then to separate the legal and ceremonial aspects of marriage if this was necessary for their housing and/or financial situations. Most of my Muslim respondents think of the ROMM solemnization as highly meaningful and their housing-marriage process was condensed into a shorter period of time. Generally speaking, however, Malay Muslims and non-Muslim Chinese are similar in planning housing and marriage in tandem, but among the Malay-Muslim population, the time between the various steps is not as long.

Our whole marriage was like a natural progression. Getting a flat, then the next thing is, like, I think it's about time we're comfortable with each other—let's get registered, then let's go for the formalities, the traditional wedding.

For Tek Chong, buying a flat, registering marriage, and the traditional wedding—these are all interconnected steps toward being married. His use of the phrase “natural progression” signals his perception that this is what everyone else does too.

Another respondent, Yan Lee pointed out that whether or not she *could* get married depended on her and her fiancé's success in securing a flat:

Q: How did you talk about it? What was the process like? Did you talk about getting a flat first, or did you talk about marriage? How did the two come together?

A: Uhm, the flat came first. We had to be practical, the flat came first. If we get the flat through the balloting system, then we'll consider doing the ROM thing, because it's a requirement. We have to hand in our marriage cert. Yah. But if not then, if we don't get the flat then too bad lah!

These were stories I heard repeatedly and highlights that, for many Singaporeans, the purchase of public housing and the act of marriage have become events that happen in tandem.

What are the implications of this? For people at the mercy of public housing rules, the impact is clear: marriage takes prudent planning and there is a clear pathway for proceeding. Fulfilling all four steps requires foresight as well as modification of behaviour to, for example, ensure sufficient finances to carry out each of the steps. Most people cannot decide to get married just because they feel the person they are with are suitable life partners; they have to put thought into planning the entire process and their commitment to each other as a couple is tested at each of the steps.

This step-by-step process affects how respondents think about marriage *regardless* of whether they go through it themselves. The process by which housing and marriage are coupled together and through which a fixed number of steps are institutionalized gives particular meaning to the act of marriage. Since marriage is the route by which most people leave their parental homes, the entire package signifies coming of age and becoming complete individuals. Because the housing-marriage process seems so ubiquitous, it comes across as something that all but an exceptional few *should* go through in life. Indeed, as long as one has a relatively suitable partner, they will find the process straightforward: the flat buying/marriage combination is one so well rehearsed that people know the steps involved before they come to the point themselves. The breaking up of the entire process into steps also seems to make the actual fact of marriage come across as gradual rather than a make-or-break life decision.

I asked Lyn Na if she felt certain at the point of her flat application that she was going to get married:

Didn't think of it! Didn't think of it! Because when you apply for flat [under] the fiancé/fiancée scheme, you just need to pay a registration fee of about two hundred [dollars]. You can just queue for a flat. So you don't need to ROM or whatever, or pay a deposit of five thousand like now, so we didn't really have much deep consideration...I just [thought], "Never mind lah, if I lose, only lose two hundred dollars."

While this does not mean that people take marriage lightly, her remarks imply that the decision-making process is broken up into sequences, with some parts relating to the more mechanical and practical aspects of marriage rather than directly about relationships.

And even though Lyn Na, for example, talks about the application of a flat light-heartedly in this instance, she and others also articulate the fact that once you go down this route, breaking up becomes messy and difficult. Once a flat has been secured, couples must be legally married within three months. While in the queue, any breakup will result in the forfeiting of a deposit. More significant, however, is the message sent to one's social world when one applies for a flat. The application of a flat implies ROM in the near future and a subsequent wedding and this is very much anticipated by all those who find out about the application.

The relationship between a given couple becomes increasingly legitimate in the eyes of their social contacts with each step. In this way, the state provides a certain structure to courtship—a place for it to go, and some stakes for staying together—that would be less rigid otherwise.

In other words, family policies generate content for the “Singaporean” way of doing marriage, of thinking about marriage—whether or not one intends to and/or is in the position to marry. Both among married *and* unmarried respondents, I found this type of talk on the “normal” way to do things. This applied to issues of childcare and elderly care as well.

A second related “latent effect” involves the issue of identity. I have shown thus far that the state privileges particular versions of “the family” in the distribution of material goods, the most significant of which is public housing. Not surprisingly, then, I found that my respondents referred often to their relationships to various members of their families when they talked to me about how they go about making decisions. The marriage-housing process I described earlier is one place where this happens, where people often mentioned their parents, their siblings, and of course their spouses as being part of the decision-making process. Another place where I found this was in the discussion of elderly care, where people talked about the “political economy” of caring for their parents. Here, despite my respondents being relatively young, it was clear that they had quite elaborate plans for thinking about elderly care that involved married and unmarried siblings, brothers versus sisters, spouse’s siblings, etc. What I am arguing, then, is that state policies make it “common sense” for people to turn within the family for particular needs, and that individuals see their membership in families as a primary shaper of their choices, a central node shaping their everyday realities—an integral aspect of their identities.

To better illustrate this, consider likely alternatives. What other identities might be salient when people relate to the state in the realm of family policies? Given the earlier discussion of state differentiation along gender and ethnic lines, this would be the logical place to look, and so I want to turn more directly to considering these alternatives.

When I started my project, I expected to find radically disparate responses to state interventions from the different groups. What I found surprised me. Gender and ethnicity did “predict” certain differences among respondents. Women, for example, were more likely than

men to talk about concrete difficulties in balancing the demands of an increasingly materialistic society with their important roles as parents (mothers). They tended to give more detailed accounts of their childcare arrangements and discussed at greater length the adjustments they make or are planning to make in order to accommodate their children. Ethnic differences, on the other hand, were seen both in the way informants described their sensitivity to state demands and the expectations that people of various ethnic groups had for one another. For example, on the issue of marriage and housing, Malays were more likely than Chinese to talk about their religious community's influence on their marriage decisions.¹¹ (Chinese respondents, by contrast, spoke more of the influence of HDB rules) Also, both Malay and Chinese respondents saw the state's fertility policies as oriented toward maintaining the ethnic status quo of a Chinese majority and Malay minority¹². In these ways, gender and ethnicity *do* matter in locating people's perceptions of the family and the state's role in it.

However, I found little evidence to suggest that differences in the ways that individuals of different genders or ethnic groups relate to or experience the state have led to significant variation in the way they evaluate the advisability or legitimacy of state interventions. I asked respondents what they thought of specific policies—including whether they thought these policies should exist—as well as whether the state should intervene on a range of issues relating to the family (marriage, childbearing, caregiving for elderly), and their responses did not split along gender nor ethnic lines. Instead, they were both critical and non-critical in very similar ways. There was a certain taken-for-granted attitude toward the state's differential approach that was interesting.

I suggest two explanations for this: first, respondents see the state as prioritizing “problems” that are created by or occur among the more privileged members of the social hierarchy. Less privileged groups, in contrast, are generally left alone. Second, were the interventions themselves seen as attractive or desirable, this “targeting” might generate resentment. I found, however, that state intervention in the family is experienced as necessary but not altogether desirable; hence, being left alone in this way is not seen as negative.

¹¹ According to the 2000 census, 99.6% of Malays are Muslim. The term “Malay Muslim” is often used, both by the Malays as well as by non-Malays, to describe the Malay community. All my Malay respondents were Muslim.

¹² Although fertility rates for both Chinese and Malays have fallen in the past decade, Malay TFR remains above replacement level. In 2003, TFR for Malays stood at 2.17 compared to 0.98 for Chinese (Saw 2005, 211).

The selective targeting of pronatalist policies was recognized by members of all groups. When I asked respondents who they thought the government wants to encourage to have more children, they pointed to the Chinese, and in some cases, to a more ethnically-neutral “well-educated.” This was, moreover, seen as a natural and appropriate action by the state since both Chinese and Malay respondents saw the “problem” of low fertility as resting with the Chinese. Respondents pointed out to me that the state’s targeting of Chinese makes sense, since it is they who are not producing enough, and that Malays are not lagging in the area.

Linda, for example, told me that it is the Chinese who are altering their marriage patterns (and by extension their childbearing behaviour) while Malays are still having “a lot” of babies:

Q: You were saying the government wants people to have more children. Do you think they want certain groups to have more children?

A: Maybe Chinese lah, because now a lot of Chinese don’t want to get married, but Malay all along they give birth to a lot lor.

Another couple I interviewed, where the wife was a Chinese who had converted to Islam (Hazlinda), and the husband a Malay Muslim (Riaz), used the word “problem” directly:

Q: Do you think the government is encouraging the Chinese more than Malays to have kids?

Riaz: Yes, because the Malays...

Hazlinda: No problem.

Riaz: Don’t have a problem. My relatives, very few of them have three children or less. All of them at least three.

For them, the government is targeting the Chinese and leaving Malays alone because it is the Chinese population that is producing less. Significantly, several respondents also added that it would be a problem if the state were trying to *limit* people’s fertility, as they did in the past (this is in reference to the punitive anti-natalist “Two is enough” policies of the 1970s). More generally, while both Malay and Chinese informants think that the government’s targets are

logical, neither group is happy about state interventions into the family. I found among the people I spoke with, both Chinese and Malay, considerable discomfort over the high degree of state involvement in the shaping of family forms. People grumbled most often about two characteristics of state rule: materialism and over-intervention. First, as mentioned earlier, they questioned the use of monetary incentives—their effectiveness as well as the negative tone they set for society. Second, they pointed out that the state is being overly interventionist: policies create a sense of “unnaturalness” in certain life choices and too much state intervention impedes the autonomy people ought to have when it comes to decisions about the family.

This context of ambivalence is crucial for understanding why people think differential incentives are nothing to get riled up about. Though as an analyst, one might read the state’s policies as giving greater symbolic value to one group over another and hence being problematic in that way, this was not the dominant reading among my respondents. For them, the well-educated, and particularly well-educated Chinese, were the “problem” group not producing enough, and hence quite naturally the target for state policies. Conversely, the less-educated and the Malays are not the target of policy because they are doing fine. Since state intervention is not embraced wholeheartedly, this limited focus on “problem” groups does not hurt those not targeted. The focus on incentives rather than disincentives, encouragement rather than punishment, thus makes a world of difference.

In the realm of family policies, when people think about how they relate to the state, then, I found that ethnicity and gender were less salient than expected. Instead, people talked about decisions as involving various family members and they described possible resources open to them as members of families.

As one respondent put it after she describes the ways in which state policies are targeting well-educated women: “At the end of the day, if you’re husband and wife, the tax rebates are savings for the family.” There is thus a strong sense that “the family” is ultimately the unit that is affected by the various programs and policies, and the primary unit to which people ought to be oriented.

Like her, my respondents repeated time and again the centrality of their families in shaping their decisions, and in resolving their problems. Rather than turning to their gender or ethnic identities to explain to me why they thought this or that, they used their membership within individual families to justify their paths.

BEING “SINGAPOREAN”

“Simple, I propose to her the Singapore way... ‘Darling it’s about time, can we get a flat?’ It was quite clear, not romantic, but practical, pragmatic Singapore style.”

The above quote is telling. The respondents refers to the presence of certain Singaporean ways of doing things. This paper has been aimed at showing at least two elements of this “Singaporean-ness”: Singaporeans know, understand, embody the norms, practices, values shaping family formation and roles as they negotiate the state’s interventions into their lives. Central to Singaporean identity is an individual’s status as a *member of a family*. Although family policies have had, at best, limited effect in shaping fertility and marriage trends, and even as they attract the skepticism and criticism of Singaporeans, they have had very significant implications for shaping the social body known as “Singaporeans.”

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