

Title: Lifelong Learning and Income Inequality in Singapore: A Critical Appraisal.

Abstract

Singapore has been assigned the role of a 'model' nation state primarily for two reasons: its rapid rate of economic growth and its outstanding performance on cross national tests of educational achievement, such as PISA. This has resulted in advocates of reform citing it as illustrating 'best practices', especially in the field of education, and it has more generally been viewed as demonstrating the benefits of economic globalization. This paper analyses from a comparative perspective the more problematic and relatively unexplored third dimension of being a model 'global' nation, namely its impact on income inequality and the quality of citizens' life. We focus on the role of the system of lifelong learning which was designed generally to upgrade the skills of the workforce and specifically to provide low paid/skilled workers with opportunities to improve incomes and enhance their socio-economic mobility. We demonstrate that despite the remarkable economic growth at a national level and the significant expansion of lifelong learning provision, productivity rates have not improved, income inequality has increased, social mobility has declined and the 'quality of life' is, in comparative terms, poor.

Introduction

Singapore's approach to national development has embodied two distinctive strategies; it has enthusiastically embraced the tenets of neo-liberalism and globalization whilst operating as a classic model of a developmental state (Castells, 1992; Woo-Cummings, 1999) in which an interventionist government prioritises, and obtains its legitimacy from, the pursuit of rapid economic growth. The first strategy is evident in the country's active engagement in the 'global knowledge economy' and the 'global war for talent'; this has, inter alia, resulted in the importation of high-skilled foreign labour, which, together with low-skilled foreign labour, makes up a significant proportion of the labour force. The second is evident in the construction by the state of a comprehensive system of lifelong learning. The two are strongly interconnected: lifelong learning is portrayed as providing the means by which local workers can both better compete in the global knowledge economy and improve their income levels by upgrading their skills.

This article analyses the policy narrative promoted in Singapore with regard to lifelong learning and income inequality. This is then contrasted with the current issues faced by the low-paid/skilled; namely: differential provision of lifelong learning opportunities; enduring patterns of income inequality; declining socio-economic mobility; social services; and,

comparatively weak levels of societal trust and happiness. These features are also compared with the situation in other OECD nations.

While lifelong learning officially took off as one of the key development strategies in the aftermath of the Asian financial crisis in late 1997, forms of technical and vocational education designed to increase the skills of the workforce have a long history in Singapore. In the early days, these were mainly directed at school leavers, and provided on a full-time basis. However, the national system shifted towards providing more flexible opportunities for those in work to upgrade their skills. The process began with the creation of the Skills Development Fund (SDF) in 1979, which provided employers with funding for training their workers. This was supplemented by the establishment of the Lifelong Learning Endowment Fund (LLEF) in 2001.

In 2003, a more comprehensive system of lifelong learning emerged with the creation of the Singapore Workforce Development Agency (WDA) under the Ministry of Manpower (MOM). The WDA was established to help address the problems arising from the financial crisis in the early 2000s through workforce skills upgrading, and currently spearheads all lifelong learning initiatives with the vision of “a competitive workforce, with workers learning for life, and advancing with skills” (WDA, 2014a:B). To this end, it took over the management of the SDF and the LLEF. Its objectives include “help(ing) workers find jobs” (WDA, 2014b), and one of its current focus areas is to help low-income workers “progress into better paying jobs” (WDA, 2014c). Sung (2011) argues that Singapore’s lifelong learning provision is remarkable in two dimensions: first, it has a single body, the WDA, to lead and administer all the state-led programmes and initiatives and, second, the WDA directly aligns key economic strategies of the government with lifelong learning provision.

The concept of and the approach to lifelong learning in Singapore is described using phrases such as "pragmatic and rational", "the economic drivers" for competitiveness, or "an antidote against unemployment" (Kumar, 2004:559). A number of policies promoting lifelong learning and, with this, ‘lifelong employability’, have been launched, primarily by the Ministry of Manpower (MOM), to enhance the country’s global competitiveness and to address a range of social and economic problems. These include a rapidly ageing population, the decline of the manufacturing sector, the growing demand for high-skilled workers, and the difficulties that low-skilled local workers face in finding stable (e.g. permanent)

employment with adequate income (Bound et al., 2015) and coping with the rising cost of living.

Singapore's high rate of economic growth – it ranks as the world's richest nation according to the Gross Domestic Product (GDP) per capita in 2010 (WSJ, 2012) – and the strong performance of its pupils on cross national tests such as PISA have led many commentators, especially those who view investment in human capital (or 'skills') as the primary source of economic growth, to portray it as a model of best educational practice (e.g. OECD, 2010). Singapore has been regularly cited as the inspiration for educational reform by policy advocates such as the OECD and McKinsey; and especially in England (Morris, 2012). Hargreaves (2012:7) describes it as pioneering the 'fourth way' of educational reform which is "characterised by inspiring success stories of educational leadership and change that have led to remarkable leaps forward in student learning and achievement".

Whilst Singapore's overall economic and educational achievements have been the subject of extensive and often panegyric commentary, there is comparatively little coverage of the consequences for those less well positioned to benefit from its economic and education strategies and the impact of economic globalization.

Along with its strong record of economic growth, Singapore has seen a rapidly rising level of income inequality since the 1990s, and has remained the most unequal nation in terms of income distribution among all the developed economies for more than a decade (The Straits Times, 2013; OECD, 2014a).Dunn and Norton (2013) and Wilkinson and Pickett (2010) argue that inequality negatively affects the society in many areas such as happiness, trust and also physical health of the members of the society. In particular, it creates unequal access to skills development opportunities for those who are at the bottom rung of the society, which then reinforces income inequality.

The next two sections analyse the nature of the narrative in policy documents relating to lifelong learning and income inequality. Our main sources of data are the Straits Times newspaper, the National Archives of Singapore, the Ministry of Finance and the Prime Minister's Office. Following this, we describe and analyse the nature of lifelong learning policy in terms of provision for both low and highly skilled workers. This study focuses on

the current policy actions and examines documentary sources describing those policies derived from the MOM, the main driver and provider of lifelong learning programmes. We acknowledge that some issues arise from the use of a wide range of official data sources, especially with regard to their comparability over time and across nations. However, space precludes us from investigating this further.

Subsequently, we primarily analyse official statistics to provide a comparative analysis of a range of socio-economic indicators relating to income inequality, productivity, public expenditure, and the quality of life. We compare Singapore with the 21 OECD countries that have GDP per capita of more than US\$30,000 (OECD, 2014b), which are grouped into the three economic models identified by Green (2002; 2006): the Shareholder or neo-liberal model (comprising mostly English speaking/Anglo Saxon countries, specifically the USA and England), the Stakeholder or social market model (mostly core European countries), and the Nordic or social democratic model (mostly northern European countries). The ‘Shareholder’ model is characterised as free competition with low regulation of the market and low public expenditure; it generates more jobs and economic growth, but at the expense of high levels of inequality. In contrast, the ‘Stakeholder’ model involves high level regulation of the market and labour, and more spending on social welfare; this leads to a more equal and cohesive society, but comes with less jobs and lower growth. The Nordic model involves strong market regulation and generous social spending. Green (2006) argues that this has been associated with a strong economy and a low level of inequality. With its high level of income inequality and low level of public expenditure (ILO, 2014: also refer to Figure 9 in the later part of the paper), Singapore exemplifies the ‘Shareholder’ model.

We argue, firstly, that the state’s narrative around the nature and purpose of lifelong learning has allocated responsibility for the widening income gap onto the poor/unskilled; however the nature of lifelong learning provision has resulted in it being more beneficial to skilled than unskilled workers. Secondly, we show that the lowest paid have seen their incomes decline and overall indicators of the population’s quality of life suggest that it is comparatively poor.

The policy narrative: education and lifelong learning

Singapore faced many challenges when it lost its hinterland with the unexpected separation from Malaysia in 1965. The prospect of massive unemployment was imminent with the

British announcement to withdraw its troops, which “contributed to 20% of Singapore’s GDP” and “employed 10% of the local labour force” (Leong, 2011:23). Therefore, ‘survival’ was the priority in a country with scarce resources and social issues that included high unemployment rates and racial conflict (Chiew et al., 1991; Chua, 1995; Han, 2009). Most of the workforce was unskilled, and the state successfully promoted the rapid expansion of the labour-intensive manufacturing sector so as to generate jobs and produce economic growth via exports (EDB, 2014). Providing a supply of skilled workers was, and continues to be, one of the key strategies for the nation’s survival, and this is why education and training have been a priority for policy makers (Chua, 1995; Gopinathan et al., 2011).

A pragmatic view has therefore dominated the political discourse around education since the early days of Singapore. For example, Lee Kuan Yew, the first Prime Minister who governed Singapore from 1959 to 1990, put it:

We are a small country...we must nurture, train and educate our people and so organise our society, to enable us -- a nation of 2 million -- to match the performance and capacity of countries larger than us. To achieve this, the key is education. Every school, primary, secondary or university, all must train and educate our youth to bring out their best, a rugged and robust generation. They must have the capacity to contribute to national security and social order, and help the growth and development of our economy. (Lee, 1969)

Also, a People’s Action Party (PAP)¹ Member of Parliament, J F Conceicao explained:

Education should show people how to put their learning, thinking and ideas into practice: Education is not education if it leaves one with an illusion about life. It should stimulate imagination as well as root one’s development firmly in the realities of one’s existence (The Straits Times, 1974)

This view prevailed over the decades and a former Prime Minister, Goh Chok Tong, later explained the role of education clearly:

A nation's wealth in the 21st Century will depend on the capacity of its people to learn...We have to prepare ourselves for a bracing future - a future of intense competition and shifting competitive advantages, a future where technologies and

Notes: ¹ The People’s Action Party has ruled Singapore since independence from the British in 1959.

concepts are replaced at an increasing pace, and a future of changing values. Education and training are central to how nations will fare in this future. (Goh, 1997)

That instrumental view of education and training is not limited to the state. Chiew et al. (1991) and Chua (1995) argue that individual Singaporeans also see education “as a means to obtain power and wealth rather than as an end (in) itself” (Chiew et al., 1991:51). The official portrayal of the nature and objectives of lifelong learning is generally in line with this view, and ‘jobs’, ‘employment’, ‘skills’ and ‘employability’ are keywords in most public speeches and statements. Alongside this is the PAP’s representation of Singapore since independence as a nation under permanent threat, one that requires strong leadership and a rapidly growing economy to ensure its survival. In the 1960s and 1970s, the same narrative was employed by the other East Asian developmental states, especially South Korea and Taiwan, that derived their legitimacy from providing citizens with improved economic wellbeing within a context of external threats to the nation (Gopinathan, 2007; Law 2009).

In parallel the developmental states strongly harnessed the education system to provide the economy with skilled labour and to ensure a patriotic citizenry imbued with the prevailing national ideology (Law, 2009). Where Singapore is concerned, the result is a form of constructed paranoia or, as Tan (2007a:2) terms it, the “politics of apprehension”. Indeed, the annual National Day Rally speech is often used to this end. As Tan explains, it is also used to disseminate related messages:

Through this speech, enduring national values and principles that have constituted the official ideology – such as “survivalism,” “multiracialism,” “meritocracy” and “pragmatism” – are reaffirmed and celebrated, even though they tend often to be little more than empty signifiers, or worse, a disguise through which the exploitations and excesses of capitalism may go unnoticed. (Tan, 2007b:293)

Regular reinforcement of the ruling ideology through such messages has effectively ensured that the state’s activities are measured by their impact on economic growth, and policy discussions centre “on how the economic goals may be best achieved rather than on the desirability of the goals or their alternatives” (Chua, 1995:41). Education policy is no exception, and the logic and objectives of lifelong learning strongly reflect the state’s pragmatic perspective.

The policy narrative: income inequality and lifelong learning

Similarly, the portrayal of income inequality in official discourse is framed with reference to economic growth; historically it has been described as a ‘natural’ or ‘inevitable’ phenomenon in the process of development and growth, although there has been a shift in its portrayal over time. In the 1970s, income inequality was portrayed as ‘beneficial’. As the then Minister for Defence, Goh Keng Swee, explained:

The greater the inequality of wealth, the larger would be the proportion of national income saved. Big corporations and rich people saved a larger part of their earnings than the poor did. Savings made capital investment and economic growth possible. (The Straits Times, 1971a)

The speech concludes that “inequality of income is good for economic growth” which has reduced unemployment rates and led to lower levels of social tension. (The Straits Times, 1971a). In the same year, another PAP Member of Parliament, Augustine Tan, stated that widening inequality would lead to a better national economy because it would allow more social expenditure and more income for the poor (The Straits Times, 1971b). In brief, the basic propositions are that more inequality is good because the rich can save and invest more, which will result in national growth; and, economic growth will create more jobs for the poor and generate more taxes for the government, which can be used as public funding to assist the poor.

These views prevailed before the early 1970s, but slowly gave way to a view of income inequality as an inevitable, but not necessarily ‘good’, by-product of economic growth. The Deputy Prime Minister in 1973, Goh Keng Swee describes the government’s strategy in dealing with inequality as an ‘approach’, whilst dismissing other countries’ efforts to resolve the inequality issue via the redistribution of wealth as ‘succumbing to temptation’ and an ‘assault’:

Many governments have succumbed to temptation. They mount a direct assault on the problem of inequality. They argue “Why not take money from the rich and transfer it to the poor? Why not place restrictions on the rich, in order that the poor may catch up with them?” All these had been tried and without exception, they have failed...the PAP Government therefore decided that the way to help the poor is to provide more work...provide incentives to investors and not punish them...in Singapore this policy

has succeeded ...we understand that an indirect approach will yield better results in the end than the direct assault. (Goh, 1973)

In the same speech Goh also states:

There are other countries in Asia which are entering into competition for foreign investments and whose wages are much lower than ours. There is, therefore, a built-in constraint on wage increases. It acts like Newton's law of gravity pulling things downwards...when the Singapore worker has attained the level of this ideal type, the combined German-Japanese worker, he need not fear the pull of low level wages in Asian countries. He is working in another league, in which he will enjoy the same inverse law of gravity, which our engineers, doctors and architects are enjoying today...it promises great hope if the worker will make the effort. (Goh, 1973)

The core propositions of Goh's speech are still evident. However, the advent of globalization, technological change and rising income inequality has meant that the official discourse with regard to inequality has developed, and now consists of three basic messages. The first and most prevalent message echoes the earlier attribution of responsibility to the individual to upgrade their skills so as to improve their living standards:

There will be a widening wage gap between 'knowledge' and unskilled workers as the region's supply of unskilled workers rises. This will have social implications like bigger differences in the standards of living... unskilled workers should therefore upgrade themselves. (The Straits Times, 1999)

The income inequality may be there but in absolute terms, I think we can improve lives for nearly everybody in the society provided they work at it and are prepared to make the effort. (Lee, 2014a)

These messages are akin to what Exley and Ball (2011) term the 'blaming the victim' strategy, whereby policy makers blame individuals (*victims*) for social issues (*policy failure*). The importance of the individual's effort is also reinforced through a carrot and stick approach. In the examples below, individuals are presented with the prospect of unemployment or higher income depending on whether they upgrade their skills or not:

Unless we systematically upgrade our skills throughout our working life, we will wake up one day to find ourselves out of a job...we must therefore bring about a culture of lifelong learning. (Goh, 2000)

Truly a learning nation - where everyone keeps improving their skills, sees their pay improve over time. (Tharman, 2012)

Notwithstanding the claim that more training will result in better jobs and incomes, there is also a belief in the innateness of people's abilities; as Lee (2011) explains it: "the most capable, the most reliable, the one with the most potential to go into the most crucial job."

The second basic message also relates to responsibility, focussing not on the individual but on the sources of responsibility for the broader macroeconomic context: it is external factors, outside the control of the state, that are identified as the fundamental source of the problem of rising inequality. Specifically, it is globalization, technology, and low wages elsewhere in Asia that are the sources of disparity in income levels in Singapore. The quotes below are illustrative:

Globalization favours economies like ours – open, nimble, and enterprising. But it also poses challenges, especially for our older and low-skilled workers whose wages and jobs are under growing pressure. (MOF, 2006:2)

Technology is making many types of workers redundant, especially those with low skills, and also making it easy for their jobs to be exported abroad to where wages are lower for the same skills. (MOF, 2007:7-8)

These external factors are also used to explain why the rich get richer, which then aggravates the level of inequality:

Everybody's incomes are rising, but at the top, the incomes are rising faster in many countries because of globalisation, because of technology. It is not because we have gone for growth and therefore it is happening. (Lee, 2014b)

This portrayal, of a government facing unavoidable problems beyond its influence, is more explicit in the 2014 Budget Statement: "We cannot change the realities of global competition and technological advances that put pressure on less-skilled workers all over the world" (MOF, 2014:14). Brown and Tannock (2009) note that this reference to competition from a global meritocracy is often used to justify the import of high paid workers.

The third basic message combines an elaboration on the solution to the problem of inequality with a justification of current economic policies. The primary solution is for low-skilled/paid

workers to work harder and upgrade their skills, while existing economic and social policies (that promote globalization, wealth creation and labour importation) are justified by reference to ‘trickle down’ economics (Stiglitz, 2012) which claims that greater growth will trickle down (either because the rich spend more/create jobs or because more public expenditure will result) and eventually benefit the poor. For example, in 1983 the then Deputy Prime Minister and Education Minister, Goh Keng Swee, said:

Income inequality in itself is not harmful to growth. It may be beneficial if large savings are generated and reinvested in the country. (The Straits Times, 1983)

This resonates with the message in 2014 by the Prime Minister, Lee Hsien Loong:

In the countries with no growth, their income distributions are often even worse because at the low end, you have no hope of improving your life. But with growth, we bring everybody up, even though we cannot bring everybody up at the same speed. (Lee, 2014b)

As in the 1970s, the state continues to warn against any attempts to redistribute wealth:

The solution is not to grow more slowly, or to focus less on growth and more on redistribution...if we do that, it will only hurt the people we are trying to help. Slow growth will make everybody worse off...our response therefore must be to focus on growth and embrace globalisation. (MOF, 2007:9)

If you work hard, you will have a better life. And that’s what we are trying to do. To bring the high income people down just so that we can say we are more equal, I don’t think that is helpful. (Lee, 2014c)

In brief, the state’s message to workers is clear: those on low income should work harder to upgrade their skills and earn more; the wealthy should continue to get rich in order to sustain economic growth; and the unemployed should get jobs. Within this overall policy context, lifelong learning plays a critical role as it provides the means for workers to upgrade their skills, increase their productivity, get better jobs and improve their income levels.

For those who are not in employment, the Prime Minister Lee Hsien Loong explains:

Work is better than any social safety net we can craft and it is better than any social transfer that we can arrange... (The) best thing is (for) you (to) have a job; you (will then) have assurance for the future. (Lee, 2014d)

In comparison to this strong focus on workers, jobs and upgrading skills, those not able to work for reasons other than insufficient skills or motivation - e.g. age, intellectual or physical disability, family responsibilities - tend to be excluded from the discourse on lifelong learning, and learning opportunities not related to employment are minimal. The elderly have been described as a 'silver tsunami', and exhorted to minimise the burden they put on public services by ageing 'actively' and 'positively' (Lim, 2011). Likewise, under the mantle of meritocracy, people with disability are frequently marginalised and resources are concentrated on the most able (Tan, 2014:6).

From the above we can extract the key propositions of the policy narrative:

1. Lifelong learning can increase an individual's skills, productivity, employability and income level, which will lead to better jobs for individuals, reduced income inequality, more investment by employers, and economic growth for the nation.
2. Economic growth will create jobs and more tax income will be generated (especially by the very rich) for the nation, which the government can spend on enhanced public services, especially for the poor.
3. Living standards and the quality of life will be enhanced for all, with workers earning higher incomes and the nation having more funding for social services.

We examine these propositions below, beginning with the nature of lifelong learning provision in Singapore. We then look at the outcomes of lifelong learning provision.

Lifelong learning programmes

This section examines the first proposition of the policy narrative by reviewing what lifelong learning programmes have been implemented and how they have attempted to help those at the bottom of the society.

Currently, the WDA offers a total of 15 lifelong learning programmes and initiatives.

Programmes targeting the low-skilled are designed to provide financial assistance to those out of work or on low incomes, if they are enrolled on a training programme.

We analyse the 15 programmes with regard to three dimensions: the direct recipients (whom the provision/programme is intended to help), the employment status of beneficiaries, and the skills levels of beneficiaries.

The programmes differentiate between and are provided for low-skilled workers and higher-skilled ones, who are termed Professionals, Managers and Executives (PMEs). In Singapore most 'low-skilled' workers are 'low-waged' (Gog et al., 2014). Table 1 is an overview of the programmes and shows whom they are targeted at: PMEs/the low-skilled; individuals/employers, and the employed/unemployed. Of those provided for individuals, it can be seen that seven cater for only PMEs, and three for only the low-skilled; only two cater for both.

There is only a small difference between the total number of policy actions for the employed and those for the unemployed - nine versus eight. So both these groups are fairly equally provided for. However, a more substantial gap exists between provision for the low-skilled and PMEs. We examine this in more details from three different perspectives.

	Direct recipients of provision		Employment status of beneficiaries		Skills levels of beneficiaries	
	Individuals	Employers	Employed	Unemployed	Low-skilled	PMEs
Scholarship Programmes	✓		✓			✓
CET (Continuing Education and Training) Qualification Award (CQA)	✓		✓	✓	✓	✓
Creative Industries FREelancers Enhanced Support for Courses (CI FRESCO)	✓		✓			✓
Job Placement Programmes	✓			✓		✓
Professional Conversion Programmes	✓			✓		✓
Max Talent	✓			✓		✓
Productivity Initiatives in Services & Manufacturing (PRISM)	✓	✓	✓			✓
Skills Training for Excellence Programme (STEP)	✓	✓	✓	✓		✓
Workfare Training Support (WTS)	✓	✓	✓		✓	
WorkPro	✓	✓		✓	✓	
Traineeship Programme	✓	✓		✓	✓	
Enterprise Training Support (ETS)	✓	✓	✓		✓	✓
English @ Workplace		✓	✓		✓	
Integrated Manpower Programme		✓		✓	✓	
Productivity and Innovation Programme (PRIME)		✓	✓			✓
Total number of programmes	12	9	9	8	7	10

Table 1: Lifelong learning programmes and initiatives by the WDA (Derived from WDA, 2014e)

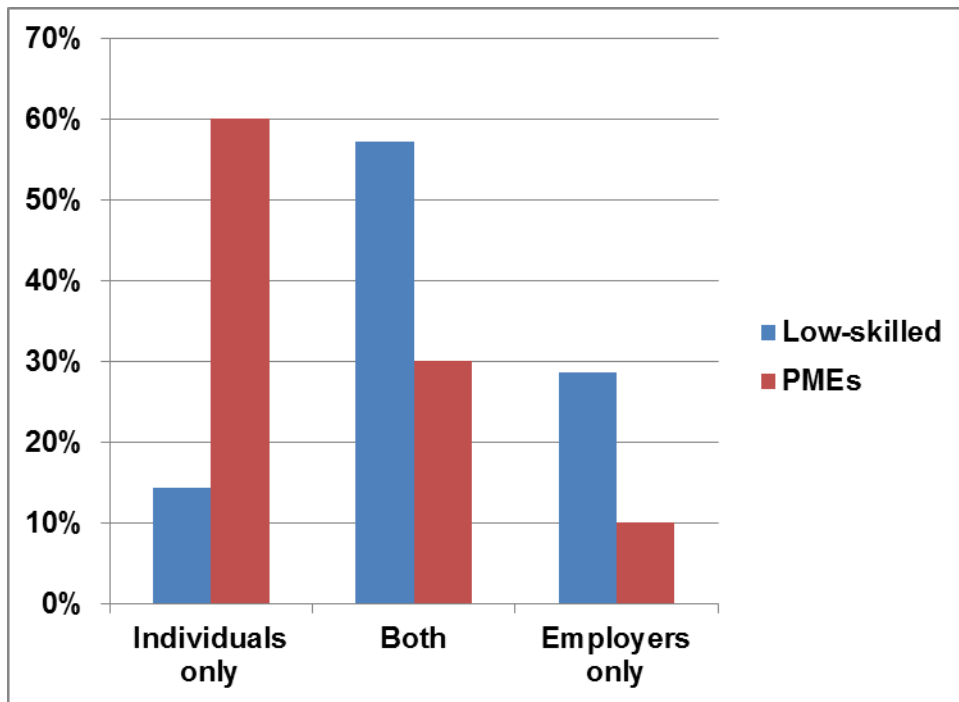


Figure 1: Percentage of programmes for the low-skilled and PMEs by types of direct recipients

Firstly, as shown in Figure 1, the programmes for PMEs are targeted mainly at the ‘individual’ workers, whilst those for the low-skilled are mostly targeted at either the ‘employers’ or both. This suggests that PMEs are given much more freedom and flexibility in accessing lifelong learning programmes with little need to engage employers in the process. In the Skills Training for Excellence Programme (STEP) for PMEs, which targets ‘both’ individuals and employers, its description explains:

The aim is to give employers and PMEs a sustained skill development pathway, where PMEs can plan their career progression pathway, while employers can leverage it for their companies' future development plan. (WDA, 2014f)

In contrast, programmes for the lower skilled require employers to make the key decisions, such as who will participate, when and where, leaving little room for individuals to make choices.

Another difference is the financial support and qualifications available to the low and high skilled. Generally those for PMEs offer higher level qualifications and higher levels of funding for participants. For example, most of the Scholarship Programmes for PMEs provide 80% to 100% subsidy for Bachelor’s or Master’s degree programmes that amounts to

more than SGD30,000² per person. The highest amount available for SMEs is SGD100,000 for WDA Healthcare Scholarships, which includes not just course fees but also various stipends and allowances. In contrast, most funding for the low-skilled goes to WSQ courses which have ‘higher diploma’ as the highest level qualification; are not offered by Universities; and the subsidy for most courses is below SGD1,000. The highest amount available under the WTS scheme is SGD12,350, which is given to ‘Diploma in Industrial Design’ and is only 12% of the maximum funding amount for SMEs.

Thirdly, compared to the limited options for the low-skilled, SMEs are offered a wide variety of support (see Table 2).

Programmes and initiatives for SMEs	Types of training or qualifications
Scholarship Programmes	Graduate diploma, Bachelor’s and Master’s degrees
Creative Industries Freelancers Enhanced Support for Courses (CI FRESCO)	Workforce Skills Qualifications (WSQ) courses
Job Placement Programmes	Diploma, Bachelor’s degree, work attachment
Professional Conversion Programmes	Diploma, Bachelor’s degree, work attachment
Max Talent	Comprehensive place-and-train programme (workshops, on-the-job training, mentoring, etc)
Productivity Initiatives in Services & Manufacturing (PRISM)	WSQ courses, conferences, seminars, cross sectoral on-site projects (with coaching and mentorship)
Skills Training for Excellence Programme (STEP)	Courses, seminars, advisory services, etc

Table 2: Types of training or qualifications available for SMEs (Derived from WDA, 2014c)

The provision for SMEs contrasts with that for ‘low-skilled’ workers which is summarised in Table 3:

Notes: ² The dollar figures in this paper are given in SGD (Singapore dollars). USD1 is equivalent to SGD1.3213 as of 31 Dec, 2014.

	Key eligibility	Provision for individuals	Provision for employers	Types of training or qualifications
Workfare Training Support (WTS) <i>targets the 'employed' and provides workers with funding support for skills training that is linked to formal qualifications</i>	- Employed - Age: 35 years or above - Monthly income: SGD1900 or less	Course fee funding: 95% - 100%	Course fee funding: 95% - 100%	Certificate, Diploma or Higher Diploma (offered by WSQ, Polytechnic, Institute of Technical Education, etc.)
		Milestone award: up to SGD600 (applicable only for English literacy or numeracy improvement)	Absentee payroll funding: 95%	
		Training allowance: SGD4.50 per hour		
		Training commitment award: up to SGD400 a year		
WorkPro <i>targets the 'unemployed' and provides individuals with financial and non-financial assistance to find a job or to stay in the job, which do not involve formal training courses or qualifications..</i>	- Unemployed for 3 months or more - Age: 40 years or above - Monthly income: SGD1900 or less	Before employment - Job preparation workshop and job search assistance	Workplace improvement and job-redesign grants: up to SGD480,000	Job preparation workshop, work attachment, mentorship
		After employment - Transport allowance: SGD200 (applicable only for monthly household income SGD3000 or below)	Recruitment and retention incentives: up to SGD100,000	
		After employment - Mentor guidance	Mentorship allowance: SGD100 per mentor	
		After employment - Retention bonus: up to SGD1200		
Traineeship Programme <i>targets the 'unemployed' and provide individuals with financial and non-financial assistance to find a job or to stay in the job, which do not involve formal training courses or qualifications.</i>	- Unemployed - Age: no restriction - Income: no restriction	Before employment - Training allowance: up to SGD360 (SGD4.50 per hour and maximum 80 hours)	No direct grants or funding is given, but trainees are provided for up to 80 hours work without any wage or benefits	Work attachment
		Before employment - Completion Incentive: SGD200		
		After employment - Retention Incentive: SGD300		

Table 3: Lifelong learning schemes for the low-skilled and low-income (Derived from WDA, 2014g; WDA, 2014h; WDA, 2014i)

Overall, a comparison of Tables 1, 2 and 3 shows that the features of the three schemes for the low-skilled differ from the seven schemes for SMEs with regard to: the level of autonomy for individuals, the financial support and qualifications, and the variety of schemes. Moreover, some programmes for the low-skilled have features that discourage or deter them from accessing the schemes. For example, under the Traineeship Programme and the WorkPro, individuals get funding only when they work for WDA-registered companies. However, many companies are not willing to engage in the scheme given its complexity and the names of the registered companies are not publicly available. Consequently, it is difficult for individuals to get information on a company's registration status during the recruitment process. In the Traineeship Programme, the names of WDA-registered companies are published on the WDA website. As of December 2014, only 93 companies - mostly childcare, food and beverage services providers - were registered (WDA, 2014j). This is a negligible number considering there are 411,412 business entities as of 2013 (ACRA, 2014). Therefore, the vast majority of the low-waged are working for unregistered companies, and are not eligible for funding from the WorkPro or Traineeship Programme.

Despite the uneven distribution of provision and structural barriers against low-skilled individuals, lifelong learning continues to be positioned as the means to climb up the income ladder. While Singapore's Gross Domestic Product (GDP) has doubled from SGD183 billion in 2000 to SGD364 billion in 2013, the total public expenditure on lifelong learning through the SDF and the LLEF has almost tripled (from \$120 m. to \$351m) in the eight years from 2005.

Lifelong learning outcomes

However, the increase in funding has not been accompanied by a similar increase in participation rates as Figure 2 shows; training intensity (which measures mean training days per adult) has declined since 2010. Official data does not disaggregate the expenditure on different programmes but given the different levels of provision outlined above it is probable that the increased funding has primarily been used to support SMEs.

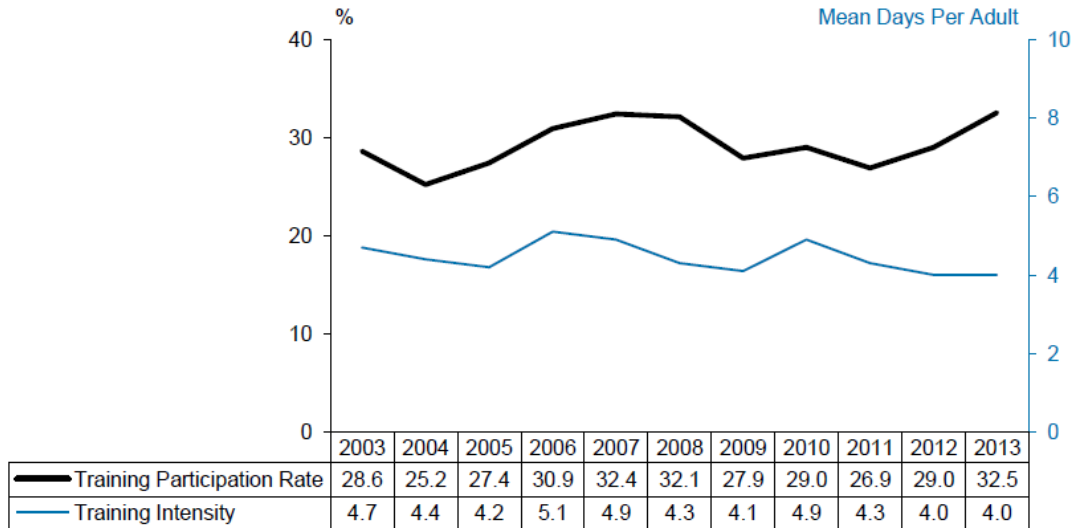


Figure 2: Singapore lifelong learning participation rates and training intensity (mean training days per adult) for aged 15 to 64, 2003 to 2013 (MOM, 2014b:9)

Singapore’s participation rates generally are low compared to other developed countries. Figure 3 shows that people in countries with lower levels of income inequality, such as those using the Stakeholder model, tend to participate more in lifelong learning than those in countries with higher levels, such as Singapore. This inverse proportion of lifelong learning participation rates to the income inequality level is in line with how inequality negatively affects the society.

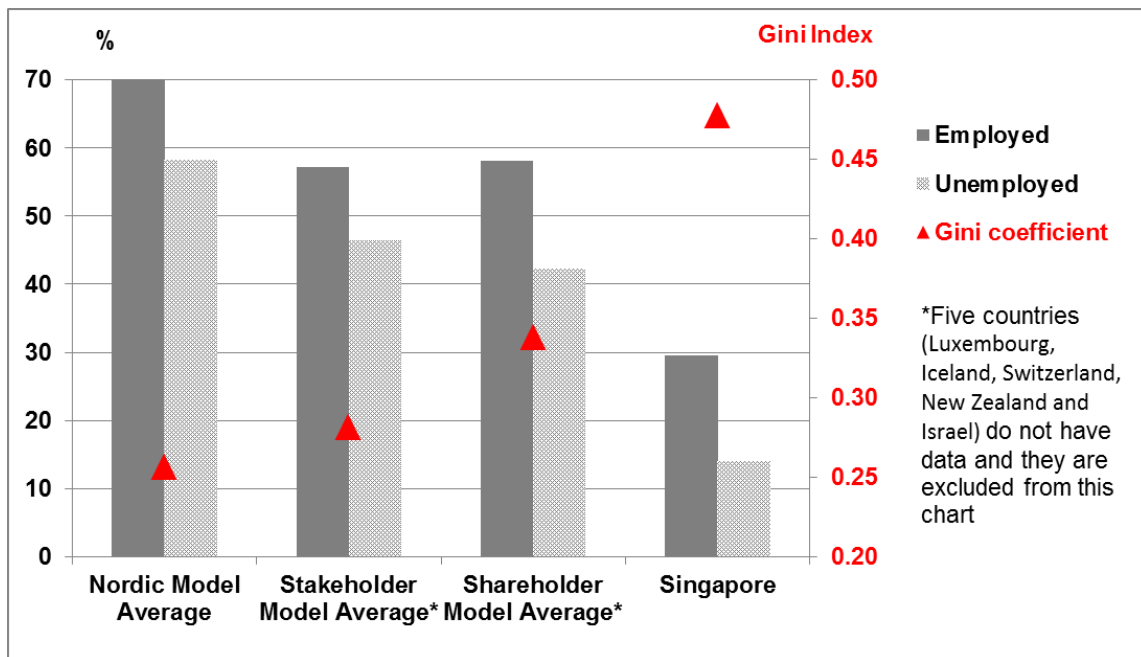


Figure 3: Lifelong learning participation rates by employment status, 2012 (Derived from MOM, 2014c; OECD, 2014c:390)

Figure 3 also indicates that Singapore has the highest ratio of difference between the participation rates of the employed and unemployed. Similar gaps are observed between other categories of social groups in Singapore: full-time (participation rates of 35%, training intensity of 3.6), younger (40%, 10.2), more educated (46%, 6.2) and higher skilled (41%, 4.4) workers, are more involved in lifelong training activities than part-time (18%, 2.5), older (23%, 1.3), less educated (13%, 0.4) and lower skilled (15%, 0.8) workers (MOM, 2014c). These figures suggest that policy actions have been more effective at targeting and benefitting more highly skilled, affluent and educated workers.

The pattern that emerges is that the provision of lifelong learning is markedly differentiated for the skilled and unskilled; provision for the latter is less favourable than that for the former and low skilled workers are primarily supported to engage in training for other low skilled jobs. The basic assumption that underlies this pattern of differential provision seems to be that low-skilled workers will upgrade their skills (and income) within something akin to a zone of proximal career development.

Also, the three lifelong learning programmes for the low-skilled we discussed above (see Table 3) in practice play a direct social welfare role by offering monetary help to people with no or low incomes. Brown & Lauder (2001:185) describe the use of lifelong learning for welfare provision as “a cheap form of social policy in which some of the unemployed are driven into the rear end of the labour market as a way of removing them from the streets and the unemployment statistics”.

From our analysis of the policy narrative we identified a number of both implicit and explicit claims about both lifelong learning and income inequality; namely that lifelong learning would improve workers skills, allow them to get better paid jobs, reduce income inequality and increase productivity; and, that income inequality would result in greater public revenue, enhanced social services and a better quality of life for the poor. We examine these below.

Income inequality and poverty

The evidence suggests that whilst most citizens have benefitted from economic growth, the situation for those with the lowest level of skills/income has not improved significantly.

Figure 4 compares Singapore with the other OECD nations in terms of two measures of income inequality, namely the Gini coefficient and the ratio of earnings of the top and bottom 10% of workers. It shows that the richest 10% in Singapore earned 16.9 times more than the poorest 10%, and the country's Gini coefficient (0.478) was the highest amongst the OECD countries in 2014. The Gini coefficient has increased since 1990 when it was 0.408 (The Straits Times, 2013). Although the income gap has widened in many other developed nations, Singapore's situation is noteworthy due to "the speed at which it has increased as well as the level which it has increased to" (Bhaskaran et al., 2012:5). This is in marked contrast to the period prior to about 1990 when Singapore's growth was accompanied by a low level of income inequality (Morris 1996).

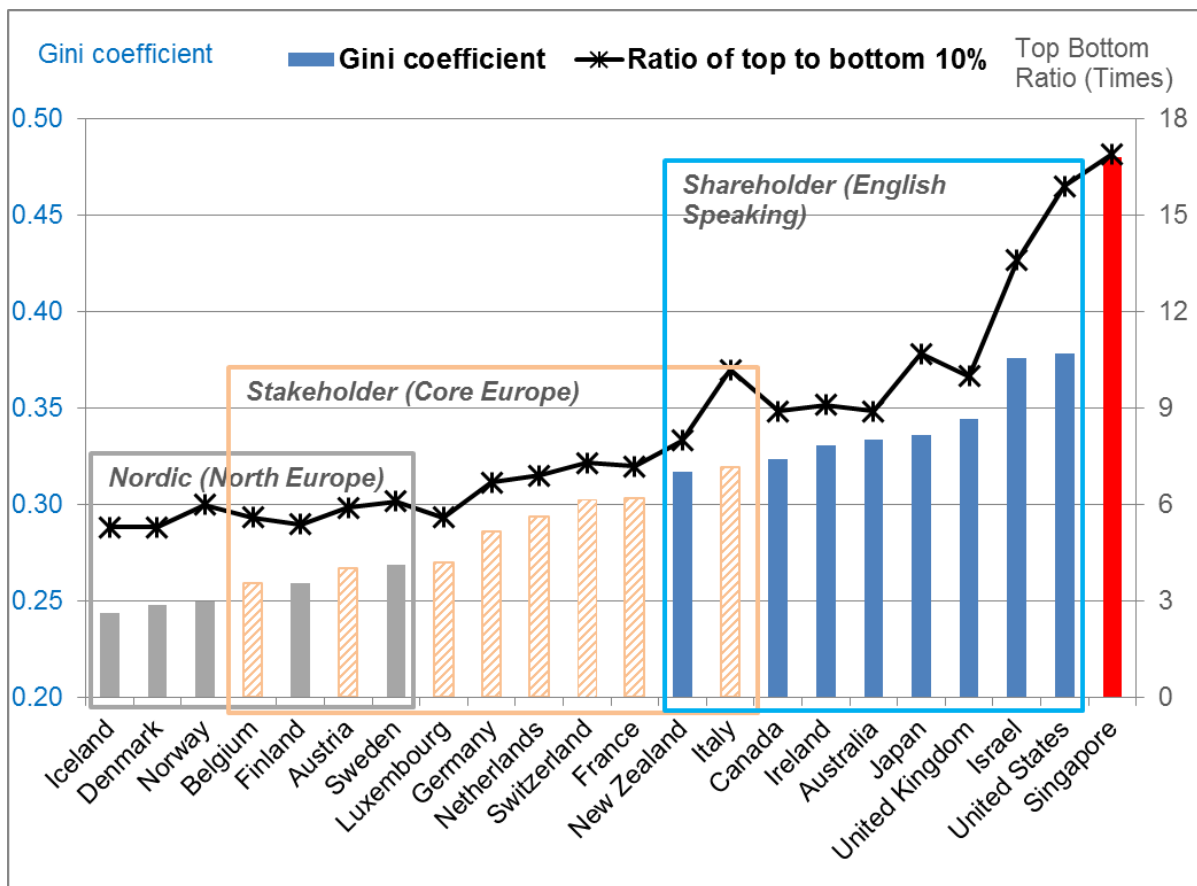


Figure 4: Comparison of Gini coefficient 'around 2010s' and the ratio of the top and bottom 10% for Singapore and OECD countries with more than USD30,000 GDP per capita (Derived from DOS, 2014a; OECD, 2014b:65; World Bank, 2014)

The pattern of income inequality across countries shown in Figure 4 is generally consistent with the three models identified by Green (2002; 2006).

Figure 5 compares the nominal monthly income in Singapore (not adjusted for inflation over time) for the top and bottom 10% of households from 2000 to 2013. While the income of the bottom 10% shows an increase of 22%, that of the top 10% increased by 84%. In 2013, the top 10% earned 17.3 times more than the bottom 10%, much higher than the 11.6 times figure in 2000.

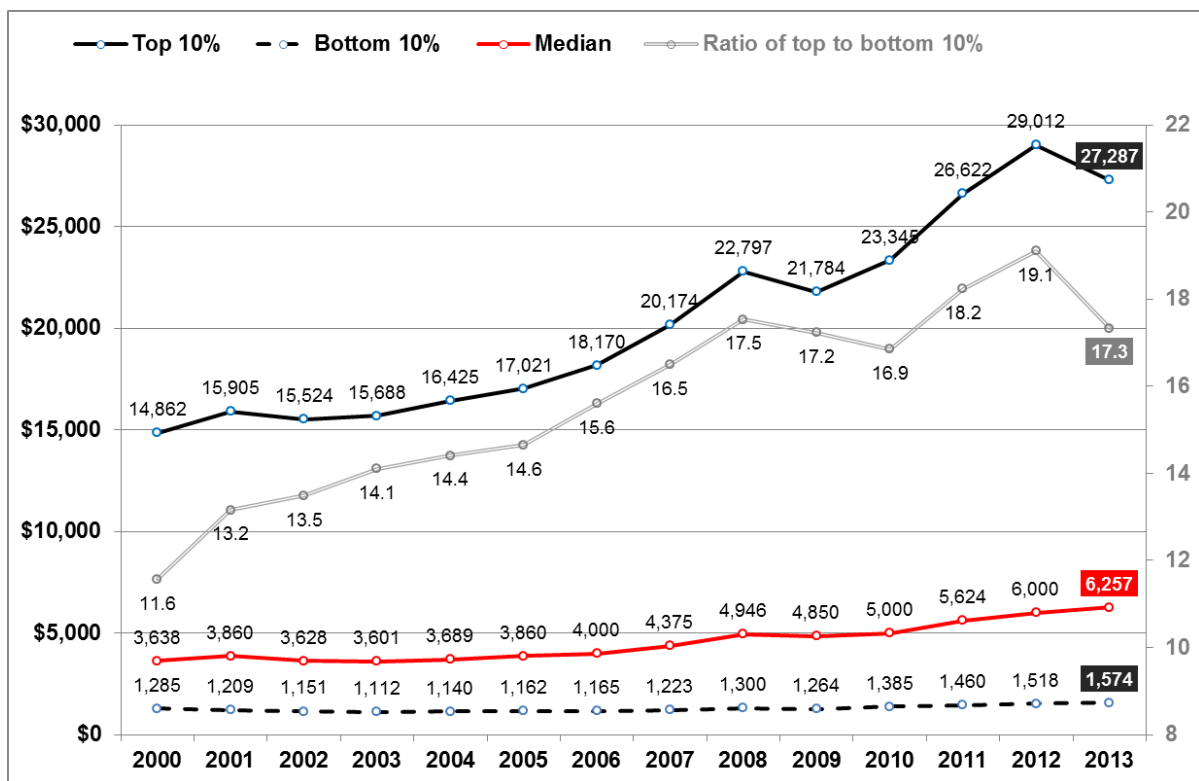


Figure 5: Average Monthly Household Nominal Income from Work (Excluding Employer CPF Contributions) Among Resident Employed Households by Deciles, 2000 – 2013 (Derived from DOS, 2014a)

Although low-income households have earned 22% more since 2000, and hence it could appear to suggest that ‘trickle-down economics’ is working, Singapore has the highest inflation rate among developed nations (World Bank, 2013) and inflation has a greater impact on the poor. Figure 6 shows the average changes in the annual growth rate of real income, and the total change of real income for each decile, from 2000 to 2013. Whilst the income level of most deciles has increased, that of the bottom 10% decreased between 2000 and 2013.

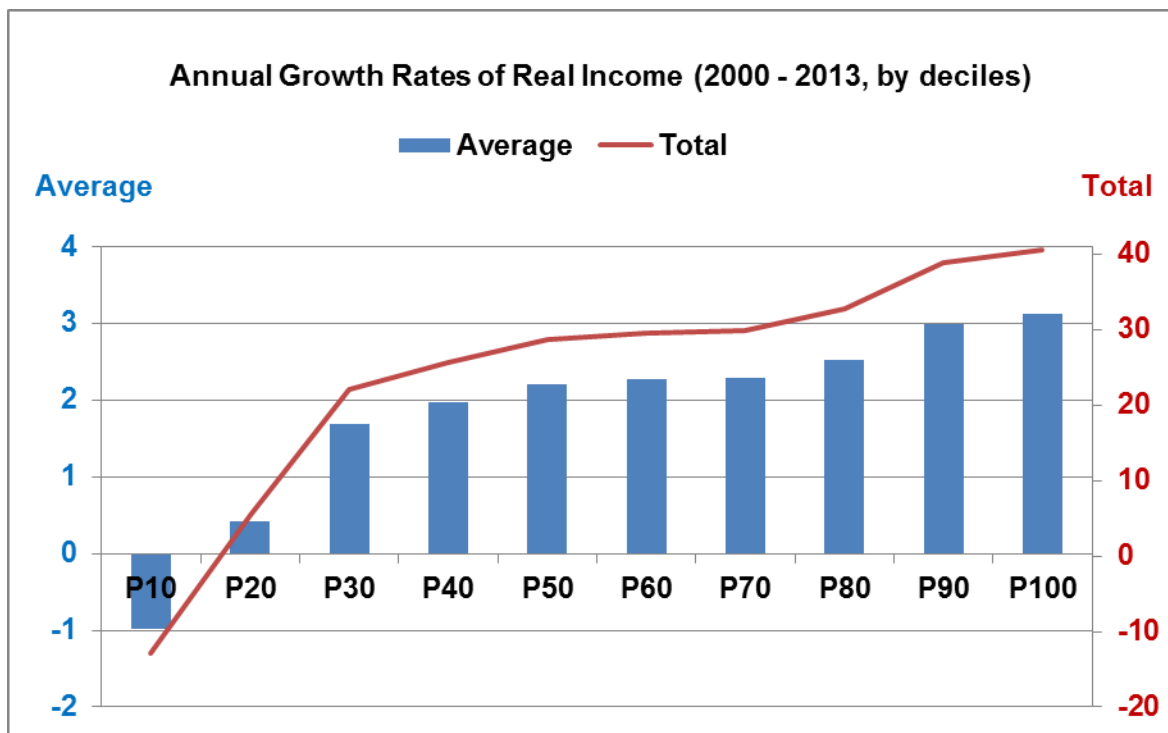


Figure 6: Average and total annual growth rates of real income from 2000 to 2013 (Derived from DOS, 2014a)

The data in Figures 5 and 6 excludes the income of those not working, foreigners and people over 65. Most foreign workers, comprising 38% of the total workforce (MOM, 2014a), are either high-income professionals or low skilled migrant workers (Dhamani, 2008; Mukhopadhaya, 2014). Neither does the data include any sources of non-wage income, such as dividends or profits from the value of assets such as property. The disparity between the top and bottom levels of income would be even greater if all workers in Singapore were included.

The high level of income inequality is reinforced by a broader structural shift within the labour market that is occurring in Singapore and other advanced economies, namely that there is a ‘hollowing out’ of the labour market: high income jobs are growing and middle income jobs are shrinking, while low income jobs remain fairly stable (See Figure 7).

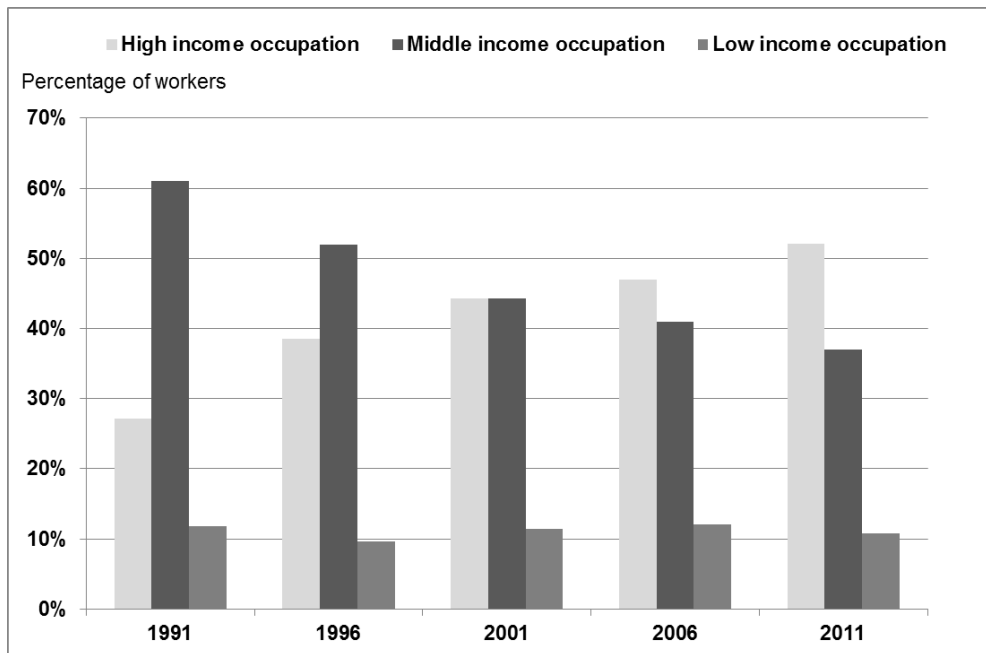


Figure 7: Percentage of workers by occupation groups based on income levels, Singapore (Derived from MOM, 2014e)

The claim that skills upgrading will result in better jobs and social mobility is more likely if the knowledge economy requires less unskilled workers and more high-skilled workers, and that the middle income jobs grow. In reality, however, Figure 7 clearly shows that middle income jobs are diminishing in Singapore and as Keep and James (2012: 211) comment:

“The notion that dull, routine, lower-paid employment would be swept away by a tide of knowledge work proved not to be the case with one in five workers currently in low-paid, often dead-end employment and the proportion of such employment unlikely to dwindle this side of 2020.

It is also predictable that the prevailing system of ‘hereditary meritocracy’ will be strengthened as high income earners are in the best position to provide family support for and secure the best schooling and jobs for their children. A low level of intergenerational income mobility in Singapore has been confirmed by a number of researchers (for example, Ng et al., 2009). Brown and Lauder (2001:135) argue that meritocracy no longer offers genuine equal opportunities as Singapore is becoming a “parentocracy where the education a child receives will conform to the wealth and wishes of parents rather than the abilities and efforts of pupils”. Wealth and poverty are likely to be passed down to the next generation, and inequality will intensify.

Whilst income inequality reflects relative rather than absolute poverty there are signs that the latter does exist and is growing. Despite the absence of any official measures of absolute poverty (e.g. a minimum household income level) and the belief that rapid growth has eradicated poverty, Yeoh (Undated) estimates that there were approximately 110,000 to 140,000 resident households that have great difficulty meeting their basic needs. He identifies three distinct groups who make up this number: the *working poor*; comprising between 70,000 to 90,000 households with at least one fully employed member whose wages are insufficient to meet the basic needs of the household without financial assistance; the *unemployed poor*, approximately 20,000 households without employment; and *poor retiree* households, comprising approximately 20,000 to 30,000 households. Donaldson et al. (2013) estimates the absolute poverty rate in 2012 was between 10% and 14% of households. Ng (2016) argues that absolute poverty has risen since the 1980's but has not returned to the very high levels of the 1960's and 1970's. These estimates exclude the large number of low-paid foreign workers.

Two groups of females in Singapore; namely older unmarried women (who do not benefit from their husbands pensions) and unmarried mothers, have been identified (Smith e. al., 2015) as acutely at risk of falling into absolute poverty. Both groups have less opportunity to build up savings over their life time as they often spend more time caregiving and less time in the paid workforce. Further, women tend to live longer than men. Unmarried mothers are especially at risk as they are ineligible for some types of Government assistance, including housing benefits.

In summary, despite an increase in lifelong learning provision by the state over the past decade, income inequality has risen at an unprecedented level; the lowest income workers are earning less in real terms than before and the middle income jobs are declining. Further, there are indications that a significant number of families are living in absolute poverty. Below we examine how productivity has fared.

Productivity

Despite a substantial investment in lifelong learning activities over the past decade through SDF and LLEF, Singapore's rate of productivity growth fell from 5.2% in the 1980s to 3.1% in the 1990s and then to 1.8% in the 2000s (OECD, 2013).

Figure 8 provides a longitudinal perspective and indicates that productivity growth has fluctuated markedly and been broadly aligned with the global economic situation. Productivity growth went below 0% in 1998, 2001, 2008 and 2012 in times of recession when real GDP growth also declined. The Ministry of Trade and Industry (MTI, 2014:11) confirms this: “the correlation between GDP and productivity growth is more than 80 per cent”. Figure 8 also shows little correlation between productivity growth rates and major lifelong learning initiatives between 2001 and 2010.

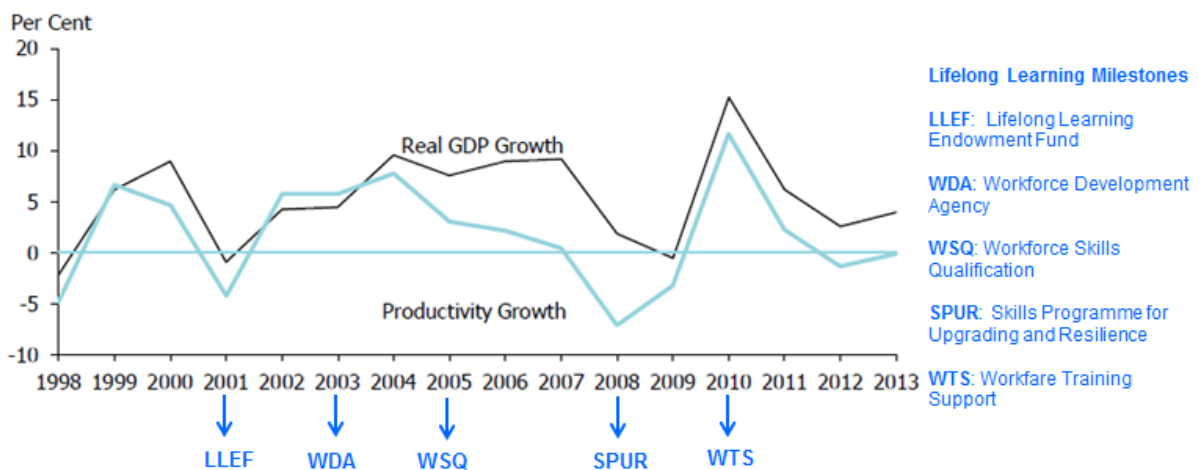


Figure 8: Singapore’s productivity and real GDP growth rates 1998-2013 (MTI, 2014:11) and lifelong learning milestones

Chua and Chaw (2012) argue that low productivity is caused by Singapore's heavy dependence on foreign workers, as there is little need for employers to invest in improving productivity through better technology or practices. They also argue that the large supply of cheap foreign labour contributes to the widening income gap (Chua & Chaw, 2012; Dhamani, 2008) because the wages of low-skilled Singaporeans are suppressed.

Public expenditure and taxation

We saw earlier the claim that lifelong learning will generate more income for ‘individuals’ and higher productivity for ‘employers’; these will then generate more tax income for the ‘nation’ and eventually allow more public expenditure to help the needy. A different picture emerges from examining the data. Singapore, as a country that has achieved the highest GDP per capita in the world has one of the lowest levels of public expenditure (see Figure 9). It spent only 2.8% of its GDP in 2011 on social protection; which is lower than the average in Asia or Africa (5.3% and 5.1% respectively) (ILO, 2014). The highest level of spending

occurred in 2009 (ILO, 2014), shortly after the 2008 global financial crisis, when spending increased to help the poor cope during the economic downturn (Tan, 2011), but the increase did not last.

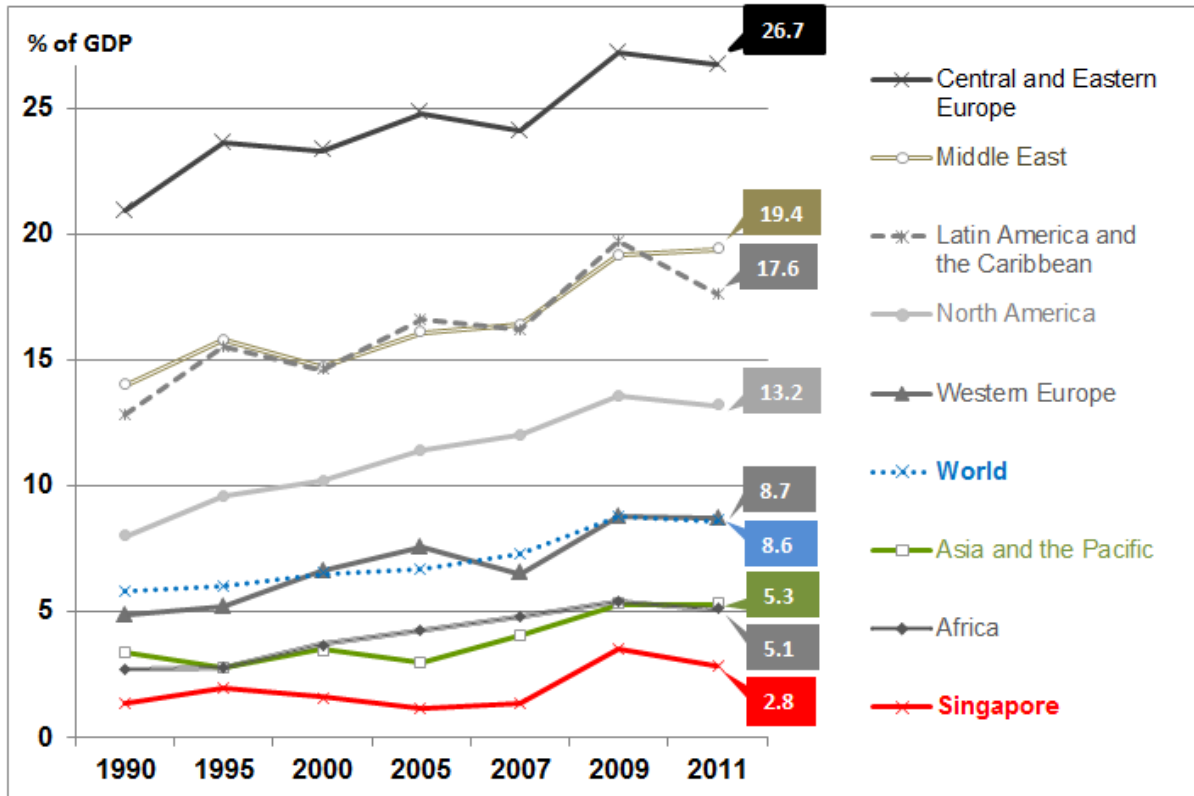


Figure 9: Public social protection expenditure, 1990 to latest available year (% of GDP) (Derived from ILO, 2014)

The International Labour Organization (ILO) also reported that Singapore spent more on social expenditure for active age adults than older persons (see Figure 10). Only 15 out of total 172 countries showed such a tendency, and most of these are developing or less developed countries.

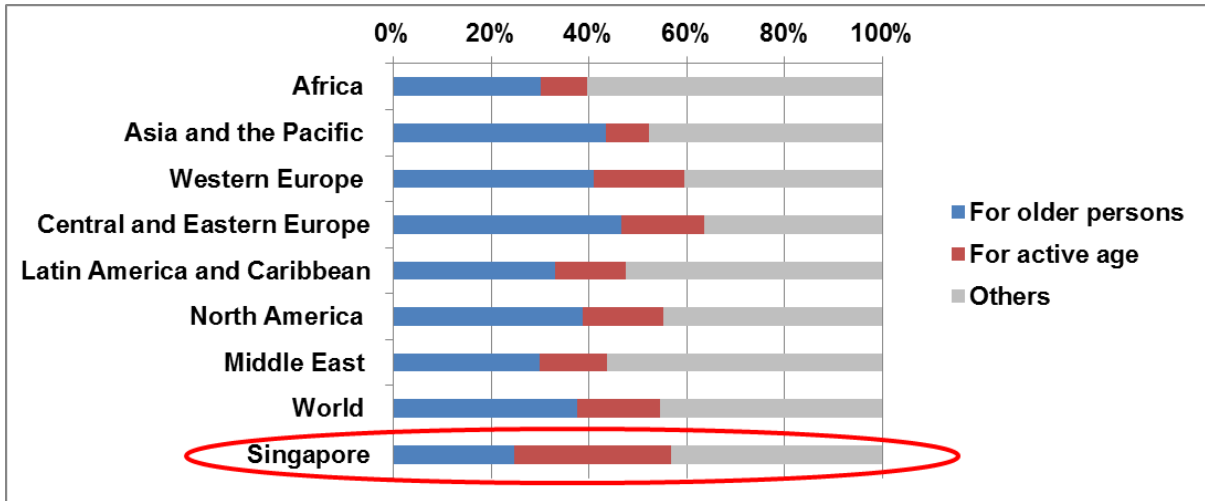


Figure 10: Public social protection expenditure by guarantee, latest available year (% of GDP) (Derived from ILO, 2014)

Taxation policies represent the state's attitude towards the desired level and sources of public revenue. Figure 11 shows the main taxes and the changes to the rates since 2002. A number of observations can be made. First, Singapore has no tax on capital gains (e.g. income from interest and stock trading), and estate duty was abolished in 2008 (IRAS, 2014a). The corporate tax rate was 40% in the 1960s (Dhamani, 2008), but was reduced to 17% in 2010.

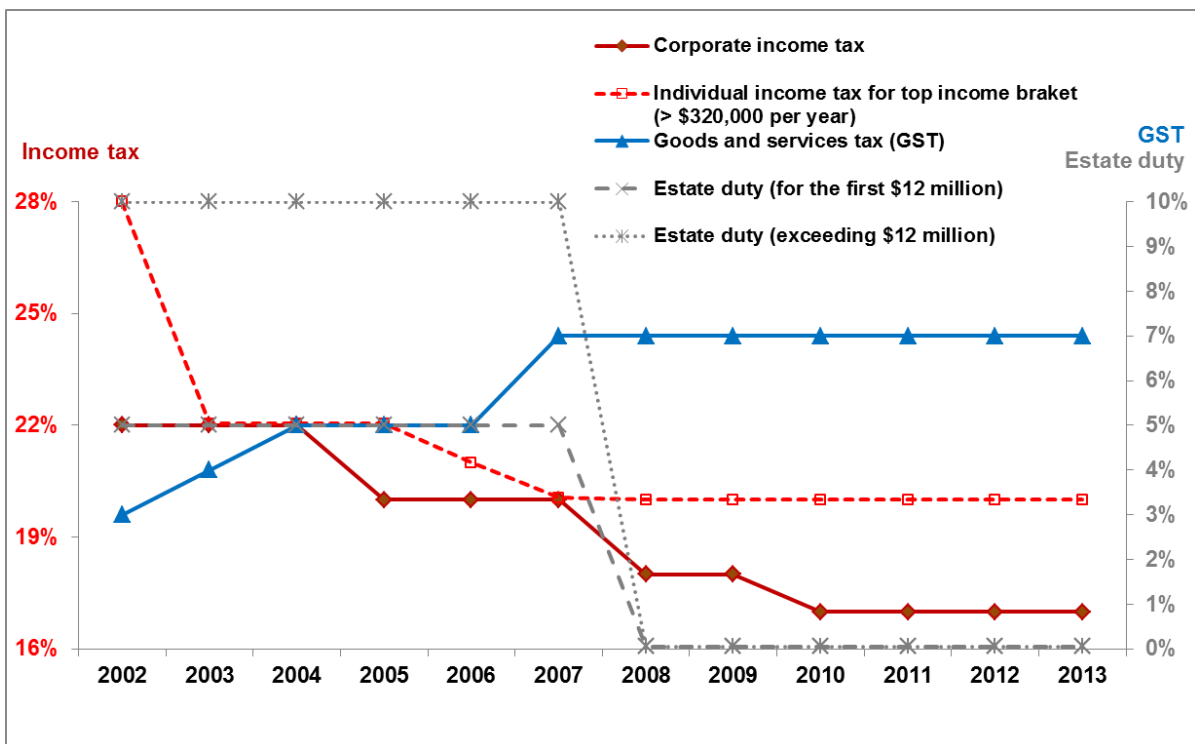


Figure 11: Tax rate changes in Singapore from 2002 to 2013 (Derived from IRAS, 2014a; IRAS, 2014b)

Similarly, the individual income tax rate for top earners was 28% in 2002, was reduced to 20% in 2007 and then increased to 22% in 2015.

In contrast, the regressive goods and services tax (GST), which was introduced in 1994 and remained at 3% until 2002, was increased to 7% in 2007. Overall, the pattern shown in Figure 11 suggests a clear shift between 2002 and 2013: the tax burden of the wealthier members of society and the corporate sector declined markedly whilst that of the less affluent has increased. Further, the absence of any taxation on assets or capital gains ensures that rent seeking behaviour is not subject to taxation and will contribute to a growing level of capital inequality, which Piketty (2014) argues, is a greater risk to societies than income inequality. Overall, such taxation policies favouring the rich are likely to further widen the gaps between the rich and the poor.

The quality of life

A Gallup survey measuring “the subjective quality of people’s lives” (Gallup, 2013:24) reports that only 33% of Singaporeans responded that they were ‘thriving’, while 64% described themselves as ‘struggling’ and 4% ‘suffering’. The same survey claims that only 9% of Singaporeans are ‘engaged’ at work, which is defined as those who are “emotionally invested in and focused on creating value for their organizations every day” (Gallup, 2013:6); “engaged, thriving employees have fewer health problems” and “add up to big savings for companies’ bottom line in terms of productivity and performance” (Gallup, 2013:47).

While the Gallup surveys measure only the subjective aspects, the World Happiness Index by the United Nations Sustainable Development Solutions Network (UN SDSN) captures various quantitative national statistics as well as subjective and qualitative aspects. In spite of the high scores in social and economic aspects such as GDP, life expectancy, education level, etc., Singapore’s overall score is comparatively low. The United Nations Human Development Index by United Nations Development Programme (UNDP) in 2014 also gives Singapore a comparatively low score on its life satisfaction index.

Figure 12 provides a comparative illustration of the results of three surveys: the Gallup, UN SDSN and UNDP and contrasts Singapore’s results with the scores of nations comprising the three models identified earlier.

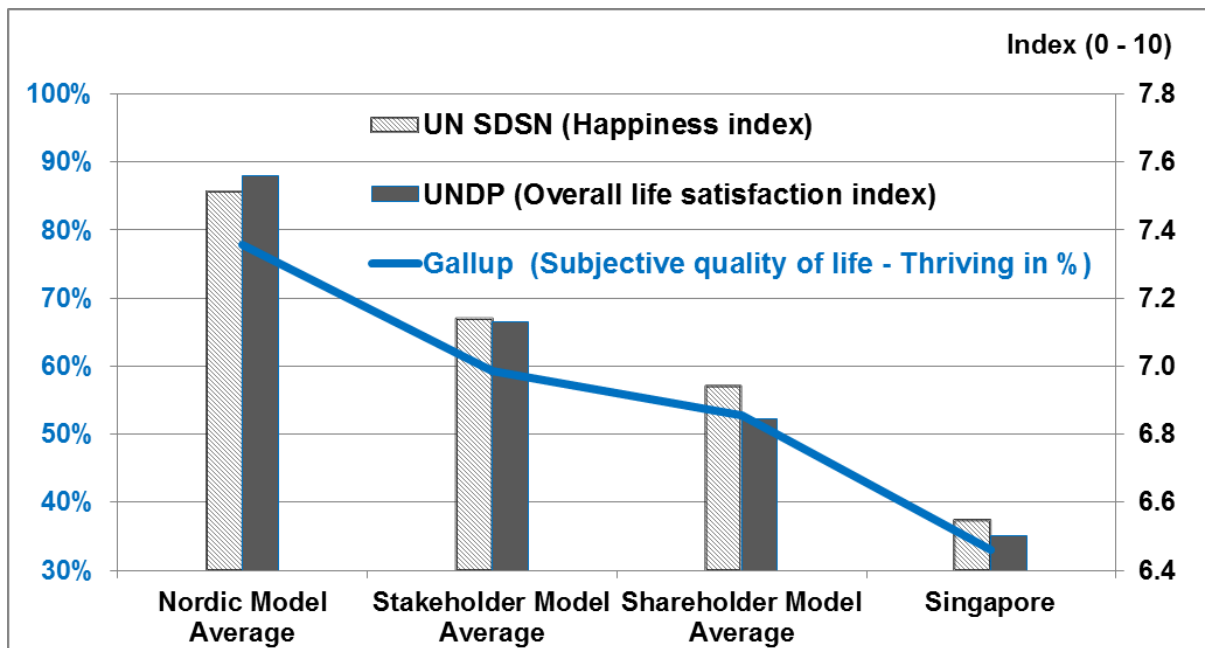


Figure 12: ‘Thriving’ (subjective quality of life) rates, happiness index and overall life satisfaction index (Derived from; Gallup, 2013:114-115; UNDP, 2014; UN SDSN, 2013:22)

Overall these surveys suggest that nations comprising the Shareholder model are comparatively less happy and satisfied with their lives and enjoy their work less than those in the Stakeholder and Nordic models. Singapore specifically has a lower score on each of these measures, especially the quality of life, than the average of the Shareholder nations. Pickett and Wilkinson (2010) also report that Singapore combines the lowest level of trust and the highest income inequality amongst all the developed countries. Along with Dunn and Norton (2013), they argue, that more unequal societies tend to display lower levels of trust, which serves to undermine the happiness and health level of all members in a society.

The findings (summarised in Table 4) from a comprehensive meta-analysis by the National Volunteer & Philanthropy Centre (NVPC) in 2013, also do not suggest that economic growth has created a happy society. The NVPC is a “national body that promotes and develops volunteerism and philanthropy” (NVPC, 2014) and it analysed various international and local statistics and research results to assess the ‘social health’ of Singapore.

Category	Findings
Family	Decreasing number of marriages, increasing divorce rates, cases of violence in families and eroding family values of trust and support are worrying trends.

Healthcare	Healthcare needs in Singapore are rapidly increasing due to rise in ageing population and chronic illnesses. The cost of care in Singapore has been consistently increasing with high private and out-of-pocket expenditure.
Housing and Transport	Commuter stress and cost of transport are on the rise. Housing prices have also increased rapidly over the last few years and is becoming unaffordable, especially for the low wage earners.
Income Security	Declining trend in average monthly incomes and the increasing cost of living have made many Singaporeans feel vulnerable, especially those from lower-income families. Singaporeans, especially the lower income, are increasingly finding it difficult to cope with escalating costs.
Individual Well-being	There is a growing sense of anxiety and dissatisfaction. Stagnating incomes and increasing cost of living were found to be the key drivers affecting their well-being. Individual resilience appears to be weakening while job engagement and satisfaction levels have been low.

Table 4: The Singapore social health project report 2013 (Extracted from NVPC, 2013:4)

The 2013 NVPC report suggests that, contrary to the state’s claim (MOF, 2007), the core social security systems - housing, retirement and healthcare – have provided inadequate support for Singaporeans. Extremely high rates of inflation in recent years have caused a higher cost of living, hitting the low-income earners the hardest especially in housing and healthcare. For instance, it reported:

The growth rate of housing prices is outstripping that of monthly incomes. From 2001 to 2011, the resale price index (RPI) increased at 7% per annum, whereas median monthly household income rose at 3.8% per annum...Resale flats are not accessible to the bottom 20% of young home buyers. (NVPC, 2013:15)

Healthcare is becoming more expensive, particularly for the low-income group...The private expenditure on health has increased from 55% in 2001 to 64% in 2010 Private expenditure percentage peaked at 70% in 2007. This is much higher than in other countries such as Sweden (13%), the United Kingdom (16%) and the United States (46%). (NVPC, 2013:13)

Similarly, the current retirement fund is insufficient for most Singaporeans. According to the NVPC report, Singapore was ranked “17th out of 18 countries for the adequacy of its system” in the 2012 Global Pension Index that assessed retirement fund systems (NVPC, 2013:17). The report also notes that a growing number of suicides, mental disorders, and disputes among neighbours have been reported, while job satisfaction “ranked second lowest globally”,

and people trust each other less and less (NVPC, 2013:19). These findings suggest that rapid economic growth has not been accompanied by an improvement in the quality of the lives of Singaporeans.

Conclusion

Singapore has made great economic and social progress in the 50 years since its emergence as a nation. This has been achieved by the (Developmental) state, which derives its legitimacy from achieving high levels of economic growth, adopting a shareholder or neo-liberal model of economic development which prioritizes free competition with low regulation of the market and low public expenditure. However, income inequality in Singapore has risen significantly over the last two decades and the indices of the 'quality of life' are poor. This scenario confirms the growing literature which argues that the consequences of the single-minded pursuit of economic neo-liberal policies are a rise in economic inequality, unhappiness and mistrust. The situation has been portrayed by the state as an inevitable consequence of globalization which can be alleviated if low-skilled/income workers work hard to upgrade their skills. The system of lifelong learning was designed to provide workers with the means to upgrade their skills and improve their incomes. The government has also promoted the claim that the poor will eventually benefit from high levels of growth and income inequality because of the trickle-down effect of increased public and private expenditure. Essentially therefore official rhetoric promotes three claims: the poor are responsible for their low level of skills and income; lifelong learning provides a means of skill upgrading and a pathway to greater productivity, higher incomes and a healthier society; and, the fruits of economic growth will 'trickle down' and benefit the poor.

The available data, however, shows little evidence to support these claims. Despite remarkable economic growth at a national level, and despite significant expansion of lifelong learning provision, productivity rates have not improved, income inequality has increased and social mobility has declined. We argue that, whilst the policy narrative and system of lifelong learning have effectively served to locate the responsibility for upgrading with the low-skilled, the broader economic context has seen a decline of middle income jobs and of socio economic mobility. In parallel, the nature of the lifelong learning programmes and initiatives offered by the government may have contributed to inequality by being more favourable to and catering more for high-skilled workers. The low-skilled have had more restricted opportunities to upgrade their skills, and there has been a comparatively low level of

participation from this group in lifelong learning programmes. We also examined available data that suggested that the ‘softer’ and more subjective indicators relating to non-economic factors, such as happiness and social cohesion, were in comparative terms worryingly low. . At a more generic level, our analysis demonstrates the continuing global popularity of ‘lifelong learning’ as a flexible, symbolic and non-specific statement of policy intent which has been translated into practice by nations in ways which suit their prevailing socio–political contexts and priorities. It has also demonstrated the oft observed difficulties which are encountered in implementing the planned intentions of lifelong learning. (Centeno 2011; Bengtsson, 2013)

If lifelong learning has not, as we have suggested, served to improve productivity, reduce inequality and increase social mobility then how can the government respond?

Fundamentally, it will require recognition of what the comparative data presented earlier underlines; namely, that the pursuit of an intense form of the neo-liberal stakeholder model brings with it costs and that there are alternative models which offer different combinations of costs and benefits. As Bhaskaran et al (2012) opines, there is now maybe a need in Singapore for a new social compact between the government and the people; one that does not define society’s wellbeing solely in terms of the metric which is central to both the developmental state and neo-liberalism; namely economic growth..

Smith et al. (2015) provide a comprehensive outline of the range of both short and long term policy actions that could help to reduce income inequality and poverty in Singapore. These include: move to an opt-out system of assistance; introduce a minimum wage; expand CPF, including unemployment insurance and/or wage insurance, and allow women who have worked as homemakers to access their husbands’ CPF accounts; further limit the number of foreign workers in Singapore; reform the education system, particularly with respect to the significance of the Primary School Leaving Exam; and, reform the tax system so as to include the taxation of assets.

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