



State familism in action: aging policy and intergenerational support in Singapore

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Abstract

Singapore started to tackle the challenges of an aging society in the 1980s after its fertility declined to sub-replacement levels. A core component of the city-state's aging policy is to foster intergenerational support, which is based on the value of filial piety, harmonious intergenerational relations, and the elderly as a resource. This paper introduces the concept of state familism to capture Singapore's comprehensive efforts to strengthen the role of the family in old-age support while promoting mutual assistance across generations. The relevant policies range from the Central Provident Fund, housing, taxation, to old-age support packages. These efforts distinguish Singapore from other Asian countries where the role of the family is sometimes stressed more in rhetoric than in action. State familism in Singapore has drawn criticisms as it is perceived as an attempt to reduce the government's responsibility. In the recent decade, the Singapore state significantly increased direct financial support for the elderly while keeping the policy of fostering intergenerational support in place. The paper concludes by discussing the implications of Singapore's state familism for China and other countries.

Keywords State familism · Aging policy · Intergenerational support · Singapore

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1 Introduction

There has been a consensus in the literature that countries in Asia, particularly in East Asia, attach great importance to the family as an institution for welfare and care provision (Croll, 2006). Jones (1993) characterized East Asian nations as Confucian welfare states, and a hallmark of this welfare model is the reliance on the family for a major source of old-age support. The ensuing literature on the East Asian welfare regime continued to highlight the role of the family in the region's welfare policy (Aspalter, 2006; Holliday, 2000). Since the new millennium, it has been increasingly recognized that the importance of family in care provision has been declining in East Asia due to demographic changes, such as lowering fertility rates and the decline of traditional families (Raymo et al., 2015). Recent literature focused on the transition of these countries' welfare regimes, and the debate centered around whether welfare systems in East Asia have been moving away from its earlier emphasis on economic growth and the family (Abrahamson, 2017; Choi, 2012; Chung et al., 2021; Yang, 2017).

The literature on the East Asian welfare regime, and welfare regimes in general, differentiates the state and family in welfare and care provision. A widely accepted argument is that states in East Asia deliberately relegated the responsibility of welfare and care provision to the family to reduce public expenditure on social security. The proponents of such welfare model suggest that this reduced the costs of social security so that the region was able to invest more in human capital and production, contributing to high rates of economic growth (Jones, 1993; Holliday, 2000). The opponents, however, contend that this shifted the burden of welfare provision to the family and that it perpetuated or exacerbated gender inequality as care responsibility within the family fell disproportionately on women (Chan, 2008; Sung & Pascall, 2014). Scholars thus regard the increase in social security expenditure and the improvement in gender relations in recent two decades as the evidence that East Asian societies have been moving away from the productivist or Confucian welfare models (Choi, 2012). Some scholars went as far as to employ the concept of "defamilisation" to describe the transition of the East Asian welfare regime, measured by female labor market participation, state support for maternity leave, and other indicators (Bambra, 2007; Chau & Sam, 2013).

The literature sheds a critical light on welfare arrangements in East Asian nations, but the scope of its analysis is limited to gender relations and the state's passive role in welfare provision. The family is a socio-economic unit that mobilizes resources to support and protect its members, thus the relations between family members are not only hierarchical but also reciprocal (Papadopoulos & Roumpakis, 2017). The improvement in gender relations may indicate the transformation of the family rather than defamilisation (Esping-Andersen & Billari, 2015). The emphasis on the family does not necessarily lead to the reduction in public expenditure on social security. The state may deploy resources to support the family in welfare and care provision. As the family has weakened as an institution of social support due to demographic transitions, the governments in Asia have attempted to strengthen the family by launching new welfare programs (Aspalter, 2006; Choi, 2012).

This paper examines the transformation of state-family relations in Singapore in the context of demographic transitions. We focus on Singapore's policies and practices of fostering intergenerational support to tackle the challenges of an aging society. We introduce the concept of *state familism* to capture the essence of the city-state's familial policies and state-family relations. State familism refers to a system in which the state actively constructs and encourages familism in society through ideological indoctrination, policy regulations and resource support. The elements of state familism can be found in many Asian societies due to their official discourse on filial piety and the rhetoric on family support. What distinguishes Singapore from others is probably that the city-state has implemented an array of policies to regulate and strengthen the role of the family in social support and care provision. It is state familism *in action* rather than in rhetoric or at a superficial level.

Singapore started to tackle the challenges of population aging since the 1980s. A core component of Singapore's aging policy is to foster intergenerational support between family members, which is based on three principles: the value of filial piety, harmonious intergenerational relations, and the elderly as a resource (rather than a burden). It designed an array of policies on old-age support in areas of legislation, housing, taxation, health care, and subsidies. This paper classifies these policies into three categories: regulatory, supportive, and complementary. The regulatory policies refer to those that regulate the obligations and responsibilities between family members, such as the obligation of adult children to support older parents. The Singapore state also supports the family to function as a source of care and assistance for its members through policies in housing, taxation, and financial subsidies. The complementary policies provide direct state support to the elderly when families are unable to provide sufficient care and support in a rapidly aging society. The three categories of policies constitute the main characteristics of Singapore's state familism.

By examining state familism in Singapore, this paper intends to move beyond the dichotomy between the state and family in welfare and care provision while exploring the possibility of synergistic state-family relations. The Singapore case, characterized by state familism in action, also offers an ensemble of policy examples on how the state can support and complement the family in old-age support, which may hold implications for other countries. Furthermore, this paper shows that state familism may evolve over time in response to external factors such as demographic transitions. In the case of Singapore, it has been transformed from a system that overly emphasized the responsibility of the family to one where the responsibility in old-age support is shared between the state and family.

The data for this paper is mainly derived from secondary sources, including legislations, policy documents, official statistics, media reports, and research articles. The rest of the paper proceeds as follows. Section 2 describes the general trends of Singapore's population aging and policy response. Section 3 examines the three categories of policies that constitute state familism in the city-state. Section 4 examines the criticisms of state familism and the lessons that can be drawn from Singapore. Section 5 concludes.

2 Population aging and policy response in Singapore

Singapore is a densely populated city-state. With a total area of about 730 square kilometers, the island was inhabited by 5.6 million people in 2022, including 3.6 million citizens, 0.5 million permanent residents (PRs), and 1.6 million temporary migrants. Singapore is an aged society. The median age of the resident population, which comprises citizens and PRs, rose to 42.1 years old in 2022, while the proportion of residents aged 65 or above reached 16.6% (DOS, 2022). As are in many other Asian societies, the trend of population aging in Singapore is affected mainly by three factors: declining fertility, increase in life expectancy, and immigration. The first two factors contribute to population aging while the third factor moderates the trend.

2.1 Declining fertility and rising life expectancy

Singapore's fertility rate stands as one of the lowest in the world. As of 2021, Singapore's total fertility rate (TFR) declined to 1.12 children per woman. This was significantly lower than the world average of 2.3 children per woman and the average of 1.6 children per woman in the East Asia and Pacific region (World Bank, 2023). Singapore has experienced a steady decline in fertility rates after TFR fell below the replacement level of 2.1 in the late 1970s (Fig. 1). The Singapore state introduced an array of pronatalist and parenting-friendly policies to increase fertility incentives, including special subsidies under the Baby Bonus Scheme, tax incentives under the Parenthood Rebate Tax Rebate, longer parental leave, subsidized childcare institutions, flexible work arrangements, priority housing for aspiring parents, and the support for couples in need of the Assisted Reproduction Technology. A 2015 United Nations Report estimated that a family with two children in Singapore could enjoy the benefits of about 118,000 US dollars by the time of both children turned 13 (UN, 2015). However, these policies have not been very effective in boosting fertility in the city-state.

Declining fertility reduced the working-age population and enlarged the share of the older population. The old-age support ratio in Singapore, measured by the number of persons aged 20–64 years to that of those aged 65 and over, decreased from 11.3 to 1980 to 3.8 in 2022 (DOS, 2022). This indicates that young people must shoulder a heavier burden in supporting the elderly. The decline in fertility, and the factors behind it, have also weakened the family in providing care and support for the elderly. This is evidenced by the shrinking size of the household and the delay in family formation. The average size of the household declined from 4.87 persons in 1980 to 3.15 persons in 2021. In the meantime, the median age at first marriage rose to over 30 while the proportion of singles increased across all age groups in the city-state. In 2021, 77 per cent of people aged 25–29 years were single, while over 40% of those aged 30–34 years remained unmarried (DOS, 2022).

Another major factor that contributes to population aging is the rise in life expectancy. Life expectancy at birth of Singapore residents was 83.5 years in 2021, increased from 72.2 years in 1980 (Fig. 1). The longevity of the population poses great challenges to retirement support and care provision. As we will show below,

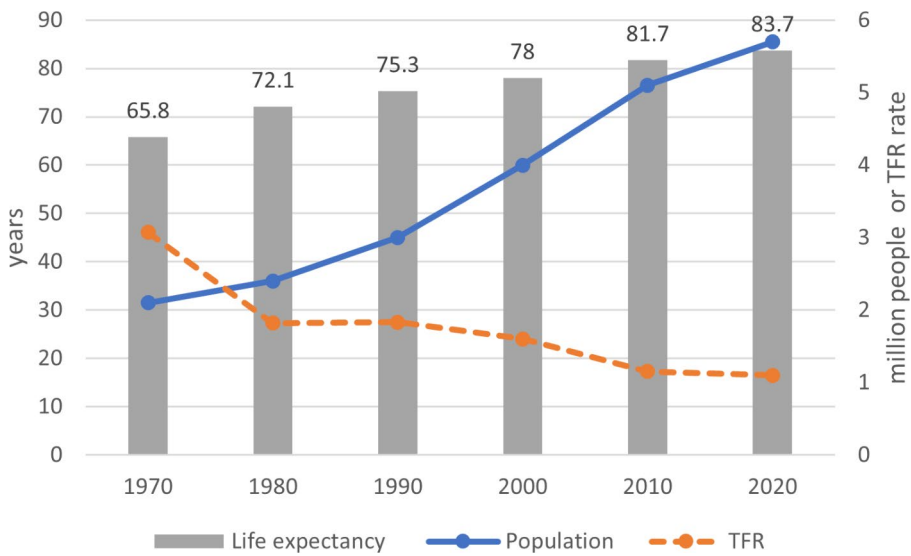


Fig. 1 Population, Total Fertility Rate, and Life Expectancy at Birth in Singapore: 1970–2020

the lopsided age structure heightened the burden of the family in providing care and support for the elderly, while at the same time this forced the state to increase spending on healthcare and eldercare services.

2.2 Immigration

The population of Singapore has steadily increased over the past four decades, and the primary contributing factor is immigration, as the natural growth of the population was slow due to declining fertility. The total population, including both residents and temporary migrants, grew from 2.4 million to 3.0 million between 1980 and 1990. In the following two decades, the growth of the population accelerated, and the total population increased to 4.0 million in 2000 and 5.1 million in 2010. After that, the growth has decelerated due to the tightening of immigration policy (Fig. 1; Yang et al., 2017; Yap & Gee, 2015).

In the 1990s and 2000s, the Singapore government deliberately used immigration to stimulate the economy and replenish the population. It had implemented policies to attract highly skilled immigrants and allow them to apply for permanent residency and citizenship. The population of PRs, who were mostly highly skilled immigrants, increased from 112,132 in 1990 to 541,002 in 2010, while the citizen population grew from 2.6 million to 3.2 million, mainly due to the naturalization of highly skilled immigrants (Yang et al., 2017). Immigration has slowed the pace of population aging in Singapore as immigrants are younger than local-born citizens. The proportion of those aged over 65 in the resident population (including both citizens and PRs) was 16.6% in 2022. If excluding PRs, the proportion of those aged over 65 would increase to 18.4% (Strategy Group, 2022). The figure would further increase if naturalized citizens were excluded.

The effect of immigration on population aging will probably be limited in the future, however. After two decades of relatively liberal immigration policy, the city-state saw strong domestic backlash in the 2010s. In the 2011 general election, the People Action Party, the ruling party in Singapore, received only 60.1% of votes, the lowest since the independence in 1965. In response to the backlash, the Singapore government tightened immigration policy (Zhan et al., 2022). As a result, the population growth had slowed down, and the total population was up from 5.1 to 5.6 million between 2010 and 2022, an increase of only 0.5 million in 12 years (DOS, 2022). As the population continues to age, it is projected that the share of people over 65 years will increase to 23.8% by 2030 (Chin, 2022).

2.3 Policy response

The Singapore state started to pay attention to aging issues in the early 1980s when it was apparent that the persistent sub-replacement level of fertility would soon lead to an aging society. In 1982 the government appointed the Committee on the Problems of the Aged. The committee published a report in 1984 outlining the main policy principles including self-reliance and assistance from the family and the community with minimal direct support from the state (Yap & Gee, 2015). For instance, it proposed that the elderly should be independent and support themselves as long as possible, mainly through employment. To do so the report proposed to provide more part-time and flexible work opportunities for the elderly. The report also proposed that the family should be “the first line of support” while community care should be prioritized over institutional care.

In the 1980s and 1990s, state actions on aging in Singapore were mainly aimed to build a regulatory framework that centered on self-reliance and the responsibilities of the family and community in old-age support. For example, the government established the Advisory Council for the Aged in 1988, headed by the Ministry of Home Affairs, to conduct a comprehensive review of aging issues. The council proposed to extend the retirement age from 55 to 60. After that, the Singapore state introduced the Retirement Age Act in 1993 and adopted the proposal before it further raised the retirement age to 62 in 1999. In 1996, the state introduced the Maintenance of Parents Act and made filial piety a legal responsibility of adult children. In the 1990s, the state also reviewed the policies of providing and delivering services for the elderly, particularly within the community.

The policy reviews and consultations culminated in the formation of a high-level Inter-Ministerial Committee on the Ageing Population in 1998 and the release of a comprehensive report by the committee in 1999, which laid out the guiding principles for aging policies that followed (Teo et al., 2006: 30). The report recommended several new initiatives. One is the vision to achieve “successful aging for Singapore,” which was defined at individual, family, community, and national levels. The report proposed “aging in place” as the key principle in housing and land use policies. This entails a change of building codes and standards, the improvement of infrastructure and the provision of community services to create an elderly friendly environment. The report also highlighted importance of financial security and social integration for the elderly and proposed specific policies to achieve these goals. With regard

to state support for the elderly, the report went as far as to propose the extension of subsidies to low-income households due to rising care costs. Nevertheless, the report steadfastly emphasized the principles of personal responsibility and the role of the family and community in old-age support and care. This has been known as the “Many Helping Hands” approach, which stresses the involvement of nonstate actors including individuals, voluntary welfare organizations, charities, and communities to meet the needs of the elderly (Rozario & Rosetti, 2012). According to the report,

“The starting point, however, must be individual responsibility to plan and prepare for old age. The family is the first line of care. The community is the second line of support to enable families in their care-giving role. The role of the State is to provide a framework that enables the individual, the family and the community to play their part” (IMC, 1999: 37).

In the past two decades, aging issues have continued to receive high priority on the government’s agenda. In 2004, Singapore set up the Committee on Ageing Issues to review and propose new initiatives to prepare for an aging society. In 2007, a Ministerial Committee on Ageing was formed to realize the vision of successful aging. The committee published an action plan in 2015 that involved concrete measures to achieve successful aging. Furthermore, the plan set aside a budget of 3 billion Singapore dollars to finance 70 initiatives in 12 domains over the next five years (Thang & Suen, 2018a).

The Singapore state has upheld the “Many Helping Hands” approach that requires the contributions of all sectors in the society, particularly the family and the community, but it has played an increasingly proactive role in launching programs and providing care services for the elderly. The public expenditure on old-age support has also been increasing, particularly on healthcare. In 2010, the government spent 3.7 billion Singapore dollars on healthcare, and this rose rapidly to 11.3 billion in 2019. It was projected that the healthcare budget would further rise to 27 billion by 2030 (Teo, 2022). The government has also moderated its stance on the reliance on the family for old-age support, while acknowledging the challenges that families may face in the context of demographic transitions. For instance, in his National Day Rally speech in 2014, the Prime Minister noted that for some older people individual efforts may not be sufficient and that they also had no family to fall back on when he announced the rollout of the “Silver Support Scheme” (more details below) to support the elderly in low-income households (Lee, 2014).

3 State familism in action

This section examines Singapore’s regulations and policies that are pertinent to the role of the family in old-age support, which constitute the main components of state familism. We will also discuss how state familism in Singapore has evolved and shown new features in the context of demographic changes. We classify the policies of state familism in Singapore on old-age support into three categories: regulatory, supportive, and complementary. Over the past four decades, there has been an apparent shift of emphasis from regulatory to supportive and complementary policies. Below we will examine the policies in each category.

3.1 Regulatory familial policies

The regulatory policies outline the responsibilities of the family in providing care and support for the elderly. Two sets of regulations show that Singapore perhaps went furthest among Asian countries in terms of enforcing the law and regulations on filial piety. The first is the Maintenance of Parents Act and the second includes an array of regulations and measures that ensure “the family as the first line of support.”

3.1.1 The maintenance of Parents Act

In 1995, Singapore passed the Maintenance of Parents Act (MAP) to legislate the obligations of adult children to support their parents. According to the law, any older adult of 60 years old and above who is unable to maintain themselves may apply to the Tribunal of MPA for a legal order which requires their children to pay them a monthly allowance or a lump sum. The tribunal order is made based on three conditions: First, the parent’s income and other financial resources are inadequate to provide themselves with basic needs; Second, the adult child is capable of providing maintenance to the parent but not doing so; and third, the parent did not abandon, abuse or neglect the child in the past. Before taking it to the court, the Commissioner for the Maintenance of Parents office will organize mediation sessions between the parent and the child for conciliation. If the two sides are unable to reach an agreement, the Commissioner will represent the parent to lodge a claim to the Tribunal.

Since the legislation of the law, the number of cases averaged about 200 a year between 1996 and 2016. In recent years, the number had declined to about 100 (MSF, 2023; Serrano et al., 2017). Most cases were resolved through conciliation and did not proceed to the Tribunal, particularly after the revision of the law in 2010, which mandated the applicant, that is, the parent, to seek conciliation with their children at the Office of the Commissioner before filing for a maintenance order at the Tribunal (Thang & Suen, 2018a). Scholars are critical of the law’s effect on ensuring the financial security of the elderly. It was found that most of the pay-outs for the elderly under tribunal orders were lower than the government standards of public assistance, which can be roughly regarded as the poverty line in the city-state. This indicates that the children might have been under economic stress and are unable to pay a sufficient amount to the parent. In addition, the law may not have any effect on improving family relations but drive a wedge between parents and adult children, particularly when the latter are also facing economic challenges (Rozario & Kay, 2014).

There have been similar laws in other Asian countries, including South Korea, Thailand, China, Bangladesh and India (Park, 2015; Serrano et al., 2017). What distinguishes Singapore from other countries might be that the Singapore government has established ad hoc government and legal agencies to implement the law, including the Commissioner and the Tribunal. In addition, the implementation of the law has been adjusted based on the public consultations and reviews. For instance, in the revision of the law in 2010, it has placed more emphasis on conciliation than on the legal order.

3.1.2 “The family as the first line of support”

“The family as the first line of support” is a fundamental principle underlining Singapore’s aging policy. The phrase has often been invoked when describing Singapore’s social security system. The 1984 report proposed that the family should be the main social security mechanism for old-age support and recommended an array of policies to strengthen the family. In the 1990s, with the formation of the “Many Helping Hands” approach, the family as the first line of support as a core regulatory principle was strengthened and incorporated into aging and other social security policies. Two sets of policies show how Singapore used regulations to ensure the obligations of the family in supporting the elderly. The first involves the Central Provident Fund, and the second pertains to the eligibility for various social welfare and assistance programs.

The Central Provident Fund (CPF) is the foundation of Singapore’s social security system. It is an employment-based compulsory saving scheme funded by contributions from both employer and employee at fixed rates. The CPF is used to meet the needs of retirement, housing, education and healthcare. Each individual member’s CPF comprises three accounts: Ordinary Account, Special Account and Medisave Account. The savings in Ordinary Account can be used for housing, education, and insurance. The Special Account is for retirement. When a member turns age 55, the savings in Special Account and Ordinary Account will be transferred to a new Retirement Account. The member will receive monthly pay-outs from this account upon retirement. Medisave Account is for medical expenses, care costs, and medical insurance. As one ages and medical expenses grow, the savings in Medisave Account might not be sufficient. If this is the case, Singapore’s policy regulates that the elderly can tap on his or her immediate family members’ Medisave Accounts. In addition, the state encourages adult children to contribute to their parents’ CPF accounts through cash top-ups or CPF savings transfer schemes. These schemes are rewarded with tax reliefs or matching grants by the state in recognition of such efforts in intergeneration support.¹

The regulations on the eligibility of various social welfare and assistance programs also reflect the principle of “the family as the first line of support.” A key eligibility criterion for these programs is “having no or little family support.” The strictness of the criterion has been eased over time. In the 1990s, the elderly would not be eligible for public assistance support if they had one family member (adult child or spouse) who was employed with income (Ramesh, 1992). In the recent decade, the criterion has been relaxed to the extent that the family members’ average income should not be higher than a minimum level. Nevertheless, the eligibility criterion has been consistently upheld for various social welfare and assistance programs. For example, the eligibility criteria for Comcare Long-term Assistance Program, which constitutes the last safety net for the poor elderly in Singapore, comprises the following:

- Singapore Citizen or Permanent Resident.
- Unable to work because of old age, illness or disability.

¹ The details can be found at the CPF official website: <https://www.cpf.gov.sg>.

- Having little or no family support, savings or assets to rely on for your daily needs..
- Elderly persons who receive only a small monthly pay-out from CPF and other sources.
- Elderly persons whose children are low-income themselves, (i.e., have a household income of \$1,900/month and below, or per capita household income of \$650/month and below) and unable to support their parents.

Other examples that require “having little or no family support” include the ComCare Short-To-Medium-Term Assistance, the Public Rental Scheme, Sheltered Homes, subsidies for nursing home costs, and subsidies for various care costs. Furthermore, many voluntary welfare organizations also follow the principle and only offer their services and support to the elderly who have little or no family support, particularly when these organizations receive funding from the government.

3.2 Supportive family policies

This category of policies aims to strength the family so that the latter can be more effective as a source of intergenerational support, particularly in the context of demographic transitions. Below we examine two examples of such policy: housing policy and tax relief policy.

3.2.1 Housing policy

Singapore has one of the most comprehensive housing programs in the world. The government had the mission to provide its citizens with affordable and quality subsidized public housing after the independence in 1965. The public housing policy in Singapore is implemented through the Housing and Development Board (HDB), which is a statutory board under the Ministry of National Development. The HDB is responsible for planning, developing, and managing public housing. Thus, Singapore’s public housing units are also called HDB flats. Public housing in Singapore is heavily subsidized. The government provides financial assistance to low and middle-income families so that they can purchase or rent public housing units. The HDB also offers various housing grants and subsidies to make public housing more affordable. As of 2022, 78% of residents (citizens and PRs) lived in HDB housing while nearly 90% of residents own their homes in Singapore (DOS, 2022).

As most residents are living in public housing, the Singapore state has implemented other social policies either through or based on housing, including many family support policies. A key feature of the housing-based family policy is that the government employed public housing as a policy tool to foster intergenerational support. As early as 1978, the government enacted the policy of Joint Balloting, which gave higher priority in housing allocation to parents and children who wanted to purchase adjoining flats. In the 1980s, the government rolled out a specific type of HDB flats, known as “Granny Flats,” which consisted of a main flat and an attached granny apartment of 40 square metres for the senior. The Granny Flats allowed adult children and their parents lived next door so that they could better support each other.

In the recent decade, the policy to foster intergenerational support through housing has only been strengthened. Table 1 lists five ongoing housing schemes or grant that are intended to strengthen the family's role in intergenerational support.

The first three schemes in Table 1 give allocation priority to those who live together with or close to their older parents or adult children. The three-generational flats are designed to cater to the needs of the multigenerational families. The housing proximity grant offers a monetary incentive for two or three generations to live close to each other. These schemes or grant incentivize people to live together with or close to their older parents so that they can provide emotional and physical care and support for the latter. In the meantime, the elderly in good health conditions can also take care of grandchildren or provide support for their adult children.

Table 1 Housing schemes and grant to foster intergenerational support in Singapore

Scheme	Launch Year	Eligibility criteria	Other key information
Multi-Generation Priority Scheme	2012	A joint application allocation priority scheme in which parents and married children can apply for 2 flats in a build-to-order (BTO) project with integrated 2-room flexi or 3-room flats	Parents can only apply for 2-room flexi flat or 3 room flats, married child may apply for 2-room flexi or bigger flats
Senior Priority Scheme	2012	An allocation priority scheme for seniors to improve their chances of balloting when they want to buy a 2-room flexi flat to age-in-place in a familiar environment or live near their parents or married child.	The new flat must be located within 4 km from the HDB flat or private property that the married child lives in OR the senior must apply to live with their married child.
Married Child Priority Scheme	2012	A joint application scheme to expedite the flat allocation process. The married child and parents are to live with or close to each other for mutual care and support through the application process.	For applicants who live together, the parents/married child must be included in the flat application as occupants. For those who live nearby, the couple's parents or the parents' married child must live in the same town or within 4 km of the new flat for at least 5 years.
3-Generation Flats	2013	Has narrow criteria in which only multi-generation families are able to apply for these flats. These apartments were built to cater the needs for privacy and space of the married couple and the parents with separate bedrooms that have attached bathrooms.	The flats can only be resold in the open market to other eligible multi-generation families, it can be bought from HDB or open market.
Proximity Housing Grant	2015	Singles of 35 years or older, fiancé and fiancée, married couples, parent(s) with children, or multigeneration families	The application provides a grant of \$20,000–30,000 for couples or families to live with parents/child depending on the distance of the resale flat to the parents (of up to 4 km in distance). All residents in these families must keep to the proximity rule during the minimum occupation period of 5 years after buying the resale flat (staying close together for 5 years).

3.2.2 Tax relief policy

As practiced by many other countries, Singapore also uses the tax system to strengthen the role of the family in intergenerational support. Two different forms of tax reliefs were legislated into the individual income tax system in Singapore: the Grandparent Caregiver Relief and the Parent Relief (Rozario & Rosetti, 2012). These policy measures encourage older people's role as grandparents or support families to care for older persons. With such schemes in place, that state has shown a clear recognition and appreciation of efforts to ensure intergenerational support through nuclear families and dual-earner families in which grandparents would live close by or together with their adult children (Thang et al., 2011).

The Parent Relief Scheme was first introduced in the 1960s. It allows taxpayers who have maintained care for their parents or grandparents (including in-laws) to be given relief of up to 9,000 Singapore dollars for each parent living in the same household and 5,500 Singapore dollars for each parent not living in the same household. For parents who are handicapped or infirmed, the relief is 14,000 Singapore dollars for each parent living in the same household and 10,000 Singapore dollars for each parent not living in the same household. These reliefs are contingent on a few factors. For example, the parent must be at least 55 years of age, and not have an annual income of more than 4,000 Singapore dollars. If they are physically or mentally disabled, the age and income criteria would not be applicable. Moreover, if the parent does not live with the adult child, then there must be proof of incurring at least 2,000 Singapore dollars a year in supporting the parent.²

Introduced in 2004, the Grandparent Caregiver Relief rewards families with a claimable 3,000 Singapore dollars tax relief when parents or grandparents (including in-laws) support a working mother to look after their children of Singapore citizenship aged 12 years and below. This relief recognizes the grandparents' role as child-care providers in assisting parents in dual-earner families.

3.3 Complementary family policies

Since the late 2000s, particularly after 2010, the Singapore state has implemented policies to increase direct support for the elderly. As compared with earlier policies, the new policies set less strict conditions on means testing and eased the requirement of "having little or no family support." This paper calls them complementary family policies as they are aimed to lessen the family's burden of rising financial and care costs due to population aging and fill the gaps where the family is unable to play its role.

In 2014, the Singapore government introduced the Pioneer Generation Package (PGP) to support the elderly who were born in or before 1949. The support was mainly on health expenses, including annual Medisave top-ups (250 to 900 Singapore dollars), subsidies on outpatient visits, and subsidies on long-term care services.

² Details can be found at the website of the Inland Revenue Authority of Singapore: <https://www.iras.gov.sg/taxes/individual-income-tax/basics-of-individual-income-tax/tax-reliefs-rebates-and-deductions/tax-reliefs>.

The total budget of the package amounted to 8 billion Singapore dollars. In 2019, the government launched another similar package for the older cohorts who were born in the 1950s, which is called the “Merdeka Generation Package.” Merdeka is a Malay word meaning independence, and the Merdeka generation refers to those who were born in the decade before Singapore’s independence in 1965. The package includes similar benefits to those in the PGP, and the budget for the package totaled 6.1 billion Singapore dollars (Lai, 2019). The two welfare packages were different from many previous policies in that they were universal policies requiring no means testing. Any elderly who was born in those periods is qualified for the benefits.

Another complementary policy is the Silver Support Scheme launched in 2016. The scheme aimed to support the bottom one-third of Singaporeans aged 65 and above by providing them with a quarterly cash supplement to their income, which ranges from 180 to 900 Singapore dollars depending on household income levels. The beneficiaries must meet three conditions: (i) their CPF contribution did not exceed 140,000 Singapore dollars by the age of 55, (ii) the monthly income per person in the household that they live in is not above 1,800 Singapore dollars; (iii) the elderly must live in an HDB flat of no more than 5 rooms, and the elderly or their spouse does not own a 5-room or larger flat. Although the scheme set the eligibility criteria on household income and property ownership, it has removed the requirement of no family support. In addition, the government automatically enrolls all eligible beneficiaries and there is no need to apply for the scheme. The scheme has so far supported 290,000 older people in Singapore and the total expenditure of the scheme amounted to about 2.2 billion Singapore dollars.³

In addition to the three policies noted above, the Singapore government has increased direct support for the elderly in other respects. Examples include a workfare program to support those in the labor market, training programs to improve the elderly’s skills including digital literacy, a mobility and enabling fund to help those in need of assistance, and a home improvement program to help remodel the elderly’s apartment according to their needs. The increasing effort on complementary policies indicate that state familism in Singapore has to some extent moved away from the earlier focus on family obligations and the state’s indirect role in providing old-age support.

4 Lessons from state familism in Singapore

State familism in Singapore, by promoting family values, regulating family responsibilities, and implementing family-centric policies, has drawn criticisms. The first criticism argues that the intention of Singapore’s familial policies is to reduce public expenditure on social security. This criticism has also been directed towards the welfare regimes in East Asia in general as studies showed that countries in the region had spent a much lower proportion of GDP on welfare and social security as compared with most OECD countries (Hong, 2014). In the case of Singapore, the state has explicitly expressed its anti-welfare stance by emphasizing the principle of self-

³ More details can be found at the scheme’s official website: <https://www.silversupport.gov.sg>.

reliance and “the family as the first line of support,” and employed familial policies to maintain such residual and minimalist approach to social security. In the 1980s and 1990s, the conditions on receiving public assistance and other forms of support from the state were stringent, and only a small number of people could receive often low standards of support. In the 1990s, welfare programs only accounted for about 2% of public expenditure. Scholars argued that public expenditure on social security in Singapore was inadequate to address rising rates of poverty and economic distress among the elderly (Lee, 1998). It has also been argued that the Singapore state used Confucian familial values to justify and propagate neoliberal doctrines, such as personal responsibility and fiscal austerity on welfare (Teo, 2011).

The second criticism regards whether the family as an institution is adequate to provide support and care for its members due to demographic transitions. It is noted that the number of older people who live alone and have little family support has been rising in Singapore. The trend will only be strengthened in the future given the declining fertility (Yap & Gee, 2018; Thang & Suen 2018b). In addition, in a city-state with high costs of living, many families are under economic stress and are facing challenges in providing adequate support for the elderly. The policies that leave care responsibility to the family may not improve but undermine family relations and family values, and this works against the government’s stance on promoting the virtues of the family (Teo et al., 2006).

The third criticism argues that some familial policies in Singapore may not improve but undermine intergenerational relations. An often-cited example is the Maintenance of Parents Act. Although the MPA gave the elderly a legal means to sue their adult children when they were not provided for by the latter, this was often used as a last resort in already tense relations. Research showed that legal action often exacerbated rather than improved intergenerational relations. In addition, as noted earlier, the payments secured through court ruling were insufficient for the elderly. This may indicate that the failure to fulfill filial obligations was more likely caused by economic difficulties of the adult child’s family than by moral delinquency, as the law would suggest (Rozario & Rosetti, 2012). Furthermore, the law was enacted as a deterrence and threat to the potential negligent adult children to ensure their compliance with filial obligations, this may undermine the morality of filial piety as it was rendered a legal responsibility rather than a moral thing that one should do out of their own volition (Rozario & Kay, 2014). With regard to housing policy, some critics point out that living together may not improve intergenerational relations as co-residence would cause tensions among family members. Thus, many of the elderly and their adult child’s family prefer to live close to each other rather than live together.

Finally, state familism is criticized from the feminist perspective. It is argued that the emphasis on the family in care and support rigidified women’s role as care givers in the society. Under the policy of state familism, the Singapore state reinforced the norm that women should work outside the household and earn income while at the same time shouldering the responsibility of care including elderly care (Teo, 2007). In the meantime, there is little recognition of the contributions of family care givers in the policies such as the Central Provident Fund. As a result, family care givers, mostly women, are facing the problems of financial insecurity and emotional and physical stress (Mehta & Thang, 2017).

Partly in response to these criticisms, the Singapore state has adjusted its policies in old-age support. As noted in the previous section, Singapore has implemented an increasing number of complementary policies to provide direct support for the elderly. This change indicates that state familism in the country has transformed from a system that only emphasized family obligations in the 1980s and 1990s to one that the state and the family should share the responsibility in supporting the elderly. However, this change should not be read as a process of defamilisation as the role of the family has continued to be stressed in various aging policies.

What lessons can we draw from state familism in Singapore? The first lesson is that the old version of state familism, which only emphasizes the responsibility of the family in providing care and support for the elderly, is not sustainable in the context of population aging and demographic transitions. Singapore was able to maintain a minimalist welfare state approach in the 1980s and 1990s because of high rates of economic growth and a young workforce. The family, though under pressure, was largely able to provide support for the elderly due to stable wage income and the indirect support from the state, for example, on housing. However, as the economy entered a phase of unstable or low growth while the population started to age on a significant scale, the family as an institution alone was not capable of providing adequate old-age support, particularly for those in lower social classes who faced the problems of irregular employment and low income. While the Singapore state made efforts in the 2000s, including initiatives to achieve successful aging and measures to enable aging in place, these measures were insufficient as they were built on an increasingly shaky ground, that is, the family as a welfare institution. This compelled the Singapore government to adjust policies and provide direct support in the 2010s, leading to the emergence of a new version of state families, under which the state and family, together with other actors, shared the responsibilities of supporting the elderly.

The second lesson is that state familism in Singapore has led to the implementation of an array of family-centric policies. These policies, characterized as state familism in action in this paper, may hold implications for other countries. For instance, to foster intergenerational support, the Singapore state has implemented multiple schemes to encourage adult children and older parents to live in proximity. This created an enabling environment for mutual support across generations. Furthermore, the housing policy contributed to very high levels of housing ownership in the city-state. As a result, the elderly can monetize their housing assets when income is insufficient, and this provides an economic buffer to unemployment or underemployment in old age. The Singapore state has also implemented a “Lease Buyback” Scheme to help the elderly to monetize their housing.⁴

The third lesson is that there are limits to state familism. State familism in Singapore is built on marriage and family formation between man and woman. However, in the era of the second demographic transition, intimacy, partnership, and family have manifested in diverse forms. In Singapore, the number of people who choose not to marry or have children has been increasing, and there have been more and more one-person households. The voice for the government to recognize same-sex marriage or

⁴ Details can be found at the website of the Housing Development Board: <https://www.hdb.gov.sg/>.

childbirth out of wedlock has also been growing (Yeung & Hu, eds., 2018). In such situation, the existing policies of state familism will not be able to cover the entire population. To build a more inclusive elderly support system, the state should recognize diverse forms of family and partnership, and implement policies to protect and support those who have not formed a family in their lifetime.

5 Conclusion

Over the past four decades, Singapore has attempted to tackle the challenges of population aging by fostering intergenerational support. This paper introduced the concept of state familism to capture such system of old-age support based on the family and active state intervention. To build the family into a fundamental institution of elderly care and support, the Singapore state has implemented policies to regulate family obligations, strengthen the capacity of the family to support the elderly, and more recently, provide direct support for older people. The proactive stance of the state and the diverse policy tools that it has employed may distinguish the city-state's state familism from that in other countries. It is state familism in action as well as in transformation, evidenced by the shift of focus from regulatory and supportive policies to complementary policies. State familism in Singapore holds implications for China and other countries.

First, while the family is in decline or in transformation due to demographic transitions, it is still one of the most important institutions in providing elderly care and support. As such, some policies that are aimed to foster intergenerational support in Singapore may provide ideas for other countries to develop their own policies. For instance, Singapore has used its housing policy to promote intergenerational support. This has led to a high proportion of the elderly owning housing assets. Asset ownership in turn increased the elderly's financial security and gave them more economic independence in intergenerational relations. China can draw some positive lessons from Singapore's experience in asset building for the elderly. For example, the government can give priority and support to the elderly who would like to move to the city where their adult children reside, by providing housing subsidies or public rental housing. This could mitigate the negative effects in old-age support caused by family separation due to internal migration.

Second, Singapore bases its policies on the principle that the elderly is a resource rather than a burden. Thus, the country actively promotes the participation of the elderly in the labor market, community activities, and care provision. As far as care provision is concerned, the city-state recognizes the important role of grandparents in providing care for younger children and provides tax relief and subsidies to promote grandparenting. This offers a good lesson for China as the latter shares similar values with regard to grandparenting. Chinese policy makers can recognize and support the role of the elderly in providing care for children and others by offering financial incentives such as tax relief and subsidies.

Last, the case of Singapore demonstrates that the old version of state familism, which only emphasizes the responsibility of the family in elderly care and support, is not sustainable in the context of demographic transitions. Although Singapore

has implemented many policies to regulate the family's obligations and enhance the family's role in supporting the elderly, it could not meet the challenges of an aging society. As a result, it has implemented more complementary policies in the recent decade to provide direct support for older people. This shows that countries should recalibrate state-family relations in response to demographic change and implement policies to reduce the burden of care on the family while accommodating diverse forms of family and partnership. China has also been experiencing demographic transitions, which weakened the role of the family in old-age support (Luo & Zhan, 2018). Thus, it is necessary for the government to provide more direct support for the elderly, particularly those in rural areas, where out-migration of younger cohorts has severely undermined family support for the frail elderly.

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Declarations

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