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**Prosperous State, Prosperous Old?
Growing Social Stratification
among Elderly Singaporeans**

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Prosperous State, Prosperous Old? Growing Social Stratification among Elderly Singaporeans

INTRODUCTION

I think a lot of people have been left-behind by the [country's] economic progress. For those who have been left-behind, they'll be hurting now... I'm sure this happens everywhere in the world where certain people progress more than other people... opportunities arise but not everybody has the opportunity to grab it, you know, so those who were not fortunate enough to capitalise on the economy and the economic progress, they have been left out. (Sam, interview participant)

The developmental state of Singapore achieved stellar economic success within the short span of a couple of decades. Since its independence in 1965, per capita income has risen from US\$516 to US\$43,867 in 2010 (Singapore Department of Statistics 2010d). At the same time, life expectancy at birth has risen from 61.3 years in 1957 to 81.8 in 2010; and fertility rates have plummeted from 6.5 to 1.15 over the same period, giving rise to an ageing population (Neville 1978: 118; Singapore Department of Statistics 2010d, 2011). Seemingly as a testimony of the success of its economic policies, Singapore was for many years until recently, characterised by a large proportion of middle-class citizens (see Chen 1978a; Mak 1993).

As early as 1978, Chen made this conclusion on the basis of observation that 'middle class occupations accounted for more than half the workforce' (1978b; cited also in Rodan 1993: 54). Later, in the 1980s, then Prime Minister Lee Kuan Yew also said that 'Singapore is a middle class society' because of the high level of property ownership (cited in Tan, ES 2004). The consensus among some scholars is that the PAP government was instrumental in creating this middle-class bulge through its emphasis on meritocracy, economic growth, public housing and education policies (see Chen 1978a; Mak 1993; Rodan 1993; Tan, ES 2004). For example, by emphasising private ownership through its subsidised public housing flats, Singaporeans have a high level of home ownership, which is a typical characteristic of the middle-class (Tan, ES 2004). Tan ES (2004) also highlights that the expansion of primary and secondary education in the early years of independence was instrumental in creating the middle-class bulge. This occurred because education policies were targeted to benefit the lower-income groups by enabling their children to climb up the social ranks with better employment opportunities. Furthermore, rapid industrialisation created plenty of employment opportunities for this growing mass of educated citizens.

However, more recent income statistics and studies suggest that this is fast changing. Since the 1997 Asian financial crisis, the 2000 economic downturn and further, with the more recent 2008 global financial crisis, stratifications are appearing within the middle-class bulge. This poses a challenge to the dominant notion that Singaporeans are largely middle-class. In Tan ES's (2004: 4) words, the 'security and aspirations normally associated with the middle class' are disappearing. Tan ES found that two-thirds to three-quarters of the population may be considered middle-class, but the middle-class of the 21st century is more stratified than that of the 1980s and 1990s. In 1999, then Prime Minister Goh Chok Tong acknowledged the growing social stratification and introduced the terms 'cosmopolitans' and the 'heartlanders' (Tan, EKB 2003; Trocki 2006). The cosmopolitans refer to the English-speaking, university educated (whether in overseas or local universities) and upwardly mobile professionals, while 'heartlanders' refer to the 'parochial dialect speakers living in HDB¹ flats' (Low cited in Trocki 2006: 148).

This paper shines the spotlight onto a particular group of Singaporeans – the elderly – and examines the extent and implications of social stratification among them. For the purposes of this paper, the elderly are defined as those above the current retirement age of 62 years. Drawing upon life-history interviews gathered from fieldwork, this paper uncovers not stratification as evidenced by statistical data, but differences in lifestyle, opportunities and values between the classes that are reflective of lived experiences. The findings reveal two prominent lines of distinctions. The first is an *age-distinction* that lies between the baby-boomers born during and after the Japanese occupation of Singapore, which lasted from 1942 to 1945 (the elderly baby-boomers), and the older elderly who were born before World War II (pre-WWII elderly). The second is a *class-distinction* that occurs between cosmopolitan and 'heartlander' baby-boomers. By tracing the life histories of twelve Singaporean elderly from a range of socio-economic background in depth, this paper incorporates the voices of the elderly into the body of literature and colours existing studies on social stratification, which tend to be more quantitative, with thick description.

¹ The Housing and Development Board (HDB) is Singapore's public housing authority and statutory board. HDB develops public housing, which are sold to Singaporean residents at subsidies prices. It was founded with the aim of encouraging private ownership of homes (Housing and Development Board 2011). As of 2000, over 80 per cent of Singaporeans live in HDB flats (Lee, KY 2000).

Outline of Paper

The first section that follows describes the qualitative methodology employed in the study. The second section then paints a picture of the state of increasing stratification in Singapore with reference to income statistics and recent studies. The third section moves on to examine the age-based stratification between pre-WWII elderly and elderly baby-boomers by drawing upon the narratives of Doris, Chua, Victoria and Larry.² As the Doris' story reveals very different educational and employment opportunities as compared to Chua's story, this section also discusses the important issue of gender-based economic inequality at old-age. The fourth section illustrates the differing experiences of old-age between upper- and lower-classes of baby-boomers by drawing upon the narratives of Larry, Sam and Ah Fang. As with the cosmopolitan-'heartlander' divide, stratification among baby-boomer elderly are observed along the same lines of differing levels of education, income and language preference. This particular trend of social stratification is more worrying and warrants greater scrutiny, for it is one that may be attributed to the practice of meritocracy and the state's 'developmental' ideology, which subordinates welfare and other forms of human development to an unwavering pursuit of economic growth and emphasises private sources of welfare.³ The fifth section considers the lives of the children of Larry, Sam and Ah Fang. Their stories highlight how social stratification may be perpetuated through the generations, as the more-affluent baby-boomers set their children up for success by providing them with better educational opportunities, and with financial support into adulthood. These trends have particular policy implications, as cumulated economic differences are likely to result in very different experiences of old-age between the classes. Unless chances of upward mobility are improved, increasing stratification among elderly Singaporeans is a trend that seems unlikely to be reversed. As it is now, living in a prosperous state does not necessarily result in a prosperous old-age.

Theoretical Framework

Before delving deeper into the discussion, it is important to distinguish between two broad approaches to the issue of class – one approach is inspired by Marxist notions of class and class conflict, while the other is inspired by the Weberian concept of social stratification (see Rodan 1993; Tan, ES 2004). Rodan (1993) adopts the Marxian concept of class because he explores the interaction between the middle-class and the ruling class and the possible outcomes of a struggle or conflict, which are Marxian ideas. Tan ES (2004: 6), on the other hand, adopts Weber's concept of stratification because it is more 'compatible' with Singapore's model of nation-building via meritocracy within a capitalist system. For this paper, the Weberian idea of social stratification has also been adopted, because it suggests the presence of unequal opportunities, rather than class conflict leading to the formation of a socialist society. It is this idea of unequal life chances and the perpetuation of which, that will be explored in the sections that follow.

² Names of all interview participants have been changed to ensure anonymity.

³ Razavi (2007: 384) provides an excellent definition of the 'developmental' ideology that characterises several East Asian countries, including Singapore. She writes: 'the "developmental" logic has been characterized by an ideology that subordinates welfare to economic development and industrialization, discourages dependence on the state, promotes private sources of welfare... and diverts the financial resources accumulated through social insurance programmes to investments in industry and infrastructure'.

METHODOLOGY

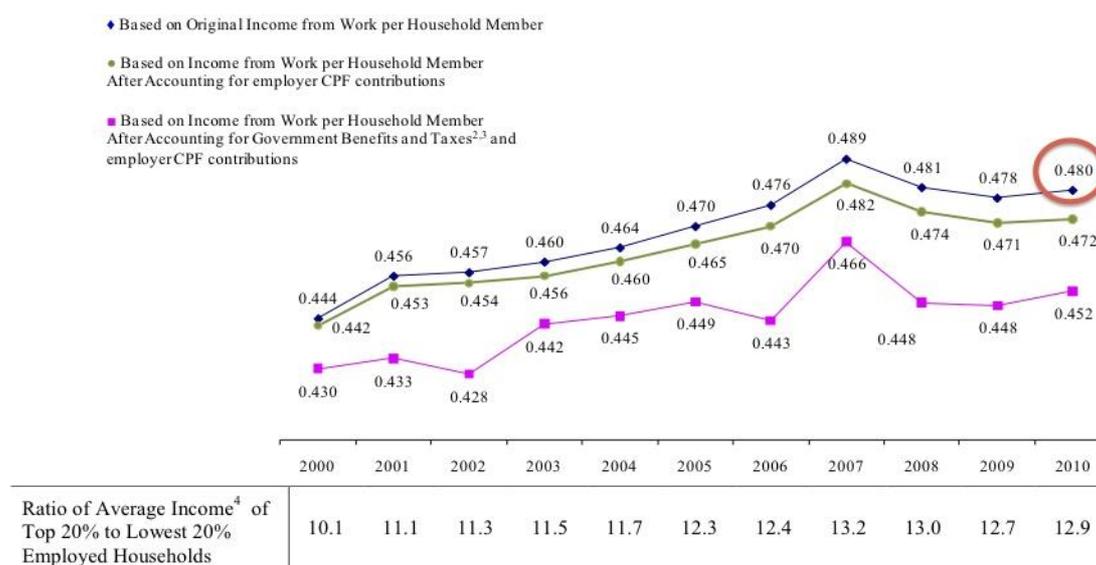
The study's focus on differences in lifestyle, opportunities and values between the classes made a qualitative method of research appropriate. Twelve in-depth life history interviews, each lasting between 60 to 90 minutes, were conducted in Singapore over a period of four weeks in mid-2011. Four men and eight women from a range of socio-economic backgrounds were interviewed. That more elderly women were interviewed is reflective of the fact that women have a longer life expectancy. In addition, conscious effort was taken to sample elderly from a wide range of socio-economic backgrounds, including different levels of education attainment, past income, ages, past professions and types of residence. Some were uneducated and illiterate, while others had postgraduate degrees. Some were blue-collared workers, while others were white-collared professionals. The youngest participant was 62-years-old and the oldest was 97-years-old. Further, the type of residence varied, from a two-bedroom government-built flat in a humble estate to a bungalow in an exclusive private residential estate; and two interview participants lived in nursing homes.

The interviews were conducted in English, Mandarin, or in a Chinese dialect. They were voice-recorded where possible to ensure accuracy of transcription. Where not possible or declined, as in the case of the nursing home, notes were taken during the interview and expanded upon from memory immediately after the interview. All but one of the participants was ethnic Chinese. There was one ethnic Indian participant but no suitable Malay candidate was found because of language constraints (I do not speak Malay). The Chinese make up 74.1% of the resident population, the Malays 13.4% and the Indians 9.2% (Singapore Department of Statistics 2010c: 3). While the data collected might be different if Malay participants were included in this study, the findings presented in this paper would at worst only underestimate of the extent of stratification among elderly Singaporeans, as the Malays are over-represented among lower-income households in Singapore (cf. Clammer 1998). The average monthly household income in 2010 for the Malays was S\$4,575, compared to S\$7,326 for the Chinese and S\$7,664 for Indians (Singapore Department of Statistics 2010a: 12).

THE STATE OF INCREASING STRATIFICATION IN SINGAPORE

What was once widely thought to be a middle-class society is now being challenged by income statistics and studies that reveal growing stratifications within the middle-class bulge of Singaporeans. Firstly, income inequality is increasing in Singapore. The Gini coefficient, which is a measure of income inequality, has been on an overall upward trend since 2000, suggesting that income distribution is now more unequal (refer to Graph 1).⁴ Among resident households, the lowest income decile households had an average monthly income of S\$1,400, while the highest income decile household's was S\$23,684 (Singapore Department of Statistics 2010b: 4). Mean monthly household income was S\$7,214 (Singapore Department of Statistics 2010b: 1). On average, the top 20 per cent of employed households had an average income of 12.9 times that of the lowest 20 per cent households in 2010 (refer to Graph 1).

⁴ The Gini coefficient is a measure of income inequality that ranges from 0 to 1, with higher values representing greater income inequality.

Graph 1. Gini Coefficient among Employed Households in Singapore

(Source: Singapore Department of Statistics 2010b: 9)

In 2010, Singapore's Gini coefficient was 0.48, before accounting for government redistribution. Compared to the OECD's average Gini coefficient of 0.31 in the late-2000s, Singapore has a greater income inequality (OECD 2011: 67). Thus, to this extent, the Singaporean society is more polarised between the rich and poor. One reason for the greater inequality is the absence of a comprehensive welfare state, which is a legacy of the developmental ideology that subordinates welfare to economic growth and competition and emphasises private sources of welfare. The emphasis on self-reliance is summed up in the ideology that 'nobody owes you a living', which was articulated by Lee Kuan Yew (2000) in the early years of independence and subsequently ingrained in national consciousness. Welfare for the poor is limited and largely provided by charitable and/or religious organisations and supplemented by the Public Assistance (PA) Scheme.⁵ As the main long-term welfare scheme of the state, the PA scheme is subject to very stringent conditions, such that only the 'most needy' qualify (Ministry of Community Development Youth and Sports (MCYS) 2011). For example, to qualify, applicants must prove among other things, 'no or very little family support' (Ministry of Community Development Youth and Sports (MCYS) 2011).

⁵ The National Council of Social Service (NCSS) provides a comprehensive list of the various private and public assistance schemes available to individuals and families in social and financial need. For the list, visit www.ncss.org.sg/documents/assistanceschemes.pdf (date accessed 30 April 2012).

Secondly, studies suggest that within the middle-classes, more are experiencing greater job insecurity and aspirations of upward mobility are increasingly elusive although a smaller number continue to fulfil their aspirations of upward mobility, either on the basis of merit or privileged family background (see Ho 2010; Tan, ES 2004). Ho (2010) points out that class structures might become more set and upward mobility might become more of a dream as Singapore matures into an advanced economy. For example, the main instrument available to poorer students to finance higher education, which is a primary vehicle for upward mobility, is debt. These loans include the Tuition Fee Loan (TFL) scheme and the Central Provident Fund (CPF) Education scheme.⁶ While the government funds the former, the latter is funded through a parent's social security fund (for more details on various schemes see, National University of Singapore (NUS) 2009). These schemes, however, are 'needs-blind', meaning that the loans are not disbursed on consideration of family income level. Since repayment commences after graduation and is not conditioned upon having secured employment, students from wealthier families have little incentive to take on these loans. They are able to avoid being saddled with tuition debt and have a head start in accumulating savings. In contrast, students from poorer families have limited options to graduate debt-free.

The data presented above illustrates the state of increasing inequality and stratification among Singaporeans as a whole. Narrowing the focus onto the income of the elderly reveals an equally dismal picture. The National Survey of Senior Citizens carried out in 2005 found that the proportion of elderly who rely on children for their main source of income has fallen over the previous 10 years. Nowadays, more elderly rely on personal savings as the main source of income in their retired years. However, the exact composition of income sources differs between age-groups, with older elderly more dependent on children for financial support, and the younger elderly being more self-sufficient and relying on personal savings or own sources of income. Yet, despite the sources of income having shifted and the younger elderly seemingly more self-sufficient, levels of monthly income are not significantly higher than a decade ago. In fact, the median income in both the 1995 and 2005 National Survey of Senior Citizens were the same – most of the younger elderly receive between S\$500 to S\$999 per month, while most of those above 75-years receive less than S\$500 per month (see Table 1).

⁶ The Central Provident Fund (CPF) is a compulsory social security savings plan managed by the Singapore government, in which both employer and employee make monthly contributions of 14.5 per cent and 20 per cent respectively (Central Provident Fund Board 2011). There is no redistribution under this scheme and it is available only to citizens and permanent residents who are employed. Each person's CPF is divided into three accounts, which can be used to pay for items such as health care, property purchase and also to finance one's child's higher education tuition.

TABLE 1. Monthly income distribution table according to age-groups in 2005 and 1995 (figures for 1995 are in parentheses)

Total monthly income	For all age groups	Age group (%)		
		55 to 64 years	65 to 74 years	75 & above
Total	100.0	100.0	100.0	100.0
None	1.9 (0.9)	0.7 (1.1)	1.2 (0.7)	6.7 (1.0)
Less than S\$500	36.2 (48.2)	25.3 (33.7)	44.1 (56.4)	55.8 (78.2)
S\$500-999	32.3 (29.9)	33.1 (34.5)	35.0 (29.7)	24.9 (16.1)
S\$1,000-1,999	20.6 (15.8)	28.2 (22.4)	14.2 (11.0)	8.7 (3.7)
S\$2,000 and above	9.0 (5.2)	12.6 (8.3)	5.5 (2.2)	3.9 (1.0)

(Source: Ministry of Community Development Youth and Sports (MCYS) 1995: 22; Ministry of Community Development Youth and Sports (MCYS) 2005: 29)

The data in Table 1, however, is limited in that it is insufficient to capture a more comprehensive picture of income inequality among the elderly. At 'S\$2,000 and above', the upper band fails to differentiate between higher levels of income and it does not reveal exactly how much a wealthy elderly may receive per month – such data would give a better understanding of income distribution and inequality among the aged. Even so, one may reasonably infer from the overall population income statistics and studies, such as done by Ho (2010) and Tan ES (2004), that an increasingly stratified working population is likely to be accompanied by an increasingly stratified elderly population. At the very least, it is foreseeable that unequal earning opportunities compounded over a lifetime of work will eventually translate to more pronounced inequalities among older persons. It is against this backdrop of limited income distribution data that this paper turns to the narratives of the elderly in order to better understand the extent of social stratification among them and its implications.

BABY-BOOMERS VERSUS PRE-WWII ELDERLY

At present, the elderly baby-boomers are between the ages of 62 to 70 years old. They were born during and after the Japanese occupation of Singapore, which lasted from 1942 to 1945. Unlike the older pre-WWII elderly, whose schooling years were disrupted by the Japanese occupation, the baby-boomers are typically better educated (cf. Teo 1994). The typical baby-boomer was also born locally in Singapore, in contrast with the pre-WWII elderly, of whom many came as migrants from China, India and neighbouring countries. Of these, the men often came as low-skilled labourers, while many women came as wives accompanying their husbands. As a result of the different levels in education attainment between the baby-boomers and the pre-WWII elderly, these two groups experienced very different employment opportunities, which have resulted in very different lifestyles today.

Doris, an 80 year-old straits-born Chinese, did not go to school when she was young, typical of girls in her generation. She said (in Mandarin):

In the past, girls never went to school. After my dad died, I was sold. I was six at that time. Every morning, I would wake at 3am to do house work. I fetched water for our animals.

After marriage, she supplemented her husband's income by babysitting six children, whom she says she still keeps in touch with today. This kept her busy at home and she was not aware of socio-political developments during that the period. She says:

I was very busy at home, doing housework, looking after children. Seldom went out. In the past, most women just stay at home. I never went to school, so cannot read. But today, I can read a bit... I teach myself, read a bit of the Bible and newspapers everyday.

Today, she is not homebound as her three children have grown and her grandchildren do not require her care but she is dependent on her children for monthly allowances. She enjoys the freedom of going out and divides her time between housework, church activities and volunteering as a member of the Residents' Committee.⁷

Doris' story provides an account of a social stratum that is often missing in the formal national narratives. The issue of women's subservience to familial and societal expectations were often an enormous self-sacrifice. In other words, gender inequalities, such as limited educational opportunities for girls, meant that pre-WWII elderly women had few options to earn a living. Further, it was expected of them to engage in unpaid care by looking after husband and children. As such, pre-WWII elderly women tend to be more financially dependent on their adult children today. This observation is congruous with Moen's (1996) finding that elderly women tend to have less savings than men to draw upon in old-age due to their cumulative disadvantage in employment opportunities over the life-course and dependence upon husband for financial provision.

⁷ Residents' Committees (RC) were established in 1978 by the government to 'promote neighbourliness, racial harmony and community cohesiveness amongst residents' within HDB estates. Residents can volunteer or be nominated by other residents to join the RC (Peoples' Association 2009).

In contrast, pre-WWII elderly men had slightly more opportunities for education because of the traditional preference to educate boys over girls. Chua, an 81-year-old ethnic Chinese, had two years of schooling before WWII. After the war, he continued with another two years but his parents could not afford to keep him in school so he dropped out. Then, typical of other pre-WWII men, Chua picked up a vocational skill through apprenticeship. Recalling his younger days, he said (in Mandarin):

I was selling *kok kok mee*⁸ after I dropped out of school. But I realised that I would never earn enough money if I only sold *kok kok mee*. So one day, I noticed a car mechanic workshop opposite my stall. Day after day, I would observe the workers. I decided I could earn more money there, so I asked the boss if I could work for him... I did not ask him for money but he paid me six dollars a month and paid for my meals.

About ten years later, Chua was able to start his own mechanic business and he earned enough to send his sons to university. However, he does not have enough savings for old-age. Both he and his wife are financially dependent on their adult children today.

Baby-boomers, on the other hand, tend to be more educated and less dependent on children for financial support. As the baby-boomers join the ranks of above-62s in Singapore, it is increasingly apparent that this group of elderly are very different from the pre-WWII elderly. In addition to differences in education and income, they generally also have more sophisticated and critical views. This is elucidated by Victoria's and Larry's account.

Unlike Doris, 65-year-old Victoria was educated in London in the 1960s. Although she acknowledges that few had the 'luxury of studying overseas in those days', she adds that it was common and expected even for girls from poorer families of her age to go to school:

I'm from Fairfield Girls' School, *yah* there was poverty among my schoolmates. My mum has got a chauffeur to drive me around so sometimes we would go to our teacher's house and I would volunteer to pick my classmates up. They would be staying in Tiong Bahru, staying only in small wooden huts.

Comparing herself with her mother, she says that she is more fortunate because she can earn a living to support herself, whereas her mother was dependent on her husband for support. Although she is above the retirement age in Singapore, Victoria continues to work as a real estate agent, 'not because I need the money', she says, but to keep herself 'active'.

⁸ A type of local hawker noodles.

Victoria's life experience highlights the change in gender-based economic inequality. Unlike the older pre-WWII women, baby-boomer women tend to be better educated as it became more acceptable and expected of girls to go to school after WWII. Additionally, state policies to boost female labour force participation reduced gender-based economic inequality as they encouraged women to seek paid employment. As a result of differences in educational and work opportunities, baby-boomer women have greater financial independence, are more aware of the world and are more sophisticated than pre-WWII women. Yet, while the gender-gap has narrowed, women still do not experience the same degree of financial independence in old-age as men due to longer life expectancy and more disruptions to employment from childbearing and care-work. For example, the 2005 National Survey of Senior Citizens found that men were more likely to have their own sources of income, while women were more likely to depend on their adult children for financial support.

As with the women, baby-boomer men also experienced greater educational and work opportunities. While Chua's education was disrupted by the war, Larry, a 62-year-old baby-boomer, was given the chance to do graduate and post-graduate studies on a Singapore Army scholarship. His education opened opportunities that were unknown to many pre-WWII men, such as Chua. After some years of serving in the armed forces, Larry built a career in Management Consulting. He is proud that he does not need to depend on his adult children for financial support today but instead, can continue to contribute to them financially. He says that this trend is common among his peers too:

I belong to the upper middle-class. My peers, their children tend to be very idle because there's no need to look for a job because their father, mother can always provide for them... my time we had to look for job... it's do or die!

And further in the interview, Larry adds, 'now I look after my grandson and I also pay [for his expenses when he is in my care]!'

The difference in educational opportunities between the baby-boomers and pre-WWII elderly translates into very different experiences of old-age. Firstly, the two groups have different levels of financial independence. Doris and Chua do not have enough savings and rely on their adult children for housing and living expenses. On the other hand, baby-boomers, Victoria and Larry are financially independent and Larry is even able to contribute to his children financially. Secondly, gender-based economic inequality is less pronounced among baby-boomers. Victoria and Larry had similar opportunities for education and paid work, whereas Doris never had the opportunity to go to school or gain employment outside of the home; only Chua did, as those were opportunities largely exclusive to pre-WWI men. Thirdly, the two groups of elderly have a very different outlook and awareness of the world. This difference is especially obvious in their comments about the government. The baby-boomers are generally more reserved about the incumbent People's Action Party (PAP) government's success although they continue to hold them with regard.⁹ For example, while Larry is appreciative of the government's efforts to address the ageing population, he has reservations about the effectiveness of their efforts:

⁹ The PAP has won every election since independence in 1965 and they continue to be the dominant political party. Lee Kuan Yew, the party's most prominent helmsman and Singapore's former Prime Minister, is often credited with transforming Singapore from a Third World to a First World nation. However, his style of government has been criticized by some for being too authoritarian.

I think by and large, the government, they are very aware of all these things [the ageing population] so they are doing a lot of incremental steps to address the issue... three-tier family [public housing policies], what HDB flat *ah*, discount [on HDB flat purchase] if you live near parents... they are trying *lah* but don't know *lah* [how effective these policies are].

The pre-WWII elderly however, tend to hold the PAP government in high regard without question. As Doris says (in Mandarin), 'PAP good!' When asked to elaborate, she states as proof of her opinion, '[because] last time poor, [but] now Singapore is rich.' Chua also shares the same view, saying in Mandarin, 'after PAP, we became rich. The government is good.'

The difference between Doris's and Victoria's narratives, and between Chua and Larry's stories indicates that the profile of the Singaporean elderly is fast changing as more baby-boomers enter into retirement (refer to Table 2). This has various socio-economic implications on the workforce, family relations, healthcare and the development of social and public policies. The policy implications of the changing elderly was picked up in a 2001 study by Chan, who recommended that age-specific policies be formulated for specific sub-groups of elderly on the basis that longitudinal data reveal 'substantial amount of change' in the elderly population (Chan 2001: 22; see also Chan 2005). However, I argue that age-specific policies alone are insufficient. The challenge of developing age-specific policies is compounded by an increasing stratification even within the baby-boomer cohort – a trend, which is elaborated upon in the following section.

Table 2. Generalised Differences between Baby-boomers and Pre-WWII Elderly

Elderly baby-boomers¹	Pre-WWII elderly
More born locally, in Singapore.	Mixture of migrants and locally born.
More years of formal education.	Few years of formal education or none at all.
View education as key to success (Tan, ES 2004: 22).	View hard-work as key to success (Tan, ES 2004: 22).
Most have two children (Stop-at-two policy). ¹⁰	Have three or more children.
Not all require financial support from children.	Many require financial support from children.
Some recognise that the PAP government may not have all the solutions.	Generally hold the PAP government in high regard.
More sophisticated lifestyle and wants.	Simpler lifestyle with more basic wants.

Notes: 1. Elderly baby-boomers and pre-WWII elderly are heterogeneous sub-groups. This table only provides an overview of the general observed differences between these sub-groups.

¹⁰ The 'Stop at Two' campaign urged Singaporean parents to have two children only. In a bid to curb then population growth rate of 4 per cent per annum, the government tightened immigration policies and initiated the 'Stop at Two' campaign in the 1970s (Graham 1995: 221). The driving concern was that a high population growth would erode economic gains.

COSMOPOLITAN VERSUS 'HEARTLANDER' BABY-BOOMERS

The present cohort of baby-boomers were in their twenties when Singapore gained independence in 1965. Thus, they spent most of their working lives during the rapid economic development of the 1970s and 80s. However, the benefits of economic development were not spread evenly and certain baby-boomers gained more than others. Sam (see quote in introduction) is a classic example of a cosmopolitan baby-boomer who was able to capitalise on the country's rapid economic development. He is a retired medical specialist and although retired, Sam continues to invest in the financial markets. His wealth allows him to generate even more wealth and enjoy the finer pleasures in life. He travels overseas frequently for golf games and stays healthy with weekly tennis games at the American Club in Singapore, which is a private club open only to members. He is well-travelled and keeps abreast of current affairs.

In contrast, is 68-year-old 'heartlander' baby-boomer, Ah Fang, who seldom ventures out of her neighbourhood in Redhill. She spends her days looking after her grandchildren, watching Mandarin drama serials and having meals at the neighbourhood market. In her opinion, Singapore has not changed much since independence, but she admits that she does not know a lot about what is happening in society because she spends most of her time in the neighbourhood (in Mandarin):

I rarely go out [of Redhill]. In the mornings, I come here [to the Redhill market] to drink *kopi*, then look after grandchildren, watch some television.
¹¹ Nothing much. Today, my daughter is not working that's why you can find me here again having *kopi*.

Ah Fang's description of her lifestyle provides an account of a social stratum that is often hidden behind the glossy veneer of Singapore's economic success and its cosmopolitan population. The low visibility of this group is in part due to the infrequent and limited interactions between cosmopolitans and 'heartlanders' as they live in different neighbourhoods, occupy different professions and have distinct lifestyles. In Sam's case, his interaction with one who was in his own words, 'left-behind', was limited to the extent that it was an employer-employee relationship. He reflected on how distinctly different his chauffeur's retirement lifestyle was from his own:

When the kids were younger, we used to hire a driver. He used to be in the Armed Forces and he said that although he is retired, he's not enjoying himself. He said [to Sam], "People like you guys when you retire you have so many things to do! You can travel, you can play golf, you can go to the club, you can eat, you can do whatever you want. People like us, retire and do what? Read newspapers every morning in the void deck?"¹² I suppose there are a lot of people like that.

¹¹ *Kopi* refers to local coffee.

¹² Void deck refers to the open space on the ground floor of HDB flats.

It is interesting to note how Sam drew a divide between 'us' and 'them'. Several times during the interview, he also drew a distinction between those who have 'capitalised on the economy' and those who have been 'left-behind'. His comments reflect a keen awareness of social stratification. However, this awareness does not translate into individual action. Sam was certain that something had to be done about stratification but it was the government's responsibility, not his:

The government, they would have to see how they can try and help that group of people. The government is trying to help this group of people by encouraging them to save a lot earlier.

Yet, Sam regards the government as limited in its ability to empathise with the poor because those in power live lives that are shielded from the problems of the hidden poor:

The politicians that make the rules now are shielded from the average person... I mean the minister can say, "I've got a blog. People can write to me." But how much of it [does] he really know?... You talk to a lot of people, they don't know what a four-room or two-room HDB flat is. Have they ever stepped into one? They may never have stepped into one! So how do they know how much people are hurting?... The guy who doesn't have anything, you don't even see him!

As impassioned as his comments were, Sam reveals that he too has never stepped into a two-room HDB flat. His comment that it is the government's responsibility to help the 'left-behind' and that the means of helping was to 'encouraging them to save a lot earlier' is also very telling of the prevailing idea that that the poor are responsible for their plight. In other words, that those who fail to have enough at retirement should have had started saving earlier. Such a notion may be attributed to the practice of meritocracy by the state.

Meritocracy and its Contribution to Social Stratification

In a bid to depoliticize ethnicity in the multi-racial city, the government built Singapore as a meritocracy, where individuals are rewarded on the basis of ability, not race (Lee, E 2008). However, the rhetoric on meritocracy also promotes the idea that the poor failed because they did not merit success; as such, they have only themselves or misfortune to blame for their plight. Tan KP (2010: 279, emphasis added) warns that while a meritocracy is efficient because it accords equal opportunities, encourages competition and rewards based on merit, it also has the potential to create an increasingly exclusive elite class:

Meritocracy is a *finely balanced* system that brings together contradictory aspects, including an equal opportunities dimension and a reward dimension. Elitism often sets in when the balance shifts significantly in favour of rewards, particularly when the winners, fearful of competition, try to set the *rules of the game* in their favour so that they can continue winning and make the winners' circle more exclusive. From within that circle, the elite start to develop an exaggerated sense of superiority, overvalue their own capabilities, define merit in their own image, and treat the masses with disdain and despair.

Meritocracy not only facilitates the creation of an elite class, but also facilitates a high tolerance for social inequality, which becomes accepted as a 'by-product' of economic development. Fong (1975: 82) argues:

Singapore has elevated meritocracy to the level of a state religion with inequality being viewed essentially as a by-product of participation in the market system. Those who fail to seize the day are somehow lacking in the requisite degree of fervour.

Larry (introduced earlier) is a cosmopolitan baby-boomer who shares this bias. When asked about the poor and elderly, he cites laziness as one reason for their poverty:

The poor you always see them in three-room flats, two-room flats, in [areas like] Henderson Crescent. They hang around the void decks, do nothing but chit-chat. They're poor because they don't have [an] education and [are] also lazy.

As much as cosmopolitan baby-boomers like Sam and Larry demonstrate awareness of social stratification and for Sam, even an understanding of it being a consequence of state policies, Ah Fang shows little concern with her poorer status (in Mandarin):

I have food, I have a place to stay, my children give me money and I can sit here to drink *kopi*. I am old already, what do I need so much money for? It is most important to be healthy.

Ah Fang's daily routine is confined to Redhill and empty of interactions with the larger society. On the other hand, Sam is continually interacting and engaging with the world through his travels and investments in the financial markets; and Larry keeps abreast with the latest news and ideas via the Internet. Insofar as Sam's, Larry's and Ah Fang's lives are concerned, it seems unlikely that their paths would cross. Even so, Ah Fang remains adamant that she is content with her lot (in Mandarin):

My daughter invited me to go to Malaysia this weekend but I don't want to go. I would rather stay home, watch television and sleep. Rich or poor makes no difference. They [the rich] have food to eat, so do I.

Whether she is truly content, ignorantly so or consoling herself, those who do not seem to have benefited from Singapore's economic growth, such as Ah Fang, lead lives that are swept along by forces larger than themselves and beyond their control. The control, instead, lies in the hands of the elites.

The cosmopolitans and politicians, with their graduate and post-graduate education and English proficiency, have a controlling influence in Singapore. As early as in 1978, Chen had already argued that power in Singapore is tightly consolidated within the elite classes, which comprise the professional, intellectual, business and political elites. This consolidation of power was also illustrated by Lee Kuan Yew when he suggested that the elite, then numbering about 300, could fit into one jumbo jet, and if it crashed, Singapore would be in deep trouble (Fook, Fernandez & Tan 1998). More recently, Lee increased his estimate of the elite to number no more than 2,000 and that 'their biodata... [could fit] in a thumbdrive' (Elliott, Abdoolcarim & Elegant 2005).

In recent years, it has become more apparent that the ‘fine balance’ of meritocracy described by Tan KP (2010: 279) has been tipped such that the ‘rules of the game’ have been set in favour of the elites so that they can perpetuate and reinforce their privileged position. It is clear from the narratives of the elderly that class hierarchies and knowledge systems differentiate significantly among older persons in Singapore – that is between cosmopolitans and ‘heartlanders’. The ‘heartlander’ baby-boomers tend to be less educated, poorer and less aware of social changes, while the cosmopolitan baby-boomers tend to be more educated, wealthier and better informed (refer to Table 3).

A deeper concern is with elitism is the likelihood that this stratification among baby-boomers may be perpetuated through the generations, resulting in a greater polarisation between different classes of elderly in time to come. In the following section, I examine the lives of the children of Ah Fang, Sam and Larry as told by their baby-boomer parents. The narratives reveal very different educational opportunities and access to financial support between the children of cosmopolitan and ‘heartlander’ baby-boomers.

Table 3. Generalised Differences between Cosmopolitan and ‘Heartlander’ Baby-boomers

Cosmopolitan elderly baby-boomers ¹	‘Heartlander’ elderly baby-boomers
Graduate or post-graduate education.	Low education.
White-collared jobs.	Blue-collared jobs.
English speaking.	Dialect speaking.
Live in private property.	Live in HDB flats.
Most have two children.	Most have two children.
Send children overseas for education.	Children educated locally.
Help adult children through financial and non-financial means.	Help adult children mostly through non-financial means (e.g. care for grandchildren).
Often do not require financial support from children.	Require financial support from children.

Notes: 1. Cosmopolitan baby-boomers and ‘heartlander’ baby-boomers are heterogeneous sub-groups. This table only provides an overview of the general observed differences between these sub-groups.

PERPETUATING STRATIFICATION THROUGH THE GENERATIONS

In arguing about the relationship between capitalism and the status of the elderly, Phillipson (1982: 159) highlights how class differences can influence one’s life course:

[f]rom birth until death, in fact, the influence of class continues to exert a disproportionate effect, both on the quality of life and on the quantity of resources which people receive.

Although Phillipson draws upon the Marxian concept of class rather than the Weberian concept of stratification, which is adopted for this paper, his quote increasingly holds water in the Singapore context (cf. Walker 1983). For, not only has income inequality, as indicated by the Gini coefficient, been steadily increasing since 2000, but the country also exhibits signs of decreased social mobility. In other words, one's family background greatly influences in one's success, more so now in the present time than it used to in the earlier days of independence and rapid economic growth. One reason for this is that the 'rules of the game' mentioned by Tan KP (2010: 279) have been set such that the elites are able to perpetuate and reinforce their privileged status through providing their children with education at more prestigious schools and the transfer of wealth.

Self-renewal of the Upper-classes via Education

Cosmopolitan baby-boomers routinely set their children up for success by investing in their children's development and sending them to prestigious overseas universities, where they establish networks with other elites and government scholars. This practice increases the likelihood of deepening social stratification, as poorer parents cannot afford to provide their children with such privileged education. For example, Sam's son graduated from the University of Oxford, whereas Ah Fang's daughter only holds a diploma from a local polytechnic. Her daughter was unable to secure a place in one of the three universities in Singapore as entrance is highly competitive and her grades were not good enough. Some of her peers, who were in similar situation, went overseas to pursue a degree. However, Ah Fang could not afford the overseas tuition fees and cost of living so her daughter was unable to further her education.

The importance given to education is in large part, a product of Singapore's developmental ideology. The focus on economic growth and developing Singapore as a meritocracy resulted a great emphasis on testing regimes (Trocki 2006). Children are screened and streamed from as early as primary three (that is, at nine years' old) according to their test scores so that the students deemed to be brighter could be given special attention. In fact, so high was the premium placed on education that Trocki (2006: 152) pointed out:

by 2000, it was necessary for a toddler to enter the right preschool, so that they could be prepared for kindergarten, gain entrance into the right primary school and thereby qualify for the best secondary school.

Because the choice of school matters from early childhood, 'parental background matters in the ascent of the educational ladder' (Ho 2010: 220). Ho also points out that in the early years of independence, expansion of primary and secondary education benefited lower-income families more. However, it is questionable whether further expansion in public education will continue to benefit the lower-classes. It appears instead, that in Singapore's highly competitive education arena, children of high-achieving parents have enhanced opportunities in educational attainment, whereas children of low-achieving parents have diminished opportunities.

Self-Renewal of the Upper-Classes via Financial Support into Adulthood

Secondly, even after their children start working, parents from the upper-classes continue to support their children financially in many ways, which further sets them ahead of their non-elite peers, who cannot afford the same luxuries. For example, Sam has given his two children a private property each. Thus, while others in their twenties may be working to build assets, Sam's two children already have assets when they start work. Similarly, Larry helps his children financially. He looks after his grandson thrice a week and bears all the expenses incurred by him while in his care. He has also planned to leave an inheritance not only to his adult children, but also to his grandchild. Contrasting his life with that of his children's privileged position, Larry says:

'nowadays [it] is totally different, parents [are] still supporting their [adult] kids... now the gestation period of children is long, is very very long... ours ah [i.e. in our time], sixteen, that's it, out you go.'

Compare this with Ah Fang's situation. Not only is Ah Fang unable to leave a financial inheritance for her daughter, she is also dependent on her daughter to give her monthly allowances. Thus, although Ah Fang's daughter earns less with her diploma qualification, her financial responsibilities are greater than Sam's or Larry's children. She needs to support her elderly mother as well as her own children, whereas Sam's and Larry's children continue to receive financially from their elderly parents. Furthermore, even if Ah Fang's daughter had qualified for entry in one of Singapore's universities, she would have had to fund her tuition through loan. This loan would then have to be repaid after graduation, placing yet another financial burden on her shoulders.

When these differences in earnings and financial responsibilities are cumulated over a lifetime, it is likely and even certain that Ah Fang's daughter will experience a poorer old-age than Sam's or Larry's children. In this manner, social stratification between present cosmopolitan and 'heartlander' baby-boomers creates very different life-chances for their children 'from birth until death'. Furthermore, the practice of meritocracy reduces social mobility insofar as it allows the elites to perpetuate and reinforce their privileged status.

CONCLUSION

Present-day Singapore is undoubtedly more prosperous than it was at the time of independence in 1965 – people now enjoy higher income, better standard of healthcare, excellent schools and are able to afford luxuries, such as overseas holidays. Yet, the prosperity of the state does not guarantee the prosperity of its aged. Instead, the 'developmental' logic of Singapore emphasises the private provision of welfare and the practice of meritocracy creates conditions that allow for the rich to become richer and the poor to remain relatively poor. Consequently, the younger cohorts of elderly Singaporeans are increasingly stratified between the more elite cosmopolitans and the 'heartlanders'. Prosperity appears to be increasingly confined to the upper-classes as they entrench their privileged position through providing prestigious education opportunities and financial support into adulthood for their children.

Such economic differences when cumulated over a lifetime of earnings and expenditure, are likely to result in very different experience of old-age between the classes. As more cosmopolitan and 'heartlander' baby-boomers (and eventually their children) enter into retirement each year, it is apparent that the dynamics of Singapore's aged are fast changing. Not only are there age-specific differences, but also the younger cohorts are more stratified. The share of Singapore's population over the age of 65 is projected to double within 20 years from 9 per cent in 2010 to 19 per cent in 2030 (Chan 2001: 3; Singapore Department of Statistics 2010c: 2). Given the ageing population, it is critical that greater attention is paid to the changing dynamics of the elderly. Social stratification among the elderly is a trend that is unlikely to be reversed unless the 'rules of the game', as mentioned by Tan KP (2010: 279), are reset such that the upper-classes are unable to entrench their privileged position at the expense of denying the lower-classes of upward mobility.

In the light of this present state of social stratification, it is striking to note that Singapore's national pledge expounds both the notion of prosperity as well as equality:

We, the citizens of Singapore,
pledge ourselves as one united people,
regardless of race, language or religion,
to build a democratic society
based on justice and *equality*
so as to achieve happiness, *prosperity* and
progress for our nation.
(Singaporean national pledge, emphasis added)

For all the values that the pledge embodies, the increasing stratification within the baby-boomer cohort of elderly and also in the society at large, points to a certain pragmatism that values prosperity over equality. Such is the 'developmental' ideology of Singapore, that where prosperity may be compromised by the pursuit of equality, prosperity takes precedence and inequality becomes accepted as an inevitable 'by-product' of economic development. Hence, unless chance of upward mobility are improved, increasing stratification among elderly Singaporeans is a trend that seems unlikely to be reversed and living in a prosperous state may not necessarily result in a prosperous old-age.

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