



# Neoliberal Morality in Singapore:

## Institutionalising the Logics of Neoliberalism

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### The Common Sense of Meritocracy, Competition, and the Evils of the Welfare State

Neoliberalism as discourse and practice has been well-documented and roundly criticised by scholars. Analysing a variety of national contexts, they have shown that low corporate taxes, fiscal austerity, reduced social spending, and privatisation of industries that are hallmarks of neoliberal policies are practices that favour capitalist elites (Hadiz 2006, Harvey 2005). The corresponding lowering of wages and social protections have had devastating effects on people's lives (Hart 2002, Harvey 2005, Prasad 2006, Rodan and Hewison 2006). In its individualistic vision of the world, epitomised by Margaret Thatcher's famous declaration that there is no such thing as society (Harvey 2005:23), critics contend that neoliberalism threatens social life as we know it. Particularly on the issue of democratic citizenship, neoliberalism has, as Somers (2008) puts it, led to a 'contractualisation of citizenship', a perversion of citizenship's meaning: instead of 'reciprocal but equivalent' rights and obligations between equal citizens, citizenship in the context of neoliberal hegemony has come to narrowly reward those who are able to produce certain forms of economic worth. For those who cannot adequately produce, there is social exclusion and degraded worth.

Despite these trenchant critiques, and the effects these arguments have had on shaping global social movements against neoliberalism, the notions that 'free markets' and 'globalisation' are natural forces with their own logic and rhythms; that individual

merit, hard work, competition, are the best antidotes to social problems; and that states should not 'interfere' with markets, remain.

Why is neoliberalism as discourse and practice continually dominant in much of the contemporary world? Part of the answer lies of course in key players and institutions such as the International Monetary Fund and the World Bank that continually reaffirm some of this common sense through coercive measures. Beyond these, however, the influence of neoliberalism as ideology seems to have seeped into ordinary people's everyday consciousness, at least in the more 'developed' parts of the world.

In Singapore, for instance, displeasures against the state generally stop short of critiquing the value of meritocracy and the inevitability of competition. Singaporeans may not be happy about the state's aggressive developmental strategies, but they see 'globalisation' as inevitable forces, and the state as trying its best to manage different demands under difficult conditions *beyond its control*. As the state becomes more 'neoliberal' in orientation – pushing for 'corporatisation' of national industries; aggressively pursuing immigration of specific peoples to fulfill its labour force needs; putting in place measures that favour individual over public solutions to social goods – the 'common sense' of neoliberal logic appears to follow. How is this so?

Analysing family policies in Singapore – policies aimed at encouraging individual familial responsibility and increasing fertility – I show in this paper that there is value in looking at the productive dimensions

of neoliberal governmentality.<sup>1</sup> It is through policies that shape people's everyday rhythms and realities that neoliberal logic becomes institutionalised and naturalised. The first part of the paper describes the site of family policies in Singapore, and discusses their significance in shaping people's relationships to and sensibilities around the state. I call the set of institutionalised relationships and ethical meanings that link citizens to each other and to the state 'neoliberal morality'. The second part of the paper elaborates on the implications of this neoliberal morality on political culture, particularly citizens' capacities for checking state power. I argue that neoliberal morality both curbs the Singapore state's embrace of the destructive tendencies of neoliberalism and, on the other hand, limits citizens' capacity for constructing alternative pathways.

### The Unintended Consequences of Family Policies (What is Neoliberal Morality?)

The Singapore state's interventions in the family have gained a certain level of international notoriety. Its attempts at encouraging fertility through Romancing Singapore campaigns and 'baby bonus' schemes have provided humorous fodder for western journalists (Edidin 2004, Kurlantzick 2001). Scholars too have commented at length on its 'social engineering' attempts – its push for fertility among certain ethnoraacial and class segments of the population; its insistence that young Singaporeans are responsible for their ageing parents (Chua 1995, Heng and Devan 1995, PuruShotam 1998).

In their observations, journalists and scholars alike note the high levels of state intervention in Singaporeans' lives. We also get the sense that Singapore is a case wherein the individual is subsumed by society, where the 'community' is placed at a more sacred level. Singaporeans themselves, indeed, often point out that despite becoming a 'developed, First World' country, they are different from 'the West' in that they value family and community highly.

In these analyses, one key thing has been overlooked: although the Singapore state is highly inter-

ventionist and public discourse emphasises the importance of community, many of its actual practices are deeply embedded in neoliberal logic. Low taxes (particularly corporate taxes) and 'corporatisation' of national industries have been embraced. Public goods like education and transportation have increasingly become market products. And as I will show in this paper, family policies – for all their lauding of society before self – in fact solidify the responsibilities of individuals for their own lives, and does so in a way that undermines shared responsibility and collective action.

Although the Singapore state's form of neoliberalism has not led to a wholesale abandonment of public welfare, there are key elements that approximate what Margaret Somers, discussing the U.S. case, has referred to as *quid pro quo* state-citizen relations, wherein 'citizens are converted into quantities and qualities of human capital...their worth, value and inclusion...determined by contractual successes or failures in relationship to utility (Somers 2008:41).

What, then, is going on in this case? How do we understand this juxtaposition of what's been called a 'communitarian' case (Chua 2004) and these neoliberal tendencies? I turn now to describing some of the Singapore state's family policies, in order to illustrate that this odd combination has been achieved through some very specific institutional mechanisms.

### Family Policies and Their Effects

The family looms large in the state's imagination of what contemporary Singapore society is and ought to be. The idealised family, promoted through campaigns, policies, and everyday statements by national leaders, comes across as such: at its core, a relatively young – under fifty – heterosexual, married couple. Both man and woman are educated and formally employed. The couple should have children – three, or more, *if they can afford it*. This was the state's slogan beginning in the late 1980s, when they shifted from an antinatalist to a pronatalist position. Though no longer featured prominently in ongoing pronatalist campaigns, the phrase embodies the main message the state wants to convey: three or more children is ideal, but only for those families who are financially able.

This 'ideal' nuclear family lives harmoniously under one roof; in most cases, home is a modest but comfortable public flat purchased from the Housing & Development Board (HDB). Public housing is a major aspect of life in Singapore. It is arguably the most important public good for citizens of the country. It is through public housing that the state signifies and institutionalises most strongly its vision of the ideal family.

Singapore's public housing provision is unlike those in other countries in a number of important respects: it is relatively high quality housing; a majority rather than a minority of Singaporeans (more than 80%) live in them; and most public housing dwellers own their dwellings so that it is a form of long-term investment and a financial asset (Chua 1988). In fact, in contrast to most other cities, Singapore is unusual in having a very limited rental market. These aspects of public housing – its near-universality and social and economic significance – make it a powerful tool for the state in shaping family forms.

One of the HDB's main tools lies in setting this eligibility criterion for purchase: individuals generally can buy public housing only when they form a 'family nucleus' with other individuals. These are typically formed by two people married to each other, sometimes by a parent and an adult offspring, and less often by a divorced or widowed single parent with their minor child. While, in HDB's early years, the regulations around familial ownership seem to have been primarily an issue of ensuring that the shortage of housing supply was met quickly, in recent years, the tone taken on the regulations around family nucleus have been more explicitly 'pro family'.

The institution of public housing in Singapore is further systematised through the Central Provident Fund (CPF) system. The CPF began in 1955 as a form of retirement savings plan. A percentage of every individual's wages are placed into their CPF accounts, with matching contributions from employers. These savings are mandatory and most of the funds become available to the individual after they turn 55 years old. Unlike the pension systems in the U.S. and other European countries, individuals have their own accounts that they maintain throughout their working lives and

that only they can draw from; like personal property, the funds can be transferred to family members when they die. Over the years, various elements have been added to the CPF such that it has become a significant social security institution. CPF monies may now be invested in certain types of bonds or shares, and there are special funds set aside for medical expenses. Significantly, since 1968, people have been able to use their CPF monies for purchasing residential properties.

Indeed, most Singaporeans pay for public housing using their CPF. Homebuyers withdraw these savings to pay for down payments and whatever cost of the flat their funds can cover. The remaining amount is then paid through bank loans that most service with the CPF that regenerates in their account as long as they are employed. In addition, grants for certain categories of homebuyers are paid through the CPF and credited into individuals' accounts. The CPF is thus central to putting Singaporeans on the track to purchase flats and other types of housing. Most potential homebuyers calculate their ability to pay for housing by gauging their CPF savings. Long-term and continual employment is key to both getting to the point where one can afford housing using CPF, and necessary for paying for the flat for up to the next 30 years.

In addition to the heterosexual married couple in their HDB flat, the idealised family includes their parents. These are ageing Singaporeans – pioneers of contemporary Singapore – who, in the idealised scenario, will eventually live with the youngsters when they become too old to care for themselves. The obligation to care for them is embedded in the law: the Maintenance of Parents Act, in place since 1995, is a means for parents (age 60 and over) to pursue legal recourse should their children fail to provide for them financially. Whilst they are still healthy and fit, they play key roles as grandparents. Grandmothers, in particular, are portrayed as ideal primary caregivers for Singapore's children. To the extent that they help the working *women* who are their daughters or daughters-in-law, these women can claim what's called the Grandparent Caregiver (tax) Relief.

On the issue of care (of young and old), the state has also played a prominent role. It regulates the entry

of women (and only women), from a fixed set of neighbouring countries – the Philippines and Indonesia foremost among them – to work as live-in, full-time, and relatively low-cost domestic labour. There are no laws governing minimum wage or maximum work hours; until 2012, there were no laws mandating minimum rest days. Foreign domestic workers live in employers' homes and are fully dependent on them for food and shelter. As with grandparent caregivers, working, married mothers who employ foreign domestic workers receive concessionary rates on the 'foreign domestic worker levy'. State measures (or lack thereof) therefore create conditions for particular caregiving arrangements that are highly gendered, as well as potentially exploitative.

The above are examples of a whole arsenal of policies aimed at the familial in contemporary Singapore. Average Singaporeans come into regular contact with and often have to navigate HDB rules, CPF regulations, tax credits and reliefs, foreign domestic worker policies, and numerous 'pro family' campaigns. To understand what these negotiations look like, I conducted 60 interviews with Singaporeans from a range of ethnic backgrounds.<sup>2</sup> What I found was that, although the policies have done very little to alter demographic trends toward delayed marriage and low fertility, they have generated norms about the familial, and a sense of 'Singaporean-ness'. Significantly, this 'Singaporean-ness' embeds within it a conviction that 'the family' and 'the economy' are intertwined. Moreover, although people were not entirely happy with specific policies, they saw the state as a necessary agent, trying the best it can to manage tensions that are beyond its control. I turn now to discussing these findings.

The overwhelming presence and universality of some of the policies – housing policies in particular – compel people to constantly discuss and compare where they stand relative to each other. Family policies may not produce more weddings or babies, but they certainly generate concrete forms and meanings that give shape to 'Singaporean-ness'. The shared institutional context Singaporeans are compelled to negotiate creates a certain mandatory-ness to the topic of family policies; the process of discussing policies and

comparing notes on how to deal with state regulations generates norms about ideal practices vis-à-vis marriage, housing, romance, and caregiving arrangements. Awareness of the unusual ubiquity of the Singapore state leads, furthermore, to explicit articulations of how people are inevitably bound together by being Singaporean.

For many people, the family is at the core of their lives. Marriage, childbearing, and caring for ageing parents are practices valued highly not only by the state, but also by Singaporeans themselves. What is more intriguing and somewhat unexpected is that people also see the family as being at the core of the *nation*.

People I interviewed explained to me that although *they* would not make decisions about marriage or childbearing based on what the government says or wants, and though they certainly would not dream of having children just to qualify for Baby Bonuses or tax credits, there *are* important relationships between the family and nation building. Just as the state insists on the connection between marriage, family formation, and the good of the nation, citizens too made these links.

In their imaginations, the family – and especially the procreative function of the family – was tethered to the economy. Several of my respondents made explicit their view that Singapore's economy is at the core of its existence – past, present and future. One respondent, commenting on a scenario in which the state fails to encourage childbearing and the improvement of its work force over time, put it this way: 'the economy that provides the foundation for the nation will not be able to sustain'.

The family, the nation, and the economy are perceived as highly intertwined. More to the point, how well they connect lies at the core of Singapore's very survival and being. For my respondents, the birth dearth and ageing population is a problem for Singapore because it implies a diminishing and deteriorating work force committed to the wellbeing of the Singapore economy. Insofar as Singapore's very being as a country is tied to its strong economy, this is something to be alarmed about. It is particularly alarming when the forces shaping the trends are seen as

inexorable, global, beyond control of a small country in some fundamental ways.

For many, the Singapore government's interventions in the family may not be perfect but it is in many ways the best option given the many difficult challenges facing the country – challenges that are often beyond the boundaries of the nation-state. People empathise with the state's position, give the state the benefit of the doubt and assume that it is acting in good faith. They believe strongly that there are broader interests that affect society at large, and see the state trying to resolve these. They point to other countries as negative examples, and thereby further conclude that the Singapore government's position is best suited for Singaporeans' values. Despite their individual grumblings and misgivings – and there were many – they see the state's imperfect interventions into the family as the only solution to global problems. For my respondents, the Singapore state is a state at once powerful and limited in its capacity, misguided in some of its policies but ultimately the only agent able and willing to both spearhead economic growth while also acting as a protector of 'tradition' and 'good Asian values'.

It is important, then, to recognise that the Singapore state's embrace of neoliberalism has not been devoid of a production of moral consensus. The Singapore story is not *amoral* – instead, it is moral in a way utterly consistent with neoliberalism. The Singaporean subject, produced in part through the institutional conditions and discursive environment generated by the state, is moral in two Durkheimian (Durkheim and Halls 1984 [1893]) senses of the word: it is moral insofar as there are ties that bind people together whether or not they are conscious of it, and insofar as these ties are formed by shared values and beliefs about what are appropriate and inappropriate ways to 'do' family in Singaporean ways – a system of normative ethics. Neoliberal morality encompasses shared worldviews and practices that are powerful insofar as they are exercised repeatedly and predictably by Singaporeans as Singaporeans. What is moral, in other words, goes well beyond *individual* values, orientations or subjectivities.

Does this mean that the Singapore state is, as it

claims, communitarian – group-oriented more than individual-oriented? Not so fast. If we look closely, what is fundamental to this Singaporean morality is not the valuing of group over individual interests per se. Instead, the family as the key unit through which the government governs functions more or less as an individualized unit. People are compelled to relate to the state as individualised familial members, with interests defined narrowly in time and space. This suggests particular implications for political culture and notions/ideals around citizenship.

### Implications and Costs for Citizenship

The preceding analysis of family policies in Singapore helps answer the puzzle of how it is the destructive tendencies of neoliberalism have not been thoroughly exposed despite mounting evidence and criticisms. The answer lies in part in neoliberal logics' embeddedness in everyday lives, via policies that do not necessarily appear 'neoliberal' at first glance. And the embeddedness is both institutionalised and moralised. That is, it is both integrated into practices and habits in ways that do not necessarily require the consideration of values, *and* has taken on specific ethical trappings that render it necessary for the greater good.

Despite the communitarian packaging, Singaporeans have highly individualised relationships to the state. Although accustomed to high levels of state intervention in their private lives, they hold great value in taking care of their own (selves, children, elderly). The narrow and conservative perspective of what constitutes 'family' – so well supported by structural mechanisms that prevent the development and formation of alternative forms – limit their capacities for imagining alternatives. Part of the reason Singapore is seeing delayed and non-marriage as well as below-replacement fertility rates (Jones 2004, Jones 2007) is not for lack of desire for marriage and childbearing, but because the idealised family – dual-income, upwardly mobile, able to pay for live-in domestic workers, enrichment classes, luxury goods, flats, cars, support for the old – is becoming increasingly difficult to attain. Women, in particular, are held up as needing to both attain careers and give care to family



members. As the population ages, and as costs of living increase, people 'solve' their problems by retreating from the ideals, rather than rearticulating what these ideals ought to be.

Part of this stems from real structural barriers to collective action. As scholars have pointed out, the Singapore state has put in place laws and regulations that make it difficult to organise dissent (Chua 2004, Rodan 2004). These include tight media controls and regulations against gathering in public spaces. Besides these overtly political acts, it is my contention that the narrow definition of the familial has also set limits to people's imaginations: because the ideal of the individual, independent, self-supporting family is so strong, people turn away from collective solutions. Despite their complaints, they see 'welfare' as evil and bad for the country in the long run. In the end, the burdens of becoming ideal, middle-class families are borne by individual familial units. Family policies, though productive of certain Singaporean-ness, ultimately make it logical and 'right' for people to retreat into the family. Correspondingly, it appears illogical and indeed wrong for them to push for public solutions.

Although there is scepticism over welfare, this co-exists with a relatively strong sense, *both* among citizens and the state itself, that the state has to do what is 'right'. Singaporeans speak frequently about the state trying to do what is best, having the interests of Singapore at heart. This is an important part of their imaginings of a legitimate state. In the public discourse, the perspective of what is right or best includes ensuring that Singaporeans receive some material and symbolic protection against the perils of global competition. The social goods that Singaporeans have access to – housing and education in particular – are regularly invoked by citizens as things that must be protected from the tyranny of rising prices in a 'competitive city' and from encroachment by the increasing number of new migrants. Singapore's PAP state has consistently claimed that it is responsible not just for bringing about economic success but that it has done it in ways respectful to and drawing on tradition and culture; Singapore's development, then, is construed as *better* than other success stories precisely because it

is development that has not come at a high cultural price. In fact, the PAP government takes pains to come across as a caring state. We see from my respondents' articulations of their expectations of the state that they, in turn, hold the state accountable for achieving not just high growth and improvements in GDP, but some notion of the greater good.

This notion that there is a 'greater good' that the Singapore nation should work toward, and that the PAP government is responsible for articulating/achieving, serves as a check of sorts of the worst aspects of neoliberalism. Neoliberalism as practised in Singapore, then, manages to combine seemingly opposing logics: intense individualism and competition on the one side, and a peculiar manifestation of collective well-being on the other. In important ways, then, the case has thus far avoided some of the destructive tendencies of neoliberalism.

Nonetheless, this is not to say that the city ought to be a model for development. In particular, neoliberal morality has specific negative consequences for the development of citizenship.

Unlike in the U.S., it is impossible to articulate a critique on the Singapore case from the vantage point that neoliberalism has led to the erosion of democratic culture (Brown 2006, Somers 2008), since there was not one to begin with. What is possible, however, is to examine the political culture Singapore has against ideal notions of political culture under democratic citizenship, wherein equality between citizens is valued, and citizens have effective channels for cultivating collective grievances vis-à-vis their representative, the state.

What are the characteristics of contemporary political culture in Singapore? Neoliberal morality not only articulates a vision of appropriate state roles, but is also that which links Singaporeans together through shared realities. There are, however, important limits to the production of a sense of collectivity. Despite shared realities and common sense around issues to do with marriage, housing, child and elderly care, Singaporeans have limited avenues for understanding what their fellow Singaporeans' broader grievances are, and fewer yet for feeling like they might articulate *collective* grievances against the state. In fact, the reification of

a particular sort of family serves as a stand-in for a more public orientation toward everyday life; it prevents the formation of a political culture wherein there is greater and more overtly political orientations among citizens, and more political state-society engagement.

Although the notion of a 'greater good' is important for Singaporeans, its definition is shaped far more by the state than by citizens. To the extent that society has capacity to limit the state's neoliberalism, it is a capacity that is broad and abstract rather than narrow and concrete. The 'morality' that holds the state accountable to people is one that comes with rather thin structural pillars; in other words, because formal rights and legitimate institutional channels for dissent are circumscribed, Singaporeans are highly dependent on the state to 'do the right thing' out of its own volition. In this regard, in the dance that is state-society relations, the state is the agent making all the major moves. Social movements, and more broadly, a vibrant and independent civil society sector, have an important place in the world's history as platforms for articulating alternative visions of societies. In this regard, there is clearly a socio-political void in the Singapore case.

Neoliberal morality turns out to be, at once, what binds people together, what checks the state's pursuit of neoliberalism, but also that which sets important limits to Singaporeans' capacity to be active citizens who participate in collective action to draw out the content of the 'greater good'. Despite variations from the U.S. case, then, we find convergence in the fact that neoliberal norms about the primacy of individual (familial) interests and market logic embedded in state-society exchanges have adverse effects on democratic ideals about collective action and decision-making. In addition, while the memory of democratic times sustain a minority but important group of intellectuals and activists in the U.S. in their efforts to challenge neoliberal hegemony, no such tradition exists in the Singapore case from which to launch similar challenges. In thinking about the extent to which Singapore can be a good model, then, one needs to consider what sort of political culture qua citizenship the system is breeding.

## Epilogue: The Possibilities and Limits of Neoliberal Morality

In May 2011, the small island-city-state of Singapore saw its most exciting national elections since Independence. In the face of rising prices, employment insecurity, and a huge influx of competing immigrant workers, Singaporeans unaccustomed to collective and public protest, took to the Internet to voice their displeasure. They had much to be unhappy about: although the country had weathered the recent global economic storms well, real income for much of the population had remained stagnant. The property market had seen increases that priced many – particularly first-time buyers – out. There was a general sense that although the country was getting richer by the year, many ordinary Singaporeans were not really benefiting.

What followed was a rather unprecedented outpouring of criticism and attacks at the government of the People's Action Party, the ruling and monopoly party since 1959. At the public rallies of opposition parties and on the web, Singaporeans had the rare opportunity to witness their fellow citizens take pot shots at powerful men, and to read scathing and emphatic proclamations of the various things wrong with Singapore's public housing/education/transportation policies via Facebook Notes. The key criticisms raised: the Singapore government has pursued a growth at all costs strategy and there are indeed many costs borne by Singaporeans. Trains and roads are unable to handle the population growth that have come about with an aggressive immigration policy,<sup>3</sup> public flats have become too expensive for young couples, and there is a general feeling that 'real Singaporeans' are being edged out of jobs and positions in university.

Yet, even within these critiques, the logic of the free market and its naturalness is hard to shake off. We can read these reactions and displeasures in two ways through the lens of neoliberal morality: as I have argued, the notion of the 'greater good' is important for the state's legitimacy. It is part of what connects Singaporeans to the state. It serves as a check on the state pursuing neoliberalism indiscriminately. In the critiques, we certainly sense the feeling that the state is

under attack for not having kept its eye on this greater good.

Nonetheless, second, most critiques challenged the state's inadequate consideration of high costs of living without more principled critiques regarding inequality or welfare. And for the most part, the logic of the centrality of meritocracy, competition, and individual hard work remained largely untouched.

The mismatch people feel between the idealised family and the realities of what they can attain, as well as the increased pressures created by the large influx of immigrants, will continue to be issues that challenge the Singapore state. The May 2011 elections have undoubtedly shifted things in ways that the PAP government cannot ignore. Given what I have found regarding the embeddedness of neoliberal morality, and in light of what reforms there have been to state approaches to welfare in the past few years, it will be a great challenge to shift the core logic of market fundamentalism and individualised familial responsibility.

## Notes

<sup>1</sup> There is a massive and growing body of work that uses Michel Foucault's concept of 'governmentality' to understand contemporary (state) governance. See, for example, (Cruikshank 1999, Dean 1999, Ferguson and Gupta 2002, Greenhalgh and Winckler 2005, Gupta 2001, Inda 2005, Li 2007, Mitchell 2002, Ong 2006, Rose 1999). For a discussion of this, see Teo (2010; 2011).

<sup>2</sup> The interviews took place between 2003 and 2004. My respondents consisted of: 36 women and 24 men; 43 ethnic Chinese, 13 Malays, 3 Indians and 1 person identified as 'Other'. This breakdown of Singaporeans into Chinese, Malay, Indian, and Other reflects the official ethnographic categories recognised and (re)produced by the Singapore state. Singapore's Citizen/Permanent Resident population (3.68 million in 2007, not including about 1 million non-Residents) is made up by roughly 75% Chinese, 14% Malays, 9% Indians, and 2% Other (Singapore Department of Statistics 2007). For a more thorough discussion of methodology, see Teo (2011).

<sup>3</sup> The proportion of Non-Residents (neither citizen nor permanent resident) made up roughly 5 per cent of the total population in 1980, 10 per cent in 1990, 19 per cent in 2000, and 26 per cent in 2010. In 2007, out of 1 million Non-Residents, at least 756,000 were here on some form of employment permit, making up approximately 40 per cent of the work force of 1.9 million. See (Singapore Department of Statistics 2000a; Singapore Department of Statistics 2000b)

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