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### Singapore's Social Policy Response to Covid-19: Focusing on Jobs and Employment

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# CRC 1342 / No. 16 Covid-19 Social Policy Response Series

## Jun Jie Woo

# Singapore's Social Policy Response to Covid-19: Focusing on Jobs and Employment





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### Content

Abstract	. 3
	. 3
Singapore's Social Policy Response	. 4
Labour Market Interventions	5
Conclusion	. 7
References	. 8
Appendix 1: Social Policy Developments in Response to Covid-19 by Policy Area (Singapore, January–September 2020)	. 9
Appendix 2: Social Policy Legislation in Response to Covid- 19 (Singapore, January—September 2020)	10

### Singapore's Social Policy Response to Covid-19: Focusing on Jobs and Employment

Jun Jie Woo\*

### Abstract

As a major hub for global trade and travel, Singapore was badly affected by the Covid-19 global pandemic. However, the city-state has since managed to curb local transmission of the coronavirus and return employment levels to pre-pandemic levels. These positive outcomes are a result of Singapore's social policy response to Covid-19. In this report, I highlight the range of labour market interventions that were implemented to maintain employment and blunt the economic impacts of the pandemic. These include a Jobs Support Scheme that subsidised a significant portion of the resident wage bill for firms and employers, a Self-Employed Income Relief Scheme to support self-employed persons, and a Covid-19 Support Grant to help those who were laid off from their jobs during the Covid-19 pandemic. A range of cash pay-outs and subsidies were also provided to households and citizens while subsidies and grants were introduced to support retraining and education in the Singaporean workforce. In sum, Singapore's social policy response to Covid-19 has focused on maintaining employment and self-sufficiency among its resident population, with financial support provided to the poor and unemployed.

### 

The Covid-19 coronavirus first entered Singapore through cross-border international travel. Specifically, a 66-year-old Chinese national who had arrived in Singapore from Wuhan on 20 January 2020 was tested positive for the virus on 23 January 2020 (Yong 2020). While initial clusters of infection were centred around imported cases, especially from China, community transmission would quickly take root, with Singapore's large migrant worker population, much of which was housed in cramped badly-managed dormitories, becoming a major hotbed of infection.

The Covid-19 pandemic has since impacted Singapore severely. As of writing (8 February 2021), the number of confirmed infections in Singapore has exceeded 59,000, while its economy has contracted by 41.2% in the second quarter of 2020. Yet despite these high infection rates and deep economic contraction, Singapore's healthcare system has remained highly resilient, with bed occupancy rates (BOR) at its major public hospitals well below 95%, as of July 2020 (Ministry of Health 2020). Fatalities have also remained relatively low despite such high infection rates, with 27 Covid-19-related deaths reported thus far.

Before delving into Singapore's social policy response, it is necessary to understand its broader political and policy institutions that have driven its economic success. Despite its relatively small size (Singapore has a population of 5.4 million and a land-area of 728 km2), Singapore's GDP per capita stands among the world's highest at USD 65,233. Singapore's political institutions are largely inherited from its history of British colonial rule; these include its Westminster parliamentary system and its civil service. Policymaking and legislation are therefore carried out by the executive, legislative, and judiciary branches of government, with legislators, or 'members of

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parliament', elected by popular vote during General Elections that must be held every five years and the executive, or the 'cabinet', drawn from these popularly-elected members of parliament.

Several modifications have however since been made to Singapore's political system. This includes the introduction of a popularly-elected and non-partisan President, whose role revolves around safeguarding Singapore's national reserves and approving or vetoing the cabinet's decisions to draw from these reserves (National Library Board Singapore 2019). The President would play a crucial role in approving the drawdown of National Reserves to support Singapore's Covid- 19 policy responses. In terms of public administration, Singapore's civil service is organised into different ministries, with each ministry in charge of a specific policy functional area, such as the Ministry of Social and Family Development (MSF) for social policy.

A range of semi-autonomous 'statutory boards' have also been established to support the work of these ministries, with each statutory board operating under the oversight of a specific ministry to delivery essential public services. An example of a statutory board is the National Council of Social Services, which is situated within the MSF and serves to coordinate the work of the various Social Service Agencies that operate across Singapore. Singapore's political system and its public administration apparatus have worked together to generate extensive economic development over Singapore's short history.

This began immediately after independence in 1965, with the government deciding to develop Singapore into a leading trade hub and financial centre, and the relevant ministries and statutory boards working to implement the various economic and regulatory policies required for this developmental trajectory (Low 2006, Lim 2015, Woo 2016). As a consequence of its economic strategies and in light of its limited natural resources, the Singapore government has also placed significant emphasis on education and training, in order to develop a skilled workforce. As I will show below, this impetus towards training and employment would play a crucial role in Singapore's social policy responses to Covid-19.

### Singapore's Social Policy Response

Given Singapore's excellent healthcare system and its prior experience with the 2003 Severe Acute Respiratory Syndrome (SARS) pandemic (Haseltine 2013, Woo 2020), pandemic response measures were quickly activated (Ministry of Health 2014). Just as importantly, a slew of social policy measures was also implemented in order to mitigate and minimise the socio-economic impacts of the pandemic on various sectors of Singapore's society. Most of these measures were introduced in the form of four Covid-19-specific budgets – the Unity, Resilience, Solidarity, and Fortitude Budgets – that were successively announced in parliament over a period of three months.

Totalling close to SGD 100 billion, of which SGD 52 billion was drawn from past reserves, the four budgets were largely focused on maintaining employment, supporting businesses and providing households and individuals with a range of financial and social support.<sup>1</sup> Concerns over unemployment loomed large in the Singapore government's social policy considerations. Close to 80% of the three budgets, or SGD 72 billion, was focused on maintaining employment, ostensibly through supporting businesses and individuals.

At the heart of these labour market interventions is the Jobs Support Scheme (JSS), which subsidised a significant portion of firms' wage bills. Under the JSS, the government paid for between 25% and 75% of the first SGD 4,600 of each local employee's monthly salary from February 2020 to August 2020. This amount was subsequently reduced to between 10% to 50% from September 2020 to March 2021. I will discuss the JSS in greater depth below.

Aside from employed persons, the Singapore government also sought to support self-employed and unemployed residents. A Self-Employed Income Relief Scheme was introduced to provide self-employed individuals with three cash payments of SGD 3,000 each over the course of six months. A Covid-19 Support Grant was also implemented to provide individuals who have been laid off or furloughed from their jobs due to Covid-19 with a monthly payment of up to SGD 800 for three months.

A Workfare Special Payment was also introduced to provide older low-income workers with a cash payout of SGD 3,000. The payment was provided to individuals under the government's Workfare scheme, which provides pension top-ups to Singaporean workers from the bottom 20% income bracket. The government also

SGD 1 corresponds to USD 0.75.



sought to create more jobs, especially within the public service, through its SGUnited Traineeships programme and SGUnited Jobs Initiative that aimed to create 100,000 jobs and traineeships for jobseekers. A new public agency, the National Jobs Council, was established to oversee and implement the SGUnited initiatives by mobilising its networks and schemes to support jobseekers (Ministry of Trade and Industry 2020).

Lastly, a set of policy initiatives was introduced to encourage retraining and upskilling of workers. This included the Enhanced Training Support Package and Enhanced Absentee Payroll schemes, which provided course fee subsidies and absentee payroll funding to encourage firms to send their workers for retraining. Taken together, this range of labour market interventions were aimed at maintaining employment, retraining workers, and supporting the unemployed.

Aside from the labour market, Singapore's social policy measures also included free or subsidised treatment for Covid-19 patients, the introduction of a compulsory long-term disability insurance scheme (CareShield Life) and provisions for cash withdrawals from pension funds for long-term care (MediSave Care), with CareShield Life applicable only to citizens born after 1980.

These were on top of efforts to expand Singapore's healthcare capacity, particularly through the creation of more isolation wards and intensive care units as well as the establishment of more 'community care facilities' – public facilities such as exhibition halls and holiday chalets that were converted into makeshift quarantine and care facilities for Covid-19 patients who were clinically well or exhibiting mild symptoms.

Further support was also given to resident households, with a Care and Support Package under the Unity and Resilience budgets providing households with a range of cash pay-outs and subsidies. These include cash pay-outs of between SGD 300 and SGD 900 for citizens aged 21 and above (with pay-out levels pegged to income levels), a cash pay-out of SGD 300 for each Singaporean parent with at least one child aged 20 and below, as well as an SGD 100 pay-out for Singaporeans aged 50 and above (Ministry of Finance 2020a). A one-off cash payment was also provided to all citizens in April 2020, under the government's Solidarity Budget.

The Package also provided households living in public housing with additional vouchers to offset the Goods and Services Tax (a value-added tax) as well as rebates to the service and maintenance charges of their housing estates, and provided grocery vouchers to individuals from lower income brackets (Ministry of Finance 2020a). Self-help groups and grassroots organisations were also provided with grants totalling SGD 95 million to assist lower income and vulnerable households. Taken together, the Care and Support Package represents a significant outlay of cash and benefits to households.

Other social policy interventions that were implemented in response to the Covid-19 crisis included support for public housing and education. Specifically, owners of public apartments, or Housing Development Board (HDB) flats, were allowed to defer their mortgage payments. Mortgage loan tenures were also extended to reduce monthly mortgage payments for homeowners.

With regards to education, meal subsidies for more than 47,000 primary and secondary school students were allowed to continue over the school holidays, which coincided with the circuit breaker, with the Straits Times Pocket Money Fund and Ministry of Education co-funding the subsidies. Schools and other voluntary welfare organisations also stepped in to provide needy students with meal subsidies and access to computers, which was crucial when Singapore shifted to home-based learning during the circuit breaker.

### Labour Market Interventions

Given the disruptive impact of the Covid-19 pandemic on jobs and livelihoods, the most significant aspect of Singapore's social policy response to the pandemic is that of retaining jobs and maintaining employment. In this section, I will discuss the major policy initiatives that were implemented to maintain current employment, encourage new hiring, and support individuals whose income was affected by the pandemic. Taken together, these labour market interventions have played a crucial role in providing social policy support during the Covid-19 pandemic.

At the heart of such efforts is the Jobs Support Scheme (JSS). The JSS was first announced during the Finance Minister's 2020 Budget Speech on 18 February 2020. As part of the Unity Budget's Stabilization and Support Scheme, the JSS aimed to maintain employment by co-funding between 25% to 75% of the first SGD 4,600 of every local worker's monthly salary.

Local workers in this case referred to both Singapore citizens and permanent residents. There are three main tiers of salary co-funding. This is illustrated in Table 1 below.

- Table 1. JSS Co-Funding Tiers

	Economic Sectors	Co-Funding Amount
Tier 1	Aviation and Tourism: airlines, airport ground handlers, airport operators, qualify- ing licensed hotels, qualifying licensed travel agents, qualifying gated tourist at- tractions, cruise lines, cruise terminal operators, purpose built meeting, incentive, conference and exhibition venue operators	75% of the first SGD 4,600 of gross monthly wages per local employee
Tier 2	Food Services: Licensed food shops and food stalls	50% of the first SGD 4,600 of gross monthly wages per local employee
Tier 3	All Other Sectors	25% of the first SGD 4,600 of gross monthly wages per local employee

Source: Adapted from Singapore Budget 2020 (https://www.singaporebudget.gov.sg/budget\_2020/budget-measures/stabilisation-and-support-package)

As Table 1 shows, the highest level of salary co-funding was provided to the sectors that were expected to be worst hit by the pandemic, namely aviation and tourism. This is due to the travel restrictions that were being implemented across the world as well as Singapore's relatively high reliance on tourism as a source of revenue. Food service providers also received a relatively high level of support, given their similar reliance on tourism. In order to maintain overall employment, employers in all other sectors were provided with 25% co-funding of local employees' monthly salaries.

The co-funding amounts would be temporarily raised, with the government announcing in its Solidary Budget that JSS wage support levels for the month of April 2020 would be raised to 75% for all sectors. As before, this applied only to the first SGD 4,600 of each local worker's monthly salary.

Further enhancements would be made during the Fortitude Budget on 26 May 2020, with the JSS extended to August 2020 and firms in the built environment sector as well as aerospace maintenance, repair and operations reclassified to receive 75% wage support (raised from 50%) while firms in the retail, marine and offshore sectors were reclassified to receive 50% wage support (raised from 25%) (Ministry of Finance 2020b).

The JSS would once again be extended on 17 August 2020 to cover wages paid up to March 2021, although co-funding levels would be reduced to 10% to 50% of wages paid from September 2020 onwards, with firms from the aerospace, aviation and tourism sectors receiving 50% wage co-funding, firms in the built environment sector receiving 50% wage co-funding for the months of September and October 2020 and 30% thereafter, and firms in the arts and entertainment, food services, land transport, marine and offshore, and retail sectors receiving 30% wage co-funding (Seow 2020a). All other sectors received 10% wage co-funding. These are illustrated in Table 2 below.

Sectors	Extension of support under the JSS
Aerospace, aviation, tourism sectors	50% of the first SGD 4,600 of gross monthly wages per local employee
Built environment sector	50% of the first SGD 4,600 of gross monthly wages per local employee for two more months, 30% thereafter
Arts and entertainment, food services, land transport, marine and offshore, and retail sectors	30% of the first SGD 4,600 of gross monthly wages per local employee
Most remaining sectors	10% of the first SGD 4,600 of gross monthly wages per local employee
Sectors that are managing well, such as biomedical sciences, financial services, and ICT sectors	10% of the first SGD 4,600 of gross monthly wages per local employee, up to December 2020

#### Table 2. Extended JSS Co-Funding Tiers

Taken together, the JSS was expected to cost the government SGD 22.5 billion, much of it funded from past reserves. Past reserves are funds that have been accumulated from the surplus of previous terms of government and which can only be drawn from with approval from both the Prime Minister and the popularly-elected and non-partisan President.

Related to the JSS is the Jobs Growth Incentive, which co-pays 25% of the salaries of new local hires in the biomedical sciences, financial services, and Information and Communications Technology (ICT) sectors for a pe-



6/12

riod of one year; the salaries of new hires aged 40 and above in these sectors will be co-funded to 50% (Ministry of Finance 2020c). By co-paying the salaries of new local hires, the Jobs Growth Incentive aims to encourage firms to hire more Singaporean citizens and permanent residents.

Hence while the JSS incentivised firms to retain existing employees by co-funding their monthly salaries, the Jobs Growth Incentive sought to expand employment by co-funding the monthly salaries of new local hires. Despite these efforts, Singapore's resident unemployment rate hit a 10-year high of 3.3% on 15 June 2020 (Phua 2020). There was therefore a need to provide support for individuals who had lost their jobs or experienced a significant decline in their incomes due to the pandemic.

The Covid-19 Support Grant was therefore introduced as part of the Resilience Budget to provide such individuals with financial support. Under the Grant, individuals who were laid off or had their employment contracts terminated as a result of the Covid-19 pandemic were provided with a monthly cash grant of SGD 800 for three months.

Aside from such financial support for unemployed persons, the government also introduced a Self-Employed Person Income Relief Scheme, which provided eligible self-employed persons with cash pay-outs of SGD 1,000 per month over a period of nine months. This was in light of the growing numbers of self-employed persons in Singapore, many of whom work as private-hire drivers or freelance providers of advanced services such as computer programming, graphic design, and user experience (UX), among others.

Taken together, these labour market interventions represent a core component of Singapore's overall social policy response to the Covid-19 pandemic. More importantly, this strong focus on maintaining, and even expanding employment during the pandemic reflects the Singapore government's approach to social policy, which emphasises self-reliance and independence of individuals (through gainful employment or private support networks such as families or traditional civic associations) over state provision of welfare.

### Conclusion

In this report, I have provided an in-depth discussion of Singapore's social policy response to the Covid-19 pandemic, focusing in particular on the labour market interventions that were introduced to ensure employment and employability among Singaporean workers. These measures have ensured that a large majority of citizens were able to retain their jobs, or find new ones if they were laid off, and hence provide for themselves. As of writing, Singapore's unemployment rate remains relatively low at 3.6%, although early indications suggest that the unemployment rate is likely to fall in 2021 (Seow 2020b). A range of financial and non-financial support was also provided to citizens who are not employed or self-employed.

While the magnitude of the Covid-19 crisis did indeed prompt the Singapore government to provide its citizens with cash pay-outs, subsidies and rebates in order to tide them through the economic impacts of the pandemic, the broader focus remained centred on ensuring that citizens remained employed and were hence able to provide for themselves.

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# Appendix 1: Social Policy Developments in Response to Covid-19 by Policy Area (Singapore, January–September 2020)

	Policy Area	Pensions	Healthcare	Long-term care and disability	Labor market	Education
(1)	Have there been any sig- nificant legislative reforms in the indicated policy area during the indicated time period?	No	Yes	Yes	Yes	No
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	N/A	Yes	No	Yes	N/A
(3)	If (2) yes, has there been significant regional varia- tion in the implementation of these reforms?	N/A	No	N/A	No	N/A
(4)	Have subnational gov- ernments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	N/A	N/A	N/A	N/A	N/A
	Policy Area	Family benefits	Housing	Social assistance	Other*	
(1)	Have there been any sig- nificant legislative reforms in the indicated policy area during the indicated time period?	Yes	No	Yes	N/A	
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	Yes	N/A	Yes	N/A	
(3)	If (2) yes, has there been significant regional varia- tion in the implementation of these reforms?	No	N/A	No	N/A	
(4)	Have subnational gov- ernments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	N/A	N/A	N/A	N/A	

\* Legislative reforms in other policy areas explicitly aimed at social protection, e.g. food subsidies or tax cuts aimed at social protection.

### Appendix 2: Social Policy Legislation in Response to Covid-19 (Singapore, January–September 2020)

Note: This appendix covers all major national social policy legislation published between 1 January 2020 and 30 September 2020.

Law 1		
(1)	Number of law	13
(2)	Name of law (original language)	N.A.
(3)	Name of law (English)	Covid-19 (Temporary Measures) Act 2020
(4)	Date of first parliamentary motion	07 April 2020
(5)	Date of law's enactment	07 April 2020
(6)	Date of law's publication	07 April 2020
(7)	Is the Covid-19 pandemic explicitly men- tioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid- 19 pandemic a motivation for the initial parliamentary motion for this law?	Yes
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	This is an Act that was passed to deal with all Covid-19-related matters.
(11)	Was this law a legislative package that con- tained multiple social reform components?	Yes
(12)	If (11) yes, how many distinct social reform components did it contain?	4

Law 1	: Component 1	
(13)	Policy Area	Labor market
(14)	Brief description of reform component	Temporary relief for parties that are unable to perform contracts, such as provi- sion of services or payment.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Don't know
(17)	If fix-term, duration in months	N.A.
(18)	Note on (15)-(17)	N.A.
(19)	Change in generosity of existing benefits?	Expansion
(20)	Duration of generosity change?	Don't know
(21)	If fix-term, duration in months	N.A.
(22)	Note on (19)-(21)	N.A.
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	N.A.
(26)	Note on (23)-(25)	N.A.
(27)	Cuts of existing benefits?	No
(28)	Note on (27)	N.A.
(29)	Estimated cost of reform in 2020 (national currency)	Don't Know
(30)	Estimated cost of reform in 2021 (national currency)	Don't Know
(31)	National Currency Code (ISO 4217)	SGD 702
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	N.A.





Law 1	: Component 1	
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 1	: Component 2	
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protec- tion (e.g. food subsidies or tax cuts aimed at social protection)
(14)	Brief description of reform component	Rental relief for non-local tenants
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Don't know
(17)	If fix-term, duration in months	N.A.
(18)	Note on (15)-(17)	N.A.
(19)	Change in generosity of existing benefits?	Expansion
(20)	Duration of generosity change?	Don't know
(21)	If fix-term, duration in months	N.A.
(22)	Note on (19)-(21)	N.A.
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	N.A.
(26)	Note on (23)-(25)	N.A.
(27)	Cuts of existing benefits?	No
(28)	Note on (27)	N.A.
(29)	Estimated cost of reform in 2020 (national currency)	Don't Know
(30)	Estimated cost of reform in 2021 (national currency)	Don't Know
(31)	National Currency Code (ISO 4217)	SGD 702
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	N.A.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 1	: Component 3	
(13)	Policy Area	Labor market
(14)	Brief description of reform component	Temporary relief for financially stressed individuals, firms and other businesses.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Don't know
(17)	If fix-term, duration in months	N.A.
(18)	Note on (15)-(17)	N.A.
(19)	Change in generosity of existing benefits?	Expansion
(20)	Duration of generosity change?	Don't know
(21)	If fix-term, duration in months	N.A.
(22)	Note on (19)-(21)	N.A.
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Don't know
(25)	If fix-term, duration in months	N.A.
(26)	Note on (23)-(25)	N.A.
(27)	Cuts of existing benefits?	No
(28)	Note on (27)	N.A.
(29)	Estimated cost of reform in 2020 (national currency)	Don't Know

Law 1	Law 1: Component 3		
(30)	Estimated cost of reform in 2021 (national currency)	N.A.	
(31)	National Currency Code (ISO 4217)	SGD 702	
(32)	Source of cost estimation	Other	
(33)	Note (29)-(31)	N.A.	
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely	

Law 1	Law 1: Component 4		
(13)	Policy Area	Housing	
(14)	Brief description of reform component	Temporary measures for conduct of collective sale of property	
(15)	Change in coverage of existing benefits?	Expansion	
(16)	Duration of coverage change?	Don't know	
(17)	If fix-term, duration in months	N.A.	
(18)	Note on (15)-(17)	N.A.	
(19)	Change in generosity of existing benefits?	Expansion	
(20)	Duration of generosity change?	Don't know	
(21)	If fix-term, duration in months	N.A.	
(22)	Note on (19)-(21)	N.A.	
(23)	Introduction of new benefits?	No	
(24)	Duration of new benefits?	Don't know	
(25)	If fix-term, duration in months	N.A.	
(26)	Note on (23)-(25)	N.A.	
(27)	Cuts of existing benefits?	No	
(28)	Note on (27)	N.A.	
(29)	Estimated cost of reform in 2020 (national currency)	Don't Know	
(30)	Estimated cost of reform in 2021 (national currency)	N.A.	
(31)	National Currency Code (ISO 4217)	SGD 702	
(32)	Source of cost estimation	Other	
(33)	Note (29)-(31)	N.A.	
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely	

