

# Why does everyone think they are middle class?

Most people want the middle-class Singapore Dream: a life of security, comfort and room for upward mobility. Yet they are finding this increasingly unattainable.

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We are all familiar with the Singapore Story – the country-equivalent of a rags-to-riches story. In slightly more than one generation, Singapore rapidly moved up the ranks from being Third World to First World.

At the individual and familial level, the Singapore Story is experienced as upward social mobility, rising from poverty or low income to middle-class status.

While there is no one definition for the middle class, the most commonly used objective metrics include occupation, income and housing type, while most social science researchers look at barometers of upward social mobility to gauge the well-being of this segment of society.

Why is being upwardly mobile and doing well in material terms so important to the middle class? Because their end goal is to live a life of relative comfort and security. Yet the broad middle class is likely finding this goal more unattainable because of our volatile, uncertain, complex and ambiguous world.

Regardless, most of us in Singapore, united by this aspiration, tend to see ourselves as the middle class.

## THE PURSUIT OF THE SINGAPORE DREAM

In popular imagination, the Singapore Dream of the middle class is thought of in terms of economic success, embodied in the 1990s by the possession of five conventional material indicators of prosperity: cash, condominium apartment, car, country club membership and credit card.

More recently, the Singapore Dream is characterised as having the means to cross over from public housing to private housing, and from public transport to private transport – where owning a condominium apartment and a car remains a core aspiration.

Property remains a mainstay of these ambitions. In the 1980s, Singapore's founding prime minister Lee Kuan Yew declared that Singapore was a "middle-class society", given that some 80 per cent of Singaporeans owned the residential property they lived in.

This Singapore Dream is attainable only if the middle class continues to occupy jobs paying salaries commensurate with effort and capability, with prestigious-sounding titles from assistant vice-president to senior manager. These are the middle-class positions, which commonly include different grades of managers who serve as intermediaries between those with high socio-economic status including business owners, chief executives and corporate leaders on the one hand, and the working class who form the rank-and-file of all collars in those organisations on the other.

The other assumption inherent in this Singapore Dream is the idea that the pathway to success is a smooth and well-trodden one through a fair, accessible and porous educational system which rewards merit understood in terms of examination performance, and serves as a sorting mechanism to allocate students to different tracks in school and, in turn, different occupational trajectories in the world of work.

Those who make it to university are then rewarded and assigned "class locations" defined by the possession of credentials and authority, and well positioned to reap the fruits of that middle-class pursuit of the Singapore Dream.



In recent times, the Singapore Dream has been characterised as having the means to cross over from public housing to private housing, and from public transport to private transport. ST PHOTO: LIM YAOHUI

## THE BROADENING OF THE FINANCIAL AID CLASS

This inclination towards a broad self-definition of the middle class could also be a result of the primacy of the official technocratic narrative where the use of income and housing type as a basis for determining a person's eligibility for financial subsidies and assistance dominates local discussions.

Data from the Department of Statistics shows that 54 per cent of Singapore households live in four-room or larger public housing units, while 22 per cent live in private housing. These figures, reminiscent of those referred to by the founding prime minister, indicate that at least 76 per cent of households are in the middle class, if a four-room or larger public flat is used as a proxy for the middle class.

More than half of Singapore households are classified as middle income – a proxy for middle class. In 2022, the Ministry of Manpower reported the median gross income from work to be \$5,070, and median household income from work to be \$10,099.

It is little surprise the middle class is seen as located closer to the lower-income class than those with high socio-economic status.

In a survey on class structure and dynamics we conducted in 2011, 42 per cent of respondents identified themselves as middle class, while 50 per cent placed themselves in the working class in a four-category class structure, with these two classes sandwiched between the upper

class and the lower class.

However, when respondents were asked to locate themselves in a six-category class structure – comprising the upper class; upper-, middle-, and lower-middle class; and upper- and lower-lower class – we found that the proportion who

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identified themselves as middle class rose to 86 per cent. This suggests that while many considered themselves as working class and see this label as respectable, they readily identify as being in the lower-middle class or middle-middle class because they saw themselves as already doing better than their parents.

Still, this fusion of the middle- and lower-income segments of society has been reinforced when the middle class living in public housing are further eligible for financial support from the Singapore Budget through schemes like the Community Development Council vouchers, Cost-of-Living special payments and top-ups to MediSave and Child Development Accounts in 2023 among others, notwithstanding that the quantum may be tiered by house type or income levels for some schemes.

## THE SINGAPORE DREAM AND THE MOBILITY GAME

The journey someone in the Singapore middle class must take to make it across the Great Public-to-Private Divide and achieve the Singapore Dream usually involves following a tried-and-tested pathway.

This journey involves diligently playing what one of us has called the "Mobility Game" – an exercise premised on the foundation of an open, meritocratic system where one's social origin is not destiny, as there are ample opportunities available to whoever has the ability, motivation and stamina to propel oneself upwards to achieve

the Singapore Dream.

However, the leap from public housing to private housing, and from public transport to private transport, may seem increasingly difficult to younger Singaporeans, with soaring private home prices and certificates of entitlement.

It should not surprise us that some middle-class Singaporeans face or fear a situation of class precarity where they live a life plagued by employment and income insecurity, anxiety over the future and pessimism about whether they can maintain a middle-class lifestyle or if their children can achieve the Singapore Dream.

This is understandable given that over the past two decades, Singapore has witnessed increasingly volatile and dramatic changes wrought by the Covid-19 pandemic, escalating global tensions and high inflation rates, as well as technological changes and digital disruptions.

While a first degree or professional qualification was sufficient to place one on a middle-class trajectory of relative comfort and security during the "golden era" of the late 1970s and early 1980s, the situation is less promising these days.

Instead, what is certain is an almost Sisyphean task of playing catch-up by upskilling, upgrading and acquiring work-relevant skills and competencies in order to enjoy some sense of employment and income stability. Younger generations of Singaporeans must keep running, harder and faster than before, in order to achieve the same material definitions of success as their Baby Boomer or Gen X parents.

While the recent Budget 2023 measures could help to somewhat mitigate the effects of inflationary pressures and employment and income insecurity in the immediate future, they may not be sufficient to allay the chronic fear and anxiety among the middle class about the threat of downward mobility and, correspondingly, the prospects of facing financial inadequacy in their senior years, while their children struggle to achieve the Singapore Dream for themselves.

## A SELF-INFLICTED TORTURE

Nonetheless, chasing the middle-class life and the Singapore Dream may be a self-inflicted torture, especially since a life of relative comfort and security may be elusive in the world we inhabit today.

As mentioned by Deputy Prime Minister and Finance Minister Lawrence Wong during the debate on the President's Address in April, Singaporeans tend to converge on material definitions of success, such as the size of the pay cheque and the type of property owned. If it is indeed self-inflicted, one could opt out of playing the Mobility Game by settling for a "good enough" life.

Being contented with achieving a "good enough" life, as opposed to aspiring for the "good" life, suggests a comparison of sorts, implying that there is a "better" way to live than to be resigned to putting up with a "bad" life. Instead of thinking of our lives and their material circumstances as "good" or "good enough", perhaps we as a society should broaden our definitions of a "good" life, much as we are beginning to broaden our definitions of success beyond academic and career achievements.

Moving forward as a society, a "good" life, as advocated by Education Minister Chan Chun Sing in the 2023 debate on the President's Address, is one that is measured by how much we contribute to others and the greater good and not just material achievements. Some may see such a definition of a "good" life as unrealistic, a cop-out, or a way to avoid confronting the spectre of class immobility.

Perhaps, what is needed is to create a "good" society where self-responsibility and social solidarity are hitched together; one in which contentment and positive mental health lead to innovativeness and productivity, and where our labour is not only intrinsically rewarding, but also materially sufficient for every Singaporean to enjoy a decent quality of life. Basically, prioritising what really matters: our mental and physical health, family and friends, and community life.

Perhaps a first step to that is to avoid the fixation on whether we are middle class or not.

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