



## Everything Also I Want: Another Look at Consumer Culture in Contemporary Singapore

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Both popular and scholarly literatures often depict the wealthy city-state of Singapore as an ultra-materialistic country whose population is comprised largely of avid consumers whose favorite (if not only) pastime is shopping, particularly at high-end stores. In this paper, I use some new insights from consumer economics, as well as available empirical data, to analyze consumer behavior in Singapore closely to ground it more firmly in the structures informing the city-state's economy.

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No place on earth is as readily caricatured by Westerners as Singapore, the small, rich, Southeast Asian island-nation just off of the southern coast of peninsular Malaysia: no chewing gum; fines for not flushing toilets; caning for minor offenses; draconian penalties for drugs. Disneyland with the death penalty, as cyberpunk writer William Gibson famously put it in an article in *Wired* in 1993.<sup>1</sup>

Jokes about Singapore do not begin and end with jibes about political repression. Indeed, international media (and, for a complex set of reasons, their own government at times) regularly skewer the country's residents for their crass materialism, fixation on shopping, passionate brand consciousness, and seeming zeal to transform the entire country into one aggressively air-conditioned upscale shopping mall.<sup>2</sup>

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<sup>1</sup> William Gibson, "Disneyland with the Death Penalty," *Wired* (Sept./Oct. 1993) URL: [http://www.wired.com/wired/archive/1.04/gibson\\_pr.html](http://www.wired.com/wired/archive/1.04/gibson_pr.html). All Web pages cited in this paper were active as of 7 July 2009.

<sup>2</sup> See, for example, Ho Wing Meng, "Value Premises Underlying the Transformation of Singapore," in *The Management of Success: The Moulding of Modern Singapore*, ed. Kernial Singh Sandhu and Paul Wheatley (Boulder, Colo., 1990), 671-91; Joseph B. Tamney, *The Struggle over Singapore's Soul: Western*

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Like all—or most—caricatures, the standard view of Singapore and Singaporeans contains elements of truth. The government is extraordinarily concerned about order, and Singaporeans do “hit the malls hard.” Then prime minister Goh Chok Tong explicitly acknowledged the latter point during his National Day Rally speech in August 1996, with his blunt observation that “[l]ife for Singaporeans is not complete without shopping!”<sup>3</sup> Virtually every Singaporean refers to, and many avidly desire, the so-called Five Cs: Cash, Credit card, Country club, Car, and Condo. There is also Mr. Kiasu, the popular 1990s character created by Singaporean cartoonist Johnny Lau, whose greed, fear of losing out, and drive to keep up with the Tans (“Joneses”), is captured in the title of the first book in the Mr. Kiasu series: *Everything Also I Want*.<sup>4</sup>

These considerations notwithstanding, consumer culture and behavior in Singapore are more complex than often depicted. These topics are certainly too complex to be explained, as they often are today, via surface impressions (“[a] city of frenzied shoppers, most of them young,” as Paul Theroux has recently written) or through recourse to tired (and overly broad) postmodern clichés about “self-fashioning” individuals, avidly consuming products and services primarily, if not solely, to serve communicative and demonstrative roles.<sup>5</sup>

Drawing inspiration from some new theoretical and empirical work in consumer economics—recent work on the hedonics of taste and Jan de Vries’s 2008 book, *The Industrious Revolution: Consumer Behavior and the Household Economy, 1650 to the Present* come immediately to mind—I look more closely at consumption patterns in Singapore, rooting them more deeply or—more accurately, given that I’m talking about a densely

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*Modernization and Asian Culture* (New York, 1996), 44-46; Diane K. Mauzy and R. S. Milne, *Singapore Politics and the People’s Action Party* (London, 2002), 64; Kau Ah Kuan, Tambyah Siok Kuan, Tan Soo Jiuan, and Jung Kwon, *Understanding Singaporeans: Values, Lifestyles, Aspirations, and Consumption Behaviors* (London, 2004), 25-27, 219; Ooi Jin Bee, *Goods-Rich, Time-Poor in Singapore* (Singapore, 2006), 22-25, 62-64; Seah Chiang Nee, “A Price to Pay,” *The Star* [Malaysia], 17 Nov. 2007; “The Greed Epidemic,” 28 Nov. 2008, on blog URL: [http://www.singaporesocialactivist.blogspot.com/2008\\_11\\_01\\_archive.html](http://www.singaporesocialactivist.blogspot.com/2008_11_01_archive.html).

Also, see the section “Things You May Not Like about Singapore: Materialistic Culture” on web portal <http://www.guidemesingapore.com/>. Note that the eminent Australian political scientist J. A. C. Mackie has referred to Singapore as “the quintessence of consumerism and materialism.” Finally, note that one of Singapore’s most esteemed writers, Su-chen Christine Lim, has frequently offered harsh criticism of Singapore’s materialism in her work. See, for example, her novel *Rice Bowl* (Singapore, 1984), 144.

<sup>3</sup> Goh Chok Tong, National Day Rally Speech, reprinted in [Singapore] *Straits Times*, 18 Aug. 1996.

<sup>4</sup> S. S. James et al., *Mr. Kiasu: Everything Also I Want* (Singapore, 1990).

<sup>5</sup> Paul Theroux, *Ghost Train to the Eastern Star: On the Tracks of the Great Railway Bazaar* (New York, 2008), 320.

packed urban place—cementing them more securely in the economic, demographic, and social structures shaping life on the island state.<sup>6</sup> These include not just the consumption of “splashy” (dare I say, “fashionable”?) items by certain demographic groups, but other, less dramatic components of Singaporeans’ overall consumer expenditures and Singapore’s population as a whole. Moreover, I consider household behavior, the allocation of time, and inter-temporal consumption patterns, which cultural approaches often neglect. In so doing, I hope not only to limn a more accurate, calibrated picture of consumption patterns in Singapore, but also to help reinvigorate the economic analysis of consumer behavior, an older tradition that has been relegated to the dustbin (sale bin?) of history in recent decades by traditions privileging various and sundry cultural approaches.

Granted, it is not difficult to understand why many non-economists (and some economists) have found standard economic explanations of consumption and consumer behavior to be both unsatisfactory and unsatisfying. But for the addition of a bit of math, the economic theory of consumer behavior did not change much for the better part of a century after the rise of marginalism and neoclassical economics in the 1870s.<sup>7</sup> Neoclassical consumer theory revolved around rational individuals seeking to optimize their utility subject to budgetary and price constraints. Full stop. Tastes and preferences were considered *terrae incognitae* where economists were *personae non gratae*, families and households largely irrelevant, individual acts of consumption meaningless, context and history beside the point.

To be sure, this situation has changed considerably since the 1950s, particularly with respect to the relevance of families and households in understanding consumption patterns. However, we can still criticize economic theory of consumption and consumer behavior as being arid, overly narrow, formalistic, rigid, and somewhat unrealistic.<sup>8</sup> Recent developments in behavioral economics and neuroeconomics have met some of these criticisms, and in so doing, rendered economic theories of consumption more realistic and, thus, compelling. However, relatively few scholars from other social sciences, much less the humanities, look to economics for theoretical grounding when studying consumption and consumption patterns, in either the past or the present.<sup>9</sup> This is unfort-

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<sup>6</sup> Jan de Vries, *The Industrious Revolution: Consumer Behavior and the Household Economy, 1650 to the Present* (New York, 2008).

<sup>7</sup> See, for example, Ben Fine and Ellen Leopold, *The World of Consumption* (London, 1993), 46-54.

<sup>8</sup> For a neoclassical overview incorporating recent developments, see W. Keith Bryant and Cathleen D. Zick, *The Economic Organization of the Household*, 2d. ed. (New York, 2006). Again, see Fine and Leopold, *The World of Consumption*, 46-54.

<sup>9</sup> For example, see the essays and papers collected in Marina Bianchi, ed., *The Active Consumer: Novelty and Surprise in Consumer Choice* (London, 1998),

unate in my view, because for all its problems, the economic approach, even in neoclassical form, usefully reminds us that acts of consumption are not autonomous; cannot be divorced from economic processes; and cannot be reduced completely to markers of cultural identity, to forms of fetishism, or, à la Baudrillard, to coded systems of signs.<sup>10</sup> This is so, even (or maybe especially) in Singapore.

Singapore is one of the stranger places on earth, and its story one of the most improbable. The venerable British “creation myth” regarding Singapore, that it was “founded” in 1819 by Sir Thomas Stamford Raffles, is not exactly true. Malays lightly occupied the island/island group when Raffles arrived, and, at earlier points in history, it was well integrated into the greater Malay economic world. However, the British presence in Singapore beginning in that year fundamentally recast its history. Formerly known as Temasek and, later, as Singapora, the island/island group was at the time of Raffles’ arrival under the titular control of the Malay Sultanate of Johor. After the British succeeded in February 1819 in securing rights to establish a trading post and port there, however, the rest was history.

Over the course of the nineteenth century, Singapore, strategically located on the Straits of Malacca, developed into one of, if not the greatest, colonial ports and trade entrepôts in Southeast Asia, which status it retained and consolidated during the first four decades of the twentieth century. Occupied by the Japanese during World War II, Singapore reverted to British control with the defeat of the Axis powers; it remained a British possession until 1959, when it became an autonomous part of the British Commonwealth. In September 1963, Singapore (along with Malaya, Sarawak, and Sabah) united to form the Federation of Malaysia. However, a variety of issues (most notably, ethnic tensions and rural/urban splits) led Singapore, which was heavily Chinese and completely urban, to pull out of the federation in August 1965, declare its independence, and establish itself as the Republic of Singapore.

After a tentative start (it took Singaporeans a while to wean themselves from their imperial economic moorings, establish a working relationship with Malaysia, and plot out a viable development strategy),

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and in Arnold P. Boskins, ed., *Consumer Economics: New Research* (New York, 2008).

<sup>10</sup> Jean Baudrillard, *The Consumer Society: Myths and Structures* (London, 1998). For an interesting culturalist interpretation of consumption in Singapore, specifically, see Seet Khiam Keong, “Shopping in Singapore: Culture of Consumption and Consumption of Culture,” *Commentary* [Singapore] 16 (1999): 110-22. Note that this entire issue of *Commentary*, entitled “Materialism: Visions and Re-Visions,” is devoted to materialism and consumer culture in Asia. Also see Antonio L. Rappa, *Modernity Consumption: Theory, Politics, and the Public in Singapore and Malaysia* (London, 2002); Johan Fischer, *Proper Islamic Consumption: Shopping among the Malays in Modern Malaysia* (Copenhagen, 2008). Finally, Bryant Simon’s ongoing work on Starbucks in Singapore is extremely insightful.

the island-nation began, in the late 1960s and early 1970s, to achieve robust economic growth rates. Indeed, few places in the world can match Singapore's economic record from that period until the early twenty-first century. Singapore's ability to sustain high rates of growth (an average of about 8 percent annually from 1965 until 2005) results, in part, from geographic factors (its economically strategic location bestriding two of the world's most important trade routes); its ever-improving (and now state-of-the-art) infrastructure; success in establishing and maintaining a stable, honest, property-friendly political economy; legendary courtship and retention of foreign multinational companies; economic nimbleness; constant labor-force upgrading; and capacity to reinvent itself to fill needed niches in the international economy.<sup>11</sup>

Because of these factors, in the early twenty-first century the total population of Singapore (about 4.84 million people in 2008), living on about 639 square kilometers, was among the wealthiest in the world, particularly when ranked in terms of purchasing power parity. For example, in 2006, Singapore ranked thirtieth in the world in GDP (gross domestic product) per capita (\$30,040), rising to seventh overall, just ahead of the United States, after converting to purchasing power parity.<sup>12</sup>

One important conclusion from this thumbnail sketch of Singapore's history is that an astronomically high savings rate has underpinned and reinforced (albeit limited in some ways) its estimable economic performance since independence. Counter to expectations and standard theoretical formulations, the savings rate has hardly fallen as Singapore and Singaporeans have ascended the international economic ladder "from third world to first" (title of the second volume of the autobiography of the country's founding father, Lee Kuan Yew).<sup>13</sup> Culturalists take heed!

To be sure, during early stages of development almost every economy experiences a significant jump in its gross savings rate and rate of capital

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<sup>11</sup> On the basic contours of Singapore's history, see Constance Mary Turnbull, *A History of Modern Singapore, 1819-2005*, rev. ed. (Singapore, 2009). For an excellent analysis of Singapore's twentieth-century economic history, see W. G. Huff, *The Economic Growth of Singapore: Trade and Development in the Twentieth Century* (New York, 1994). Also, see Henri Ghesquierre, *Singapore's Success: Engineering Economic Growth* (Singapore, 2007). In 2009, Singapore is in the midst of its deepest recession since the time of independence in 1965; see *Financial Times*, 22 May 2009, p. 3.

<sup>12</sup> See *The Economist*, *Pocket World in Figures, 2009 Edition* (London, 2008), 28-29. On Singapore's 8 percent growth rate since 1965, see Andrew L. S. Goh, "Promoting Innovation in Aid of Industrial Development: The Singaporean Experience," *International Journal of Public Sector Management* 18 (2005): 216-40; Ghesquierre, *Singapore's Success*, 12-13; Speech, Lui Tuck Yew, Minister of State, Ministry of Education and Ministry of Information, Communications and the Arts, 25 July 2008, Singapore, 3 URL: <http://www.moe.gov.sg/media/speeches/2008/07/25/speech-by-radm-ns-lui-tuck-yew-17.php>.

<sup>13</sup> Lee Kuan Yew, *From Third World to First: The Singapore Story, 1965-2000: Singapore and the Asian Economic Boom* (New York, 2000).

formation. Such rates rise for a variety of reasons, most notably new investment opportunities in rapidly growing economies, underdeveloped consumer markets and cultures, and intertemporal considerations (such as the need to save for old age in societies often lacking well-developed pension schemes and social welfare nets). In the early twenty-first century, China has a gross savings rate of almost 50 percent. The spendthrift United States, during its industrial will to power in the late nineteenth century, also had impressive rates of savings. U.S. gross depreciable capital formation rates alone in the 1880s and 1890s, for example, are estimated to have averaged between 25 and 28 percent, the highest in its history, before slowly falling throughout the twentieth century as the economy matured, consumer culture developed, and as a social welfare network gradually emerged.<sup>14</sup>

The same pattern held true in Singapore when it began its modern growth surge. At the time of independence in 1965, Singapore's gross savings rate (gross savings as a percentage of GDP) was 10 percent. By 1984, it had risen to 43 percent of GDP, the highest in the world.<sup>15</sup> Since then, Singapore has continued to develop rapidly, but, surprisingly, its savings rate has not fallen. Indeed, it has risen even higher: in 2008, the nation's gross savings rate was an astounding 47 percent of GDP, only

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<sup>14</sup> The importance of gross savings and capital formation in early economic growth—an issue identified with pioneers such as Kuznets, Rostow, and Maddison—is a standard topic in every text in development economics. In the late-twentieth, early-twenty-first centuries, however, the relationship among these variables has become more complicated, particularly the direction of causation between savings/capital formation and growth, as well as the overall effects of high rates of savings/capital formation on long-term growth. On China's high rate of gross savings, see, for example, Jonathan Anderson, "Solving China's Rebalancing Puzzle," *Finance and Development: A Quarterly Magazine of the IMF* 44 (Sept. 2007). URL: <http://www.imf.org/external/pubs/ft/fandd/2007/09/anderson.htm>.

On the high rates of savings and gross depreciable capital formation in the late-nineteenth century United States, see Robert E. Gallman, "The United States Capital Stock in the Nineteenth Century," in *Long-Term Factors in American Economic Growth*, ed. Stanley L. Engerman and Robert E. Gallman, NBER Conference on Income and Wealth, Studies in Income and Wealth, Vol. 51 (Chicago, 1986), 165-206, esp. 201. On the possible pitfalls of over-saving and over-investment in Singapore specifically, see especially Alwyn Young, "A Tale of Two Cities: Factor Accumulation and Technical Change in Hong Kong and Singapore," in *NBER Macroeconomics Annual 1992*, ed. Olivier Jean Blanchard and Stanley Fischer (Cambridge, England, 1992), 13-54; Paul Krugman, "The Myth of Asia's Miracle," *Foreign Affairs* 73 (Nov./Dec. 1994): 62-78. Also see Edward K. Y. Chen, "The Total Factor Productivity Debate: Determinants of Economic Growth in East Asia," *Asian-Pacific Economic Literature* 11 (May 1997): 18-38.

<sup>15</sup> See Lim Chong Yah, "From High Growth Rates to Recession," in *The Management of Success*, ed. Kernial Singh Sandhu and Paul Wheatley (Boulder, Colo., 1990) 201-17, esp. 204.

slightly lower than that of savings giant China, whose rate has been close to 50 percent.<sup>16</sup> Thus, even after achieving “developed country” status, Singapore’s savings rate continues to look like that of a less developed country during an early phase of growth, rather than like that of a developed country, where the savings rate typically drops steadily (in the case of the United States, drastically) over time.

Some skeptics, particularly those with knowledge of social policy in Singapore, might suggest that the island-nation’s gross savings rate is high only because of the government’s compulsory comprehensive social savings plan, the Central Provident Fund (CPF), which began in 1955, before independence.<sup>17</sup> This point has merit; obviously, high savings rates are easier to attain when saving is compulsory. The compulsory CPF contribution rate for employees in Singapore has changed over time, with the mandated rate calibrated according to age and income. Over the past 30 years, however, employees in Singapore have typically contributed between 16.5 and 25 percent of their wages to CPF, which is unquestionably a lot.<sup>18</sup> If we consider disposable household income in Singapore, after subtracting taxes and mandated CPF contributions, “voluntary” household savings are still robust. Because the government does not routinely compile (or at least release) such data, estimates vary widely, from a low of about 8 percent to a high of around 30 percent.<sup>19</sup> No matter

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<sup>16</sup> On Singapore’s gross national savings rate in 2008, see Republic of Singapore, Ministry of Trade and Industry, *Economic Survey of Singapore* (Singapore, Feb. 2009), 4. On the gross national savings rate in China in 2008, see Anderson, “Solving China’s Rebalancing Problem”; Calla Wiemer, “Don’t Bet on the Renminbi,” *Far Eastern Economic Review*, July 2008. URL: <http://www.feer.com/economics.2008/july/Don't-Bet-on-the-Renmind>. “Can Singapore Spend Its Way Out of Recession?,” *The Malaysia Insider*, 14 April 2009. URL: <http://www.themalaysianinsider.com/index.php/business/23241-can-singapore-spend-its-way-out-of-recession>.

<sup>17</sup> For basic information on the Central Provident Fund, see [www.cpf.gov.sg](http://www.cpf.gov.sg). On the history of the fund, see especially: <http://mycpf.cpf.gov.sg/CPF/About-Us/HistoryofCPF.htm>; Linda Low and Aw Tar Choon, *Social Insecurity in the New Millennium: The Central Provident Fund in Singapore* (Singapore, 2004).

<sup>18</sup> On contribution rates over time, see Huff, *The Economic Growth of Singapore*, 332-36; Linda Low, “Central Provident Fund in Singapore,” Hong Kong Center for Economic Research, *Letters*, 41 (Nov. 1996). URL: <http://www.hk/hkcer/articles/v41/r1ow.htm>. Gavin Peebles and Peter Wilson, *Economic Growth and Development in Singapore: Past and Future* (Cheltenham and Northampton, 2002), 90. URL: [www.cpf.gov.sg](http://www.cpf.gov.sg). [see “Annual Reports”].

<sup>19</sup> Peebles and Wilson, *Economic Growth and Development in Singapore*, 79-95; Linda Low and T. C. Aw, “High Savings in Singapore, Not by Decree, But by Choice,” *Singapore Management Review* 18 (July 1997); Teck-Wong Soon and C. Suan Tan, “Singapore Public Policy and Economic Development,” in *Lessons from East Asia*, ed. Danny M. Leipziger (Ann Arbor, Mich., 1997), 213-75, esp. 255-56; J. F. Ermisch and W. G. Huff, “Hypergrowth in an East Asian NIC: Public Policy and Capital Accumulation in Singapore,” *World Development* 27 (1999): 21-38; Toh Mun Heng, “Savings, Capital Formation, and Economic Growth in

what method is used, Singaporeans, as a whole, are great savers.<sup>20</sup> Those who would study consumers, consumption, and consumption patterns in Singapore would do well to pay some attention to this hugely important, if little appreciated fact. In addition, this is not the only complicating consideration worthy of note.

Another consideration follows from the Singaporean savings function. Political and cultural critics of Singapore and its consumer behavior and culture often assume they need to explain the population's excessive materialism. In so doing, they go on about Singapore as a "shoppers' paradise." They sneer about the city-state becoming one big shopping mall and decry "the dry and empty lives of Singapore's shopping-obsessed citizens" and their "materialistic and soulless urban culture." Meanwhile, economists are trying to understand and explain why private consumption is so abysmally low in Singapore and determine what to do about it. Talk about cultural dissonance and disciplinary divides! Indeed, even gentle cultural takes on consumers and consumption patterns in Singapore, such as Li Lin Wee's 2007 film *Gone Shopping*, play off of tired tropes about shopaholics, retail therapy, and the like. As Aaron, one of the film's leading characters, puts it: "Singapore is one big shopping centre, all our work, leisure, culture, history, even nature are all brought together, air-conditioned and price-tagged."<sup>21</sup> For balance, maybe we also need a film set in a cubicle at the Ministry of Finance on High Street or perhaps in the vault of a branch of DBS [previously known as the Development Bank of Singapore] or its subsidiary POSBank, to capture another truth, of Singapore the city-state as one gigantic savings pool.

How does one reconcile the view of Singapore as both a big retail store and a savings storehouse? First, by problematizing consumption in

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Singapore," in *Population Change and Economic Development in East Asia: Challenges Met, Opportunities Seized*, ed. Andrew Mason (Stanford, Calif., 2001), 185-208, esp. 188-90; Low and Aw, *Social Insecurity in the New Millennium*, 386-89; Tilak Abeysinghe and Keen Meng Choy, *The Singapore Economy: An Econometric Approach* (New York, 2007), 16-30; David Reisman, "Housing and Superannuation: Social Security in Singapore," *International Journal of Social Economics* 34, No. 3 (2007): 159-87; Deloitte Financial Services, *Opportunity Knocks: Unlocking the Wealth Management Potential in Asia Pacific* (2009), 8.

<sup>20</sup> According to Tilak Abeysinghe, co-author of recent studies of the Singaporean economy, it is unlikely that the voluntary savings rate among low-income households and even "average" households is very high. Personal correspondence, 15 May 2009.

<sup>21</sup> For the quotes about Singapore, see Allan Koay, "Gone Shopping Trawls the Malls," *The Star online* [Malaysia], 12 March 2009. URL: <http://star-ecentral.com/news/story.asp?file=/2009/3/12/movies/3446300&sec=movies>.

For the quote from the film, see Jovanda Biston "Singapore's Shopping Obsession Inspires Filmmaker," 17 Aug. 2007. URL: <http://www.reuters.com/article/lifestyleMolt/idUSSIN7862120070817>.

Singapore, and keeping in mind the extraordinary savings rate and the variables that affect it. Second, by examining the total Singaporean consumption “bundle,” not just the Gucci/Pucci/Dutti/Zegna/Kenzo/LVMH elements: reducing the emphasis on students, Yuppies, and Orchard Road, and paying greater attention to other demographics, including elderly “uncles” in singlets, drinking their Tigers in *kopitiam*s (traditional “coffee shops” comprised of food and drink stalls) in the “Heartland” housing estates.

Thus, before accepting as normative yet another story about spendthrift Singaporean consumers, with their Hermès scarves and their Manolo Blahnik shoes, remember the country’s savings rate. Although the high rate is due, in part, to state compulsion via the CPF, other reasons include: rapid economic growth rates, sizable voluntary savings by “prime” workers (used as “intertemporal consumption” to supplement CPF defined-contribution payouts after retirement), demographic profile (low fertility, small families, and a relatively low proportion of population younger than 15), and patterns of income and wealth inequality.<sup>22</sup>

Whatever spending Singaporeans do as private consumers occurs after (or in addition to) a very large amount of saving. It is not surprising that private consumption in Singapore is low compared to other OECD countries, particularly as measured by the ratio between private consumption expenditure (PCE) and GDP. In 2003, for example, this ratio was 71 in the United States, 63 in the United Kingdom, 60 in Australia, 54 in South Korea, and only 43 in Singapore.<sup>23</sup> In 2007, this ratio remained above 70 in the United States. In Singapore, by 2008 the ratio fell to 38.6, a rate one would expect in an underdeveloped country.<sup>24</sup> Factors in addition to compulsory and voluntary saving include: foreign participation in the Singapore economy, possible “crowding out” of private consumption by government consumption, and government limits on credit card use. Private consumption in this nation of shopping malls is much lower as a proportion of GDP than in India and Bangladesh, close to the levels seen in China, and much lower than levels in most of the developed world.<sup>25</sup>

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<sup>22</sup> See the works cited in footnote 19. On the low level of consumer spending in Singapore, especially since the early 1990s, see Rodney King, *The Singapore Miracle: Myth and Reality*, 2d ed. (Inglewood, Australia, 2008), 204-6.

<sup>23</sup> Republic of Singapore, Ministry of Trade and Industry, “Private Consumption in Singapore: Trends and Development,” in *Economic Survey of Singapore, First Quarter, 2004* (Singapore, 2004), 45-52, esp. 46.

<sup>24</sup> See United Overseas Bank, UOB Economic-Treasury Research, “Asia: A Look at the Fiscal Measures,” in *Quarterly Global Outlook 2Q2009*, 27-30, esp. 30 URL: [http://www3.uobgroup.com/assets/pdfs/Asia-Focus2\\_2q09.pdf](http://www3.uobgroup.com/assets/pdfs/Asia-Focus2_2q09.pdf); United States Department of Commerce, Bureau of the Census, *The 2009 Statistical Abstract of the United States: The National Data Book* (Washington, D.C., 2008), URL: <http://www.census.gov/compendia/statab/tables/09s0645.pdf>.

<sup>25</sup> See the sources mentioned in footnote 19. Also see Yum K. Kwan, “The Direct Substitution Between Government and Private Consumption in East Asia,”

With respect to spending, the Singapore Department of Statistics conducts detailed household expenditure surveys about every half-decade: Eight studies were conducted between 1956/57 and 2002/03, and another in 2007/08.<sup>26</sup> Data in the 2002/03 survey give us a sense of the Singapore private consumption bundle and the categories of goods, products, and services. Housing (22.4 percent), transport and communication (21.4 percent), and food (21.3 percent) account for about 65 percent of the total consumption bundle, with education (which includes books, magazines, and computers) constituting another 7.8 percent, and health care, 5.1 percent. Of the remaining 22 percent, most (17.8 percent) fell into the “recreation and others” category, which included “a wide range of products and services like domestic services [particularly maids], recreation and entertainment, personal care and holiday tours,” as well as cigarettes. It is interesting to note that only 3.6 percent of household expenditures were accounted for by the category “clothing and footwear,” down from 4.1 percent in the previous survey (1998).<sup>27</sup>

We could use the 2002/03 survey to analyze consumption patterns in Singapore with greater precision, because it disaggregates households by income and age and offers breakdowns of broad spending categories. My goal is not to analyze Singapore consumption patterns, however, but to establish the quantitative bounds of private consumption and highlight the existence of detailed longitudinal survey data, which would dispel some of the wilder assumptions and claims made about Singaporeans’ consumer behavior.

To explain the discrepancy between economic and cultural views of consumption in Singapore, we may need a bit of “thicker” description—in a Geertzian sense—of consumption “acts” and “actors” in Singapore. Once we allow that Singaporeans are among the world’s top savers, we can position and interpret both their shopping behavior and acts of consumption in different ways. Some of the people in the malls (the first of which, the People’s Park Complex, opened in 1970) are not buying much, others are merely window-shopping, and still others are not in the malls

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National Bureau of Economic Research, NBER Working Paper Series, Working Paper 12431, Aug. 2006. URL: <http://www.nber.org/papers/w12431>.

For ratios between private consumption and GDP for many countries around the world (including India, Bangladesh, and China), see *The Economist, Pocket World in Figures, 2009 Edition*, 110-243. For background information on government restrictions on credit cards, see Republic of Singapore, Monetary Authority of Singapore, *Proposed Exemption from Maximum Credit Card Limit*, Consultation Paper, PO10-2007 (Oct. 2007), 1-3.

<sup>26</sup> Republic of Singapore, Ministry of Trade and Industry, Department of Statistics, *HES 2002/03: Report on the Household Expenditure Survey* (Singapore, 2005), iii. The ninth household expenditure survey was conducted between Oct. 2007 and Sept. 2008. URL: <http://www.singstat.gov.sg/news/news/hes14012008.pdf>.

<sup>27</sup> Republic of Singapore, Ministry of Trade and Industry, Department of Statistics, *HES 2002/03*, viii, 6-8.

primarily to buy.<sup>28</sup> Singaporean apartments are small, the malls are air-conditioned, and the country is only about 80 miles north of the equator. The Singaporean mall likely serves some of the same functions of malls in the West: as gathering places, social spaces, and even as somewhat debased Habermasian public spheres. Lucky Plaza, on glitzy Orchard Road (the Singapore analogue to Fifth Avenue, Michigan Avenue, and Rodeo Drive in the United States) is an example of a Singaporean mall serving such functions. On Sundays (most Singaporean maids' day off) the mall becomes an urban village in the Philippines, full of Filipina maids chatting and eating with friends, and flirting with Filipino men. Among the busiest stores are those selling phone cards to the Philippines and sending remittances back to one or another obscure part of the archipelago. The Golden Mile Complex on Beach Road serves some of the same functions for working-class Thais on the island.

Consumption on Orchard Road needs more scrutiny than it generally receives, particularly from "drive-by" travel writers from the West. Many of the sales on Orchard Road and environs are purchases by visitors from the West and from Malaysia, Indonesia, China, Japan, India, and so on. More than 97 percent of Singapore's citizens and permanent residents (roughly three-quarters of the total population) are from Chinese, Malay, or Indian stock; thus, it is easy for a big-spending Indonesian or Hong Konger (often referred to locally as "Honkeys") to be mistaken for a Singaporean Malay or Chinese.<sup>29</sup>

Singaporeans are often criticized for their spending, obsession with electronic gizmos and gadgetry, and fixation on the new "must-have" thing (often from the United States, Hong Kong, or Japan). No group of Singaporeans is more subject to such criticism than the young. Singaporean sociologist Chua Beng Huat, an expert on consumer culture in Asia, has noted that some young Singaporeans do spend a lot, relatively speaking, on food and clothes, on electronics, and in clubs because they are not spending on homes and cars.<sup>30</sup> Home ownership is very expensive in Singapore, and roughly 82 percent of the citizen and permanent resident population live in government flats that single people are not allowed to buy. Thus, young people generally live with their parents until

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<sup>28</sup> On the history of shopping malls in Singapore, see Peter J. Rimmer and Howard Dick, *The City in Southeast Asia: Patterns, Processes and Policy* (Singapore, 2009), 155-192.

<sup>29</sup> Republic of Singapore, Statistics Singapore, *Population in Brief 2008*, 4. URL: <http://www.singstat.gov.sg/stats/themes/people/popinbrief2008.pdf>.

On the appeal of Singapore as a shopping destination among neighbors in Southeast Asia and East Asia, see, for example, Carl A. Trocki, *Singapore: Wealth, Power and the Culture of Control* (New York, 2006), 171.

<sup>30</sup> Chua Beng Huat, *Life Is Not Complete Without Shopping: Consumer Culture in Singapore* (Singapore, 2003), 25-30 especially.

marriage.<sup>31</sup> The price of automobiles is also high because of government taxes and the need to acquire an expensive ten-year certificate of entitlement (COE), so relatively few young people own cars.<sup>32</sup> With these two consumption items largely unattainable, many young Singaporeans can afford fancy cell phones, text with impunity, buy expensive clothes, two lattes a day at one or another of Singapore's ubiquitous Starbucks franchises, afford high cover charges and expensive drinks (such as the popular "Flaming Lamborghini") at trendy clubs, and still save money.

Consumption patterns among the young in Singapore are more complex than they appear; adding social class further complicates such patterns. According to the 2002/3 household expenditure survey, for example, poorer Singaporeans spend higher proportions of their income on basic necessities (food and housing) and lower proportions on transportation and communications, clothing and footwear, education, and recreation. In that year Singaporean households with monthly incomes of less than \$1,000 (Singapore dollars) spent over 70 percent of their monthly income on food and housing, and households with monthly incomes of between \$1,000-1,499 (Singapore dollars) spent almost 64 percent of their income on food and housing; among all Singapore households less than 44 percent of monthly income went for these basic expenses.<sup>33</sup> Although this is textbook consumer economics, many writers would have us believe that all Singaporeans are spending frivolously virtually all the time.

Finally, there is the economic geography of consumption in Singapore. Just as shopping is different in New York on Fifth Avenue than it is on Fordham Road in the Bronx or Astoria in Queens, and on Michigan

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<sup>31</sup> On the estimated percentage of Singaporeans living in Housing and Development Board (HDB) flats, see Republic of Singapore, Housing and Development Board, *Fulfilling Aspirations: HDB Annual Report 2007/2008* (Singapore, 2009), 58. On eligibility requirements for HDB flats, see the HDB website. URL: <http://www.hdb.gov.sg>.

<sup>32</sup> For details on the COE, see the COE section of the website of the Singapore Land Transport Authority. URL: <http://www.lta.gov.sg/ocoe/>. For a quick sketch, see "Once You're Here: Cost of Owning a Car," Expat Singapore website. URL: <http://www.expatsingapore.com/content/view/1152>. Also see Chua, *Life Is Not Complete Without Shopping*, 25-30. As I wrote this essay, the current price of a COE (open category) was a little over \$10,000 Singapore dollars. See Singapore *Straits Times*, 21 May 2009, B6.

<sup>33</sup> Republic of Singapore, Ministry of Trade and Industry, Department of Statistics, *HES 2002/03*, Table 12B, 70-79. Note that Chua Beng Huat is one of the few "culturalists" writing on consumption patterns in Singapore who explicitly considers questions related to social class. See, for example, Chua Beng Huat, "The Attendant Consumer Society of a Developed Singapore," in *Singapore: Towards a Developed Status*, ed. Linda Low (Singapore, 1999), 210-25. For a similarly nuanced "culturalist" study on consumption patterns in neighboring Malaysia, see Fischer, *Proper Islamic Consumption: Shopping among the Malays in Modern Malaysia*.

Avenue than in Chicago's second-busiest retail district, Little Village (La Villeta) in a largely Mexican area on the city's west side, such patterns differ in Singapore. Shopping on Orchard Road is a world away from shopping in Little India, Geylang, or the housing estate at Boon Lay. "Who would have thunk it?" Unfortunately, few readers of the literature on consumption in the "shoppers' paradise" known as Singapore.

I have tried to anchor Singaporean consumer behavior to material moorings. Life on the island may not be complete without shopping, but codes and markers, symbols and signs, cannot adequately explain shopping in Singapore. Rather, we need greater interpretive recourse to economic structures, empirical data, and facts on the ground.