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Rethinking Selectivism and Selectivity by Means Test

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This article casts doubt on conventional thinking about selectivism and its narrow focus on the selective process. It is argued that selectivity is fairly neutral; even universal access to welfare is not free from the attachment of social stigma to welfare beneficiaries. The increase in benefits standards, another common strategy advocated by egalitarians, may not produce the desirable de-stigmatized effect for beneficiaries. Our status ranking conception of social relations, reflecting the operation of the success ideology, holds the key to the transfer of social stigma in the social exchange of welfare benefits. In this regard, we need to study the relation between the selective process and its ideological and institutional context, as well as the case for the conditional use of selectivity by means test.

Introduction

The study of selectivism and universalism is often reduced to the study of selective means. This seems to arise from equating selectivism to selectivity, resulting in the focus on technical issues, such as the stigmatizing and divisive social effects of different selective means. Indeed, universality and selectivity are distributive methods. When relating distributive methods to values and beliefs, universality and selectivity are turned into universalism and selectivism respectively. If they are put into models of institutional arrangements, universalism is associated with 'institutional' welfare whereas selectivism is *often* referred to as 'residual' welfare. A literature review of these sets of concepts found that few scholars argued for selectivism, selectivity and residual welfare. This may

be due to the perception that selectivity, often regarded as equivalent to means test, is 'controlling, condescending, and dehumanizing' of the recipient (Kohlert, 1989, p. 303); it is also socially divisive by creating a stigmatized class of suspected scroungers (Alcock, 1987, pp. 118–122). It is also suggested that the means test and its associated problems of social division, low take-up rates and poverty traps are unlikely to diminish in the future; and paradoxically, despite its discredited past, the means test has an expanding future (Deacon & Bradshaw, 1983: 204). However, selectivity should not be taken to be equivalent to selectivism, and a means test is only one of the methods used in the selection process.

Despite all the perceptions of serious shortcomings associated with the selective stream of welfare, there are a few attempts to recast it with a positive image. Hoshino (1969, p. 254) noticed nearly three decades ago, that selectivity by means test on university students for financial aids (loans and grants) did not appear to attract stigma to them. Selectivity, even by a means test, is not necessarily dehumanizing and socially divisive. More recently, a comparative study on income transfers for families in eight countries by Kamerman and Kahn (1987, p. 279) found that selective means by the use of an income test was not necessarily stigmatizing and socially divisive.

Another approach to recast the selectivist stream of welfare with a positive flavor is to reverse negative selection by positive selection, and then deliberately to provide the beneficiaries with additional resources. In Britain, this endeavor is called positive discrimination; whereas in the United States, it is often put under the category of reverse discrimination or affirmative action (Edwards, 1988; Miller, 1973). The concept of positive discrimination came from the Plowden Report's recommendation for allocating additional resources to 'Educational Priority Areas' to combat social deprivations in Britain (Batley, 1978; Edwards, 1988, p. 211; Smith, 1977). As acclaimed by one prominent advocate, positive discrimination is 'the only form of selectivity compatible with the idea of a welfare society because its ultimate goal is the achievement of optimal rather than minimal standards' (Pinker, 1971, p. 190).

Despite all these attempts, selectivity is still widely conceived negatively (Butler & Weatherley, 1992; Kamerman & Kahn, 1988; Kohlert, 1989). Any attempt to use a means test or income test is often categorized as 'residualisation' especially in those policy initiatives classified as privatization (Flynn, 1988; Peach & Byron, 1994). Even positive discrimination, the well-intended social policy initiative to provide better resources for the deprived, is labeled in the public discourse as discouraging self-reliance, anti-meritocracy and denying the deprived groups 'the opportunity to make it without government's patronizing help' (*The Economist*, 15 June 1996, p. 36). It seems that the modification of the selective means or the gradation of benefits standards may not be the right answer to combat stigmatization of the poor and disadvantaged groups.

The negative conception of the selective stream of welfare may be due to the historical heritage embodied in the Poor Laws (Batley, 1978; Kohlert, 1989), and its association with the use of a means test in granting benefits to the poor (for example, see Deacon & Bradshaw, 1983; Kamerman & Kahn, 1987, p. 277; Mishra, 1977; Titmuss, 1968, 1974; Wilensky & Lebeaux, 1965). Despite its negative connotations in mainstream social policy analysis, the selective approach of welfare, residual welfare in particular, has not disappeared. On the contrary, it is gaining greater usage by Western governments. For instance, a means tested element is incorporated into the social security system in Britain by the justification of targeting benefits to those in greatest need (George & Miller, 1994, p. 30). The government reaction in the West could be seen as a response to some contextual changes of post-war Western welfare capitalism. First, it is the relative decline of economic competitiveness due to an increasingly globalised economy, thus, funds from the economy and taxes for public welfare are regarded as less economically and politically viable. Second, social class diversification due to the post-Fordist production pattern weakens support for universal welfare (George & Miller, 1994; Mishra, 1990; Murray, 1989, p. 46). In the East, without the post-war welfare state consensus and the developing nature of the economy, governments and the public alike, both seem to be more concerned about focusing public welfare on those

who are in greatest need. In this respect, the selectivist approach to welfare is apparently more welcome, East and West, than the universal one, primarily on the assumption that it is more cost efficient than the universal approach.

In other words, if the selective approach to welfare is here to stay and seems to be widely used despite its 'discredited past', a critical examination of it is necessary and valuable. On this understanding, this paper examines the arguments for selectivism, on both normative and utilitarian grounds; then, it critically examines selectivism in the objective to identify the source of its negative conception. The use of selectivism as the focus of analysis represents the core argument of this paper: the negative conception of selectivity and selective welfare (e.g. the residual approach and the means test) is related more to our ideological construction than to benefits standard and selective means. The focus of the selectivity study on the selective process seems to be too narrow.

Examining the Normative Arguments for Selectivism

A strong normative argument for selectivism derives from the Aristotelian notion of social justice (Edwards, 1987; Spicker, 1985, p. 6): the needs principle in distributing social resources and burden because people have different needs; it is socially just to treat alike as alike, unlike as different. Therefore, equal treatment can be socially unjust. This is very similar to the Rawlsian principle of justice which also embraces unequal treatment on the basis of the different conditions people have (Rawls, 1971, pp. 60–65). Rawls is concerned with injustice caused by the basic structure of society (Iatridis, 1994, p. 67). If social and economic inequalities are not to be arranged so that they are both reasonably expected to everyone's advantages or disadvantages, positive action for the needy or the disadvantaged is required for corrective justice. This structural approach to justice suggests that fair opportunities are not sufficient and the unfair distribution of fundamental rights and duties as caused by institutional arrangements have to be altered or even abolished. In other words, selectivity has an essential role to play in redistributing rights and duties for corrective justice.

The other normative argument for selectivism is derived from particularism, which can be categorized as a conservative approach. Particularism assumes that values and norms must be context-specific (Spicker, 1994, p. 7). They are evolved from specific social relations, networks and traditions. In other words, there can be inconsistent rules arisen from diversity in social context. Thus, selection on the basis of particularism shares the similar ideological root with the European idea of 'solidarity' (Spicker, 1991, p. 17), a communitarian ideology. 'Solidarity' as mutualism denotes the mutual obligations of those in the social network (Spicker, 1992). Belonging to the network is the prerequisite for benefits and mutual obligations, and these are exclusive to non-members. In this light, particularism suggests the notion that 'rights and obligations are not general, but dependent on specific links between people in different social contexts' (Spicker, 1994, p. 13). Apparently, inconsistent rules may result in discrimination against some based on selectivity.

The specificity of rights and responsibilities in relation to social context implies that social rights are conditional. This is in contrast with the notion that social rights are universal and intrinsic to the person who makes the claims (Drover and Kerans, 1993, p. 3). Apparently, the context-specific justification for selectivism would become problematic if it turns out to discriminate non-members or members of the community who are under-achievers or non-performers of certain community defined obligations. Separatism and racism are examples of the moral weakness of this approach (Spicker, 1994, p. 13). Apparently, a community with context-specific rights and obligations may be a system with notorious restrictions on freedom (Gunsteren, 1994, p. 42). Nevertheless, communities with political democracy are less restrictive on personal freedom because of the guarantees by civil rights, and the state acts as the protector of individuals' basic rights. The state can arbitrate and coerce lower level collectivities to comply with a number of basic guarantees for all. With all these state protections, individuals can have the freedom to join or leave a community at their will. In sum, it becomes clear that selectivism can be morally justified on the normative principle of corrective justice; however, its potentially discriminatory practice against non-members and under-achieving members has to be taken into account.

Examining the Utilitarian Arguments for Selectivism

The objection to selectivism primarily arises from the use of particular selective means, e.g. means test or income test, for distributing social services and benefits to beneficiaries. This is particular about the residual model of welfare, which relies primarily on the market and the family for the fulfillment of human needs, and the state comes into help only if these social institutions fail. In this welfare model, the means test is primarily used to differentiate the deserving poor from the undeserving ones. Indeed, its problems are the negative effects residual welfare is assumed to impose upon the beneficiaries (Batley, 1978, p. 311; Deacon & Bradshaw, 1983; Mishra, 1987). First, it offers the lowest possible minimum standards to recipients in order to discourage them from dependence on the dole. Secondly, recipients are down graded or humiliated by the means testing process. As suggested by Pinker (1968), this is the exclusive approach to selectivity with the objective of deterring potential applicants by attaching social stigma or even causing hardship on recipients. These objections to residualism are premised on the egalitarian principle, that welfare beneficiaries should also be fairly treated despite their lack of ability compared with the others in the market system. To correct these inequalitarian wrongs, another selective approach by the name of positive discrimination is called upon to redress the imbalance of treatments, opportunities and social resources between the disadvantaged groups and those of the larger society.

Because of the claimed objectives for social equality, positive discrimination as a selective approach gains wider acceptance. It is about the use of state intervention for enhancing social equality. According to Pinker (1971), this is an inclusive selectivity. For its protagonists, it can be a form of identifying recipients with 'a process of diagnosis and selection free from stigmatization' (Titmuss, 1968, p. 134). More important, positive discrimination aims at 'the achievement of optimal rather than minimal standards' (Pinker, 1971, p. 190). The assumption of positive discrimination as a non-stigmatizing selective process is the non-specificity of both beneficiaries and benefits (Edwards, 1987, p. 27). The achievement of this relies upon benefits and beneficiaries as exclusively communal or collective in nature. It is assumed that, on the one hand, by

giving benefits to a group based on some proxy of disadvantages or vulnerabilities as the criteria of selection, the stigmatized effect of means test on *individual* beneficiaries can be avoided. Thus, the issue of disincentive to take-up is likely to disappear. On the other hand, benefits that are collectively consumed can increase public acceptance (Edwards, 1987, pp. 26–27). This suggests that the social division, or dualism, between the stigmatized groups and the others of the larger society may vanish.

In this light, positive discrimination, as a selective approach, aims at avoiding social stigma and, at the same time, transferring additional resources to beneficiaries of the identified disadvantaged groups. However, positive discrimination intending as a non-stigmatizing selective approach has its problems. It does not have an objective method of measuring the disadvantaged status. It is because not all members of a group are needy; and the extent of the concentration of disadvantages or vulnerabilities to justify positive discrimination status is nevertheless arbitrary (Edwards, 1988). Apart from the measurement difficulties of the collective selective means, its primary objective as a non-stigmatized selective approach is also doubted. In the eyes of the majority, the groups may still be perceived as of lower status; even the groups may perceive themselves the same way (Edwards, 1988). Furthermore, it is also accused as anti-meritocracy, that is the lowering of performance standards (Miller, 1973).

Although positive discrimination is presented as a non-stigmatizing selectivity, it has not totally avoided the negative image imposed on selective means such as the means test and income test. This suggests that the efforts of affirmative action by allocating additional resources are not the effective solution to the problems of stigmatization and social divisiveness.

Selectivism and Stigmatization

In the above section, we briefly examined the normative and utilitarian arguments for selectivism. In residual welfare, it is the market-dominated system that predominantly dictates the labeling of welfare beneficiaries with a social stigma. Apparently, it is the reliance on the state as an indication of failure—the inability to compete—that is stigmatizing. The stratification of people according to market ability is the prime source of stigmatization. Even in

positive discrimination, the beneficiaries as a social group are not perceived in isolation of the institutional context they are located: they are regarded as less equal in market ability than the rest who depend on their own efforts and without additional resources transferred from the state. Ironically, the transfer of additional resources serves to reinforce the perception of the beneficiaries as less adequate, or equal, than the 'normal' category of people who do not require the 'patronizing help' of the state.

However, not all transfers by the state are perceived as embodying the attribute of dependence or the inability to compete in the economic market. For example, tax expenditures on the whole are not perceived negatively; thus, the beneficiaries are not stigmatized. Two reasons seem to account for the explanation of the non-stigmatizing nature of tax expenditures. First, they are primarily a hidden form of benefits; therefore, the beneficiaries are also hidden from public scrutiny despite there are enormous benefits involved in the transfer. For example, one estimate puts tax expenditures up to 14 per cent of Gross Domestic Product in Denmark (1989), 9 per cent and 6 per cent in the United Kingdom (1990) and in the United States (1990) respectively (Kvist & Sinfield, 1996). Second, many of them are related to employment status (e.g. tax-deductible unemployment benefits, tax free or deductive contributions to pension and health insurances); hence, their clear association with the concepts of contribution and ability to compete in the economic market is also non-stigmatizing for the beneficiaries. The above brief analysis of how and why beneficiaries are stigmatized or not stigmatized reveals the argument that status ranking according to competence seems to hold the key to our understanding of the attachment of social stigma on welfare beneficiaries in society. In this regard, we have to examine the part played by status in selectivism.

In residualism, stigma is attached to beneficiaries to discourage them from welfare dependence. Competence or ability primarily determines status ranking in the market system. Employment status is indicative. The non-employed such as the retired and housewives are generally regarded as less socially prestigious than the employed. In other words, their relation to the market system judges them. In the same light, if welfare beneficiaries can possess the quality of competence and ability,

they may not be stigmatized. Hoshino's (1969) observation on financial aid to low-income university students is a case in point. The means tested or income tested financial aid to university students may not produce social stigma because the beneficiaries also possess status-enhancing factors. Nevertheless, it does not mean that the means tested selection method is not stigmatizing. Students and their parents may feel stigmatized by the application process. However, this is unlike welfare benefits such as social assistance, which also transfer to beneficiaries a social status with the perceived quality of dependence on the state for basic living even after the selection process. In contrast, the selective process for applying loans and grants does not alter the status of a university student. The focus on the one-off selective process seems to be too narrow for the explanation of stigmatization.

The other way to avoid social stigma is by universal provision. Universal welfare assumes individuals within the community do not have the boundary (such as means test or income test) to get across for the accessibility of benefits. In this regard, the factor of population wide coverage, because of its equalizing effect, is helpful in diluting an image of inferior status: the more people in the community as beneficiaries, the more widespread the recipient status. In other words, stigma, in this context, is a result of the classification of people into hierarchical categories. This is definitely related to the use of selective means. In universalism, the accessibility to benefits is based on unconditional social rights; then, it is not necessary for any selective means, e.g. means test or income test, to differentiate the beneficiaries from the others within the same group of people. Even if selective means are used, the negative effects can be neutralized if a large section of the population can be included. Kamerman and Kahn's (1987) finding of the non-stigmatizing income transfer for families with vulnerabilities is a case in point. Singapore's public home ownership scheme is also illustrative: it is means tested, but except for a few high income groups, the large majority of the population are eligible for the purchase of the government built but subsidized properties.¹ Definitely, the coverage of the benefits is helpful in diluting or even eliminating social stigma attached to beneficiaries of public welfare. Once again, it is worthy to notice

that, the means tested selective process is not a sufficient condition for the transfer of social stigma to beneficiaries.

Nevertheless, a wide coverage is no guarantee of a stigma-free status for beneficiaries. It is because stigmatization also has another theoretical explanation. Indeed, it can also be regarded as reflecting the perception that the transfer of benefits is unilateral, that the beneficiaries do not have the corresponding obligation or ability to exchange (Pinker, 1971, p. 136; Plant, Lesser & Taylor-Gooby, 1980, pp. 22–24). Charities and social assistance benefits are examples of unilateral transfer: recipients are perceived as lacking the ability to reciprocate. In contrast, social stigma is generally not attached to bilateral exchanges in market transactions. For example, despite state subsidies for home ownership, beneficiaries of this kind are not perceived as lacking the ability to reciprocate in this social exchange in properties. In this regard, the perception that the possession of certain personal attributes, e.g. the inability to compete or the inability to pay, by the beneficiaries seems to constitute the basis of the hierarchical categorization of social status.

On this basis, even if welfare benefits are claimed as an unconditional social right, social stigma can still be attached to beneficiaries (Jones, 1980, pp. 140–142). Social stigma that has arisen from attributes related to welfare benefits can be diluted because the transfer can enhance their benefits standard. Poor housing, poor health, low income are examples of this range of attributes extrinsic to the beneficiaries. However, uplifting of housing, health and income benefits may not be totally helpful for the beneficiaries if they possess some personal characteristics, which are perceived as socially inferior. Take people with physical impairment for example; the attribute of disability is still stigmatizing. Similarly, the social stigma arisen from the perception of the lack of will power of the unemployed cannot be eliminated by generous benefits. In this regard, it is important to identify the kinds of attributes that contribute to the perception of social stigma. Some disadvantaged groups are perceived as less equal or less favorable as others (Jones, 1980: 140) because they are regarded as possessing some intrinsic attributes. The equalization of welfare benefits by the process of universality may not be able to eradicate social stigma attached to those attributes associated with the perception of

inferior personal qualities. Equally clearly, the increase in benefits standard may not be helpful. This does not mean that the standard of benefits is not important, it is important to improve the material and social conditions of the beneficiaries, but it is not relevant to their stigmatizing attributes.

It can be generalized that there are two types of attributes contributing to the stigmatization of beneficiaries as the possessors of inferior status. The first type is extrinsic attributes of beneficiaries such as income, health and education; they are primarily selectivity-related welfare benefits that can be redistributed by state action. People in poverty can be provided with better conditions in housing, health care, education and income; and their improved material and social conditions are very likely helpful for the lowering of their social stigma. However, the transfer of social services and benefits are not necessarily effective to eradicate social stigma attached to beneficiaries, if they are perceived as people without the ability to reciprocate (failure in the economic market) or with personal characteristics perceived as inferior (deficient natural endowment). The finding that social stigma is affected by the degree of beneficiaries' dependence on the benefits (Stuart, 1975) is a case in point. This means that, even beneficiaries are provided with adequate provisions for meeting all their social needs, social stigma is still attached to them. In other words, the value of self-reliance, underpinned by the social exchange thesis, plays an important role in stigmatization. This seems to suggest that social stigma is socially and ideologically constructed.

It is clear that intrinsic attributes of beneficiaries such as disability—either in the market system or with natural deficiency, are not necessarily directly related to the selective process. For instance, the degree of disability is a selective means for disability allowance; however, the beneficiaries seem to have already carried with them the social stigma *before* they come into the selective process. The selective process is apparently neutral to stigmatization: even it is non-discretionary and non-humiliating, the social stigma attached to beneficiaries does not go away. In this regard, redistribution of tangible social services and benefits are not effective to lower social stigma attached to beneficiaries who are perceived as with inferior personal characteristics.

The explanation of stigmatization as constituted from two different sources helps to encompass the value dimension in the analysis of this area. Take the example of unemployed benefits for illustration. If the unemployed have demonstrated their efforts to find jobs or taken up re-training programs, they are more likely to be perceived as the deserving beneficiaries despite the discretionary selective process. This illustrates that stigmatization is related to the perception of the personal attributes of beneficiaries, either held by the general public or conveyed to the stigmatized by the media or the government. Ability, attitude and behavior and the like are intrinsic attributes to define people into hierarchical categories by the extent of their possession of attributes. The hierarchical ordering according to these attributes reflects the value for ability, achievement, productivity and self-discipline. These are essential for the constitution of the 'success' ideology: 'individual success results from ability plus hard work and is a sign of virtue; failure results from laziness, incompetence, and is a mark of vice' (Coughlin, 1980, p. 16). In other words, this ideology personalizes individual success or failure; the social and economic preconditions for success or failure are not taken into consideration. People are not valued for being themselves; they are valued for what they achieve, and for how they behave in the process for attaining success or failure. This clearly illustrates that social stigma is affected by the success ideology. The hierarchical conception towards ability, attitude and behavior in relation to the selective stream of welfare is an area that requires more attention in social policy analysis.

Conclusion: Ideological and Institutional Context for Selectivity and the Conditional Use of Means Test

This paper started with a brief review of the mainstream social policy analysis on selectivism and identified its narrow focus on the negative social effects of the selective means, particularly by the use of means test and income test. Indeed, selectivism *can* be justified on normative and utilitarian grounds. Corrective justice and the linking of rights to obligations in the communitarian stream of welfare were presented to support selectivism as a defensible ideology for the organization of welfare. The examination of the utilitarian arguments for selectivism illustrated that,

selectivity, in the case of positive discrimination, could be used to select and transfer additional resources to the disadvantaged groups. When we constructed selectivism, it became clear that selectivity is not the only source of social stigma on welfare beneficiaries. Indeed, selectivity can be neutral. Status ranking is the key to our understanding how and why social stigma is transferred. In addition, the level of benefits is not necessarily related to social stigma. It is because the transfer by social policy is about resources for improving material and social conditions. It is not about any increase in capabilities of beneficiaries that can enhance their status ranking to that of the others who can be self-reliant, or able to engage in bilateral exchange in the economic system. We also identified two types of stigmatizing attributes: intrinsic and extrinsic ones. We found that intrinsic attributes are not related to the selective process. Beneficiaries are already stigmatized before they come to the selective process. This means that the use of 'universal access', coupled with differential fee-charging or taxing the benefits (Jacobs, 1993, pp. 202–206) cannot be totally successful in avoiding stigma derived from intrinsic attributes of beneficiaries.

In this light, the study of the selectivist stream of welfare by focusing on the selective process is apparently too narrow. We need to encompass the value dimension in the explanation of social stigma attached to welfare beneficiaries. It seems that 'success ideology' is the source responsible for the constitution of our status ranking conception of social relations. Success ideology stands for the virtue of hard work and ability, which is widely appreciated, even by egalitarians. Indeed, the acceptance of success ideology is widespread across countries with different types of welfare systems. Public attitude surveys found that people tend to rank personal characteristics such as hard work, ambition, natural ability and education as the important factors for 'getting ahead'; and the difference among countries does not occur along the pattern of political and economic system (Smith, 1989: 68). In this regard, we need not to polarize success and equality. People in social democratic welfare states, despite their willingness to pay heavier taxes as collective responsibility of their fellow citizens for establishing the institution of the welfare state, do not disregard personal efforts for success and achievement. In

communist societies, equality is greatly emphasized and success value plays a minor role; whilst in liberal and residual welfare states, success is the core value and equality is seen primarily as equal opportunity. In other words, equality (despite its many versions) and success values co-exist in the same structures of ideology and welfare institution; and they are in a pattern that is complementary to each other. The opposition by egalitarians towards success ideology is about the unequal material and social preconditions across sections of the population as the institutional base for success. This infers that we need to relate success to the institutional context of a society. This means that a means test will have very different meanings and social effects in a social democratic welfare state like Sweden from that of a liberal welfare state such as the United States because of their different ideological and institutional context. The social policy implication of the precondition to success seems to be the establishment of a universal base of welfare provision. It has been generally accepted that social policy in welfare states is underpinned by a 'mixed ideology of welfare' rather than either universalism or selectivism. The welfare state embraces a universal guarantee of social protection against illness, disability and loss of income; but it also uses contribution, means test, income test, and other social criteria to distribute social welfare. Apparently, even the most social democratic welfare state, Sweden, has work tested and means tested benefits. In other words, the operation of welfare states according to the 'mixed ideology of welfare' reminds us that welfare states are more pluralist than universalist or residualist (Pinker, 1992). The major difference among welfare states is the different ideological and institutional context, on top of it, selectivity is being used. In other words, an important precondition for a less-stigmatized selective approach for the 'mixed ideology of welfare' is one with a universal base of welfare provision.

However, it is clear that either advanced or newly industrial countries have to place great emphasis on the need to maintain economic competitiveness in an increasingly globalized economy. This means that conception of the fiscal base and corresponding political support for the use of universal social services has become pessimistic; thus, would there be any acceptable ground for the conditional use of selective means such as a means test?

In the following, two social policy measures inferred from the discussion in this paper are proposed. First, it was suggested that the selective process, even individual based selectivity such as a means test, is not necessarily stigmatizing; therefore, there is a case to streamline the application procedure to make sure that it is non-discretionary and non-humiliating as far as possible. For example, transfer of benefits can be arranged by bank auto-payment, a procedure more convenient to beneficiaries and free from social stigma than the one requiring them to queue up before the social security office. Moreover, beneficiaries should be given more power, such as hotline and review authority for them to redress grievances in case they are mistreated in the application process. Second, as argued in this paper, students getting loans and grants and public housing tenants in Singapore in general do not have the social stigma despite the means tested selective process. This implies that we can separate the selective process from the social status of beneficiaries. It was also argued that it is often the intrinsic attributes of beneficiaries and not the extrinsic ones such as income, health care and other welfare benefits that are stigmatizing. Hence, we should focus our attention to whether the benefits being transferred would affect social status of beneficiaries after the transfer. In other words, the concern of social policy is not simply on the selective process where the negative conception of means test derived, but also on the policy outcome, which affects beneficiaries much longer in terms of time span. This seems to be an area much neglected in the study of social policy.

To conclude, we need to expand our attention in social policy study of the selective stream of welfare from simply the selective process. The ideological and institutional context makes a difference to the effect of selectivity. Stigmatization primarily reflects our conception of social relations. If stigmatization results not simply from the selective process, there is the case to extend our study beyond the immediate process of the selective means. This paper is not to propose a comprehensive re-appraisal of social policy and welfare system, but it intends to cast a doubt on conventional thinking about selectivism, selectivity by means test in particular, of its narrow focus on the selective process. There is the need for a more thoroughgoing review of the relation between

the selective process and its ideological and institutional context, as well as the possibility of any conditional use of means tests in a socioeconomic environment that is not optimistic to the universal approach of welfare.

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Notes

1. When the author visited Singapore in 1993, the median household income there was one thousand Singapore dollars, but I was told that the top household income ceiling for the government's home ownership scheme was set at seven thousand dollars. This meant that nine out of ten Singaporeans were eligible for government built properties.

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