

SECTION A (Source-Based Case Study)

Question 1 is **compulsory** for all candidates

1 Exploring Citizenship and Governance

Study the Background Information and the sources carefully, and then answer all the questions.

You may use any of the sources to help you answer the questions, in addition to those sources which you are told to use. In answering the questions, you should use your knowledge of the issue to help you interpret and evaluate the sources.

a) Study Source A.

Why did the cartoonist draw this? Explain your answer, using details of the cartoon. [5]

b) Study Sources B and C.

How similar are these two sources? Explain your answer. [7]

c) Study Source D

Are you surprised by Source D? Explain your answer. [6]

d) Study Source E

How useful as evidence is Source E in reflecting Singaporeans' attitude towards the CPF? Explain your answer. [7]

e) "The CPF policy is not benefitting Singaporeans."

Using sources in this case study, explain how far you would agree with this statement. [10]

How far do Singaporeans support the Central Provident Fund?

BACKGROUND INFORMATION

Read this carefully. It may help you answer some of the questions.

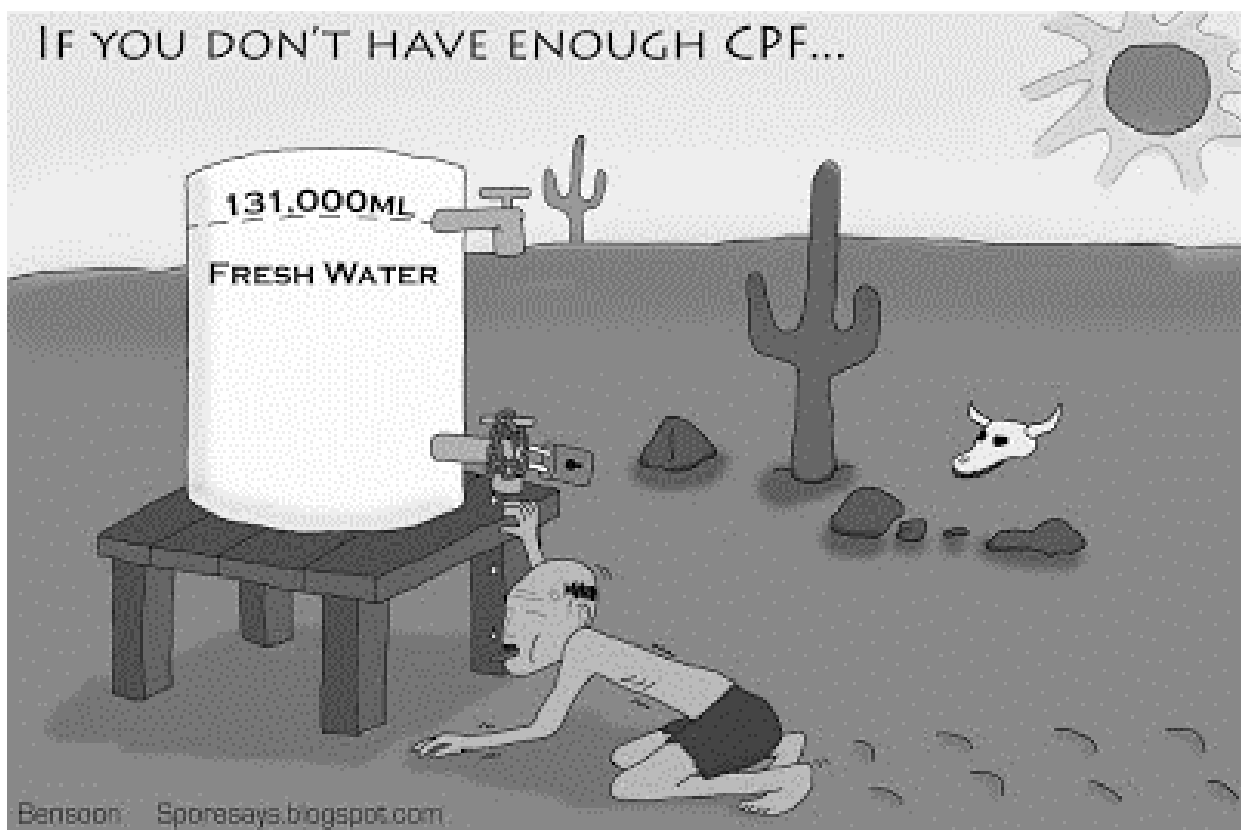
The Central Provident Fund (CPF) is a compulsory comprehensive savings plan for working Singaporeans and permanent residents primarily to fund their retirement, healthcare, and housing needs. As at 2018, employers contribute 17% of the employee's pay to the CPF account while employees contribute 20% of their pay into the CPF account.

Although hailed as a good plan by many overseas observers as CPF guarantees Singaporeans a secure retirement fund to be paid out every month, it has also received many criticisms as Singaporeans are not allowed to withdraw the full amount at the age of 55.

Read the sources to determine if Singaporeans support the CPF.

Source A

A cartoon about CPF found in a blog.



Source B

An article adapted from a website that is critical of the government.

PAP manipulated the CPF which is a retirement saving by mixing it up with housing financing, apart from other usages. Only 11% of a person's salary is kept as fixed savings for retirement, including Medisave for healthcare. People cannot withdraw their CPF money at the age of 55 to put it to other uses.

Thus, it is not surprising at all that most Singaporeans will not be able to afford a comfortable retirement just depending on the CPF savings.

Source C

An interview with a financial consultant, published in The Straits Times.

One reason could be that people tend to view the CPF system in fragments rather than as a whole retirement savings plan. Looking at it in parts, people see that they put their money in when they are young, and when they want to take it all out at 55 they are unable to, and at 65 they try again and can withdraw only a portion.

In 'CPF Life', money is in the Retirement Account. Retirees are allowed to withdraw their monthly allowances from this account. "So if people see that connection, it's the best retirement plan you can find, really," said Christopher Tan, a financial consultant.

Source D

Article published in The Straits Times.

Despite a drizzle and the afternoon sun, a 2000-strong crowd gathered at Hong Lim Park for a protest against the Central Provident Fund (CPF) system on Saturday afternoon.

Taking place amid the continuing public debate about the retirement savings plan, the nine speakers at the "Return Our CPF" protest mainly criticized three areas: what they perceived as the inflexibility and changing rules of the compulsory savings scheme, the low rate of interests people get back on CPF savings and the lack of transparency in how CPF monies are used.

Source E

A Singaporean reader's response to the CPF policy in Singapore published on a pro-government website.

I contribute to Mandatory Provident Fund (Hong Kong equivalent of CPF) and the locals all wish that they have CPF instead. The employer contribution is 5% in Hong Kong instead 17% in Singapore. You cannot use your Ordinary Account to buy houses, thus a lot of people in Hong Kong rent houses instead of buying them. There is no Medisave in Hong Kong – I used my Medisave for a major surgery a few years back and I am glad of its existence. Unlike CPF where you will get back your money, MPF suffered heavy losses in the stock market and my colleagues got back less than half of their contribution.

Copyright Acknowledgements

Source A: <http://sporesays.blogspot.com/2011/06/minimum-sum-in-cpf.html>
Source B: <https://www.theonlinecitizen.com/2018/05/24/not-surprising-that-most-singaporeans-will-not-be-able-to-afford-a-comfortable-retirement-with-just-cpf-savings/>
Source C: <https://www.straitstimes.com/singapore/singaporeans-dont-realise-what-a-gooddeal-the-cpf-is>
Source D: <https://www.straitstimes.com/singapore/speakers-at-cpf-protest-call-for-flexibility-better-returns-greater-transparency-for-cpf>
Source E: <http://www.fivestarsandamoon.com/2016/09/cpf-really-good-deal/>

SECTION B (structured- Response Questions)

Question 2 is **compulsory** for all candidates

2. Living in a Diverse Society

Study the extracts carefully, and then answer the questions.

Extract 1

Residents at a Yishun Housing Board flat said they are at their wits' end after being harassed by a neighbour for over a year, with one family going as far as to build a "wall" barbed with cactus plants on the common corridor for protection. The Lee family, who live in an four-room corner unit and were the ones who erected the wall, said that the barrier was a last resort for them after having had to deal with the difficult neighbour since last December. They come home nearly every day to find an oil-like substance reeking of urine splashed across their door and along the corridor.

Extract 2

In Singapore, we have our own integration problems, as seen by a rising tide of anti-foreigner sentiment, especially online. Our workforce has more than 1.33 million foreigners, of whom about 750,000 are domestic workers and construction workers.

Extract 3

New citizens should get involved with local communities. That, says Deputy Prime Minister and Finance Minister Tharman Shanmugaratnam, "is the easiest and best way to understand, respect and embrace Singapore's unique values and practices." He urged them to find out more about this country, make friends here and if they do not know English, learn a bit of the language. This will help them integrate better.

- a) Extract 1 talks about the difficulties of getting along with one's neighbour.

In your opinion, how can we improve the relationships between neighbours living in the housing estate? Explain your answer, using one strategy. [7]

- b) Extracts 2 and 3 talk about the challenges faced in a diverse society like Singapore.

How do prejudice and competition for resources pose challenges in a diverse society? Explain your answer. [8]

Answers to Section A

a) Study Source A.

Why did the cartoonist draw this? Explain your answer, using details of the cartoon.

[5]

| Level | Descriptor | Marks |
|-------|--|-------|
| L1 | Not answering the question, only describing the cartoon | 1 |
| L2 | Due to context Eg He wants to show his disapproval for CPF/ misinterpretation/ literal meaning | 2 |
| L3 | Due to message/ or outcome without message He wants to tell Singaporeans that the retirees and the elderly are suffering because their money is tied up in the CPF and they are not allowed to withdraw the money. The evidence is a man is dying of thirst in the desert but he could not drink water from a water container which is full of water but it is locked (award 4 mks for the evidence) | 3-4 |
| L4 | Due to purpose L3 + he draws this to urge the government to relook at the CPF policy so that people will be allowed people to withdraw the CPF money earlier. | 5 |

b) Study Sources B and C.

How similar are these two sources? Explain your answer.

[7]

| Level | Descriptor | Marks |
|-------|--|-------|
| L1 | S/D provenance | 1 |
| L2 | Similar in topic/ False matching | 2 |
| L3 | Similar/ Difference in content Eg. They are similar as the two sources say that people are keen on taking out all the money from their CPF account at the age of 55. The evidence from B is “they cannot withdraw their CPF money at the age of 55 to put to put it to other uses.” and the evidence from C is “Looking at it in parts, people see that they put their money in when they are young, and when they want to take it all out at 55 they are unable to.” OR B feels that CPF is not effective in providing for retirement while C feels that CPF is a very good retirement plan. The evidence from B is “ Thus, it is not surprising at all that most Singaporeans will not be able to afford a comfortable retirement just depending on their CPF savings.” The evidence from C is “ (CPF) is the best retirement plan you can find, really.” | 3-4 |
| L4 | Similarity and Difference in content | 5-6 |
| L5 | L3+Difference in attitude Eg. B is not supportive of the CPF and C is supportive of the CPF | 7 |

c) Study Source D

Are you surprised by Source D? Explain your answer.

[6]

| Level | Descriptor | Mks |
|-------|--|-----|
| L1 | Use the source but does not answer yes/ no | 1 |
| L2 | Yes/ No – and Identifies what they are surprised by Eg. I am surprised that people gathered at Hong Lim Park to protest against CPF. (award 3 mks for additional content identified) | 2-3 |
| L3 | Yes/ No, supported by explanation I am surprised that people will still go on a protest despite the rain. I am not surprised that people will take to public protest to express their grievance as they wanted their voices to be heard, so that the government will take action and accede to their request. | 4 |
| L4 | Yes and No (Both aspects of L3) | 5 |
| L5 | Not surprised about people's unhappiness by cross referring to other sources (award higher marks for additional cross reference) I am not surprised by people staging a protest because they are not happy with the CPF. The evidence is the "Return Our CPF" protest mainly criticized three areas: what they perceived as the inflexibility and changing rules of the compulsory saving scheme, the low rate of returns on CPF savings and lack of transparency in how CPF monies are used." This is supported by Source B which says that Singaporeans will not be able to afford a comfortable retirement just depending on the CPF savings. Which could a cause of Singaporeans' unhappiness. The Background information also says that many Singaporeans are criticizing the CPF scheme as they are not allowed to withdraw their money from the CPF account. | 6 |

d) Study Source E

How useful as evidence is Source E in reflecting Singaporeans' attitude towards the CPF? Explain your answer. [7]

| Level | Descriptor | Marks |
|-------|---|-------|
| L1 | Useful/ Not useful based on provenance Eg. This source is not useful because it is an internet response. | 1 |
| L2 | Not useful - typicality | 2 |
| L3 | Useful as evidence because content Source E is useful in reflecting Singaporeans' attitude towards the CPF. The source shows that the Singaporean is appreciative of CPF. The evidence is " I contribute to the MPF and the locals all wish they have CPF instead," | 3-4 |
| L4 | Not useful because not reliable/ useful because reliable Not Useful – Cross reference to B and D Useful – Cross reference to C | 5-6 |
| L5 | L4 plus explain how the provenance might have affected its reliability. Since this source is published on a pro-government website, they will definitely want to show the success of CPF and hence would only publish sentiments which supports CPF. Hence this could be a biased source and thus not useful as evidence to prove that Singaporeans support CPF. | 7 |

e) "The CPF policy is not benefitting Singaporeans."

Using sources in this case study, explain how far you would agree to this statement. [10]

| Level | Descriptor | Mks |
|----------|--|-----|
| 1 | Write about the statement, no valid source used. I think CPF policy is good | 1-2 |
| 2 | Yes/ No supported by valid source use The CPF policy is not benefitting the Singaporeans because it is money locked away and cannot be taken out for emergency use. Hence this may cause Singaporeans to suffer or make their lives harder. This can be seen in Source A where a man dying of thirst is reaching out for a barrel of water in the desert, only to find out that it is locked. The CPF policy is also not beneficial to the people because a lot of money in the CPF is channelled to the houses; leaving very little for provide for Singaporeans who are retiring. This is evident in Source B which says "Only 11% of a person's salary is kept as fixed savings for retirement, including of Medisave for healthcare and they cannot withdraw their money at the age of 55 to put it to other uses. Thus it is not surprising that Most Singaporeans will not be able to afford a comfortable retirement just depending on the CPF savings. Hence people who retired might face problems because they do not have enough retirement funds in the CPF account. OR CPF is beneficial because it provides Singaporean with steady retirement funds after they have retired and Singaporeans do not need to worry about diminishing funds in their CPF accounts. The evidence in C is " So if people see that connection and they see | 3-6 |

| | | |
|----------|--|-------------|
| | <p>this like a retirement plan, it is the best retirement plan you can find really. “</p> <p>CPF is beneficial to the people because it allows people to own houses and have a property to call their own. It also defrays medical bills for Singaporeans without them having to fork out extra funds. The evidence is “. You cannot use your Ordinary Account to buy houses, thus a lot of people in Hong Hong rent houses instead of buying them. There is no Medisave in Hong Kong – I used my Medisave for a major surgery a few years back and I am glad of its existence.”</p> | |
| 3 | <p>Yes and No supported by valid source use</p> <p>ie Both elements of L2.</p> | 7-10 |

Answers to Section B

| Question | Answer | Marks |
|----------|--|-------|
| 2a) | Extract 1 talks about the difficulties of getting along with one's neighbour. In your opinion, how can we improve the relationships between neighbours living in the housing estate? Explain your answer, using one strategy. [7] | 7 |
| L1 | Describe the topic Eg. Relationships between neighbours is very important. | 1-2 |
| L2 | Identifies/ Describes the strategy Award 3 mks for stating the strategy and addition mark for description/ explanation, up to a maximum of 5mks I will share food with my neighbour as a sign of goodwill. For example, if my parents cook curry, they will prepare an extra portion to give to our neighbours. This will break the ice between the neighbours and open doors for more communication and sharing between neighbours. This will help us communicate freely. | 3-5 |
| L3 | L2 + Explain strategy An explanation is showing how the strategy helps to improve relationship between neighbours When there is an improvement in communication, we will be able to make friends with our neighbours. This will enable us to get along because if there is any unhappiness, we will talk about it and resolve the issue to attain a win-win situation. Overtime, friendship between neighbours can be forged and relationship between neighbours will be improved. | 6-7 |

| Question | Answer | Marks |
|----------|--|-------|
| 2b) | Extracts 2 and 3 talk about the challenges faced in a diverse society like Singapore. How do prejudice and competition for resources pose challenges in a diverse society? Explain your answer. | 8 |
| L1 | Writes about the topic but not addressing the question e.g There are many challenges in a diverse society. | 1-2 |

| | | |
|----|--|-----|
| L2 | <p>Describe the challenges Award 3-4mks for describing one factor Award 4-5mks for describing two factors</p> <p>One challenge that Singapore faces as a diverse society is prejudice and misconceptions. The different opportunities for people from different backgrounds to interact and communicate may also bring about misunderstanding and negative sentiments towards one another. This can happen due to differences in culture, beliefs and values among the different groups.</p> <p>OR</p> <p>Another challenge that Singapore faces as a diverse society is competition for resources. These resources can take the form of opportunities or availability of infrastructure. This can be seen by Singaporeans' voicing out their displeasure of foreigners competing with them for jobs as well as the overcrowding in public transportation.</p> | 3-5 |
| L3 | <p>Explain the challenges An explanation will show how the factors pose challenges to a diverse society Award 6-7mks for explaining one factor Award 7-8mks for explaining two factors</p> <p>One challenge that Singapore faces as a diverse society is prejudice and misconceptions. The different opportunities for people from different backgrounds to interact and communicate may also bring about misunderstanding and negative sentiments towards one another. This can happen due to differences in culture, beliefs and values among the different groups. As a result, this may lead to discrimination against certain people, who will become hurt or excluded from the interactions in a diverse society. Repeated forms of discrimination may in turn upset relationships in our multi-ethnic and multi-religious society.</p> <p>Another challenge that Singapore faces as a diverse society is competition for resources. These resources can take the form of opportunities or availability of infrastructure. This can be seen by Singaporeans' voicing out their displeasure of foreigners competing with them for jobs as well as the overcrowding in public transportation. As a result, this may cause Singaporeans to become unhappy with foreigners and become increasingly xenophobic. They may in turn voice their displeasure vocally both through public and</p> | 6-8 |

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| | online channels, hence increasing the tension between locals and foreigners. | |
|--|---|--|