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Clinic assistant Ong Lai Yu, 36, really felt the pinch when she suffered a 20 per cent pay cut from her \$1,950 salary for two months last year.

A widow with four children aged between nine and 17, she said even her current pay, which rose by \$100 to \$2,050 this year, is barely enough to make ends meet. "We live from month to month."

She also has less than \$2,000 in savings.

It was tough when her eldest daughter needed a laptop that cost

over \$1,000 when she started her polytechnic studies this year. Ms Ong used her 13th month bonus to pay for the laptop.

She said the clinic she works in closed for over two months last year due to Housing Board upgrading works, necessitating the pay cut. She worked from home during this period, doing administrative work for the clinic.

Ms Ong and her children, who live in a four-room HDB flat, have been receiving financial aid from the Government through its Com-

Care Short-To-Medium-Term Assistance scheme since June last year.

They get \$400 a month in cash and a \$50 credit for their utilities bill monthly, among other aid received from the Government and community groups.

Her children are on the Ministry of Education's (MOE) Financial Assistance Scheme, which waives their school fees and gives them free textbooks and uniforms. She said: "The Government has helped me in many ways as a single mum, so I don't have to worry so much."

Ms Ong's situation fits the profile of lower-income families with young children whom a large-scale study found have been hardest hit financially by the pandemic.

It found that 10 per cent of families had someone who lost a job, and 13 per cent of households reported they suffered a moderate drop in family income.

It also found that 5 per cent of families asked the Government or community groups for financial aid.

Significantly more families living in highly subsidised rental flats

took a pay cut, lost their job or asked the Government for financial aid, compared with those living in private property.

The families in the Singapore Longitudinal Early Development Study were first interviewed in 2018 and 2019.

A second wave of interviews, involving more than 3,000 families, was done this year.

It found that 10 per cent of families interviewed between February and November said they were "sometimes" or "often" worried

about food as they had no money to buy more food supplies, compared with 6 per cent of those interviewed in 2018 and 2019.

Ms Kelly Low, manager of Family and Community Services at Care Corner Singapore, noted that food security is a common concern among lower-income families, although the charity has not seen a notable increase in the number of people on its food rations initiative.

She said: "Nutrition is often not a priority for lower-income families. Rather, the concern is about putting food on the table or how to best stretch the dollar during grocery runs."

Theresa Tan