Working with Low-income Families in Singapore

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Edited by:

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Contributors

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Cheong Ee May holds a Masters in Social Work from the National University of Singapore. She is a Registered Social Worker with the Singapore Association of Social Workers and has worked as a Medical Social Worker since 1999. She currently holds the position of Principal Medical Social Worker in Jurong Health Services. She specializes in Palliative Care and is also involved in the HEALTH Programme, a community outreach project of the Hospital. She hopes to be able to grow a pool of people to be trained in HEALTH Profiling so that the elderly can be better prepared to meet their current and future needs.

Professor Paul Cheung | National University of Singapore

Paul Cheung is Professor of Social Policy and Analytics at the National University of Singapore. He returned to Singapore in December 2012 after serving for 9 years as the Director of the United Nations Statistics Division (UNSD) at the United Nations Headquarters in New York. Prior to his appointment, Prof Cheung served as Chief Statistician of the Government of Singapore and the Director of the Population Planning Unit. He has received many national and professional awards for his work around the world, including the Public Administration Gold Medal by the Singapore government, the Royal Order of Sahametrei (Grand Officer) by the Cambodian government, and the Doctor Honoris Causa by the National University of Mongolia. He is well known in the Asia and the Pacific region for his pioneering

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Alyssa Rose Fernandez is a member of Research@Fei Yue, which conducts research studies and programme evaluations. She has research on topics such as family life, at-risk youths, and early intervention for children with special needs. She has also supported the organisation in several programme development and evaluations, particularly in the area of active ageing and intergenerational bonding. She believes in working closely with frontline colleagues, such as social workers and therapists, to ensure that research efforts are relevant to the local context, and is committed to research and evaluations that enable social service professionals to assist clients more effectively.

A/P Ho Kong Chong | National University of Singapore
Ho Kong Chong is Associate Professor of Sociology at the Faculty of Arts and Social Sciences, National University of Singapore. Trained as an urban sociologist at the University of Chicago, his research interests are in the political economy of cities, migration, higher education, and youth. A/P Ho is a research advisor to MSF's Family Research Network and the National Youth Council's Youth.sg research project, and a research associate with the Asia Research Institute's Migration and Asian Cities Clusters. He is an editorial board member of *Pacific Affairs* and the *International Journal of Comparative Sociology*.

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Leo Lee Ming Tak is an Assistant Senior Social Worker at THK FSC @ Tanjong Pagar. He made a mid-career switch from the finance industry to the social work field. He holds a Masters in Social Work from The Chinese University, Hong Kong. He is an Accredited Social Worker in Singapore and Registered Social Worker in Hong Kong. He works mainly with the underprivileged families and he is interested in community work, research and advocacy. Mr Lee is currently heading the programme team in THK FSC @ Tanjong Pagar which focuses on preventive and developmental work. He plans, organizes and facilitates the programmes, group work and community work for the beneficiaries.

Ms Lee Yean Wun | Kampong Kapor FSC

Lee Yean Wun is a Social Worker who has been in direct practice for coming to 30 years. She holds a Masters in Social Work and is also trained in Family & Marital Therapy. She is currently the Principal Social Worker with Kampong Kapor Family Service Centre. She sees herself as a systemic thinker. She has been actively involved in work related to families with lower income and complex needs in the last 15 years.

Mr Lim Wen Hui Leon | Civil Service College

Leon Lim Wen Hui is a Lead Researcher with the Social & Economics team in the Institute of Governance and Policy, Civil Service College. He has served in strategic planning, industry development and research

roles in the Public Service Division, the Media Development Authority and the Ministry of the Environment and Water Resources. Mr Lim holds a Masters in Social Sciences (Applied Economics) from the National University of Singapore, and graduated from the University of Chicago.

Ms Prema Mohan | THK FSC @ Tanjong Pagar

Prema Mohan is an Accredited Social Worker with Singapore Association of Social Workers (SASW) and is currently Principal Social Worker at THK FSC @ Tanjong Pagar. She holds a Masters in Social Sciences (Social Work) from National University of Singapore. She has been a Social Worker for 14 years and has keen interest in working with multi-stressed families and undertaking home-based interventions with them.

Dr Neo Yu Wei | SIM University

Neo Yu Wei is a senior lecturer at SIM University. Prior to working in SIM, she had worked in the previous Ministry of Community Development Youth and Sports (MCYS) for more than eight years. At MCYS, Dr Neo worked in policy and research areas related to child protection, young offenders, domestic violence and families with multiple needs. She extended her research interest in these areas by completing her doctoral thesis on "Social Inclusion and Children in Australia" at the Crawford School of Public Policy, Australian National University. Her current research interests are focused on areas of poverty, social inclusion, families facing multiple disadvantages and

housing exclusion. Dr Neo also has a keen interest in issues on social research methodology, particularly on qualitative research practices in social policy.

Dr Ng Kok Hoe | National University of Singapore

Ng Kok Hoe is Assistant Professor at the Lee Kuan Yew School of Public Policy. He received his Ph.D. in Social Policy from the London School of Economics and Political Science (LSE). He previously worked in the Singapore civil service and continues to consult for the government and the voluntary sector on social policy and social service issues. Dr Ng's research is concerned with population ageing and its implications for social policy; pension policy, income security, and poverty among older people; public housing policy for low-income persons; and the dynamics of policymaking. He is also interested in the evaluation of social services in the pilot phase, focusing on service models and service delivery.

A/P Irene Y.H. Ng | National University of Singapore

Irene Y.H. Ng is Associate Professor of Social Work and Director of the Social Service Research Centre in the National University of Singapore. She holds a joint Ph.D. in Social Work and Economics from the University of Michigan. Her research areas include poverty and inequality, intergenerational mobility, youth crime, and social welfare policy. She is Principal Investigator of an evaluation of a national Work Support program and Co-Principal Investigator of National Youth Surveys 2010 and 2013. She is active in the community, for instance

serving in committees in the Youth Guidance Outreach Services, the Chinese Development Assistance Council, Ministry of Social and Family Development, National Council of Social Service and Ministry of Manpower. Her teaching areas include poverty, policy, youth work, and programme planning.

Dr Ong Qiyan | National University of Singapore

Qiyan Ong is Research Fellow at the Social Service Research Centre. She received her Ph.D. in Economics from Nanyang Technological University. Her main area of research is in behavioural economics, focusing on experimenting with innovative programme and policy designs to encourage prosocial behavior and better decision-making. As part of the continuous effort to improve the effectiveness of policies and programmes, her research also includes programme and policy evaluation. She is now working on a series of projects to incorporate insights from behavioural economics to help low-income households make better decisions, such as in areas of employment, financial and childcare decisions.

Mayor Denise Phua Lay Peng | Central Singapore, CDC

Denise Phua Lay Peng is the Mayor of Central Singapore District and a Member of Parliament (MP) in the Jalan Besar GRC. She is also the President of Autism Resource Centre (Singapore) and a Board member of the Autism Association Singapore. She supervises 2 special schools, the Pathlight School—which she co-founded—and the Eden School. As an MP, Ms Phua has focused on advocating for the vulnerable,

especially for persons with disabilities and those from poor and needy backgrounds. She is part of the team behind Singapore's two 5-year Enabling Masterplans which chart services and programmes for persons with disabilities. Prior to her current portfolio, she acquired more than 20 years of corporate management experiences in Hewlett-Packard, the Wuthelam Group and founded the Centre for Effective Leadership (Asia).

Ms Nur Hilyah Bte Saparin | AMK FSC Community Services
Nur Hilyah Saparin is an Accredited Social Worker who has been working in the field for more than 15 years. She is currently Deputy Director with AMKFSC Community Services and is overseeing the services and programmes within the Agency's northeast cluster. This includes Sengkang and Punggol Family Service Centres, NEXUS Family Resource Centre, the Psychological Services Unit as well as the Student Care Centres. Ms Hilyah holds a Bachelor of Social Sciences (Honours) majoring in Social Work and Masters in Social Sciences (Social Work), both from the National University of Singapore. Her interests include working with low income families and vulnerable women. Her other topic of interest is cultural competency practice in social work. She also teaches and trains undergraduates as well as social workers in the field with over 10 years of experience as a social work supervisor.

A/P Teo You Yenn | Nanyang Technological University
Teo You Yenn received her Ph.D. in Sociology from the University of California at Berkeley. She is currently Associate Professor in the Division of Sociology at the Nanyang Technological University. Her work has focused on how state policies intersect with and shape norms and practices. In ongoing research, she explores the everyday experiences of people in low-income households in Singapore and the phenomena of poverty and inequality in a wealthy city. Her writings address questions around governance, state-society dynamics, citizenship, welfare, and the reproduction of inequalities. Her book, *Neoliberal Morality in Singapore: How family policies make state and society*, was published by Routledge in 2011. Her work has also been published in *Signs*; *Economy & Society*; *Population, Space and Place; Social Politics*; *TRaNS; Development and Change;* and *Gender, Place and Culture.*

Dr Walter Edgar Theseira | SIM University
Walter Edgar Theseira is Senior Lecturer of Economics at SIM University. Dr Walter earned his Ph.D. in Applied Economics and Managerial Science from the Wharton School, University of Pennsylvania. His research and teaching covers applied microeconomics, behavioural, and experimental economics. His current research interests include structural social security reforms; online markets for lending and charitable giving; low-income families and policy; and consumer finance and debt. He is the academic co-investigator of the Singapore Retirement and Health Survey. He served

as a research consultant with the Economist Service of the Ministry of Trade and Industry. Other public sector collaborations include studies of transport choice behaviour with the Land Transport Authority, and social transfers with the Ministry of Finance. He served on the Government Parliamentary Committee on Finance and Trade and Industry as a Resource Panel Member, as well as on the JC Economics Syllabus Development Committee for the Ministry of Education, and on the Ministry of Law's Moneylending Advisory Committee.

Acknowledgements

About the Cover Page

The view from the ground level of a HDB block represents SSR's philosophy toward social service research. Just as social policies can only remain relevant when informed by feedback from the ground, research in social interventions must not neglect collaborations with frontline practitioners.

The rather closely-spaced "Low-income Families" in the title symbolizes the reality these families face – multiple-stressors similar to the average Singaporean, but with much fewer resources at their disposal to deal with these challenges.

The sunlight gleaming through the top of an otherwise dark interior of the HDB block represents the proverbial "light at the end of the tunnel". We believe it is possible for individuals to surface from the cycle of poverty. Although a daunting task, the many helping hands in society can help to achieve that.

About SSR

Social Service Research Centre (SSR) is an establishment within the Faculty of Arts and Social Sciences, National University of Singapore, which brings together resources and ideas to test social innovations and help evolve a new social service infrastructure for Singapore's next phase of social development. Through the use of rigorous evaluation methods and social analytics, SSR implements solid evaluations of strategic pilot and demonstration programmes. By facilitating research partnerships between government agencies, sector organizations/professionals and academia, we pull together the best hearts and minds to dare to effect change in society. Given SSR's cutting-edge applied research for social transformation, the Centre is uniquely positioned to be a central research and training platform where the capabilities of the social sector can be developed.

Content Page

Chapter 1

Introduction

This first publication of the Social Service Research Centre (SSR) is a compilation of the conference presentations and panel discussions at our 2016 SSR Conference. Held on 21st April, the conference showcased local research to improve our understanding of how low-income families in Singapore can be better served. Twelve speakers from various academic institutions, social service organizations and the public service shared their findings, experiences and expertise on these three themes: (i) Assets and Low-income Families, (ii) Working Cross-culturally, and (iii) Interventions across Life Stages. Through this compilation, we hope that the knowledge and ideas shared at the conference can be further disseminated as a resource and trigger for further generation of ideas.

Keynote Address by ESM Goh Chok Tong

In his keynote address to the 300-strong audience, ESM Goh Chok Tong, Guest-of-Honour and Advisor to SSR, emphasized future challenges such as income inequality and social cohesion. He called for the strengthening of partnerships between the government, community partners and academia to innovate and create solutions to these challenges - a central theme in the presentations and discussions.

Panel 1: Assets and Low-income Families

Considering health as an asset, A/P Irene Y.H. Ng highlighted the importance of looking beyond the medical implications of poor health, to the psychological and economic impacts of health on low-income families. For the working poor, a health episode could lead to the cycle of poverty due to lack of buffer resources. Dr Ng Kok Hoe and Dr Neo Yu Wei then examined how social workers perceived their clients who lived in rental flats or faced housing issues, and discussed public housing policy implications. Dr Ong Qiyan and Dr Walter Theseira investigated the effects of chronic debt on low-income households and discussed the implications on the trajectories of these households.

Panel 2: Working Cross-culturally

From a poll of Malay-Muslim social workers at her organization, Ms Nur Hilyah Bte Saparin, Deputy Director at the AMKFSC Community Services, shared her reflections on the nuances of Malay professionals reaching Malay clients. A/P Teo You Yenn presented on class differentials in work-life balance, advocating for a rethink of current

assumptions about self-reliance and dependence in public policies, to ensure that work-life balance is not a class privilege. Ms Alyssa Rose Fernandez from Fei Yue Community Services highlighted challenges faced by foreign spouses, in terms of spousal communication and expectation, concepts of violence, parenting styles and spousal age gap.

Panel 3: Interventions across Life Stages
Social Workers Ms Prema Mohan and Mr Leo Lee from Thye Hua Kwan Family Service Centre (THK FSC) @ Tanjong Pagar shared their experience in undertaking a client profile study to understand more accurately the needs of the families and individuals they serve. Medical Social Worker Ms Deidre Cheong Ee May from Jurong Health Services discussed significant findings from a pilot study on *HEALTH*, a holistic training and profiling tool, designed to assess the needs of the elderly. Mr Lim Wen Hui Leon, a Lead Researcher at the Civil Service College, shared some findings from his team's Time Use Survey on how low and middle-income Singaporeans with dependents spend their time over 24 hours.

Panel Discussion with Sector Leaders
The conference also featured a panel discussion with sector leaders, chaired by Professor Paul Cheung, NUS. The panel comprised Mayor Denise Phua Lay Peng, Central Singapore, CDC, A/P Ho Kong Chong from NUS, and Principal Social Worker Ms Lee Yean Wun from Kampong Kapor Family Service Centre. The panel discussed a range of topics, including the definition of poverty; how to provide assistance

to specific groups of people who might not belong to a traditional family structure; the role of the corporate sector in alleviating poverty; principles on which to base policies, programs and advocacy; and integration and partnerships to plug gaps and minimize overlaps in social service delivery.

Conclusion

The conference ended with a mini Research Clinic facilitated by A/P Irene Ng, where ideas to integrate research in the daily work of practitioners and cross-fertilize ideas were mooted, e.g. work groups, research mentorship, and assigning a percentage of social service staff time to research. A/P Ng iterated the role of SSR as a facilitator in bringing together academics, practitioners and policy makers to be a community of inventive service and research. This point was brought home by Prof Cheung, who concluded the conference with SSR's hopes of building a community of local practice research leaders.

Assets & Low-income Families
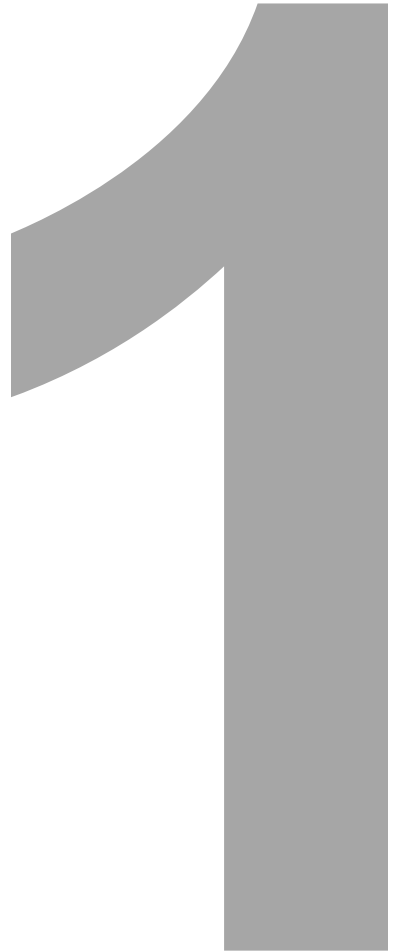
Chapter 2

Health Matters: The Economic & Psychological Impact of Poor Health on the Working Poor

Irene Y. H. Ng

This presentation shares findings from a research study of the Work Support Program (WSP), the program that preceded the current ComCare Short-Medium Term Assistance. The research tracked the social and economic status of case-managed recipients to find out factors affecting program completion and drop-out. The study followed recipients over five waves: when they started WSP, when they ended, and one, two and three years after completion.

The presentation covered the first three waves of the study: pre-, post-0 and post-1. Using the answers of the 570 beneficiaries who responded to all three waves of the questionnaire, the presentation analysed the

effects of poor health on the recipients' economic and psychological well-being.

Profile of Respondents

The profile of respondents indicate a group who are socially and economically disadvantaged, although their conditions were improving. The highest educational level of almost half of the respondents was at PSLE and below, and household earnings was less than $1,000 per month at Pre-WSP, increasing to $1,343 at Post-1. About a third were unemployed, and among the two-thirds who were employed, about a third worked fewer than three out of six months. By Post-1, about 40% have returned for some form of formal assistance, financial or non-financial. Citing Ng (2015), WSP recipients were also found to face at least two of the following stressors: single parenthood, chronic health problem, depression, anxiety, criminal record, child with behaviour problem, or child with health condition.

Heath wise, 11.4% reported that they had a health condition that limited work, with this figure decreasing to 8.60% and 8.44% in Post-0 and Post-1 respectively. A smaller number also cited family members' health as a reason for limited amount of work: 6.67% in Pre-WSP, and about 2% in Post-0 and Post-1. Most common types of health ailments reported included high blood pressure, diabetes, asthma, problems with arms or legs, and heart problems.

Considering the manual jobs that WSP recipients work in, health problems can be expected to adversely affect the jobs of low-income individuals more than higher income earners. Top five occupations among male respondents included delivery and despatch worker, driver, cleaner/sweeper, logistics worker and security guard. Top five occupations among female respondents included cleaner/sweeper, cashier/customer service, administrative assistant, sales assistant and production operator. These occupations tend to be in service and shift work with long hours.

Empirical Model

The analysis for the presentation applied a two-waves pooled regression over Post-0 and Post-1, where the health variables of the wave before (i.e. Pre-WSP for the Post-0 analysis and Post-0 for the Post-1 analysis) were used to instrument for the concurrent health condition. This is done in order to establish that it is health that affects economic and psychological well-being, and not the other way around.

Figure 1 gives the first empirical model of the regression analysis, which applies to both economic and psychological well-being. One's own health and family's health were the main independent variables. Economic well-being variables included (a) whether one was unemployed; (b) whether one worked fewer than 3 out of 6 months (an indicator of irregular employment); and (c) household monthly earnings. Psychological well-being variables included (a) a self-mastery scale that reflects one's sense of control over one's life and

problems, and (b) an indicator of whether one had Generalized Anxiety Disorder (GAD).
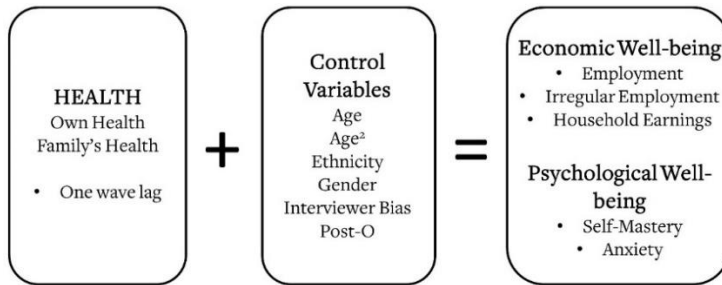

Figure 1. Empirical Model 1

Figure 2 gives the second empirical model, where the psychological well-being variables--self-mastery and GAD —are added as lagged independent variables to assess their effects on the economic outcomes.
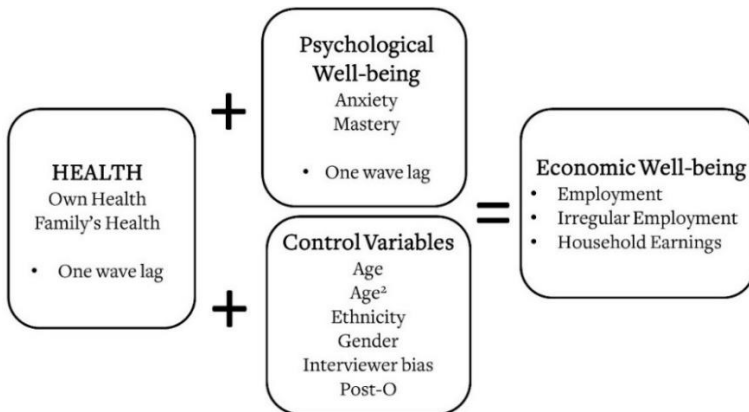
Figure 2. Empirical Model 2

Results

The regression results showed that the respondent's own health affects his/her employment, family earnings and psychological outlook, whereas his/her family member's health affects the regularity of work. In addition, health affects employment and earnings directly, and slightly through self-mastery, while self-mastery also has independent effects on economic well-being. This chain effect suggests that poor health can take a circular toll on the well-being of low-income earners, where poor health could lead to poor employment and earnings directly as well as through one's psychological outlook.

Such inter-relationships are corroborated by the study's in-depth interviews with a subset of the respondents. The presentation illustrated two such cases. In one, a 56-years-old female with a spinal injury tried to take on two jobs, but found that she could not cope, and thus reduced back to one part-time work. In another, a 55 years-old male had a work injury that led to a permanent medical certificate, and spine, knee and shoulder problems. He talked about wanting to work, but being held back by the pains in his body as well as the fact that employers would also not hire him.

Conclusion

While acknowledging limitations to the findings — including a lack of comparable data on higher income individuals and the small number of respondents with health issues — the presentation has pointed to one important conclusion: for low-income individuals, a health episode

could lead to a cycle of poverty due to lack of buffer resources. Beyond affordability of health care, of concern to low-income families are also forgone earnings and a psychological backlash that further exacerbates work. Not having sufficient buffer to cover these aspects can trap low-income families and their children in poverty. Thus, the presentation ended with a question of how the state and the community could intervene together to improve such buffer for low-income families when hit by ill health.

Acknowledgements

Chapter 3

Public Rental Housing in Singapore: Professional Perceptions and Policy Implications

Ng Kok Hoe
Neo Yu Wei

Introduction

For families with low incomes, acquiring secure housing is one of the
biggest challenges. Housing meets the family's basic needs for shelter
and safety. Socially, it also provides an environment for care and
growth. In Singapore, the Housing and Development Board (HDB)
provides public housing for 82% of the resident population, with 94%
of the public housing stock sold to the residents, not rented. But in
recent years, the prices of HDB flats have grown so quickly that
purchase is increasingly beyond the financial reach of many families.
As open market rental is often very expensive, the main options for

poorer families lie in a small affordable housing sector that consists of transitional shelters with a capacity for 150 families; 500 short-term rental units from the HDB; and some 53,000 longer-term rental units allocated based on strict criteria of income, age, family structure, and housing history. Despite a recent expansion of the rental housing programme, social workers continue to see families who experience housing insecurity.

This study is interested in how social workers in Family Service Centres (FSCs) understand housing problems in Singapore, and how their problem interpretations relate to interventions. FSCs were chosen as they are at the frontlines of helping people with housing issues. Focus group discussions were held with about 50 social workers from eight different FSCs. The discussions focused on three main topics: (a) the profile of clients with housing problems and the nature of issues they face; (b) the reasons for their housing problems; and (c) current interventions available and the changes that social workers think will help these clients.

Theoretically, the study is concerned with the social construction of housing problems. Constructionist theory argues that social problems are not just objective conditions, but also reflect subjective understanding, discursive practices, and social processes of claims-making. In the context of housing problems, the way social workers construct housing problems will provide narratives of what the problem is, what caused it, who is to blame, and what can be done. These

narratives in turn powerfully frame the way they approach the helping relationship and intervention process.

Findings and Discussion

What is the Nature of Clients' Housing Problems?

The immediate problem for families living in HDB rental flats is a lack of space and privacy. As rental housing mostly consists of one- and two-room flats, bigger families and those with teenage children feel the space constraint most acutely. Living in tight spaces creates stress and opportunities for conflict. The home environment is not conducive for young children to do homework, while youths often prefer to spend their free time outside. In interim rental housing where two families are made to share a single flat, parents worry about their children's safety when they are away at work. Some clients also perceive a social stigma attached to living in rental housing.

What Causes Housing Problems?

The foremost reason for housing problems cited by social workers is policy rules. The requirement for housing applicants to be "family units" makes housing less accessible to clients who are socially estranged from their families and to unmarried mothers. Foreign spouses are particularly vulnerable as they have no entitlement to public housing in their own right, putting them at a disadvantage in situations of marital conflict and breakdown. Rules based on housing history, such as the resale levy imposed on families buying a second subsidised flat and the rental debarment period for those who have sold a flat, limit the

range of options open to families facing housing difficulties. The wide gap between the income ceiling to qualify for public rental housing and the income needed to be able to buy public housing discourages families from working towards home-ownership. In fact, rental hikes when household incomes increase directly dis-incentivise clients from finding better paying jobs.

Apart from policy rules, the social workers attributed housing problems to both individual explanations and structural issues. Individual explanations revolved around personal mistakes and misfortune, such as the exhaustion of family support; health problems; low earnings; mismanagement of family finances; and imprisonment. Much less frequently mentioned were the structural disadvantages that poverty entailed, such as having fewer educational opportunities and smaller social networks, and their cumulative social and economic consequences.

What has or can be done?

There was a strong sense among the social workers that what they could do was very limited, as housing resources are mainly regulated by the HDB and housing services in the voluntary sector are very inadequate. Most interventions focused on helping clients to solve immediate needs or to work on budgeting skills. Social workers also spent considerable time writing to the HDB to appeal on their clients' behalf. However, they felt uncertain about the impact of such case advocacy, remarking

that outcomes often seemed to depend on discretionary practices that varied from one HDB officer to the next.

When asked what would make a difference for clients facing housing problems, social workers who favoured explanations based on policy rules and the individual tended to argue for greater flexibility in the rules, more transparent administrative procedures, and other policy adjustments. In contrast, social workers who talked about structural causes of housing problems challenged fundamental policy assumptions such as the desirability of home-ownership, and reflected on larger issues such as the entrenchment of income inequality and low-wage work in a changing economy.

Conclusion

The study found that social workers employed a wide range of constructions of their clients' housing problems. Most interpretations focused on the individual – how they are affected by living conditions, how they are subjected to policy rules, and how such rules might be adjusted to better address housing needs. But other constructions reflected a more structural stance, drawing attention to systemic disadvantages faced by families living in poverty, and how the basic assumptions of public housing policy may be problematic. Professional perceptions of housing problems clearly matter, as the individual versus structural divide in social problem constructions mirrors the attention to casework versus advocacy. This has deep implications for social work education and training which impart the intellectual frameworks

that shape how social workers understand social problems and the kinds of solution they seek for their client.

Chapter 4

Unpacking Debts and their Effects on Low-income Households

Ong Qiyan
Walter Theseira
Irene Y.H. Ng

This study is about collecting more precise estimates of the kinds and amounts of debt facing low-income households and understanding the effects of chronic debt on these households. The study is only possible because of the introduction of a one-time debt relief program by Methodist Welfare Services (GOOD program) in 2015, in celebration of SG50. The research team surveyed the successful debt relief program applicants before and three months after debt reduction. We will refer to them as the debt relief group. In addition, the team also surveyed

non-participating clients – clients of volunteer welfare organizations with debt but had not applied for the GOOD program. We refer to them as the comparison group. The following preliminary debt information are obtained from 482 survey participants comprising pre-debt relief data from the debt relief group and data from the comparison group.

Debt Landscape

Debts are classified into three broad categories: home arrears, consumer debt and debt relating to other needs. Debts associated with utilities, town council, rental and mortgage fall into the category of home arrears. The frequency of debt bearers in this category describes the challenges low-income households face in maintaining a roof over their heads. Consumer debts include telco bill arrears, bank debt (such as credit card debt or unpaid personal loans), instalment payment plan arrears and unpaid loans from licensed money lenders. Consumer debts are or can be used on spending that households have no other avenue of obtaining financial assistance. Debt relating to other needs includes medical fee arrears, education fee arrears and unrepaid loans from family members or relatives. Loans from family members or relatives are listed under this category because family members or relatives are more likely to lend money to households when households have important needs such as for education or medical expenses. In comparison, loans taken from financial institutions are more likely used for other purposes.

Overall, 39% of low-income households face difficulties in paying off expenses in all three debt categories and only 22% have debt in only one of the categories. An average homeowner is more likely to have consumer debt ($0.46 for each $1 of debt), followed by home arrears ($0.31 for each $1 of debt) and debt relating to other needs ($0.23 for each $1 of debt), while an average rental household is more likely to have consumer debt ($0.42 for each $1 of debt), followed by debt relating to other needs ($0.40 for each $1 of debt) and home arrears ($0.18 for each $1 of debt).

The detailed breakdown of each category of debt is as follows:

Home Arrears

The most common type of home arrears is utility bill arrears. Sixty-eight percent of the survey respondents have utility bill arrears. This is followed by forty-seven percent with town council bill arrears, 27% rental fee arrears and 20% mortgage repayment arrears.

Consumer Debt

Telco bill arrears are the most common type of consumer debt in this category. About half of the respondents reported having telco bill arrears (forty-five percent). Eighteen percent of the respondents have credit card debt or unrepaid personal loans from banks. Fourteen percent have instalment plan arrears, and most of these arrears are due to purchases from furniture and electronics store. Six percent owe money to licensed money lenders.

Other Needs

About 51% of the respondents have medical arrears. Thirty-two percent have unrepaid loans from family members or relatives and 20% have education arrears. The larger proportion of respondents with medical arrears compared to those with education arrears is consistent with the relative generosity of the government in subsidizing children's education relative to medical care. The sizeable number of respondents with unrepaid loans from family members and relatives reflects the financial challenges as well as the level of family support available to these households.

Predictors of Debt Size

Preliminary evidence suggests that debt size is not well predicted by:

- *Family types*: nuclear families, 3-G families, single-parent families or whether the family involves a transnational marriage;
- *Household composition*: household size, whether there are young children in the family (age below 13) or whether there is an elderly person in the family (age above 75);
- *Income or asset position*: household income and home ownership.

Instead, debt size appears to be correlated with education level, the presence of caregiving responsibilities within the household and respondents' preferred debt repayment strategy. In particular, more highly educated respondents (N' Level certification and above) appear

to have larger debt sizes than respondents with primary or no education. Respondents who have family members with medical or health conditions that require the respondent or spouse to take care of them are also likely to have larger debt sizes than respondents who do not face this challenge. Finally, respondents who prefer to adopt motivation-based strategies to repay their debts appear to have smaller debt sizes than respondents who adopt cost-management strategies. While further research is required before this result can be translated to practice, the result suggests that motivation may be more important than cost-management in controlling debt sizes for low-income households.

Modelling Effects of Debt

Previous research has largely treated debts as the outcome of interest rates, and focused on examining the predictors of debt. This approach assumes that compounding interest rates are the biggest barrier that prevents low-income households from getting out of debt. However, more recently, there is some evidence which suggests existing debts may affect people's decision-making capabilities, increasing the odds that they make poor financial decisions which will worsen their financial position. Our larger study intends to examine the effects of debt on people's decision-making in terms of the impact of debt on people's cognitive functioning, psychosocial functioning and risk preferences. Preliminary evidence from studying the debt-relief group before and after their debts are paid off suggests that debt has profound effects on people's decision-making. The findings suggest that agencies

intending to provide debt relief for their clients have to be mindful that there may be unintended side effects to such program.

Acknowledgements

Chapter 5

Summary of Panel 1 Questions &Answers

Facilitator:
Teo You Yenn

Working across Sectors to Uplift Low-income Families

Irene: In a way it is hypocritical of us, privileged and in power, talking about the low-income in this air-conditioned place. But yet we need this, because we ourselves need to understand. It is not just about research findings or what to do better. We should not just simply play our own silos role in our organization — FSC, SSO, HDB, MOM, or WDA — thinking that we have done our work by ensuring that people get the help they need according to eligibility criteria. But as we shared in the different presentations, low-income households are not just facing housing, health or employment problems, they are experiencing all these at one time. So your one solution for one area of their life will not

be enough. I hope that, at the end of today, you do not just go out with some knowledge. Rather, I hope you go out thinking "how can I do my work to really address the problem", whether you are the frontline officer or policy person thinking about how it is done, or the middle management.

Qiyan: When studying the debt problem, we were very cautious about the profit-making organizations such as stores offering hire purchase and banks, whether they are preying on the low-income households. It turns out, although there are people on instalment payment plans, it's not that many, and they are mostly with *Courts*. It could be that they have exhausted their chances, and there are leakages here and there. There are banks that give out cards, allowing you to have cash, and then slap you with a 24% interest rate. That is how the consumer debt can grow so quickly. Consumer debt is still a relatively small problem for the low-income households, because of our very tight credit controls in Singapore, unlike the US.

Kok Hoe: When it comes to housing issues, there is a good reason why it tends to be just between two sectors - the government and social services. The policy context is that the public housing system dominates; private housing, in the menu of options, caters to people at the top end. So in the context of Singapore, we should not lose focus on where the potential solutions should come from, and I think those are in policy. But I also think that the private sector should not be seen as just perpetrators of debt; they can also potentially play a bigger role in

housing. We know that in other countries, there are innovative ways of providing affordable housing, e.g. by providing subsidies to property developers, requiring them to set aside a quota of apartments. Applying to Singapore, perhaps we could give a condo apartment a subsidy — the government still has to step in, and require the condo to say reserve about 10% of the units — as affordable housing. Those solutions are not without their own problems, but we have not really begun to think about such options yet.

Irene: On low income issues in general, it is very important that employers are on board. In Singapore, we can be doing financial assistance, housing, and all other kinds of assistance, but at the end of the day, low wages are a major root of the problem. So economic growth, productivity and SkillsFuture - these initiatives are very key, together with employers on board.

Caregiving and Low-income Employment as a Gendered Issue
Irene: We thought that the family health issues might have some impact on employment. But from what we have found so far, we did not really see that. But going forward, we still want to look at this issue of caregiving for a sick family member. In our last wave, we ask specifically if they are looking after someone ill, so maybe next year or the year after we can share that.

Yu Wei: From our study, there is a strong gendered dimension when we spoke to social workers about their clients' problems. It seems as

though housing policy tends to favour certain family types or profiles. When the social workers have a case of nuclear family with children, that tends to be prioritized. But the moment you get a case involving an unwed mother, things will be different - they face a lot of barriers. Another group that deserves more attention is the transnational families or foreign wives. Some of them had husbands who cheated on them or left them, and these are women who cannot even speak English. Even when they try to find some kind of employment, the employment tends to be informal. For example, they work in jobs which pay daily rates, such as a hawker assistant, and do not get CPF. When they do not work, they do not get anything. They also do not enjoy any benefits. When their husbands leave them, they are left to take care of their children who may be very young. Interestingly, it is not just women, but also an invisible group of men - single men. They may have had huge debt problems, and sold their flats. Perhaps they have made bad investments, and have no money to buy another house. A lot of the transitional shelters only accept women, so these men are left hanging around places such as McDonald's or Changi Airport.

Walter: If you want to study the impact on individuals and families, where women drop out of the labour force to do caregiving, you will ideally need a longitudinal study. In Singapore, we are still in the developing stages of getting a very large scale, high quality study of that type. There are some very encouraging efforts. For example, A/P Tan Ern Ser's Social Lab is working on such a study; the government

is conducting the CPF's retirement and health surveys. Hopefully in the near future, we will be able to understand such issues better.

Qiyan: Because we are looking at household level debts, we did not distinguish between male and female respondents. One of them in the household would have answered the survey, but that does not mean they are more or less debt-prone. But from anxiety measures, women are more likely to suffer from generalized anxiety disorder (GAD). Could it be because they were stressed taking care of the family? This is something that we will pursue in the near future.

Need for Research to Reach Low-income Families Who Are Not Receiving Services

Irene: For the debt study, we have plans in future to have comparison groups with low-income families who are not receiving services. But it will be challenging. Where do you find these families? Actually low-income families are so over-surveyed too. Maybe there can be a research of the survey effects on low-income families.

Closing thoughts

Qiyan: I would like to go back to the corporate responsibilities. The debt study shows something about cognitive functioning. People in debt are suffering from low cognitive functioning. They are not paying much attention. Not that they do not want to, but that they are too mentally overloaded. What this implies is that, even if companies do not actively try to prey on them, they might still fall prey to advertising, enticement

or temptation very easily. Further, those in debt are not all to blame for their worsening debt situation because once they are in debt, these functions are overloaded.

Yu Wei: For me, it is getting all of us to seriously think about who we think the poor are. It is easy to make assumptions about the poor - that they are helpless, trying to cheat the system, or that if you give them a dollar, they will try to get 2 dollars from you. These are some common assumptions and myths we have about the poor. We need to decide whether these assumptions reflect the reality for the poor. What we have been hearing from the social workers are stories of attempts that low-income families make to try to better their lives. So even though they are in terrible situations, e.g. huge debts, health conditions etc., they give whatever they have for their families. Sometimes their reasoning to us might sound unreasonable, e.g. complaining even though they have a 2-room rental flat. But they might have six children, and these children might be growing up and need privacy. It is not just about providing a roof over their heads, but a home. Is a flat a home or an asset?

Walter: In Singapore and around the world, policy makers have this huge interest in designing policies to make sure that the undeserving does not get help. There is a valid reason to do that - you have limited resources, you do not want money going to people who do not need the assistance. But we have to also bear in mind that a lot of evidence increasingly shows that the people who really need help face huge

burdens every day, cognitive especially, trying to just make ends meet. For a lot of them, going the extra steps to fill up these forms can be a huge burden. We have to be aware that the trade-off is: sometimes there is leakage in giving help to the undeserving, but there is also leakage in not giving help to the people who do deserve it but cannot go through the process properly.

Working Cross-culturally

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Chapter 6

Minority Report: Malays Reaching Malays

Nur Hilyah Bte Saparin

This presentation focuses on the experiences of Malay-Muslim Social Workers working with Malay-Muslims clients in a family service centre. It is based on my own reflections, and a poll that I conducted with eight Malay-Muslim Social Workers in my agency. This includes the joys and challenges of working with these families, and what helps, when they work with these families. I then tie the themes together using John Burnham's framework on Social Graces.

Joys
One main theme that came out from the poll was the joy experienced when families we work with, break out of their unhelpful patterns, when we are able to shift their mindsets. For instance, it is a joy when

someone who has been out of work for a long time gains confidence to get back to work.

Another joy experienced is when families conquer milestones, and share with us their dreams and aspirations. Low-income families are multi-stressed and have multiple problems. Thus, it is a joy whenever one major milestone is conquered, such as when the children, after some intervention, start to attend school regularly.

Social Work colleagues also find joy in a sense of familiarity shared with clients: "since you are Malay, I will tell you all my problems". This builds trust and a sense of connectedness. They shared about having conversations on spirituality and about life. Sometimes, low-income families feel like they are in the state they are in because they have not been as religious as they should be and this is a test from God. Such thoughts are easier to share with another Malay-Muslim than a Social Worker who is not.

Challenges

A lot of challenges raised, revolved around working with deeply-entrenched values and beliefs, where clients have very traditional (e.g. patriarchal) worldviews. A second challenge was on addressing clients' sense of inferiority where they do not feel like they are good enough and employers will not want to hire them because of their education background. A third challenge arose from the tendency for low-income

Malay-Muslim families to set short-term goals, leading them to come back with the same issues without solving the underlying problem.

What Helps

The following suggestions of what helps were identified in the poll:

- Tapping on strengths, having bite-sized action plans with low-income families;
- Safe self-disclosure by Social Workers, e.g. one recounted that when she shared her own hardships, it improved the working relationship with the clients;
- Using clients' language and lingo helps with the power differentials, in other words speaking in a way that shows a non-expert position;
- (For some Social Workers) avoid talking about religion, reason being that clients do not want to be judged for their religiosity or their lack of it;
- (For other Social Workers) using lessons from religion, e.g. that hardships are tests from God;
- Engaging the key decision maker in the family.

Social GGRRAAACCEEESSS

Social G-G-R-R-A-A-A-C-C-E-E-E-S-S-S is an acronym developed by John Burnham, a family therapist from the UK. He developed and expanded it in 2013. It highlights the importance of being aware, sensitive to and being competent in working with issues of social

difference. It is not a theory but a tool for practitioners to be reminded of the following social difference domains to look out for:

Gender	Class
Geography	Culture
Race	Ethnicity
Religion	Education
Age	Employment
Ability	Sexuality
Appearance	Sexual orientation
	Spiritualty

This list provides domains of differences and power between us and clients, thus reminding us of the importance of social graces and the need to take an inclusive view of a person's whole experience. It helps us realize our preferred zones, the domains that we feel very privileged and passionate about, might in fact exclude our clients. For example, having a social work or counselling degree sets us apart from them, thus accentuating the difference in ability and education.

The Social Graces can be illustrated in a quadrant along two continuums of visible to invisible, and voiced to unvoiced (Figure 1). The ideal is to reach the quadrant that is visible and voiced, for example by asking a client: "we are similar in ethnicity; what is it like for you as a Malay client to see a Malay social worker such as me?"
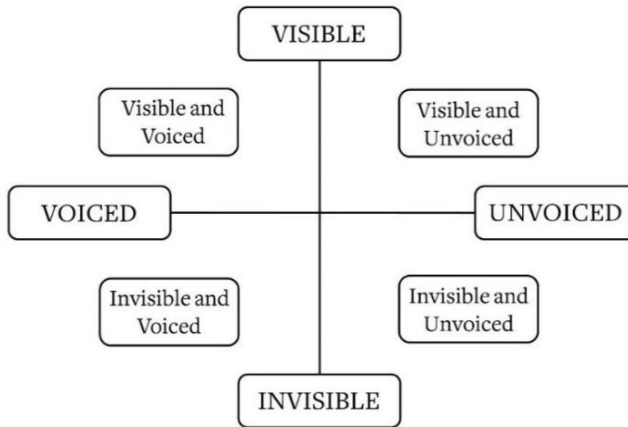
Figure 1: The Four Quadrants of Social Graces

Although the visible and voiced quadrant is the ideal state, it can also expose us to some risks with the clients, especially when it comes to more sensitive issues such as age and gender. For example, if I ask a male client how it is like to work with a female social worker, there is a risk that the client might close up if he has issues with gender.

In application, although a Malay social worker with a Malay client appears to be a match on the surface, we should be mindful of the differences that are visible and voiced, as well as those which are visible and unvoiced. Going back to the poll, what seem to be privileged and more accentuated are the Graces that include ability, gender, class, culture and education.

Conclusion

In the spirit of exploring further how we can better work with Malay clients, it would be interesting to interview both the social workers and clients, and find out what Social Graces become more privileged when we interact with them. It is different with every individual and it will affect the working relationship. It is often said that a Malay social worker is able to engage a Malay client better, but that might not always be the case due to "face" issues. One of my clients told me that because I wear the Hijab, it affects the things that they want to tell or not tell me. They would prefer to talk to a non-Malay social worker so they can open up more. A way to bring the helping relationship forward might be to ask the client upfront the reason, and thus understanding the visible but unvoiced difference between us.

Chapter 7

Watch the (Care) Gap: Class Differentials in the Struggle for Work-life Balance

Teo You Yenn

This paper is a shortened adaptation from:
Teo, Y. (2016). Not everyone has 'maids': class differentials in the elusive quest for work-life balance. Gender, Place & Culture. Early online view

When we talk about work-life balance in Singapore, we have too often focused on middle-class norms as the starting point. These norms include some amount of contracting out of care labour to paid caregivers and relatively good employment conditions.

For both men and women, wage work and familial responsibilities are competing for the same amount of time, and mental and emotional

energy. However, there is still a gendered division of labour where women tend to take on heavier responsibilities for housework and care responsibilities. If women do take on wage work, they will also take on what the American sociologist, Arlie Hochschild, terms "the second shift". This refers to the housework that is to be done at the end of the workday. Care labour includes ensuring children's well-being and their achievements, particularly where school work is concerned.

Most of us, having outsourced some of these care labour, still struggle with balancing professional, familial and community commitments. However, work-life harmony is a concept that many low-income families do not even have time to contemplate. Many of these narratives are common to low-income families in varying forms. Jes's story is a case in point:

> *"Jes (not her real name) is a thirty-year-old woman, a mother of three, ages 9, 7, and 5. When I interviewed her, she was in crisis mode. Her husband had recently left. She was working at two places: as a cook at a food stall in the mornings; and a supermarket cashier between 7 pm and 3 am at nights. The day before we spoke, she had run out of cash to buy food. Her boss from her morning job had offered more permanent work, but she was unable to accept it because she had yet to secure a place in the nearby childcare center for her youngest son. She pointed out that her oldest son could pick his little brother up*

> *from childcare if it was close to home. This would allow her to work continuously throughout the day." (Teo, 2016)*

Many of these women lack educational credentials, which means that they are limited to low-wage work with very rigid hours. These jobs are perceived as low skilled and easily replaceable, thus leaving very little room for negotiating. Low-income women might also lack a husband who is actively involved in care and house work. This could be due to the husband's absence or the husbands themselves might be employed in low-wage work with inflexible working hours.

There is actually more neighbourly help amongst low-income household than higher income households. Extended family also tends to play a greater role in low-income families. However, help from family and friends is often patchy because they themselves also have heavy responsibilities. Unlike people in higher income households, the grandparents of low-income families are often still working and thus unable to extend reliable help. Thus, grandparental help is actually a class privilege.

Childcare spaces, although increasing, are still not meeting people's needs. It is not easy to obtain a place in a nearby childcare centre, and the childcare centres that are far away creates further care gaps, and profound difficulties in maintaining regular employment. Shift work might not coincide with childcare hours, and to make both employment

and child care work, children sometimes need to be left alone at home for many hours a day.

Those who have more means, often take for granted the privilege of sending children to school via cars or public transport. Transport costs are more significant if you are low-income. Often, older children become the ones taking care of younger ones and picking them up from childcare. So a childcare centre within walking distance and one outside of it are significantly different.

Low-income families do not have any paid help. Thus, everyday life for people with limited resources becomes a great deal of struggle to meet needs of housework and childcare. They face similar needs as people with higher income. Their children and our children have the same needs for time, space and attention. But they have fewer resources to meet these same needs.

There have been positive developments in terms of policies where a greater emphasis is placed on men's roles as caregivers and more subsidies for childcare. More reforms are needed. The way subsidies and aids are structured now requires mothers to work, which creates a lot of anxieties and pressures as people struggle to meet their varying needs and responsibilities. If the goal of aid is to enhance well-being and opportunities for social mobility, we have to look more closely at people's need with closer attention to the things that higher income people do not need to worry about. It is unproductive to have aid that

people are afraid to access because the aid requires them to do things that they think would put their children at risk. It is time to reconsider providing support to mothers without needing them to be employed.

Employment is an important requirement for aid due to worries by the government that people will become dependent on these aid. However, we have seen from empirical evidence that a great majority of people would rather work than ask for aid. Work and wages are about dignity and people need dignity.

We should rethink our assumptions in public policies about self-reliance and dependence. We need to place more emphasis on the quality of employment. This encompasses their wages and the protection that they need to be treated with dignity by their employers. Current policy leaves little leeway for low-wage workers to deal with life's many emergencies without facing severe consequences. Low-income parents have similar needs, beliefs and aspirations as their higher-income counterparts, but they end up deploying very different strategies and practices due to the limited resources and options that are available to them. Public policies should help us address these differences and aspire to improve the options that the low-income currently have. We should ensure that work-life balance is not a class privilege.

Chapter 8

Transnational Families: An Environmental Scan

Alyssa Rose Fernandez

For this presentation, I interviewed 19 colleagues from Fei Yue who worked with approximately 1,343 clients from transnational families. The purpose was to better understand and generate potential research areas on transnational families in Singapore.

Who They Are

According to Fei Yue colleagues, the transnational families whom they serve, mostly consist of foreign wives from Malaysia, Vietnam, Thailand, Indonesia, China and India who are married to local men with low to middle income. The transnational couples are typically aged between 20 to 50 plus years old.

Some of the foreign spouses came to Singapore through arranged marriages. Many of them are from Vietnam, and marriage might be a way to escape poverty. Foreign spouses whose marriages were arranged found it overwhelming to have to get used to being in a new accommodation and country; with a new husband and extended set of relatives, all within a few days of arriving in Singapore. One source of anxiety is the Long-term Visit Pass (LTVP), which determines whether they are able to continue staying in Singapore. For them, the LTVP seems analogous to a basic need in Maslow's Hierarchy of Needs.

Foreign spouses whose marriages were not arranged were usually studying and working in Singapore before they got married. This allowed them to build up their support network and get used to living in Singapore gradually. Thus, whereas foreign spouses whose marriages were arranged are at risk of social isolation, these foreign spouses who married through a more typical process of dating and marrying have stronger social support. Many of them are from Malaysia.

Challenges Faced by Transnational Wives
Regardless, both types of foreign spouses face challenges in marriage and parenting that are unique to transnational couples. They found the pace of life in Singapore faster, and their views of education, spousal expectation, violence at home, and parenting are different from those of their local spouse. Age gap was also an issue for some.

In terms of spousal communication and expectation, speaking different languages is an apparent barrier. However, when spouses are able to communicate in the same language, complacency may set in as each spouse assumes that the other understands their intended message. For instance, neither parent might elaborate on what it means to "take care of the child", leading to misunderstanding. The concept of space may also be different. One foreign spouse who grew up in a farm found a jumbo flat small.

In terms of differences in the concept of violence, two ways that a disagreement can result in violence were shared. In one, the local husband who is generally older and blue-collared may not be able to express himself verbally when he is upset and may hence become the perpetrator of violence. In the other, the foreign wife deals with anger with approaches that she grows up with that might not be appropriate in Singapore. In an example shared by a social worker, "in Singapore, if you hit someone with a shoe, it's very suay (unlucky)….in (name of country), it's very normal to take your shoe and hit someone. And that was a stiletto. She want(s) to take the shoe and hit him."

Age gap (in some cases up to 30 years) resulted in unspoken imbalances in spousal expectations. For example, "the mom is always the one doing the stuff, and the dad expects to be served", and treating marriage akin to buying a product, "I buy you back because I want you to give sons or give me descendants". Age gap also led to clashes in preferences. For example, differences in preferences between husband and wife on

what to do on a family outing due to age gap – walking in the park vs. walking around in the shopping mall – might cause the whole event to be called off, resulting in no family bonding

Parenting styles deemed appropriate in their country of origin might also be viewed as problematic in Singapore. For example, a foreign mother who came from a culture where children went in and out of the family home as they pleased allowed her child to leave the house without reporting to her, and became distraught when the child went missing. Another foreign mother was felt to be a good mother, but hit her child till she bled.

Other Challenges Included:
- Having to navigate various organizations in Singapore, e.g. a foreign parent complained why things cannot be done at just one organization;
- Demands of the education system, e.g. a child who was in an early intervention programme attended only once a week because the mother was unable to wake up in time;
- Fast pace in Singapore, e.g. parents who didn't mind children not hitting certain milestones such as not learning manners and explaining that the child will get it eventually;
- Mistaken identities, where young foreign mothers are identified by teachers as the domestic helpers or older local fathers are identified as the children's grandfathers;

- Children born overseas - As compared to children of transnational families who are born and raised in Singapore, children who move over to Singapore mid-way have a harder time adapting;

The above challenges raise the question of who should adapt to whose culture. Some foreign spouses such as those from Malaysia adapt better, probably because of relatively similar culture and language. In contrast, where there are cultural differences, some of the local spouses give their children a bad impression of their foreign spouses by stereotyping certain behaviours as typical of people from the country of origin. For others, some are simply more willing or have more resources to adapt to the Singapore culture.

Experiences of Working with Transnational Families

Main challenges experienced by Fei Yue staff included:

- Language and understanding of commonly-used terms
- Difficulties in engaging both spouses, because often only one spouse attends programs or maintains contact
- Getting families to understand the importance of certain things such as early intervention for children with special needs

The following were identified as things that could be done more to help transnational families:

- Improving social support through support groups, buddy systems, befriending of neighbours and cultural events etc.

- Workshops to help foreign spouses learn English and the Singapore culture
- Marriage workshops for those considering marrying foreign spouses through an agency and for those who have been married longer, and workshops that help spouses increase awareness of things to discuss as a couple
- Empowering foreign spouses by teaching them where to find resources independently
- Increase skills of staff in working with transnational families through case consultations

Conclusion

This exploratory study with Fei Yue staff unearthed some potential research areas, including research on communication styles, social isolation or support as perceived by foreign spouses, cross-cultural adaptation, cultural differences in parenting, and issues that might potentially affect the next generation.

We have to remember that when a foreigner comes to Singapore, they do not just leave behind their country, they leave behind their family, their friends, their culture and possibly, coping strategies, so every little thing that their spouses or people around them do, can make a difference.

Chapter 9

Summary of Panel 2 Questions &Answers

Facilitator:
Neo Yu Wei

Difference between Female and Male Malay Social Workers

Hilyah: It depends on who the client is. It comes down to our social location, our experiences and when we do meet our client with similar experiences, what are the Social Graces that will come about that might affect the working relationship.

Challenges to Skills Upgrading for Low-wage Workers

Floor: NTUC has been working to improve enforce legislation to protect job conditions and promote work-life balance. NTUC and its tripartite partners have also been pushing for a progressive wage

module, together with an UCare centre to help people upgrade their skills and look for better jobs.

You Yenn: There is a gendered dimension to skills upgrading. The state has invested a lot in skills upgrading, but the issues raised about care gap for women still remains. It is hard to go for training when you do not have an income and have to care for children; it is very hard to do these things concurrently. When we tell women with children that they absolutely have to work, we are telling them that they have do work, career, care for children all in a very short range of time. If we take a longer term view of people and how they can contribute to our country, then this is not a good way to think about life. Children need care. By telling women that they have to do all these within those years, the system creates these care gaps that shape both their and their children's short and long term well-being. On paper, skills upgrading is useful for many people, but there are many people who cannot make use of it, precisely because there are so many other demands in their lives.

A Compassionate System

You Yenn: We cannot be in an employment regime where people are helped only when they meet individual benefactors. In a recent op-ed about low-income families in Singapore, I wrote about a girl who did quite well in school and wanted to apply for university but could not because she is not a Singapore citizen and has chalked up arrears, so the school did not release her results. I subsequently received many emails from people who volunteered to pay her school fees. This is wonderful,

but I do not think we should have a system where people are only helped because of individual stories. I hope more can be done so people do not have to rely on good luck and specific people who will lend them a helping hand. We should have a compassionate system not just compassionate people.

Social Support for Foreign Spouse
Alyssa: Social isolation was felt to be the dominant challenge. Hence, a programme that helps them feel connected or socially supported on one hand and that educates them on Singapore culture on the other hand, is important.

Challenges Faced by Transnational Families
Alyssa: Aside from country of origin, it is possible that housing and income differences are important. Based on these preliminary research findings, it appears that when they come for help, the presenting problems are usually less emotional, e.g. parenting. The deeper problems are usually related to marriage or spousal communication.

You Yenn: Immigrant status - The different kinds of long-term social visit pass they have access to shapes the extent to which they can find work. That in turn has huge effects on the status of their position in their household as well, the kind of leverage they do or do not have vis-à-vis their spouses.

Citizenship status of children - Securing school is a big problem for children without citizenship and there are also children who go through the school system without citizenship and chalk up a lot of arrears. When they do their PSLE, O Levels, N Levels and even A Levels, the school does not release their results because of the arrears. But the fact is that they lived their entire lives in Singapore and they do not know any other homes, but they cannot get PR or citizenship unless their family is in better financial circumstances.

Differing Perception of Violence

Alyssa: It appears that some foreign spouses, for a lack of better word, have higher tolerance to violence. It could be because they know they are only able to stay because of their local spouses or they might not know that it's illegal to hit someone in Singapore. These could contribute to the perpetuation of violence.

Interventions across Life Stages

Chapter 10

Data Profiling – A Learning Journey

Prema Mohan
Leo Lee

This presentation is a reflection of our efforts at THK FSC @ Tanjong Pagar at data profiling and the challenges we faced along the way. Our clients are mostly low-income families living in the areas of Jalan Bukit Merah, Bukit Merah View and Kim Tian. We serve 11 rental blocks in total.

Motivation for the Study

The agency has been serving our clients for many years, and the profiling was felt to be the agency's professional responsibility amidst the changes that it was facing. There was a pressing need to streamline services, re-evaluate the focus of the agency, refocus energy in serving

clients most in need, and ensure that resources are effectively and efficiently managed.

The urgent need for the client profile data was inevitable and almost practical. We wanted to know who our clients are and who these individual clients are in the context of their families. We wanted to know about their concerns, whether they are familial or systemic in nature. We wanted to know how we have been working with them to address these concerns, whether we are targeting interventions at levels that benefit them the most and whether our interventions have long-term impact on the clients and their families. We hope that the study will guide us in our resource allocation decisions as an agency, and equip our practitioners with the knowledge to effectively intervene and tackle complex issues our clients are facing. In essence, this exercise served as an ongoing effort in reflecting our practice as a whole amidst the changes that were happening, and how the practice was evolving.

Description of the Data Profiling Study

Our study which we are sharing today consists of a snapshot of the profile of clients we were working with in 2015. We had initially planned for a questionnaire for all clients known to the centre but it was not very successful. We gathered information on our clients by having the social workers fill in questionnaires regarding their clients. Information collected includes clients' demographics, family type, housing situation, prevalence of violence and addictions, and issues

they were facing, from the lens of the social workers they were seeing. The following findings are based on the data of 455 clients.

Findings from the Study

Our findings we are sharing today are organized along three main categories: family demographics, vocation/ education, and the clients' issues.

Family Demographics

In terms of family demographics, 39.4% of our clients were nuclear families and 33% of our families were single-parent families. Fifty of our clients were married, and 25% were divorced. Malay families were the majority at 52.3%. Twenty two percent had foreign spouses and we note that international marriages were growing in our clientele pool. Families had an average of two to three children in their families, within the age group of 10-16 years old. We also note a significant number of cases with 4 or more children.

Vocation and Education

Forty one percent of our clients were unemployed, which means that for every 5 clients, 2 of them were unemployed. Their employment status might be one of the reasons contributing to their low household income. About 57% of our clients were low-income households earning a monthly salary of less than $1000. In terms of housing status, only 9% of our clients own the flats they were staying in, while 71% were staying in HDB rental flats.

The socioeconomic status of our clients can be explained by their low education level which excludes them from higher paying job. About 49.8% had education levels below PSLE level, or had not received any formal education before. Unless longer term investments are made for skills upgrading and continuous education, they will continue to face limited opportunities in getting higher paying jobs.

A significant number of clients had experienced some form of violence in their lives: 120 clients had experienced physical violence; 78 clients had experienced verbal violence and 73 clients, emotional violence. Some clients also faced addiction issues, including drugs, alcohol and gambling. Notably, about 71 clients had experienced drugs issues.

Issues Facing the Clients
We examined the number of issues that our clients faced. Hundred and fourteen of our clients faced 5 or more issues. The common issues that clients faced were low wages, employment and child care issues. 49% of clients identified low wage as the primary concern, followed by employment issues. Childcare was next on the list with 25% citing it as a concern.

Challenges Faced in Conducting a Data Profiling Study
So far, we have outlined the effort to conduct a client profile study. The process was one filled with many pitfalls. We would like to discuss some of the difficulties we faced as practitioners conducting this study.

The main challenge was difficulties in implementation. We faced the challenge of time crunch as it had to be done as quickly as possible to set the directions for our services. It was also difficult to get the buy-in from everyone. As practitioners, we are often torn between our core work, which includes case work and running programs, and setting aside time to complete questionnaires for almost 40 cases at a time. As such, getting a full sample was an uphill task. Even using interns to do data entry and temporary staff to analyze data was not straightforward. What we thought we wanted was often not what was communicated, doubling the time needed to complete the study. Eventually the long drawn process caused much fatigue.

The second challenge we faced was the design of the study itself. Studying family profiles as a whole as opposed to studying individual clients poses great challenges. We often lost focus on who we are studying and ended up varying the fields we set out to study. On hindsight, the design of the questionnaire could be refined with the help of research experts; this did not occur to us in the beginning. The way the questionnaires were completed also varied between social workers. While some colleagues interviewed clients directly, others went with what they already knew about their clients. Further, despite rounds of briefing, interpretation of the items on the questionnaire remained varied between colleagues. In general, the lack of expertise to conduct such a study led to oversights that we could have easily avoided on hindsight.

Impact of the Study

As a result of the study, some decisions were made at the agency level, such as allocating resources to programs catered for the young. Since the completion of the study, we have made attempts to conduct pre-school educational programs, especially for young mothers. More recently, the team collaborated with private tuition agencies in providing heavily subsidized home and group tuition. In addition, welfare clubs of tertiary educational institutions were also tapped on to provide free academic coaching to primary and secondary school students. At the same time, other colleagues have turned their attention to getting youths together to engage them in activities that they are keen on, to keep risk at bay.

Going Forward

So what is next for us? Despite the compromise in rigour and expertise, the agency will continue to study issues such as violence, addiction, and getting a culturally accepted definition of the multi-stressed families that we work on. The study has convinced us of the intentional focus on building resilience among our young, creating opportunities for them to experience more success than they do now through programs targeted at different levels.

We also wonder if all the FSCs were to embark on such studies collectively and give a face to the demographics of low-income families, how might that impact policies, and influence the sharing of expertise and resources across agencies? Hence we hope that research

will become a more deliberate effort within Voluntary Welfare Organizations (VWOs), where experts are dedicated solely for this purpose, within an agency itself. Without such measures, directions towards undertaking effective interventions might continue to be "guess-timations" rather than with certainty.

From the ground, our efforts in this client profile study might at first glance seem like a "FAIL" (First Attempt in Learning). Despite this, we are convinced that we will "SAIL", i.e. continue to make "Several Attempts in Learning", so that we will be more certain today than yesterday.

Chapter 11

HEALTH Planning – A Holistic Model in Understanding Elderly Population

Cheong Ee May Deidre

One of the missions of Jurong Health Services is to bring health to the community. That is why we are doing HEALTH planning for the community with community partners. This is a holistic model in understanding the elderly population in terms of their various needs. I will start the presentation by sharing why we have this HEALTH programme and what the programme entails, followed by a discussion of the HEALTH Profiling Pilot @ Thong Kheng Senior Activity Centre (SAC) based in Bukit Merah.

Background of the Program

The proportion of elderly in Singapore is projected to reach 20% in 2030. This has led to an increase in the scale and diversity of eldercare needs, and the need to know how to reach out to them or how to help them appropriately.

When Jurong Health Services first started, we were based in Alexandra Hospital, dealing with a large elderly population. There was a lady who frequented the Accident and Emergency (A&E) department. She did not have any specific reasons or real medical needs, and had only psychosomatic symptoms. This prompted us to think about how we can enter the lives of these elderly to give them better help and to help them stay in the community.

Description of the HEALTH Programme

There are two parts to this HEALTH programme. First, we have to work with the partners. Second, we have to teach them how to do the profiling, which is broken down to six different aspects:

Head: Ability to make decisions, to check if there are any signs of dementia;

Existential: Living and dying well - whether they have heard of Advanced Care Planning (ACP);

Asset: Financial and resource management, how they are maintaining themselves in the community, whether they have enough money to pay

for basic and medical needs, whether they have plans for giving away of their assets;

Lifestyle: The way a person lives - home assessment is conducted for everyone, to see how safe the person is within his/her own home. We also look at how they move about, whether they can walk independently, or whether they need extra help;

Therapeutics: Disease management, e.g. whether they are compliant with their medications and reviews;

*Hear*t: Emotions and relationships, whether they feel lonely or depressed.

HEALTH is a holistic training and profiling tool and as such, interviews take a long time. A seasoned worker doing the HEALTH profiling takes about 2.5 hours, whereas a non-seasoned worker takes about two 2.5-hours sessions. Further, we are concerned about whether the elderly person will be tired out by the interview. Hence, we will assess how the elderly person responds when we conduct the interview. If the elderly person is chatty, we will try to complete profiling within one session. If he or she is quite tired, we will arrange for another session. The questionnaire includes validated questions such as those regarding nutritional risk and depression. Our team undertook the profiling on our own to test out this profiling tool. We did two rounds of profiling: pre and post-test. Pre-test is conducted before our interventions and post-test is used to detect the impact of our interventions, as well as to find out whether we have linked them up to the different services.

Results of the Study

When we did this project, it was not meant to be a research. It was just an assessment and intervention tool. But we wanted to know the impact of our intervention. Hence, we measured the impact by looking at the reduction in the number of needs reported. There was significant reduction in the number of needs in 4 out of 6 care bundles.

For the existential aspect, a significant number of elderly people took up discussions about advance care planning. In terms of assets, we helped to link a number of them to financial resources and referred them to social workers in the hospital. In terms of lifestyle, we did home modifications and linked them with physiotherapists for exercises. For therapeutics, we found out that some of them were at risk of malnutrition, and hence we linked them up with the dietitians. For heart-related issues, as the number of elderly people with this issue was small, there is no significant result.

We will now look at the top three gaps among the elderly. Most (53 of 54) elderly people do not know about ACP and its benefits. This is in spite of a talk on ACP we delivered 2-3 months before the profiling. As they could not remember ACP, we had to do a one-to-one discussion about it. Thirteen of them completed the ACP discussion with us, and they were ready to think about their plans when they get older, ill, or near death. These were elderly people living in rental flats. Some of them were single and feared dying alone. For these elderly people, we helped them to do a documentation, which was submitted to the Agency

for Integrated Care (AIC) for recording purposes. In the event that these elderly people are admitted to the hospital, the hospital will then be able to track if ACP has been done and try their best to respect their wishes.

Next, 17 of 54 elderly persons did not have any access to healthcare financial schemes e.g. CHAS and Medifund. Most of them did not know about these schemes, such as Medisave, Medishield and IDAPEs. Some of the elderly people required home modification, but did not know they could apply for the EASE programme. We had to educate them, and write memos to facilitate their access to such schemes. Fourteen of the elderly people have now successfully applied for financial schemes.

The last gap pertains to risky home conditions. Forty eight of 54 elderly persons have home conditions that place them at fall risk, such as messy wires and pull cords that were tied up and beyond reach. We tried to educate them about the risks and made suggestions of modifications, without forcing them to do things against their wishes. Some of them agreed to our suggestions. We also left them with emergency numbers for easier help-seeking, which would be helpful at times when they are anxious.

Other Reflections

We found that elderly people who join SAC activities are mostly female. The common feedback from those who do not go to the SAC is that attendees tend to "gossip" there. I just spoke to another colleague who

mentioned about their newspaper reading programme conducted by the volunteers. This is something I think we can be creative about.

Elderly people who refuse to go for medical screening or check-up may not be ready to deal with the outcomes of their screening, for instance, how to cope with the strain on finances, what happens when their health condition deteriorates, and implications on caretaking. On the other hand, it was surprising that many of them have already thought about planning for their deaths.

Most of the elderly people count on their neighbours to look out for one another. This is a very important form of support network especially for those who are single. Elderly people also prefer food cooked by neighbours rather than those supplied by meal delivery services, as the food may be bland or cold. For example, "Good life" programme by Montfort Care gets elderly people to cook for their neighbours in the community. This is a very good program which brings the neighbours together.

In terms of the home environment, emergency pull cords are not as safe as it should be, anti-slip mats or anti-slip treatments are not widely used or taken up, mainly due to cost constraints, and grab bars which are placed on one side of the corridor are not useful for those who have weakness from stroke on the other side of the body.

As for schemes for the elderly, there is a lot more we can do in terms of ground level education, perhaps in their dialect, to help them know the schemes available. Many are not aware of the different financial schemes coverage and applications. CHAS subsidy at General Practitioner clinics does not attract Public Assistance cardholders as they receive free treatment in polyclinics and restructured hospitals. Therefore, elderly people may still prefer to go to the A&E. Advance Care Planning discussion is not widely rolled-out to the community even though many of them will benefit from the discussion.

Future Plans for the HEALTH Programme
We will be bringing the HEALTH Programme to the west. In April 2014, an MOU was signed with four community partners located in the West with the aim of building capability in our partners to better look after their targeted residents through the HEALTH programme.

We have just obtained the results of HEALTH Profiling (Phase 2), and will analyse the data. The findings will be presented at the upcoming Internal Conference on Social Work in Health and Mental Health.

Final Remarks
We have some future research suggestions for practitioners or researchers to consider. I strongly believe that more needs to be done to increase the safety of the home environment. This includes simple improvements which I have mentioned earlier.

We will also need to sense the ground for sentiments towards end-of-life conversations, and whether we can bring this into the community in a bigger manner. We should also think of ways to better reach out to the elderly in terms of communication and accessibility of schemes and resources.

This project was done by the social workers with the allied health team, including dietitians and physiotherapists. As we are not research-trained, we hope to have the assistance of the clinical analytics team in the future.

Chapter 12

CSC Time Use Survey: Selected Preliminary Findings

Lim Wen Hui Leon

Time use data is used in a variety of research areas and other countries have run national time use surveys. To the best of our knowledge, our time use survey is the first of its kind in Singapore to account for all 24 hours of a day, across weekdays and weekends, and across a large range of activities.

Objectives of the Study

a. To understand how low and middle-income Singaporeans with dependents (young children and/or elderly) spend their time over 24 hours e.g. how much time they spend sleeping or travelling, how much time they spend with family etc.;

b. To understand their time use patterns and stress points;

c. To spur further dialogue and research into Singaporeans' time use.

Research Methodology

We worked with an external research company to collect our sample. A random sample of locations was selected from the research company's housing sampling frame, allocating about 20 target respondents per location. Each sub-sample of target respondents - by day of the week (Weekday/Saturday/Sunday) - was selected so that the profile of each resembles the profile of HDB residents in key characteristics such as housing type and ethnicity. Fieldwork was carried from 17 April to 30 May 2015 (HDB 1-4 room residents) and from 8 January to 29 February 2016 (HDB 5-room residents), avoiding the Chinese New Year period.

Respondents were interviewed in their homes, and asked what activities he/she did during in the previous block of 24 hours from 12 midnight to 12 midnight. To capture time use information, we adopted a "light diary" approach. That is, we developed a questionnaire that included a grid of cells, each representing ten minutes. We listed pre-identified activities along the left-hand side of the grid, and respondents were to mark the cells for time spent on each activity where relevant.

Socioeconomics Characteristics of Our Sample

We wanted to survey low and middle-class adults who participated in the labour force, and who had either young or elderly dependents. Our sample size comprised 840 respondents, aged 21 to 62, who were either Singapore Citizens or Permanent Residents with Singapore Citizen

spouses. All were 1 to 5-room HDB residents, and had either young child(ren) under the age of 18, and/or at least one elderly person living together with him/her. We divided the sample, interviewing half of the sample about a weekday, a quarter about a Saturday and another quarter on Sundays.

There are some sampling biases worth noting. First, the survey was not able to capture responses from those who were not at home. This group may be busier or work longer hours. Second, we were not able to interview people who lived in private property. Nevertheless, the working profile of our sample is similar to population averages.

In total, 788 respondents reported some or no income. This number excludes retirees and people who declined to answer the question. The following preliminary findings are based on the following categorization of incomes:

i. $0 to $4,000
ii. $4,001 to $8,000
iii. $8,001 and above (approximately the median household income, and higher).

Results
Sleep
On average, the respondents seem to be getting enough sleep. Those who were working reported on average 7.3 to 7.5 hours of sleep.

Working people slept about 1 hr less than non-working people on weekdays.

Work

The $0 to $4,000 group clocked the most weekend hours for work (3.5 and 2.5 on Saturday and Sunday respectively). They also worked on average 1 hour less than the other two groups on weekdays. The $8,001 and above group clocked the least number of hours of weekend work (0.3 and 0.6 hours on Saturday and Sunday respectively).

Housework

Men, even non-working men, did much less housework than women. On average, the time women spent on housework is four times longer than the time men did. Singaporean men also seem to spend a bit less time on housework relative to men in Japan, Korea, Australia and the US. For working women in our sample, the average time spent on housework fell slightly as household income rises. At the same time families with higher household income in our sample were more likely to employ domestic help.

Time Spent with Family

For working respondents, average time spent with family increases with household income. For non-working respondents, time spent with family was the highest for the $4,001 to $8,000 group.

We also looked at how family time differs by day of the week and income group. On weekdays, non-working respondents spent about twice as much time with family as working respondents. On weekends, the $0 to $4,000 group spent the least time with family. On weekdays, the $8,001 and above group spends the least time with family.

Child-raising

Our study treated time spent on child-raising as a subset of time spent with family. Child-raising activities included bathing and dressing the child, supervising and coaching them in their studies, playing with them and so on. Overall, women spent more time on child-raising than men. Hours spent on child-raising also increase with household income. Comparing with time use statistics from the Australia and the US, on average more time was spent on childrearing in Singapore than in those countries. Most of the child-raising time was spent on supervising studies and playing, with virtually no time spent on reading to the children. Higher income households also spent more time on supervising studies and playing.

Exercise

The majority of respondents did not exercise. Non-working respondents were slightly more likely to exercise than working (17% vs 12%). The amount of time spent on exercising also increased very slightly with household income. Of those in our sample who did exercise (102 people), the majority were working (72%) and most spent one hour on exercise.

Stress

We asked how often the respondents feel rushed, which gives an indication of their stress levels. Most felt rushed some or most of the time (63%). The following groups were more likely to feel rushed: females; those working; those aged between 21-39 years old; those with household incomes greater than $4000; and those who were tertiary-educated with professional qualifications, degree, or postgraduate certificates.

We also asked them their main reason for feeling rushed, giving them a list of six answers to choose from. Work and family are the key reasons for feeling rushed and this tends to be similar across income groups. The top three reasons for feeling rushed are: (1) "Balancing work and family responsibilities"; (2) "Demands from family" and (3) "Pressure from work".

If You Have One More Hour…

We also asked respondents, "If you have one more hour to spend each day, what is the activity that you would like to spend it on?" Most respondents said they would spend it on personal hobbies or with family. In particular, a larger proportion of the $8,001 and above groups wanted to spend more time with family.

Future Research

It would be good to see future time use surveys include higher-income Singaporeans in condominiums and landed property. If possible, more

questions on well-being could also be included to better understand the relationships between time use and stress experienced.

Chapter 13

Summary of Panel 3 Questions & Answers

Facilitator:
Ong Qiyan

Optimizing Collection of Time Use Data

Leon: We chose a "light diary" approach, mostly due to CSC's modest resources. The time-use section in our questionnaire comprises four pages: each page covering 6 hours, and with the same list of activities on each page. We had people report on the past day (rather than on the past week) in order to minimise recall bias.

Other countries in their time use surveys have used light diaries and "full diaries", sometimes together (e.g. Japan). A full diary approach entails giving a structured diary to respondents to record their activities using their own words, usually for a week. So respondents will fill in

what they are doing, and who they are doing it with as they go along. The advantage of this is that you can collect a lot of rich information, but on the back-end it requires a lot of resources to code all the responses. That is why we went with the approach we did.

Time Use Patterns of Low-income Households

Floor: The data (from the time use survey) is so rich and there is so much to get at. I thought what was interesting is that, poorer families have less time to do all of those developmental and nurturing activities that we know are good for the families. They spend less time with their families, on childrearing, on sports, so it affects health, children development etc. All these are in line, and I think your presentation gave us a full picture of what is going on. It appears that lower-income families seem to be spending less time on all those things. The only activity they spent more time on than higher-income families is work on weekends. Since you only showed us selected findings, were there other categories of activities that they spent more time on, as compared to higher-income families? Where is their time going to?

Leon: These are selected preliminary findings. We are still looking at the data. To be frank, we are actually not very sure. There does not seem to be one category of activities that lower-income families are spending more time on. It actually seems to be spread out, as far as we can tell. This is definitely an area that deserves more study.

Improving Elderly Awareness of Support Programmes

Ee May: Most of the elderly we interviewed do not know that they have Eldershield and IDAPE (Interim Disability Assistance Programme for the Elderly) coverage. People who do not know how to read their CPF statement will not know the schemes they are enrolled in. In other cases, some programmes such as EASE, which helps them to do installation of grab bars and anti-slip mat treatments, are just not widely known to the community. I think it will be helpful to gather different groups of people to go to the ground and give talks in different languages and dialects. Sometimes the elderly people may not watch TV, especially those living in the rental blocks. Therefore it is good to reach out to them directly in the community and do things in their dialects.

Multi-stressed Families: Types of Issues

Prema: From the data that we had, the combinations that were prevalent are low wages, unemployment and child care issues. We did not have financial issues as a category, rather, what could possibly cause the financial issues. So these factors may point to financial issues in general.

Partnership in Data Profiling

Paul Cheung: Apart from this centre, how many other centres do you know from Singapore which are doing the same? I understand that the government is trying to build such an information system, using a lot of our taxpayers' money. Do you think that the project is likely to be successful down the road? How can we build more of this data profiling projects? A relevant example may be the MHC data model. MHC runs

over 1000 clinics in Singapore. Whenever a doctor makes a diagnosis, the data is sent back through the computer to the headquarters immediately. That is why they can show on the map, what are the diseases currently occurring in Singapore. Assuming we have all the different FSCs doing the same data profiling, we can aggregate them in real time in the same way and know clearly what the issues we should be working on.

Qiyan: I would like to share a little more about administrative data and why it is different from survey data. As researchers, when we interview social service clients, we are capturing a snapshot. In a longitudinal study, we usually look at the respondents once a year due to budget constraint. However, because of case management, agencies get to meet clients more regularly. Hence it is natural and less costly to collect some data. Because those are updated information, you get to know what goes on in between the client's last visit and his or her current visit. This will allow us to see what successful clients are doing right, and be able to share those experiences with other clients. This is another reason why keeping and analysing administrative data within the agency is important.

Floor: I am a social worker from TRANS Family Service Centre (Bedok). This is just a quick response to case data profiling, and some of the challenges that FSCs face in general. What we are doing now is to partner the regional service team in the Social Service Office (SSO) at Bedok, who is also doing a form of data profiling of our community.

They have access to data from HDB and other data sources that we, in the FSC, may have difficulties accessing. Sometimes FSCs might be placing too much on our shoulders. We have case work, group work, community work and research. How do we balance all these responsibilities and make sure that we can still attend to our clients' needs. Perhaps we could take a step back and look at partnership with others who are already doing very good work, and as caseworkers, we could also value-add to our partners' research, and see where the partnership takes us.

Chapter 14

Panel Discussion with Sector Leaders: Working Together Holistically to Uplift Low-income Families in our City State: Hierarchy or Pluralism?

Panellists:
Denise Phua Lay Peng
Ho Kong Chong
Lee Yean Wun

Facilitator:
Paul Cheung

Introductory Thoughts

Paul: ESM Goh mentioned that researchers should pass on their findings to policy makers so that both sides will share the same understanding. Researchers may not understand the macro perspective

of policy making and policy constraints, while policy makers may not understand the research findings or findings may not even reach them. ESM also said he understands the passion of the social workers in effecting policy changes, but this must not become aggression.

Denise: I would first like to clarify that I will be sharing my perspectives in three different capacities. One, as a mayor supporting the Central District where two thirds of Singapore's rental flats are located. Two, as a member of parliament from an area that has a large number of elderly people and a large number of rental flats. Third, as a volunteer directly running two autism charities that provide early intervention, school services to services for adults with special needs; the adults' segment being the most challenging for us.

Yean Wun: The challenges of low-income families are issues we need to take time to think about. My main takeaway from all the presentations is that we have not formulated what poverty is in Singapore. What is the social construct of poverty? As a developed country, I think this is a needed piece of conversation. At present, the dominant construct of poverty is still "you are poor because you have not made it, because you have not been able to be good enough". The type of intervention would be very different depending on the construct. The point of having conversations such as this is to help us to reconstruct how we want to look at poverty together so that interventions would be more holistic and better integrated.

Kong Chong: I have three points I would like to make by the means of stirring up your imagination. When we think about social issues, such as issues on poverty, it really shouldn't be a conversation between the government and social workers. I think of the relationship between the government and social workers as an old couple. There is not much love in the relationship but you tolerate and are dependent on each other. I want to talk about the third party here which is the corporate sector. Qiyan, in response to my question, already talked about this: how the banks and bigger companies should be more responsible in evaluating financial commitments for potential customers. Some families are more vulnerable. How different would the government and corporate sector think about programmes as compared to social workers? When you think of the clients you deal with, you should not just think about the government. The corporate or private sector would be the way forward because it releases new energies and new ways of thinking. Here is a challenge for you. Think about a new partner whom you can collaborate for some of the issues your clients are facing.

The second question I have for social workers or researchers is, when you think about your clients, you are thinking about families that are still in poverty, but I have not heard stories about families who have broken out. I am not saying that your research is not good but I think there is value in researching on clients who are not with you anymore. There must be some successful cases you have seen, and there must be learning points from them to help you deal with the problems more effectively. Framing the research, in terms of just looking at your

clients, restricts the way you think about the problems. Perhaps you can start to think about the successful cases, such as those who have moved out of rental housing. There is value in research on this type of families.

The last point is that, we give away millions of dollars for all kinds of things except for research. As someone pointed out, social workers have huge caseloads and we do not have time to do research. However, the reason why we are all here is because we realize that research is important, because it informs us of how we can better deal with problems and inform us of some of the blind spots we have. So here is a call – the money is there but it is not used, and there is a lot of value in collaboration.

What Do We Do About Poverty?

Paul: Let me start with the new notion of poverty in Singapore. After 50 years of meritocratic practices and development, why is our rental housing still in existence? From Bukit Ho Swee till now, we have different kinds of poor people taking over the rental housing and they have a different set of issues from before. Over time, how has poverty changed in Singapore?

Yean Wun: Poverty is a complex issue and Paul is right to say that poverty still exists in Singapore, but there is also something called "relative poverty". We actually do not have a proper definition of low-income. Is it $1,500, $1,900 or $4,000 as seen in the presentation by

Leon from CSC? We do accept that 5 to 10% of the people in our society is still struggling, but how do we construct "what it means to be poor"? Is it about meeting your basic needs, such as Maslow's hierarchy of needs, or paying for rental in housing, or like what You Yenn mentioned, issues of not being able to spend time with your children because you need to work? These are things we do need to think about.

Denise: From my experience working with volunteers, VWOs, grassroots and the civil service, including people at the social service centres, I discover there is no common definition of poverty. This has been a recurring topic – poverty line, relative poverty, what should be in the basket of goods when you compute the poverty figure; you name it – there is little consensus on what poverty is. There are many different definitions. So, we might as well agree to disagree or at least realise that we all have different perceptions of what poverty is. Some of us argue that "access to essential services" is the main criteria, and if everyone needs access to information, then smartphones may well become an essential item one day. If having a computer and having access to internet is for self-learning, it will also become an essential item.

What is really needed in our country is a cool and calm conversation about what constitutes poverty, what the state's responsibility is, and what the rest of us can do. We can look at the quality of life model, and how we can ensure that people have at least obtained a baseline measure of physical wellness, social wellness, economic wellness and spiritual wellness.

It is always good to be amongst social service professionals. The thing I am concerned with, especially after hearing all these great research is: when we go out of here, we might not be heard. How can one be heard more? I believe we need to recognize there are other stakeholders; understand the kind of challenges they are facing and confront the tension that comes about from having to balance between what is desired and what is right. It is important that one's research and recommendations be accompanied by some form of acknowledgement that there are other stakeholders, and that some of these tensions cannot be easily resolved. This, to me, would bring about a stronger advocacy and allow us to be taken even more seriously by the policy and decision makers.

There are three things we can think about. They are Principles, Integration and Partnerships or P.I.P:

Principles
What are the principles of engagement that we have with regards to low-income families? Is means testing still the way to go? Or do we go on a "Rights" model – the model where everyone is seen to have equal rights; having access to the same benefits such as Pioneer Generation? No more means testing. The rich receives as much as the poor?

What about the role of family? Family used to be the first port of call that you turn to in times of trouble. Do we agree that this principle still holds?

What about work? Can we insist that work comes before welfare, which is the principle underlying schemes such as WorkFare?

These are some of the principles that our social service professionals should have a say in, should think about, have a view on, and should make an effort to understand how other stakeholders view these principles. When we do that, we can hold very deep conversation. That is the kind of deep dialogue that we need going forward to look at to change policies and framework.

Integrator

Today, we see outcomes such as some people being over-served. For example, many times when I attend functions, it's the same people collecting "ang paos" and groceries. On the other hand, I discover there are others who are underserved and those unserved, below the radar. A few of us (social service professionals, MPs) try to be the integrator but we soon find that our efforts are not always welcomed because human nature is such that many givers, individuals or organisations, tend to want to stick to their scope and do what they set out to do. There tends to be overlapping in services, and insufficient calibration and integrating of services. I think the role of an integrator in social service is one of the most crucial ones.

Partnership

To go fast, one travels alone. To go far, one travels with others. Partnership is an important principle. How do we scale and learn across various disciplines? There are ways to partner the private sector and I would like to share about a micro-enterprise project, Noodles for Good, in my Central Singapore CDC, that successfully connected various partners from the public, private and people sector to support the disadvantaged.

These are the three principles where deeper conversations need to be held. We need to discuss the principles from the perspectives of different stakeholders, the role of an integrator, and the kind of partnership that is likely to give us the most impact and most results.

Paul: Kong Chong, as a sociologist, how do you take this from a structural point of view? Would you call it the new or old poor? After 50 years of meritocracy and development, why are there so many people who remain in rental housing?

Kong Chong: The first way would be to think about Singapore as compared to other countries. Take rental housing for example, and how Singapore does it better and how other countries got it wrong. Our rental housing is never concentrated in the sense that it has always been mixed with other kinds of housing within the HDB estate. If you look at the pattern of affiliation, especially amongst children, you see crossovers. For example, children from rental housing may potentially

form friendships with children from other housing types, especially if they go to the same neighbourhood schools. That kind of affiliation actually strengthens their performance in school. Actually, when we talk about the poor in Singapore, the kind of intervention is quite different and better than other countries.

Second, in spite of our rising affluence, some of the processes that you read in the newspapers are depressingly the same. The same kind of socio-psychological, logical and economic processes operate to keep the families in a state of poverty; that has not changed.

Thirdly, over 50 years, Singapore has become richer. While You Yenn has showed that poor women still face difficulties in finding formal employment, there is also evidence to show that women in poor families are getting access to occupations they had never gotten access to, in terms of part-time employment and shorter shift work in the 50 years – the new kind of economic activities. Because Singapore is richer and labour scarce, the opportunities for women are far better now than 50 years ago.

Discussion with Conference Participants
Floor: We are about to complete a project on elderly women ageing into impoverishment. What is very striking is that the process of impoverishment started much earlier when they were younger, in particular when they dropped out of the workforce and became caregivers of their children and dependents of the breadwinner, and

later dependents of their children. If their children abandon them, they end up on a downward trajectory. This is a life course process that we need to look at. So to address your concern about a new poverty, at least some if not all of the new poverty is reproduced poverty. And as Kong Chong mentioned earlier, families get locked into a certain set of circumstances and we need to address those conditions because they are generating poverty generations after generations. I thought the data profiling project undertaken by Tanjong Pagar FSC is very useful because they are starting to contextualize the clients, not just as individuals, but as families. That is a good approach to take.

Denise: The newly launched "Silver Support" scheme is targeted at the 20% to 30% who do not qualify for Public Assistance. There are only 3,000 to 4,000 people in Singapore receiving Public Assistance. An eligibility criterion for the Silver Support scheme is their CPF contributions received during their work life. The scheme is trying to address the elderly impoverishment mentioned in the question.

Paul: The "Silver Support" scheme is interesting because it recognises that there are a lot of people working in marginal occupations. In the past when the economy was doing well and they were able-bodied, they can support themselves well. Now that they have lost their job, their marginal occupation did not allow them to accumulate enough savings and they become financially vulnerable - the new poor.

Denise: Those schemes are easier said than implemented on the ground. I know of people whose parents meet the criteria, but because they earn a monthly income of $7,000 to $8,000 and are living with their parents, they are thinking of moving out so that their parents can receive that $300 to $750 per quarter. Again, those are conversations that need to held – what do we want as a society? Is this a thing about "rights" or can we help those people who really need help without burdening the future generation?

You Yenn: I want to respond to Kong Chong's point about there being more opportunities available to women to enter formal employment. It is true there are more formal job opportunities for women than perhaps a generation ago. However, the real question is whether they are better off now than before. There are more cleaning and security jobs for them. We are better off, companies are better off, because they have more labour to exploit, but I am not sure if the women themselves, by being formally employed, are necessarily better off. The same can be said about education for kids. Kids of the current generation of families who are in the low-income bracket have more schooling. They will end up with more formal schooling than their parents but that does not necessarily translate to them being significantly better off than their parents because the point of comparison would be their similar cohorts. Relative to everyone else, they are still trapped in low wage jobs and difficult circumstances.

Floor (question addressed to Denise): I think we understand that most of our policies are pro-family and rightly so. We value the family as the basic unit of society. But what happens when our clients do not fit the nuclear family model? I have a client on a long-term visit pass (LTVP) and her husband wanted to divorce her. She has to support five children and she face childcare and employment issues. I have another client who is old and divorced. His children no longer want him. Unfortunately, when we tried to appeal to the authorities for rental housing, their reply was that he does not meet certain application criteria, and therefore he has to resign to having a bed space at his friend's house. We see things such as that.

Denise: I am hopeful that things will get better because there are enough of us who feel strongly on such issues and the Ministry does update policies. It took a while for MSF to look at unwed mothers but they got there eventually. What should we do in the meanwhile? Do we wait for the government to come up with a new legislation or can the rest of us, in the meantime, do something to fill that gap while we are going through that transition?

Kok Hoe: I am glad that the panellists have called for a conversation on "Principles". I think it is long overdue. I have two points. Looking at the principles underlying the delivery of our social assistance, my response is that we probably have to be very careful. In my own work looking at elderly poverty, the trend over the last ten years has been very clear. Work poverty amongst the elderly has been steadily

increasing, which means more elderly are working but most of them who are working end up poor. So we need to ask what kind of work the elderly people are doing when we push them out to work. Do we end up decreasing their quality of life without improving their standard of living?

The second point is on the under and over-delivery of social assistance. My contribution to that is, when we look at how social policy is done internationally, the more targeted the scheme is, the more we will run into problems of over-delivery. No matter where you draw the line, no one will be happy, so the more rules we have to try to set a scheme, the more we will run into such a problem. Conversely, the more universal a scheme is, the less likely we will run into a problem.