

Impacts of Debts on the Poor: Lessons for Social Services

Presented by:

Ong Qiyang
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Date: 30 August 2019

Time: 4:00pm to 5:30pm (*Registration starts at 3.45pm*)

Venue: ARI Seminar Room, AS8-04-04

Address: 10 Kent Ridge Crescent, Singapore 119260

Abstract:

In 2015, Methodist Welfare Services (MWS) implemented the Getting Out of Debt Programme (GOOD) which cleared \$1.6 million in chronic debts for 619 low-income families. The Social Service Research Centre studied the impact of debt relief on psychological functioning and decision-making of the beneficiaries. Debt relief significantly improved cognitive functioning, reduced anxiety, risk aversion and present bias. The largest improvements result from paying off debt accounts completely. The findings support the theory that living in poverty may impair psychological functioning and decision-making, trapping the poor in the cycle of poverty. This panel discussion brings together the practitioners and researchers of the GOOD programme to discuss with the audience possible takeaways for practice, programs and policy. Registrants are encouraged to come ready to participate actively.

Presenters' profile:

Dr Irene Y.H. Ng is an 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.

Dr Ong Qiyang is a Deputy Director of Research with the Social Service Research Centre. She specializes in using behavioral and applied economics to study individual decision-making and the effects and performances of different policy designs. Her research spans a range of behavioral domains.

Dr Walter Theseira is Associate Professor of Economics, School of Business, Singapore University of Social Sciences. He earned his Ph.D. in Applied Economics and Managerial Science from the Wharton School, University of Pennsylvania. His areas are applied microeconomics, behavioural, and experimental economics.

Ms Cindy Ng is the Director-Professional Standard of Methodist Welfare Services. She received her Bachelor of Social Sciences (Honours) and Master of Social Sciences (Social Work) from the National University of Singapore. Cindy is a registered social worker and has years of experience working with low-income families and families experiencing violence and abuse. Over the years, she has developed and executed programmes that aims to address poverty, violence and abuse in families and communities.

[Register here](#)

Registration closes on Thursday, 23 August 2019.

For enquiries, please contact [Ms Jess Tan](#)