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Report on

Mind The Gap

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Introduction

Mind The Gap (MTG) is an initiative that was formed in April 2020, during the COVID-19 pandemic, as a result of the public's desire to donate to those who were financially affected due to the pandemic. The partners in the coalition include social service agencies (SSAs) and ground-up community groups. The coalition approached the Social Service Research Centre (SSR) at the National University of Singapore (NUS) to provide an independent documentation on the fund disbursement processes and the learning experiences among the member agencies. This report aims to fulfil this objective.

This report was based on the data gathered through two rounds of engagement with the MTG members. In the first round, SSR administered a semi-structured survey to the MTG coalition members. This survey aimed to gather factual information on the guiding principles for the use of the funds, the target beneficiaries, documentation required from the applicants and the conditions tied to the assistance. Representatives from eight social service agencies and ground-up groups had submitted their responses. This was followed by a focus group discussion (FGD) conducted over Zoom in the second round of data collection. Twelve individuals from six MTG member agencies/groups attended the FGD, moderated by SSR. Both the semi-structured survey and FGD were conducted in December 2020.

After the FGD was conducted, SSR organised the information provided and drafted a report that was shared with the MTG members. The members provided feedback and clarifications to the draft report. The completed report incorporates the comments and feedback from the MTG members.

SSR is grateful to the MTG coalition for the opportunity to learn and document the members' work and experiences in disbursing funds to families who need financial assistance during the COVID-19 pandemic. We would like to thank all the MTG members for their participation during the data-collection and their extensive feedback given to this report.

What is Mind the Gap?

Mind the Gap (MTG) is a voluntary collective of several SSAs and ground-up community groups that agreed to work together to disburse financial assistance to help families and individuals impacted by the COVID-19 pandemic. The funds came from contributions made through the Mind the Gap online platform and other donations from members of the public. A total of 767 families benefitted from the MTG assistance.

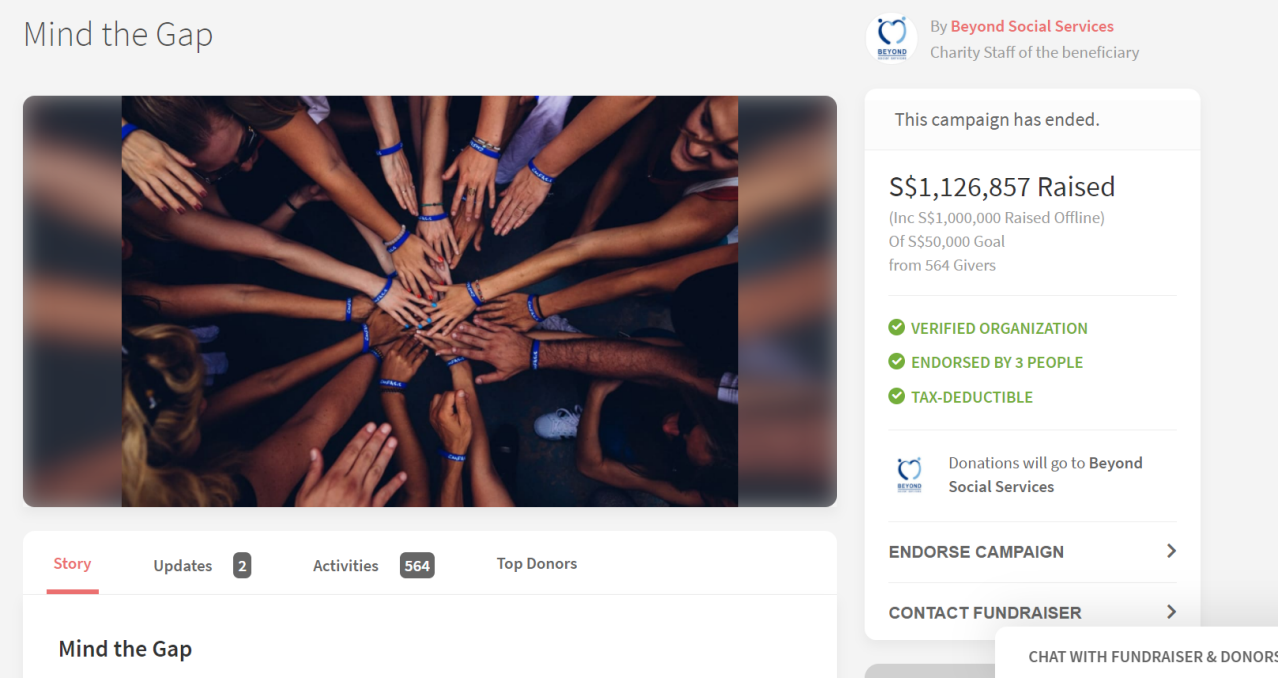

Figure 1. Screenshot of the MTG Give Asia page

How did it start?

On 24th April 2020, the Straits Times ran an article titled “Coronavirus: Families scraping by in tougher spot now”, featuring families who were struggling to make ends meet during the COVID-19 pandemic (Tee & Tai, 2020). Within a day, over a hundred readers contacted the Straits Times expressing their desire to donate cash and other items to the families (Give.Asia, 2020). In response to the public generosity, several SSAs and community groups formed the MTG coalition to decide on the fund disbursement to families with financial needs. Among the coalition members, it was decided that a central agency should be designated for the collection and administration of the funds to each member agency. Beyond Social Services agreed to take up this responsibility on behalf of the coalition. The coalition started raising funds when the circuit breaker started during the 2nd week of April 2020. Within a short time, they collected about $1,128,357 in total, from 585 donors.

In their online fundraising campaign, the coalition explained that the funds will be used to “provide immediate relief” and would be accessible to the families served by the coalition, as and when the need arose. This departed from other fundraising campaigns that were more targeted at specific groups or had explicit longer-term goals. The public willingness to donate unconditionally to this fund revealed a collective sense of empathy and awareness about facing and addressing the anxieties of the pandemic as a society. This was evident from the feedback on the campaign website, showing how donors expressed their gratitude to be able to give because they were less affected by the pandemic; others expressed their empathy with the poor as they had undergone similar difficulties (Give.Asia, 2020). Some donors also explicitly expressed a desire to help those who did not qualify for government financial assistance, reflecting a concern for those who fell through formal channels of safety nets (Give.Asia, 2020).

Who are the organisations behind Mind the Gap?

The eight organisations behind the MTG collective are:
1. A Good Space
2. AWARE
3. Beyond Social Services
4. Cassia Resettlement Team
5. Methodist Welfare Services
6. REACH Community Services
7. Readable
8. 6th Sense

Members of the collective collaborated with other social service agencies and community organisations who identified households impacted by COVID-19 and application were made through the member agency of the collective. They reached out to households served by another 19 such groups.

6th Sense collaborated with:
1. AWWA Transition Shelter
2. New Hope Community Services
3. Transition Plus @ Jalan Bukit Merah (TPJBM)
4. Kampung Ubin Association

REACH collaborated with:
5. Grace Assembly of God
6. Prisons Fellowship Singapore
7. Society of Shen Hong Welfare Services

AGS and CRT collaborated with:
8. The T Project
9. Adopt-A-Block @ Toa Payoh
10. Marine Parade Family Service Centre
11. GoodLife @ Marine Parade

12. Kampung Kakis
13. Umbrella Initiative
14. Fei Yue Champions FSC
15. Hougang Sheng Hong FSC
16. SG Assist
17. Good Food From Community
18. Merpati Kaki
19. GoodHood

What are the objectives of Mind the Gap?

During the onset of COVID-19 and the ensuing circuit breaker period, many people experienced a loss of jobs and income. It was found that “blue-collar workers and low-income individuals were the hardest hit by the COVID-19 circuit breaker, with the income for those at the 20th percentile falling 4.5 per cent in June compared with the same period last year.” (Wong, 2020) There was also a heightened sense of anxiety as those who lost their jobs or whose jobs were disrupted did not know when they could go back to work. Many people found themselves in precarious situations and had many unmet needs.

The government introduced several financial assistance schemes to mitigate the impact of the COVID-19 pandemic. These COVID-19 specific financial assistance schemes were: the Temporary Relief Fund (TRF), the COVID-19 Support Grant and the Courage Fund. These schemes were meant to help those who experienced job or income loss due to COVID-19. The TRF and COVID-19 Support Grant were targeted at those who were not on ComCare assistance [1].

These schemes generally took 2-3 weeks to be processed (for TRF and COVID-19 Support Grant) (Gov.sg, 2020), while the Self-employed person Income Relief Scheme (SIRS) had a processing time of 30 days or longer (National Trades Union Congress, 2020). In addition to the COVID-19 schemes, the existing government ComCare assistance continued to operate through the Social Service Offices (SSOs). Despite the availability of various forms of assistance, there were still many families who were either ineligible or found that the existing assistance was inadequate to meet their needs. Some of them also had urgent needs that needed to be met quickly. MTG’s main goal was to meet or to supplement the urgent needs of these families and individuals.

[1] The processing time for ComCare Short to Medium Term Assistance is 4 to 6 weeks. (Ministry of Social and Family Development, 2021)

As such, the members in the MTG coalition agreed to a set of overarching principles that shaped their decision-making processes. These principles are:

- Easy and fast access for individuals and families to receive financial assistance
- Supporting individuals and families who cannot qualify for the government's stringent financial assistance criteria or where financial assistance received was inadequate
- Extending the reach of financial assistance to individuals and families in precarious situations due to the pandemic

How is the Mind the Gap fund disbursed?

From the start, the coalition decided on the eligibility criteria and agreed on requiring minimal supporting documents, such as the identity card and a copy of the applicant's bank passbook, showing the bank account number. Members signed a formal agreement on how each agency should be accountable and responsible for the use of the funds. While all organisations in the coalition abided by the principle of minimal criteria and ease of access for the beneficiaries, they differed in terms of their processes and decisions on the quantum, as well as the duration of the assistance. The procedural differences came about because member agencies had different approaches to their work. The community groups are mainly run by volunteers while SSAs are staffed by trained professionals. For example, in REACH and MWS, social workers handled most of the fund disbursement processes, while A Good Space and 6th Sense depended on their volunteers to manage the processes. For some of these organisations, it was the first time they were tasked to administer financial assistance.

In terms of the quantum and duration, most of the organisations decided on disbursing a monthly sum of $500 for 6 months. However, some of the organisations also decided on providing urgent financial assistance as a form of interim support to help those whose applications to other forms of assistance were pending. This was possible as the MTG funds could be disbursed to beneficiaries as quickly as under two weeks, or even a few days for those who require immediate assistance (Ong, 2021). CRT took the opportunity to make simultaneous assessments on whether the applicant would be eligible for other financial assistance schemes, such as ComCare assistance, financial assistance from self-help groups, Self-Income Relief Scheme (SIRS), COVID-19 Support Grant (CSG), MediFund, or Intermediate to Long Term Care (ILTC) Financial Assistance schemes. They would then inform the individual or family that they could be eligible for these assistance schemes and suggest that they apply for them.

Some of the SSAs such as MWS and Beyond Social Services also administer other financial assistance schemes. Caseworkers would assess the applicants before deciding on the scheme that would best meet their needs. These agencies would also register beneficiaries as their clients and continue to follow up with them after the disbursement of funds.

Apart from households who were already receiving help from social services, there was a concerted attempt to identify marginalised groups who might not have access to, or found it difficult to access financial assistance through formal channels. For example, some of these groups include sex workers, transgender individuals and those living in Pulau Ubin. AWARE, as a women's rights organisation, focused on supporting these marginalised groups, as well as other women from low-income backgrounds, such as single mothers, isolated older women, caregivers, migrant spouses, women breadwinners, domestic violence survivors, and low-income self-employed women. This targeted approach was important in extending the reach of financial assistance to those who typically did not qualify for government social support or found it difficult to access help.

While there were different decision-making processes in handling the cases, the coalition's diversity meant that a wider range of needs was considered for those who sought MTG's assistance. This is a notable shift from the existing approaches of disbursing financial assistance, where assessments on eligibility criteria are often stringent, with limited flexibility for each agency to decide on the processes and to expand their outreach efforts to those reluctant to seek help. This makes MTG an important initiative during the COVID-19 pandemic when many individuals and families were unaware or unfamiliar with how they could access financial assistance.

Minding the gap and shifting paradigms

This section reflects on the key features of MTG. MTG is unprecedented as a pandemic response and its setup. The MTG initiative brought together community groups and social service organisations to reach out to families who may need financial assistance. In this process, they learned about families who do not or could not access formal channels of help. The coalition approached financial assistance assessment differently by shifting the power of defining 'basic needs' to the families they met. This change in approach boosted the morale of SSA staff in member organisations who were experiencing stress during the pandemic and developed the capabilities of programme support staff. At a broader level, the MTG experience provided the opportunity to reimagine the role of outreach within the current social service landscape. These key features, as discussed below, highlight the strengths of MTG's efforts.

a. Unprecedented response to a collective responsibility

MTG is an unprecedented ground-up initiative that emerged from a sense of collective responsibility during the COVID-19 crisis. It is a response to address the urgent and immediate needs of many Singaporeans who were affected by the pandemic. Recognising that speed was critical in its response, the diverse group of agencies kept MTG's overarching objectives simple and focused, and set up the fund in a matter of weeks. Such a spontaneous and focused ground-up response, involving different agencies, meant that assistance to families affected by the pandemic was timely and unhindered by excessive administrative hurdles.

Working on an equal partnership basis, each agency did not have to go through layers of approval from the coalition or any central body to make decisions. The coalition operated within a flat structure and was able to respond to urgent needs in a flexible and proactive manner. Some of the members shared how this flexibility was critical in easing the process for both caseworkers and beneficiaries. This helped to reduce the stress on both groups, at a time when many community and social service organisations were overwhelmed with applications for help. Some FGD respondents reported an increase in staff morale. This was evident from FGD participants with direct experience working with beneficiaries, as they recounted their relief at how fast they could assist the families and individuals

struggling to make ends meet. The ease of disbursing financial assistance not only helped to provide timely assistance to more beneficiaries, but also helped reduced administrative work for staff and volunteers of social services and community groups, who were already managing higher caseloads than usual.

b. Discovering those who fell through the gap

From the number of applicants who sought MTG's assistance, it was found that some people could not access formal channels of help because they were unable to produce the supporting documents required.

Another group of MTG applicants refused to seek help from formal channels because of previous negative experiences. Some members shared that families were reluctant to reveal too many details of their private lives and they felt stressed by application processes that required them to justify their past decisions and show proof of their neediness.

The coalition agreed that a different approach was needed to avoid the repetition of similar negative experiences when people sought financial assistance. CRT explained their approach of "radical forgiveness" that guided them to assist those who had their applications turned down elsewhere. This approach meant that they disregarded their applicants' possible personal shortcomings or "poor" past decisions that could have contributed to their financial precarity. They stated that they (i) trusted what applicants shared with them, (ii) focused on their current urgent basic needs and (iii) prioritised applicants who faced challenges receiving support elsewhere. They also did not request for additional supporting documents beyond the necessary ones, except for cases where the applicant's sharing was inconsistent or if they suspected potential fraud.

MTG provided the platform for coalition members to explore new ways of assessing beneficiaries' needs. Most financial assistance assessments use beneficiaries' income and expenditure to determine if they would need additional financial help. However, AWARE relied on more qualitative ways of understanding experiences, as shown in their survey response,

> We also wanted to expand the definition of what it meant to be affected by the pandemic. Hence, we adopted an approach that practiced flexibility in the application process. We accepted applicants who shared that they experienced job loss and/or struggled to find a job, a reduction in their salary/household income, and/or an increase in their expenses.- AWARE2

This approach of basing assessments on experiences reduces the power differential between social services professionals and their beneficiaries, as applicants did not need to show proof of neediness. There was greater acceptance that the lived experience of beneficiaries was important to understand the reasons and contexts that contributed to their current precarity.

The MTG fund provided help to those who found it challenging to approach social services or did not think they needed or would qualify for assistance.

> It is exactly the catchment of that group that you see the explosion of needs because the groups that are already known to the SSAs will continue to work with the SSAs. It's those who are sort of not really here, not really there, not doing very well but also not very 'cham' (Hokkien for dire) kind of case that the ground-ups kind of capture. And then what we have in both MTG and also tapping on the entire network of ground-ups that we have collaborated with is that they can be brought into the system, whether it is MTG's informal system, or sort of more formal systems—SSAs, SSOs and all of that.- AGS3

By reaching out to reluctant groups and providing assistance early, this helped to buffer them from falling into more dire situations that required more intensive or complex interventions The experiences from MTG suggest that the remedial role of existing financial assistance schemes need to be challenged.

Despite the unrestrictive eligibility criteria set, the MTG coalition reported only a handful of duplicate applications. This indicates that most beneficiaries did not apply to multiple agencies to take advantage of MTG's generosity to get more than what they received.

c. Rethinking 'Basic Needs'

The principles behind the purpose of financial assistance and the definition of basic needs underwent a fundamental change among some MTG members. A few FGD participants said that a narrow understanding of what basic needs were, often resulted in people receiving inadequate quantum of assistance. As an AWARE participant pointed out,

> ... the way we think about financial aid is obviously narrow. It is limited in quantum, and it does not take into account any needs these families have beyond what is defined as 'basic needs'. - AWARE2

For CRT, the MTG funds provided an opportunity to shift the power of defining needs to the residents they served. CRT found that it was important for residents to articulate what their basic needs were, instead of working with pre-conceived notions of what needs should be. As the CRT volunteer said,

> The other thing is also to not impose our expectations of what basic needs are on the people that we work with. So, what we get our team members to do is to try to let the residents first articulate what are their basic needs, what is required to meet those basic needs, and then from there we can sort of have a conversation on that. - CRT1

This shift in understanding basic needs and the experience of administering financial assistance with minimal processes offered a rare opportunity to develop the capabilities of programme support staff. As recounted by the MWS representative,

> There has been a lot of emphasis on SSAs developing professionals, not quite enough emphasis on developing other programme support staff. So, this was the perfect opportunity actually for us to actually gather support staff to brainstorm, think about poverty, read readings about poverty and then after that. They design how they wanted to disburse the money to the staff, through the staff the clients get it. So, this was an exciting journey, [and] we saw new leaders rise… - MWS1

d. Reimagining funding and service models

The MTG was set up due to the generous donations from members of the public who did not impose any conditions on the use of the funds. This model of fund disbursement for MTG was new to SSAs that were running Family Service Centres (FSC). Under the FSC model, these SSAs received government funding by providing specific services to clients. During the height of the COVID-19 pandemic, the number of clients who needed immediate attention increased substantially in many FSCs. They had limited capacity to raise additional funds to help both existing clients whose needs had multiplied and new clients, simultaneously. In such a situation, REACH expressed that the readily available MTG funds relieved them of the need to raise funds on their own. They could then devote their energies and attention to meeting their clients' needs.

> We were kind of very pleasantly surprised when told that, 'Hey! You know, the money is already raised. We just need your participation to make sure it gets to the right people'. And then it kind of shifts the whole mindset altogether to say, 'hey, I may not have [enough] bandwidth to raise money on my own to help the clients… But because a bunch of money is already available, and people are generous enough to say that 'hey, let's make sure the most needy clients get the help'. - REACH1

In the current model of social services, it is difficult to sustain community outreach work over the long run because of the limited funding provided. According to an AGS respondent, the current model of social services is not conducive to conducting sustained outreach.

> I think ideologically it goes along the lines of, I think, if you need help, bad enough, then you will come to the system. So ideologically, there is resistance. But pragmatically in normal times, the way service models are set up, the amount of resources that are available, they don't yield well to doing a lot of outreach work. And even if there is outreach work, it is more one-off as opposed to more consistent and long-term in nature. - AGS3

MTG gave community groups, such as AGS and CRT, the additional capacity and resources to continue their outreach work. This is critical because other MTG members could depend on the ties established by the community groups to extend the assistance to people who were not clients of the SSAs. Representatives from community groups in the coalition were keen to take on this role in outreach work. For example, 6th Sense estimated that 90% of those they helped were unknown to them and were recommended through referrals from other non-MTG organisations such as Asian Women's Welfare Association (AWWA) transition shelter, Ang Mo Kio Family Service Centre (AMKFSC) Transition Plus and New Hope Community Services. Similarly, AGS received referrals from Kampung Kakis, Merpati Kaki and SG Assist. This reflects the strong collaborative nature of the coalition beyond its members. The collaboration of a wide network of SSAs and community groups enabled MTG to reach beneficiaries across the island (see Figure 2).

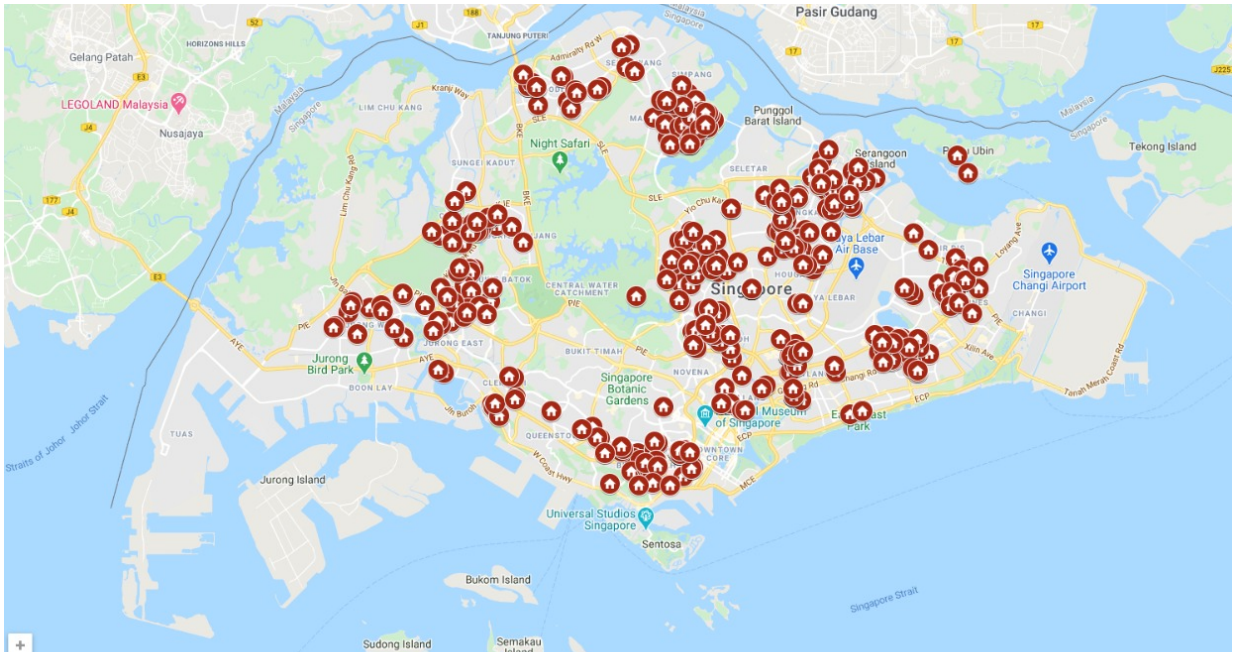

Figure 2. Distribution of MTG beneficiaries across Singapore (Information by Beyond Social Services, accurate as of end-October 2020)

Initially, community groups were unfamiliar with the disbursement of financial assistance because they usually provided non-financial support to the residents they served. When they took on this new role and became part of the coalition, they could also refer residents easily to the SSAs to follow-up on other forms of assistance. This strengthened the trust between residents and community groups. It presented an opportunity for community groups to review their services and consider working with other agencies to provide more comprehensive support for the residents. As one CRT volunteer said,

> It provides the opportunity to buy us some of the space and opportunity to enter people's lives or to gain some of their trust. They know that you don't give money for nothing, so you're quite legit. You really want to help. So some of these actually enable us to better be able to connect to some people who we might not be as familiar with and then sort of allow us to be able to encourage them to say, oh, you know there is actually SSO or all these assistance schemes they can consider. So there is an inroad that is built by MTG- CRT1

Conclusion

The MTG fund was established at a time when the COVID-19 pandemic brought immense hardships to many Singaporeans. Its distinguishing features are: a) it is a ground-up coalition between established SSAs and community groups with diverse capacities; b) it did not set a strict eligibility criteria or required applicants to show proof of need; and c) it did not stipulate how beneficiaries' should use the funds. All these features contributed to MTG's success. The timing of the MTG fund was also key to its success — the collective experience of hardship faced by ordinary Singaporeans who were affected by the pandemic moved many to donate to the cause. In consequence, MTG exceeded expectations in reaching out to people in need and managed to galvanise support among its members in ways beyond their initial expectations.

Through the experiences of MTG members documented here, it is possible to begin imagining what a dignifying process of financial disbursement could look like. Such a process in assessing needs without excessive documentary proof did not compromise the principles of strict governance and accountability. This was possible because all MTG members were willing to agree on this principle upfront and were focused on rendering assistance swiftly. This allowed MTG members to explore different ways of assessing people's needs. Assessments based on people's lived experiences are important because they are engaged as experts of their own lives and have a voice in expressing how their needs can be met adequately. This required MTG members to suspend their own pre-conceived views about what basic needs should be and resist judging beneficiaries' past decisions on their finances. When beneficiaries were able to access services with dignity, it will reduce their negative experiences and the stigma associated with help-seeking. This could provide an impetus for people to seek help early before their situations worsen.

The synergies between ground-up community groups and SSAs were key to the success of MTG. MTG members complemented each other's strengths to reach out to people who had not sought assistance despite having unmet needs. Various members shared and learnt about each other's experiences in managing the financial assistance assessment and disbursement. MTG members collaborated to match the needs of the community to available resources. This allowed social services to be more responsive in addressing urgent requests for assistance in a crisis. MTG's experience paved the way for community groups and SSAs to consider more regular collaborations beyond this pandemic.

While MTG is an unprecedented response during the height of the COVID-19 pandemic, the lessons learnt from the initiative indicate the hallmarks of a social service system that is centred upon treating every person who needs assistance with dignity. Close collaboration and coordination between community groups and SSAs are needed to enshrine this principle into social service practices that will provide more uniform provision to those who need help.

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