

How existing social welfare policies cater to the needs of the very low income

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Introduction

This 3-month long research project involves conducting both primary and secondary research on existing social welfare policies and schemes and how they cater to the needs of the very low income. This project serves to inform Beyond Social Services (BSS) primarily, about the existing array of assistance schemes that can provide basic support to their community members, and how BSS' work can complement or supplement these efforts. This report is not meant to be an exhaustive review of social policy in Singapore, but hopefully can offer a ground perspective to add to ongoing social service evaluation.

Overview of Social Welfare in Singapore

There are a wide range of social policy schemes, under the purview of different ministries and agencies, which serve all Singaporeans regardless of income. These not only provide a basic social security net, but also promote a governmentality in line with Singapore's continued development. For example, a significant amount of the budget is allocated to the pro-natal policies that incentivize couples to marry and have children. The CPF scheme also inculcates citizens' personal responsibility to save, in the absence of a universal pension scheme for retirees and universal healthcare. These schemes do cater to all Singaporeans, so they are relevant to this research for the low-income.

In terms of the social welfare schemes that caters exclusively to the low-income, defined by the state as those who are living in households with under \$650 per capita income, the philosophy is to provide interim assistance for basic needs so that people can get back on their feet and become self-sufficient. This is clear from the main state's financial assistance scheme, ComCare, which is usually dispensed only to successful applicants for 3 to 6 months. There is long-term public assistance, but they only cater to the most vulnerable who are unable to work because of old age or illness and are unsupported by family.

Given that there will be people who fall through the gaps, a fact that is wholly acknowledged by the state, the state promotes a Many Helping Hands approach. This approach aims to promote an inclusive society by involving the private sector and civil society groups to support the lower income. It is also an approach that would ease the economic burden on state welfare resources. Evaluation of the success of these two goals especially in the long run requires further research. Nevertheless, community partners have always been a key part of "social welfare", in all societies including Singapore, and before social welfare officially became state duty or before the Many Helping Hands approach was codified. Thus, I have included sections on how these community partners have helped the lower income, in ways similar and different to state welfare.

It is also worth differentiating between the financial schemes and non-financial schemes, as they fulfil different but important purposes. (see attached policy lists)

Methodology

Firstly, secondary research was conducted to obtain a list of state social policies and social welfare policies. Information was only collected from official online government websites and budget statements released as of June 2016. Relevant details for applicants were noted; these include the type and amount of assistance provided, the administrative body to which applications should be made, the eligibility criteria and application guidelines. State schemes that indirectly help the low-income through helping corporate and non-profit organisations were excluded to narrow the scope. Details about direct assistance from non-state actors (i.e. community partners) were also excluded due to time constraints, but they were acknowledged as relevant support mechanisms in line with the Many Helping Hands approach during interviews. Due to BSS' focus on low-income families with children and youth, other schemes that specifically cater to other low-income groups such as the elderly and persons with disabilities were listed but not extensively elaborated upon in the policy lists.

Such secondary research provided a general sense of possible limitations to the state's safety net. Interview questions were crafted to elicit opinions about the awareness, eligibility, relevance, adequacy and sustainability of assistance provided, as well as experience during application. To have an informed ground perspective on possible improvements to state or community support, questions were asked about participants' aspirations for a good standard of living, resources needed to reach their goals and existing non-state community resources that have been plugging the gaps.

13 semi-structured interviews with BSS' community members were individually conducted over a period of 1 month. Participants were sourced through contacts from community workers in 5 neighbourhoods that BSS serve, namely Bukit Ho Swee, Lengkok Bahru, Henderson, Ang Mo Kio and Whampoa. 11 female and 2 male adults from low-income households with (1 to 6) children were interviewed in English. The non-random sample covers:

- Singapore Citizens and non-Singaporeans (1 foreign spouse)
- Employed full-time (4), employed part-time (5), unemployed (2) adults
- Families with children who are struggling academically
- Families with elderly (1)
- Families coping with long-term illnesses or disabilities (5)
- Single-parent, blended families (5)
- Families with incarcerated parents (2)

Semi-structured interviews similar to casual conversations were chosen to elicit more honest responses and maintain the ethos of BSS' community work (to build relationships with community members and give them the power and dignity to share their perspectives). Thus, instead of having voice recordings during the interviews, notes were taken by the researcher with the permission of the participants. The interviews were conducted mostly at the participants' homes, except for 2 at BSS' office.

Once again, the primary research conducted does not claim to be representative of all experiences of Singapore's low-income, given the unique positionality of the researcher and BSS in the social sector and community. It is important to acknowledge that those whom BSS have not reached out to could have vastly different experiences, but leveraging on BSS' community networks is an appropriate starting point for this study.

Findings

a. Aspirations of the low-income

The most common aspirations of the participants were having job stability, owning a home and their children doing well, with 5 out of 13 participants expressing these 3 aspirations. 3 participants also mentioned their desire for better relationships in their family. Other individual aspirations included obtaining permanent residency for his wife, fulfilling their son's wish to go to Legoland Malaysia, upgrading themselves and giving back to the community. These responses are categorized in the table below:

What hopes and dreams do you have for yourself and your family?	Quotes
Job stability	<ol style="list-style-type: none"> 1. Not working but want to find job in an office or clinic (as an assistant) 2. Want a full-time job at the massage shop near my house 3. Want to find a job next year after my youngest son goes to childcare. Staying at home makes me want to go mad. I used to work 8 hours as a packing machine operator 4. I hope I can start an online business soon, so I can work at home full-time 5. I want change in our life, but don't know how, just start with [getting the] license for selling flowers
Home ownership	<ol style="list-style-type: none"> 1. Looking forward to step by step, abit by abit clearing the outstanding [debt for housing rent]. I would like to buy a bigger house, we need more space because we now alternate sleeping in living room. The kids are also asking for a good neighbourhood, want to move away from this scary environment [drugs and underage pregnancy]. Will be blessed to have a 3 room flat 2. I want to buy a house. My kids are growing up, they want own privacy/ room. 3. Maybe want to upgrade house 4. Dream is to buy house, but applied through HDB and got rejected because not enough CPF, so engaged an agent 5. Change in our life ... [by] buying own house
For children to do well	<ol style="list-style-type: none"> 1. I want my kids to pass PSLE and continue studying 2. Trying to be a good parent. Although we are poor in money but we need to be rich in self-respect, so I tell my kids to take care of themselves and not succumb to bad influences 3. I don't know about dreams for myself, mostly concerned about my kids, because the education standards are very high nowadays. My eldest daughter wants to go to university also but she's abit slow. My son doing prelims now is smart, but you know boys, they don't really want to study 4. I wanted to be an air stewardess before I got married but now cannot. My son wants to be a narcotics police officer, he always likes to watch crime watch 5. I want my daughters to have a good life, better than me. 1st daughter wants to be head nurse, proud of St John's CCA, 2nd wants to be a zoologist

Better relationships with family	<ol style="list-style-type: none"> 1. I want my children to ask me to stop begging from others and take care of me 2. [want husband to] understand how I do all the housework at home 3. I want my husband to open up, be at least 50% more like me. [Give her and the children] more freedom
Others	<ol style="list-style-type: none"> 1. PR for my wife but rejected because no stable income to support her 2. Son's dream is to go to Legoland Malaysia 3. I would like to further education, perhaps finish N or O levels (but difficult to commit time to study), or learn a new skill like makeup 4. My husband enjoys repairing electronic appliances, maybe he wants to take a course 5. Dream is to volunteer again and give back to community

It was clear that the participants were not materialistic; in fact some even explicitly rejected any lofty ambitions of getting rich. Their realistic middle-class dreams reflected their desire to become better integrated to the mainstream Singapore society, as productive citizens espousing one of Singapore's shared values, "family as the basic unit of society".

There were also a few participants who were taken aback by the question of their aspirations, and 2 even said that they did not know what dreams they have for themselves.

b. Reasons for inability to fulfil basic needs on their own

However, it seems that participants are far from reaching their aspirations when there are pressing concerns about how to fulfil their basic needs. They have been unable to meet their basic needs on their own for various reasons, as listed in the table below:

Reasons for inability to attain good standard of living?	What is necessary for you to attain a good standard of living?
Financial instability	<ol style="list-style-type: none"> 1. Currently have arrears because of high rental fees of \$150 per month, need to lower rent, or clear arrears 2. Needs an employer who is willing to accept his condition and let him work full-time 3. Needs to clear her rental arrears 4. Job and financial stability 5. Needs financial assistance and more understanding social service officers 6. Wants a full-time job at home 7. Needs stable job for herself 8. Want a bigger house because her kids are growing up, but needs long-term financial assistance 9. Needs own flat, or lower rent 10. Need financial support to provide tuition for children and pay bills 11. Needs license for selling flowers/ job stability, more understanding social service officers
Lack of qualifications	<ol style="list-style-type: none"> 1. Needs qualifications for a job 2. Needs skills training 3. Wants skills training for husband

Lack of childcare support	<ol style="list-style-type: none"> 1. Need spaces for children in school/ childcare 2. Needs academic help for children 3. Needs an affordable and longer hour childcare service, needs academic guidance for children
Strained relationships	<ol style="list-style-type: none"> 1. Needs her sons to be supportive 2. Needs husband's understanding and support (financial and childcare) 3. Needs her husband's understanding 4. Want more contacts with neighbourhood and community
Medical conditions	<ol style="list-style-type: none"> 1. Wants good health for her and her daughter

To meet their basic needs, they need support which could be provided for by state schemes or community actors. For such support to have sustainable impact, schemes should not merely meet current basic needs, but seek to resolve the above underlying reasons for their inability to meet their own needs.

c. Awareness of available schemes

Awareness of state schemes is one of the first factors that could prevent people from receiving enough support to meet their basic needs, and possibly reflects their greater underlying marginalization from the wider society than merely just having low income.

Fortunately, all of the participants currently expressed a general awareness of the available schemes, even if many did not know all the specific details. They at least know the existence of government Comcare, Family Service Centres (FSCs), their Residential Committee (RCs), medical social workers and BSS. Those who don't know or didn't know before, tend to hear about it from family and friends, or community organisations. Thus, social capital and contacts will definitely help. Having accessible centres in the neighbourhood does also raise awareness. The details that they are not aware of can be clarified when they seek help, such as the documents needed and eligibility criteria, the amount and duration of the assistance, and where they should go for specific services (currently the Social Service Office (SSO) nearest to their homes, rather than Community Development Councils (CDCs) in the past).

<p>How did you find out about this? Was the information easy to understand?</p> <p>Most generally aware of where and how to apply for help, except some are</p> <ul style="list-style-type: none"> - Not sure how to get documents (e.g. payslip, singpass, medical certificate etc) - Not sure what it covers, how long (even after they get it) - Not sure about "SSO" but knows about "CDC" <p>Approached by social welfare organisations:</p> <ul style="list-style-type: none"> - Prison told her about social welfare. Sinda, FSC, Church helped with food rations and school pocket money, Healthy Start Programme - Feiyue and AMP after husband was incarcerated - Medical social workers - Approached by Beyond <p>Heard from community:</p> <ul style="list-style-type: none"> - Asked next-door neighbour - Asked family and friends - Approached by makciks in children's school <p>School enrolment:</p> <ul style="list-style-type: none"> - MOE FAS <p>Flat:</p> <ul style="list-style-type: none"> - Asked HDB - Asked PM Lee <p>FSC:</p>

- Near house, went to ask

However, awareness does not always imply that people will actively apply for schemes. There are many barriers that prevent people from applying and receiving the help they need.

d. Other factors preventing people from receiving assistance

Firstly, most of the participants who are not receiving assistance at the moment have been deemed to not be eligible. The main reasons are due to their having working children who are expected to support them, or if their family has more than one full-time employed breadwinners, even if they still fall below the per capita income threshold.

Secondly, many participants also expressed some psychological barriers to seeking help or going back to receive help. Mostly, this is related to how participants can be deterred by the long and undignified application procedure. This is usually not a main factor in their decision to seek help, but is significant nonetheless when compounded with the abovementioned factors. This is evident from how most of the people interviewed would clarify that they only applied for schemes because they truly need help fulfilling their basic needs. Some have also said they would not seek help unless they are approached.

e. Feedback about schemes

For those who have received or are currently receiving assistance, I gathered specific responses about their experience during the application procedure and their assessment of the impact on their lives. This can be seen in Appendix 1.

Discussion

a. State schemes

Generally, the assistance provided by the state and community partners are relevant, but they can be inadequate and unsustainable for some people. The responses obtained did not challenge the general understanding that state schemes only provide a minimum social safety net for Singaporeans, and only for a short period of time deemed appropriate by the state and its apparatus. There is a general lack of sustainable support before these people are able to obtain financial stability. Thus, if the goal of state welfare policies was to elevate the lower-income to a stable and self-sufficient state, it has unfortunately not been achieved due to the enduring difficulty of achieving true social mobility with a few stop-gap measures. In fact, the difficulty of seeking help has for some, contributed to their loss of dignity and increased stress, which might lead them to reject help in the future.

This is a worrying situation as the disadvantages have been shown to perpetuate in the next generation, and this should be a clarion call for the state to rethink how poverty and inequality can be truly eradicated, for the sake of its important future generations if not for the current stratified workforce. The state does focus on education as a social leveller, and this can be shown by how basic access to education is provided for and more subsidies are eligible to lower to middle class citizens. Nevertheless, basic access is often not enough for social mobility. The children of the people I interviewed were generally not doing well in school, and many receive free tuition, or are asking for tuition. The parents generally have lower expectations, only expecting their children to stay in school and pass, as they are aware of their children being disadvantaged in Singapore's competitive system as their home language tends to not be English and parents are less able to help kids with homework. Thus, to ensure that children from low-income backgrounds are fully able to enjoy an equal education, and not have to worry about financial issues so that they choose to drop out of

school and work, there needs to be more subsidies for camps, overseas trips, enrichment programmes and even school pocket money for the entire schooling period

It is also worthy to recognise how stress about financial issues affects the lower-income disproportionately. Stress not only reduces the quality of health and relationships, it could also impact decision making, family and child development, and potential for inclusion into society. It seems that many participants I interviewed did not really have much aspirations, and their lack of motivation should not be judged as an inherent personality flaw but is intricately linked to their constant worry and struggle to fulfil basic needs.

In the short run, changes can be made to existing schemes to tackle some of these issues. Firstly, we should ensure that the experience of seeking help does not alienate those who need help. It is important to guard the use of taxpayer dollars but it is not in the public spirit to deny Singapore citizens basic dignity when they are in need. In recent years, there has been increasing decentralisation of social services so that SSOs are now more accessible to the people. There are also many more SSO officers, who provide clinical assessments and assistance to the residents. This is a positive indication of the government spending greater effort on the social sector, but constant evaluation and training of these professionals, so that they are able to conduct means testing and plans for their clients in a more holistic and flexible manner, to their discretion. Perhaps it would also be necessary to have more trained professionals, so that each officer can spend more time on each client and build a long-term relationship.

b. Community partners

There is a significant presence of community partners that provide assistance to the lower-income. There tends to be more positive feedback towards the schemes and services of these organisations, even if they do not receive as much compared to from the state. Thus, it seems that the nature of the relationship between the community and these organisations is different from the relationship the people have with the state. While the people may expect more efficient and substantial assistance from the state, they consider themselves blessed when they receive help in financial or other ways from the community organisations.

Reiterating the potential of the Many Helping Hands approach, these community partners might have greater ability to fulfil gaps that the state social safety net has, as they have less accountability to the general public and greater discretion only limited by their organisational stakeholders. They may be able to provide emergency funds or support those excluded from social welfare such as the working poor, foreigners and other marginalised groups. The programmes and services they provide are generally distinct from mere handouts, and involve more long-term community engagement and relationships. Thus, in a sense they are well-equipped to rehabilitate and empower the low-income with dignity and social support.

c. BSS

There was generally positive feedback about the community workers and the way BSS gives to the community. Although critical assessment of the relevance, adequacy and sustainability is absent from the interview findings, this phenomenon is also telling of the different expectations that the community has of BSS' social service. It is also of note that the researcher is a representative of BSS and would likely not receive overly critical direct feedback about BSS from the members. Perhaps interviews with people who do not engage with BSS would be reveal more about the other forms of community and support that the lower-income have managed to receive.

Nevertheless, BSS seems to have a niche in Singapore's social sector, providing a necessary and unique form of community development and long-term engagement. This is but one model of social service, which should be seen as complementary to existing state welfare, for example how we supplement state financial aid with our funds and donations-in-kind.

Conclusion

It is difficult to conceive of how the social sector will look like in the future, given the vagaries of the global economy and political climate. Nevertheless, in the long run, no effective change for the better can be made without more conversation about poverty in Singapore. We have seen moves in the right direction in recent years, such as the inclusion of single parents in maternity benefits. There is and may always be people who are excluded from the various eligibility criteria of social schemes, such as the working poor, foreign spouses and so forth. Dialogue about social stratification is important, and we need to involve changemakers such political office holders, educators, employers et cetera.

The Many Helping Hands Approach is a holistic way to inspire collective responsibility and civic-mindedness, and it should be a reminder to all, including the state, that any effort should be complementary to other institutions in the sector and ultimately serve the people in a relevant, adequate and sustainable manner.

This researcher is proud to be able to speak for the people who do not often get an opportunity, time or space to voice their opinions and experiences. Even if the findings of this report are not revolutionary, and it seems to be preaching to the converted, at least we are not keeping silent about the realities in our community and it is through continued advocacy that we as the more privileged can exercise our responsibility to society.

Appendix 1: Experience of those who have used/ applied to schemes:

1. Which schemes do you apply to? For what purposes?
2. Coverage of schemes / Eligibility
3. Relevance of assistance: Is it what you need? Did it serve the purposes you had?
4. Adequacy of assistance: Is the amount enough?
5. Sustainability of assistance: Did the assistance provided sustain you throughout your time of need? Were there limits to the assistance provided over time? Were there overall increases in standard of living/ quality of life after the assistance received?
6. Application procedure:
 - a. Ease/ Documents required, Efficiency/ Waiting time
 - b. Social stigma: Were you worried about how others will think of you if you apply?
 - c. Psychological barrier: Did you personally feel comfortable with applying?

Note: not every scheme was covered during the semi-structured interviews, thus the missing sections indicate where no information was collected.

Scheme	Relevance to needs	Adequacy in fulfilling needs	Sustainability of impact	Application procedure
Comcare	<p>Yes, cash/ financial assistance (for people of all employment status), rental waiver, medical bills subsidy</p> <ul style="list-style-type: none"> - When she was a single mother, she received no help from FSC or CDC when she approached them, says now that the new measures are so much better - Having an SSO nearer to her house is good, previously had to go to CDC <p>No:</p>	<p>Generally no:</p> <ul style="list-style-type: none"> - Almost out of money after paying back loans and preparing for hari raya, but generally considers money enough (When SSO offered \$800) - Does not receive enough from SSO's 6 months comcare (only \$300 a month, says it depends on the officer that helps them) - Lightens burden but not enough with household things, 	<p>No:</p> <ul style="list-style-type: none"> - Limited to 3 to 6 months, have to constantly reapply - Not very sustainable, spend quickly on bills and loans - Not sure why 3 months only, every 3 months need to go back for review which is difficult because she cannot walk (so difficult to go down and apply, would like for 	<ul style="list-style-type: none"> - Some unsure whether through SSO, CDC or CC - Waiting time 6 to 8 weeks, considered long for some and okay for others <ul style="list-style-type: none"> o Processing of application too long (4 to 6 weeks), for funding in the interim period, borrowed from friends, on suggestion by SSO officers o takes every long, 6 to 8 weeks

	<ul style="list-style-type: none"> - Tells people who can't get a job to get full-time employment <ul style="list-style-type: none"> o telling him what to do (find a job) rather than how to do it (want to be self-reliant, but they make it sound as if he doesn't want a job) o SSO called children to recommend jobs when they were unemployed, but the children did not want to ask for help, so the case was closed. SSO talking to the children not helpful, because when a third party intervenes, sons will agree to save face and support 	<p>milk powder, taxi fare when she goes to the hospital</p> <ul style="list-style-type: none"> - Not enough, already told officer in charge. Already told previous MP Indranee Rajah, she already sent an email, but no action from officer - Outstanding rental arrears too high 	<p>officers to be able to do home visit. But nearer than before (CDC), so don't have to go to Toa Payoh)</p>	<ul style="list-style-type: none"> o Last application ended in February, took 2 to 3 months to approve/renew, kept asking SSO but they just said to wait for her letter o 6 to 8 weeks standard procedure very long/slow, would prefer 2-4 weeks o Waited for 1-2 months - Requires many documents each application <ul style="list-style-type: none"> o Application procedure okay, but no printer, have to spend time going down to CPF office in Jurong East to print o Felt that the SSO application
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	<p>mother, but in actual fact SSO does not know her situation and relationship with sons at home.</p> <ul style="list-style-type: none"> ○ has been advised to get a full-time job even though she is working part-time ○ SSOs keeps asking her to get a job, does not understand how she has to take care of her children, not very nice, not very understanding to mothers, but helps pay rent of \$138. would like to work office jobs but cannot do 8 to 5/6 because of childcare responsibilities (fetching children back 			<p>process was difficult as she had to provide many of her children's documents, which were difficult for her to obtain</p> <ul style="list-style-type: none"> ○ Very disheartened after receiving rejection, especially when it was very tiring for her to apply (had to take offday from job, call the SSO for appointment, prepare and bring documents, submit everything properly, at last they still rejected) ○ requires many documents which might be difficult to get (e.g. MC
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	<p>and forth, supervising their homework and revision)</p> <ul style="list-style-type: none"> ○ - Not sure what it covers and for how long <ul style="list-style-type: none"> ○ E.g. not sure if rental arrears are waived, have not been able to pay rent (\$44/month) for a while, just received a warning letter from HDB - Not applicable for some groups even they fulfil the per capita income criteria <ul style="list-style-type: none"> ○ Was rejected because she had working age children that were supposed to be able to support her and co-pay bills. Currently, children working, old 			<p>from doctor but appointment every month, can only get in a month, specialist appointment cannot reschedule), sometimes they don't understand</p> <ul style="list-style-type: none"> ○ Have to prepare a lot of documents when go down, if not have to make a few trips ○ Documents needed so far okay, but abit angry, understands that CPF might change, but doesn't understand why when they renew for the same thing need the other documents againS
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	<p>enough to support mother, say they will when the SSO asks, but don't actually do much. Even if they can give, not enough, outstanding [rental arrears] too much.</p> <ul style="list-style-type: none">○ SSO used to tell her to work full-time before, and now that she is working and the income is higher, all the rent is higher and she receives less help, so still remains as working poor and can survive without financial assistance but struggling			<ul style="list-style-type: none">- Experience depends on individual officers, sometimes receive questioning from other officers<ul style="list-style-type: none">○ Okay with SSO officer Madeline, open to telling truth, but put off by other colleague (witness)'s intrusive questions about spending (during home visits without prior notice)○ Generally aware of where and how to apply for help, but have psychological barriers against seeking help and being treated without dignity, may not want to go back and seek
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				<p>help in the future</p> <ul style="list-style-type: none">○ SSO asked her back many questions, in reply to her asking for help, which she could not answer and did not improve her situation, questions about how they survive, eat lunch○ Explain everything also reject, and not very good at explaining in english○ Don't want to go back to CDC for help○ Never call, have to call back○ A bit ashamed because have to ask, and have to reapply
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				<ul style="list-style-type: none">○ Previously there was an officer who kept telling her about the use of tax payer dollars○ Only 1 or 2 understands her situation, before that she was asked to work, even though she has leg problems and is unable to stand for long, and has to take care of her daughter○ Single mother with 6 children from 1 year old to 14 years old, including 1 dyslexic, 1 adhd, cannot work full-time. quite difficult to apply, officers kept asking her to work full-time, "why can't I
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				<p>put more effort to work, more hours" etc</p> <ul style="list-style-type: none">○ not sure what is sso, but cdc cannot apply anymore because already applied 2 times○ they always ask my wife to work, but she has to take care of the baby○ Some SSO officers are good, on time, whereas others are not very nice and treat those who come to apply like they are beggars○ Also tedious to apply, have to take off from work, waste annual leave○ Asked many questions, why she wants
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				<p>to change the amount and get more, but in the end same amount received. Keeps asking her to get another job, warns her that it is the last time she will help her.</p> <ul style="list-style-type: none">○ The last few times she's applied, the SSO will call her but recently, nothing○ Only 1 good officer Benjamin but he isn't there anymore, now her new officer Liming is jialat, want to request for a change○ Receives many questions on why she comes back
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				<p>for help, says they have used \$1k, renewed Comcare 11 times, but not true</p> <ul style="list-style-type: none"> ○ Says they don't want to help us, no NTUC vouchers ○ They're supposed to help people, not supposed to condemn people ○ Angry at the RC, if they are not that desperate for help, they will not want to go back again
School Pocket Money Fund	Yes, cash/ financial assistance for school-going children	<p>Not enough especially for older children who stay in school longer</p> <ul style="list-style-type: none"> - Have remedial lessons, need to give more allowance when they stay back in school - Ezlink everyweek need to top-up \$10 for kids 	<p>Limited to 2 years, case can sometimes close before 2 years</p> <ul style="list-style-type: none"> - SPMF no more because working part-time, case closed after 2 years - Received SPMF for her son only half a year when he was in 	<ul style="list-style-type: none"> - Through FSC - Has to meet deadline for each month if not can have to wait another month - Requires documents for means testing and

			<p>primary 1, then stopped because the officers said they could stabilise the family already and no news received when approached another officer, case was closed</p> <ul style="list-style-type: none"> - SPMF already apply but said need to review or no more already after 1 year plus, only 2nd daughter is able to get 	<p>school results to check progress of child</p> <ul style="list-style-type: none"> - Experience depends on the officer, but FSC staff is generally nice - FSC SPMF suggested to stop and continue in sec school, okay to talk to them, approval quite fast
FSC	<ul style="list-style-type: none"> - Paint - Ezlink top up - Counselling 	<p>Helped with family problems</p> <ul style="list-style-type: none"> - Did go to the FSC last time, near flat, because needed an urgent counsellor because of problems at home/ big fight with husband, confused, needed help. at that time it did help when she was there 	<p>Not a long term relationship</p> <ul style="list-style-type: none"> - response when getting back to her is slow, but later she managed to cope and ignored their subsequent help, letter only received after 1 month, never received any call. Haven't gone for 1 year, relationship with husband still not good 	<p>Located near homes, generally convenient and most people know of the existence</p>
MOE FAS	Yes, provides basic access to education	No, does not cover all fees, e.g. miscellaneous and books	Not limited when child is in school	<ul style="list-style-type: none"> - Through the school - Okay to apply

	<p>No, does not provide ad hoc funds for school enrichment activities and outings, e.g. camps and overseas trips, which can impact the quality of education children receive compared to their peers</p>	<ul style="list-style-type: none"> - children get food coupons from school and FAS, but still need some cash, e.g. for ezlink card - Got FAS but miscellaneous fees got outstanding \$100 - food coupons, books, school fees, but not all free - Under MOE FAS, okay application, provides food coupons, school fees and \$10 for transport but still have to top up - If school has outings, have to pay and no transport provided, but CCA and overseas trip provided (husband still working hard for extra allowance for son on overseas trip) 	<p>But not sure about impact on academic performance and motivation for children</p>	
Subsidized Childcare	<p>Yes, for parents (especially mothers) who work/ want to work</p> <ul style="list-style-type: none"> - next year childcare, 18 months can, want to find a job next year 	<p>Yes, substantial subsidies</p> <ul style="list-style-type: none"> - only \$5 as compared to \$300 babysitter. <p>No:</p> <ul style="list-style-type: none"> - Hours not long enough to fit with parents' 	<p>Age limit, 18 months to kindergarten</p>	<p>Some do not know how to apply:</p> <ul style="list-style-type: none"> - Waiting for childcare placing, asked the SSO for help but no word yet

	after youngest in childcare	<p>work schedule, need parents to fetch</p> <ul style="list-style-type: none"> ○ would like to work office jobs but cannot do 8 to 5/6 because of childcare responsibilities (fetching children back and forth, supervising their homework and revision) 		<ul style="list-style-type: none"> - Will apply for childcare for youngest child (2 years old), but have been asking for payslip since Mid May, need to go up and down to get CPF and don't know what is SingPass
Subsidized Studentcare	<p>Yes:</p> <ul style="list-style-type: none"> - For working parents 	<p>No:</p> <ul style="list-style-type: none"> - Does not provide enough homework support, has to follow a rigid schedule - Don't want studentcare because got extra class (during exams, can be up to 3) 	Only for primary school students	-
Workfare Income Supplement scheme	<p>Yes, cash assistance for working poor Not for all low-income workers</p> <ul style="list-style-type: none"> - wis 35 and above, do not receive bc only 35, although wife did received when she was working when she was 31 years old 	<p>No:</p> <ul style="list-style-type: none"> - Not enough (total amount inadequate and some are not available freely, kept in CPF) - WIS payouts every 6 months (but didn't receive last month), but not much (\$52 and \$28 last year) 		

		<ul style="list-style-type: none"> - Not regular Gets WIS \$100 at first, then lower now, gets once every 3 months 		
GST Vouchers	Yes, financial assistance			<ul style="list-style-type: none"> - Know about incoming GST money in August from work friends - Knows about GST voucher in August and November, hears about them from elders in eldercare centre and from letters to home
Rental Housing	Yes, subsidized housing when unable to buy flat	<p>Yes:</p> <ul style="list-style-type: none"> - Reviewed based on income - rent okay because last time when my husband was around and both of us are working, the rent was \$153, but after 2 years they renewed it to \$53 based on only my income, so far staying here okay - <p>No:</p> <ul style="list-style-type: none"> - Still got arrears () 		<p>Long process for application and review</p> <ul style="list-style-type: none"> - reduced after we went down to hdb but the process is up down up down - Wanted a rental flat 6 years ago, wrote a letter to PM Lee which later had a HDB officer contact her - Husband's boss did not give payslip, so cannot apply for HDB - Officer offered her interim rental to share with 2 families, but

		<ul style="list-style-type: none">○ Paid rent for the first month she moved, but after that cannot, because was paying the lawyer fees for her incarcerated son. Rental each month is \$275, and she currently has about \$6k in arrears. Even with her income, she is unable to pay the arrears which keeps accumulating with interest every month.○ When her 2 year contract with HDB ends, have to settle at least half of the outstanding \$6k○ Used to live in a 4-room flat		<p>she asked again and managed to get her current flat</p> <ul style="list-style-type: none">- Had to pay 1st rental and 1 month deposit, which she did not have, but her family friend helped her to pay
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		<p>in Yishun, but had arrears so sold and got \$40k, but money did not last long with bills. Later asked HDB for a rental flat, \$138 rent every month, but still got outstanding rental arrears</p> <ul style="list-style-type: none">○ rent difficult, got outstanding arrears <p>- pegged to income and too high ()</p> <ul style="list-style-type: none">○ High rental because applied under her and her son's name○ applied through HDB and got rejected because not enough CPF, so engaged an agent○ Last time HDB rent had		
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		<p>outstanding, before working, SSO helped to clear some, but now working and scared of going back to before, so no arrears</p> <ul style="list-style-type: none">○ Rent very high, \$450 and no help○ HDB renewed rent after 2 years, but increased drastically with income, last time when husband was the only one working rent was \$150, then increased to \$250 and now \$450○ Not understanding of situation, “they won’t chase you out		
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		<p>but you will end up moving out”</p> <ul style="list-style-type: none"> - did not review <ul style="list-style-type: none"> o (Sold purchase flat, lived with parents for 2 years bc cannot rent) o Currently have arrears because of high rental fees of \$150 per month (assumed had savings from sale of flat, also was working part-time and earning \$400/month) o Rental fees vary, pegged to income at the point of application (3 years ago) and do not change 		
Subsidized Medical (CHAS)	Yes, alleviates costs of medical bills	<p>Yes:</p> <ul style="list-style-type: none"> - Medical for 2 younger kids no 		

		<p>payment needed, subsidized 100%</p> <ul style="list-style-type: none">- Polyclinic CHAS card blue no need to pay <p>No</p> <ul style="list-style-type: none">- have the blue chas card, half price, which makes a bigger difference when you go to private clinics, polyclinics less difference but wait very long- Stress is affecting her health<ul style="list-style-type: none">o 48 years old, every month have to take 2-4 days of medical leave because unable to get out of bed, headache, stomachache, body painso Problems sleeping because worry about arrears, kitchen work very busy		
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		<p>sometimes skip meals</p> <ul style="list-style-type: none"> ○ Job requires her to produce medical certificate, so have to spend money and time going to see the doctor ○ Has blue CHAS card, but still have to pay half of cost, \$140 for dental more than she expected <ul style="list-style-type: none"> - A&E at KKH expensive and not subsidised, still got outstanding when 5yo boy got injured - Still has to take taxi to the hospital because cannot walk, costs alot 		
MUIS Financial Assistance	Yes, cash/ financial assistance	<ul style="list-style-type: none"> - MUIS gave us \$210 a month, but finish already, currently trying to reapply but at least 3 weeks waiting time - but not enough money, need to buy pampers 		<ul style="list-style-type: none"> - Not very difficult, surprised by gift - okay experience, so far they are nice - MUIS more polite, but all finish already because [when they

		and milk, down to last bag of diapers and last tin of milk powder		received] that time not working. Also send her for courses - Aware of the procedure but quite long, MUIS takes 4 weeks to 3 months vs SSO is 6 to 8 weeks
Mendaki Tuition	<p>Yes, provides free educational enrichment to help low-income children catch up, recently extended to secondary school</p> <ul style="list-style-type: none"> - Children under 4 tuition programmes from Mendaki, Church, Care Corner, Feiyue etc. - Mendaki tuition for 1st 3 children, they like to study <p>No, group tuition not effective, has turned off some people</p> <ul style="list-style-type: none"> - Looking for tuition for her daughters (used to be under Mendaki, but got bullied so don't go anymore) 			
BSS Family Assistance Fund	Yes, cash/ financial assistance, can supplement existing SSO assistance or			<p>Faster application than SSO</p> <ul style="list-style-type: none"> - Receives help from Beyond, works with

	help those excluded from the criteria			<p>Rumpa, says Beyond is very good, very fast react</p> <p>Understanding of situation</p> <ul style="list-style-type: none"> - Rumpa is the one that approached her about financial assistance, did not know BSS gives financial help, \$500 for 3 months. This year hari raya much better than last year
BSS Educational programmes (e.g. Nurture, LIFE, Healthy Start)	<p>Yes, provides free educational enrichment</p> <ul style="list-style-type: none"> - Arifin is okay now, but last year did not know how to read, under Nurture Programme by Beyond and sponsored by CDC - Receives help from Beyond, Hema recommended a volunteer tutor for son's English, math and science on Saturday, very dedicated, sometimes overrun the time 			
Donations-in-kind from do-gooders	<p>Yes, covers basic needs and improves living conditions</p> <ul style="list-style-type: none"> - Food rations - Diapers 	No, depends on availability and awareness of different organisations	No, adhoc	Nil

	<ul style="list-style-type: none">- Furniture- Paint- Sewing machine/ Oven for skills training and self- employment- Books and toys for children			
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