

Beyond Social Services

February 2021

# MIND THE CHASM

COVID-19 & Deepening  
Inequalities in Singapore



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**BEYOND**  
social services

Beyond Social Services started out as the Bukit Ho Swee Community Service Project more than 50 years ago. It has grown and morphed significantly since and is currently a community development agency dedicated to helping children and youths from less privileged backgrounds break away from the poverty cycle. BSS adopts an asset-based community development approach to its work with low-income communities, and seeks to provide support and resources that enable families and communities to care for themselves and each other. The organization's current reach extends to 64 rental housing blocks spread out over 14 neighbourhoods, involving 3,029 families and a total of 11,710 persons.

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# FOREWORD

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The coronavirus outbreak upended life as we knew it. The dark shadow cast over Singapore was illuminated by demonstrations of compassion, social justice, and trust within our community. The government led the way with an unprecedented introduction of four budgets, with \$93 billion set aside for COVID-19 support measures. Fortitude, Solidarity, Resilience and Unity were the names of these budgets, as our leaders rallied the country to come together for its common good.

To flatten the virus curve, everyone had to assume responsibility for their personal safety, as caring for oneself was caring for the community. However, it quickly became clear that not everyone had the resources to do so, despite their best intentions. Hence, one of the first things Beyond did was to tell our members to approach us if they needed financial assistance to visit a doctor.

Bolstered by the offers of help from volunteers, donors, and members of the public, we watched the situation carefully. When the circuit breaker was announced, we reorganized ourselves to aid with food, finances, digital access, and employment. We were humbled and grateful that the Singapore community stood with our initiative and trusted us as a conduit for some \$4 million to help families in these areas. Approximately, another \$1 million dollars worth of cooked food, surgical masks, sanitizers, and services (such as the diagnosis and refurbishing of pre-loved computers) also flowed through us.

The plight of those who were badly hit by the pandemic was covered extensively in the media and it would be safe to say that the support was significantly driven by empathy for the less fortunate among us. As we administered the assistance and gained a deeper understanding of peoples' circumstances, it became clear that while the more privileged had some immunity against the severe disruption of economic

activity, the people who sought assistance from us did not.

Today, we have a vaccine, and there is optimism that COVID-19 will soon be reined in. But the coronavirus has also exposed the need for our society to be collectively inoculated against the upheaval of socio-economic stability and the ensuing hardship that threatens family stability, children's educations, and livelihoods. Based on the reported experiences of some 1200 financial assistance applicants during the period April to September 2020, this report provides a fuller picture of the stories in the media that generated the empathy and support which enabled those in need to receive essential funds and services. These findings contribute to our understanding of the economic and social environments within low-income families during this pandemic. The information can be a tad uncomfortable, because it suggests that despite our compassion and generosity in responding to the plight of those hard hit by the pandemic, there is still a lot more that needs to be done to protect the precarious and ensure financial stability.

This pandemic has shown us how our collective wellbeing is closely linked with the wellbeing of others, both near and far. We hope that this report will help to encourage efforts that demonstrate the compassion, solidarity, and trust that arose during the worst of the crisis, efforts that will see us through the dark spectre of COVID-19, and enable us to rebuild a more socially and economically integrated and just Singapore.

Gerard Ee  
Executive Director, Beyond Social Services  
February 2021

# ACKNOWLEDGEMENTS

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Beyond Social Services' COVID-19 Family Assistance Fund (FAF) would not have been possible without the generosity of its donors. A deep thank you to the corporate donors, foundations, and members of the public who stepped up to give in a time of immense need.

The FAF team at Beyond was expertly managed by Beyond staff members, Maizy Tan and Lim Shaw Hui, who took on the daunting task of leading the FAF process. The FAF team consisted of over 30 staff, interns, and volunteers who fielded almost 2,000 calls and filled in as many forms: thank you, each and every one of you, for what has been difficult and heart-wrenching work in 2020. Those many conversations have culminated in this report, and I hope you feel gratified and proud of your contributions.

Credit goes to Isaac Neo for the meticulous work done in terms of data cleaning, data analysis, and data visualization. This core work, which involved handling a large body of data, was significant, laborious, and required much attention to detail—thank you, Isaac.

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Thank you, Ranganayaki T (Deputy Executive Director, Beyond Social Services) and Gerard Ee (Executive Director, Beyond Social Services), for believing in this project and for setting aside the resources necessary to see it through.

This report and its findings are significant, and they reflect the empirical realities of those who have shared their experiences with Beyond's FAF team. Thank you, FAF applicants, for your trust, and for allowing us to speak of your lived realities.

# ABBREVIATIONS

CBD	Central Business District
CPF	Central Provident Fund
FAF	Family Assistance Fund
F&B	Food and Beverage
HDB	Housing and Development Board
HBL	Home-Based Learning
HSA	Health Sciences Authority
ILO	International Labour Organization
IMF	International Monetary Fund
ITE	Institute of Technical Education
MC	Medical Certificate
MOM	Ministry of Manpower
MSF	Ministry of Social and Family Development
NSFE	Non-Standard Forms of Employment
PCI	Per Capita Income
PMET	Professionals, Managers, Executives & Technicians
PWM	Progressive Wage Model
S&CC	Service and Conservancy Charges
SSO	Social Service Offices
UK	United Kingdom
US	United States
WHO	World Health Organization

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# EXECUTIVE SUMMARY

2020 was a harrowing year for many families. It was especially difficult for those already on the margins. Not only did many households see their incomes vanish entirely or drastically reduce, everyday life was disrupted in unforeseen ways: during the circuit breaker, schools and childcare centres closed, digital access became a necessity, grocery shopping was unpredictable and stressful, and families were forced to spend most of their time at home, often in overcrowded conditions. Staying safe comfortably, eating regularly and healthily, working from home (and getting paid): these are marks of privilege, and out of reach for many lower-income families.

Beyond Social Services (Beyond) responded to the COVID-19 crisis by reorganizing staff and volunteers in response efforts. In March 2020, the organization launched its COVID-19 Family Assistance Fund (FAF) to support low-income families adversely impacted by the crisis. By end September 2020, Beyond had committed over S\$3 million in financial assistance to more than 1,900 families. The data that was collected during this process was also examined, so as to understand the financial circumstances of the families and the economic impact of this crisis. The findings in this report are based on an analysis of Beyond's FAF applications done between April and September 2020. After data cleaning, the total sample size was 1231.

The key findings demonstrate the devastating financial impact this pandemic has had on low-income families. Drops in reported household incomes from work prior to COVID-19 (pre-COVID-19) and after the applicants' incomes were affected by the COVID-19 crisis (post-COVID-19) are stark:

- Pre-COVID-19, the median household income from work among applicants was S\$1,600.\* Post-COVID-19, the median household income from

work among applicants fell to S\$500—a **69%** drop;

- Pre-COVID-19, the median per capita income (PCI)—calculated by taking total household income from work and dividing it by the number of persons in the household—was S\$425. Post-COVID-19, the median PCI fell to S\$113, a **74%** decline;
- Post-COVID-19, 35% of FAF applicants saw their household incomes drop to S\$0.

The majority of FAF applicants (80%) lived in public rental housing. These applicants reported monthly rents that ranged from below \$50 to \$800. Rent as a percentage of their household income more than doubled pre- and post-COVID-19, from 7% to 19%, creating additional financial strain. Meanwhile, more than half of FAF applicants (54%) reported that their households were already struggling with arrears.

A significant majority (80%) of FAF applicants had secondary school level or below educational qualifications; almost half had primary school level and below educational qualifications. This created additional disadvantages for them in the labour market, and was reflected in the types of employment many of them were engaged in: low-paid and precarious forms of work, primarily in the service industry, including the gig economy.

While Beyond's FAF focused on providing short-term financial relief to applicants, it was clear from continued interactions that the situation was not improving even after the circuit breaker was lifted. Additionally, many households were experiencing multiple forms of insecurity. Not only were applicants and their family members dealing with labour insecurity, the pandemic was causing strain in other facets of everyday life. Applicants grappled with food insecurity,

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\* All amounts are in Singapore dollars (SGD) unless otherwise indicated.



housing insecurity, health insecurity and, for transnational families, uncertainty over family members' legal and employment statuses. The COVID-19 crisis exacerbated work-care gaps and also worsened household indebtedness.

This report concludes with some recommendations, the first of which relates to **strengthening employment rights and social protections**. The pandemic has made clear how much our society—and economy—relies on the industry and labour of essential workers (such as supermarket cashiers, garbage collectors, cleaners, delivery riders, as well as healthcare workers). Essential work, however, is not just underappreciated, it is often poorly paid and, now, much more perilous: as the privileged retreat into safety when infections peak, essential workers occupy the frontlines, often without adequate social and labour protections. Measures to create jobs need to take heed that employment can only be a means to lift people out of poverty if decent work—which includes adequate earnings, job security, fair treatment, and safe working conditions—is ensured. Ongoing debates on establishing a minimum wage need to be engaged with seriously, as well as growing concerns over the deterioration in pay and working conditions for gig economy workers.

The second recommendation recognizes the financial strain rent is placing on low-income households and the stress that is invoked when arrears accumulate. It is noted that the Housing and Development Board

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**Due to COVID-19, median household income from work among FAF applicants fell by 69% to \$500. Meanwhile, per capita income from work fell 74% to \$113.**

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(HDB) announced a 50% rent rebate for three months for persons residing in public rental flats in October 2020.<sup>1</sup> However, in light of the steep income drops, the protracted nature of this crisis, and the varying rental rates paid by public rental flat residents, it is suggested that rental fee waivers be **extended and reduced more substantially**, to reflect the significant declines in income.

The final recommendation relates to **debt relief**. Household indebtedness, already a cause for concern among FAF applicants, looks likely to worsen in the coming year. Debt relief programmes should be considered, as well as greater scrutiny of predatory credit schemes that may potentially create debt spirals.

While Beyond's FAF was conceived as a temporary measure, post-circuit breaker, it is evident that the economic circumstances of many households remain fraught and unstable. If this unprecedented crisis is presenting us with opportunities to emerge stronger, this strengthened society needs to be built fairer, embed universally recognized labour rights and principles, and enable *all* to thrive.



# CHAPTER ONE



**COVID-19: A PANDEMIC  
UNFOLDS IN SINGAPORE**



The year 2020 has indubitably been defined and altered by the COVID-19 crisis. While initially compared to the common flu, cavalier attitudes toward the coronavirus were swiftly corrected by the virus's brisk spread and the severity of its impacts. Declared a pandemic by the World Health Organization (WHO) in March 2020, the coronavirus has since spread to at least 218 countries,<sup>2</sup> infected more than 96 million persons, and claimed an alarming two million lives globally by January 2021.<sup>3</sup> In Singapore, the first cluster and community infection was detected in February 2020. By mid-April 2020, despite the country's stringent measures, the number of COVID-19 infections had exceeded 5,000.<sup>4</sup> As of 21 January 2021, there were 59,235 confirmed COVID-19 infections in Singapore, and 29 recorded fatalities.<sup>5</sup>

## COVID-19 in Singapore: A Timeline

In Singapore, a series of hitherto unprecedented measures took place at what seemed like an unrelenting pace as the outbreak worsened (Figure 1). On 7 February 2020, days after Singapore's first community infection, the Singapore government raised the country's alert level to Dorscon Orange,<sup>6</sup> spurring a wave of panic buying in the supermarkets.<sup>7</sup> Workplaces were urged to allow staff to work from home and implement split team arrangements; temperature screenings were required at events.<sup>8</sup> Doctors were advised to give patients with respiratory symptoms five days of medical leave, during which patients were asked to stay at home.<sup>9</sup> Later that same month, the government rolled out its first COVID-19-related budget, the Unity Budget,<sup>10</sup> which included a series of measures to assist those affected by the COVID-19 situation, including its Care and Support package and Jobs Support Scheme.<sup>11</sup>

After two persons died from COVID-19 in March

2020, the Singapore government sought to quickly contain the situation: on 22 March 2020, short-term pass holders were barred from entering or transiting in Singapore. Shortly after, on 26 March 2020, the COVID-19 Temporary Measures were implemented.<sup>12</sup> In summary:

- Gatherings outside school and work were limited to a maximum of 10 people;
- All entertainment venues—cinemas, nightclubs, karaoke outlets, theatres—had to close;
- Centre-based tuition and enrichment centres had to suspend operations;
- Religious services and congregations were also suspended.

March 2020 was also the month when Malaysia imposed a lockdown on travel, causing massive disruption to the lives of those who commuted daily between Singapore and Malaysia for work or study.<sup>13</sup>

In quick succession, the Singapore government announced two more budgets, the Resilience Budget,<sup>14</sup> which included the COVID-19 Support Grant,<sup>15</sup> and the Solidarity Budget.<sup>16</sup> As the number of COVID-19 infections continued to rise, the government decided



# COVID-19 IN SINGAPORE: A TIMELINE (Jan 2020 - Jan 2021)

## January 2020

**4 Feb:** 1st COVID-19 cluster detected  
**7 Feb:** Country alert level raised to Dorscon Orange  
**18 Feb:** Government announces Unity Budget

## March

**6 Apr:** Government announces Solidarity Budget  
**7 Apr:** Circuit breaker begins: most workplaces closed, dining in at eateries not allowed  
**8 Apr:** Schools closed till 4 May  
**14 Apr:** Mask-wearing outside the home made mandatory  
**17 Apr:** COVID-19 infections exceed 5,000  
**20 Apr:** Peak of migrant worker infections in dorms  
**21 Apr:** Circuit breaker extended till 1 June

## May

**1 Jun:** Circuit breaker lifts: Phase 1 of reopening  
**2 Jun:** Schools reopen  
**19 Jun:** Phase 2 of reopening

## July

**29 Sep:** Global COVID-19 deaths exceed 1 million

## December

**21 Jan:**

- Total COVID-19 infections in SG: 59,235
- Total COVID-19 fatalities in SG: 29

**23 Jan:** 1st confirmed case of COVID-19

## February

**11 Mar:** WHO declares coronavirus outbreak a pandemic  
**18 Mar:** Malaysia imposes lockdown on travel  
**21 Mar:** First two fatalities from COVID-19  
**22 Mar:** Short-term pass holders barred from entering/transiting in SG  
**26 Mar:**

- COVID-19 temporary measures implemented
- Government announces Resilience Budget

## April

**26 May:** Government announces Fortitude Budget

## June

**26 July:** COVID-19 cases in SG exceed 50,000

## September

**24 Dec:** First case of new coronavirus strain (B117) confirmed in SG  
**28 Dec:** Phase 3 of reopening

## January 2021

Figure 1: COVID-19 Timeline (Jan 20 to Jan 21)



to implement a circuit breaker on 7 April 2020 for a month, in which most workplaces were closed, and dining in at eateries was no longer allowed. Social gatherings with family or friends who did not live in the same household were banned.<sup>17</sup> Retail outlets, other than those providing essential services (for example supermarkets and pharmacies), also had to close. School closures followed: home-based learning (HBL) was implemented for a month between April and May. Pre-schools, kindergartens, and student care centres were also closed.<sup>18</sup> Wearing a face mask outside the home became mandatory in April.<sup>19</sup>

By 17 April 2020, Singapore's COVID-19 infections had exceeded 5,000. As the number of migrant worker infections escalated,<sup>20</sup> the government extended the circuit breaker for yet another month, till June 2020.<sup>21</sup> These extended circuit breaker measures, implemented on 21 April 2020, involved more businesses closing—such as barbers and bubble tea shops—and the imposition of entry restrictions on popular places, like wet markets.<sup>22</sup> These additional restrictions also affected home-based businesses that provided food and beverages, who were not allowed to operate.<sup>23</sup> In May 2020, the government unveiled its Fortitude Budget,<sup>24</sup> which included enhancements to the Jobs Support Scheme and extended various fee waivers. The reopening process was done in phases. Phase 1, which started on 2 June 2020, was when the circuit

breaker was officially lifted. This involved a gradual reopening of workplaces and services that were deemed more essential (such as barbers), as well as schools. Phase 2 of the reopening began on 19 June 2020, in which dining in at eateries was allowed, but with restrictions on the number of diners per group, and with safe distancing measures in place. The number of visitors allowed to visit a household was also increased to five persons. Home-based businesses were able to resume operations.<sup>25</sup>

As 2020 drew to a close, Singapore moved into Phase 3, which began on 28 December.<sup>26</sup> This allowed for up to eight persons at social gatherings and household visits, and the increase of capacity limits for religious services, weddings, and indoor live performances, among others. The Health Sciences Authority (HSA) approved the COVID-19 vaccine developed by Pfizer-BioNTech on 14 December 2020,<sup>27</sup> and on 30 December 2020, Singapore began vaccinating health-care workers.<sup>28</sup>

Meanwhile, a new strain of the coronavirus (B117) led to a record-high number of COVID-19 cases in the United Kingdom (UK) in December 2020; this variant is deemed to be more transmissible.<sup>29</sup> The first case in Singapore of a patient infected with this coronavirus variant was confirmed on 24 December 2020.<sup>30</sup> As of 21 January 2021, almost a year since the first COVID-19 case in Singapore, there were 59,235 reported COVID-19 cases. Government officials also gave indications that as community cases continued to rise in Singapore, there could be further restrictions imposed ahead of Chinese New Year in February 2020.<sup>31</sup>

## Impacts of COVID-19

### *Global & Regional Economic Impacts*

The global economic impact of the coronavirus has been dramatic and crippling.

- In June 2020, the World Bank forecast a 5.2% contraction in global GDP in 2020, what it termed 'the



deepest global recession in decades’;<sup>32</sup>

- The International Monetary Fund, meanwhile, estimated losses to the global economy of around US\$12 trillion, with poorest countries the hardest hit;<sup>33</sup>
- Real GDP growth in the United States (US) fell by 31.4% during the second quarter of 2020, ‘numbers not seen since the Great Depression’; there were 6.8 million more unemployed workers in October 2020 than there were in February 2020.<sup>34</sup> The COVID-19 recession has been termed ‘the most unequal recession’ in the country’s modern history: at its height, ‘low-wage jobs were lost at about eight times the rate of high-wage ones’.<sup>35</sup> Recovery has also been uneven: by September 2020, it was assessed that the downturn was largely over for the wealthier (in white-collar jobs, and who could work from home), while employment figures for low-wage workers remained low. The hardest hit groups were concentrated in the service sector—hotels, restaurants and other hospitality jobs—with women (especially those with elementary school-age children) and racially marginalized populations encountering the largest barriers to returning to work;<sup>36</sup>
- In the UK, it was estimated that the pandemic has plunged almost 700,000 persons into poverty, with the hardest hit being young workers, those in low-paid jobs, and persons working in sectors like hospitality and retail;<sup>37</sup> of this population, about 270,000 had slipped more than 50% below the UK poverty line (what has been termed ‘deep poverty’).<sup>38</sup>

Southeast Asia is said to have suffered fewer casualties from the pandemic: with around 9% of the global population, it has only registered 2% of total cases, and 1% of fatalities.<sup>39</sup> Economically, however, the predictions are grim: the International Labour Organization (ILO) estimates a ‘jobs gap’ of 81 million across the Asia-Pacific in 2020,<sup>40</sup> with significant drops in work income

and increases in the working poverty rate.<sup>41</sup> The World Bank foresees a ‘growing class of “new COVID poor”’ in the East Asia and Pacific region, with up to 38 million expected to remain or fall back into poverty by the end of 2020.<sup>42</sup> The pandemic, observed the World Bank, unleashed a ‘triple shock’ on these economies: ‘the impact of the pandemic itself, the economic impact of containment measures and the regional impacts of the broader global recession’; economies dependent on tourism and exports will be especially hard hit.<sup>43</sup>

### **Socio-Economic Impacts: Singapore**

In Singapore, unemployment rates reached a 16-year high in 2020,<sup>44</sup> and retrenchments, as of the third quarter of 2020, had doubled from the previous year—over 20,000 workers were retrenched in the first three quarters of 2020.<sup>45</sup> The total number of people employed in Singapore ‘dropped off a cliff’ during the circuit breaker (April to June 2020): in that quarter, employment fell by a record 103,800.<sup>46</sup> Between March and September 2020, around 250,000 employees had their wages cut.<sup>47</sup> Between June and November 2020, 40,000 persons applied for the Ministry of Social and Family Development’s (MSF) ComCare assistance—social assistance for low-income families<sup>48</sup>—a 25% increase from the same period last year.<sup>49</sup>

The Singapore economy shrank by 5.8% in 2020.<sup>50</sup> The impacts of this recession were ‘highly uneven’, with some sectors flourishing, while others, notably the labour-intensive service sector, bore the brunt.<sup>51</sup> The circuit breaker measures brought many businesses to a standstill, with those in the travel, events, as well as food and beverage industry ‘financially pummelled’ by the mandatory closures.<sup>52</sup> A number of eateries didn’t survive Phase 1 of the circuit breaker, and closed permanently.<sup>53</sup> According to the Restaurant Association of Singapore, in July 2020, about 70% of eateries in the Central Business District (CBD) were reporting sales of less than 50% compared to pre-COVID days; outside of the CBD and city areas, around 40% of food and beverage operators reported sales of between



50%–70% compared to pre-COVID-19 levels.<sup>54</sup> Retail outlets have also suffered tremendously,<sup>55</sup> with shuttered storefronts an indication that many have not survived the extended circuit breaker measures and shifts in consumer patterns.<sup>56</sup>

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***In Singapore, the unemployment rate reached a 16-year high in 2020 and retrenchments doubled from the previous year.***

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The unemployment rate was predicted to ‘stay elevated’ in 2021, with ‘wage growth low’;<sup>57</sup> any recovery in employment will be ‘uneven and slow’.<sup>58</sup> News reports have noted how low-wage workers have been especially hard hit: circuit breaker restrictions affected blue-collar workers disproportionately,<sup>59</sup> as many were not able to work from home, and were more vulnerable to being laid-off or placed on unpaid

leave. Families struggling financially were negatively affected by bouts of panic buying and fluctuations in food pricing; by directives to work or study from home and to be digitally-ready to cope with these new technological demands;<sup>60</sup> by disruptions to work-care arrangements as childcare and student care centres closed.

In a DBS report, *Same Storm, Different Boat: Impact of COVID-19 on Financial Wellness in Singapore*, it was predicted that Singapore’s GDP would sink to -6.5%, ‘making it the worst recession since Independence’.<sup>61</sup> After examining the bank’s database of 1.2 million ‘non-wealth’ customers,<sup>62</sup> these were some of the report’s key findings:

- The percentage of customers who experienced a significant decline in income—defined as income declines of more than 10%—increased from 15% in March 2020 to 26% in May 2020;<sup>63</sup>
- Among this affected group who experienced significant income declines:



- o 43% experienced an income drop of between 11% and 30%;
- o 57% experienced an income drop of more than 30%;
  - About a third of this group saw their incomes decline in excess of 50%; this includes customers who lost their income entirely during this period;<sup>64</sup>
- The impacts were disproportionately felt by the lower-income: 49% of lower-income earners—defined as those earning \$2,999 and below—experienced drops in salary. Among this group, 51% experienced salary declines of more than 50%;<sup>65</sup> meanwhile, the impact on higher-income groups was ‘considerably modest’;<sup>66</sup>
- The highest share of affected workers were those aged between 35-44 years old: 56% of customers in this age group saw their incomes plunge by 30% or more;<sup>67</sup>
- In terms of sectors, customers working in the food and beverage (F&B), hospitality, and aviation sectors were the worst hit in terms of income deterioration;<sup>68</sup>
- In May 2020, 64% of customers who experienced significant declines in income had less than three months of emergency funds; 42% had less than a month of emergency funds available.<sup>69</sup>

This lack of emergency funds means families on already tight budgets have little financial buffer to cushion income loss. If vulnerability is understood as increased exposure to shocks, stress, and risk, and ‘a lack of means to cope without damaging loss’,<sup>70</sup> it is clear that low-income families are espe-

cially economically vulnerable in times of crisis.

The COVID-19 crisis has exposed and deepened existing inequalities in many countries. In Singapore, the financial impact has been devastating, particularly for communities already on the margins. The impacts cited in the previous section and in news reports detailing how the pandemic has affected the poor<sup>71</sup> align with what Beyond was encountering among its members living in public rental housing. The following chapter briefly outlines Beyond’s COVID-19 response, before delving into the findings of Beyond’s own study on the impact of COVID-19 on low-income households.

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***If vulnerability is understood as increased exposure to shocks, stress, and risk, and ‘a lack of means to cope without damaging loss’, then low-income families are especially economically vulnerable in times of crisis.***

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# CHAPTER TWO



**BEYOND'S COVID-19 STUDY:  
KEY FINDINGS**



## Beyond's COVID-19 Response

In February 2020, as the coronavirus situation continued to worsen, staff and volunteers at Beyond started making phone calls to members—i.e. residents in rental flats that Beyond does outreach work with—to find out if and how they have been impacted by the COVID-19 crisis. It soon became clear that many members were negatively impacted by the pandemic, primarily in terms of employment and reductions in household income. Members were disproportionately engaged in low-paid and insecure work in the service and retail sectors, or the gig economy, and experienced retrenchment or reductions in working hours. As businesses closed, some were asked to take unpaid

leave or had their pay cut; others suffered income loss from a lack of demand for their services (for example Grab drivers).<sup>72</sup> Parents, primarily women, were also grappling with school closures and the disruptions to work-care arrangements, as well as the abrupt need to be digitally-ready for home-based learning (HBL).

Beyond reorganised its work to meet the immediate needs of its members as the crisis deepened. Broadly, staff were assigned to four key teams in the following areas: food, finance, digital access, and employment. Table 1 provides a summary of Beyond's recovery efforts between February 2020 and September 2020:



**TABLE 1: BEYOND'S COVID-19 RESPONSE EFFORTS**  
(Feb - Sep 2020)

<b>Food</b>	<ul style="list-style-type: none"> <li>• 88,497 cooked meals distributed</li> <li>• 3,975 food ration packs distributed</li> <li>• \$453,450 worth of supermarket vouchers distributed to 1,253 families</li> </ul>
<b>Finance</b>	<ul style="list-style-type: none"> <li>• \$3,159,470 committed to 1,937 families (COVID-19 Family Assistance Fund)</li> </ul>
<b>Digital Access</b>	<ul style="list-style-type: none"> <li>• 584 devices distributed with Wi-Fi connections</li> <li>• 1 void deck with Wi-Fi connection serving 300 households</li> <li>• 70 volunteers matched with 70 students for online tutoring</li> <li>• Ongoing support for NeuPC applications</li> </ul>
<b>Employment</b>	<ul style="list-style-type: none"> <li>• 345 persons were provided with emotional and practical assistance</li> <li>• 44 income-generation projects benefiting 14 persons</li> <li>• Online training benefiting 5 home-based micro business owners</li> <li>• 1 youth-driven initiative to build employment competency for youth</li> </ul>

The money dispensed (see 'Finance', Table 1) was done via Beyond's COVID-19 Family Assistance Fund (FAF), set up to provide temporary financial relief to families affected by the crisis. As of September 2020, more than S\$3 million had been committed to 1,937 families, spread across 724 residential blocks across Singapore. Households affected by the pandemic generally received between \$300 to \$500 a month for up to six months; in certain cases, for example where there were larger families, families received between \$600 to \$800 a month for up to six months. The key governing principles for Beyond's FAF team were 'high trust, low barriers, and good enough governance':<sup>73</sup> it was important that the process, while administratively accountable, was not overly onerous, and that families in distress were listened to with empathy, not suspicion. While the FAF was initially set up to support Beyond's members, who lived in public rental flats, as the crisis worsened, the fund also included families from different housing types situated outside of the neighbourhoods Beyond usually worked in.

## Beyond's COVID-19 Study: An Analysis of FAF Applicants' Data

### Methodology

When the circuit breaker was announced on 7 April 2020, many operations had to shift online, including Beyond's application process for temporary financial assistance (under the COVID-19 FAF scheme). Persons applying for financial assistance spoke to Beyond staff and volunteers from the FAF team, who subsequently filled in online application forms. Data collected included demographic data, employment data, as well as information on household incomes pre- and post-COVID-19, rental or mortgage payments, and arrears, among others. This presented an opportunity for Beyond to analyse the information and come to a better understanding of applicants' economic situation and the impact of the crisis. Informed consent was sought from applicants; those who did not wish for their information to be part of this analysis continued to receive financial assistance but had their details removed from the data set.

While Beyond's COVID-19 FAF was launched in March 2020, the key findings presented in this chapter involve an analysis of Beyond's FAF applications done between April and September 2020. After data cleaning, the total sample size was 1,231. Data cleaning involved detecting and correcting errors, standardizing language and units of measurement, as well as removing applicants who did not wish for their details to be used for research. The findings are presented in four sections: the first section details demographic information, the second section relates to employment, the third section presents findings on work incomes, and the fourth section discusses housing costs and arrears.

While FAF applicants were asked if they received or applied for social assistance, it was difficult to determine, with adequate precision, how much they did or did not receive and under which scheme or

programme. The situation has been relatively dynamic, with four new budgets rolled out in a space of four months.<sup>74</sup> Many applicants were confused by the different schemes announced and could not name them accurately, particularly in the earlier months. Some were clearer about the different schemes available, but were in transition: waiting for the circuit breaker to be lifted; waiting for confirmation on whether or not their application was successful; waiting for news on whether their assistance would be renewed (this was before the government announced that ComCare would be automatically renewed for recipients);<sup>75</sup> waiting for offices and shops to open so they could collect, verify, and make copies of the required documents. Some applicants received assistance not in cash but through rent waivers or fee subsidies. The household income data presented therefore, refers to income from work, and does not include government transfers.

## AGES OF FAF APPLICANTS

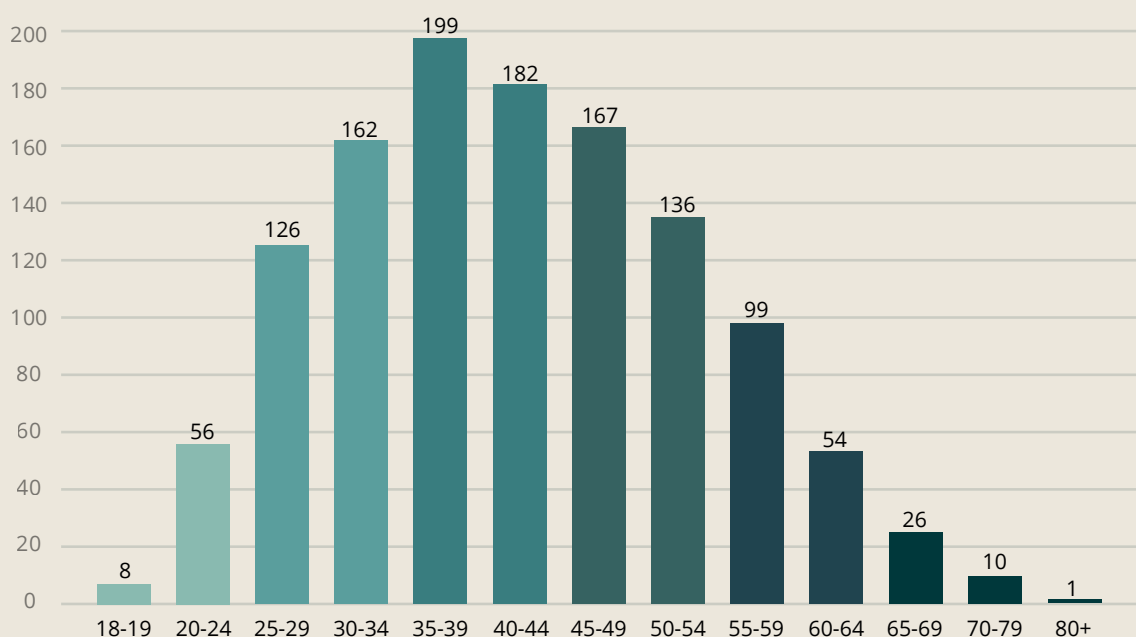


Figure 2: Ages of FAF Applicants

# RACE OF FAF APPLICANTS

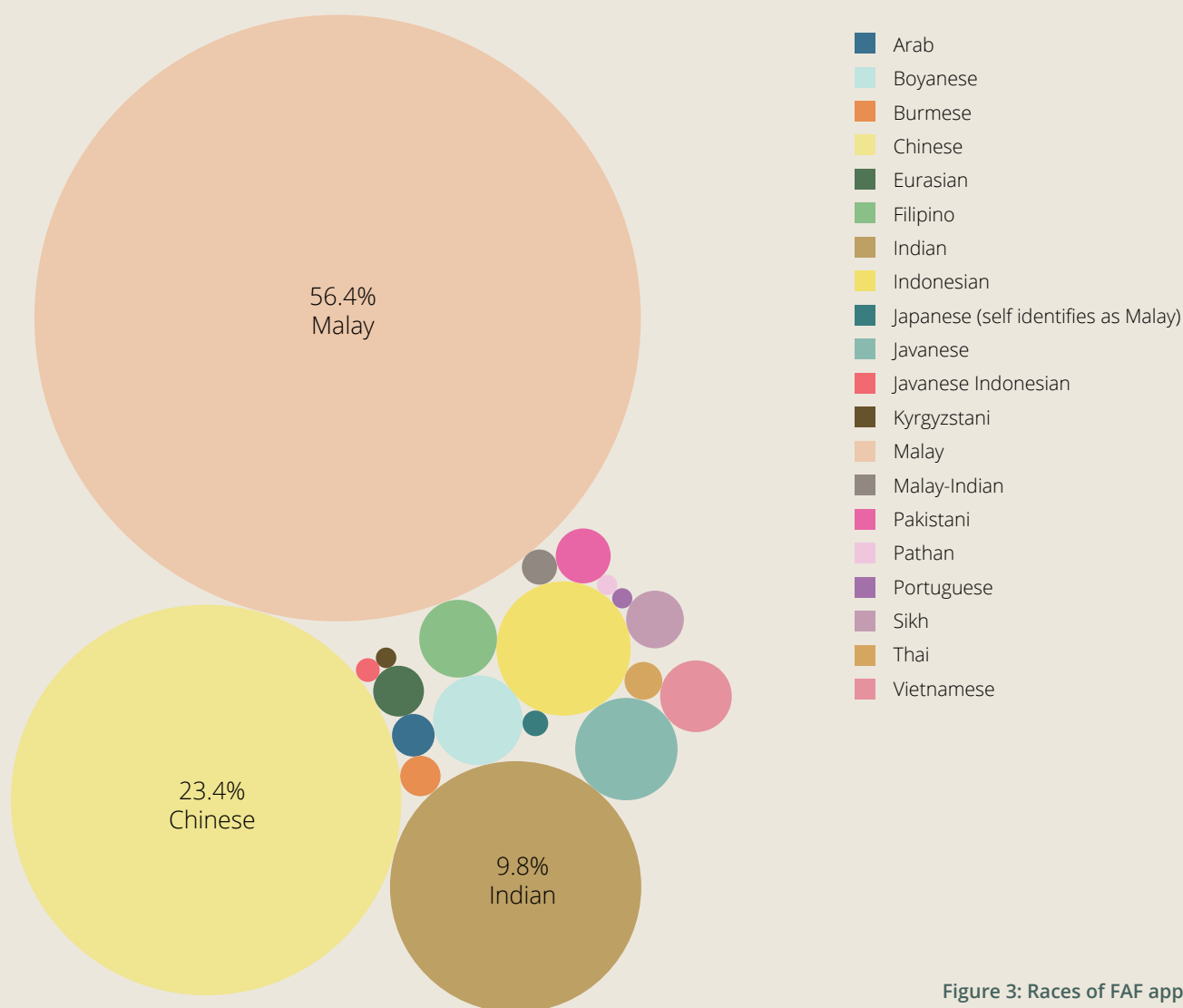


Figure 3: Races of FAF applicants

## Section I: Demographic Information

### Age, gender, and race

While most of the applicants were clustered in the 30s–50s age range, there were 91 applicants aged 60 and above (Figure 2). There was even an 81 year old applicant who was still working, doing ad hoc cleaning work. Several applicants in their '70s were also working, and engaged in low-paid work in the service sector (for example cleaning, tending to hawker stalls). This aligns with the Ministry of Manpower's (MOM) 2019 labour force report, in which it was noted that there was an above-average incidence of older workers aged 55 and above in sectors such as F&B

services, cleaning and landscaping, and land transport and supporting services (such as taxi drivers), sectors which also reported the lowest wages.<sup>76</sup>

Most of the applicants Beyond spoke to were female (63%), and slightly more than half (56%) were Malay (Figure 3). There were a range of other races, as trans-national families also received financial assistance.

Citizenship status

While most applicants were Singaporeans, at least 10% of applicants were foreigners married to Singaporeans and holding permanent residency status, long-term visit passes, or social visit passes (Figure 4). Figure 4 only captures the citizenship status of the family member who called for assistance: applicants may have been Singaporean, but others in their household may not have been. In fact, there were more transnational families than statistically represented.

That households bore differential impacts from the crisis was evident when it came to transnational families. There were transnational families who were separated by travel restrictions and immigration regulations; who shouldered large healthcare or school fee debts due to the foreigner status of spouses or children (who were not eligible for healthcare or

educational subsidies); who struggled to find or keep employment due to their temporary pass (some could not work because they did not have consent from the authorities, such as those on social visit passes).<sup>77</sup>

Household size

Most of the families that applied for FAF (77%) were households with children aged 18 years and below, which reflects the key demographic Beyond usually engages with (Figure 5). Almost 40% were households with five or more persons (the median household size in Singapore is three).<sup>78</sup> Even in households with one person, these persons were often supporting dependents not living with them—for example non-Singaporean spouses and children separated because of travel restrictions and immigration regulations; divorcees paying child support; or adult children supporting elderly parents or other relatives.

FIGURE 4: CITIZENSHIP STATUS OF FAF APPLICANTS

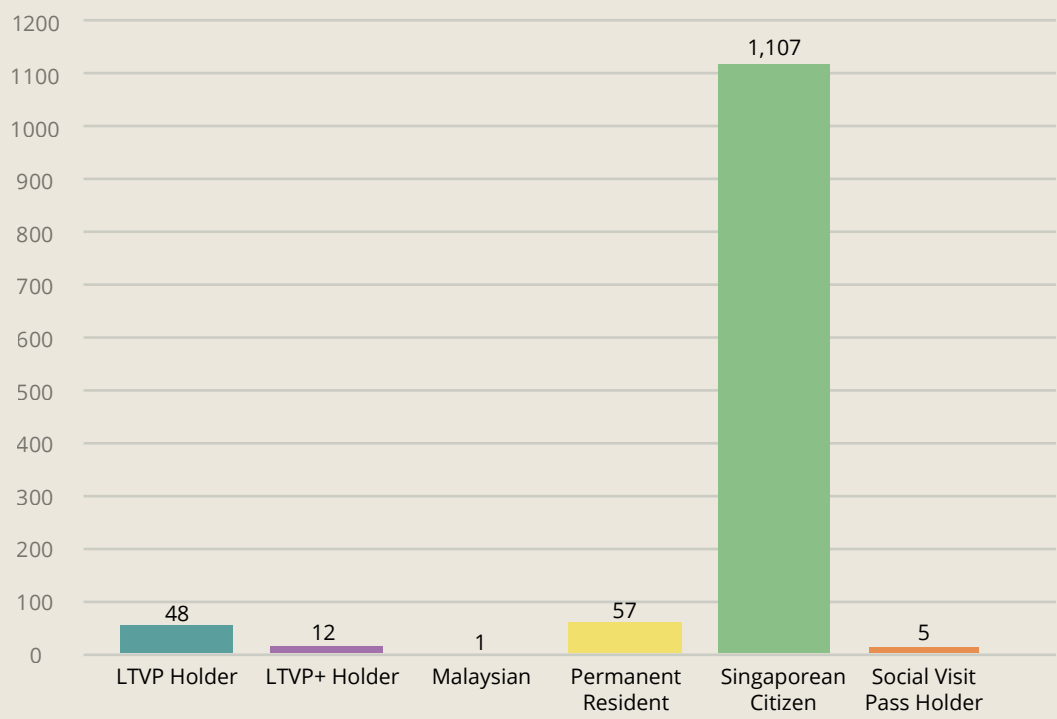


Figure 4: Citizenship status of FAF applicants



## HOUSEHOLD SIZES OF FAF APPLICANTS

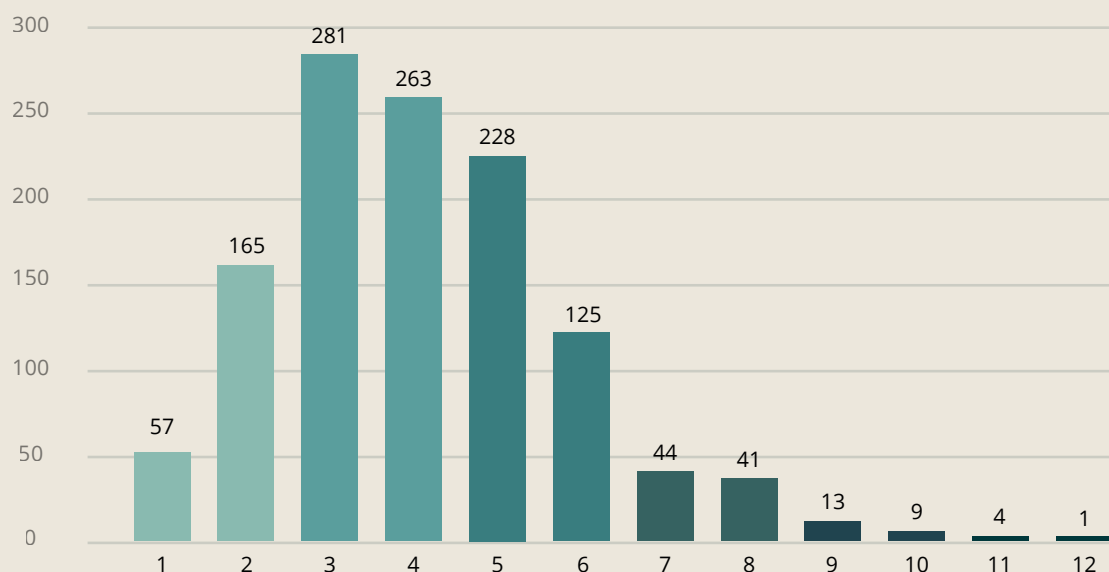


Figure 5: Household sizes of FAF applicants

### Educational qualifications

Almost half of FAF applicants (41%) had primary school level and below educational qualifications (Figure 6). Almost 40% had secondary school level educational qualifications. Among those who had diplomas or certificates, 72% were in the Institute for Technical Education (ITE). Among the 11 applicants with uni-

versity degrees, nine were unemployed and looking for work at the time of applying for assistance. The majority of FAF applicants are clustered in low-wage sectors and are competing in a labour market where, according to MOM statistics, up to 58% of the resident labour force are tertiary-educated (where tertiary-educated refers to those with a diploma, professional certification, or degree).<sup>79</sup>

## EDUCATIONAL QUALIFICATIONS OF FAF APPLICANTS

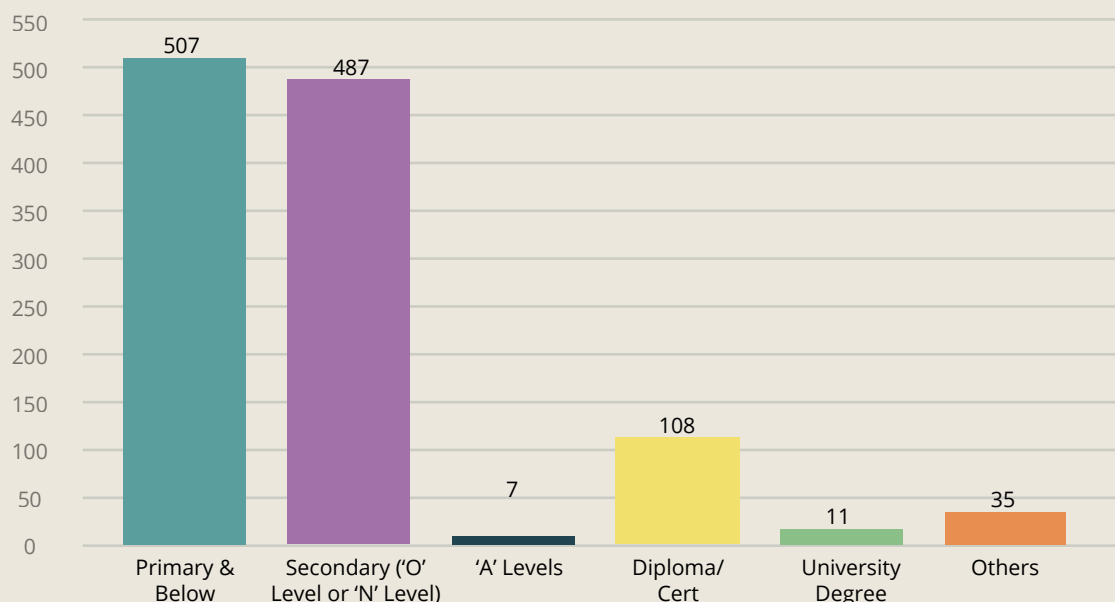


Figure 6: Educational qualifications of FAF applicants

## Section II: Employment

The employment status of applicants only captures the employment status of the family member who called for assistance: there could have been others in the household employed (Figure 7). Among those who were not employed and not looking for work, the reasons were predominantly related to care responsibilities, then health-related issues. For some, this was temporary—with schools, student care, and childcare centres closed at some point during the circuit breaker, some women had to take unpaid leave or else put off trying to find employment because they had to look after their children. Other women who cited childcare responsibilities as a reason they are not looking for work often had younger children. With health-related reasons, some applicants were unable to work due to physical and mental health ailments, or were looking after family members with serious health conditions that required constant care (see case studies in Chapter 3).

### Occupations

The majority of FAF applicants are engaged in low-paid and precarious forms of work, primarily in the service industry. Common sectors and occupations of FAF applicants—and their family members—include:

- **Service sector:** for example, cleaners, F&B or hospitality workers (such as cook, wait staff, room attendant, food stall assistant), retail (such as cashiers, sales assistants);
- **Gig economy:** for example, delivery riders, Grab or Gojek drivers, parcel deliverers;
- **Blue-collar work:** for example, security guards, transport workers (bus or lorry drivers), pest control, movers, technicians, warehouse logistics;
- **Home-based work:** for example, baking, catering, sewing, babysitting;
- **Ad hoc work ('odd jobs'):** for example, labourers, painters, packers, dishwashers, cleaners;
- **Administrative work;**
- **Self-employed:** for example hawkers, canteen stall operators.

## EMPLOYMENT STATUS OF FAF APPLICANTS

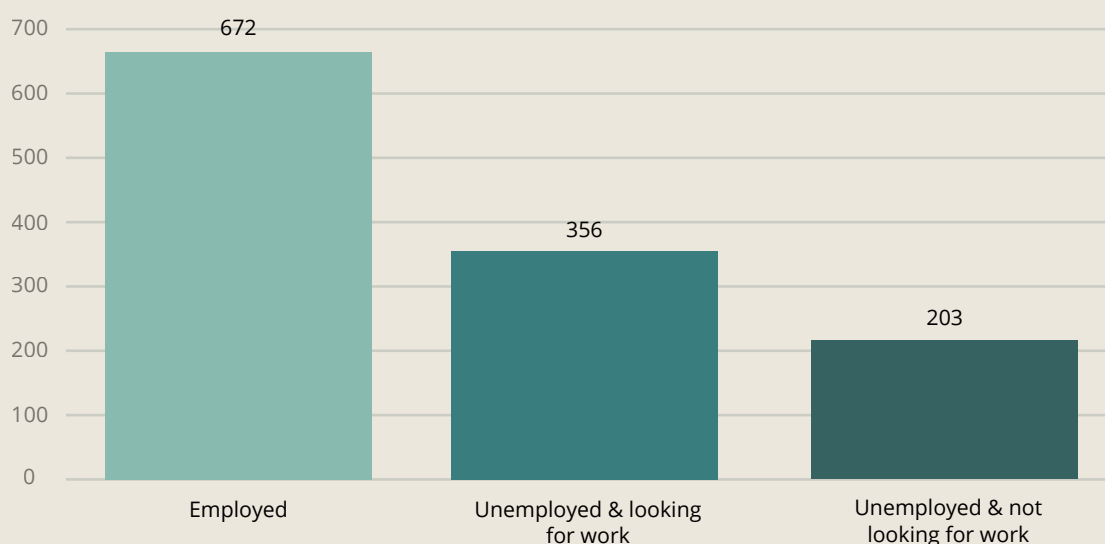


Figure 7: Employment status of applicants



The COVID-19 crisis resulted in significant income loss for many FAF applicants, who either lost their jobs or had their take-home pay reduced, the latter due to pay cuts, reduced demand and thereby revenue (such as Grab drivers or hawkers), reduced work hours and being asked to take unpaid leave (like many in the service sector), and loss of overtime pay (which affected security officers and other hourly-rated workers). Some were temporarily but directly affected by business and school closures, for example those operating school canteen stalls, during which period they had no revenue. When enhanced circuit breaker measures were imposed on home-based businesses in April 2020,<sup>80</sup> FAF applicants who were home bakers or home caterers also suffered income loss; some had to deal with the additional stress of having purchased raw materials to produce their baked goods, which they were subsequently unable to make and sell.

While work-from-home became the norm for many PMETs (Professionals, Managers, Executives & Technicians), this was not possible for many essential

workers, who worked in jobs that required direct contact with consumers, for example, food stall assistants, cashiers, or sales staff at retail stores. The impacts were especially severe given not just the nature of their work but the types of employment relationships they were in: many were part-time, casual or contract employees; some were hired via third-parties ('agents'), who would call them when work was available (a number were daily-rated workers). In other words, many were already experiencing high levels of job and income insecurity, and were in jobs with few paid benefits such as paid sick leave or paid childcare leave, entitlements that became increasingly important during the pandemic. Despite this lack of paid sick leave, those who still had to report to work (albeit less frequently) had to grapple with the anxiety of working in the midst of a pandemic health experts were still trying to fully understand, but which was known to be highly infectious.

**The COVID-19 crisis resulted in significant income loss for many FAF applicants, who either lost their jobs or had their take-home pay reduced.**

**Section III: Work Income**

Here is a summary of reported household incomes from work prior to COVID-19 (pre-COVID-19) and after the applicants' incomes were affected by the COVID-19 crisis (post-COVID-19):

- Prior to COVID-19, the median household income from work—derived from totalling work income in the household—was S\$1,600. Post-COVID-19, the median household income from work among applicants fell to S\$500—a 69% drop (Figure 8);

- Prior to COVID-19, the median PCI—calculated by taking the total household income from work and dividing it by the number of persons in the household—was S\$425. After COVID-19, the median PCI fell to S\$113, a 74% decline (Figure 9);
- Post-COVID-19, 35% of FAF applicants saw their household incomes drop to S\$0.

**Median household income from work pre- and post-COVID-19**

The data indicates that most of the families who have reached out to Beyond are in the bottom 20% nationally,<sup>81</sup> in terms of household income, even before COVID-19. According to the government's *Key Household Income Trends, 2019* report, the median household income from work for resident households in Singapore for 2019 was S\$9,425.<sup>82</sup> The median household income from work per household member in 2019 was S\$2,925. Nationally, the average monthly household income from work per household member

**MEDIAN HOUSEHOLD INCOME FROM WORK PRE- AND POST-COVID-19**

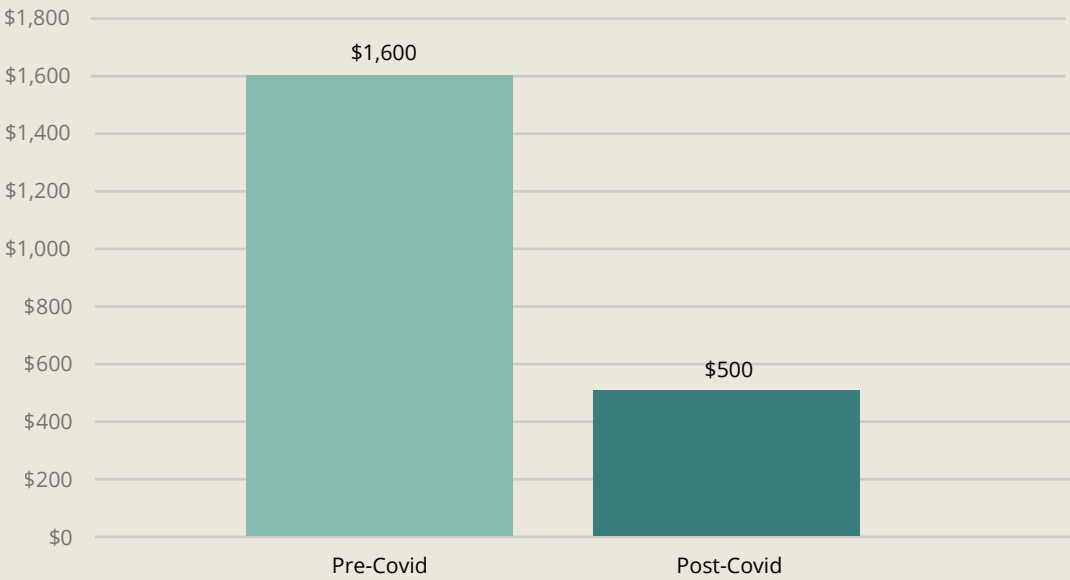


Figure 8: Drop in median household income from work

## MEDIAN PER CAPITA INCOME FROM WORK PRE- AND POST-COVID-19

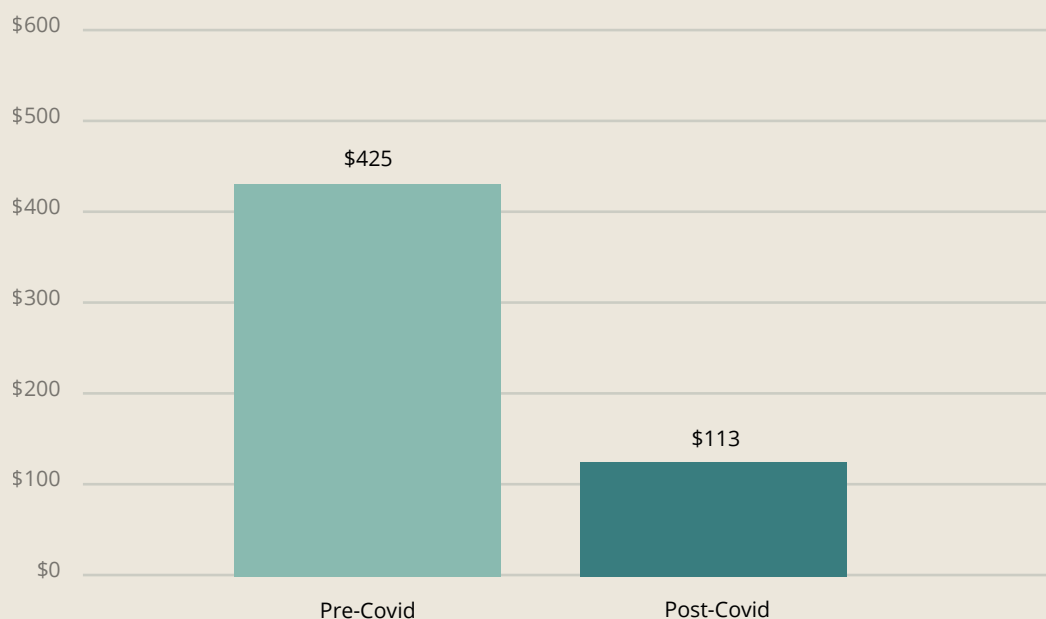


Figure 9: Drop in median per capita income from work

## PERCENTAGE LOSS OF WORK INCOME BY PRE-COVID-19 INCOME BRACKETS

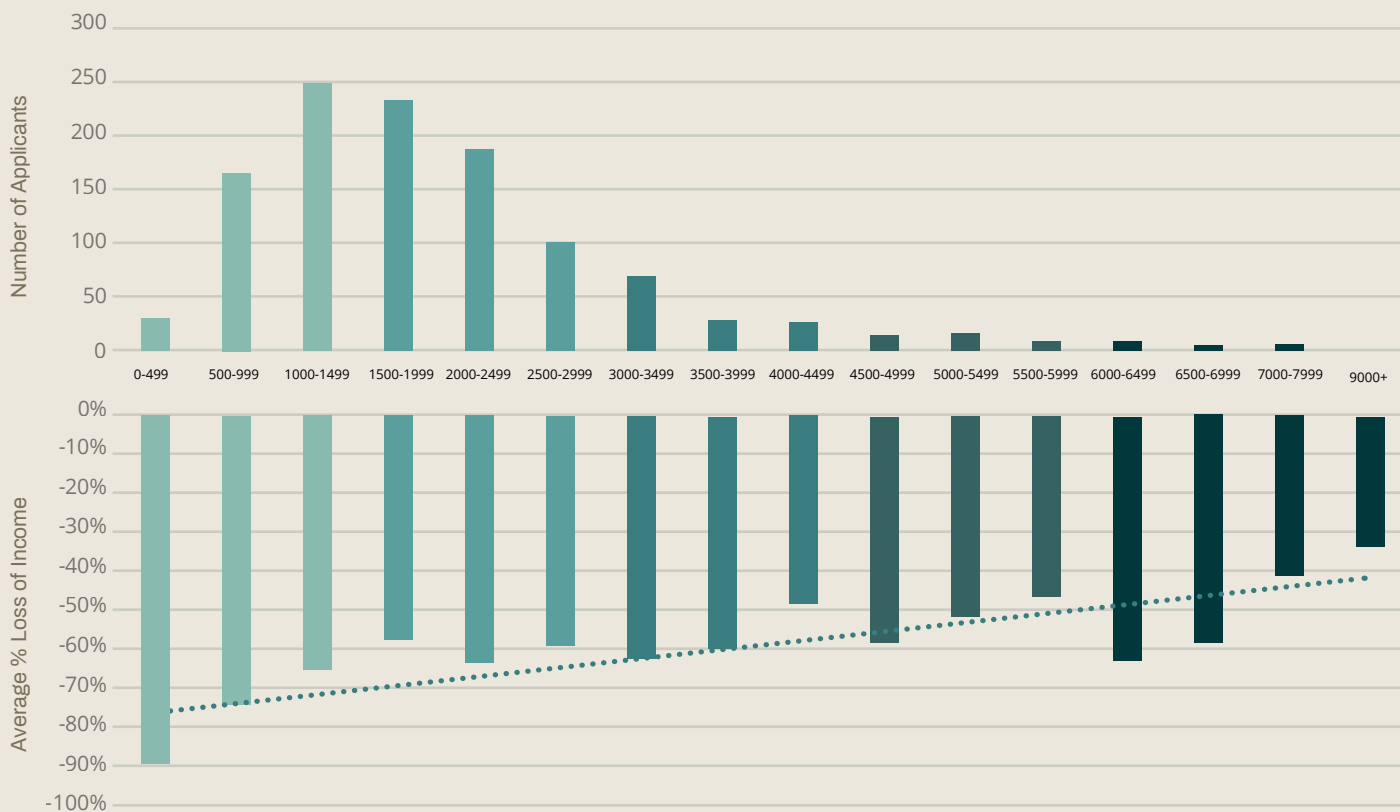


Figure 10: Percentage loss of work income by pre-COVID-19 income brackets



for those in the 1–10th percentile was S\$597:<sup>83</sup> FAF applicants' median household income from work per household member pre-COVID was S\$425.

**Percentage drop in household income**

Figure 10 charts the average percentage change in pre- and post-COVID-19 income for applicants in different income brackets. As can be seen from the upward sloping trend line, the drops in income have been more severe for those in the lower-income brackets. The percentage income drop for those earning less than \$500 was 90%; for those earning between \$500 and \$999, it was 75%; for those earning between S\$1,000 and \$1,499, it was 65%; for those earning between S\$1,500 and \$1,999, it was 58%. While declines were significant overall, those already surviving on less experienced greater drops in income, signalling deepening income inequality.

**Section IV: Housing Costs and Arrears**

**Monthly rent paid by FAF applicants**

In terms of housing types, 80% of FAF applicants lived in public rental housing, while 18% lived in purchased HDB flats. The remaining 2% consisted of homeless persons and those who rented rooms off the private rental market.

FAF applicants who lived in public rental flats reported quite a wide range of rental payments per month (Figure 11). While the monthly rent for public rental housing listed on HDB's website ranges from S\$26 to S\$275 (depending on whether it is a 1-room or 2-room flat; and whether the occupant is a 'first-timer' or 'second-timer'),<sup>84</sup> 63 FAF applicants reported paying rents much higher than that, with several paying rents above \$700 (the highest reported figure

**MONTHLY RENT PAID BY FAF APPLICANTS LIVING IN PUBLIC RENTAL FLATS**

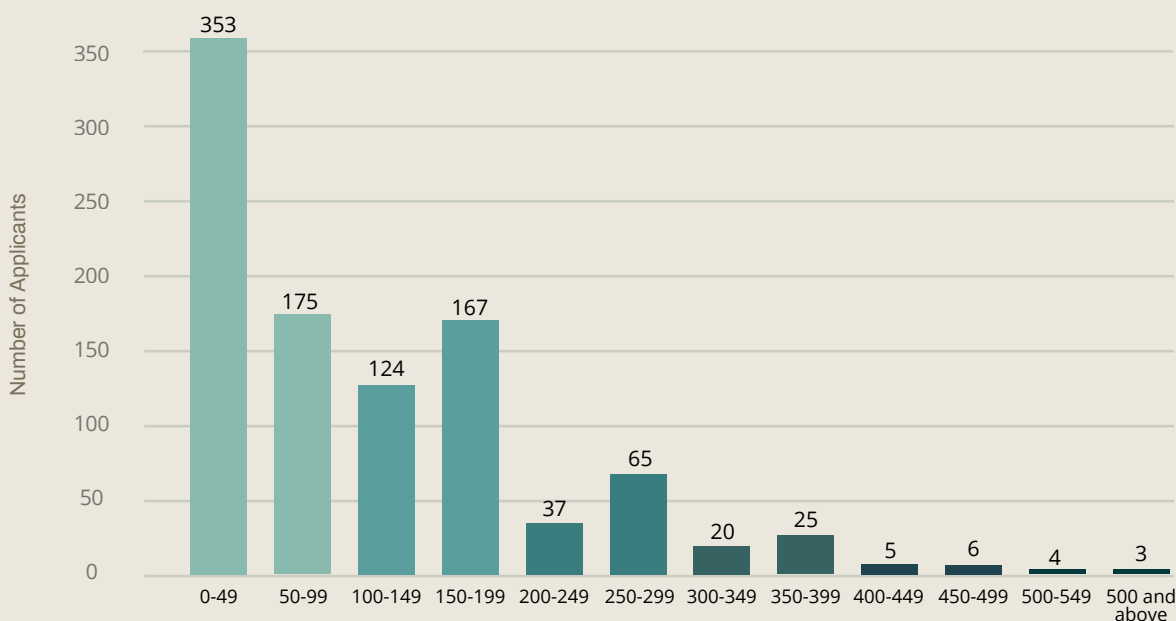


Figure 11: Monthly rent paid by FAF applicants living in public rental flats

*While declines were significant overall, those already surviving on less experienced greater drops in income, signalling deepening income inequality.*

was \$800 a month). Rental rates are reviewed at the point of tenancy renewals every two or three years by HDB—if household incomes increase, rent may also be increased. When household incomes shrink, rental housing tenants are required to make appeals to the HDB or to Social Service Offices (SSO) for assistance.<sup>85</sup> (It is noted that in October 2020, the HDB announced 50% rebates for three months for persons residing in public rental flats.)<sup>86</sup>

Rent or mortgage as a percentage of household income more than doubled as a result of drops in household income (Figure 12), adding considerable financial strain for households.

**Arrears**

More than half the applicants (54%) reported that their households were already dealing with arrears (Figure 13). Applicants had arrears in rent, mortgages, utilities (water and electricity), service and conservancy charges (S&CC), phone or Wi-Fi bills, and hire purchase payments, among others. Some were servicing loans taken out to pay for vehicles related to work, for example motorcycles, cars, or vans for private car hire drivers and food delivery riders. With such drastic income losses, it is expected that household indebtedness will increase.

**RENT OR MORTGAGE AS PERCENTAGE OF HOUSEHOLD INCOME PRE- AND POST-COVID-19 HOUSEHOLD**

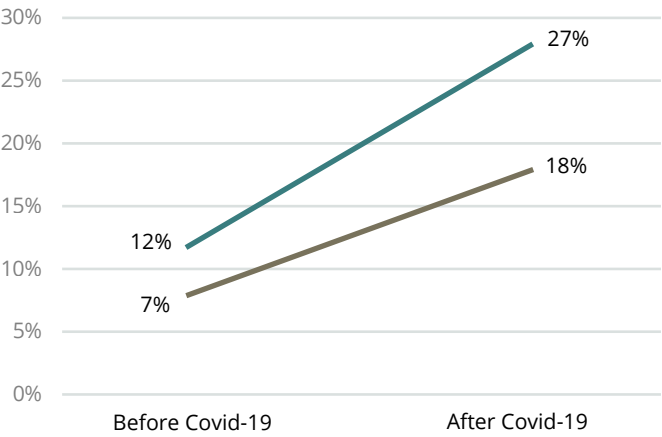


Figure 12: Rent or mortgage as percentage of household income pre- and post-COVID-19

**PERCENTAGE OF FAMILIES WITH ARREARS**

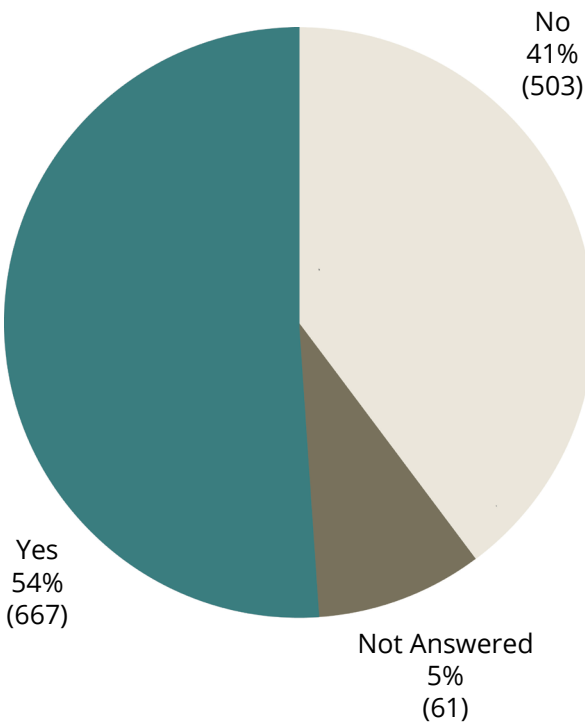


Figure 13: Percentage of families with arrears

# CHAPTER THREE



QUALITATIVE FINDINGS:  
MULTIPLE FORMS OF INSECURITY



The pandemic has made clear how much our society—and economy—relies on the industry and labour of essential workers such as supermarket cashiers, garbage collectors, cleaners, delivery riders, as well as healthcare workers, among others. Essential work, however, is not just underappreciated—it is often poorly paid and, now, much more perilous: as the privileged retreat into safety when infections peak, essential workers occupy the frontlines, commute by public transport, and contend with hostility and harassment from customers when trying to enforce social distancing measures;<sup>87</sup> all this without adequate social and labour protections. While the pandemic has decimated these workers' earnings, the underlying precarity is not a new phenomenon generated from the COVID-19 crisis.

This chapter delves into the precariousness experienced by FAF applicants and is divided into two key sections. As many FAF applicants are engaged in non-standard forms of employment (NSFE), Section I discusses the forms of labour insecurity characterized by NSFE, with an emphasis on gig economy workers. Section II uses case studies, drawn from the experiences of FAF applicants, to demonstrate how labour insecurity interacted with other dimensions of insecurity for many low-income families during this outbreak.

## Section I: Non-Standard Forms of Employment

The ILO terms employed persons who live in poverty the 'working poor'; this situation is generally attributed to 'low earnings' and 'inadequate working conditions'.<sup>88</sup> The employed FAF applicants, who are situated in the bottom 20% nationally in terms of household income, sit firmly in this category. Many are engaged in precarious NSFE (Figure 14), which includes part-time

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***Essential work, however, is not just underappreciated—it is often poorly paid and, now, much more perilous: as the privileged retreat into safety when infections peak, essential workers occupy the frontlines, often without adequate social and labour protections.***

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and temporary work, subcontracted work, dependent self-employment (gig work), and work with variable and non-guaranteed hours.<sup>89</sup>

Many FAF applicants or members of FAF applicants' households are part of the gig economy (as food or parcel delivery persons or private car hire drivers), which continues to grow and absorb those who have lost jobs as a result of COVID-19. The ILO places gig economy workers in the category of 'disguised employment' or 'dependent self-employment', which 'lends an appearance that is different from the underlying reality, with the intention of nullifying or attenuating the protection afforded to workers by law'.<sup>91</sup> The framing of gig economy workers as 'self-employed independent contractors' remains controversial and continues to be subject to legal scrutiny,<sup>92</sup> with some deriding this classification as 'sham self-employment' that disguises the risks involved in such work,<sup>93</sup> risks that are disproportionately borne by individual workers.

Nonetheless, local news outlets have reported a notable surge in delivery rider sign-ups for food delivery platforms since April 2020.<sup>94</sup> Deliveroo added an additional 1,000 riders to its fleet in the month of April 2020 (leading to a total of 7,000 riders), and expected to hire another 2,000 riders by end June 2020. Grab reported an 80% increase in applications

# NON-STANDARD FORMS OF EMPLOYMENT

(Adapted from ILO)

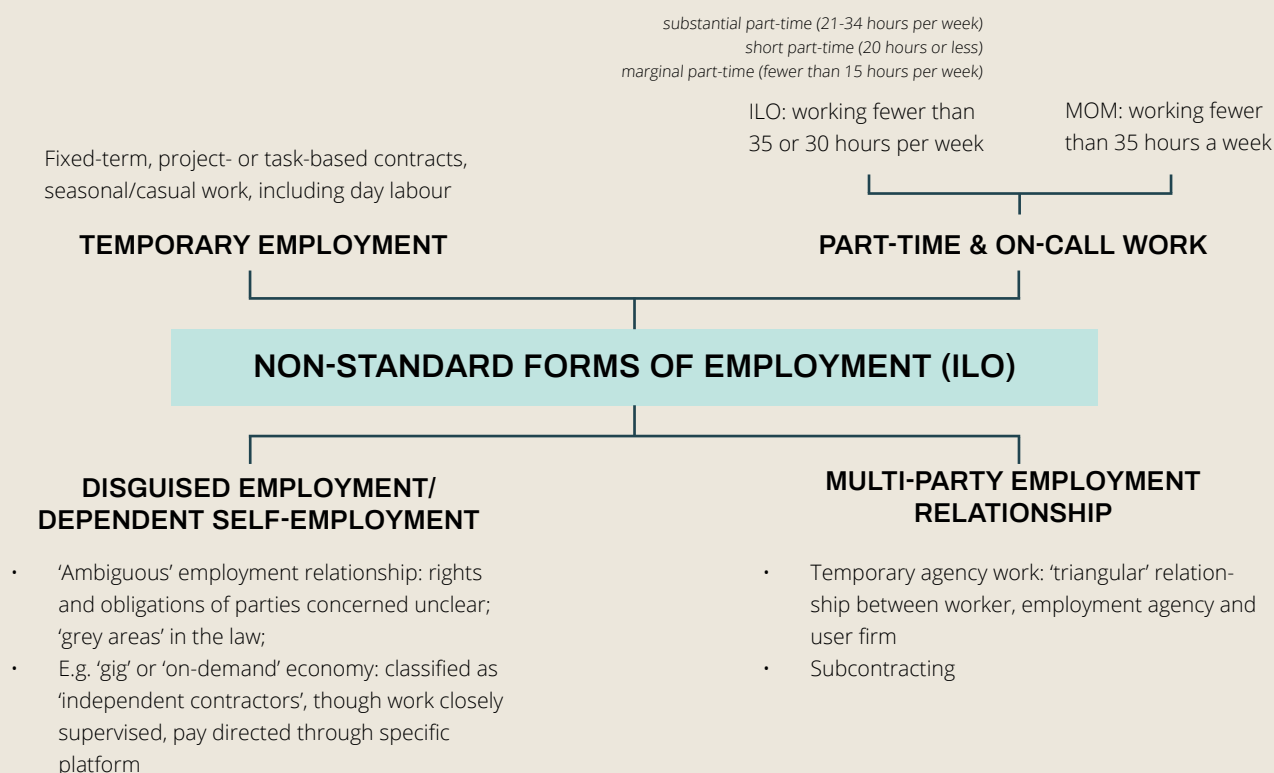


Figure 14: Non-Standard Forms of Employment (adapted from ILO)<sup>90</sup>

to be a Grab delivery rider since March 2020,<sup>95</sup> though it did not reveal the total number of riders it hired. Foodpanda had more than 8,000 riders in April 2020.<sup>96</sup>

The delivery riders who applied for Beyond's financial assistance reported increased competition—due to the many new sign-ups, as well as private car-hire drivers also taking on food delivery work—and shrinking earnings as a result; this has also been reported in the news.<sup>97</sup> As delivery work is paid per completed delivery,<sup>98</sup> many delivery riders reported spending similar or longer hours on the road, but with much less earnings. The 'flexibility' draw of gig work, under these conditions (many riders, finite and fluctuating demand) starts to resemble 'on demand work', in which 'there's no flexibility—you have to work when there's demand'.<sup>99</sup> On top of the increased risks of infection through multiple face-to-face interactions a day, delivery riders also have to deal with the risk of physical harm (road accidents are a common and potential hazard),<sup>100</sup> and manage the costs of purchasing and servicing their vehicles.<sup>101</sup>

## Dimensions of Labour Insecurity

While NSFE may be an appealing choice for some, concerns about the proliferation of NSFE lie in the lack of substantive social protections provided by these jobs.<sup>102</sup> In addition to the increased likelihood of being laid off, Watson et al., in their book *Fragmented Futures: New Challenges in Working Life*, detail six additional forms of **labour insecurity** that frequently accompany poor quality employment:

- **Job insecurity:** where workers are vulnerable to 'being arbitrarily moved from one job to another or having the content of the job reduced or altered';<sup>103</sup>
- **Income insecurity:** the 'vulnerability of workers to irregular income'; to this can be added the problem of low and inadequate pay;
- **Working time insecurity:** contending with 'irregular and unpredictable working time

schedules' and other deficiencies, for example working hours that are too long or too short, or scheduled at non-social timings, or time schedules which are fragmented;

- **Skill insecurity:** inadequate access to opportunities for training and career enhancement;
- **Representation insecurity:** i.e. 'lack of access to a recognised voice within the workplace'.

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***Delivery riders who applied for FAF reported increased competition and shrinking earnings as a result. Many spent similar or longer hours on the road but had much less earnings.***

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**TABLE 2: MEDIAN GROSS MONTHLY INCOME FROM WORK BY INDUSTRY IN 2019 (FULL-TIME EMPLOYED)**

Occupation (MOM classification)	Median Monthly Gross Income (Including Employer CPF)	Median Monthly Gross Income (Excluding Employer CPF)	% of National Median Gross (Including Employer CPF) (\$4,563)	% of National Median Gross (Excluding Employer CPF) (\$4,000)
Cleaners, Labourers & Related Workers	1,582	1,408	35%	35%
Plant & Machine Operators & Assemblers	2,300	2,050	50%	50%
Service & Sales Workers	2,535	2,200	56%	55%
Clerical Support Workers	2,979	2,600	65%	65%
Craftsmen & Related Trades Workers	3,042	2,708	67%	68%
Working Proprietors	3,800	3,800	83%	95%
Associate Professionals & Technicians	4,446	3,875	97%	97%
Professionals	7,508	6,500	165%	163%
Managers & Administrators	10,898	10,000	239%	250%

These forms of insecurity are borne out in Singapore's labour force statistics. The industries with a higher incidence of low-paid workers—accommodation and food services, cleaning and landscaping, security and investigation, retail trade—have higher turnover rates.<sup>104</sup> In October 2020, it was revealed in Parliament that there were 850,000 workers in 'occupations traditionally deemed as lower income', including 'clerical support and service staff and tradesmen': among this group, around 100,000 earn below S\$1,300.<sup>105</sup> Table 2 shows the median gross monthly income from work of full-time employed residents by occupation in 2019. The category 'cleaners, labourers and related workers' had the lowest median monthly income, at \$1,582 (including employer CPF), or \$1,408 (excluding employer CPF): this is about **35%** of the national median gross monthly income from work, which stood at S\$4,563 (including employer CPF). The highest earners were 'managers and administrators', who earned a median monthly income of S\$10,898 (including employer CPF), which is **239%** of the national median gross monthly income from work.

Meanwhile, the increase in part-time employment in the workforce is largely attributed to the lowest-paid occupations: 'cleaners, labourers and related workers' (for example hand packers, kitchen assistants, and food and drink stall assistants), 'plant and machine operators & assemblers (for example taxi drivers and motorcycle delivery persons), and 'clerical support workers'.<sup>107</sup>

In 2019, 'own account workers'—a non-standard form of employment, including occupations such as taxi drivers, hawkers, and private car hire drivers—were older (in their '40s, or '50s and older) and more than half did not have tertiary-level qualifications.<sup>108</sup> Challenges cited by own account workers included 'uncer-

tainty of finding sufficient work', 'healthcare concerns' (such as lack of medical benefits or paid sick leave), and 'financial security for retirement'. These concerns would have been accentuated by the COVID-19 crisis, in which the number of own account workers have risen.

In terms of training participation rates, it was noted that younger, tertiary-educated workers had higher training participation rates. Training participation rates were lower for older workers, for those who had below secondary school level qualifications,<sup>109</sup> for part-timers (who had half the training participation rates of full-timers),<sup>110</sup> and for those in labour-intensive industries (for example construction, and accommodation and food services):<sup>111</sup> the profile of most FAF applicants.

## Section II: The Collision of Multiple Forms of Insecurity

The statistics are stark. The coronavirus outbreak and the drastic containment measures imposed have led to severe financial hardship for many families. What's less easily demonstrated through numbers is the heightened stress caused by disruptions to work-care arrangements (particularly for single-headed households) and how families struggled with new social norms and the fallouts from regulatory measures: where a flu would mean a five-day medical certificate (a problem if you do not have paid sick leave, or paid childcare leave if it was a child that was ill); where travel restrictions and immigration policies lead to families being separated; where a lack of access to reliable Wi-Fi, a functional earpiece, and a decent Zoom background could diminish job opportunities. The following case studies, drawn from the experiences of FAF applicants, give qualitative insights into the multiple dimensions of insecurity families have struggled with in the past year.

**Training participation rates were lower for older workers, those with below secondary school level qualifications, in part-time employment, or in labour-intensive industries: the profile of most FAF applicants.**

#### **Case Study 1: Transnational Family—Labour Insecurity + Legal Status Insecurity**

J is a male Singaporean with a polytechnic diploma. He lived in a household of four, including two young children aged 18 and below, with a baby on the way (so four would soon be five). He lost his job as a business developer as the company was badly affected by the COVID-19 crisis. He then switched jobs and started delivering parcels. However, his wife and children are foreigners who have not been granted long-term visit passes, so every three months, they have to leave Singapore and re-enter in order to renew their social visit passes. During one of these trips, they were trapped in a nearby country as Singapore barred short-term pass holders from entering the country. This caused J to lose his second job as he had to return the vehicle for delivering parcels to the company. When the family finally returned to Singapore in April, they had to serve a 14 day stay-home notice: during this time, he was also unable to work or look for a job, and his children were not allowed to leave the home or attend school. J's monthly income pre-COVID was S\$1,700; due to COVID-19, household income dropped to \$0.

#### **Case Study 2: LTVP Holder—Health Insecurity + Legal Status Insecurity + Work-Care Gaps**

T is a foreigner on a Long-Term Visit Pass. Her Singaporean husband had a stroke and was unable to work. T is the mother of a one-year old baby and she recently got hired to work in a restaurant but when the circuit breaker was declared, the restaurant had to shut. T's childcare plan was for her mother to come to Singapore to live with them and care for her baby while she went to work, but this was no longer possible due to regional travel restrictions. T now has to stay home to care for the baby until she is able to get a place for her child in childcare (when the child is 18 months old), or until her mother is allowed to travel to Singapore and live with them in the longer-term to help care for her child.

#### **Case Study 3: Recent Divorcee—Housing Insecurity + Work-Care Gaps**

S, who is 46 years old, recently filed for divorce from her husband. She moved into her sister's house because she had nowhere else to stay; her mother lived in a 1 room flat and had no room for S and her children. S had two kids, and the youngest was two years old. While she had no source of income, she was unable to find work until she confirmed a space for her two year-old in childcare. However, this was the period when childcare centres were closed. Her divorce proceedings would likely be delayed because of the circuit breaker, and would include fees at each stage. This delay—in confirming her new marital status—may also affect her ability to apply for certain subsidies and affect her housing options.

#### **Case Study 4: Food Delivery Rider— Labour Insecurity + Health Insecurity + Food Insecurity**

M, who has secondary school level qualifications, has been working as a food delivery rider since January. M rode a bicycle and worked every day, but orders had been decreasing. On the day M made his FAF application, in May, he waited for two hours and did not receive a single order. M, who is almost 40 years old, was the sole breadwinner supporting a household of five, including his wife and three children—his wife was unable to work due to health reasons, and her medication was costly. M said their budget was extremely tight—he used to make around \$1,100 a month, but now only brought home around \$300 a month—and with everyone stuck at home, the family would eat only rice and eggs, rarely vegetables. Sometimes they would only eat instant noodles, or M would drink water to keep himself full. During HBL, his children shared a loaned laptop, but M was worried about his kids' pocket money and money for transport when school re-opened.

#### **Case Study 5: F&B Worker: Labour Insecurity + Work-Care Gaps**

B is a single mother raising three children below the ages of 18. B, who has primary school level educational qualifications, worked as a wait staff in F&B. There were a few occasions where her children fell ill with high fever and could not go to school, and B had to stay home to care for them. Once, she also fell sick and was given a five-day medical certificate: during this time, she was not paid. Because of the COVID-19 crisis, her company reduced work hours for all staff and she

was working less days than before. Additionally, she was recently sent to work at a different location far away from where she lived, so her transport costs also increased. B had to borrow money from family during this period, and had arrears (rent, electricity, Wi-Fi).

#### **Case Study 6: Caregiver—Health Insecurity + Food Insecurity + Labour Insecurity + Work-Care Gaps**

L is a female Singaporean who lived in a household of four, including two children below 18 years of age. She was also the main caregiver for her elderly mother, who suffered from cancer and lived in another household. L was a temporary part-timer hired via an agency to work at a school: the school started to cut down on agency-placed workers when COVID-19 started and she was not given any assignments after a while. L then got work as a part-time cleaner in an office, but then Singapore announced the circuit breaker and the office had to close.

Things worsened when there were bouts of panic buying and supplies of daily essentials at her neighbourhood supermarket were wiped out. Even though she was given supermarket vouchers by a social worker, she was not able to use them. While items were available at the provision shop, this required cash payments, and L was too low on cash to buy them. Food ration distributions by charities were also disrupted during the circuit breaker. Having enough to pay for food was a constant worry: food prices for some essentials increased, while consumption went up as the kids were stuck at home and constantly snacking.

L's children felt trapped at home but L was worried about them being out of the house. L was also anxious about breaching circuit breaker regulations when she visited her mother ('Wait I get fined! And we are already so short on cash!'), but her mother required weekly chemotherapy sessions. So she carried a letter to indicate she was a main caregiver and the siblings tried to take turns. During the circuit breaker, when schools and student care centres were closed, L also could not take on casual jobs she saw being advertised, as she had to be around to care for her kids.

L was also struggling with arrears, debts which piled up when she temporarily stopped work when her mother was first diagnosed with cancer. L was also dealing with mental health issues of her own, having been diagnosed with depression.

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***Having enough to pay for food was a constant worry: food prices for some essentials increased, while consumption went up as the kids were stuck at home and constantly snacking.***

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#### ***Case Study 7: Divorcee—Labour Insecurity + Housing Insecurity + Food Insecurity + Health Insecurity***

F is a 40-something divorcee who rented a flat with five others on the private rental market. F worked as a freelance events coordinator for the last two years but work dried up when events started being cancelled from February 2020. F, who used to earn around \$2,000 a month, would pay monthly maintenance to

his ex-wife for their child: he has been unable to make the payments since his income declined (to S\$0).

F had a medical condition that required regular check-ups every three months but he did not attend his last check-up as he did not have enough money to pay for the medication. F had also been struggling with depression since his divorce. F had been unable to buy his own food and was relying on his fellow roommates to share their food with him. He sometimes went to a temple that served free food for meals.

F did not have a laptop and was using his mobile phone to search and apply for jobs. His home environment was un conducive for job interviews, and he was chided by a placement agent for not having an appropriate Zoom background for attending interviews.

#### ***Case Study 8: Formerly Incarcerated Casual Worker—Labour Insecurity + Food Insecurity***

G is a 30-something year-old male who was formerly incarcerated: he came out from prison late last year. G, who had secondary school level educational qualifications, found casual work at a hotel (serving at banquets and other hotel events) but this work ceased when events were cancelled. G found another temporary job, but was also laid off after a month as business was bad. He continued to apply for jobs, but had difficulty securing a more permanent position (he managed to get another job as a part-time packer, but lost that too after around two months) because of the depressed job market and his criminal record. G's mother, in her 60s, was doing cleaning work but was also recently retrenched. G was extremely stressed as he had arrears that piled up while he was in prison



that he had to pay off. When G first approached Beyond, he was not eating adequately and asked for food assistance. When both G and his mother were working, their combined household income was around S\$2,000; at the time G applied for financial assistance, their household income was S\$0.

### **Case Study 9: Recently Released from Prison—Labour Insecurity + Health Insecurity**

J, who is 50 years old, just got out of prison (after a five-year sentence) and was starting a new life without any savings. His mother had dementia and was living in a nursing home, because there was no one to look after her when J and his brother were at work: the nursing home cost around S\$300 a month. J, who had primary school level educational qualifications, had initially found a job as a cleaner, but was not paid his salary on time and left the job.

He then found a new job, also as a cleaner, and was satisfied with the current workplace, but he had only just started and had yet to be paid his first month's salary when he first applied for FAF. Having just come out of prison, J had to buy new clothes (his old ones no longer fit) and was spending money buying food as he was out most of the day working. He also had new expenses, like phone bills and paying for daily transport. J suffered from a medical condition that required medical treatment but had not been able to follow-up with his treatment as he had to work; also, he was unable to afford the medication.

J intended to start paying for his mother's nursing home expenses once he got paid. In the longer-term,

he hoped to move into a bigger flat and have his mother live with him instead of at the nursing home, and hire a caregiver to look after her.

### **Case Study 10: Singaporean Formerly Living in Malaysia—Housing Insecurity + Labour Insecurity**

P is a Singaporean who previously lived in Malaysia as the cost of living was lower, and commuted to Singapore to work regularly as a freelance cleaner. When it was announced borders would close, P rushed back to Singapore but did not have a place to stay. P ended up renting a room from an acquaintance, but was not allowed to cook in the house, so had to pay for meals outside. P was not able to work during the circuit breaker and lost her clients. P was receiving \$400 in ComCare payments but spent most of it paying for rent and food. P also had to help support her elderly mother, who was also renting a room elsewhere (neither of them owned a home in Singapore). P is a divorcee who was not receiving maintenance. P left school after Primary 6 and was having difficulty finding work. P was hoping to find a partner to apply for a rental flat with under the Joint Singles Scheme.<sup>112</sup>

### **Case Study 11: Home-Based Worker—Labour Insecurity + Health Insecurity**

Z lived in a household of four, including a 12 year-old and a toddler. Her eldest child was autistic and attended a school for children with special needs. Her husband had a mild stroke and was unable to work as he was on medication and undergoing therapy. Z had to accompany him to the polyclinic as her husband

had trouble understanding what the doctor was saying. Z started a home business last year but sales were badly hit this year because of the coronavirus outbreak and revenue went down by more than 80%; additionally, the cost of some ingredients also increased. Z was also struggling with medical bills from her husband's stroke as Medisave was not enough to cover all the bills. She was getting some assistance from SSO to pay the rent but this expired the month before and at the time of speaking, Z was not sure if she would have to pay for rent that month.

### ***Case Study 12: Sole Proprietor—Labour Insecurity + Health Insecurity + Debt***

K is a 35-year-old ITE diploma holder. He lived in a household of eight persons, including his wife (who was expecting), two young children, his elderly parents (his father had medical conditions that required regular treatment), his grandmother (who had dementia), and an elderly aunt with permanent disabilities.

K was a sole proprietor who started a small transport company. However, business floundered when COVID-19 hit and tourist arrivals dried up. K lost more than half his income, which affected his ability to pay off instalments on his van. He ended up selling the van as he could not keep up with the payments. As his wife was expecting, he also had to pay for regular prenatal check-ups even as his income dipped.

While K has since found a new job, he is still heavily in debt, paying off loans from running his previous business and other bills (including his mortgage). He had to dip into his savings, which have been used up.

### ***Case Study 13: Homeless Odd Job Worker—Housing Insecurity + Labour Insecurity***

C is a 50-year-old homeless man with primary school level educational qualifications. C used to work as a stall assistant but the stall's business started slowing down when the COVID-19 situation worsened and his boss told him to stop coming to work. C then found some work as a relief driver, but was not called back to work after a week. He then found another job as a stall assistant, but shortly after that the circuit breaker started and he lost that job too. C was looking for more permanent and stable work but said it was very difficult as his educational qualifications were not high and lots of places were no longer hiring. He continued to do ad hoc work as and when he was called (for example relief driving), but these jobs were infrequent. C considered temporarily staying in Batam with relatives as the cost of living there is lower, but there were travel restrictions at the time and he could not do so.

### ***Case Study 14: Single Mother with Mental Health Condition—Housing Insecurity + Health Insecurity + Labour Insecurity***

W lived in a temporary shelter and had been battling severe depression and anxiety since her marriage broke down a few years ago. W worked as a part-time cashier till May 2020. When W heard there were cases of COVID-19 infections near her workplace, she suffered a panic attack; as a single mother raising two children, W was extremely worried she would contract COVID-19 and infect her children. W was then placed on long-term medical leave (certified by the Institute of

Mental Health) due to her depression and anxiety. She survived on food rations and vouchers from charities, as well as social assistance. Despite her condition, W continued to apply for new jobs as she was worried about paying for her children's school expenses and other arrears but had not been able to find suitable work.

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***A significant co-relation exists between poor health and poverty, and many applicants were either managing their own or family members' health conditions, which affected employment opportunities and choices.***

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In their examination of 'precarity politics', Ching and Kofman note how precariousness at work leads not just to a 'crisis of job quality', it is accompanied by a 'crisis of social reproduction',<sup>113</sup> where social reproduction refers generally to 'the management of everyday life',<sup>114</sup> and includes, among other things, 'how food, clothing, and shelter are made available for immediate consumption, the ways in which the care and socialization of children are provided, the care of the infirm and elderly, and the social organization of sexuality'.<sup>115</sup> (See footnote for a more detailed definition of social reproduction.)<sup>116</sup> On top of the labour insecurity described earlier, experiences shared by Beyond's members and FAF applicants allude to this 'crisis of social reproduction', in which families also grappled with:

- **Food insecurity:** manifested in coping strategies such as skipping meals, 'parental buffering' (where parents may eat less so their children have more

to consume), or eating cheaper, less nutritional foods (for example only instant noodles, or rice and egg);

- **Housing insecurity:** applicants shared concerns about paying rent and mortgages; a small number were homeless and either residing in temporary shelters or sleeping rough; some were living with family members temporarily as they sought a more permanent housing solution (for example a few women were going through divorce and had moved out of the marital home);
- **Health insecurity:** a significant co-relation exists between poor health and poverty, and many applicants were either managing their own or family members' health conditions, which had implications for employment opportunities and choices, and thereby finances. The reverse was also true, where financial impacts from loss of employment affected applicants' ability to care for their health. A notable number of applicants mentioned mental health conditions like depression;
- **Insecurity over legal status:** transnational families had to manage high levels of uncertainty, related to the types of passes foreign spouses and children were or were not given, and the attendant subsidies and privileges they were or were not accorded, including health and educational subsidies, and the authorization to work. Border restrictions also caused havoc to travel plans, including care arrangements that relied on extended family members traveling in and out of Singapore.

Two other aspects need to be mentioned: **work-care gaps** and **debt**. Care work, still predominantly under-

taken by women, became additionally stressful for many women when schools and childcare centres closed: first, for a fixed period, then for certain days. Consumption—food, daily essentials, and utilities—increased because of more time spent and meals eaten at home, even as household incomes continued to shrink. The circuit breaker also disrupted care arrangements that relied on ferrying children to and from family members' or babysitters' homes.

Household indebtedness is another core concern. More than half of FAF applicants indicated they already had arrears. This needs to be juxtaposed against the reality that most likely had little savings (i.e. no financial buffer). This indebtedness, in addition to the financial hardship brought on by drastically reduced incomes, will likely lead to cumulative impacts that will further disadvantage low-income families.

Living on a low income in an expensive, urban city like Singapore is tough. Trying to make ends meet in the midst of a global pandemic is brutal, in a multitude of ways. Acknowledging how different dimensions of insecurity collide and mutually reinforce each other illuminate the inadequacies of atomistic interventions. Money is necessary and important, but so is adequate access to affordable healthcare (including mental health services), housing, childcare, and eldercare. Additional duress is caused by immigration policies that keep transnational families separated; discrimination in the labour market further punishes those who have already served time.

The case studies in this chapter offer a glimpse into the myriad challenges families manage and negotiate on a day-to-day basis. They are testimony to the remarkable grit working poor families demonstrate, but

this resilience must not be 'fetishised' or misused to legitimize regressive reforms that further disadvantage and disempower the poor.<sup>117</sup> Resilience, in terms of overcoming adversity, relies on socio-material security and personal stability as pre-conditions, and both individual as well as collective resilience are required to deal with structural inequalities.<sup>118</sup> The tendency to encourage resilience through drawing on familial, community, and social networks must recognize that in order to create 'sustainable forms of resilience', these networks need the resources and capacity to 'manage risk collectively'.<sup>119</sup> However, the forms of precariousness and deprivation experienced by low-income families, particularly in times of economic crises, tend to be shared by their immediate social and familial networks.

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***Resilience, in terms of overcoming adversity, relies on socio-material security and personal stability as pre-conditions, and both individual as well as collective resilience are required to deal with structural inequalities.***

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# CHAPTER FOUR



**CONCLUSION &  
RECOMMENDATIONS**

The Singapore government committed S\$93 billion over four budgets in 2020 to fund COVID-19 support measures.<sup>120</sup> These budget measures were meant to cushion the fallout from COVID-19, in terms of employment and economic output. This is a substantial amount, and has provided considerable relief to many businesses and individuals.<sup>121</sup> This concluding discussion, however, is guided by the question, ‘When all this is over, how do you want the world to be different?’<sup>122</sup> In the report, *Build Back Fairer: The Marmot Review, The Pandemic, Socioeconomic and Health Inequalities in England*, Marmot et al. assert that it would be ‘a tragic mistake to attempt to re-establish the status quo that existed before the pandemic’, a status quo marked by inequalities.<sup>123</sup>

### COVID-19 and Inequality: A Deepening Income Gap

Crisis periods are known to exacerbate inequality.<sup>124</sup> The data so far supports this: a DBS report, released in August 2020, showed that low-income earners experienced the sharpest income losses (more than 50%) due to the pandemic.<sup>125</sup> Meanwhile, also in August 2020, it was reported that Singapore’s 50 richest saw their collective wealth rise by 28 per cent to \$220 billion.<sup>126</sup> In October 2020, Singapore gained three more billionaires, and ‘total billionaire wealth’ grew by 30% between April to July to \$135 billion.<sup>127</sup> News reports on the adverse economic impacts COVID-19 is having on low-income families are uneasily juxtaposed with data that shows a surge in home sales and property prices, and resilience in sectors like ‘the ultra-luxury car market’;<sup>128</sup> also performing strongly is the luxury dining sector.

As Bowleg resolutely proclaims in her article on COVID-19, intersectionality, and structural inequality,

‘we are not all in this together’ (emphasis added).<sup>129</sup> In all domains that matter—healthcare, childcare, education, employment—there is a clear divergence between those who can (isolate, safe distance, work-from-home, stay in, wire up, ‘pivot’) and those who cannot. Daniel Mugge, a professor of political arithmetic, advises policymakers to focus less on GDP—which will not adequately reflect divergent impacts—and more on ‘those things we ultimately care about: the people with too little to eat, the shuttered shops, the students without meaningful schooling, the people who have had mental breakdowns and cannot work, household debts and savings, business activity in specific sectors’.<sup>130</sup>

The families that applied for financial assistance from Beyond are situated on the lower ends of the socio-economic hierarchy nationally. Relative to 2019 income figures, the median monthly household income of FAF applicants pre-COVID-19 was just 17% of the national median. Post-COVID-19, this dropped to 5% of the national median (Table 3).

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The MOM’s advance release of the 2020 labour force report—with a focus on the impact of COVID-19—states that the nominal median income of full-time

## TABLE 3: FAF HOUSEHOLDS' MEDIAN HOUSEHOLD INCOME COMPARED TO NATIONAL MEDIAN

	National Median Monthly Household Income from Work (Department of Statistics) <sup>131</sup>	Pre-COVID-19 Median Monthly Household Income from Work (FAF)	Post-COVID-19 Median Monthly Household Income from Work (FAF)	Ratio of FAF Household Income vs National Median (Pre-COVID-19)	Ratio of FAF Household Income vs National Median (Post-COVID-19)
Per household	\$9,425	\$1,600	\$500	17%	5%
Per household member	\$2,925	\$425	\$113	15%	4%

employed residents in 2020 declined by 0.6% to S\$4,534.<sup>132</sup> At the 20th percentile, declines were steeper: at -4.8% (nominal) and -4.5% (real). This was attributed to COVID-19 adversely affecting industries that had a high concentration of lower-income earners. It was also noted that lower-income self-employed workers (such as taxi drivers, private car hire drivers, and hawkers) were negatively impacted by the circuit breaker, which brought a halt to tourist arrivals and the suspension of dine-in services.<sup>133</sup> These statistics reinforce the findings of this study and highlight the vulnerability of already economically fragile workers.

### Recommendations

This chapter concludes with three recommendations in terms of policy direction: one directed at motivating key structural changes, the second aimed at the provision of short to mid-term relief, the third a consideration of how to deal with a problem that looks likely to grow in the coming year.

#### **Strengthen employment rights and social protection**

Essential workers must be better protected, not just publicly applauded. As the ILO determines:

Employment should be a vector to lift people out of poverty, but this is only true if job quality is sufficient, including adequate earnings, job security and safe working environments. The relationship between employment and poverty depends greatly on the extent to which decent work is ensured in the labour market.<sup>134</sup>

Precarious work remains the empirical reality for many low-wage earners and it is crucial to examine the state's role in enabling and perpetuating 'precarious labour regimes'.<sup>135</sup> Rubery et al. warn against the normalizing of precarious work, and suggest an idealised SOFL (security, opportunity, fair treatment, life beyond work) framework that should offer the following protections:

- **Security** of income, which requires being paid at 'an adequate level across work and non-work periods'; this should be done through 'guaranteed wages, hours of work, open-ended contracts and access to social protection';<sup>136</sup>
- Access to **opportunity**, primarily through 'a platform for mutual investment in training, skills and careers';<sup>137</sup>
- **Fair treatment**, which requires the 'institutional

embedding of employment rights and voice mechanisms’;<sup>138</sup>

- A recognition of **life beyond work**, through the provision of ‘regular hours and a clear division between work and non-work time’.<sup>139</sup>

The current emphasis on job creation needs to consider concretely and honestly the quality of employment offered. Anecdotes of entrepreneurs who have pivoted to successful new careers must not obscure structural deficiencies that have allowed working poverty to persist. There are stark inequalities entrenched in our labour market: the working poor are clustered in certain industries, which are hardest hit by the pandemic. They work in jobs that are the lowest paid, and are mostly engaged in non-standard forms of employment that offer scant social protection, where risks are disproportionately borne by individual workers.

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***‘The goal of a minimum wage is to prevent workers from being unduly exploited, particularly low-skilled, low-wage workers, and to ensure they have minimum living standards.’***

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Ensuring decent work for all is a monumental task but a necessary aspiration. To start, there are already ongoing debates that should be engaged with seriously, and with key labour rights principles in mind: a core one would be the debate on implementing a minimum wage.<sup>140</sup> As economist Linda Lim explains, ‘The goal of a minimum wage is to prevent workers from being unduly exploited, particularly low-skilled, low-wage workers, and to ensure they have minimum living standards.’ Lim also points out that ‘A rich country shouldn’t have so many poor citizens—pro-



portionally, Singapore has twice as many poor citizens as . . . other rich countries.<sup>141</sup> While the general response from current political leaders is to direct proponents to the Progressive Wage Model (PWM),<sup>142</sup> this model has been critiqued by Lim for its limitations in lifting wages and protecting workers. According to Lim, the PWM does not address the impacts of low-paid migrant labour and the subsequent depression of market wages; it emphasizes skills upgrading when productivity in many low-wage jobs rely on other determinants that require employers' strategic investments; the PWM is limited to Singaporeans and Permanent Residents, which means lower-paid foreigners will continue to exert a downward pressure on wages, leading to a disincentive to invest in productivity improvements.<sup>143</sup> These limitations need to be addressed.

There also needs to be greater emphasis on labour protections such as paid sick leave and paid childcare leave, and consideration of how persons engaged in NSFE can avail of such rights. The disruptions caused by COVID-19 containment measures have been especially stressful for low-paid workers who had to forego wages—or jobs—in order to care for their children when schools or childcare centres closed, and when they or their family members fell sick. Currently, medical practitioners are urging those with any respiratory symptoms (not just fever but also cough, sore throat, or a runny nose) to seek medical attention, which will mean getting tested for COVID-19 and being issued a compulsory medical certificate that requires one to stay at home till the results are received.<sup>144</sup> The ILO emphasizes that paid sick leave is a core pillar of social protection for workers and includes two components: 'leave from work due to sickness and cash benefits that replace the wage during the time

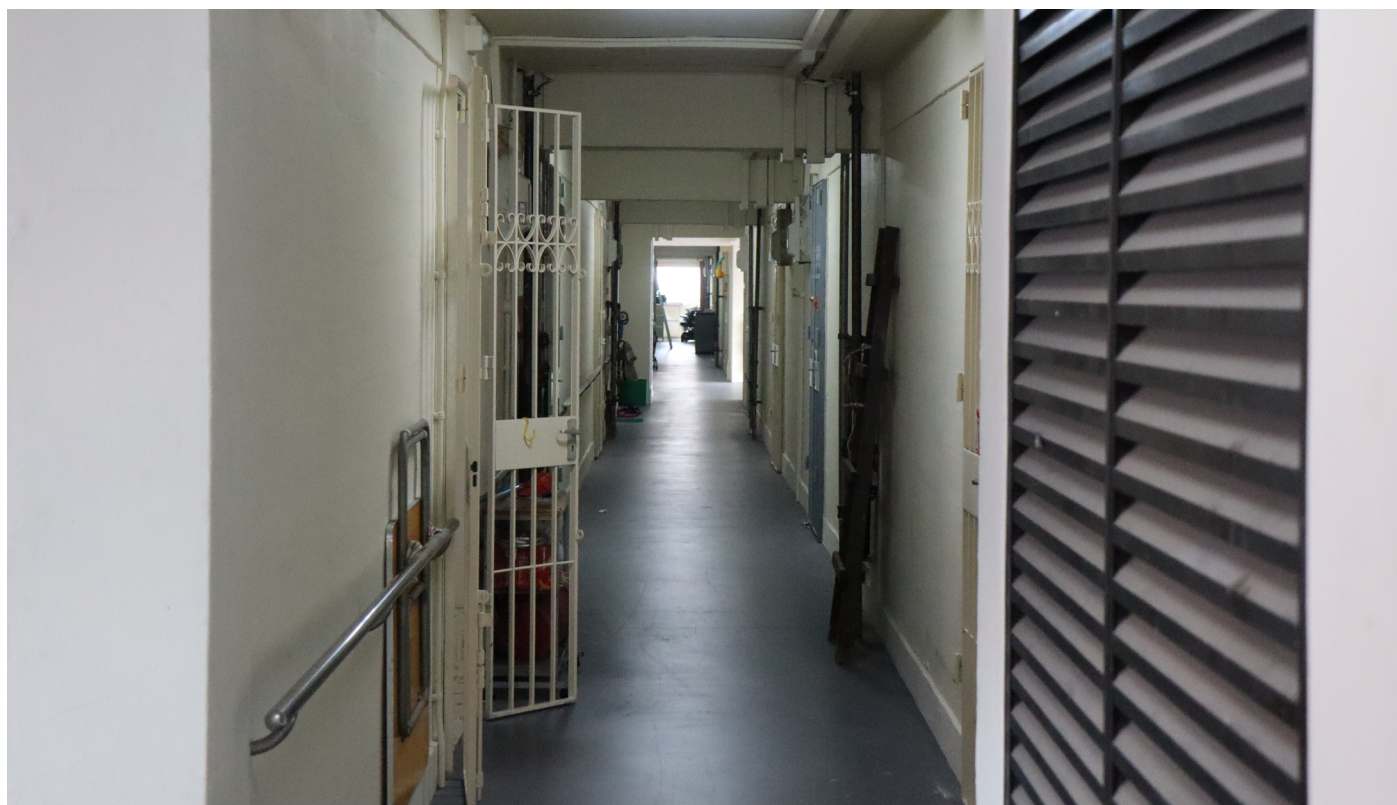
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***There are stark inequalities entrenched in our labour market: the working poor are clustered in certain industries, which are hardest hit by the pandemic. They work in jobs that are the lowest paid, and are mostly engaged in non-standard forms of employment that offer scant social protection, where risks are disproportionately borne by individual workers.***

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of sick leave'.<sup>145</sup> This is not the case for those engaged in NSFE, for whom difficult trade-offs arise when their health or the health of their family members are compromised, and for whom care gaps are exacerbated.

A key group of workers engaged in NSFE are gig economy workers. As online platforms continue to expand and employ more workers, it is imperative to evaluate how this burgeoning group of employees should be treated. The general trend seems to be a privatisation of risk for workers,<sup>146</sup> who are characterized as self-employed contractors but are subject to a level of control and surveillance by platforms that challenge the autonomy this label suggests. Many FAF applicants are part of the gig economy and some voiced concerns over shifts in algorithms that have negatively impacted their pay. (This aligns with a growing global collective of gig economy workers voicing their dissatisfaction at becoming 'algorithm slaves'.)<sup>147</sup> As many countries and gig worker collectives




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***In light of the steep income drops and the protracted nature of this crisis, it is suggested that rental fee waivers be extended and reduced more substantially.***

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continue to scrutinize and challenge deterioration in income and working conditions,<sup>148</sup> Singapore, too, needs to deliberate—openly, collectively, robustly—over how to make pay and conditions more equitable for essential workers.

***Substantial, extended rent relief for public rental flat occupants***

As highlighted in Chapter 2, the majority of FAF applicants lived in public rental housing and paid rents of varying amounts, from below \$50 to more than \$500

a month (see Figure 11). Due to significant income drops, rent as a percentage of household income more than doubled pre- and post-COVID-19, with many already struggling with arrears.

It is noted that in October 2020, the HDB announced that it will provide a 50% rebate for three months for persons residing in public rental flats. Late payment charges on rent would also be suspended till March 2021.<sup>149</sup> This measure provides welcome relief to financially stretched households. However, in light of the steep income drops, the protracted nature of this crisis, and the varying rental rates paid by public rental flat residents, it is suggested that rental fee waivers be extended and also reduced more substantially. The reductions, in other words, should reflect the sharp income declines. To reduce administrative complexity, one possibility is to universally reduce rental rates to the minimum amounts charged by HDB for that flat

type; at least until the economy recovers significantly, and in the sectors where most of the applicants work in.

### **Debt relief**

The growth in household indebtedness has been linked to stagnating wages and an increase in income inequality.<sup>150</sup> The situation many low-income households face can even be described as ‘household over-indebtedness’, i.e. ‘a state of being in debt and lacking the capacity to pay back what is owed’.<sup>151</sup> Financial exclusion<sup>152</sup>—which worsens during periods of financial crisis—can push low-income households, often unable to access mainstream credit, to resort to alternative credit sources, which tend to be higher-cost.<sup>153</sup>

Ong et al., who studied a debt relief programme for the poor in Singapore, highlighted how ‘chronic indebtedness creates bandwidth taxes for the poor’.<sup>154</sup> The authors argue that chronic debt impacts on the poor in ways that are ‘psychological, not just financial’: it ‘impairs psychological functioning and decision-making, contributing to the poverty trap’. In examining the impact of a local debt-relief programme, the researchers concluded that those who managed to pay off more debt ‘experienced greater improvements in cognitive functioning, reported less anxiety, and became less present-biased’.<sup>155</sup> The authors conclude that their findings ‘provide actionable evidence for poverty alleviation policy’.<sup>156</sup> Household indebtedness, already a cause for concern among FAF applicants, looks likely to worsen in the coming year. Debt relief programmes should be considered, as well as greater scrutiny of predatory credit schemes—including hire purchase schemes—that may potentially create debt spirals.

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***This normalizing of precarity, of accepting that some groups of persons live in a state of constant duress—particularly when perpetuated in the presence of immense wealth—is untenable, unsustainable, and inhumane.***

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### **Concluding Remarks**

While Beyond’s FAF was conceived as a temporary measure, post-circuit breaker, it is evident that the economic circumstances of many households remain fraught and unstable. One FAF applicant, when asked to describe his current situation, replied in Mandarin: ‘吃不饱，饿不死’. A semi-literal translation would mean, ‘eat but never full, yet still not hungry enough to die’: in other words, he lived in a state of semi-deprivation, which describes the situation for many low-income households. Common refrains from FAF applicants included ‘try to tahan’ [tolerate], ‘what to do’, ‘one day at a time’.

The evidence is clear that crisis periods disproportionately affect the poor, whose hardships have been magnified due to COVID-19. What demands some reflection is how much suffering was tolerated and enabled pre-crisis, and why. The multiple and acute forms of insecurity experienced by low-income families during this pandemic were especially severe, but not unfamiliar. Many essential workers have been paid poorly for a long time. The structural inequalities that create and sustain socio-material insecurity are increasingly being accepted as permanent, almost inevitable fixtures of advanced economies, with an



attendant expectation that citizens should ‘cope and even thrive under *enduring* conditions of financial hardship and social uncertainty’ (original emphasis).<sup>157</sup> This normalizing of precarity, of accepting that some groups of persons live in a state of constant duress—particularly when perpetuated in the presence of immense wealth—is untenable, unsustainable, and inhumane.

Essentially, there needs to be a shift from a welfare framework to a rights-based one, to an environment where there is less reliance on the whims and benevolence of well-resourced individuals, but collective action based on a solid set of principles universally recognized as applicable to all. (Take, for example, the United Nation’s Economic, Social & Cultural Rights framework, in which economic, social, and cultural

rights include the rights to adequate food, to adequate housing, to education, to health, to social security, to take part in cultural life, to water and sanitation, and to work.<sup>158</sup>) If this unprecedented crisis is presenting us with opportunities to emerge stronger, this strengthened society needs to be built fairer, embed universally recognized labour rights and principles, and enable *all* to thrive.





# ENDNOTES

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