A SYMPOSIUM ON LOW-INCOME FAMILIES IN SINGAPORE
A summary of the discussion during the symposium

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EDITOR’S WORDS

The United Nations' (UN) International Day for the Eradication of Poverty falls on October 17 each year since 1993. To coincide with this international observance in promoting awareness of the need to eradicate poverty and destitution worldwide, Issue 3 of the SSR SNIPPET includes a report on the proceedings of the 'Work, Family and Financial Assistance: A Symposium on Low-Income Families in Singapore' held on 2 August 2018. It was a platform to share and discuss findings of a longitudinal study on low-income families and the former Work-Support Programme commissioned by the then-Ministry of Community Development, Youth and Sports. Apart from the main proceedings, the symposium also included three workshops where researchers, policy makers and practitioners shared views on how the system could be modified and improved in providing assistance to those in the very low-income bracket.

The second research brief, on a slightly lighter note, reports on a small study to find out how residents in Singapore celebrated the nation’s 50th National Day and the Jubilee weekend and whether they had indeed utilized the many perks and incentives that the state provided to help them enjoy this momentous benchmark in nationhood.

Enjoy the reading and keep the conversations going!

With warm regards,

Rosaleen Ow
Editor

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WORK, FAMILY & FINANCIAL ASSISTANCE: A SYMPOSIUM ON LOW-INCOME FAMILIES IN SINGAPORE | INTRODUCTION

Ting Yi Ting

On 2 August 2018, the Social Service Research Centre (SSRC) organised a symposium titled “Work, Family and Financial Assistance: A Symposium on Low-income Families in Singapore”, jointly sponsored by the Department of Social Work, National University of Singapore (NUS), to share the research findings of a longitudinal study of low-income families.

Background of study

In 2008, NUS was commissioned by the then-Ministry of Community Development, Youth and Sports (MCYS) to study a segment of low-income families placed on the then-Work Support Programme (WSP), a programme targeted at helping low-income families cope with financial difficulties. The study was done with the long-term research aim of tracking the social and economic status of families with children. A total of 459 families (830 in the beginning) were followed for five waves across five years, providing probably the only longitudinal study of low-income families in Singapore.

Over the last ten years, many new social assistance, wage supplement, and work-related schemes such as Workfare have been introduced, and policies enhanced. The operating context has therefore changed significantly. Nevertheless, while the Work Support Programme is now defunct, this study provides some insights into how participants involved in the study progressed over time.

Summary of key findings

Overall, the economic well-being of the research participants improved. Earnings of the households on the WSP improved relative to general low-income households. Personal earnings also improved relative to general lower-wage workers. These families continued to face some challenges as their earnings were low in general: compared to national household earnings, households of our research participants were below the 1st decile. Arrears remained substantial, especially housing-related ones. While the proportion owing housing-related arrears decreased, it was still high and the housing-related arrear amounts remained substantial.

Generally, psychosocial well-being – despite the initial decline – improved over time. The proportion of participants with anxiety and depressive symptoms remained substantial, although they were not necessarily the same individuals that displayed such symptoms across the waves. Psychosocial well-being was found to be correlated with family earnings and number of types of arrears, i.e. individuals exhibiting signs of Generalised Anxiety Disorder had more arrears types but not arrears amounts.

The qualitative component of the study sheds further insight on participants’ reflections on the changes taking place in their lives. Participants who did not require further financial assistance were found to be economically better off and had fewer complex situations. Families, either in or out of aid, continued to strive for a better life and many of them remained hopeful.

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1 This included arrears tied to utilities, conservancy, rent, mortgage and instalments (e.g. credit card payments for furniture and home appliances).
Speech by Minister Desmond Lee, Guest of Honour at the Symposium

Mr Desmond Lee, Minister for Social and Family Development and Second Minister for National Development shared some of his own takeaways to the study findings. Firstly, he recognised that the former Work Support Programme had some positive impact on the economic and psychosocial well-being of the clients, demonstrating that coordinated multi-pronged social interventions have beneficial value, especially for families facing more complex issues.

Secondly, Minister Lee observed that parents were deeply concerned for their children, and harboured hopes for their success. Therefore, ensuring all children continue to have access to quality education is crucial. Similarly crucial is enabling better employment outcomes for work-capable adults which in turn nurture hope. When a family’s financial situation improves, parents feel more empowered because they are able to provide for their children.

Thirdly, he stressed the need for more sustained support to uplift low-income families. For example, effective job placement requires constant conversation and coordination across social service providers, employers, and potential employees. This would help in identifying suitable job opportunities for individuals who are employment-ready. Under the Adapt and Grow initiative, Place-and-Train programmes support individuals who are yet to be employment-ready and could meanwhile benefit from further skills training, so that they can eventually raise their earning potential.

Addressing some of the points raised by the WSP study, Minister Lee spoke on some of the plans the government has put into motion:

- Providing Government social transfers such as Workfare Income Supplement for lower-wage workers and Silver Support for our lifetime-poor elderly;
- Introducing Progressive Wage Models in the cleaning, security and landscape sectors, which provide a ladder for wages to progress with training and improvements in productivity;
- Helping low-wage workers acquire skills which will enable them to take on better paying jobs, through SkillsFuture, Workfare Training Support, and Place-and-Train programmes;
- Investing heavily in good quality and affordable early childhood education for all, and Early Intervention for children with developmental delay or special needs;
- Better integration of service delivery through co-location of services and video conferencing;
- Bringing social services closer to families in public rental flats;
- Mobilising neighbours and community volunteers through Ministry of Health (MOH)’s Community Network for Seniors; and,
- Strengthening predictive and preventive work with offenders through the National Committee on Prevention, Rehabilitation and Recidivism (NCPR).

Minister Lee called for the audience’s participation in the work-streams mentioned above, and urged for more regular work plan sessions as a sector for continued conversations and coordination.
Panel discussion

The end of the morning was marked by a panel discussion with the three research investigators – A/P Irene Y.H. Ng, A/P Ho Kong Weng, Dr Mathew Mathews – as well as Ms Kong Kum Peck, the Director of the ComCare and Social Support Division in the Ministry of Social and Family Development, and Ms Ng Bee Leng, the former Executive Director of South Central Community FSC. In this segment, the interpretations and implications of the main findings of the WSP study was presented followed by a discussion with the panellists, summarised by the graphic recording included below.

The panel discussion was followed by three workshops where the investigators of the project elaborate on the issues faced by the low-income families. The first workshop covered the employment barriers faced by low-income families. The second workshop discussed the family structure and dynamics among low income families while the third workshop examined what it will take to alleviate poverty. A summary of each of the workshop is included in the next three articles in this issue.
Facilitated by A/P Ho Kong Weng and Dr Ong Qiyan, participants in Workshop 1 shared their views on the employment barriers that are pertinent determinants of labour market success, and proposed solutions to these barriers.

First, participants noted that besides having a lack of education, some individuals have a lack of skills that are in demand. This makes them unable to obtain relatively higher paying jobs in sunrise industries. In the same vein, low-income individuals tend to have a small network of potential employers. Participants also shared that individuals of minority descent tend to have even smaller networks and their access to some jobs are impeded by the demand for mandarin-speaking staff. In an effort to address the issue of small networks, participants shared that community-based sharing of ad-hoc employment opportunities may help in the short term.

In addition, participants noted that some low-income individuals may not be inclined to take up jobs in a different industry, especially if they have been working in one type of industry for a long time, due to their fear and anxiety in trying new jobs. Participants who have had experience working with ex-inmates also explained that even after undergoing training, these inmates themselves experienced low self-esteem (self-stigma) while on the job market, which is amplified by the societal stigmatization of ex-offenders. Solutions discussed included training in both vocational and emotional management skills. The participants cautioned that while job matching might be successful in the short-run, many matches failed in the long-run due to diminishing motivation suggesting the need for proper follow through at different time points. Ultimately, the integration of low-income individuals into the workforce can be improved when employers see them beyond being low-cost workers.

Flexibility in work arrangements was another major concern that was raised. First, wage flexibility, which involves a greater frequency of wage-reimbursements (e.g. weekly or daily-rated) is required to meet basic household needs and job-related costs, such as transportation, especially in the initial months of a new job. Second, participants shared that clients require flexibility in working hours to take care of caregiving and housework. Hence, employers can offer flexible payment schemes and work hours especially at the beginning of a mid-career switch.

Nevertheless, some families require solutions beyond work flexibility to withstand high caregiving shocks and demands. Shocks to caregiving demand due to common health issues such as outbreaks of hand, foot and mouth disease (HFMD) in child care centres, which are already disruptive to middle-class families, have a critical consequence on the employment of low-income parents. In addition, our participants noted that caregiving demands reach substantial levels when low-income families have to care for both the elderly with health issues and young children. This problem is exacerbated in reconstituted families, where couples have multiple dependents through their previous spouses and partners. Some participants advocated for empowering the community and leveraging the strength of its social networks with the eventual goal of developing flexible solutions to caregiving needs within the community. However, they stressed that it is also important to invest in these communities to allow such efforts to flourish. A broader policy suggestion was the monetization of caregiving, which although essential and valuable, is unpaid. This partial compensation for household labour serves to alleviate the financial burden of homemakers who are unable to work due to caregiving demands.
In the workshop titled ‘Family Conditions and Poverty – Ties that can Heal or Hurt’, participants discussed the family structure and dynamics among low income families through the use of case interviews. The focus of the discussions was on how family dynamics affected the welfare of four different case studies and the type of interventions that might help them, facilitated by Dr Mathew Mathews and Dr Neo Yu Wei.

The first case study featured a family with multiple children. The participants identified that sustaining employment could be a challenge for the mother due to caregiving needs. Family planning and counselling support for the mother were suggested as possible interventions by the workshop participants. They also identified strengths in the family and proposed that the mother’s entrepreneurial skills should be encouraged to enable the family to be self-reliant. Dr Neo suggested a change in perspective where children could be seen as assets for the family, and when they were enabled to do well, would increase the chances of the family overcoming intergenerational poverty.

Similarly, in a case study on single-mother families, participants noted that the mother recognised the need to seek employment to support her family but was unable to sustain employment due to caregiving needs, particularly as her children were diagnosed with special needs. While she desired to be self-reliant, she faced a perpetual dilemma where financial support would be withdrawn whenever she found employment, particularly if the job pays her above the income criteria imposed on many financial assistance schemes. In addition, the often casual, low-paying, low-skilled jobs that low-income families are employed in do not include benefits such as CPF contributions, medical benefits or vacation leave. This contributes to single-parent families having to struggle with managing caregiving, employment and financial responsibilities. The mother also had to shoulder most of the responsibilities of caring for a family alone, putting her at risk of psychological distress. For her children, providing early child development screening may have helped detect their learning difficulties in advance. Currently, developmental screening is available to children enrolled in preschools where the Development Support Programme (DSP) is offered. However, there are children who do not attend preschool for various reasons, including some from disadvantaged backgrounds, and are not able to access such services. Making developmental screening mandatory for all young children may help mitigate this issue and ensure that all children receive the help they require.

The next case study in the workshop highlighted transnational families. Participants found that spouses from a different culture had many difficulties assimilating into the local community, and more support should be given to them. For example, pre-marital counselling was proposed as one of the possible programmes to help transnational couples better prepare for starting a family in Singapore. Participants also discovered through the case study that the efforts made to alleviate the family’s financial difficulties came at a substantial cost to the emotional well-being of the mother, and this may be alleviated with better psychosocial support for the family.

Lastly, in a case study of a family with an incarcerated father, many participants agreed that the absentee father figure had a negative impact on the children, and proposed that rehabilitation efforts should focus on the re-integration of the father with the family. The family appeared isolated from the community, possibly due to the stigma of having a family member incarcerated. While there are community initiatives in place to support children with incarcerated parents, it is unclear how many families seek such assistance and whether they may find it difficult to seek help due to the stigma associated with offenders.

Applicable to all the above case studies were suggestions aimed at changes and interventions at the policy level such as better coordination and planning in social services and the centralization of services that will address the multiple needs of low-income families more efficiently. Some participants also questioned whether employment alone is able to lift the families out of poverty because wages are too low and insufficient for families to meet their basic needs. At the conclusion of the workshop, a reflection question was posed to the participants – should financial aid be given just to meet survival needs or should it be provided at a level that enables families to participate as active citizens in the community?
In Workshop 3 titled “Poverty Relief or Poverty Alleviation - What Is My Role?” social service professionals and community partners brainstormed on what it would take to alleviate social and financial hardships. Conducted by A/P Irene Y.H. Ng, and facilitated by Dr Robyn Tan Hwee Teng, the discussion prompters given to the workshop participants included:

- How much of our work and current programmes achieve relief, advancement and change in social conditions (Keller, 2010)?
- In order to help this bottom 10% achieve self-sufficiency, how might we do our work differently?
- How can we work together and co-ordinate our services to tap on the “many helping hands” more effectively?
- What social conditions might we individually or collectively wish to change?

Immediate Short-term Assistance:

Most of the participants unanimously acknowledged that current services and programmes deal with immediate needs and fall under relief efforts. The many examples cited included Medifund assistance which stops short at helping with medical bills; management of chronic diseases such as Diabetes which focuses on maintenance and prevention of deterioration; Social Service Offices (SSOs) providing short-term financial assistance; and Family Service Centres (FSCs) providing psycho-education and counselling to help their clients cope with their current situations.

Current Developmental and Preventive Services:

Development, or advancement in the local context, goes a step further than providing them with short term assistance as it means giving the person(s) in need the ability to move from dependence on relief to economic self-sufficiency (Keller, 2010). Some examples include ongoing community outreach work by organisations such as the South Central Community FSC and Oikos Community resource village; KidSTART, an active early childhood intervention programme; and employment training of ex-offenders. The dilemma between the sustainability of employment and the short-term relief that some clients would prefer was raised as a genuine concern. Another question raised during the discussion was whether we are disadvantaging families who are advancing by immediately removing financial assistance with the increment of household income. On this note, the tapering of assistance and balancing of emphasis on work versus life circumstances are important in contributing to the advancement towards self-sufficiency. Rental housing subsidies was used as one example.

“... the tapering of assistance and balancing of emphasis on work versus life circumstances are important in contributing to the advancement towards self-sufficiency.
POVERTY RELIEF OR POVERTY ALLEVIATION (Cont.)

Proposed Changes:

The discussion group pointed out that case level advocacy can only do so much when social conditions do not change underscoring the need to focus on upstream work. Keller (2010) advocates for instituting a new social arrangement that can stop the flow of victims arising from changes in social conditions. In brainstorming for ways to achieve this, participants explored the roles of the state, community, private sector and research.

The state’s main role seems to be predominantly the coordination and integration of services. Most participants were strongly against the duplication of services, and hoped for better coordination of services for higher efficiency and more community initiatives. Some suggestions included the need for communication prior to implementation, for the state to be cognizant of the impact of services on the community as well as for organizations to identify their specialization within the sector. However, other participants identified the reliance on the state as a problem, pointing out that greater integration might also mean greater centralisation with the state playing a larger role. Some others raised their concerns about crowding out bottom-up innovation and ground-sensing and suggested a balance between community stakeholders’ involvement and an investment in the community. How much do we trust the social service agencies with funding and experimentation so that we might not need the layers of accountability? Is it possible to do this with less or no state funding? These are pertinent questions directed at the existing funding model and flexibility of state-funded programmes.

There were also extensive discussions on the role of the community in changing social conditions. Citing the Asset-Based Community Development model, some participants pressed for a move away from prescriptive and spoon-feeding methods to one that is more empowering for individuals and communities in finding their own solutions. Involving clients as part of the solutions implies seeing them as masters of their own lives. While many issues discussed at the symposium and workshops are not new to practitioners, there is a pressing need for more collaboration and conversations – common platforms to look at findings and discuss solutions together in order for the community to take part in joint decision-making. The importance of relationships across agencies and therefore more regular networking meetings was stressed. In essence, there is a huge potential to expand the role of the community.

Partnership with the private sector and engagement of employers had largely been confined to corporate social responsibility initiatives thus far. Some questions posed included how practices in the private sector can be applied to social issues and how business opportunities can be integrated with corporate sustainability. It is hoped that the private sector’s involvement in social issues will be more than just philanthropy but also generate profits and benefits to stakeholders concurrently.

Last but not least, programmes need to be grounded in theories and research. Some participants were heartened to know of agencies doing their own research to give feedback for policy development but also appealed to the government to share findings from their in-house research. Another fervent appeal was for greater flexibility in piloting programmes before setting fixed criteria and processes that could only be changed through periodic reviews. The need for more research into specific poverty and inequality issues was also cited as one recommendation to effect change.

Reference
WHAT DID YOU DO ON NATIONAL DAY AND OVER THE GOLDEN JUBILEE WEEKEND? A COMPARISON OF LOW AND HIGH INCOME SINGAPOREANS

Samuel Keng Jian Rong, Diana Lau Hong Yun and Irene Y. H. Ng

This short study was conducted to compare the differences in activities between low-income and high-income households on Singapore’s National Day and the Golden Jubilee weekend in 2015. The government provided numerous incentives and programs for the people to celebrate 50 years of nationhood. These incentives included free public transport during the three days over the Golden Jubilee weekend in August as well as numerous discounts across various attractions such as the Singapore Zoo in the weeks prior to the weekend itself. The study was conducted to see how the two income groups utilized these resources and if such incentives benefited them.

Data Collection

The sample comprised 200 households split evenly among low-income (1-2 room rental flats) and high-income (4-5 room flats). Data was collected via a survey, going door-to-door at particular blocks in a district. The areas surveyed were Jalan Kukoh and Lengkok Bahrur for low-income households, and Clementi and Ghim Moh for high income households. The survey was divided between activities on National Day itself and the Golden Jubilee weekend. The survey was conducted about a month after the Golden Jubilee weekend, in the evening for weekday interviews and in the afternoon for weekend interviews.

Demographic Profile

Table 1: Demographic age data

<table>
<thead>
<tr>
<th>Age</th>
<th>Low-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>53.01</td>
<td>52.55</td>
</tr>
<tr>
<td>Median</td>
<td>56</td>
<td>56</td>
</tr>
<tr>
<td>Min</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Max</td>
<td>90</td>
<td>82</td>
</tr>
</tbody>
</table>

Demographically, both groups were similar in their age distribution with the mean age only half a year apart (Table 1). It turned out that most of the respondents were older residents who were at home than younger adults during the time the survey was conducted.

The lower-income group comprised of fewer Chinese and more Malay households (Table 2). The higher-income group had more foreigners compared to the lower income group.

Table 2: Demographic data

<table>
<thead>
<tr>
<th>Gender</th>
<th>Low-Income</th>
<th>High-Income</th>
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</thead>
<tbody>
<tr>
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<tr>
<td>Female</td>
<td>50</td>
<td>53</td>
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<table>
<thead>
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<th>Low-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
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<td>64</td>
<td>80</td>
</tr>
<tr>
<td>Indian</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Malay</td>
<td>31</td>
<td>6</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing (rooms)</th>
<th>Low-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>63</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>37</td>
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</tr>
<tr>
<td>3</td>
<td>-</td>
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</tr>
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<td>4</td>
<td>-</td>
<td>51</td>
</tr>
<tr>
<td>5</td>
<td>-</td>
<td>49</td>
</tr>
</tbody>
</table>
WHAT DID YOU DO ON NATIONAL DAY (Cont.)

What did people do on National Day itself?

Comparing activities on National Day, more lower-income households stayed at home than higher-income households (Figure 1). Some reasons attributed by the respondents for staying at home included crowded public spaces which deterred them in spite of the free public transport, needing to take care of children at home, illness, and their preference to watch television and rest at home. At Jalan Kukoh, many of the respondents stayed at home because they could also watch the fireworks from their block of flats. The number of low-income people who worked on National Day itself was also significantly more than the higher-income households. The reasons given included having shift work and the need to continue working to provide for their families even on a public holiday. Overall, it seemed that people from lower income households did not spend National Day very differently from their normal days taking care of everyday tasks and working compared to households with higher income.

The two groups also differed in what they did even when they did not stay at home. Many people from the lower income flats chose to be in their neighborhood or to visit friends and families in the community. Examples of such neighborhood activities included just walking around their community, visiting community centers or going to the supermarket. Some people named specific places that they visited such as Tiong Bahru Market, Telok Blangah, Jalan Raya and Geylang. In comparison, more respondents in the higher income group went to the various attractions outside their neighborhood on National Day. Many named trips to the central and downtown areas such as Marina Bay Sands, Gardens by the Bay, Marina South Pier, the Merlion Park, the Esplanade and City Hall. One reason attributed to visiting such places was easy car access to these areas that higher income families preferred over taking crowded but free public transport. In addition, more households with higher income were overseas and more such households had tickets to attend the National Day Parade.

Overall, it seemed that people from lower income households did not spend National Day very differently from their normal days taking care of everyday tasks compared to households with higher income.

![Figure 1: Activities on National Day](image-url)
What did people do on the Golden Jubilee weekend?

Comparing activities on the Golden Jubilee Weekend, the results (Figure 2) are similar to that of National Day with more lower-income households staying at home or working. Neighborhood activities remained the same for lower-income households which included activities such as running errands or helping at the community center or walking around in the neighborhood. Higher-income households, however, reported taking part in a greater variety of activities that revolved around family time. These activities included visiting friends and family, shopping, going overseas for a short vacation as well as utilizing the discounts available at various places of recreational interest. Examples of visits to the central and downtown areas were similar to those for National Day which included Marina Bay Sands, Gardens by the Bay, the Merlion Park, the Esplanade and the airshow at the Marina Barrage. In addition, more households with higher income also visited other places of interest such as the Botanic Gardens, the Singapore National Museum, the Bird Park and the Sentosa Island.
WHAT DID YOU DO ON NATIONAL DAY (Cont.)

Limitations

The surveys were conducted in a total of six housing blocks in four neighborhoods. Although the sample size was reasonable, it might not represent residents from other neighborhoods. The time of day when the survey was conducted also meant that people who were interviewed for the survey were persons who stayed at home, and this consisted mainly of older persons and students. Many respondents did not elaborate on the reasons for their activities because the survey was not designed to do so.

“Who were the intended beneficiaries of free public transport and admission to places of interests in celebratory packages? Who were the actual beneficiaries?”

Conclusion

The findings, while not exhaustive or conclusive to other neighborhoods in Singapore, show a couple of interesting patterns.

First, although there were free public transport and special admission rates to a wide range of activities on National Day and the Golden Jubilee Weekend, some people did not find these opportunities accessible or affordable. This was especially apparent for the lower-income households in the sample who had other needs to manage such as taking care of family, having to work or simply to take a rest at home during public holidays. For them, National Day and the Golden jubilee weekend were more like a typical day or weekend rather than a time for celebration. Perhaps, for these households, celebratory activities such as those on National Day that are held within their immediate neighborhood rather that those that require them to be out of the immediate neighborhood will be more useful in helping to develop community bonds and engagement, and a sense of nationhood.

Secondly, higher income households, on the other hand, seemed more able to utilize the range of incentives and to enjoy discounted rates for recreational activities as part of the national celebration. They appeared to have more resources to benefit from the celebratory package, for example, personal transport and discretionary time and money compared to people from lower income households who had to rely on long journeys by public transport in order to enjoy the incentives. Who were the intended beneficiaries of free public transport and admission to places of interests in celebratory packages? Who were the actual beneficiaries? How can future celebratory initiatives such as those provided on the National Day and the Golden Jubilee weekend in 2015 be packaged to produce a more balanced effect on the population in achieving the goals of community building, national pride and a sense of belongingness?
Call for Papers

Aim and Scope:

SSR SNIPPET welcomes any original manuscript describing a piece of local research in the social services. If the research had already been published elsewhere (e.g. journal or agency report) but deemed by the author/s to be of relevance in the local context, we would welcome a summary of the published article for review and potential for publication via SSR SNIPPET online.

Submission Requirements:

- Please keep the word length to 2500 - 3000 words.
- Please include the following details with your submission:
  - Author/s name/s, designation and agency
  - Corresponding author’s contact details
  - Email your submission to: ssr@nus.edu.sg

Enquiries:

Please send enquiries to Ms Joyce Lim at ssr@nus.edu.sg.