WORKING WITH LOW-INCOME FAMILIES THROUGH THE LIFE COURSE

CHALLENGES TO SOCIAL SERVICES

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WORKING WITH LOW-INCOME FAMILIES THROUGH THE LIFE COURSE: CHALLENGES TO SOCIAL SERVICES

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The Social Service Research Centre (SSR) was set up in 2014 with the aim of bringing resource and ideas to promote and test social innovations and help evolve a new social infrastructure for Singapore’s next phase of social development. We envision that bold social solutions provided through research can potentially bring about transformative improvements in the well-being of the underprivileged. Since its inception, the Centre has embarked on various research partnerships with government ministries and social service agencies in Singapore. For more information, please visit our website: http://www.fas.nus.edu.sg/ssr/.
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Introduction

Irene Y.H. Ng
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This collection contains the proceedings of the annual conference organised by the Social Service Research Centre (SSR), National University of Singapore (NUS), in 2019. With the theme “Working with Low-income Families through the Life Course: Challenges to Social Services”, the collection comprises insights on the issues involved, and strategies adopted, in working with low-income families during childhood and in the golden years. It discusses social policies, formal services, community-initiated efforts, as well as labour market challenges in lifting families out of poverty.

Poverty and inequality are multidimensional problems that require multiple partnerships to understand and solve. It involves policy responses as well as ground-up community contribution. This multi-collaborative mode is also SSR’s modus operandi. In all of SSR’s events and research

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projects, we apply great intentionality to involve academics, policymakers and practitioners. This was also the case for this conference, where insightful presentations were shared by academics from diverse disciplines, policy leaders and also seasoned practitioners who have worked among low-income families.

By putting together a programme that brought participants through the life stages, the conference aimed to show the challenges and “cumulative disadvantages” experienced by low-income families, as emphasised by Professor Paul Cheung in his welcome address. The multifaceted policy responses that Singapore has adopted to face these challenges were then outlined by Minister Indranee Rajah in her keynote speech. She discussed the various initiatives to build a “society of opportunity” at every life stage and ways to “bridge the gap” through inter-ministerial partnerships that also engage the community and families.

This collection starts with the above addresses by Professor Cheung and Ms Indranee as an introductory framework. The compilation then follows through the life stages from early childhood to old age, ending with two essays on participation and community resources.

Starting with early childhood, Chapters 4 and 5 discuss evidence from neuroscience showing the environmental effects on brain development and introduce early intervention programmes piloted in Singapore. Chapter 4 by Winnie Goh and her colleagues from the KK Women’s and Children’s Hospital presents the early outcomes of the Kids Integrated Development Service (KIDS 0–3) programme, a preventive early intervention home visitation programme that supports parents from low-income families. Chapter 5 by Yang Hee Seah from the Early Childhood Development Agency (ECDA) shares the experience of the ECDA in implementing a pilot programme known as KidSTART.

Going on to the school-going age, the next two essays focus on education. Chapter 6 by Irene Y.H. Ng and Nursila Senin from SSR discusses the effects of differentiated schooling and ways to improve the educational opportunities of low-income students. Chapter 7 by Francesca Wah of Bringing Love to Every Single Soul (BLESS) compares the outcomes of her organisation’s community-centric and centre-centric reading programmes and illustrates that, with a strong literacy curriculum, community-centric programmes are not inferior to centre-centric ones.
Ultimately, the impact of interventions aimed at children from low-income families will be limited if the root cause of the families’ low incomes is not addressed. This point is discussed in the next two essays, one throwing light on the labour market realities that low-income earners face, and the other on how financial assistance for their families is determined. Chapter 8 by Irene Y.H. Ng presents trends on income inequality and low wages relative to national income and discusses possible collaborations between policy, social services and employers to uplift wages and job conditions. Chapter 9 by Qiyan Ong and Yu Wei Neo from SSR presents the findings from a mixed-method study, which show how the “bleeding heart” and “tough love” narratives on poverty have shaped social workers’ perceptions of, and decisions on, financial assistance.

Two essays on the golden years challenge us to rethink the financial adequacy of older persons in Singapore. Chapter 10 by a group of scholars, namely, Kok Hoe Ng, You Yenn Teo, Yu Wei Neo and Ad Maulod, proposes $1,379 per month as a household budget for a single elderly person to attain a basic standard of living, a sum based on the collective consensus of ordinary citizens. Chapter 11 by Christopher Gee from the Lee Kuan Yew School of Public Policy, NUS, provides a sweep of Singapore’s current healthcare financing schemes and evaluates the policy initiatives designed to keep costs affordable for Singapore’s future elderly.

The collection closes with two essays that go beyond specific interventions to ponder over improving the social participation of and community assets for low-income families. Chapter 12 by Yu Wei Neo, SSR, and Noor Aisha binte Abdul Rahman, Malay Studies Department, NUS, discusses how low income affects a family’s ability to participate in social and community activities that other families may take for granted. Finally, Chapter 13 by Cindy Ng-Tay of the Methodist Welfare Services utilises the five key community assets in an asset-based community development (ABCD) framework to propose ways to facilitate social mobility and break intergenerational poverty.

Ng-Tay’s thoughts on breaking the poverty cycle bring us back full circle to Professor Cheung’s welcome address in Chapter 2, where he states his view that “the chain of cumulative disadvantage can be broken”. At SSR, we work towards this end by initiating transdisciplinary and collaborative research with a view to uncovering new insights that support more effective
interventions for low-income families. Through platforms such as our annual SSR conferences, we hope to encourage more shared spaces where we can continue to learn from each other’s unique expertise. It is also our hope that this compilation will contribute to knowledge-building and facilitate stronger collaborations so that we can indeed break the chain of cumulative disadvantages.

We would like to thank the co-authors in this compilation, the SSR colleagues who worked hard to organise the conference and this proceedings, and the partners who have informed and enriched our work. We hope you will enjoy reading the essays, and we look forward to seeing these research findings put into action!
Welcome Speech

Paul Cheung

Our Guest of Honour, Ms Indranee Rajah, Minister, Prime Minister’s Office, and Second Minister for Education and Finance, Distinguished speakers, Dear Colleagues,

On behalf of the Social Service Research Centre, it is my pleasure and privilege to welcome you to this year’s conference on Working with Low-Income Families through the Life Course: Challenges to Social Services. This is our fourth conference since our centre began work in 2015. I am happy to report that we have yet another full house today. Thank you very much for your support.

Our first conference in 2015 focused on the theme of transforming social services, with emphasis on sustaining innovation and evaluating impact. Our second conference in 2016 examined the challenges and innovations of working with low-income families in Singapore. In 2017, our third conference focused on rehabilitative approaches in the criminal justice system. We did not organise a conference last year; instead, we held a symposium focusing on work, family, and financial assistance. We have received very positive feedbacks on these conferences and symposium as

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they focused on topics of strong professional interest among the social service sector.

Today’s conference topic continues our discussion in the last few years on working with low-income families. For example, in 2016, our conversation focused on how personal circumstances and situational factors affected the well-being of low-income families. We discussed the impact of health, housing, and indebtedness, and their impact on personal well-being and adjustments. We also reviewed what some of the successful intervention models are when we work with low-income families at different life stages, as well as cross-culturally.

The 2016 conference came to an important conclusion, which is also the guiding principle we share at the Social Service Research Centre, that there is a strong role for social service professionals to address the fundamental issue of poverty, help alleviate the difficulties faced by low-income families, and find solutions to persistent hardship. We believe that no one should be left behind in Singapore’s progress. Over the past few years, researchers affiliated with the Social Service Research Centre have looked into issues of homelessness, Housing and Development Board (HDB) occupancy rules, debt reduction, effects of educational streaming, and minimum household expenditure for elderly households. Their research findings have been published in leading scientific journals and have started national conversations about how to address these social challenges.

We appreciate that the government has identified poverty and related issues of income inequality and social mobility as one of its top policy priorities. We have heard many policy statements on these issues recently and seen a host of new policies addressing early childhood concerns, housing adequacies, wage support and occupational training, and affordable health care. The government will no doubt continue to address structural and intergenerational issues. We believe that we, as social service professionals, can complement the government’s efforts in our day-to-day work with low-income families.

Today’s conference will focus on working with low-income families through the life course and the challenges it poses for social services. The emphasis on working with low-income families “through the life course” represents an important shift in perspective. We work day to day with low-income families at different life stages, from early childhood to schooling
to middle and old ages. The emphasis on “discrete” life stages is useful as it focuses our efforts, but it misses an important dynamic: the cumulative disadvantages over the life course.

Cumulative disadvantage has been defined, in academic terms, as the systemic tendency for inter-individual divergence in a given characteristic (such as money, wealth or status) over time. It means that an initial position could determine the trajectory of a person’s life chances and final status. Is it true, therefore, as an article in The Atlantic has suggested: Poor at 20, Poor for Life? Could a Reformative Training Centre or Boys’ Home inmate escape the cumulative limiting forces on his life chances and have a reasonable old age? Could an intellectually disabled child enjoy meaningful adulthood and old age?

The chain of cumulative disadvantage can be broken. Our newspapers regularly carry reports of persons who have made good from past mishaps. The Straits Times, for example, ran a story on 17 June 2019 of a former drug addict who turned her life around. As social service professionals, we must believe in second chances, or third or fourth or fifth. We must believe that the mechanism of cumulative disadvantage can be broken down through structural reforms and personal efforts, and that all persons can have a life of dignity and comfort, especially in old age.

In the context of social policy, early interventions to help at-risk individuals must be accepted as the first principle to generate positive impacts over the life course. In this regard, we must assist decision makers to break this chain of cumulative disadvantages wherever and whenever possible through policy innovations and creative services.

The recent changes in sentencing policy for repeated drug offenders is a case in point, where the Social Service Research Centre provided some research support. Instead of facing long-term imprisonment when arrested for the third time or more, a drug offender could now face a shorter period of incarceration and earlier integration into society. As the Minister for Home Affairs said: “the enhanced rehabilitation regime will help them break the cycle of addiction more effectively and integrate into society sooner”. We share the hope that this new approach of rehabilitation over imprisonment will help break the vicious chain of cumulative disadvantage for drug offenders.
I hope today’s conference will give us an opportunity to explore these issues. We will hear from some of the best experts in this field and they will bring diverse views, and possibly controversial views. We should put away our received wisdoms and hear them out on what they have learnt in working with low-income families. I sincerely hope that the discussions and experimentations we initiate today will lead to the outcome that we desire—that no one is left behind as Singapore moves forward in the future.

I wish everyone a successful and fruitful day. Thank you.
Keynote Speech

Indranee Rajah

Professor Vasoo, Advisory Board Chair, NUS Social Service Research Centre (SSR)
Professor Paul Cheung, Steering Committee Chair, NUS SSR
Professor Irene Ng, Director, NUS SSR

Ladies and Gentlemen

Good morning everyone. It’s a great pleasure to be here with you, and thank you for inviting me to this conference on the very important topic of social services and working with low-income families through the life course, and for giving me the opportunity to address you.

Today, I would like to speak about the vision of Singapore’s fourth-generation (4G) leaders for a society of opportunities throughout life—one in which all will have the opportunity to fulfil their potential, irrespective of their background; a society in which birth is not destiny nor where the starting point determines the end point. I will also share my views on some of the key challenges to maintaining social mobility and bridging inequalities, and what we can do together to address them.

Indranee Rajah
Second Minister for Education

Challenges to Social Policies: Then and Now

The conference topic that you have today puts squarely in the frame the issues of inequality and social mobility currently confronting many countries, Singapore included.

While very much in the news today, these issues are not new.

In the 1965 Proclamation of Singapore, we proclaimed and declared that our goal was that “Singapore shall forever be a sovereign democratic and independent nation, founded on the principles of liberty and justice and ever seeking the welfare and happiness of her people in a more just and equal society.”

As you can see, inequality and social mobility were issues even back then, and we had from inception made tackling them a fundamental tenet of achieving a fair and just society.

Since that time, we have achieved much in pursuit of our goal, and the statistics tell the story of the tremendous progress we have made in our quest for a more just and equal society:

(a) In 1960 life expectancy was 62.9 years. In 2018 it was 83.2.
(b) In 1980 nearly 45% of the Primary 1 cohort did not complete secondary education. Today it is less than 1%.
(c) In 1965 only about 10% made it to post-secondary education. Today, more than 90% of Singaporean youths go on to our institutions of higher learning.
(d) Home ownership was less than 60% in 1980. Now it is more than 90%, of which more than 80% is public housing.

Senior Minister Tharman¹ and Minister Ong Ye Kung² have on separate occasions spoken about what we did over the years to arrive at these outcomes so it is not necessary for me to detail them further, save to say that this transformation can be attributed to our adherence to meritocracy, our heavy investments in education and our people, and our policies aimed at economic development, job creation, income growth, affordable quality healthcare for all, our public housing programme and generous subsidies

to promote home ownership. The cumulative effect of these policies was to generate a rising tide that lifted all boats. The early generations saw significant improvements within their lifetimes and were able to give their children a better life than what they had experienced.

Why is it then that inequality and social mobility are still issues today? And what is the difference between then and now?

First of all, in our early years as a nation, the starting base for the majority of Singaporeans was very low across almost all indicators: education, income, and home ownership. There was a greater sense of all being in a similar situation. Or, as some older Singaporeans have put it, “We were all equally poor.”

However, things have since changed. Our economic progress has created prosperity for many, but it has also resulted, over time, in different levels of resources accruing to low, middle and higher income families. It is natural for families to want to use their resources to help their children advance, be it in the form of extra educational material, enrichment programmes, or social networks. As those parents who have accumulated more over our five decades of growth pass on the advantages to their children, who in turn pass on further advantages to their children, this has given rise to a new concern that children at the bottom end of the spectrum have increasingly unequal starting blocks, which will translate down the line into very different outcomes and hinder social mobility.

At the same time, other deep-seated forces are also at play.

In an era where growth is driven by the knowledge-based industry in which the well-educated and exceptionally talented reap more rewards than others, economic and social benefits quickly accrue to those at the top.

This is exacerbated by rapid technological advancement. The structure of our economy, like that of many others, is seeing rapid change driven by technology, automation and artificial intelligence. Some of these changes have had the effect of worsening wage dispersion, threatening to deepen the divide between higher-skilled and lower-skilled workers. Lower-skilled workers risk being shut off from the new opportunities being created.

Meanwhile, as we have become more developed and gradually caught up with some of the most advanced economies of the world, our growth has naturally slowed.
This new phase of our development coincides with our changing demographic profile. Our people are not as young as before—within a few generations, we have gone from enjoying the baby-boomer demographic dividend to dealing with the challenges of an ageing population. This trajectory is not unlike that of similar economies, such as Korea and Taiwan. A slower pace of economic growth directly translates into how much progress each new generation is likely to see. It can also lead to stagnation for lower-skilled workers who are unable to adapt or re-skill.

These trends and tendencies pose new challenges to our society that did not exist in earlier decades. Left unchecked, they will cause less advantaged Singaporeans to be left behind and to feel that the opportunities available can only be accessed by a privileged few. As the needs and viewpoints in our society continue to become more diverse, such a situation will make it easy for new fault-lines to emerge between the haves and the have-nots, or the will-haves and the won’t-haves.

Our Gini coefficient as a measure of income dispersion has remained stable in recent years, but if we do not actively intervene to mitigate inequality and enhance social mobility, our sense of being one united people will gradually erode.

These developments show that tackling inequality and maintaining social mobility are continuing challenges. They take different forms in different times and each generation will have to address them as they manifest. The question for 4G leaders therefore is how we will tackle inequality and sustain social mobility, in this time and on our watch.

Let me now outline our approach.

One common call is that we should “rethink meritocracy”. Well, that depends on what one means by that.

(a) If that means that we should do away with letting people advance on merit, that we should abolish the principle of choosing the person best able and best equipped to do the job, then the answer is no, that cannot be the right approach. We must remember that meritocracy was adopted as an antidote to corruption and nepotism and a means of ensuring that positions were obtained on the basis of substantive ability. Doing away with meritocracy would be an invitation for those ills to re-surface and weaken our system.
(b) If the suggestion is that we should hold back those who can achieve more in a bid to equalise outcomes, then the answer must also be no. Which parent doesn’t want their child to be the best that they can be? Students too have their own aspirations. Each new generation will want to reach for the greatest possible achievement for themselves. It would not be right to hold them back. People have diverse skills, talents and abilities. It is inevitable that there will be some differences in outcomes.

(c) The crux of the matter is not the principle of meritocracy per se. The crux of the matter is that while we have worked very hard to provide equal opportunities, those from the lower income and disadvantaged backgrounds might find it harder to access these opportunities.

(d) Our approach is not to cap the top but to uplift the bottom—to improve access to these opportunities among the less advantaged and make the most of the opportunities on offer, to bridge the shortfalls and narrow the gaps so that all can rise together—an enabling meritocracy, if you will.

(e) In tandem with this, there must be multiple pathways for achievement, success and careers to ensure continuing social mobility. Some may progress faster, others may take longer; some may take familiar routes, others the path less travelled, but ultimately, all can have good outcomes—not necessarily the same outcomes—with effort on their part and, where needed, with support from the government and others.

Our approach therefore is twofold: first, we will continue to strengthen the support for those who have less; second, we will build a society of opportunities for all, at every stage of life.

**Strengthening Support**

As a government, we are committed to do the best we can to bring about the right conditions for our people to thrive. In the early years when we had fewer resources, heavy emphasis was placed on economic development, a policy approach which lifted an entire generation out of poverty.

As circumstances changed, we saw a rising trend of inequality in the 1990s. Without letting up on economic development, which is the engine
that generates the wealth that is a prerequisite for redistribution, in 2006 we made a decisive shift to provide greater social support to more vulnerable groups and those who need it most.

The coverage and level of our assistance schemes have grown in the last decade and span the life-cycle.

(a) The enhancement of housing grants, including the Additional Central Provident Fund (CPF) Housing Grant and the Special CPF Housing Grant, has helped more young families, including middle-income couples to afford homes.

(b) For those with young children, we enhanced the Kindergarten Fee Assistance Scheme (KIFAS) and the Basic and Additional Subsidies for childcare, which extends support up to middle-income households in recognition of the substantial cost of early-childhood education.

(c) To help lower-income and older workers, we have continually enhanced Workfare and the Progressive Wage Models. Most recently, in Budget 2019, Deputy Prime Minister (DPM) Heng Swee Keat announced the enhancement of the Workfare Income Supplement (WIS). From January 2020, we will increase the qualifying cap for lower-wage workers, and raise the annual maximum payouts, particularly for older workers. Other measures like the Special Employment Credit encourage companies to continue employing older workers.

(d) The Pioneer Generation and Merdeka Generation Packages have given peace of mind to seniors on their healthcare costs.

We will continue to strengthen support for those who need it. In the coming months, my 4G colleagues will share more on this subject. But even as we do more to moderate the effects of unequal circumstances and strengthen support for those in need, we must in parallel also work to provide opportunities for all Singaporeans to do well in life.

**Building a Society of Opportunities, at Every Stage of Life**

The second key area of work therefore is building a society of opportunities for all, at every stage of life. This is a fundamental basis on which our nation is built and remains a key pillar of the 4G’s vision for Singapore.
This government will strive to ensure that no one, no matter the conditions of his or her birth, will be denied the opportunities to improve the conditions of their life. We will make sure that all are enabled to take advantage of the opportunities we provide in education, skills training, housing and other relevant areas. This is what we mean by an enabling meritocracy.

Ensuring that Singaporeans have a solid foundation from which to advance and progress is core to the work of the Ministry of Education (MOE). But it also extends across many other policy areas—finance, social, and housing, among others.

Minister Desmond Lee has outlined the moves by the Ministry of Social and Family Development (MSF) in the social space to moderate the income gap and strengthen the support for low-income families. In housing, Minister Lawrence Wong has highlighted various initiatives to help rental tenants progress to home ownership.

Let me elaborate what this means in relation to education.

First, we want every child to have good preschool education, given the importance of early childhood development as a key factor for good outcomes later in life:

(a) To increase the availability, affordability and quality of preschool education for all, including the lower and middle income, we introduced the Anchor Operator Scheme as well as MOE kindergartens, implemented the Nurturing Early Learners curriculum framework and SPARK certification and set up the National Institute of Early Childhood Development (NIEC) as a pipeline of well-qualified early childhood educators. Fee subsidies are also available for those in need.

(b) To help bridge unequal starting points, we piloted KidStart to provide targeted and upstream intervention for low-income children and their families, starting from pregnancy and going all the way to preschool.

(c) Early childhood is a continuing area of work and we will do more.

Second, for children in their schooling years, our education system must serve to develop every child’s strengths and allow for success through different trajectories.
(a) We in MOE see it as our responsibility to ensure that our public schools continue to provide quality education pathways for all students, regardless of their background, and to help them realise their fullest potential.

(b) Our remaking of secondary school pathways with full subject-based banding is a latest step towards this direction.

(c) Our institutions of higher learning—the Institute of Technical Education (ITE), polytechnics and universities—provide different paths for our students to achieve their aspirations.

We will look into what else can be done to remove barriers to education and training at different levels.

Third, beyond opportunities in the early and schooling years, we want to ensure that there continue to be diverse and rewarding paths for everyone in their working years.

(a) Our economy continues to generate good jobs for our young adults as they enter the workforce. We must make sure we equip them with the right skills to take advantage of opportunities in our new economy.

(b) But that is just the start. We must make sure that there are good opportunities for continuous education and training, and that learning does not stop after you enter the workforce. Singaporeans should have the opportunity to deepen and broaden their skills at every stage in their career. We are looking hard at how the SkillsFuture programme can be enhanced to support this goal.

(c) We will also take care of our vulnerable workers—these include not only the lower-income or older workers that I spoke about earlier, but every worker who is at risk of displacement. Given the pace of technological change, it is especially important for us to see how we can help those affected by setbacks like job loss, illness or family difficulties to get back on their feet quickly. The Ministry of Manpower’s employment support programmes under Adapt and Grow is a part of this. Minister Josephine Teo will be speaking more about our approach in this area next week.
Bridging the Gaps

What I have described is the broad outline of how we are creating a society of opportunities. And in this, I am very heartened by the report in today’s newspapers about those who have obtained the Singapore Public Service Commission (PSC) Scholarships. You will see that this year, we have the highest number of polytechnic diploma holders who obtained scholarships and importantly, you will also see that the scholarship holders came from 17 different schools, showing that across the board, there are children of ability whose talent is recognised. This brings me to the next question: How then do we address the critical issue which I highlighted earlier, that of ensuring that the lower income and disadvantaged can make the most of the opportunities on offer?

This is not a simple or an easy task because the factors which cause families and individuals to be in disadvantaged positions are myriad and complex. They range from unemployment, financial difficulties, poor health, disability, family problems, among others. Often, these problems are beyond the families’ control. Their circumstances can be overwhelming and sometimes, it is difficult for them to even reach out for help.

However, if we want to change their situation, if we want to mitigate inequalities and ensure social mobility, then this is the space in which we must be and this is where interventions must take place.

This is the space where the work of MSF interfaces with the work of MOE. But more than that, this is also a space where we should—as the title of today’s conference aptly notes—work with the families. And it is also the space where we should work with you—by which I mean not just the social researchers and the conference attendees here today, but with everyone—private organisations, social service agencies, individuals and the community at large. This is a space in which partnership and working together has the potential to make a big difference.

Let me touch on the part that each of these—MSF, MOE, families and the community—plays.

MSF – Service Delivery Enhancements

Given the many challenges faced by these families and their limited resources and other constraints, to be effective, social assistance needs to be coordinated and close to the ground.
(a) In recent years, MSF has, in collaboration with other ministries, put in place measures to transform service delivery in order to provide comprehensive, convenient and coordinated assistance to Singaporeans in need of support.

(b) Since 2013, MSF has progressively set up Social Service Offices (SSOs) near Housing Development Board (HDB) precincts with residents in need of social services, to make these services much more accessible. To further transform service delivery, MSF has co-located complementary services with some of the SSOs and made use of video-conferencing, so that those in need of assistance from other agencies do not have to travel to and fro between agencies. This saves time, cost and physical energy.

(c) MSF has also redesigned work processes for agencies to share information and assessments back end, to make it easier for those in need of help to get it—and fast—without the hassle of going through the same tedious process of filling in the same paperwork multiple times or answering the same set of questions for different agencies.

**MOE—UPLIFT**

Last year, MOE set up the “Uplifting Pupils in Life and Inspiring Families Taskforce” (UPLIFT). UPLIFT’s mission is to examine problems and issues faced by underperforming students from disadvantaged families, understand what exactly prevents them from doing better, identify gaps, and devise practical solutions.

We did not begin with a fixed notion of what the underlying issues were, or what we should do. Our approach was to engage and listen to those in the frontline of working directly with disadvantaged students and their families—including teachers, student welfare officers, social workers, voluntary welfare organisations (VWO)s, Self-Help Groups, community partners and volunteers—to learn from their insights and experience. Their contributions were extremely valuable both in identifying the underlying causes of poor performance in school as well as shaping the strategies to uplift these students.

As a result, we zeroed in on four key areas that need to be addressed:

(a) Long term absenteeism;
(b) The lack of a structured and supervised environment outside of school;
(c) Underperformance due to lack of self-confidence, motivation and resilience; and
(d) The need for stronger family support. These vary with individual families. Examples include parents being overwhelmed by work and family issues, making it difficult for them to care for their children, or domestic situations affecting the child emotionally.

Given that there are already many agencies and people able to assist in these areas, those at the frontline identified better coordination as the key to addressing these issues.

Arising from this, MOE has to date put in place three major initiatives:
(a) The UPLIFT scholarship, which provides a $800 annual cash award to students from lower-income families who have performed well to be admitted into independent schools. This will help offset their out-of-pocket expenses so that the students and their families will not be deterred from applying to these schools.
(b) MOE has strengthened after-school care and support through school-based student care centres (SCCs) and after-school programmes in secondary schools, including plans to expand capacity and enrolment, and partner the community to enhance our after-school engagement programming.
(c) We are setting up the UPLIFT Programme Office (UPO) for better coordination and leverage of community assets and resources, including citizen volunteers, Self-Help Groups—CDAC, MENDAKI and SINDA—and the MSF network of social service agencies to strengthen support for disadvantaged students and families at a local level. The Programme Office will match community resources to schools, based on specific needs.

This is only the beginning. The UPLIFT work is ongoing and there will be other initiatives in due course.

Families
Families and students themselves will be key partners in our efforts to uplift them. As this concerns them, they would need to be on board. What we
want is for them to know that there is hope, that there is a supportive community and that they are not alone. In this regard, you can read the report in today’s [18 July 2019] issue of The Straits Times, “From sleeping in void decks to enrolling at Oxford”. It is the story of Mr Zulhaqem Zulkifli, which is an amazing story of resilience. You will see that he attributes a lot to his father because his father was the one who encouraged the children to work hard, supported them and gave them the motivation. The father was a parent who was invested in his children’s progress and their desire to do well. Thus, you can see the power of the family’s involvement in uplifting these children.

Community

A few weeks ago, DPM Heng spoke about the 4G’s approach to partnering Singaporeans. The UPLIFT endeavour is one which uniquely lends itself to partnership and collaboration with the community. This is an area that many are passionate about, and, in the short time that UPLIFT has been in place, MOE has received many expressions of interest from various organisations and individuals to participate.

The difference that the community can make is tangible.

(a) For example, Xishan Primary School is one of the seven schools that RSVP Singapore—an organisation for senior volunteers—is partnering for their mentoring programme. RSVP volunteers visit the school weekly to provide practical help such as after-school homework supervision, and they conduct activities like handicraft work to build healthy hobbies and interests. Over time, the seniors have befriended the children and served as positive role models for them. One of them, Aryan, a Primary 5 student in the programme, was very thankful that one of the seniors, Uncle Jimmy, shared his life story with him. Uncle Jimmy shared that when he was a child, he used to dislike doing homework, but realised that he needed to work hard in his studies in order to support his family, which was going through some financial difficulties at that time. This motivated Aryan to study harder. The bonds forged between the volunteers and students are precious and benefit the students tremendously.
(b) Every Saturday night, Mr Lim Seng Kee, an Airside Operations Manager at Changi Airport Group, plays football with a group of youths between 13 and 21 years old under the Singapore government’s SportsCares initiative for the at-risk and the underserved. He trains with them and leads by example, completing the sessions to the best of his ability and inspiring them to give their best. With the time spent on the pitch together, Mr Lim has become not only their football kaki [buddy] but also their role model and trusted mentor who, through the sharing of his life experiences, motivates, inspires and encourages them to be resilient.

Such ground-up volunteerism and active contributions from community organisations and alumni members are examples of the partnerships between citizen volunteers and schools that we are looking to expand. Through local connections, students are able to receive more immediate, targeted help required. When the community is involved, it actually works both ways: it strengthens the ecosystem of care and support for disadvantaged students and, at the same time, it also offers people an avenue to give back.

There is also opportunity to partner academics and researchers like yourselves on policy-relevant social science research.

Conclusion
This task of tackling inequality and ensuring social mobility is a critical work.

We do this because, as Singaporeans, we must care for one another and look out for each other. Every Singaporean matters and we want all to do well. Singapore must always be a society of opportunities for all, throughout life, where everyone can progress irrespective of starting point; where all Singaporeans will have equal chance to seek better lives—to meet their aspirations and find happiness—regardless of background.

We must also do this as a matter of national interest.

As Prime Minister Lee Hsien Loong has pointed out, the issues of mitigating income inequality, ensuring social mobility and enhancing social integration are critical. If we fail—if widening income inequalities result in a rigid and stratified social system, with each class ignoring the others or pursuing its interests at the expense of others—our politics will
turn vicious, our society will fracture and our nation will wither. This is why this government will strive to keep all Singaporeans—regardless of race, language, religion or social background—together.

What is at stake, therefore, is the very nature of our society. This is not just the task of government. It is the task of everyone because it affects all of us.

This brings me back to where I began: The Proclamation of Singapore, which sets us on the quest of “ever seeking the welfare and happiness of her people in a more just and equal society”.

The Pioneer generation laid the foundations. The second and third generations built on that. It is now our turn, the fourth generation, both leaders and people, to do our part, together.

Thank you all very much.
Giving Infants From Low-Income Families a Headstart: Insights From KIDS 0-3

Winnie H.S. Goh
Valerie W.Z. Goh
Rajni Parasurum
Rachel L.Y. Yeo

Abstract

Early brain development forms an important foundation for future learning and healthy social-emotional development. Kids Integrated Development Winnie H.S. Goh
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Service (KIDS 0–3) is a preventive early intervention home visitation programme targeting low-income families from pregnancy till the child reaches 3 years of age, with the aim of optimising child development. Service delivery is based on the neuroscience of early brain development and its environmental influence, in particular, toxic stress and care-giver response. In this paper, we present the lessons learnt in service delivery and its preliminary outcome. The importance of health and social integration with collaborative community partnership will be elaborated.

**Introduction**

Brain development during the first few years of life forms an important foundation for future learning and healthy social-emotional development. Exposure to biological and psychosocial risk factors during early childhood negatively impact the developing brain and compromise the development of children, resulting in differing developmental trajectories (Shonkoff & Phillips, 2000; Bradley & Corwyn, 2002). Cumulative exposure to developmental risks widens disparities, resulting in differing trajectories. Neuroimaging studies have further identified changes in the brain's structure and function associated with poverty (Azma, 2013). Early integrated interventions from conception and early childhood are crucial in reducing inequalities (Shonkoff, Boyce & McEwen, 2009).

**Background**

Advances in neuroscience, molecular biology, developmental psychology, epidemiology, sociology, and economics call for an important paradigm shift in our understanding of child health and wellness across the lifespan (Shonkoff, 2012). The paradigm shift is in applying a translational, transdisciplinary, and transformational approach (Dankwa-Mullan et al., 2010) in health disparity research.

A needs-assessment study among low-income families conducted in Singapore (Chong, Choo, Goh, & Zambri, 2014; Chong et al., 2015) revealed that the challenges faced by families are: poor physical, mental and dental health, thin support networks, and the stressors of financial limitations. Child health issues included poor compliance with the national childhood immunisation programme and significant developmental delays among children.
Kids Integrated Development Services (KIDS 0–3), an initiative of Singapore’s Temasek Foundation, KK Women’s and Children’s Hospital and AMKFSC Community Services Ltd, aims to address these identified needs by using relationship-based practice (Banovcinova, Mydlikova & Vodickova, 2018; Moore, 2017) to empower parents in optimising child health and child development. It was conceptualised based on the integration of concepts in the neuroscience of early brain development and influence of the psychosocial environment. Home-visiting through a key-worker approach was chosen as an evidence-informed intervention approach (Administration for Children, Youth, & Families, 2002; Wagner & Spiker, 2001; Wagner, Iida, & Spiker, 2001; Olds et al., 1998; Duggan, et al, 2007).

**Methodology/Approach to Service Delivery**
During the pilot period of KIDS 0–3, we reviewed 101 low-income families to identify psychosocial and health risks that were prevalent among our service population, with the intent of further shaping our service delivery to meet families’ needs.

**Psychosocial Risks**
Adverse Childhood Experiences (ACEs) refer to serious childhood traumas that may impact child development and future adult mental and physical health (Burke, Hellman, Scott, Weems, & Carrion, 2011; Felitti et al., 1998; Flaherty, Thompson, & Litrownik, 2006; Flaherty, et al., 2009).

Numerous psychosocial risks due to ACEs were prevalent among the families we reviewed, with the top three ACEs being divorce/separation, incarceration and emotional neglect. About 49% of mothers had experienced three or more ACEs and 30% had experienced some form of intimate partner violence. Among the families, 12% were known to Child Protective Services due to possible child abuse or neglect. Other psychosocial stressors included poor family support due to conflict in relationships and poor engagement with formal support services.
Biological Risk

Poor health-seeking behaviours of expectant mothers and poor attendance at antenatal checkups increase health risks for both mother and child. Only 34% of mothers complied with essential antenatal visits for pregnancy monitoring.

Maternal mental health is known to have significant impact on parent-child interaction and subsequent child social-emotional development. Using the Edinburgh Postnatal Depression Scale (EPDS), at the six-week postnatal mark, the cohort of mothers we reviewed showed a higher prevalence of postnatal depression, at 9%, compared to the general population, at 3.6–4.5% (KK Women’s and Children’s Hospital, 2018).

Shaping Service Delivery

Understanding the above psychosocial and biological risks that KIDS 0–3 families experience allows for services to be more targeted and individualised. In order to protect the developing brain from the pregnancy stage onwards and to optimise maternal health, we emphasise enrolment into the KIDS 0–3 programme from the antenatal period. Recruitment criteria include low-income ($650 monthly per capita income), expectant mothers and newborns less than seven days old. The programme aims to optimise maternal physical health and mental wellness, promote child health, promote positive parent-child interaction and protect the child from toxic stress to optimise child development.

Strategies to Overcome Risk Factors and Challenges

Strategies used by KIDS 0–3 to overcome risk factors and challenges of low-income families require the integration of both health and social services, cross-disciplinary knowledge and collaborative community partnerships. For effective engagement of families, service delivery has to be family-centred and routine-based, capitalising on the families’ strengths. An individualised case plan to address the needs, risks, and concerns of clients is important. We highlight the key service delivery principles in the following sections.
Transdisciplinary Key Worker©

A frontline staff member, known as the Key Worker© (Noah’s Ark Inc, 2012), works closely with each family to build trusting relationships, provide emotional support, and build parental capacity as their children grow and develop. This family-centred approach to service delivery aims to build on strengths and routines already present within the families, and empower parents and caregivers to build safe, stable, and nurturing relationships with their children. In Singapore’s multi-cultural society, it is also vital that Key Workers© are sensitive to families’ cultural practices in order to maintain respect and rapport while advocating for the needs of the child.

The Key Worker©, equipped with transdisciplinary skills, serves as the main contact point between the families and the team of support professionals at KIDS 0–3. The essence of transdisciplinary practice is where the Key Worker© integrates the knowledge on child health and parent-child interaction gleaned from medical/allied health and social services and from community resources, then imparts that knowledge to the family in a pace and manner that matches their emotional and physical capacity. Doctors, nurses, social workers, and allied health professionals provide the support that a frontline Key Worker© requires. This support comes in the form of education, coaching and reflective supervision.

Using Data for Programme Feedback

Validated questionnaires and assessment tools are used at regular time-points to assess and monitor the child’s development and the mother’s mental wellness. Family Outcome Surveys (FOS) (Raspa, Hebbeler, & Bailey, 2009) are used to identify parents’ levels of understanding on their child’s growth and learning, their ability to advocate for their child, knowledge about support systems and ability to access the community for resources. The “Parenting Interactions with Children: Checklist of Observations Linked to Outcomes (PICCOLO™)” (Roggman et al., 2013) tool is used to identify strengths in parent-child interaction skills and facilitate discussions on how these skills can be used by parents in their daily routines. The PICCOLO™ tool measures four important parent-child interaction skills that impact a child’s future learning, namely, Affection, Responsiveness, Encouragement, and Teaching. At 24 months, the child’s overall developmental progress is assessed using a standardised tool, the
Bayley-III (Bayley, 2006). Regular reviews of collated data help refine the programme’s service delivery for greater effectiveness.

ACE-Enhanced Knowledge in Trauma-Informed Care

Adopting an ACE-enhanced framework and understanding the impact of trauma in early childhood is critical in service delivery. An ACE-enhanced interview is used during the enrolment of families to understand risks and the needs of families and their impact on parenting approaches. With such information, guidance and preventive measures can be more effectively provided.

An important foundational awareness of the concept and approach of infant mental health is key to supporting caregivers in building secure attachments and nurturing relationships. In addition, encouraging healthy social and community connectivity helps to develop the resilience of families and individuals (National Scientific Council on the Developing Child, 2015). Therefore, KIDS 0–3 works in partnership with case workers from the various Family Service Centres (FSCs) to support caregivers in building their problem-solving skills and in meeting the basic needs of families. This approach helps to buffer the impact of potential ACEs that a child may experience and supports the child’s growth in a safe, secure, stable, and nurturing environment.

Alignment of Risk Reporting Thresholds

KIDS 0–3 has adopted the use of SDM© Tools as adapted by the Ministry of Social and Family Development, Singapore. All service staff are trained in the use of the Sector-Specific Screening Guide (SSSG), while the programme social workers are designated Child Abuse Reporting Guide (CARG) users. This enables the team to communicate concerns of child safety risks in a common language, internally and also externally with community stakeholders and Child Protective Service.

Key Findings

Family Profile

A total of 307 families with mothers aged between 14 and 41 years of age (M = 26.3, SD = 6.33) were recruited in our study. The major ethnic groups
covered were Malay (58%), Chinese (21%) and Indian (16%). The majority (58%) were living in one- or two-room Housing Development Board (HDB) flats. Of these, 85% were living in flats under the HDB public rental housing scheme. Approximately 20% of the women were employed, 24% were homemakers and 56% were unemployed at the time of the survey. The percentage of mothers whose highest level of education was completing secondary school was 55% (See Annex).

**Child and Family Outcomes**

The FOS was administered to families when the child reached 32 months of age. There were 98 families who completed the FOS at 32 months and all (100%) rated themselves as having appropriate levels of understanding in helping their child's growth, learning and development, as well as, accessing community resources. However, 2% of the families indicated not having adequate support systems and being unable to advocate for their child.

Among the families surveyed, 90 parent-child pairs consented to video recording for the PICCOLO™ evaluation of parent-child interaction when their child was 24 months old. More than 90% of the parents demonstrated average to above-average parent-child interaction in the Affection and Responsiveness domains of behaviour while 85% of parents showed average to above-average interaction in the domains of Encouragement and Teaching.

The Bayley-III tool was administered to 156 children who had reached 24 months of age. Among these, 97% had normal cognitive development. Among 145 children who completed the language domain assessment, 84% showed normal language development. Our early outcomes study showed KIDS 0–3 parents could be equipped and empowered with family self-sufficiency and parenting skills that support child growth and development.

**Discussion: Implications for Social Services**

**Building Cross-Disciplinary Competencies Among Professionals**

Since the implementation of the KIDS 0–3 programme in 2014, the team has learnt to appreciate the importance of a transdisciplinary approach. The social workers coach and guide the Key Workers in the soft-skills required
to engage and build relationships with families, as well as to identify and flag social risks. The medical team transfers knowledge and skills to Key Workers, allowing tertiary medical knowledge to be applied in the community setting for better care of clients in their health and mental well-being. The Key Worker also receives guidance from a clinical psychologist in identifying appropriate and feasible intervention strategies for families to manage their child’s behavioural issues. This is also supplemented by close partnerships with the child’s preschool teachers to support the behaviour management and developmental stimulation strategies. These preventive structures of care and support are essential to ensure families receive necessary and timely help, which could otherwise have been neglected.

Collaborative partnerships with community agencies in joint home visits and case conferences support transfer of knowledge and mutual learning with cross-disciplinary community professionals. Many community partners have reported appreciation for the inputs they receive from the KIDS 0–3 multi-disciplines that emphasise an infant mental health and trauma-focused perspective.

Hence, in order to better support the growth and development of children, KIDS 0–3 advocates a universal set of core competencies (Zero to Three, 2019) across disciplines for all individuals who work closely with young families, such as preschool teachers, community paediatricians, nurses, and social workers. Social agencies working with young children could equip staff with cross-sector knowledge and skills to better identify and address risk factors appropriately. For example, equipping social service professionals with basic medical and developmental knowledge could help them identify risks or concerns, and subsequently communicate and address concerns in a timely manner. Likewise, medical professionals who have greater knowledge of and insight into the social backgrounds of families would better understand the social determinants of such families’ health behaviour and can provide tailored recommendations.

**Collaborative Partnership With Community Stakeholders**

Regular common platforms where cross-disciplinary professional perspectives are shared for case management are beneficial. They allow different service providers to jointly address sources of significant stressors...
to families and tailor support accordingly. They also allow professionals from different fields to gain new insights and cross-sector knowledge that is critical for the holistic care of vulnerable families.

**Conclusion**

With knowledge gained from previous literature and the aforementioned insights, KIDS 0–3 is constantly refining its service delivery, aiming to effectively and dynamically service families with a view to optimising child health and development.

**References**


relationships-and-active-skill-building-strengthen-the-foundations-of-resilience/

Noah’s Ark Inc. (2012). The Key Worker: resources for early childhood intervention professionals. Malvern, Victoria: ECII.


Annex

Demographic Information of KIDS 0–3 Mothers (n= 307)

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<tr>
<th>Demographic Variables</th>
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Improving Early Childhood Outcomes for Children and Families: Lessons From The KidSTART Journey

Yang Hee Seah

Abstract
This paper shares the experience of the Early Childhood Development Agency (ECDA) in implementing its KidSTART pilot programme in three regions. KidSTART aims to provide upstream and holistic wrap-around support for young children from low-income families. In implementing the pilot, ECDA adopted an evidence-informed approach, integrating evidence-based programmes, practice-based processes, client-centricity, as well as professional values. ECDA’s experience provides some learning points for pioneering new upstream programmes for young children from low-income families.

Yang Hee Seah
Director
Child Development Department, Early Childhood Development Agency

Introduction

The Early Childhood Development Agency (ECDA) implemented a pilot programme known as KidSTART in July 2016 to provide children and caregivers from low-income families with new forms of support for child development. It coordinates and strengthens support across agencies and monitors the developmental progress of children from birth to six years of age.

Evidence for an Upstream Early Years Support Programme for Children from Low-Income Families

Importance of the Early Years

According to neuroscience, cognitive, emotional and social capacities are inextricably intertwined in the brain, and the emotional and physical health, social skills, and cognitive-linguistic capacities that emerge in early childhood are all important prerequisites for success later in life (National Scientific Council on the Developing Child, 2004; Knudsen, Heckman, Cameron & Shonkoff, 2006; Center on the Developing Child, 2017a).

The interactive influences of genes and experience shape the developing brain (National Research Council and Institute of Medicine, 2000; Fox, Levitt & Nelson, 2010; Center on the Developing Child, 2017b). During the first few years of life, new neural connections are formed through rapid proliferation, and these are subsequently pruned so that brain circuits become more efficient. Early experiences affect the nature and quality of the brain’s developing architecture by determining which circuits are reinforced and which are pruned through lack of use. A major ingredient in this process is the “serve-and-return” relationship between children and their caregivers. If these responses are absent, unreliable or inappropriate, the brain’s architecture does not form as expected, and this can lead to disparities in learning and behaviour. These early disparities can have an adverse effect on children’s lifelong outcomes.

Providing Upstream Intervention for Young Children and Caregivers from Low-Income Families

Various studies have found that children from disadvantaged backgrounds tend to lag behind their peers in their development in early childhood and
in academic performance and will likely not fare as well in their careers. (Babcock, 2014).

Being part of a family with low resources or facing challenges can affect a child’s development in three primary ways: (a) by placing significant psychological distress on the child’s caregiver(s), negatively affecting their caregiving capacity and hence impacting the serve-and-return relationship; (b) by making it difficult for caregivers to invest more in the development of their children (such as by providing access to learning materials); and (c) by more likely exposing children to ongoing traumatic experiences (such as family violence or reduced parental responsiveness). The prolonged toxic stress arising from these situations can affect the developing brain and hormonal systems, with lifelong consequences (Moore, Arefadib, Deery, Keyes & West, 2017).

To address the impact of adverse experiences on child development, interventions could target mediators in the pathway—namely home stimulation, parental styles, pregnancy factors, and maternal mental health, which are leverage points for intervention (Hackman, Farah & Meaney, 2010).

The KidSTART Model

It was with the aforementioned literature and evidence in mind that ECDA designed the KidSTART programme to provide support to low-income families, beginning from pregnancy. The support, provided in partnership with the KIDS 0–3 programme,¹ was targeted at the following areas:

- Promoting child health and development: Equipping parents with practical knowledge and skills in areas such as nutrition, antenatal and postnatal care and support, and child development milestones;
- Building strong parent-child bonds: Equipping parents with knowledge and skills to better interact with their children and strengthen the “serve-and-return” relationship;

¹ The KIDS 0–3 programme refers to the Temasek Foundation Cares Kids Integrated Development Service 0–3 programme led by KK Women’s and Children’s Hospital (KKH), in partnership with AMKFSC Community Services Ltd (AMKFSC), and funded by Temasek Foundation Cares.
• Supporting maternal well-being: Conducting maternal mental health screenings and ensuring referrals to available support, if required; and
• Functioning of the Family: Ensuring families are linked up to existing support services in the community, if required.

KidSTART is delivered in settings which are natural and familiar to children, such as in their homes, the community and preschools. KidSTART comprises three key programme components: KidSTART Home Visitation Programme (HVP), KidSTART Groups (KSG) and KidSTART Enhanced Support to Preschools (ESP). KidSTART HVP\(^2\) provides regular home visits to parents or main caregivers and their infants from the antenatal stage until the child is three years old, and parents receive support in skills and practical knowledge across the areas of child growth, development, health and nutrition. KSGs are weekly community-based playgroup sessions for parents or main caregivers and their toddlers aged 1 to 3 years, which build up parental skills in child development and parent-child bonding through evidence-based curricula of structured and purposeful play. KidSTART ESP provides selected preschools with additional resources to improve engagement with parents, connect them to external resources, and improve their children’s school readiness.

Using an Evidence-Informed Approach in Piloting KidSTART
An evidence-informed approach increases the likelihood that intended programme outcomes are achieved (American Psychological Association Presidential Task Force on Evidence-based Practice, 2006; Buysse & Wesley, 2006; Centre for Community Child Health, 2017). Such an approach comprises three key areas: evidence-based programmes, evidence-based processes, and client and professional values and beliefs (Centre for Community Child Health, 2017).

\(^2\) Depending on the point of intake, the home visits are conducted by home visitors from either KKH or ECDA.
Evidence-Based Programmes

ECDA adopted several evidence-based curricula and approaches in implementing KidSTART, including “Parents as Teachers”\(^3\) and the “Abecedarian Approach”\(^4\) from the United States, and “SmallTalk”\(^5\) from Australia, as they have been shown to facilitate upstream child development intervention at the earliest age possible, language acquisition and serve-and-return interactions between children and their caregivers (Campbell, Ramey, Pungello, Sparling & Miller-Johnson, 2002; Hackworth, et al., 2017; Office of Planning, Research and Evaluation, 2019). These programmes were selected based on literature reviews, overseas evidence-based programmes for similar target groups, learning from the experiences of local interventions such as the aforementioned KIDS 0–3 initiative of Temasek Foundation Cares, and consultations with local experts on the ease of implementation and feasibility of adaptation of some of these programmes to meet local needs. As the overseas programmes were developed in different cultures and contexts, ECDA translated and adapted the content and materials to meet the needs of Singaporean families, who speak multiple languages and have differing understandings and norms of early childhood development or parenting. ECDA also put in place processes to ensure and track programme fidelity and conducted a one-year formative evaluation to identify key facilitators and address barriers to implementation.

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3 The Parents as Teachers home visiting model was developed in the United States to provide services to families with children from the prenatal period to age five, and comprises personal visits, group connections, resource network and child screening.

4 The Abecedarian Approach is a suite of teaching and learning strategies developed in the United States by Professor Joseph Sparling and Professor Craig Ramey to improve the early development and later academic achievement of children from at-risk and under-resourced families.

5 SmallTalk is a set of evidence-based strategies developed by Australia’s Parenting Research Centre that parents can use to enhance the home learning environment for their children from birth to age five. SmallTalk is delivered via supported playgroups led by trained facilitators.
Evidence-Based Processes

To ensure the effectiveness of the programme, it is important to look not just at what services are being delivered but also at how they are delivered—i.e., the practices and processes involved in delivering those services. Evidence-based processes refer to the way in which service providers and the service system as a whole engage and work with families, individually and collectively (Centre for Community Child Health, 2017).

ECDA recognises the importance of working closely with community partners to strengthen the ecosystem of support and outreach to families. Our KidSTART experience highlights the importance of identifying and working with and through local intermediaries who have good rapport with target families. These local intermediaries could vary from community to community, and include local grassroots leaders, informal groups, volunteers, or fellow residents who serve as local “connectors” and/or have benefited from the programmes. To reduce “engagement fatigue” for families known to the different agencies, we put in place data-sharing mechanisms and coordinated outreach efforts with agencies delivering complementary programmes to families with similar profiles in the neighbourhood. Examples include organising a community event to jointly showcase various programmes that target families with young children, and having one main agency to interface with families.

Apart from working with partners in the community to support the child and family, successful and sustained engagement with individual families is a precondition for delivering programmes with effective outcomes (Spoth & Redmond, 2000; Centre for Community Child Health, 2017). KidSTART recognises that building successful relationships and working in partnership with parents to support their children’s development is key. All KidSTART practitioners receive initial training and ongoing mentoring to enhance their knowledge in health, early childhood, and social work, as well as their skills and motivation in building rapport and engaging families to continuously deliver high quality services. Practitioners also work closely

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6 KidSTART practitioners refer to Home Visitors delivering the KidSTART Home Visitation Programme, KidSTART Group Facilitators delivering the KidSTART Groups and Child Enabling Executives in the selected preschools under KidSTART Enhanced Support to Preschools.
with parents to understand their goals and support them in achieving those goals.

**Client-Centricity and Professional Values**

Client-centricity and professional values also play a crucial role in determining what goals are important, how interventions and programmes are delivered to meet clients’ needs and how effective these are. For services to be effective, they must empower and engage clients, and reflect the values of clients and the outcomes that are important to them (Centre for Community Child Health, 2017).

The guiding approach in KidSTART is that it is parents who know their children best and parents do have aspirations and goals for their children. Empowering parents with knowledge and skills is more effective and sustainable in promoting the development of children, with lifelong consequences. KidSTART practitioners therefore adopt a strengths-based approach to recognise and affirm parents and support them in developing the skills to interact with and engage their children positively, such as through guiding them to practise these skills with their children. For example, KidSTART practitioners may take a video of how a parent interacts with their child, and, during the playback, highlight and affirm the skills that the parent demonstrated in the interaction. To ensure that the practices and processes remain relevant and address the needs of children and families, practitioners obtain regular feedback from parents on the programme and their experiences.

**Case Study: An Illustration of KidSTART’s Approach**

Madam Zalina’s⁷ KidSTART journey is a good illustration of KidSTART’s approach. When she first joined KidSTART, Madam Zalina was a full-time caregiver for her two children, Ismail, aged 2, and Danish, aged 11 months. She shared with her KidSTART practitioner her concerns over Ismail’s speech delay as he was still not able to utter any word at the age of 2. Madam Zalina also felt helpless when Ismail and Danish threw temper tantrums or displayed acts of aggression. As her husband was working as a part-time mover while awaiting sentencing for an alleged offence, Madam

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⁷ All names have been changed to protect the clients’ privacy.
Zalina was also keen to enrol both children in preschool so that she could seek employment and increase their household income. She was not aware of Family Service Centres (FSCs) and their services.

Upon joining KidSTART, Madam Zalina received regular home visits by a KidSTART practitioner, who sought to empower and support her in enhancing her children’s learning and development using activities from “Parents as Teachers” and strategies from the “Abecedarian Approach”. The KidSTART practitioner encouraged Madam Zalina to incorporate language into her daily routines with the children and adapted the activities based on items available in her home. To address Madam Zalina’s concerns, the KidSTART practitioner also referred Ismail to KK Women’s and Children’s Hospital to receive treatment for his speech delay. Madam Zalina started engaging her children through constant communication and purposeful interactions. She also became more attuned to her children’s needs and worked hard at helping her children meet developmental milestones and addressed their health needs. Madam Zalina was pleasantly surprised with their progress, especially when Ismail began speaking. She was also more confident in managing both her children’s temper tantrums.

KidSTART also worked closely with a social worker from the Family Service Centre in the neighbourhood to support the family’s social functioning and well-being. Ismail and Danish were successfully enrolled in a preschool, and Madam Zalina received higher subsidies to alleviate the financial burden. With support from her social worker, she successfully appealed to commute her husband’s sentence to home detention, so that he could be at home with the family and help care for their children.

Madam Zalina’s social support network increased with her active participation in KidSTART’s Group Connect sessions\(^8\) held in the community. Her new friendships led to an informal mutual help arrangement where they babysit one another’s children if someone needed to attend to emergencies or simply just needed an extra pair of hands.

When she graduated from KidSTART, Madam Zalina shared her confidence in applying the knowledge and strategies gained to her newborn baby.

\(^8\) Group Connect sessions are organised by KidSTART for parents (or main caregivers) on the KidSTART Home Visitation Programme for peer support.
Implications for Social Services

The KidSTART journeys of Madam Zalina and many other KidSTART families have shown us the importance of focusing on children and their needs, of partnering parents in developing their children, and of adopting a strengths-based approach so that the values and the outcomes that are important to these parents are considered. While we look to evidence-based programmes that have worked overseas, it is important to adapt overseas programmes to our local context so that our local families can benefit from the interventions.

It is critical that practitioners are well trained and equipped to support target families. KidSTART practitioners need to have broad-based knowledge and skills across healthcare, child development and social work. Training in multi-disciplinary domains, supervision and coaching structures were set up to ensure that KidSTART support is rendered effectively and with fidelity.

In our KidSTART experience, we have come across families that appeared to be disengaged or less receptive to receiving the programme. In such cases, practitioners can turn to their supervisors or mentors for support and consultation on how to engage such families through case discussions or reflective supervision sessions. Efforts made by KidSTART to connect and engage these families include continued invitations to KidSTART events, clarifying the objectives and benefits of the programme, tailoring the pace of visits to suit the families’ needs and schedules, as well as making ad-hoc home visits to check in on the well-being of the families. We have found that families respond and are more receptive once they have a better appreciation of our programme and have built rapport with our practitioners.

The KidSTART experience has also shown the importance of building an ecosystem of support for families, so that their needs can be addressed holistically and more sustainably. While KidSTART’s work is centred on children and their needs, we work in close partnership with community partners and social service agencies to support the entire family system. We do so through case discussions with our partners to share ideas about a particular family’s needs and coordinate the support for the family. Working with partners such as the FSCs, Social Service Offices (SSOs) and grassroots organisations, builds capabilities across disciplines and
integrates the work of agencies as we all strive towards the common goal of uplifting the child in the context of his/her family. Such partnerships have also allowed us to deliver services to families more effectively by tapping on each other’s strengths and experiences, and to support more children and families. Through the engagements with our partners, KidSTART has also created greater awareness of the importance of early childhood development among practitioners in the sector.

The insights gained from KidSTART’s implementation have highlighted the importance of adopting an evidence-informed approach when trying new programmes or interventions. We have also learnt to start small, so that adjustments can be made where needed, and we can be agile in adjusting to ground realities (e.g., adjusting locations and sessions to meet the needs and schedules of families).

**Conclusion**

Most children are well supported by their parents in their development, but children from low-income backgrounds sometimes face impediments to their development. There is strong evidence on the need for, and impact of, providing upstream support for such children and their families.

KidSTART is the Singapore government’s initiative to provide additional support for children from low-income families by walking alongside parents—creating awareness of the importance of the early years, providing the knowledge, skills and resources to optimise child health and development, and encouraging and supporting them to be their children’s role models in an ongoing and lifelong parenting journey.

When we invest wisely in children and families, the next generation will pay that back through a lifetime of productivity and responsible citizenship. We hope that through KidSTART, ECDA can achieve its mission of giving every child a good start in life.

**Acknowledgements**

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References


Effects of Socio-Economic Status and Tracking on Students

Irene Y.H. Ng
Nursila Senin

Abstract
Using international comparisons and our own research, we show Singapore’s high educational inequality by socio-economic status (SES) and discuss the planned replacement of educational streaming with subject bands and the considerations that need to be taken into account in making this switch. Drawing lessons from systems such as those in Germany, Finland, and Canada, we consider how the policy reform might impact inequality in educational performance, career aspirations and life outlook. We conclude by discussing ways to improve the educational opportunities of low SES students.

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Introduction
There is a presupposition that education is a social leveller. However, in developed economies with universal education, well-to-do parents are often more able to benefit from the school system, such that education reinforces rather than overcomes parental socio-economic status (SES). This reinforcement of privilege through the education system manifests itself through higher variance in student performance and higher dependence of student achievement on parents’ SES. It plays out in systems which categorise students and segregate them by school type early (Chmielewski, 2014; Marks, Cresswell, & Ainley, 2006).

One mechanism said to widen educational achievement is streaming. Singapore’s education system is transitioning from streaming to full subject-based banding. What lessons can we learn from the experiences of other countries as we make the change? Where does Singapore currently stand internationally, and what are its priorities and options going forward? In this paper, we compare international student achievement scores and education systems, highlighting the likely features related to educational inequality. We apply the comparisons to Singapore’s situation and discuss ways to improve the educational opportunities of students from low SES families.

Education Systems
Streaming is also referred to as between-schools tracking to distinguish it from within-schools tracking. Streaming or tracking between schools allocates students early and into academic or technical tracks that tend to be offered in different schools. This allocation tends to occur between primary and secondary schools, from as early as 10 years old, for example, in Germany. The first row in Table 1 gives an illustrative list of economies that primarily track students by streaming.

In within-schools tracking, students are not allocated to schools offering different tracks. Rather, students are tracked by courses within the school. Such schools are sometimes called comprehensive schools to differentiate them from academic-only or vocational-only schools. The second, third and fourth rows of Table 1 classify some economies by the extent of course-by-course tracking, as depicted by Chmielewski (2014).
Table 1

Education Systems by Track Types (adapted from Chmielewski, 2014)

<table>
<thead>
<tr>
<th>Track Type</th>
<th>Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primarily academic/vocational streaming</td>
<td>Austria, Germany, Japan, Taiwan, Singapore</td>
</tr>
<tr>
<td>High course-by-course tracking</td>
<td>Australia, Canada, United Kingdom, United States, New Zealand</td>
</tr>
<tr>
<td>Medium course-by-course tracking</td>
<td>Iceland, Norway, Sweden, Spain, Poland</td>
</tr>
<tr>
<td>Low tracking</td>
<td>Denmark, Finland</td>
</tr>
</tbody>
</table>

Many of the countries that now practise within-schools tracking started out with regimes that tracked between schools. For example, the United States, United Kingdom, Sweden, Norway and Finland dismantled streaming in the 1960s and 1970s; France, Spain and Poland did so in the 1980s and 1990s (Chmielewski, 2014).

Singapore introduced secondary school streaming in 1980, and the subject-based banding that it will move towards by 2024 appears to be a version of within-schools tracking (Ministry of Education, 2019). However, if different schools offer different bands such that very few schools offer all bands, then it might be a hybrid system or a highly tracked, course-tracking system. Furthermore, subject-based banding at Primary Four level has already been in place since 2008 (Teng, 2019).

Thus, looking at the regime changes in various countries, the structural development in Singapore (and perhaps Asia) has come several decades after those in other countries, although Singapore’s version has achieved extremely high international performance standards. The question and concern are the effect of such regimes on the achievement gap. In the case of streaming, years of research have overwhelmingly assumed or found that streaming leads to achievement gaps by SES (Hanushek & Wößmann, 2006; Hindriks, Verschelde, Rayp, & Schoors, 2010; Triventi, 2011). Much of this research, however, classifies regimes that track students by course as non-streaming, which led Chmielewski (2014) to compare the between- and within-schools tracking types in 20 countries. She found that achievement gaps are comparable across the two tracking types, but that SES segregation is higher, and that tracking explains more of the SES achievement gap in between-schools tracking.
Thus, overall, the literature suggests that streaming leads to the most unequal and SES-dependent outcomes, but that course-based tracking does not necessarily reduce achievement gaps or decrease the SES gradient by much. At the risk of oversimplifying, we next chart out the Programme for International Students Assessment (PISA) outcomes to visualise where Singapore stands relative to the different countries and regimes.

**International Comparisons**

PISA is administered by the Organisation for Economic Co-operation and Development (OECD) every three years on 15-year-old students in OECD countries and several other countries across the world. Besides reporting test scores, PISA also reports equity measures. In the 2015 PISA, equity data for Science was reported. In this section, we analyse the 2015 PISA Science data to compare Singapore with other education systems.

Figure 1 gives the mean PISA score for Science on the vertical axis and the difference in Science scores between the 90th and 10th percentiles on the horizontal axis. It shows the data for the top 20 performing economies in the survey and the average for the OECD countries. The mean Science score shows that Singapore students far outshine the other economies. However, the horizontal axis shows that Singapore’s gap in student scores is second highest, together with China, after only New Zealand.

Further, when we plot the difference in student test scores against another measure of equity, the strength of the socio-economic gradient,¹ we see that the economies with high variance in test scores also have high socio-economic gradients (Figure 2). And, Singapore’s slope is third highest, after Belgium and China.

Finally, Figure 3 on resilience takes the perspective of disadvantaged students. It reinforces the patterns of Singapore students’ superior performance on average, but also high inequality by SES. The horizontal axis shows the percentage of core-skills resilient students, defined as disadvantaged students who score at or above level 3. Given that Singapore students on average outperform other students, Singapore’s percentage of

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¹ Defined as the percentage of the variation in performance, explained by the PISA index of economic, social and cultural status (ESCS): r-squared*100. (OECD, n.d., http://gpseducation.oecd.org/Content/Notes/Definitions_PISA_GPS.pdf).
Figure 1
Mean Value and Distribution of PISA 2015 Science Scores for the Top 20

Figure 2
Strength of Socio-Economic Gradient and PISA 2015 Science Scores Variance
core-skills resilient students is extremely high, ranking third after Hong Kong and Macau. However, the percentage of nationally resilient students (captured on the vertical axis) is below the OECD average. This measures the percentage of disadvantaged students performing in the top quarter of its own economy.

**Figure 3**
*Percentages of Nationally Resilient and Core-skills Resilient Students. Reproduced from OECD (2018a).*
Combining the two resilience measures, Singapore is in the bottom right quadrant of a high share of core-skills resilient students but low share of nationally resilient students. The other economies in this quadrant include Belgium, Germany, New Zealand, Switzerland and Taiwan. Strikingly these are also the economies that are clustered with Singapore in Figure 2, in the quadrant with high variance and dependence on SES. Also, New Zealand has a high course-by-course tracking system while the rest of these economies stream their students.

Overall, the emerging picture is one in which systems that stream have the most unequal and SES-dependent achievement scores, with some within-schools tracking systems (e.g., New Zealand’s) having unequal outcomes, but others (e.g., Canada’s) being much more equitable. Finland, which is ranked by Chmielewski (2014) as a low-tracking system, has a slightly above average gap but below average dependence on SES. The increasing gap in Finland is interesting because it used to show greater equity (OECD, 2016).

**Case Studies**

Next, we turn to case studies to get a brief understanding of why these countries are where they are. To highlight the possible explanatory factors, it appears that high overall achievement comes about from a strong curriculum and teacher quality, whereas a low SES gap comes about from an explicit commitment to equity. The following are summaries of the education systems in four countries. Germany and Switzerland illustrate systems that stream, and Finland and Canada illustrate systems committed to equity.

**Germany**

The German education system is generally characterised by early tracking into three pathways. To mitigate the effects of tracking on equality, educational reforms, including the creation of comprehensive schools and allowing for greater track mobility, have been progressively introduced since the 1960s (Schindler, 2017). More recently, other efforts implemented include introducing standards and centralised examinations and merging the two lower-level tracks into one regional school, efforts which gained legitimacy following Germany’s poor performance in PISA 2000 (Davoli &
Even though performance and equity indicators have improved since then, studies have reported the persistence of inequality in the German system (Davoli & Entorf, 2018; Odendahl, 2017), some of which highlight the continued significance of track placement (Schindler, 2017) and the obstacle of language difficulties among migrants as being contributory factors (Davoli & Entorf, 2018).

Switzerland

In Switzerland, states, also known as cantons, have almost full jurisdiction over educational policy, leading to varied policies across the country in terms of the tracking system, class size, and number of hours taught in school, among others (Stadelmann-Steffen, 2012). These differences lead to varying degrees of inequality by canton, and makes it possible to discern how the relationship between social background and educational performance is moderated by educational policy. Stadelmann-Steffen (2012) found that increased track permeability in the Swiss education system decreases the effect of parental education. Hence, she asserts that the outcome of tracking may not necessarily be related to social inequality. Rather, it is a matter of how ossified or permeable these initial tracks are.

Finland

The Finnish education system has been heralded as equitable and efficient. Finland’s comprehensive system provides for equal, compulsory education for all students up to the age of 16, before separating into the vocational and academic tracks thereafter until tertiary education (Hadjar & Uusitalo, 2016). The success of its education system may be attributed to high teacher and curriculum quality (Darling-Hammond, 2010), though other studies have also highlighted cultural features, specifically the egalitarianism that pervades the society, as contributory factors (Andrews, Ryve, Hemmi, & Sayers, 2014; Askew, Hodgen, Hossain, & Bretschler, 2010; Simola et al., 2017). Nevertheless, recent research findings highlight that the creation of classes with “special emphasis” may lead to worrying trends of segregation. These are classes that enroll students based on their aptitude, and the majority of them are attended by students from the upper and upper-middle classes (Berisha & Seppänen, 2017). This may be why Finland’s PISA equity scores have risen above the OECD average in 2015.
Canada
Canada’s top educational performance has been attributed to the high quality of teachers, while its narrow achievement gap to a strong emphasis on equity (Coughlan, 2017). Although the curriculum is devolved to provincial control, Canada requires all schools within a province to adhere to the same curriculum. Most schools are public, where education is free for Canadian residents, but even the few private schools are required to follow the same curriculum. According to EduCanada (2019), “this ensures that students complete the same course of study as they would in the public school system”.

Effects of Tracking in Singapore
In our own research on Singapore, we have found significant associations between SES, educational pathways as well as students’ aspirations and outlook (Ng & Nursila Senin, 2018). From the National Youth Survey (NYS) 2016 data, we found that students with higher educational aspirations are more likely to have higher-educated parents, an effect that is mediated by students being in the Integrated Programme and International Baccalaureate (IP/IB) programme. We also found these similar effects on other outlook variables, where, controlled for parents’ education and demographic characteristics, IP/IB students had higher resilience and were less stressed over their finances, studies and future uncertainty than non-IP/IB students.

Nurisla Senin’s study of youth aspirations also found that, generally, not only do low SES youths have lower educational aspirations than high SES youths, they also have different career aspirations. Qualitative interviews and focus group discussions with these youths revealed that high SES youths, regardless of ethnicity, aspire to high status occupations that require higher education, namely, those in the fields of law, business and science. Among the low SES youths, career aspirations include car mechanic, airconditioner technician and fitness trainer—occupations that require vocational education, with less payoff in terms of social status and remuneration. Findings from the study suggest that the formation of these aspirations is influenced by what is considered normative for their social background and academic or technical track.
While the above disparate educational and career aspirations are likely to lead to stratification in the labour market that these youths would eventually enter, Chmielewski (2014) also pointed out a danger in within-schools tracking systems. Considering that between-schools tracking clearly stratifies, the lower aspirations of low SES youths are consistent with where they eventually end up. However, since the stratification in within-schools tracking is not explicit, “as more countries replace explicit academic/vocational streaming with less explicit course-by-course tracking, they may give more low-track students the expectation of college without giving them greater preparation to succeed in college” (Chmielewski, 2014, p. 319).

**Implications for Education and Social Services**

Based on the above international and national trends, Singapore’s move from streaming to subject-based banding holds promise for decreasing the educational gap between high SES and low SES students. However, the way it is implemented and a commitment to equity are key to whether the reform will lead to narrowing the achievement gap. Commitment to equity needs to come not only from the government, but also principals, teachers, social service practitioners and parents.

Complementary initiatives such as the removal of mid-year tests and ungraded Primary 1 and 2, as well as the setting up of the Uplifting Pupils in Life and Inspiring Taskforce (UPLIFT), are also important. The former initiatives relieve the academic overdrive that disadvantages low SES students, while UPLIFT specifically targets disadvantaged students. However, such efforts will have limited effectiveness if the main education system continues to segregate and pit schools and students competitively against one another.

The following are some suggestions to reduce segregation:

- Avoid having any school that offers only one subject band;
- Principals and teachers should avoid introducing their own internal segregation of students beyond subject-based banding as it would accentuate within-school variation;
- Decrease the over-emphasis on academic achievement through steps such as:
• Shifting the role of teachers from teaching well (content-focused) to helping students learn well (student-focused);²
• Recognising and nurturing alternative aspirations, e.g., by recognising students’ involvement in organisations outside of school, and talent or activities that are not typically counted towards standard co-curricular activities (CCA) or direct school admission (DSA);³
• Set a target and introduce regular equity checks nationally and within schools to narrow the current high inequality and prevent achievement gaps by SES from widening beyond a target level;
• Promote collaborative schools, encouraging principals and teachers to share knowledge and work together across schools.

Social services have a central role in driving educational equity because of their intimate knowledge of low-income and poor performing students. In an environment with low knowledge of and low priority for disadvantaged students, social service organisations and professionals serve as advocates for these overlooked students. Where knowledge is low but priority is high for disadvantaged students, social service professionals become informants to provide training and education on how to introduce greater parity to student outcomes. Where knowledge is high but priority is low, social services might have to turn to alternative sources and means, becoming innovators so as to provide alternative educational and career opportunities to disadvantaged students. Where knowledge and priority are both high, social services become partners with schools and parents, working together to achieve greater educational equity (Figure 4).

For example, school social workers often work with schools and student welfare officers to support disadvantaged students. In a “low knowledge, high priority” environment, school social workers can hold talks for principals and teachers on trauma-informed education and the effects of poverty on student behaviour. In a “low knowledge, low priority” environment, in addition to educational talks, social workers can be bolder to more directly speak up on behalf of their clients. They can also hold

² This suggestion credited to Zheng Liren.
³ Credit for this suggestion also goes to Francesca Wah and Darryl Tan.
public education campaigns through social media. In a “high knowledge, low priority” environment, social workers might have to seek philanthropic donations to develop educational programmes of their own, for instance, high quality and tailored tuition, learning trips, and overseas enrichment programmes. Finally, in a “high knowledge, high priority” environment, social workers and school personnel are able to work together on the same wavelength to bring about greater equity.

**Figure 4**

*Role of Social Services in Different Environmental Contexts*

Social service practitioners have rich ground knowledge of disadvantaged students and inequality in educational outcomes. However, they may lack the confidence to advocate, inform, innovate or partner beyond the sphere of social services. We hope that the macro educational landscape discussed in this paper and presented at the SSR Conference 2019 would give our colleagues a boost of knowledge and confidence to do their part in transcending boundaries and collaborate with schools and other partners for greater inclusivity.

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Community-Based Literacy Programmes: Impact of Different Service Delivery Approaches on Children’s Learning

Francesca Wah

Abstract
This research studies how community-based literacy programmes, using community service delivery approaches (centre-centric and community-centric), impact children from low-income families. Shining Star Reading Programme, a community-centric reading programme, was developed and implemented in nine community groups. For this study, 98 children, 54 volunteers and 27 parents were recruited. A 3-way analysis of variance (ANOVA) test was carried out to assess the children’s literacy outcomes, and a phenomenology approach was used to understand the experiences of children, parents and volunteers in the programme. The findings suggest that there could be benefits in adopting a community-centric service delivery model in other settings.

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Introduction

In the 2018 Programme for International Student Assessment (PISA) report, an initiative of the Organisation for Economic Co-operation and Development (OECD), Singapore did well in the rankings for reading, mathematics and science (OECD, 2018). Although the success of Singapore’s education system is widely recognised internationally, there are notable unequal education outcomes. In the same PISA report, Singapore scored lower than the OECD average on the rating for equity in education based on social status.

Achievement and Reading Gap between Children of Different SES

Singapore’s inequitable education outcome is significant because the existing literature has shown that children from families of low socio-economic status (SES) have poorer educational outcomes in areas such as reading, and the achievement gap between them and their peers from high SES families continues to widen as children progress through school (Aikens & Barbarin, 2008). These children acquire language more slowly and have poorer language comprehension, language processing and language production skills. Their narrative skills and phonological awareness show significant differences from their peers (Hoff, 2013), specifically in areas such as vocabulary and grammar (Aiken & Barbarin, 2008; Hart & Risley, 1995).

A local study conducted by Vaish and Tan (2008) further reveals a relationship between social status and English literacy practices at home. With limited economic resources, families prioritise meeting basic needs over educational resources (Votruba-Drzal, 2003). Hence, children from low SES families have limited access to books. Additionally, they tend not to read books or watch television programmes in English. Some children from low SES families have parents who are uneducated and do not know English. In school, they often use their mother tongues to communicate with their peers.

Reading capability is a major predictor of academic outcomes (Aikens & Barbarin, 2008; Hoff, 2013). As children from low SES families are less likely to engage in joint reading activities with their parents and have less access to books at home (Aikens & Barbarin, 2008), boosting access to educational resources from young can be effective in improving the literacy of children.
from low SES families (Lee & Burkam, 2002). Promoting reading in children is deemed crucial in improving childhood literacy and determining future achievements (Lonigan, Burgess, & Anthony, 2000). Reading intervention programmes by service providers are also helpful in providing children with regular, joint reading experiences.

**Early Interventions to Improve Literacy Outcomes of Children from Low SES Families**

Recognising low literacy rates as a contributor to the achievement gap between children from different SES backgrounds, Singapore’s Family Service Centres (FSCs) and Voluntary Welfare Organisations (VWOs) provide free reading intervention for children from low SES families.

Currently, most literacy programmes in Singapore are centre-centric. A centre-centric programme bases its activities in an agency. The reading activities are conducted in rooms of either social service agencies, community centres or schools. Parents bring children over to the centres for the programme. The structure of the programme is designed by staff of the agency, according to what they deem to be useful to the beneficiaries.

However, attendance at centre-based reading programmes was found to be irregular. These literacy programmes at agencies may be underutilised owing to transport costs as a hidden barrier. Although children do not have to pay to attend such programmes, parents may incur bus fares to bring their children to the centres where they are being held.

Another issue of concern raised was the limited physical resources (space, books, volunteers) in the agencies where such programmes were being held. While some agencies face the problem of underutilisation of such reading programmes, other agencies are unable to accommodate all the children who sign up owing to insufficient resources.

It is therefore important for providers to start evaluating whether the programmes they provide are programme-centric or client-centric.

**Student Engagement Levels of Children from Low SES Families**

Student engagement is defined as students’ expression of opinions or attitudes and behaviours (Wonglorsaich, Wongwanich, & Wiratchai, 2014). It is an integral factor in reading skills and academic achievement (Dalun, Hsu, Kwok, Benz, & Bowman-Perrott, 2011). It promotes multiple factors
such as learning achievement (Dotterer & Lowe, 2011), interest in studying (Niemi, 2007), relationships in school (Connell & Wellborn, 1991) and prevention of school or programme dropout (Appleton, Christenson & Furlong, 2008). Students from low SES families tend to display lower levels of student engagement in school, increasing their likelihood of experiencing poor educational outcomes, compared to their peers (Appleton, Christenson & Furlong, 2008).

Given that it is a malleable construct with strong links to positive educational outcomes and multiple influencing variables, student engagement is a critical component of children's programmes.

**Relationship between Learning Environments, Literacy Outcomes and Student Engagement**

Research has shown that the physical learning environment contributes to differences in attention, memory and motivation levels among students (Scott-Webber, Strickland, & Kapitula, 2013). Attributes such as sitting at eye level with peers and teachers and different classroom sitting arrangements have an impact on student engagement. Subtle attributes such as colour (Higgins, Hall, Wall, Woolner, & McCaughey, 2005), light, sound and temperature (Marchand, Nardi, Reynolds, & Pamoukov, 2014) of the learning environment also have an impact on performance. Student perception, a component of student engagement, has been found to be affected by ambient lighting, furniture, seating arrangements and air quality (Yang, Becerik-Gerber, & Mino, 2013).

Environmental factors may have a bearing on whether learning programmes are conducted in agency premises (centre-centric) or the void decks of Housing and Development (HDB) flats (community-centric programmes located where it would be most convenient to the beneficiaries). The physical learning environments—centres and void decks—differ in terms of lighting levels, sound levels, temperature and humidity levels of the reading intervention locations. Void decks, being open spaces at the ground floor of HDB flats, have uneven lighting and are exposed to various elements. There is no air-conditioning, and wind conditions and temperatures fluctuate, which can affect student achievement and task performance owing to an increase in discomfort and the corresponding decrease in attention spans (King & Marans, 1979).
may also be passers-by and noise coming from external sources. The floor may be less clean, too, although mats may be placed on the floor for the duration of the programme. Conversely, for programmes conducted at an agency, children may gather either on the floor or at chairs and tables, there is air-conditioning, and typically little to no noise from external sources.

Hence, although community-centric literacy programmes increase the accessibility of such services to less privileged children, there are concerns that the quality of these programmes may be lowered owing to the conditions of the learning environment.

**Development and Implementation of Shining Star Reading Programme**

Taking into consideration the limitations in current centre-centric service provision, an alternative literacy programme with a different service delivery approach, known as Shining Star Reads, was conceived by BLESS, a non-profit organisation in Singapore. This community-centric literacy programme puts children at the focus of its reading activities and gets the community to take ownership of the programme. Through coordinating and building individual assets in a community, it was hoped that Shining Star Reads would bring learning opportunities closer to the homes of the less privileged, thus increasing the accessibility of such services to children and improving their literacy outcomes.

**Development of Shining Star Reading Programme**

The Shining Star Reading Programme adopts the Strategies for English Language and Reading (STELLAR) pedagogical approach developed by Singapore’s Ministry of Education. Age-appropriate books were first selected as part of the curriculum planning process. Each chosen book was accompanied by worksheets for children to learn specific language features. The worksheets differ according to the language and learning abilities of the children. To increase the accessibility of the programme, the locations of Shining Star community groups (CGs) were chosen based on optimal proximity to children from low SES families living in the area, increasing their ease of travel. There are nine Shining Star CGs operating in two differing learning environments—five in void decks (Jurong Green, Telok Blangah, Cheng San, Teck Whye, Clementi Ave 2) and four in rooms of
welfare agencies located in Casa Clementi, Boon Lay, Teck Ghee and Keat Hong).

Implementation of Shining Star Reading Programme
There are four distinct components of the reading programme: (a) reading for understanding, (b) reading for fluency, (c) word learning, and (d) learning of linguistic features.

Reading for Understanding
Sessions devoted to reading for understanding begin with shared reading experiences between volunteers and children. Volunteers introduce a book to the children. According to schema theory, a child learns better when she is able to link new facts to her current schema (existing ideas). While other children are reading to acquire new knowledge, children from low SES families are learning to read. Hence, guided reading is adopted instead of independent reading. Volunteers use illustrations to elicit children’s initial associations. Through scaffolding and questioning, children explain their associations and predict the next page of the story. Their learning is supported by the volunteers’ questions and prompts. Children can therefore engage in the meaning construction process and make better sense of the storyline with this approach.

Reading for Fluency
Here, children read aloud with volunteers. In language learning, regular use of the language is crucial. According to Vaish and Tan (2008), the majority of children from low SES families do not use the English language at home. Specifically, they found that only 1% Chinese and 4% Indians among low SES families used English as the main language at home. Hence, it is important that children are given opportunities to use English in reading sessions.

Word Learning and Learning of Linguistic Features
In these sessions volunteers teach language items, structure and skills explicitly, including the concepts of phonics and grammar. Volunteers guide children to complete the curated worksheets.
Research Design and Measurements

Research Aims

Applied research was conducted at the end of the third month of the Shining Star Programme. This study sought to examine:

a) whether children in the Shining Star Programme experience a positive increase in literacy (learning) outcomes and student engagement (social) outcomes, and

b) whether these effects are moderated by different learning environments.

Participants

The Shining Star Reading Programme was implemented in nine CGs, serving 132 children. The majority of the children—90% — live in public rental flats and come from households with gross monthly incomes below $1,500. The remaining 10% of children are also from low-income families and were referred to the programme by social workers.

The attendance patterns of all 132 children were tracked over three months. A total of 98 children had attendance above 50%, and these 98 formed the research sample for data analysis. From these 98 children, three parent-child pairs from each community group were randomly selected for qualitative interviews, for a total of 27 parent-child pairs. Each interview lasted approximately 15 to 20 minutes.

Research Design

To allow for better control of individual differences in assessing children’s literacy outcomes, the quantitative portion of the research adopted a 3-way mixed design, with service delivery modes/learning environment and children’s class attendance as between-subject independent variables and reading scores across two time-frames (pre- and post- programme) as a separate within-subject dependent variable. Thus, the 3-way analysis of variance (ANOVA) design involved 2 (delivery modes/learning environments: agency, vs. void deck) x 4 (attendance scores: 62.5%, 75%, 87.5%, 100%) x 2 (reading scores over time: pre and post).

For the qualitative portion, a phenomenology approach was used to understand the experiences of children and parents in the Shining Star Programme. After verbatim transcription, the data was organised and
coded into different sub-themes, and common themes were highlighted (Greg, Kathleen, & Emily, 2012).

Materials

Literacy Outcomes

The Burt Word Recognition Test (Chapman, Tunmer, & Prochnow, 2000) was administered to all children before and after their completion of the Shining Star Reading Programme to gauge changes in their reading abilities. The Burt Word Recognition Test serves as a measure of context-free word recognition and reading. Children were presented a list of 110 words arranged in increasing levels of difficulty. They were asked to read each word aloud. The test was stopped when 10 successive words were read incorrectly or not attempted. Scores were tabulated based on the number of correctly read words. Going by the reliability rating of the Burt Word Reading Test used by Tunmer and Chapman (2012), the reliability of the test we administered was excellent, with reliability coefficient scores of 0.97 to 0.98.

Student Engagement Outcomes

A list of interview questions was developed and adapted from existing scales such as the Student Engagement Instrument (Betts, Appleton, Reschly, Christenson, & Huebner, 2010) and other relevant semi-structured interviews (Sheard, Carbone, & Hurst, 2010). Interview questions were segmented into three components, each testing specific parts of student engagement.

The three components are (a) relatedness to peers (Affective Engagement), (b) competence (Behavioural Engagement), and (c) autonomous self-regulation (Cognitive Engagement). Due to the nature of semi-structured interviews, not all questions were asked explicitly and adaptations were made during interviews to manage the flow of conversation, clarify uncertainties and elicit more relevant information.

Parents’ Perceptions of Shining Star Reading Programme

Feedback from parents was also gathered. A list of interview questions was developed to understand how parents viewed the Shining Star Reading
Programme. Specifically, this study sought to examine whether the difference in service delivery approaches showed differences in parents’ attitudes and perspectives of the reading programme and whether the parents felt the programme added value to their children’s learning.

Findings
Neighbourhood Effects on Children’s Literacy
The findings revealed that literacy outcomes and student engagement levels do not differ between the two different physical learning environments, i.e., void decks and agency rooms, suggesting the feasibility of bringing social services to the void decks to increase accessibility. In reviewing the mean pre-reading scores, we found a significant difference in the pre-test reading scores of children who attended the programme in enclosed rooms and those who attended at void decks. As there was no significant difference between the mean ages of the two groups of children, the differences in initial reading scores of children can be interpreted as demonstrating that there are marked advantages in locating social service agencies within rental housing precincts.

This interpretation is congruent with the parents’ responses in their interviews. While all children who attended the reading programme in enclosed environments attended other learning programmes, only a minority of children who attended the reading programme at void decks attended other learning programmes as well. Social service agencies in rental housing precincts could provide direct services for the children or refer them to other agencies that provide greater support to address the learning needs of children.

Impact of Shining Star Reading Programme
Literacy Outcomes of Children in Different Physical Learning Environments
Significant improvements in the reading scores of children learning under both environments were evident, indicating that the reading abilities of children who attended the Shining Star Reading Programme have improved. This finding was expected, given that Shining Star Reads incorporated scaffolding from volunteers instead of independent reading. Research by Bitter, O’Day, Gubbins, and Socias (2009) on literacy
achievement shows an association between the use of questions and discussion of text, on the one hand, and better comprehension skills and reading abilities, on the other hand.

As there were no significant interaction effects between learning environments and time, the improvement rate of children’s reading abilities did not differ between the two physical learning environments. In short, the poorer lighting and lack of furniture at void decks did not result in poorer literacy outcomes. This finding is crucial as it shows that the reading scores of children learning at void decks improved as much as those learning in centres.

Student Engagement Levels of Children in Different Physical Learning Environments

Affective Engagement. Children in the study felt connected to their peers. Such connection is important because it helps children look forward to returning to the programme and has knock-on effects on the level of motivation and support they experience when they face challenges (Klem & Connell, 2004).

Behavioural Engagement. The children in the study demonstrated a high level of perceived competence, such as observing improvements and gaining confidence, which is a strong predictor of behavioural engagement (Stipek, 2002). They were also aware of the exact areas where they had learnt something new, indicative of high levels of behavioural engagement (Fredricks, Blumenfeld, & Paris, 2004).

Cognitive Engagement. The children found reading to be useful for school and they reported enjoying the programme. Enjoying the activity reflects higher levels of cognitive engagement, which translates to positive learning outcomes (Appleton, Christenson & Furlong, 2008).

No differences in student engagement levels were found between the two physical learning environments. Contrary to the popular belief that void decks are poor learning environments, most children displayed a high level of student engagement in all three domains. Children learning in void decks were as engaged as those learning at centres.
Implications of Findings for Service Delivery Models

This study shows the positive impact of community-based social services on literacy (learning) outcomes and student engagement (social) outcomes in pupils.

Role of Social Service Providers in Community-centric Service Delivery Approaches

Instead of designing programmes to address social issues, future social service providers can consider playing a supportive role to coordinate and tap the strengths of the community to design interventions. Children from the Shining Star Reading Programme showed improvements in reading abilities within a short period of time as the programme was designed by educators, who are in the best position to design learning support curricula. Social workers could then focus on designing strong volunteer management programmes and getting volunteers to deliver simple social services.

Use of Community Spaces in Community-centric Service Delivery Approaches

Although the physical environment of void decks is not ideal, this study shows that children are able to learn at void decks. Communal spaces are potential mediums for encouraging frequent interaction (Heng, 2017). In Singapore’s housing landscape, void decks are incorporated into the design of high-rise buildings. Building a strong community requires continuous and collective effort. Future social service providers can consider using void decks to deliver other community-based interventions in order to increase the proximity of their services and build stronger community support for low SES families.

Strengths, Limitations and Future Directions

While a strength of this study is its use of both quantitative and qualitative data from children as well as parents, there are limitations. Student and volunteer variability are major limitations. Students differ in learning styles, motivation levels and interest in reading. Volunteers, for their part, differ in maturity levels and the motivations behind volunteering. Additional research is necessary to examine whether these variabilities
affect the implementation processes and effectiveness of a community-centric service delivery model.

Nonetheless, the findings of the present research suggest the possibility of adopting the community-centric service delivery model. Future research can consider replicating and extending this work to more communities. Alternatively, future studies could build on this study to examine the efficacy of the community-centric service delivery approach in areas beyond literacy outcomes for children.

**Conclusion**

This study contributes to a growing body of literature showing that community-centric service delivery approaches have positive impacts. Social service providers could be more proactive in raising social issues with the community, facilitating the community’s search for appropriate initiatives to address the problems identified, and then supporting the community in its efforts to implement those initiatives. Social service providers could also tap communal spaces to build stronger support for low SES families. The challenges that Singapore is likely to face in the near future will be increasingly complex and there is a need to start rethinking our interventions to adopt approaches that are more community-centric.

**References**


Low-Wage Work: Trends and Possibilities

Irene Y.H. Ng

Abstract

Low-wage work in industrialised economies is increasingly at risk. Wages are depressed, and jobs are becoming more insecure with poor job conditions. Set in the context of rising worldwide income inequality and high inequality in Singapore, this paper discusses Singapore’s labour market trends and policies in an international context. Noting the pros and cons of our “employment maximisation” and “growth oriented” context, it invites new possibilities for professionals and stakeholders working together to “make work pay”.

Introduction

In the past decade, Singapore has enacted many policies and programmes to uplift the poor and tackle inequality, such as Workfare, ComCare, the Progressive Wage Model (PWM), and Silver Support. These have helped to mitigate the impacts of globalisation and skills-biased technological change on low-income households.

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However, inequality continues to be an increasing challenge, and, in this paper, I argue that low wages with poor job conditions are part of the root causes of poverty and inequality. I discuss three measures of economic inequality: the Gini Index, low-pay incidence, and the wage share of national income. I also discuss labour market trends and conditions and end with thoughts on the options for policy, business and community partnerships.

**Gini Index Pre- and Post- Taxes-and-Transfers**

Depending on the source, Singapore’s income inequality before taxes-and-transfers is considered among the highest, or moderate, among developed economies. One source which shows Singapore’s income inequality more favourably is the Standardized World Income Inequality Database by Frederick Solt. It shows that Singapore’s 2015 Gini Index (a measure of inequality, where zero indicates no inequality and 100 indicates complete inequality) before taxes-and-transfers is lower (less unequal) than economies such as Hong Kong, the United States, United Kingdom, Germany and even Sweden (see Figure 1; in Ng, forthcoming). However, when taxes-and-transfers are factored in, Singapore’s Gini Index becomes higher (more unequal) than all these economies except Hong Kong’s (see Figure 2; in Ng forthcoming).

**Time Trend of the Gini Index**

While Solt’s data makes Gini indices comparable across countries, it is less effective in showing changes through time. This is because of assumptions and smoothing to make data comparable. To study time trends, we now turn to the Gini Index reported by Singapore’s Department of Statistics (DOS) and, for data from earlier years, those reported by the World Institute of Development Economics Research (WIDER).

First, looking at the latest time period from 2007 to 2017, income inequality has declined since 2007, when the Gini value was at its highest of 47.8 and when Workfare was introduced (Figure 1). However, if we track back two more decades, we find that the Gini Index rose 20% from 1980 to 2007 and decreased only 5% from 2007 to 2017. Thus, income inequality has declined in the last decade by only a quarter of its increase since 1980. The current level of income inequality is higher than that before the 2000s.
Combining the time and cross-country comparison in the last decade, while Singapore has partially reduced inequality, other developed countries have experienced increased income inequality. It is tempting to pat ourselves on the back that, in a decade of rising income inequality worldwide, we have reduced ours so that it is no longer the highest (in the UNDP’s Human Development Report of 2009 we were second highest after Hong Kong). But our income inequality is at best moderate before taxes-and-transfers and remains among the highest post-taxes-and-transfers.

**Wage Inequality and Job Conditions**

Some have said that high income inequality is not a problem if the inequality is caused only by a greater concentration of the rich, and not of the poor. Unfortunately, the distribution of inequality in Singapore does disproportionately fall on the lower tail: there are more people earning low wages in Singapore than in member countries of the Organisation for Economic Co-operation and Development (OECD). This is seen in the low-pay incidence, which the OECD defines as the percentage of workers earning below two-thirds of the median wage. My computations for Singapore, though not quite comparable to the OECD rates, show that low-
pay incidence is higher here than in the OECD countries: it has been above or about 30% since 2011, while the OECD average is only 16%. In the illustrative list of countries in Figure 2, the nearest to Singapore is the United States, at 24.5%, and South Korea, at 22.3%, in 2017.

**Figure 2**

*Low-Pay Incidence, 2007–2017*

![Graph showing low-pay incidence from 2007 to 2017 for various countries including Singapore, United States, South Korea, United Kingdom, Germany, and Denmark.](image)

*Note.* Data for Singapore was extracted from median gross monthly income reported by Ministry of Manpower; it excludes employer Central Provident Fund (CPF) contributions but includes employee CPF contributions. Data for other countries was extracted from OECD (2019).


This high rate of low-pay incidence computes only full-time pay. Part-time and contract work is disproportionately higher among low-wage jobs (see Figures 3 and 4), suggesting more workers earn low pay than what the

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1 The list of countries selected follows that reported in Gautié & Schmitt (2010), with the addition of South Korea, an Asian country. The countries selected also represent a range of welfare systems. Among the OECD countries, Latvia’s low-pay incidence in 2017 was the highest, at 26%.
Figure 3
Part-time Employment by Occupation Group, 1997–2018


Figure 4
Type of Employment by Occupation Group, 2018

full-time-only picture shows. Although much part-time and contract work is voluntary, the notion of volition is not clear cut. For example, many low earning individuals might choose part-time or contract work because of caregiving duties or health reasons and the low opportunity cost of forgoing low-pay work. In addition, it must be noted that Singapore’s Gini Index and wage reports exclude foreign labour whereas many OECD countries include migrant workers in their computations.

The higher prevalence of part-time and contract employment among low-wage workers also signals the greater job insecurity and poorer job conditions experienced by them. My study with Yiying Ng and Poh Choo Lee (2018) of cleaners in the food and beverage (F&B) industry found various forms of poor job conditions and insecurity. For example, by law, employees are entitled to seven days of annual leave, with an additional day’s leave for every additional year of service. However, one elderly cleaner had only seven days of leave although she had been working for the same company for six years. The company may have repeatedly given her one-year contracts.

Another example is in terms of medical leave and benefits. By law, employees are entitled to 14 days of medical leave and subsidised medical consultation if they have worked for more than six months. However, one cleaner respondent incurred a monetary penalty for taking medical leave, another said no reimbursement was given, and one part-time cleaner did not have medical benefits.

A final example is in relation to work-life balance. In the F&B industry, because the peak work hours are at lunch and dinner, with a lull in between, many restaurants give a break between the lunch and dinner shifts so as to keep the worker’s work hours within eight hours a day and still have enough staff to serve the peak lunch and dinner crowds. For example, a worker might work from 10.30 am to 2.00 pm and then from 5.30 pm to 10.00 pm. The three-hour period in between, however, is too short to go home, thus many workers tend to rest in the restaurant or somewhere nearby. This is within labour legislation and makes business sense. However, it takes the worker away from home and family for more than 12 hours a day, including travel time.
The three examples above show how employers sidestep legislation to extract work and wages from staff as much as possible. To some, such practices may be so common that we think powerless low-wage workers can do nothing but accept such work conditions. However, labour laws (e.g., those stating leave entitlements, medical benefits, and maximum hours of work per day) are set precisely to protect the rights of workers, and thus such practices to sidestep the requirements should not be acceptable. While workers can report infringements, some are unaware of their rights and, even if they are aware, they are often reluctant to report for fear of getting into trouble with their employers.

The poorer job conditions of low-wage workers also highlight that the experience of poverty goes beyond income poverty; low-wage workers also experience employment poverty (in terms of poor job conditions) and time poverty.

**Distribution of National Income**

The Gini Index and low-pay incidence compare only earned income by employees. They therefore do not give the full picture of inequality because many of the wealthy are not wage earners but business owners, who earn profits. One way to compare the relative shares of waged income and profits is to measure the distribution of the national income into its income components. In Singapore, the components of national income include compensation to employees, gross operating surplus and government taxes net of subsidies. Roughly speaking, the three components represent the share of the national income that constitute the wages of employees, profits of businesses, and net revenues to the government.

Thus, the profit-to-wage ratio shows the distributional weight of national income to profits and wages, and Singapore's ratio has been high relative to other countries at similar stages of development. Figure 5 illustrates this by comparing Singapore's profit-to-wage ratio to a few other illustrative countries. Strikingly, Singapore is the only country where the share that goes to profits is greater than the share that goes to wages (i.e., the ratio is greater than 1).
Figure 5
Profit-to-wage Ratio of National Income Share, 2007–2017

Sources: DOS (2019); Bureau of Economic Analysis, USA (2018); Australian Bureau of Statistics (2019); GENESIS Online Database, Germany (2019).

In addition, Singapore’s profit-to-wage ratio has increased, from 1.11 in 1998 (DOS, 1998) to 1.20 in the last decade. This parallels a global trend of rising profit shares (Manyika et al., 2019). The nature of Singapore’s economy explains Singapore’s persistently high share of profits. For example, Singapore’s open economy necessitates high profits to prevent easy business relocation. Also, the development of capital-intensive sectors requires high returns to attract investments in these sectors (Ministry of Trade and Industry, 2013). Indeed, the DOS report of 1998 states that Singapore’s high profit-to-wage ratio shows that Singapore’s economy is “competitive, and provides adequate returns to corporations operating in Singapore”. That is, Singapore’s wages are low and therefore cost competitive. However, the report also adds that “as countries become more developed and shift to higher value-added production, remuneration share tends to increase and consequently, profits share tends to decline” (p. 9). Unfortunately, although Singapore has become one of the most developed economies in the world, the profit-to-wage ratio has not decreased. The high profit-to-wage ratio is incongruent with Singapore’s current stage of development, but the global headwinds might have prevented serious commitment to rebalance the distribution of national income.


Discussion

I have used three different measures to show that economic inequality in Singapore is high. First, the Gini Index shows that, for household income, income inequality has improved but remains high, compared to before 2000 and internationally. This is more so when we look at income inequality after accounting for taxes and transfers.

What the post-taxes-and-transfers Gini Index indicates is that policy matters. Liberal-oriented welfare systems such as Singapore’s, with low taxes and means-tested and conditional welfare provision, distribute less and have higher inequality. We may be more efficient in distribution, or in delivering social outcomes such as housing, healthcare and education. Still, our system leads to greater inequality than other systems, and the post-taxes-and-transfers inequality is evidence of this. What this means is that if we are to seriously tackle inequality, the welfare system—in terms of the tax structure, more universal provision of welfare, and the delivery of health, housing and education—has to become more equitable and redistributive.

Ultimately, however, insufficient wages to sustain their livelihoods is the root reason low-wage workers have to seek welfare assistance. There is a limit to how much welfare payouts can keep making up for insufficient wages. Poor wages is a root problem that needs to be addressed. This is where the second and third measures of inequality come in.

The high rate of low-pay incidence shows that income inequality in Singapore is not just due to the rich getting richer faster than the rest of the country’s income earners, but that low-wage earners continue to fall behind. In addition, low pay is accompanied by poor work conditions and time poverty. Compounding low pay and poor job conditions is the trend that the wage share of national income is kept low such that businesses extract higher profits than in other advanced economies. These profits are accumulated among the wealthy and not redistributed to low-wage workers through higher taxes on wealth gains.

The high rate of low-pay incidence and low-wage share of national income reflect a development model that has been based on keeping costs low to attract businesses, motivated by the concern that Singapore’s economic survival depends on such a model as a small economy without natural resources. Complementing this model is a wage setting practice
that aims at employment- rather than wage-maximisation (Chew & Chew, 1995). Arguably, this keeps unemployment low, unlike in western economies with strong unions, where wages set above market levels lead to high unemployment and black markets for non-unionised workers.

Singapore’s conciliatory approach to industrial relations that is based on tripartite negotiations between the government, employers’ associations and the National Trades Union Congress (NTUC) leads to peaceful labour negotiations, with minimum disruption to businesses and employment. The resulting nonconflictual employer–employee relationship makes for a favourable business destination for corporations and a stable work environment for employees. However, ultimately, workers are the weaker party in the tripartite relationship and risk being sacrificed for the benefits of employers and the nation as a whole. The low-pay incidence and national wage share reflect this state of affairs. International research also demonstrates the association between union strength, wages and intergenerational mobility (Gautié & Schmitt, 2010; Causa, Dantan, & Johansson, 2009).

NTUC has championed several important initiatives to improve wages and job conditions, for example, PWM, Work Right, and Industry 4.0. In the tripartite model, NTUC can run only as fast as policy-makers and employers are willing to act. Policymakers often suggest that employers are not ready for change. But, on the other hand, employers have also pointed to the need for strong legislation before businesses can react. For example, one employer in my study shared his view that although guidelines have been around for years to encourage businesses to send their workers for training and increase wages, it was not until PWM became law and licensing required compliance with PWM that businesses complied. This is because, in the absence of legislation, companies that do not improve wages and conditions will under- and out-bid companies that do. Thus, it may be time for the government to institute bolder policies that good employers will support.

Another sticking point is the argument that productivity needs to rise before wages improve. Contrary to this view, I would like to propose that increasing wages can improve productivity through three channels. First, higher wages compel investments in productivity improvements. In Ng, Ng and Lee (2018), we found that the passage of PWM and the resulting higher
cost led several restaurant owners to redesign jobs and invest in labour-saving technology. Second, the efficiency wage theory suggests that when employees are paid higher wages, they are more motivated and loyal, leading to productivity gains and other cost savings such as low turnover and retraining costs.

The third channel applies to low-wage workers in particular and is derived from poverty research showing that living in financial scarcity leads to cognitive impairment. This means that if individuals living in poverty can be relieved of their financial distress by being paid wages to sustain livelihoods, their mental functioning can improve. Indeed, in our own study, Qiyan Ong, Walter Theseira, and I (2019) found that the debt relief provided by the Methodist Welfare Services improved the cognitive and psychological functioning of beneficiaries. While one implication of our findings is on the benefits and design of social assistance, at the end of the day, beneficiaries are in poverty, debt and suboptimal functioning because of low wages. Thus, addressing wages is a more sustainable solution that tackles the root cause of low productivity.

Therefore, instead of requiring productivity gains before wage increases, the above three channels demonstrate the case for wage improvements leading to productivity increases. In fact, Singapore’s history has also shown that our reliance on low-cost foreign labour in construction and services, for example, has led to dismal productivity in these sectors.

**Conclusion**

While we have done much to boost disadvantaged households and narrow inequality in the past few years, we need to accelerate the current important initiatives and do even more if Singapore is to discard our reliance on low wage costs and “make work pay”. Policymakers can take bold steps to rebalance the disproportionate distribution of Singapore’s wealth. Businesses can collectively commit to paying higher wages alongside the industry transformations that are being developed, targeting industries that disproportionately hire low-wage workers. There are programmes being developed in other parts of the world where individuals with low income or mental disorders are being placed in competitive jobs paying family-sustaining wages (Riccio & Babcock, 2014; Suijkerbuijk et al., 2017; Riccio et. al., 2019). These programmes require tight collaboration between
policy, social services and employers. Although they are more expensive than other counselling or social assistance programmes, they are found to be cost effective. Agencies in the social services sector, such as voluntary welfare organisations (VWOs), social service offices (SSOs) and employment centres (such as WSG and E2i), can reach out to work with employers on such competitive employment arrangements and also proactively advocate for better pay and job conditions. They can add their collective voice to the causes championed by NTUC.

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Bleeding Hearts or Tough Love: How Do Social Workers Decide?

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Abstract
Social workers in Singapore are often called upon by the administrators of financial assistance schemes to provide their assessments of an individual’s or a family’s circumstances because these schemes are highly means-tested and conditional on applicants meeting strict criteria. Depending on their perceptions of poverty and on how these perceptions affect their assessments, social workers commonly resort to either a “bleeding hearts” or a “tough love” narrative to guide their decisions. Our study seeks to find out how social workers construct these narratives and how their perceptions of poverty affect their decisions on financial assistance when they are not constrained by any pre-existing criteria for assessment.

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Introduction

The aim of this chapter is to understand social workers’ decisions on financial assistance (FA) in the context of Singapore, where two contrasting public discourses on social policy prevail. We characterise the first discourse as “tough love” and the second as “bleeding hearts” to use them as conceptual ideal-types for our analysis. As ideal-types, they provide an analytical frame for us to understand social workers’ attitudes and decisions on FA.

The first dominant discourse, “tough love”, focuses on activating the service users to give their best and to become independent. Activation is required because this discourse posits that poverty is largely a result of individual failings; poverty is primarily seen as problems of the poor, rather than as a problem in itself. A “tough love” approach means a highly targeted approach where service providers focus on strictly assessing individuals’ eligibility for services and tailoring services narrowly to cover only people who are deemed “at-risk” or dangerous to others (Jordan & Jordan, 2000, pp. 14–15). In this view, the amount of FA appropriate for the poor is the amount that holds the individual responsible for their plight and discourages individuals from forming a reliance on state assistance.

A sharp contrast to the “tough love” discourse is the “bleeding hearts” discourse, which shifts attention to the structural conditions that individuals in poverty are caught in, such as wage stagnation or unfair employment practices, rather than to their personal failings. In Singapore, political office-holders have spoken out against “bleeding hearts” approaches to policies and practices, particularly warning social workers against being overly permissive on welfare assistance. This is unsurprising, given the strong anti-welfare position that the Singapore government adopts in its public policy. The term “bleeding hearts” is also used as a negative label to admonish views or practices deemed too permissive in their assessments of low-income clients’ needs. Those in favour of the “tough love” approach tend to view the generosity shown by those considered “bleeding hearts” as inappropriate, not judicious, and indiscriminate (Farwell & Weiner, 2000).

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1 See Minister Masagos Zulkifli’s speech during the debate in Parliament on the president’s address, as reported in Kwang (2018).
2 See Tan (2016).
The common stereotype of social workers, who form the majority of workers in Family Service Centres (FSCs), is that they subscribe to a “bleeding hearts” discourse. This stereotype often leads to distrust in their professional recommendations. In this study, we investigate the social construct that social workers are “permissive” and overly “generous” in recommending assistance and unpack the discourses that social workers in FSCs in Singapore subscribe to.

**Methodology**

The study used a mixed-method design to obtain both quantitative and qualitative data at two phases of the study. The first phase of the study consisted of a factorial survey to determine how FSC workers would make recommendations on the amount of FA they deemed was necessary for applicants in a variety of case vignettes. The vignettes profiled applicants from different low-income families, varying in terms of gender, marital status, number of dependents, employment situation and employment history. The vignettes were designed to involve only “low risk” households, that is, households that were not in crisis and not in need of more intensive interventions. The intent behind designing the vignettes thus was to determine FSC workers’ willingness to recommend FA for clients who were only under financial stress and had good chances of escaping poverty.

Participants were informed that a hypothetical donor was willing to give without conditions any amount of FA that they recommended. The donor’s objective for providing the FA was stated as: to increase households’ resources to better prepare and support them in managing their financial challenges. To reinforce the unconditional nature of the FA, participants were told that the money would be directly credited to the clients’ bank account. Participants were asked to make two types of recommendations, after which the donor would choose only one. The first type of FA was a one-time cash assistance and the second type was a monthly cash payout over a period of six months. Each participant made recommendations for three vignette applicants. After the participants had made their recommendations, they were tasked to complete a questionnaire on their perceptions of FA and poverty.

Based on their recommendations in the factorial survey, some of the FSC workers who consented to a one-to-one, in-depth recorded interview were
contacted to take part in the second phase of the study. From this group, we interviewed those from different FSCs and who recommended different FA amounts to ensure representation of diverse views. The interviews were then transcribed and thematic qualitative analysis was conducted.

Sample Characteristics

All 47 FSCs in Singapore were sent letters of invitation to take part in the survey. Thereafter, 33 FSCs took part, with their workers self-administering the survey.

Altogether, 282 FSC workers participated in the factorial survey. The majority of participants were female and of Chinese ethnicity (both 76%). Most of the participants held a social work qualification (82%). The average years of experience in direct practice was 6.2 years. A similar profile was observed among the 41 FSC workers from 16 FSCs who also participated in the in-depth interviews after the survey phase.

Results

Findings from the Factorial Survey

Figure 1 shows the varying degrees to which FSC workers were “inclined to offer FA to clients who may be developing reliance on FA”. On a scale of 1 to 7 (with 1 denoting “strongly disagree” and 7 denoting “strongly agree”), very few FSC workers chose “strongly agree” or “strongly disagree” (2%). Forty-four percent chose “disagree” with the statement, compared to 46% who chose “agree” with the statement. The percentage of FSC workers who reported “neither agree nor disagree” with the statement was 10.

Next, we elicited the FSC workers’ perceptions of poverty by asking them to rate whether they perceived poverty as primarily caused by structural or individualistic reasons on a scale of 1 to 10, with 1 representing complete agreement that poverty is primarily caused by structural reasons and 10 representing complete agreement that poverty is primarily caused by individualistic reasons.

Figure 2 shows the distribution of FSC workers’ attribution of poverty. The mean rating is 5.14 (SD: 1.78). Around 25% of FSC workers rated 5 on

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3 Standard deviation
Figure 1

FSC workers’ willingness to offer FA to a client even if the client is developing reliance on FA

Figure 2

FSC workers’ responses to whether poverty is caused primarily by structural or individualistic reasons

the scale, 41% rated individualistic reasons over structural reasons as the greater cause of poverty (rating above 5) and 32% rated structural reasons over individualistic reasons as the greater cause of poverty (rating below 5). The difference between the support for individualistic cause of poverty and the support for structural cause of poverty is close to 5% statistical significance when we exclude the FSC workers who rated 5 on the scale (p<0.06). Note that even though the FSC workers leaned towards the
“tough love” discourse, agreement with either extreme ends of mostly structural reasons or mostly individualistic reasons was rare.

The third finding from the survey relates to the amount of FA that the FSC workers recommended for the vignette households. Overall, the FSC workers were more willing to recommend FA and were more generous in their FA recommendations under the monthly FA scheme (totaled over six months) than the one-time FA scheme.

**Figure 3**

*Recommended amounts of financial assistance*

![Graph a) Total one-time FA](image1)

![Graph b) Total monthly FA](image2)
Figure 3 shows the distribution of the FA recommended under the one-time assistance scheme as well as the total amounts recommended under the monthly assistance scheme, top-coded at the 99th percentile. The FSC workers recommended zero FA for 6% of vignette clients regardless of the type of FA scheme. For 5% of the vignette clients, the FSC workers chose to recommend a positive amount of one-time FA but zero amount for monthly FA. In comparison, the FSC workers chose to recommend a positive amount of monthly FA but zero one-time FA for 11% of vignette clients.

The average total FA that the FSC workers recommended under the monthly assistance scheme was significantly higher than the FA recommended under the one-time assistance scheme (Wilcoxon sign-rank test, z=20.83, p<0.00). The average total FA recommended under the monthly scheme (Mean: $2,636, SD: $2,801) was 1.9 times the average FA recommended on a one-time basis (Mean: $1,419, SD: $3,605). Comparing the medians, half of the vignette clients were recommended FA of $1,800 or less under the monthly assistance scheme while half of the vignette clients were recommended only $500 or less under the one-time FA scheme.

Next, we look at the post-FA per capita income (PCI) of our vignette households. For each type of household, we add to their household income the recommended monthly FA to compute their post-FA PCI. Sixty-four percent of our vignette households would have a PCI between $400 and $500, while 36% would have a PCI of $0.

As Singapore does not have an official poverty line, we adopted the income eligibility criterion used by the government’s ComCare Short-to-Medium Term Assistance (SMTA) programme as the benchmark to determine the adequacy of the FA recommended under the two schemes. We chose ComCare SMTA’s income eligibility criterion as the benchmark because it is the main FA scheme for low-income earners in Singapore. The current income eligibility criterion for SMTA is a PCI of $650 per month or below.

Figure 4 shows the cumulative frequency charts of the post-FA PCI of vignette households with PCI of zero and PCI of $400. The slope of the cumulative distributive function of post-FA PCI is flatter for households with PCI of $0 than households with PCI of $400, suggesting that the FSC workers’ FA recommendations were more heterogeneous for vignette households with PCI of $0 than those with PCI of $400.
Comparing the post-FA PCI with the benchmark of $650, we found that 97% of the vignette households with a pre-FA PCI of $0 and 89% of the vignette households with a pre-FA PCI of $400 would have a post-FA PCI below $650. The proportion of vignette households with a positive pre-FA PCI who would have a post-FA PCI below $650 only reduces from 89% to 76% if we assume their pre-FA PCI was $500.

Around half of the vignette households with a pre-FA PCI of $0 would have a PCI of $167 post-FA. If we assume that the members of such households spend all the FA on food, each member would have less than $5.60 to spend on food each day on average. This could be challenging for such households even if all other expenses are subsidised through other forms of aid.

A caveat for our findings is in order. Some FSC workers may have considered the monthly FA in our study as a top-up to other existing sources of FA, such as the ComCare SMTA or The Straits Times’ School Pocket Money Fund (SPMF), and consequently recommended a low quantum of monthly assistance in our study. The omission of other sources of FA in our computation may explain why post-FA PCIs may fall short of $650.

Two inferences could be made from this type of decision-making process. First, using the monthly FA in our study only as a top-up rather than the main source of FA may reveal the FSC workers’ inclination to use conditional forms of FAs rather than unconditional ones since most existing FA schemes in Singapore are conditional. The prevalence of low post-FA PCIs in our study hence reflects the FSC workers’ reservations about unconditional FA schemes, rather than their beliefs about the amount of income required for households to meet their daily expenses.

Second, enrolling households into conditional over unconditional FA schemes exposes households to the risk of losing their FA if they do not meet the conditions of the FA schemes. This implies that the FSC workers who had chosen to recommend low amounts of unconditional monthly FA in our study did not view the need to use the unconditional FA to insure households against the potential risk of losing their conditional FA.
Findings from the Interviews

*The Myth and Social Construction of Social Workers as “Bleeding Hearts”*

The survey results were not straightforward. Although many FSC workers appeared to subscribe to the “bleeding hearts” narrative, based on their responses to the attitudinal questions, the FA amounts recommended were lower than $650 PCI for the majority, suggesting a strong inclination towards the “tough love” narrative. In this section, we examine the rationales that the FSC workers gave for their FA decisions during the interviews.

On the whole, most FSC workers stressed that their main role in the FSCs was not in disbursing FA. Most FA schemes fall under the main state-provided ComCare and they are administered by the Social Service Offices (SSOs), not by the FSCs. However, the FSC workers acknowledged that many, if not most, of their low-income clients were referred to FSCs or
initiated contacts with the centres because they could not meet their financial needs. Hence, poverty as a presenting problem among FSC clients was of central concern.

Consistent with the survey results, the interviews showed that, regardless of the generosity of FA recommended, the FSC workers had a strong reluctance to recommend one-time cash assistance to families without any conditions. They preferred recommending regular monthly FA for six months, so that they would have an opportunity to “work with” clients on other presenting issues over the period. This is unsurprising since building relationships and trust with clients is vital to FSC workers. Most FSC workers felt that one-time FA would not enable them to develop a working relationship with clients, even though the vignettes given did not specify presenting problems other than being from low-income families.

The nature of the profession—to assist those in poverty by building a strong working relationship with them—would seemingly frame social workers as “bleeding hearts”. Yet, this construct of social workers as “bleeding hearts” needs further investigation, particularly in examining the underlying assumptions that such workers hold about why their clients are in poverty, the purpose of assistance and how assistance should be rendered. The FSC workers interviewed were conscious of how the label of “bleeding hearts” was used to discredit their profession. As one of the FSC workers said,

And we have social workers who are being taught [they’re] not good enough, because we are the “bleeding hearts”. You can never trust what [bleeding hearts] write because they are always being very soft-hearted. That’s the narrative that they are having about us.

In this context, we examined how the FSC workers in our study interpret their professional work, specifically in supporting clients with financial needs, in a context where they grapple with being labelled as “bleeding hearts”. In the following subsections, we look at three commonly articulated practice approaches and goals that the FSC workers in our study shared with regard to helping low-income families: (1) empathy for clients, (2) clients’ choice(s) and (3) long-term support for clients.
1. Empathy for Clients
As a helping profession, social work emphasises empathy for clients who cannot meet their needs financially. However, FSC workers express and interpret empathy in different ways. The FSC workers in our survey said that empathy for clients was based on their own experiences and knowledge of their clients. While they could understand that clients needed financial help, they had observed that giving them cash often led clients to make “bad” decisions, such as spending the additional money on bringing children out for a meal at a fast-food joint. One social worker said that she could understand the reasons parents had behind these decisions, but this convinced her even more that FA should not be turned into a means for parents’ guilt trips.

Hence, while the FSC workers expressed empathy towards their clients’ situations, this did not translate into more generous FA recommendations or a preference for addressing clients’ needs through cash assistance. On the contrary, the FSC workers said they were more inclined to support clients through in-kind assistance rather than cash assistance. This was primarily due to their belief that giving cash assistance would make clients more reliant on welfare, consistent with the state’s “tough love” narrative.

2. Empowering Clients
The FSC workers in our study articulated a shared professional goal in empowering clients to become self-reliant and self-sufficient so that they could break out of poverty and would not need to depend on social assistance. However, they were not of the view that direct cash assistance would be the best way to empower clients. Instead, some said that empowering clients meant showing them the “right” or “better” ways to manage their finances through careful budgeting and to help them to accrue savings. Other ways to empower clients included ways to “motivate” clients to attend work, educational or parenting programmes or activities. “Motivating” clients to make “good” or “right” decisions to improve their management of their finances is an approach consistent with the “tough love” narrative about poverty being primarily a result of individual failings, particularly attributed to their “bad” decisions.
3. Long-term Support for Clients

The FSC workers in our study agreed that another way to empower low-income clients would be to give them long-term support to achieve self-sufficiency. Subscribing to this view, however, did not mean that the FSC workers were likely to recommend long-term FA to clients. Instead, the FSC workers preferred to establish longer-term professional relationships with clients through non-FA interventions. FA, when given, should then be used as a means to draw clients, particularly reluctant ones, to continue working with FSC workers on other issues, such as managing their finances or budgeting, or working out parenting or relationship issues. The FSC workers were uncomfortable with the instruction in the study vignettes that the FA amounts recommended should not have any conditions attached to them. When probed during the interview, a few FSC workers said they would need to explain to the hypothetical donor why unconditional forms of FA would not be effective.

Some FSC workers said they had expressed their discomfort about recommending one-time cash assistance by deliberately stating zero amounts in order to “compel” the hypothetical donor to implement only the regular, six-monthly cash assistance. The regular payout amounts, in their view, should also be kept relatively low in order not to encourage clients’ “dependency” on assistance.

In general, it was clear that the FSC workers emphasised long-term, but non-FA, support for clients. This reflected a prudent and cautious attitude towards FA support for clients that runs counter to the stereotype of social work as a “bleeding hearts” profession.

Conclusion

Our survey and especially interviews reveal a strong inclination among the FSC workers to align their professional social work values and practices to the state narrative of “tough love”. There were only a minority whose interpretations of empathy for clients, empowering clients and long-term support for clients were markedly different from the majority. This small group of workers spoke about resisting the assumption that clients would make “bad” decisions when they were given more FA. Instead, this minority group proposed to focus on clients’ perspectives, efforts and strengths. They stressed that trusting clients was key to their empowerment.
Requiring clients to make lengthy justifications on why they needed FA or attaching onerous conditions to FA would reflect distrust towards clients. This could also create stress or anxiety for the clients.

Furthermore, FA, rather than in-kind assistance, would provide clients with meaningful choices on how to allocate resources. One FSC worker said that even if she had observed a client using the FA on a wedding dress, she felt that this decision should be judged by trying to understand what that dress meant for the client using the latter’s lens. Professional empathy required her to suspend using her personal values to judge the client.

Despite the existence of a minority who understood clients’ financial woes differently and sought to move away from the dominant narrative of “tough love”, the FSC workers did not necessarily agree that a more generous FA would be effective in eradicating poverty. Although these FSC workers expressed the view that poverty was not a result of individual failings, they did not articulate a strong understanding of other possible structural explanations for poverty. Nor did they advocate unconditional or more redistributive forms of FA assistance. This finding is consistent with earlier ones on Singaporeans’ attitudes towards poverty, which uncovered more than two distinct attitudes towards poverty and government policies towards the low-income (Chong & Ng, 2017). We conclude that even among the social workers who do not subscribe to “tough love” approaches, they are not necessarily “bleeding hearts” by default.

Our study shows that social workers in FSCs not only firmly reject the label of “bleeding hearts”, their approach in practice is also strongly embedded within the dominant “tough love” narrative dominant in Singapore. Nevertheless, the labelling and perception of social workers as “bleeding hearts” would lead to distrust for the profession. Social workers’ attitudes towards low-income clients are varied and nuanced, but their practices are consistently individualistic. If social work practice intends to go beyond individualistic approaches, we need to examine the institutional forces that shape social workers’ attitudes and the discursive constraints within which they operate.

References


What Is Enough: A Basic Standard of Living for Older People in Singapore

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Abstract

While income security is a major goal in social policy, there has been no precise benchmark of how much people need to live adequately in Singapore. This study establishes the budgets that older adults need for a basic standard

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of living through consensual focus groups where ordinary members of public deliberate and agree on the things required for people to meet their physical, emotional and social participation needs. The findings can inform the design of social services and policies and help to promote social inclusion. They suggest that ordinary citizens should be involved in setting standards for decent living.

Singapore faces the twin challenges of population ageing and income insecurity among some older people. One obstacle to better understanding these issues is that—until now—analysts have not been able to state how much people need for a basic standard of living. A study we recently completed addresses this question in relation to older people, using a research method known as Minimum Income Standards (MIS).

We found that to people living in Singapore today a basic standard of living must entail more than survival. A basic standard of living in Singapore is about, but more than just, housing, food, and clothing. It is about having opportunities to education, employment and work-life balance, as well as access to healthcare. It enables a sense of belonging, respect, security, and independence. It includes choices to participate in social activities and the freedom to engage in one’s cultural and religious practices.

To meet this definition of basic standard of living in the current context, for people aged 65 and older, wages or public schemes alone may not be adequate. As family sizes shrink, it will also not be sustainable to depend on children as the main source of income. We need to rethink how older people can achieve income security.

**Finding Out How Much People Need**

There are a few ways to find out how much income people need. One is to carry out surveys about how much people actually spend. While such surveys can include large numbers of people, what people spend is not the same as what they need. High-income households often spend on things beyond basic needs, whereas low-income households may cut back even on basic things like food. Another option is to consult experts about what people need in areas like diet and healthcare, then add up the costs. The difficulty is that the true scope of needs cannot be limited to technical questions; needs also reflect social customs. How much is the right amount
to contribute at a funeral? Or to spend on festive goodies so we can host family and friends?

In contrast to surveys and expert consultations, our study involved a series of consensual focus groups with ordinary members of the public from diverse backgrounds. Participants were asked to discuss and agree on the basic needs for different types of elderly households. We then converted the lists of items into household budgets based on actual shop prices. The budgets produced in this way reflect practices and norms, and people can explain why each item is a basic need in our society today. This method comes from a long tradition of research on budget standards in different societies and has been in use in the United Kingdom since 2008.

Participants were mindful that their task was to identify how to meet reasonable needs and to avoid extravagance. They clarified and justified to one another why each item or activity was a need, and if they could not reach agreement on it, it was not included in the budget. This provoked a thoughtful and detailed discussion, and the final list was the result of robust consensus.

Through this process, we found that a household with a single person aged 65 and above needs $1,379 per month for a basic standard of living. A couple aged 65 and above needs $2,351, less than twice the single-person budget as things like furniture, appliances and internet subscription can be shared. This budget includes the purchase of a two-room Housing and Development Board (HDB) flat; furnishings and appliances; kitchen equipment and ingredients for cooking; dining out; cleaning supplies; toiletries and personal care items; a public transport travel pass; and clothing for different occasions. It covers health screening, GP consultations, and one-off procedures for conditions like cataract. It also enables participation in social events such as weddings and birthdays.

**Basic Needs and Shared Values**

In addition to establishing baseline budgets, our research shed light on some shared values of Singaporeans. Through focus group discussions involving over 100 members of the public, we observed that, when given opportunities to freely express their views and respectfully agree and disagree, people can come to a consensus on setting a baseline below which
no one in Singapore society should fall. They articulated specific principles that illustrate how we can think of basic needs.

Participants articulated strongly and consistently that basic needs must go beyond merely surviving—basic needs should enable “quality of life”. They emphasised the importance of independence and autonomy; this means not being a burden to loved ones, and being able to exercise one’s preferences and choices. They also emphasised that humans are social beings, and basic needs must entail social participation and connection to others.

A key aim in the MIS approach is to translate needs which may initially appear abstract—needs for independence or connection, for example—into concrete things which can be clearly and explicitly budgeted for. The oft-repeated cliché that “money cannot buy happiness” may well be true in its most literal and simplistic conception, but our participants’ deliberations demonstrated that there are many concrete and material things—which require specific sums of money—that are needed to meet people’s needs. While these material things cannot guarantee anything as subjective as “happiness”, they are deeply connected to well-being and are important preconditions to happiness.

How did abstract concepts about needs translate into concrete budgets for material goods and services? Participants said that basic needs are more than survival, and therefore built budgets that enable people to thrive. They talked about objects that bring pride, pleasure and joy. For example, in listing items for the home, they emphasised aesthetics: “We want to have a nice way of living, lah…. [Decorating a home] is a chance to be distinct [so] somebody [can be] house proud.” Participants budgeted also for furnishings to replace or change old items so that the house would be reinvigorated and would look “up-to-date”. When it came to food, participants talked about the importance of having the choice to eat at home or dine out, and therefore the need to have budgets that would allow people to enjoy occasional treats with loved ones at restaurants.

In emphasising needs for independence, they made connections between independent living and household items that could ensure personal safety. For example, they included stools in household budgets, so that (older) people could sit to put on their shoes. Independent living also involves being able to maintain household items in good condition. They
therefore included a budget to pay for maintenance work at home (e.g., removing curtain rods, fixing light bulbs, tasks requiring the use of ladders).

The emphasis on needs for independence and autonomy does not mean that participants think people should live in isolation. Their budgets also reflect people’s needs for social connections and access to activities that enable self-esteem, respectability and belonging. Participants highlighted attendance at functions such as birthday parties and weddings as basic needs. They talked about social obligations such as attending funerals and visiting friends and family when they are ill. Going to social events is important to “give face” to friends or relatives and to avoid negative judgment. Budgets are necessary because arriving empty-handed would not be acceptable. As one participant said: “You attend a party, you don’t bring a present, you are not welcome, you know.” Gifts need not be expensive, particularly if intended for children, but they need to be “presentable” to avoid social embarrassment. Participants therefore budgeted also for presents (for birthdays) or cash gifts (for weddings and funerals).

From Needs to Means
Research like this measures needs, not means. It determines how much income people need and does not presume where the money will come from. But once needs are established, these budgets provide benchmarks for thinking about how older people may achieve a basic standard of living. Income can come from informal sources such as family contributions and charities, market sources such as employment, and public sources such as financial assistance schemes.

In Singapore, many older people rely on contributions from their adult children. As an act of reciprocity and respect, support for elderly parents may be socially desirable. But in an ageing population, future elderly people will have fewer or no children, and depending on children as the main source of income would be unsustainable.

With longer life expectancies, it is reasonable to expect longer years of work. Yet current older workers receive low wages. Many work primarily out of need and two thirds are employed in the three lowest-paying occupational categories. In 2017, “cleaners, labourers and related workers” received a median monthly work income of $1,200, less than the $1,379 required for a basic standard of living. Singapore’s Progressive Wage Model
is an important safeguard. Along with the Workfare Income Supplement (WIS), it raises the minimum incomes for cleaning and landscaping jobs to just above the level needed for a basic standard of living. Security still falls slightly short and other occupations are not covered.

For retirees, the Central Provident Fund (CPF) scheme alone is insufficient. People who are able to set aside the CPF Basic Retirement Sum stand to receive around $790 per month from the age of 65, less than 60% of the household budget for a single person. The current elderly cohort gets even less due to lower CPF participation rates and wages in the past. On average, persons aged 65 to 69 received $450 per month in 2018, while the 80 to 87 age group received $220. For older people who need cash assistance, access to the three main government schemes—ComCare Long Term Assistance, Silver Support Scheme, and GST Voucher Cash—is means-tested. In total, the schemes provide $725 per month, half of the amount needed for a basic standard of living. The additional help from the cohort-based Pioneer Generation Package and Merdeka Generation Package will not be available to future elderly people. Local charities sometimes provide other assistance to economically vulnerable households. But when help must be pieced together from multiple providers, it imposes significant information, compliance and coordination costs. These too must be taken into account when we consider the delivery of financial assistance, not just the total outlay.

Defining a basic standard of living provides a transparent and substantive benchmark for calibrating levels of provision in public schemes, from wage interventions to financial assistance. It enables concrete and constructive discussion about how income sources can be combined to ensure income security for older people. As our society and economy evolve, it becomes increasingly urgent that we find adequate and sustainable ways to make sure everyone can meet their basic needs.

While doing this research, we have been moved by the wisdom of ordinary people—their pragmatic and modest approach to determining basic needs; their capacity to discuss, disagree, compromise, and come to a consensus; their recognition of the importance of needs for autonomy and social connection; and their concern that, in Singapore today, there are still those who are unable to meet basic needs. On this final point, one participant reminded us: “When you define what the minimum is, you need
to take into consideration those who have caught up and those who have not. There is [a] big group of people who have not caught up…. How do we pull this group closer and how do we define a minimum standard? This will take a lot of time and effort.”

Ensuring that everyone is able to meet basic standards of living will indeed take time and effort. We hope this research, in pointing to a baseline that reflects ordinary people’s understandings of what basic needs are, will take us another step closer to ensuring that everyone in Singapore today can not just survive, but thrive.

* * * * *

More information about MIS Singapore is available at the research team’s website, https://whatsenoughsg.wordpress.com.
Healthcare Affordability for the Future Elderly in Singapore

Christopher Gee

Abstract
Health is unequally distributed. Healthcare costs of those aged 75+ years are almost triple that of working-age persons, and care costs for the elderly are by far the single largest component of healthcare cost consumption. Morbidity and multi-morbidity correlate with age, and health and social care costs rise sharply for those with one or more chronic health conditions.

Singapore’s “S+3M” healthcare financing system provides a safety net for most residents, but low-income elderly households with limited savings are particularly vulnerable to health shocks. This paper evaluates the policy initiatives designed to keep the costs of Singapore’s health and long-term care system affordable for Singapore’s future elderly.

Introduction
In any given population, health is unequally distributed. Healthcare costs of Singaporean residents aged 75+ years are almost triple that of working-age persons, and care costs for the elderly are by far the single largest component of healthcare cost consumption. Morbidity and multi-morbidity correlate with age, and health and social care costs rise sharply for those with one or more chronic health conditions.

Singapore’s “S+3M” healthcare financing system provides a safety net for most residents, but low-income elderly households with limited savings are particularly vulnerable to health shocks. This paper evaluates the policy initiatives designed to keep the costs of Singapore’s health and long-term care system affordable for Singapore’s future elderly.

age persons, and the care costs for the elderly are by far the single largest component of their consumption. Poorer health status and increased prevalence of health shocks with age are important correlates of financial insecurity among the old, globally as well as in Singapore (Merlis, 2002; Do, Wu & Chan, 2014; Cheng, Li & Vaithianathan, 2019).

Singapore’s rapidly ageing population is expected to drive healthcare costs higher. Between 2007 and 2014, population ageing contributed to a 1.1% annual increase in hospital admissions (Wong, 2016), and the aggregate public and private health expenditure is projected to increase at a compound annual rate of 2.5% between 2013 and 2030, over which period Singapore is expected to transition towards a super-aged society (United Nations, 2016).

Health expenditures are also unsurprisingly skewed towards those in poor health. In the United States and Canada, the top 10% of households account for over 60% of the total health expenditure in each country (Sawyer & Claxton, 2019; Sinha, 2012). One in ten persons aged 40 years and older in the Singapore resident population accounts for more than 81% of the medical expenses incurred by this group. Healthcare expenditures of the unhealthy are almost 15 times more than that of the healthy (calculated from statistics in Chan et al., 2018). Health shocks, particularly those resulting in long periods of hospitalisation and/or requiring extended periods of care, can erode the financial reserves even of moderately well-off households.

This paper aims to review the policy landscape on health and long-term care (LTC) affordability in Singapore in the context of its ageing population. It will utilise a combination of literature review and an analysis of the impact on health and LTC expenditures resulting from population ageing to set out the issues. Finally, it will consider the policy initiatives that have been designed to keep healthcare and LTC costs affordable for Singapore’s future elderly.

Factors Affecting Health and Long-Term Care Affordability in Singapore

Singapore has been recognised for the efficiency and effectiveness of its healthcare system (Haseltine, 2013; Economist Intelligence Unit, 2014), which delivers good outcomes such as low rates of poor health and high life
expectancy at a relatively low cost. Singapore spends just 4.2% of its GDP on health (Lai, 2015). However, a relatively high share of the aggregate expenditure on health comprises out-of-pocket payments made by individuals and their families. The share of such out-of-pocket payments towards health expenditure is just under 40%, while the government’s share is about 40%. The balance is paid for by government-instituted insurance schemes such as Medisave, MediShield Life, and Integrated Shield plans (IPs) as well as employer medical benefits (Lai, 2015). The large share of out-of-pocket payments for health is partly a result of the Singapore health system’s underlying principle of co-payment, designed to prevent over-consumption and to ensure the system is equitable and financially sustainable.

Nevertheless, this has not prevented medical cost inflation in recent years. The Consumer Price Index for healthcare rose by 3.2% p.a. between 2007 and 2014, much higher than general price inflation. Rising healthcare spending can be attributed to three main factors: (i) population ageing, (ii) advances in medical technology and pharmaceuticals, and (iii) other reasons such as over-servicing (Wong, 2016). Between 2007 and 2014, these factors contributed to public health operating expenditures rising 16% p.a., weighted average MediShield premiums increasing 13% p.a. and net medical claims incurred by the insurance industry growing 14% p.a. (Wong, 2016).

The impact of even higher healthcare costs and the adverse impact on affordability is likely to accelerate over the next decade as Singapore’s baby boom generation move into their 70s and 80s. Using data from the National Transfer Accounts project and population projections to 2030 undertaken by the Institute of Policy Studies (NTA, 2018; Gee, Arivalagan & Chao, 2018), we estimate that population ageing will result in a 2.5% p.a. increase in aggregate health expenditure from 2013 to 2030. This necessitates a 1.2 percentage point increase in the effective tax burden on the Singapore economy, assuming public health policy and expenditures are unchanged.

The burden of disease is also likely to change in the future, with population ageing propelling an increase in chronic health conditions such as neurological disorders and dementia that require more extensive care and support (Ministry of Health, 2019).
The trend in continued advancements in medical technology and pharmaceuticals will likely continue and potentially propel increases in healthcare costs. Although this is not necessarily bad if it is accompanied by improved outcomes, the higher costs of these newer but better treatments and drugs may lead to differentiated healthcare accessibility, depending on the ability to pay.

Care worker supply constraints can also increase the costs (and reduce the affordability) of care. A study commissioned by the Lien Foundation (2018) projected that the direct LTC workforce in Singapore would have to rise 130% from 2017 to 2030, requiring higher compensation, training and professionalisation to ensure the sector is capable of attracting and retaining the requisite quantity and quality of workers to support the rising numbers of the elderly.

In a measure designed to curb over-serving and potential over-consumption leading to cost escalation, the Ministry of Health announced in 2018 that new IPs would have to incorporate a co-payment of 5% or higher. This effectively disallows the provision of new insurance plans with riders that cover the entire medical bill on an as-charged basis with no reimbursement limits, which had been seen as a major driver of over-consumption of healthcare services (Lai, 2015).

**Policies to Ensure Health and Long-Term Care Affordability for the Elderly**

Singapore’s “S+3Ms” healthcare financing model is a mixed funding system based on multiple tiers of protection. It is described more fully in other papers (Lim, 2004; Lai, 2015; Phua, 2018). The model has also been more recently adapted for LTC (Phua, Chin, Loo & Soontornwipart, 2019), which can be identified as the “S+MCE” model, as spelt out below.

As with healthcare financing, LTC is financed via means-tested subsidies from the government that complement the use of personal savings in one’s own Medisave accounts, a severe disability insurance scheme called ElderShield (which will be upgraded to a universal scheme called CareShield Life from 2020) and, finally, a new means-tested safety net for the severely disabled who need financial support for their LTC called ElderFund (Figure 1).
In summary, the health and LTC needs of the Singapore resident population are financed from the following sources:
(a) publicly-funded subsidies (the “S”);
(b) personal savings represented mainly by the Medisave accounts of individual Singaporeans and out-of-pocket payments (the first “M”);
(c) payouts from universal medical and severe disability insurance schemes (Medishield Life, the second “M”), and CareShield Life (the “C”); and
(d) “last resort” payments from public funds, namely, MediFund (the third “M”) and ElderFund (the “E”).

**Figure 1**
*Singapore’s Health and Long-term Care Financing Models: S+3 “Funding Pools”*

Source: Adapted from Ministry of Health, Healthhub.sg. ILTC refers to Intermediate and Long-Term Care.

Subsidised primary care is provided by the government through a network of polyclinics, while the Community Health Assist Scheme (CHAS) provides lower- to middle-income Singaporean citizens with subsidised
medical and dental care at over 1,500 participating general practitioners (GPs) and dental clinics (Ministry of Health, 2016). Further extensions to CHAS were announced in the Budget 2019, with the scheme extended to cover all Singaporeans for their chronic medical conditions to improve the affordability of such treatment as well as to improve chronic care management in the community.

In addition to the LTC financing schemes described in Figure 1, some home- and community-based LTC services are provided by a small group of voluntary or charitable organisations that are funded either on an ad hoc, project basis by philanthropic sources (Phua et al., 2019), or via Ministry of Social and Family Development recurrent and capital funding grants (Ministry of Social and Family Development, 2019), or a combination of these schemes.

Finally, in 2014 and 2019 the government launched the Pioneer Generation and Merdeka Generation Packages respectively. These are cohort-based subsidies designed as a series of healthcare and social support schemes including Medisave top-ups, subsidies for outpatient bills via CHAS and for premiums to universal medical and severe disability insurance programmes such as MediShield Life and CareShield Life. These two packages have been fully pre-funded from the government budgets of FY2014 and FY2019, respectively, and will be drawn down in large part to pay for the health expenditure of these cohorts for the remainder of their lives. Approximately 950,000 Singaporeans aged 60 years and above in 2019 are entitled to either of the two packages.

**Effect of Means-Testing on Health and Long-term Care Affordability**

Both the eligibility for and the quantum of government subsidies for health and LTC are dependent on means-testing, with those from lower-income households eligible for higher subsidies. For healthcare, Singaporean citizens earning $3,200 or less a month are entitled to subsidies of 65% for treatment in class B2 wards and 80% for class C wards. At higher income levels, the subsidies reduce on a sliding scale, with those earning $5,201 a month and above still eligible for subsidies of 50% and 65% for class B2 and C wards, respectively.

Table 1 shows the effects of government subsidies on the total medical bills for treatment of a disease in different settings. There is considerable
cost variation by the different percentiles of bills in the different healthcare settings between subsidised public healthcare facilities (Wards B2 and C) and unsubsidised treatment either at private or public hospitals/clinics.

**Table 1**

*Total Medical Bills at Three Percentiles for a Diagnosis-related Group Disease (Respiratory Infections/Inflammations) by Setting, Ward Type and Subsidy Eligibility*

<table>
<thead>
<tr>
<th>Disease Description</th>
<th>Setting</th>
<th>Ward Type</th>
<th>P25 Bill</th>
<th>P50 Bill</th>
<th>P75 Bill</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respiratory Infections / Inflammations</td>
<td>Private Hospitals/ Clinics</td>
<td>Inpatient</td>
<td>$19,716</td>
<td>$31,202</td>
<td>$51,726</td>
</tr>
<tr>
<td>with Catastrophic Conditions</td>
<td>(Unsubsidised)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Public Hospitals/ Centres</td>
<td>Ward A</td>
<td>$4,929</td>
<td>$8,078</td>
<td>$14,826</td>
</tr>
<tr>
<td></td>
<td>(Unsubsidised)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Public Hospitals/ Centres</td>
<td>Ward B2</td>
<td>$1,609</td>
<td>$2,453</td>
<td>$4,030</td>
</tr>
<tr>
<td></td>
<td>(Subsidised)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Public Hospitals/ Centres</td>
<td>Ward C</td>
<td>$1,228</td>
<td>$1,864</td>
<td>$2,873</td>
</tr>
<tr>
<td></td>
<td>(Subsidised)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Note.* P25, P50 and P75 refer to bills at the 25th, 50th and 75th percentiles of the distribution of all bills for respiratory infections/inflammations.


Means-tested subsidies vary by setting for intermediate and LTC services. Those whose per capita monthly household income exceeds $2,600 a month are entitled to subsidies in community hospitals, but not in residential or non-residential homes or community-based care services (Table 2). This creates perverse financial incentives that push people to seek hospitalisation for their LTC needs, particularly in the case of middle-income households that are ineligible for the government LTC subsidies for the lower income (Phua et al., 2019).
Table 2

*Government Subsidy Rates for Intermediate and Long-term Care Services*

<table>
<thead>
<tr>
<th>Per Capita Monthly Household Income</th>
<th>Subsidy Rate for Subsidised Wards in Community Hospitals (in 6 or 8 bedded wards only)</th>
<th>Subsidy Rate for Residential Services (except Community Hospitals)</th>
<th>Subsidy Rate for Home and Community-Based Services (Non-Residential Services)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Singapore Citizens</td>
<td>Permanent Residents</td>
<td>Singapore Citizens</td>
</tr>
<tr>
<td>$0 to $700</td>
<td>75%</td>
<td>50%</td>
<td>75%</td>
</tr>
<tr>
<td>$701 to $1,100</td>
<td>60%</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>$1,101 to $1,600</td>
<td>50%</td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td>$1,601 to $1,800</td>
<td>50%</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>$1,801 to $2,600</td>
<td>45%</td>
<td>25%</td>
<td>20%</td>
</tr>
<tr>
<td>$2,601 to $3,100</td>
<td>40%</td>
<td>20%</td>
<td>0%</td>
</tr>
<tr>
<td>$3,101 and above</td>
<td>20%</td>
<td>10%</td>
<td>6%</td>
</tr>
</tbody>
</table>

*Source: Adapted from Ministry of Health, Healthhub.sg.*

**Analysis and Discussion of Policies on Health and Long-term Care Affordability**

The World Health Organization framework for health systems financing establishes three dimensions to assess healthcare financing coverage: (i) the proportion of the population covered by the policies; (ii) the range of services made available; and (iii) the proportion of costs covered by the system (World Health Organization, 2010, figure 2). Trade-offs and choices have to be made in each of these areas to balance the demand for affordable health and LTC services, given the constraint of finite resources.

Singapore’s healthcare financing system as described above has made advances in each of the three dimensions in recent years. The introduction of MediShield Life in 2015 extended lifetime coverage of basic health
insurance to the entire resident population. The forthcoming upgrade of the ElderShield scheme to CareShield Life from 2020 onwards will expand the insurance coverage against severe disability to the resident population aged 30 years and above, with lifetime payouts (up from 40 years of age previously with no more than 6 years of payouts). The Medisave top-ups and other healthcare subsidies in the Pioneer and Merdeka Generation Packages represent a substantial pre-funding of future health expenditures of eligible cohorts. The uses of Medisave balances have been expanded to cover more treatments and, from 2020, withdrawals may be made from Medisave to pay for the LTC needs of the severely disabled.

Figure 2 shows that the entire resident population is covered by subsidised health and intermediate and long-term care on a progressive, means-tested basis, and via universal social insurance schemes (MediShield Life and, to a lesser extent, CareShield Life, which will be implemented from 2020).

**Figure 2**
*The World Health Organization’s Three Dimensions of Health Financing Coverage and Solutions to Expand Coverage*

Source: Adapted from World Health Organization (2010), and Lai (2015).
However, more still needs to be done in the range of services covered and the proportion of costs covered. In the first instance, while the financing of the medical aspects of the care continuum are relatively well developed, the LTC financing system is less comprehensively established.

First, although CareShield Life is a major upgrade over the current ElderShield scheme, it remains a severe disability insurance scheme, with only those not able to perform three activities of daily living being eligible for payouts. As indicated earlier, for individuals from middle-income households, seeking care in a hospital can sometimes be cheaper than either accessing care in the community or at home, given the greater availability of subsidies for hospital care in their case. The provision of subsidies will have to be reviewed and carefully balanced to incentivise the proper siting of care, in keeping with peoples’ preferences (most Singaporeans prefer to receive care at home rather than in a residential facility or in a hospital). (Lien Foundation, 2014).

Second, as the population ages and with the increased prevalence of complex multi-morbidities among the elderly, the frequency of large bills that exceed MediShield Life claim limits will rise. The impact of such large health and LTC expenditures on the financial reserves of even middle-income households would be substantial and could lead to significant reductions in their welfare. MediShield Life claim limits will therefore need to be reviewed continually to reflect the scheme’s objective of covering nine in ten subsidised medical bills while accounting for actual claims experience and healthcare cost inflation (Khalik, 2018).

**Conclusion**

Singapore’s healthcare financing system provides an effective safety net for most of the resident population, but elderly households with limited savings are particularly vulnerable to health shocks.

Going forward, the share of out-of-pocket and co-payments by individuals and their families for their health and LTC needs will have to be kept in check with more dynamic reviews of deductibles and claim limits to ensure a progressive approach to subsidised care, especially for intermediate and long-term care of persons with chronic ailments and/or multi-morbidities. This is to ensure that large out-of-pocket health and
LTC expenses do not have the effect of impoverishing households that do not qualify for subsidies.

Social care workers will have to become familiar with the assistance provided by an enlarged social safety net and be ready to help with applications for such financial assistance.

References
http://www.lienfoundation.org/sites/default/files/LTC%20Manpower%20Study%20FINAL.pdf


Social Participation Among Low-Income Families in Singapore

Yu Wei Neo
Noor Aisha binte Abdul Rahman

Abstract
The impact of poverty goes beyond not having adequate financial resources for subsistence and material needs. In this qualitative study of families with children living in public rental flats, we examine how being in a low-income family affects their ability to participate in social and community activities that most other families in Singapore may take for granted as a norm. The ability to participate actively in basic social activities affects familial bonds, social networks and children’s development. Our study suggests that assistance for low-income families’ needs to go beyond providing adequate resources for subsistence needs and to recognise the importance of social participation for these families.

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Poverty is more than just financial and economic deprivation; it has impact on a person’s ability to participate in patterns, customs and activities that are deemed ordinary (Townsend, 1979). This means that poverty is as much about social exclusion and not having the capacity to participate as ordinary members of society as it is about not being able to hold down a stable, adequately paid job. In this essay, we examine how low-income families in Singapore experience social participation and their capacity to take part in activities that are deemed ordinary in the community.

Although there is general consensus that poverty has an impact on social participation, literature is scarce on the definition of social participation. Levasseur, Richard, Gauvin, and Raymond (2010) constructed a taxonomy for social participation based on a systematic review of studies on older persons’ participation in social activities. The taxonomy model is built on the level of involvement and engagement with others, as well as the goal of the activities. It begins with a person performing activities alone in preparation for engagement with others (for example, watching news on television or personal grooming), to the next level where a person may be alone but surrounded by people (for example, sitting alone in a coffee shop), to increasing levels of interactions with others, with corresponding alignment of goals. The highest level of engagement occurs when a person contributes to society. In contrast, Townsend’s concept of poverty as social exclusion was expanded and elaborated through developing a framework on the dimensions of participation, based on survey data that differentiates between indicators of deprivation for the individual and areas of social participation where the individual is engaged with others (Ferragina, Tomlinson, & Walker, 2013). In Ferragina, Tomlinson, and Walker’s conceptualisation, social participation refers only to neighbourliness, involvement in religious activities and political engagement. Recreational activities for the individual, such as meeting friends or holidays, are classified as indicators reflecting personal deprivation, rather than social participation.

In the context of Singapore, these two conceptual models offer insights on how we may examine social participation among low-income families. While the model proposed by Levasseur, Richard, Gauvin, and Raymond (2010) includes preparatory activities that a person may perform alone in
anticipation for social engagements, it does not make a conceptual relation between levels of participation and deprivation, which the model proposed by Ferragina, Tomlinson, and Walker (2013) does. However, both models fail to account for the quality of the participation and exclude interactions and experiences with social services. Hence, to examine social participation among low-income families, we will focus our understanding on the following:

- Profiles and underlying characteristics of families predispose them to the way they engage with others;
- The intersections between routine activities such as economic and social participation;
- Social networks, engagements and relationships with others;
- Engagements and experiences with social services; and
- Contributions to society.

This paper is based on an ongoing qualitative study of families living in public rental housing in Singapore. We interviewed 65 families with children 21 years old and below. With their consent and availability, we also interviewed children aged 10–21. The families were sampled to ensure that there is diversity in ethnicity, geographical locations, maturity of estates and duration of stay in rental housing. Other than interviews, we took photographs of the flats (with consent) and made observations on their living environments. A few families showed us around the neighbourhoods to give us a better understanding of where and how they go about their daily routines.

Disposition of Families

The underlying characteristics of low-income families predispose them on their capacity for, and extent of, engagement with others. The families we interviewed had low financial and economic resources. Many of the sole breadwinners worked in jobs with low pay and long shift-hours, with limited benefits or leave. Parents who worked long hours also struggled with caregiving duties, and older children would take on parenting duties to look after their younger siblings when their parents were working. As a result, parents might spend less time with their children or were too exhausted from work to actively engage their children when they were home. To save on their limited financial resources, families prepared most of their meals at home and eating out was infrequent. Meals were simple,
fast and easy to prepare, but not necessarily nutritious, as families would often say they ate instant noodles or leftovers regularly. In addition, parents and children said that they sometimes skipped meals at work or in school to save money. Furthermore, it was not uncommon for us to find at least one member of the families suffering from poor health or disability or facing mental health issues. And, children with learning needs or special needs were found to have different capacities to engage with their peers and teachers at school.

**Routine Activities**

The routine activities of parents were predominantly work and care duties. In particular, single parents struggled between work and caring for their children or adult dependents in their families. Their decisions on the types of jobs they took up and their working arrangements were highly dependent on whether they could find suitable childcare arrangements. They often worried about not spending enough time with their children and their children’s well-being. Social participation, of any kind and at any level, was constrained primarily by the parents’ lack of time beyond work and care duties, as well as by their limited household budgets. As a result, their sphere of travel was small, often confined to travelling between home and work, to childcare centres and to the nearest or most convenient supermarket in the neighbourhood. Parents said that they tried to limit transportation costs by using publicly available rental bicycles or by walking. For children, it was common to find them walking to school or taking short commutes by public transport. Among the older children, some were progressively spending more nights sleeping over at relatives’ or friends’ houses because of space constraints and lack of privacy in their own rental flats.

**Social Networks and Engagements**

The social networks and engagements of the families mirrored their sphere of travel in their spacial closeness. Parents relied on a small, close circle of relatives and friends for support such as shelter, financial assistance, job referrals, childcare or information-sharing. Nevertheless, this reliance on personal networks for support sometimes led to acrimonious relations because of unhappiness over financial matters. Families could perceive that
their better-off relatives did not wish to maintain contact with them by not reciprocating visits and other social engagements. Among neighbours, families would occasionally share food, particularly during festive occasions, but not everyone was fortunate to enjoy strong neighbourliness. Most families said they preferred to keep to themselves and had minimal contact with their neighbours. Many parents disallowed their children to play at the playgrounds without their supervision or would discourage them from venturing outside their flats. Family-bonding activities were simple and low-cost, such as having dinner at a hawker centre or fast-food joint nearby, watching television programmes together or swimming. Overseas family vacations were rare and confined to nearby countries such as Malaysia.

Engagements with Services
The families in our study only sought formal help from Members of Parliament (MPs), family service centres (FSCs), or social service offices (SSOs) as their last resort when they had exhausted sources of help from their own social networks. It was common to hear parents saying they borrowed small sums of money from relatives, friends, colleagues or employers in order to pay their bills or debts. Parents would also cut down on expenses, such as food or meals for themselves, in order to make ends meet. However, there were two main touchpoints for families to be connected to social workers at FSCs: through application for the School Pocket Money Fund (SPMF) and the Letter of Recommendation (LOR) for childcare subsidies. Families’ prior experiences with the various social services, as well as the experiences of their social networks, influenced their willingness to approach these services in times of need. Other than financial assistance, some children attended free group tuition programmes organised by community agencies.

Giving Back and Social Contributions
Low-income families who received assistance from the community were deeply appreciative and expressed desire to give back to others less fortunate than themselves. Among the families we interviewed, we found neighbours who shared food or took care of each other’s children while their parents were at work. Occasionally, they shared information and
advice with each other about their children, new government schemes and other current issues. Although well intentioned, these informal sources of help from neighbours, relatives or friends were in most cases ad-hoc or irregular because they themselves could face similar instabilities in their work schedules or their financial circumstances. Nevertheless, some families expressed the importance of giving back to society and they do so by volunteering their time at FSCs or other charities. It was both a gesture of appreciation for the people who had helped them, as well as resistance to being treated as a recipient reliant on help.

**Conclusion**

This study highlights how low-income families participate socially in their everyday lives. It reveals the intangible needs that everyone has, regardless of their socio-economic backgrounds, in order to feel a sense of belonging and of being part of a larger society. However, families with limited financial and time resources often struggle to meet basic social participation needs, or face limited choices in the activities they have access to, compared to the majority of the population. This ongoing study will continue to examine how families with limited resources meet their social participation needs and the implications of not having these needs met adequately.

**References**


The Role of Community in Catalysing Social Mobility

Cindy Ng-Tay

Abstract
A low socio-economic status (SES) influences a number of financial, employment, health and social outcomes. The vicious confluence of these outcomes can leave families more vulnerable to factors such as poor mental health, poor educational achievements and poverty. Low SES sometimes also persists from generation to generation, with parents’ fortunes and advantages playing a bigger role in one’s SES than one’s own merit and hard work.

Using the five key community assets identified in an asset-based community development (ABCD) framework, this paper discusses how different community assets (individuals, associations and connections, local institutions, local economy and physical infrastructure) can play a part to facilitate greater social mobility and protect families from the adverse effects of the vicious circle of intergenerational poverty.

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Family Service Centres—Tampines & Yishun

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Background

A low income level influences a number of financial, employment, health and social outcomes (Francis, DePriest, Wilson & Gross, 2018). Belle, Dill, Longfellow, and Makosky (1988) suggest that a low income level is almost always associated with financial difficulties, parenting challenges, and child care issues. Similarly, Halfon, Larson, Son, Lu, and Bethell (2017) found children who live in poverty to be exposed to multiple adversities such as parent incarceration, violence, housing instability, racial or economic discrimination, and household substance abuse. In addition, the evidence in their research suggests that a low income, or a low socio-economic status (SES), also seems to be accompanied by negative effects on the health of those in poverty.

On top of the above, those with insufficient income are found to have poorer relationships (with friends and relatives) and poorer political participation (Blair & Raver, 2016). The exposure of a vicious confluence of these poverty-related factors (such as financial difficulties, incarceration, violence, housing instability, racial discrimination and substance abuse) can leave families in the low SES group more exposed to the toxic stress that has been found common in highly stressful events (Blair & Raver, 2016). The high level of toxic stress then pre-disposes low-income families to higher rates of mental disorder (Belle, 1990) and poorer health (Starfield, 1992).

Therefore, it is crucial for us to focus our intervention upstream—to reduce families’ exposure to poverty and associated stressors in the first place (Blair & Raver, 2016). Interventions should focus on understanding the impact of poverty on individuals and families’ functioning, increasing the income of families, and promoting social mobility so as to protect them from the vicious circle of intergenerational poverty.

Methodology/Approach

Using the five key community assets identified in an asset-based community development (ABCD) framework, this paper discusses how different community assets (individuals, associations, institutions, physical assets, and connections) can play a part to increase the income of families from low SES and facilitate greater social mobility.
The ABCD approach is used often to resolve community issues through rediscovering and mobilising the assets already present in every community, including: the skills and resources of its individuals; the power of voluntary associations, achieved through building relationships (connections); the assets present in the array of local institutions (including the local economy) and the physical infrastructure (ABCD Asia Pacific network, 2017). Reducing poverty in a community involves individuals and families having access to, and the ability to manage, the resources and assets in the community. We examine the various functions these assets in our local community can perform to increase the income of families from low SES and facilitate social mobility.

For the purpose of this paper, the term “community” is used to describe a local community where individuals and families interact and share a common location.

**Recognising the Skills and Resources of Individuals, Particularly Individuals and Families from a Low SES**

When we recognise and tap a person’s capacity, the community is stronger and the person more powerful (Kretzmann & McKnight, 2003). When we focus on the skills, resources and the potential of families, we stop focusing only on the deficiencies of the families and, instead, attempt to use their skills and resources to resolve problems. A big proponent of this approach is Beyond Social Services, a voluntary welfare organisation. The organisation often utilises the gifts and talents of its members to meet community issues. On 17 June 2019, its Executive Director, Gerard Ee, described the efforts of the young people in the organisation’s theatre production “The Block Party”. The production showcased the original works by these young people so that their unique perspectives on social issues could enrich our understanding of the world we live in (Ee, 2019). Through the production, Beyond Social Services reported the youths “becoming a lot more aware and reflective of their neighbourhood and living conditions” and desiring to “champion a cause within their neighbourhood”. In being recognised and having their capacities tapped, these young people are not simply labelled as “children from low-income families”, but as active citizens who participate in raising awareness about social issues. As active citizens, they have the power to use their voices and
participate in shared accountability. This allows the youth to also develop self-efficacy, an important ingredient to drive upward mobility.

Similarly, as professionals, we ought to challenge ourselves to look beyond the deficiencies of individuals and families in poverty. Beyond mitigating the risk concerns that the families present, we need to relate to the families as fellow human beings with strengths. This paradigm shift will result in a more empowering relationship between us, social service practitioners, and the individuals in poverty.

**The Power of Voluntary Associations, Achieved through Connections**

A community that is filled with isolated people and families is an isolated one. The vibrancy of a community lies in the connection between individuals and families through the vehicle of relationships. In many ways, the vehicle for change is relationships. When individuals and families recognise the effects of poverty, strong involvement of community groups can buffer those effects by creating supportive and creative networks to support those affected.

A few years ago, a single mother—who was receiving help from a Methodist Welfare Services (MWS) Family Service Centre (FSC)—reported struggling to cope with the pressure of working and caring for her two primary school going children. When the mother named a friend who was also receiving support from the same FSC, the caseworker sought out the friend to provide support for the struggling mother. After the connection was made, the mother was able to send her young children to her friend’s home in the same block of flats for a few hours in a week so that she could get some respite.

In another instance, a group of mothers attending a groupwork for survivors of family violence garnered much camaraderie and support within their own network, which they mobilised to meet one another’s needs. The associations and connections established allowed them to identify their struggles, receive support and empathy for their struggles and create solutions for their needs. There is power in empathy and associations.

“Who are some of the people you turn to in your network of relatives, friends and neighbours?” should be a staple question in our work with low-income families. When we strengthen the associations and connections of
the families we work with, and harness these associations and connections’ understanding of the effects of poverty on human functioning, we facilitate the creation of a sustainable ecosystem that will help alleviate the effects of poverty. Single mothers are able to focus and perform better at work when their neighbours step in to help with caregiving needs; children who are struggling in their school work are able to receive support from their friends who are doing better in school; and fathers who are gainfully employed can provide some financial support to their neighbours who are struggling to put food on the table.

The Assets Present in the Array of Local Institutions (Formal Help Systems)

The third key asset in a community is the network of local institutions. In Singapore, when we describe a network of local institutions, we refer to formal institutions including the social service organisations, the FSCs, schools, medical facilities and businesses.

A 2018 Organisation for Economic Co-operation and Development (OECD) report on *Equity in Education* found that students’ sense of belonging at school (i.e., the extent to which students feel accepted by and connected to their peers, and feel like they are a part of the school community) facilitates the students’ feelings of security and sense of identity in the school community. This connection was found to support academic, psychological and social development in students (OECD, 2018). In countries where students from socially disadvantaged backgrounds share a sense of belonging to their schools with their friends from socially advantaged backgrounds, the results in academic, psychological and social development are more equal among the students from different backgrounds. In short, the connection students experience to a school matters. What we can also infer from this report is that the connection that low-income families experience to formal institutions matters, too. Connection to local institutions may have an impact on their psychological and social development. A social connection built on dignity and respect matters.

We often hear from the families that we work with how it can be doubly traumatising when they experience difficult interactions over and over again with various local institutions. Often, the interactions are with well-
meaning teachers and social service practitioners who are simply trying to do their jobs. What professionals could consider in service delivery is how conscious or unconscious reminders of past adverse life experiences can result in low SES families experiencing the same fear, anxiety and anger over and over again as they interact with local institutions one after another. For example, fragmentation in the social service sector can lead to families being passed around from one professional to another, causing them to have little choice but to repeat their life stories over and over again. This results in reinforcing their shame, pain and anxiety, and we do little to help them learn to trust the professionals whose job is really to help them.

As professionals, we have a duty to shape our policies, our protocols and our interactions with the poor in a manner that is dignifying, empowering and humane. When individuals and families tell and re-tell their problems to institutions, when we label them as “lazy”, “crazy” or “unmotivated”, when we do not provide any choice in the service that they receive nor any opportunity to give feedback to the service provider, we are re-traumatising and re-victimising them (Institute on Trauma and Trauma-Informed Care, 2015).

In MWS’ FSCs, we encourage staff to create a physically and emotionally safe environment for the families they meet in the course of their work. As far as possible, we provide options and choices for the poor. We also provide training to the staff so that they understand the impact of poverty on the families, so that they are able to shift their curiosity from “what is wrong with these families?” to “what happened to these families?” An acceptance of the impact of poverty on individuals and families helps shape our services. We are often more humane in our approach and empowering, and we have a better shot at positively influencing the psychological and social development of the low-income families we work with.

**The Assets Present in the Array of Local Institutions (the Local Economy)**

In 2017, the UK government published an index of 50 employers leading the way in improving social mobility within the workplace (Social Mobility Foundation, 2017). The index is part of an initiative for employers to be more intentional in improving social mobility within the workplace. This means intentionally hiring employees who have the relevant educational
qualifications but who come from backgrounds that are not able to provide access or contacts to navigate the workforce. Simple human resources strategies such as creating recruitment partnerships with different schools and hiring and progressing individuals with relevant qualifications from diverse backgrounds and SES provide workplaces with a diversity in experience, perspectives and assets that add to the culture and performance of an organisation (Bulmer, 2018).

Many years ago, a young mother of three approached one of our FSCs seeking financial help for her children. Her husband’s mental health condition had deteriorated and he was no longer able to remain employed. She had been working in a hospital as a cleaner for a few months when she approached us for assistance. She shared her story about how her supervisor had identified her strengths and helped her progress in her career. She also said she had been selected to undergo on-the-job training, external training courses and coaching so that she could move from being a cleaner to a healthcare assistant. I remember this woman’s employer fondly as one who pays attention to developing employees from low SES and providing them with opportunities to experience social mobility. The young mother had the relevant aptitude and skills for the job, but came from a background that could not give her the contacts or access to upgrade herself. She needed a workplace that would be able to recognise her aptitude and skills and provide opportunities for her to progress in her career. Workplaces can play an important role in igniting social mobility.

The Physical Infrastructure of the Community

The physical infrastructure in a community has largely been neglected in studies of poverty. Efforts in poverty eradication are usually focused on promoting access to economic opportunities and increasing the participation of the poor themselves in decision making. In rural areas, infrastructure development, poverty reduction and employment sustainability are usually interlinked. Governments see investing in infrastructure as income and opportunity creation (ILO, 2008). For example, better roads facilitate easier access to workplaces. A good road network that is easier, faster, cheaper and more convenient will also increase productivity among the poor and, thus, income (ILO, 2008). Beyond transport infrastructure, sufficient amenities such as hospitals,
schools, markets and clinics also mean access to health services, education and nutrition—important factors in improving the lives of low-income families.

Good urban planning can provide upward mobility for the poor. Access to good transportation infrastructure and other amenities near rental flats will not only provide job opportunities in the local neighbourhood but also facilitate easy access to other towns for employment and skills training. Therefore, in advocating for resources to promote upward social mobility, social service agencies need to remember to advocate for sufficient physical infrastructure in communities where families of low SES tend to cluster, particularly, precincts with rental flats.

A young adult who has just graduated from the Institute of Technical Education (ITE) is able to travel easily to the central business district for work. A father is able to quickly return home from work in a nearby restaurant to support his wife in the provision of care for their children. A single mother is able to secure odd jobs in a nearby town so that she is able to work flexible hours and still attend to the needs of her children. Access to nearby towns and amenities matters for visions such as the above to be realised.

**Conclusion**

Igniting social mobility is everyone’s business. The individual, informal support systems, local institutions, physical infrastructure and workplace policies all can have immense influence on social mobility. As social workers, our role is to catalyse social mobility not only through working with our clients, but also through the assets in the community. It is in tackling the issue on all fronts that we can have a better shot at developing an enabling environment where everyone can fulfil his or her potential.

**References**


