



OUR SOCIAL MISSION

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The face of the poor in our society

Some of Singapore's poor share their stories in today's article, the first of a three-part series on poverty.

IN SINGAPORE, as in many other countries, most people tend to move with others of the same socio-economic class. The rich have rich friends, the middle-class hang out with other middle-class folk, and those who are poor spend most of their time with others like them.

But unlike in cities like Calcutta, where it is hard to miss the poor who live on the streets, most of Singapore's streets are as clear of beggars and homeless people as they are of litter.

Yet, there are poor people in this rich city state. Some were once comfortably middle-class but the loss of a job, illness, disability or other changed circumstances led to a rapid decline in their financial well-being. Others were born poor and found it hard to break out of poverty.

A recent joint study by the Catholic Welfare Services, Society of St Vincent de Paul and Caritas Singapore helped shed some light on the poor who are served by Catholic charities in Singapore. It identified four distinct groups who currently receive aid from Catholic charities. They are the middle-aged unemployed, single parents, the elderly, and those suffering from disabilities.

In the first of a three-part series on poverty, some of these families share their stories with Caritas Singapore.

Middle-aged and unemployed

Peter Chan had been working in a multinational company for more than 20 years, rising through the ranks to become a manager. Life for him and his family was comfortable. His homemaker wife had raised their two sons, who made it to university.

Then Peter was diagnosed with second-stage pancreatic cancer. He was forced to take an extended leave of absence from work to seek medical treatment, which left him weak and frail. His illness took a toll on his work performance and he was dismissed from his position.

When he started job hunting again, Peter, in his mid-50s, found he had to compete with younger workers on lower salaries. He has been jobless for close to a year. He and his family downgraded to a smaller flat to clear some of his debts. Relatives helped, but not for long. The family faces an uncertain future with rising living costs and recurring medical bills.

When Peter applied for government aid, he was told he had to accept one of the jobs that had been matched to him. He declined as he believes the jobs offered do not serve his best



interests. All demand a high level of physical exertion and he worries they might affect his health adversely. He also feels that the job offers do not recognise his years of experience and the expertise he gained in the manufacturing sector. He has decided to keep scanning the classifieds for other job openings.

In recent years, a sizeable number of older, white-collar workers have been retrenched, during economic downturns and have found it difficult to find new jobs that paid them the same salaries. The government has encouraged these workers to undergo retraining so they can take up jobs in other sectors of the economy, but even those who do may have to accept much lower pay in their new jobs.

Single parents

Jane lives with her elderly mother and teenage son. Her father died when she was a child. After completing secondary school, Jane found a stable job in the service industry. She fell in love and got married.

After the birth of her son, however, her husband became involved in gambling, drinking, and womanising. They soon separated and Jane and her son moved back in with her mother.

Her job required her to work irregular hours and overtime, leaving her with little time for her son during his formative years. Jane's mother tried to plug the gap but the lack of a father figure

contributed to her son's descent into delinquency.

Jane decided to stop work temporarily to supervise her son's education. Unfortunately, he failed to finish school and opted to enlist early for national service.

Jane herself found it difficult to find a job. Demoralised and frustrated, she slipped into clinical depression.

There are many families like Jane's who find it difficult to break out of the poverty cycle. They have fewer resources to tap on to help their children advance. For example, they cannot afford private tuition for their children, who may struggle to keep up in school as a result.

Between 1998 and 2008, the average income of the top 20 per cent of Singaporean households rose by 53 per cent while that of the bottom 20 per cent of Singaporean households fell by 2.7 per cent. In 2008, the top 20 per cent spent five times more on private tuition than those at the bottom 20%.

Old and poor

Mr Koh is in his early 70s and suffers from arthritis. In his younger days, he worked at construction sites as a labourer. His wife died a few years ago and he has not seen his son in more than 10 years.

To make ends meet, Mr Koh works as a cleaner at a hawker centre, clearing tables and sweeping floors for 10 to 12 hours a day, everyday. He earns less than \$700 a month and spends most of it on food and utilities.

He often does not have enough to pay for his medication, so he halves his dosage to just one a day to stretch his medical supplies. He receives regular visits from aid volunteers who bring him provisions and pay for his medical check-ups at a nearby clinic. That is a big help. He is thankful for all that he has received but he is not optimistic about the future.

Many hawker centres are staffed by the elderly poor who live from hand to mouth. With little in the way of savings or state support, they accept low-paying jobs with few benefits.

That is why some successful Singaporeans, including labour economists and senior civil servants, have argued for a minimum-wage law to protect Singaporeans like Mr Koh, and ensure all workers who put in a full day's work are able to earn a living wage.

The disabled

Jessie was born with a learning disability that prevents her from communicating or developing normally. The condition has impaired her ability to study and work. Now a young adult, she lives with her parents and needs constant support and supervision.

Her parents consider themselves blessed by her birth. However, life for them has been a constant struggle. Although both work and benefit from some government subsidies, they struggle to make ends meet, with the cost of specialised childcare

for Jessie adding to their expenses. The couple are considering giving up their flat and moving back with their parents to lessen their financial burden.

High costs are associated with treating and raising children with disabilities. If a child is severely disabled, he might need constant attention from either parent, which puts a further strain on the family's income. Even the disabled who are able to work might still face a lifetime of discrimination and find it difficult to either find or keep a job, which in turn makes it difficult for them to become financially independent in the long term.

Strict with welfare

Singapore society is one that prizes hard work and economic competitiveness. Although there are many government help schemes in place to help the lower-income, one needs to meet strict criteria to qualify for such aid.

The government's rationale is that it does not want to encourage dependence on state handouts or undermine people's motivation to work. But at the same time, the means testing can be so rigorous that it prevents some who are truly in need from accessing government aid.

As in many other countries, the gap between rich and poor has been widening, with incomes at the bottom rising much more slowly than those at the top.

A government study on income trends in 2007 found that among households with at least one working member, close to one-fifth have total income from work of less than \$2000 a month; close to 5 per cent get by on even less – below \$1000 a month. Some of these households fall into the groups cited above.

In Pope Benedict XVI's encyclical *God is Love*, he wrote that it is the State which must face the question of how to achieve justice here and now. The Church's role, he said, is to "help form consciences in political life and to stimulate greater insight into the authentic requirements of justice as well as greater readiness to act accordingly, even when this might involve conflict with situations of personal interest".

But even in the most just society, there will always be a need for charity. "The Church can never be exempted from practising charity as an organised activity of believers," Pope Benedict said, adding that "there will never be a situation where the charity of each individual Christian is unnecessary, because in addition to justice man needs, and will always need, love."

When you look around you, do you notice people in your life who are poor and might need help? What can you do personally in your neighbourhood, parish, workplace or society to help those who live in poverty?