

Technical Report:
What facilitated the resilience of low-income families during the COVID-19 pandemic?

Sze Min Toh¹, Charlene Fu¹, Kuo Min Chew, Saw Han Quah²

Affiliations: 1. Singapore Children's Society, 2. T. A. P: The Affinity People Pte Ltd

Executive Summary

Study background

The livelihoods of many from low-income families were affected when COVID-19 hit the shores of Singapore in early 2020. Although low-income households were hit the hardest during the pandemic, there was some evidence from a local study conducted in Singapore showing that low-income families coped resiliently during the pandemic. Quantitative survey findings from that study revealed that COVID-19 did not further compromise the mental health of mothers from low-income families (Goh et al., 2022). In that study, social workers also shared in focus group discussions that the low-income mothers exhibited resilience in coping with job losses or reductions in household income (Goh et al., 2022).

However, there is still a limited understanding on how low-income families coped with these challenges in the local context. Thus, it is valuable to interview low-income families to hear their first-hand experiences regarding the stressors they experienced, how they coped, who or which organisations they approached for support, and whether they felt the support was sufficient. Therefore, the present study sought to explore qualitatively (i) the stressors that were experienced by parents from low-income families during the COVID-19 pandemic, and (ii) the resources that enhanced or hindered parents' resilience in coping with the stressors during the COVID-19 pandemic. Findings in this report were based on an analysis of semi-structured interviews conducted with 25 parents between November 2020 and March 2021.

Key findings from the study

First, parents from low-income families experienced stressors from COVID-19 pandemic-related concerns, including the fear of contracting or spreading COVID-19 and having a heightened concern of being fined for breaking safe management measures. Second, parents also had increased financial stress, as many of them had a loss or reduction of income due to their engagement in precarious work. Besides the reduction in household income, household expenses such as utility bills and grocery expenses also increased as all family members had to remain in the house for an extended period of time, unless if they needed to go out for essential reasons. Third, there were also increased caregiving demands for working parents when their children were doing Home-Based Learning (HBL) – because of the types of occupations that caregivers from lower-income groups had, HBL presented unique challenges for them.

Next, findings revealed that the presence of societal, community, and individual resources either contributed to or hindered the resilience of low-income families when they were facing the stressors from the COVID-19 pandemic.

In terms of societal resources, short-term immediate support from the government during COVID-19 acted as a financial safety net for the low-income families and enhanced their resilience. In addition, Social Service Agencies (SSAs), community organisations and religious organisations helped to fill in the gap when clients needed urgent financial and food support, and SSAs also

provided emotional support for parents going through a challenging time, contributing to parents' resilience during COVID-19. In contrast, the stringent criteria and employment-centric solutions of the existing government financial assistance schemes (i.e., ComCare assistance) were stumbling blocks for parents approaching the Social Service Offices (SSOs) in times of need and affected parents' resilience during the pandemic.

In terms of community resources, some families received informal instrumental support from their family members and friends when they were facing financial difficulties. Although this informal support reduced some stress and prevented some households from falling into crises, it was insufficient to promote resilience for families who had fewer individual and societal resources.

In terms of individual resources, low-income families were adept at managing the limited amount of money that they had during the COVID-19 pandemic. Some of them were able to fall back on their savings when there was a loss of income. Some of them were prudent in using the temporary financial support that they received from the government, and some managed their budget carefully by purchasing cheaper groceries and cooking more meals. Parents from low-income families also showed perseverance in seeking new employment opportunities and sought alternative means of income (e.g., selling their craft) while they were waiting for new employment.

We found that the presence of individual resources alone was not sufficient to promote resilience among low-income families. Community and societal resources needed to be available within the period that they were most needed to enhance resilience most effectively. Furthermore, the negative impact of the lack of societal and community resources was also especially great for low-income families with fewer individual resources. The report concluded with some recommendations on government policies and social services.

Recommendations

First, our study revealed that those who were holding precarious jobs experienced both job and income insecurity during the pandemic. Hence, we suggest for a minimum standard of employment protection to be established for those engaged in low-waged jobs and non-standard forms of employment, such as by extending progressive wages to more sectors and occupations. In addition, there should be compulsory medical and leave benefits (e.g., for caregiving) given to those working in precarious jobs. Next, parents from low-income families who aspire to upskill might face financial worries, such as the inability to afford course fees and having no income while on training. To address this, future policies could consider implementing support initiatives similar to the SGUnited Skills Programme (ceased in April 2022), which granted a monthly training allowance in 2020 during the pandemic (Government Technology Agency, 2022). Reviewing and reintroducing similar programmes like it would help low-income families to access training opportunities while maintaining financial stability, which could ultimately improve their chances of securing standard employment with greater stability and protection.

Second, a major change that resulted from COVID-19 is the streamlining of many financial assistance schemes to be accessible on one online portal, minimising the need to fill in multiple forms or going in-person to apply for financial aid. Our findings showed that the quick application and disbursement of short-term formal financial aid was a financial safety net for low-income families during COVID-19. Therefore, formal financial support should continue to be given in an accessible way, and it is recommended that the disbursement of government financial aid (especially for ComCare assistance at Social Service Offices) could be further improved. Our findings revealed that low-income families who really needed financial support did not seek support from SSOs due to

the perceived lack of understanding from SSOs when they previously applied for an extension of financial assistance, as the extension was often conditional on their employment status and a strict income criteria. Therefore, we recommend for a more holistic assessment of the needs of low-income families when they request to extend their financial assistance so that families can be supported sufficiently in their times of need. As the financial assistance given by SSO would usually be discontinued immediately if the extension is not approved, we also suggest for SSO staff to build resources with the families (e.g., by linking them to other SSAs/organisations that could provide support to them, facilitate opportunities for saving) before the financial assistance is discontinued.

Lastly, it is important to build the resilience of low-income families on an ongoing basis, as a crisis could happen at any point of time. Study findings demonstrated the crucial role of regular check-ins by social workers in linking participants to the support or resources that they needed. Such check-ins are recommended to be a key component in the work carried out by practitioners, and may contribute to building up the resource pool of low-income families to prepare for future crises. For families who are not known to social workers from SSAs, we suggest for SSAs and community organisations to proactively reach out to these families through community work (e.g., neighborhood bonding activities, door-knocking to engage and build rapport with families), so that these families might be aware of the community and societal resources that they can turn to in times of crises. As some participants also had debts and only a few had savings to fall back on, it is recommended that more organisations and agencies could explore facilitating low-income families in clearing their debt and building up their savings via structured opportunities (e.g., matched debt clearance and matched savings schemes). Building up savings would be an important individual resource that facilitate low-income families' resilience during the next crisis.

Although the COVID-19 pandemic had exacerbated many of the stressors that low-income families face, it had also brought about many new initiatives and conversations about changes that can be made to policies and the social service sector so that low-income families can be better supported. As we move towards a post-COVID world, the gaps in support and the lessons that we learnt should be applied to better bolster the resilience of low-income families.