



Research Bites

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Boosting the Resilience of Low-Income Families in the Post-Pandemic Era

Issue 15 • Oct 2023

Introduction



The lives of many were changed when the novel coronavirus (COVID-19) hit the shores of Singapore in early 2020. However, low-income families were hit the hardest during the COVID-19 pandemic.

A local study found that those who were earning less than S\$500 before the pandemic experienced a 90% reduction in their income, while those who were earning between S\$1,500 and \$1,999 before the pandemic experienced a 58% reduction in their income.¹ This points to an acceleration of income inequality and extremely challenging circumstances for those who were already in the lowest income bracket prior to the onset of the pandemic. Although these challenges

are typically associated with poorer mental well-being, some low-income families demonstrated resilience. For example, some mothers from low-income families showed no significant increase in their reported depression and anxiety levels from pre to post-COVID despite experiencing job loss or the loss of income in the family.²

What were the experiences of low-income families during this intensely challenging period? How did they cope and what can we learn from their experiences so that we can continue to strengthen support for low-income families after the pandemic?

From November 2020 to March 2021, we conducted semi-structured interviews with 25 parent-adolescent pairs from low-income families to find out (i) what stressors they experienced during the pandemic and (ii) what enhanced or hindered their resilience in coping with these stressors.

This issue of Research Bites will focus on what we learnt from parent interviews and will conclude with our recommendations.

Stressors Faced by Participants

In the early stages of the pandemic, our participants encountered numerous challenges. Some of our participants were frontline workers in essential services, such as manufacturing, food and beverage, healthcare, or service industries. A significant source of stress for these individuals was the **fear of contracting or transmitting COVID-19 to others**, considering their heightened exposure to the virus. Compounded by the absence of widespread vaccination at that time, this concern extended both to their family and their workplaces.

Second, **Home-Based Learning (HBL)** presented unique challenges for our participants as they were unable to work from home. One participant mentioned that she had

difficulties checking in with her children if they have started on their HBL assignments after reaching her workplace, as the HBL coincided with her working hours.

Another group of participants were those engaged in **precarious work** (i.e., non-standard forms of employment – temporary, freelance or part-time contract jobs, and self-employment). Due to the lack of labour protection for precarious employment, some participants lost their jobs without notice or were asked not to work for a few months, thus being forced to forgo any income. At the same time, participants shared that their household expenses (e.g., utility bills and grocery/food expenses) increased as family members stayed at home for most of the day.

Many families also did not have much savings prior to the pandemic. Therefore, the stress that they faced was two-fold as they did not have the financial resources to buffer the sudden changes in their income and expenses. Participants were



trying to stay safe in the pandemic, be involved in their children's education, and manage their family finances. These were multiple layers of stressors for them as individuals and caregivers.

What Enhanced or Hindered the Resilience of Low-Income Families in Coping with Stressors from the Pandemic?

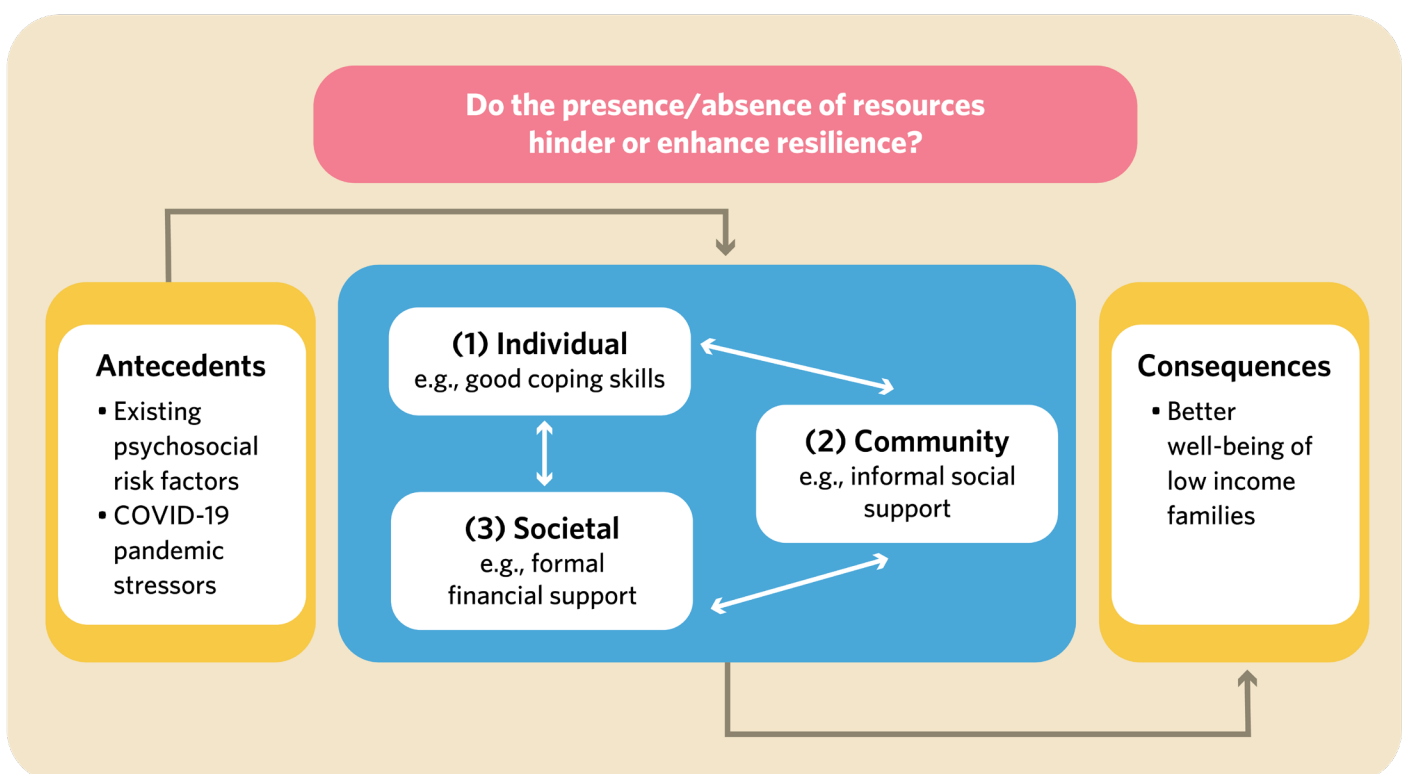
This study explored the factors that enhanced or hindered the resilience of low-income families during the pandemic using Windle and Bennett's (2011) Ecological Model of Resilience as its framework (refer to Figure 1).

According to this model, resilience is not a personal quality, but it is the "process of negotiating, managing, and adapting to significant stressors".³ When a person faces a stressor (e.g., loss of income in the COVID-19 pandemic), their life and outcomes are influenced by their environment, specifically the availability of resources at the individual,

community and societal levels. The presence of these resources (e.g., presence of support from Social Service Agencies) would facilitate their capacity for 'bouncing back' in the face of these stressors, while the absence of these resources (e.g., absence of support from extended family) would hinder their resilience.⁴ Understanding the factors across the individual, community and societal levels would highlight possible points of intervention.

Participants' experiences of what helped or hindered them in coping were categorised according to the three levels of resources as follows:

Figure 1. The three levels of resources based on Windle and Bennett's (2011) Ecological Model of Resilience



1. Individual Resources

Enhanced
resilience ✓

i) Personal savings and careful budgeting

Families who had sufficient savings utilised them to tide through the initial loss of income in the first few months of the pandemic, which prevented their families from plunging into crises. However, this also implies that they were likely to have exhausted savings that they had worked hard to accumulate.

Another way that families coped was by budgeting more carefully and cutting costs by purchasing cheaper groceries or reducing the frequency of outings.

"You know like... organise, for this, how much we should spend for a month. You know, so, instead of 2, 3, dishes, maybe we can just cut down? Okay, instead of like 2 times of cooking, maybe 1 time cook only is enough [sic]. We just save as much as we can."

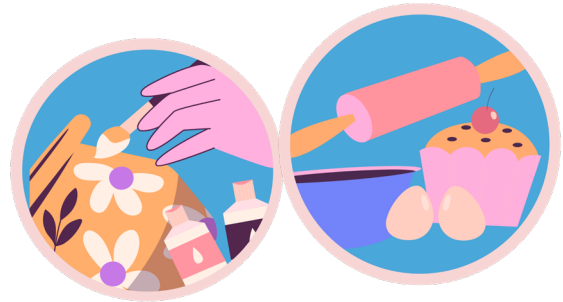


Low-income families were adept at managing a tight budget as it was probably not their first time facing a financial crisis in their families. This, however, highlights a gap in the food security of families living with chronic poverty, which is likely to persist after the pandemic.

Enhanced
resilience ✓

ii) Perseverance in seeking new employment and seeking alternative streams of income

Participants showed perseverance in seeking new employment opportunities by applying for jobs and sending out resumes to potential employers regularly. They also sought alternative streams of income (e.g., selling their handcrafted items or selling food) alongside seeking new employment opportunities.



However, more could be done to build the individual resources of low-income families by helping them upskill, thus helping them gain access to more employment opportunities.

2. Community Resources

Enhanced
resilience ✓

i) Informal instrumental and financial support from relatives or friends

Some families received informal instrumental (e.g., staying at relatives' house and sharing food) and financial support (e.g., cash to pay bills) from their family members and friends when they were facing financial difficulties. Although this informal support reduced some stress during the pandemic and prevented

some households from falling into crises, not many families reported having informal instrumental support.

Socialisation was restricted during the pandemic, with safe management measures also including punitive measures (such as fines) for social gatherings. Such restrictions may have inadvertently increased barriers to families approaching their social networks for support.

3. Societal Resources

Enhanced
resilience ✓

i) Short-term immediate support from government during COVID-19 acted as financial safety net

Many parents shared that the various support schemes provided by the government (e.g., COVID-19 Support Grant, Workfare Special Payment, Temporary Relief Fund) acted as a financial safety net for them when they did not have any income or had reduced income. This helped to reduce their financial stress during the most critical and unexpected periods of work disruptions (i.e., Circuit Breaker).

"We cannot go out, and I got no income, but luckily government help us. ... Totally like, you know because this thing come suddenly, that we do not know. Totally shutdown everything, all we cannot go out, then no work, no anything, then no income. Luckily, it's only for 3 months, then the government help us. I mean reduce our stress, at least we have income a bit here and there."

Enhanced
resilience ✓


ii) Formal support from Social Service Agencies, community and religious organisations

Before measures were fully put in place by the government to support low-income families, Social Service Agencies, community and religious organisations stepped in to fill the gaps during the pandemic. Some participants were familiar with coping with previous crises and they knew which Social Service Agencies to seek help from. One parent shared that she contacted the social worker that she usually went to when she really needed money for groceries, and her financial aid was processed quickly, which helped her family to cope during that period.

Another parent shared that her social workers checked in with her regularly to ask if she was coping well during the Home-Based Learning period, and linked her up with resources that she was previously not aware of to support her, such as tuition for her children via video conferencing. Social workers who kept in touch with their clients during the pandemic were an important source of instrumental and emotional support that enhanced low-income families' resilience.

"So I managed to contact [Social Service Agency] because usually if anything I'll just contact her. So at that moment during COVID, I actually contact her that ... maybe I need some cash money to buy some groceries, y'know at that moment? So eventually, ... it's been approved, and they give me the, \$300 at that moment?"



Hindered
resilience 

iii) Stringent criteria for existing financial assistance schemes at Social Service Offices (SSOs)

Some parents shared about their negative experiences with SSOs before and during the pandemic, such as the need to work full-time in order to receive continued financial assistance or the focus on their absolute household income, which prevented them from approaching the SSOs when they needed long-term financial support.

One participant shared that she wanted to request for longer-term financial assistance as her household income had been insufficient to meet her family's food expenses for a long period, and this worsened during the pandemic. She had coped with the limited money for food by reducing on her own food intake so that her children will have sufficient food to eat. However, she felt that the SSO did not understand her needs and did not do enough to understand her circumstances when she approached them previously. This resulted in her not considering the SSO as a source of support to approach during the pandemic.



"... [if] you went to SSO, they will base on your pay then they will divide how much, how many person, like per capita that kind of stuff right? But actually they must dig in, why do you need this help, you know? ... did you know that if we don't need the help, we won't come down. Ah. So I think government must, to step in, see ... why they need the help."

Key Takeaways from Our Study Findings

Although low-income families from our study managed to adapt to the stressors during the pandemic with their individual, community, and societal resources, most of them were still struggling in the areas of employment and food security.

Our study findings also highlighted that there were still many gaps in the sustained assistance offered to low-income families after they exhausted their own savings and the initial short-term support provided to them.

This points us to the vulnerability of low-income families during times of crisis like the pandemic, and the need to provide families with even more support to help them recover.



Our Recommendations: Boosting the Resilience of Low-Income Families in the Journey Ahead

The COVID-19 pandemic had brought about many new conversations on the gaps in support and the changes that can be made on the systems level within the social service sector.

Based on what we have heard from the experiences of low-income families in coping during the pandemic, these are our recommendations on how we can better support and boost the resilience of low-income families in the post-pandemic era:

1. Help Caregivers to Move from Precarious Employment to Standard Employment

The pandemic unveiled the precarious nature of jobs held by low-income families, highlighting the unreliability, income insecurity, and lack of employment protection of these jobs. Among our participants, 7 out of 8 of those with precarious employment had a reduced income during the pandemic, while majority of those with full-time employment (7 out of 10) continued to receive the same income during the pandemic.

Participants with full-time employment managed to cope better than those with precarious employment during the pandemic, highlighting the importance of helping families to move from precarious employment to standard employment as one of the ways to boost their resilience. Although the pandemic is over, engaging in these unstable jobs as a means of earning an income remains a reality for some of these low-income families.

One way to move from precarious to standard employment is through upskilling.

In our sample, participants in precarious employment did not have opportunities for formal training or career progression. Some participants expressed their interest in developing their existing skills (e.g., food safety and hygiene course), but delayed it due to their financial worries of having to pay for the course fees and not receiving an income during the training period.

Therefore, we recommend for more families to be supported in upskilling so that they can have more opportunities to move to standard employment, which provides more stability and employment protection.

Programmes like the SGUnited Skills Programme (ceased in April 2022)⁵ provided a monthly training allowance for participants. Moving forward, such programmes could be reviewed and offered to low-income families, so that they would have fewer financial worries to consider while upskilling.



2. Reduce Low-Income Families' Barriers to Seeking Support by Adopting a Holistic Approach to Understand and Address Their Needs

Although most of our participants were familiar with Social Service Offices (SSOs) and had approached them for help prior to the pandemic, some families chose not to approach the SSOs even when they were struggling to cope financially as the COVID-19 crisis persisted.

One barrier that discouraged our participants to seek support was the perceived lack of understanding from SSOs when they previously applied for extensions in financial assistance. Participants felt that extensions were often conditional upon employment status without considering if working was feasible for applicants. Extension requests were also often rejected due to the strict means-testing criteria at SSOs, without considering the needs for family expenses.

As the perceived lack of understanding might affect low-income families' willingness to seek support and might contribute to delays in getting the support they need, we recommend

for a more holistic assessment of the needs of families applying for financial assistance and other associated extensions, so that families can be supported sufficiently and quickly in their times of need.



3. Build Resilience on an Ongoing Basis Through Regular Check-Ins and the Creation of Community Linkages

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. The experiences shared by our participants 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 (e.g., phone calls, home visits) remain an important pillar of 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 Service Agencies or have a few or no informal support sources, we suggest for Social Service Agencies and community organisations (e.g., grassroots organisations) to reach out to these families through regular community bonding events and community work.

These opportunities for interaction could build low-income families' awareness of these community resources and increase their chances of accessing these support sources in future times of need.

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Research Bites

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Released in October 2023

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