

**PROCEEDINGS OF THE  
5TH ANNIVERSARY WEBINAR SERIES**

# **COVID-19: Social Impact and Response**

**EDITED BY ROBYN TAN AND YU WEI NEO**



# **COVID-19: SOCIAL IMPACT AND RESPONSE**

Proceedings of NUS Social Service Research Centre  
5th Anniversary Webinar Series

*Edited by*

**Robyn Tan and Yu Wei Neo**

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# CONTRIBUTORS

**Asher Goh** graduated with a Bachelor of Arts, Sociology at NTU. Before joining SSR, Asher was a research assistant at the Lee Kuan Yew School of Public Policy, where he was involved in research related to public rental housing and youth risks in Singapore. Asher's research interests lie in social policy, poverty and inequality. With experience in both qualitative and quantitative research, he believes in using these methods to provide a lens for understanding social issues.

**Cliona Yong** graduated with a Bachelor of Arts (Hons.) from Yale-NUS College where she majored in Anthropology. She has experience as a quantitative research analyst in the public policy department. Her research experience includes participant observation, in-depth interviews, and developing, administering and analysing questionnaires. With training in qualitative research and experience in quantitative analysis, she seeks opportunities to synergise both modes of inquiry to create positive and meaningful impact.

**Denise Liu** is a researcher at South Central Community Family Service Centre, where she supports practice research and the evaluation of programmes and community building initiatives. She has a keen interest in promoting research among practitioners and co-organises a community of practice for researchers in the social service sector. She has conducted research on the impact of trauma on children-in-care, perceptions of child abuse, and bullying.

**Faridah Bte Rashid** is an active community contributor, animating many bottom-up initiatives in the Bukit Ho Swee, Lengkok Bahru and Redhill neighbourhoods. She took up the challenge to spread the spirit of Gotong Royong in the Redhill community five years ago and is now known as the un-official “MP” for Redhill. Her life is a story of

“from zero to hero”. She is trained in Asset Based Community Development (ABCD) and is currently an ABCD guide in training. She is also a community connector for South Central Community Family Service Centre (SCC), working alongside SCC staff to support families affected by COVID-19.

**Gerard Chung** is a PhD candidate at the University of North Carolina (UNC) at Chapel Hill School of Social Work, an injury and violence prevention fellow at the UNC Injury Prevention Research Centre, and an Ee Peng Liang Scholar. Know more about his work at [www.gerardchung.com](http://www.gerardchung.com)

**Qiyan Ong** is a Deputy Director of Research with the Social Service Research Centre. She specializes in using behavioural and applied economics to study individual decision-making and the effects and performances of different policy designs. Her research spans a range of behavioural domains. Her recent research includes studies on cognitive reasons for debt in low-income households, performance of transnational marriage support programs and social service office models, as well as performance of different types of incentives on motivating prosocial behaviour.

**Robyn Tan** is a Research Fellow with the Social Service Research Centre. She completed her Ph.D. in Development Policy and Management from the Global Development Institute at the University of Manchester, UK. Her research interests include studying the implementation of policies, programmes and interventions in real world policy and service settings. She has a keen interest in theory-driven evaluation, specifically, applying realist research to understand what works, for whom, and under what conditions. Robyn has a joint appointment with the Department of Social Work at NUS where she teaches advanced research and evaluation. She is an adjunct faculty with the Geriatric Education and Research Institute (GERI).

**Ryan Tan** serves in the capacity of corporate communications and outreach with SOS. He graduated with a B.Soc.Sci. (Hon) in Psychology from NUS. With an understanding in the science of human behaviour, his passion for the social service sector led him to embark on a journey to spread awareness of an area in mental health often overlooked —suicide. His work at SOS focuses on public education, raising awareness and upstream suicide prevention efforts. With a firm belief that social support plays an essential role in an individual's mental health, his experience at SOS reiterates how an unattended crisis may lead to suicide ideation.

**Shailey Hingorani** is the Head of Advocacy, Research, and Communications at AWARE, the Association of Women for Action and Research. Before joining AWARE,

she worked on women's rights and child rights in South Asia, Southeast Asia, and the United States. She has previously worked with the Open Society Foundations and Save the Children. Shailey was a Fulbright scholar at Harvard University where she received a Master's in Public Administration.

**Siti Adriana Bte Muhamad Rasip** is an Asset-based Community-driven Development (ABCD) practitioner. She believes that communities are rich in assets that can be tapped on to come up with their own initiatives or solutions towards their own collective well-being. She is also passionate in creating spaces that engages beneficiaries as citizens, to step forward to contribute and have a voice. Her topics of interest includes poverty, social mobility and social innovation. She is also a firm believer of the nexus among critical thinking, conversations, research and collaborative action to inform effective solutions to social issues. As such, she has undertaken various research projects such as the analysis of the COVID-19 learning conversations with beneficiaries and one that explored the aspirations of low-income families, premised on the conviction on families as 'potentials', rather than mere recipients of aid.

**Stephanie Chok** is an independent researcher who has been involved in the NGO sector in Singapore for more than a decade. She is currently working on research related to inequality, food insecurity, and the impacts of COVID-19 on low-income families.

**Yu Wei Neo** is a Research Fellow at the Social Service Research Centre. She obtained her doctorate in public policy at the Australian National University, with a thesis on social inclusion policies and children in Australia. Her research interests include understanding how low-income individuals and families meet their basic needs, as well as how they experience public and social services. She has employed different qualitative methods in her past and current research projects, including focus group discussions, participant-observations, in-depth interviews and research methods with children.

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# **ABOUT SSR**

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: <https://fass.nus.edu.sg/ssr/>

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# 1. Introduction

*Robyn Tan*

*Yu Wei Neo*

*NUS Social Service Research Centre*

**Keywords:** COVID-19, social impact, Singapore, social services, social service agencies, financial assistance, community initiatives, low-income families, mental health

This collection contains the proceedings of a three-part webinar series organised by the Social Service Research Centre (SSR), National University of Singapore (NUS), from September to November in 2020. On the theme “COVID-19: Social Impact and Response”, the collection comprises insights on the impact of the pandemic on communities, and the response of social services during this COVID-19 pandemic.

The COVID-19 pandemic has drastically transformed lives globally. People have lost their jobs; food has become insecure for many; schools and workplaces have closed; people who still have jobs are working from home; while mask-wearing, social distancing, and national lockdowns or containment measures have become the “new normal”. Yet, the exposure to, and the impact of COVID-19 reveals our existing social

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inequalities. People in precarious, low paid jobs in the food and beverage (F&B), retail, delivery, transport services, and care sectors have been more exposed to the virus as their jobs require them to be in close contact with the public. Overcrowded, poor quality housing in densely populated areas made social distancing impossible and increased the risk of infection among its residents. Mortality is much higher among poorer communities, older persons, and people with pre-existing conditions. Containment measures across many countries have disproportionately affected marginalised communities, low-income families with young and elderly dependents, people with special needs or mental health needs, victims of family violence, as their existing support systems became less accessible or were terminated indefinitely. Families with less resources and savings face intensified hardship in managing the disruptions brought on by the pandemic. Generally, the impact of COVID-19 is unevenly distributed across the population, falling disproportionately on the most vulnerable individuals and communities and along racial, ethnic, occupational, and socioeconomic lines (The Lancet Public Health, 2021). Even as national vaccination programmes kick off internationally, the economic and social impact of COVID-19 is likely to be felt for years to come. The post-pandemic world could experience even greater inequalities unless mitigated by the necessary global and government response (Stiglitz 2020).

In early 2020, public health experts and governments around the world raced against time to “flatten the curve” in managing the COVID-19 pandemic. In Singapore, “circuit breaker” measures were implemented as a nationwide partial lockdown to contain the spread of the global COVID-19 pandemic for a duration of 8 weeks from 7 April 2020 to 1 June 2020. While attention has been paid to managing infections to prevent public healthcare systems from being overwhelmed, social services have experienced a surge in demand for assistance. In response, a research team led by Dr Qiyan Ong from SSR initiated the COVID-19 Social Data Bank in May 2020, providing weekly updates on social service provision and utilisation over a period of 12 weeks. In Chapter 2, Dr Ong demonstrates how crisis research, presented in the form of regular and frequent bite-sized research findings, could help social services identify gaps and emerging trends during the pandemic. Over 12 weeks, the Social Data Bank revealed week-to-week trends on how the outbreak affected households in terms of material hardship, mental-wellbeing, and family stability.

At the same time, several social service agencies embarked on studies to understand how COVID-19 had affected the clients they were serving. In response to how the pandemic affected mental health, the Samaritans of Singapore (SOS) initiated a

community dip-stick survey in May 2020, to better understand the impact of the circuit breaker on mental health and mental well-being, and the attitudes towards help-seeking behaviour. In Chapter 3, Mr Ryan Tan, Assistant Manager (Partnership and Engagement), highlighted key findings from the study and emphasised the importance of community mental health initiatives and public education efforts to reduce the stigma of seeking help for those in need. On a similar note, the concern with how the pandemic affected parents coping with childcare responsibilities while working from home, led by Mr Gerard Chung, PhD candidate, from the University of North Carolina at Chapel Hill, School of Social Work, to conduct an online survey during the circuit breaker. In Chapter 4, he cautioned that the pandemic had increased parenting stress and this, in turn, could result in increasing use of harsh parenting on children.

With women disproportionately represented in unpaid, care work and in other low-paid precarious jobs, AWARE (Association of Women for Action and Research) conducted studies on how COVID-19 has affected, migrant spouses, women facing domestic abuse and caregivers of older persons. In Chapter 5, Ms Shailey Hingorani, Head of Advocacy and Research, shared that many migrant spouses had lost their jobs or suffered from a substantial decrease in income because they had to stop work to care for their children during the circuit breaker, when schools and childcare centres were closed. She also highlighted the challenges faced by women who were at risk of increased domestic violence, as well as those who were caregivers of the elderly, during the pandemic.

In another study on how COVID-19 has impacted on vulnerable groups, Beyond Social Services undertook a study to examine the economic circumstances of families who had applied for financial assistance under their COVID-19 Family Assistance Fund, launched just before the circuit breaker. In Chapter 6, Dr Stephanie Chok, an independent researcher, shared that the effects of the pandemic on low-income families were severe, differentiated, and will likely result in cumulative impacts for many, including deepening of multiple forms of insecurity for the poor, and increasing household debt.

Social service agencies were not only concerned with understanding the impact of COVID-19 on their clients. They were equally keen to understand how communities were able to galvanise collective resources in a crisis to support one another. One such example is Project C C.O.V.I.D., initiated by the South Central Community FSC (SCC), where families made decisions collectively on how an assistive fund and other support can best meet their needs. Using a mixed methods study, Ms Denise Liu,

Senior Research Executive and Ms Faridah Bte Rashid, Redhill Community Leader, Community Connector showed in Chapter 7, how families came together during the COVID-19 crisis to render help to those in need.

Another initiative came from the Ang Mo Kio Family Services Centre Community Services Limited (AMKFSC), #COVID19NoSweat Learning Conversations, to understand challenges faced by low-income families and to identify their assets, talents and skills and community resources. In Chapter 8, Ms Siti Adriana Bte Muhamad Rasip, Community Worker from AMKFSC Community Services outlined how her agency conducted learning conversations with their clients and community members on the talents and skills they possessed and used the information to connect with people who needed assistance. Both these community initiatives by SCC and AMKFSC Community Services highlighted the importance of ground-up, collective action to mitigate the impact of a crisis on vulnerable groups

In the final chapter, Mr Asher Goh and Ms Cliona Yong, Research Executives from SSR, reflected on two broad measures commonly raised by presenters in the webinars —1) financial assistance and 2) community initiatives. They drew insights from the entire webinar series and emphasised the need for systemic and structural changes, as well as social resilience and organisational adaptability, in our post-COVID-19 world.

The SSR webinar series and on the theme, “COVID-19: Social Impact and Response” and the webinar proceedings were made possible through the commitment of social service professionals and their organisations for dedicating time and resources to conduct research, alongside working with the hardest hit and the most vulnerable amongst us during these exceptional times. We would like to thank the authors in this compilation, the moderators who facilitated the webinar series, the SSR colleagues who worked hard to organise the webinar series and these proceedings, and the partners who have informed and enriched our work.

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# **2. Flattening the Social Service Curve: Lessons from COVID-19 Social Data Bank**

*Qiyan Ong*

*NUS Social Service Research Centre*

## **Abstract**

The COVID-19 Social Data Bank was designed to understand the impact of the COVID-19 pandemic on social service clients and professionals. Anonymised case data was collected from social service professionals via an online survey on a weekly basis over twelve weeks. The analyses revealed emerging trends and needs which were then delivered to the public in bite-sized insights through weekly infographics. This presentation will summarise the impact of COVID-19 and the circuit breaker on families, with implications for social services.

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## **Introduction**

Aside from increased health risks, the COVID-19 pandemic has led to financial distress among many owing to the implementation of containment strategies. To preempt the trend of increasing local transmission of COVID-19, Singapore introduced an elevated set of social distancing measures in Singapore from 7 April 2020. A “circuit breaker” (CB) was implemented from 7 April to 1 June 2020, during which time all workplaces were forced to close except for those able to operate remotely and those in essential services. Although many workplaces gradually resumed operations when the CB was eased in phases, businesses were slow to recover. While massive unemployment may have been avoided owing to policy intervention such as the Jobs Support Scheme, many experienced significant income losses. Singapore’s largest bank, DBS Bank, reported a sharp rise in the proportion of customers who experienced a significant (defined as more than 10%) decline in income in May 2020 (from 15% in March 2020 to 26% in May 2020). They also found that 64% of their customers, especially lower-income earners, had less than three months of emergency funds. These figures suggest that many Singaporeans may be facing financial challenges as a result of the pandemic and have had to seek financial assistance.

This study examines the financial assistance coverage of social service clients in Singapore during the CB to the early post-CB period. Understanding the accessibility of financial assistance is important as it has social implications. Financial assistance may help people to obtain adequate nutrition to ward off infections and to seek medical help when necessary. These are crucial steps for effective pandemic control. Financial assistance also protects people’s mental health as the struggle to meet basic needs amid income volatility as well as falling into debt induce stress and anxiety, which may develop into chronic illnesses (Ong et al., 2019; Ridley et al., 2020). These reasons highlight the importance of regarding financial assistance as a preventive approach to avoid undesirable social outcomes rather than as a remedial one.

## **Findings from the COVID-19 Data Bank**

Data for this study came from the COVID-19 Social Data Bank. The Data Bank collected anonymised case data from social service professionals weekly through an online survey lasting twelve weeks between 11 May and 31 July 2020.<sup>1</sup> While the Data

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<sup>1</sup> The proportion of social service users who were receiving formal financial assistance is summarised across five periods to observe how financial assistance coverage varied during and after the circuit breaker (CB) period. The

Bank employed a convenient sampling method, care was taken to ensure that the sample was representative of the experiences of the social service sector. Participants contributed anonymised data of the first and second clients they had spoken to on the “reporting day” that was randomly assigned to them. This was intended to ensure that the data was representative of the larger population. In total, the Data Bank collected data on 1,001 clients seeking help from 117 social service professionals across fourteen social service agencies located in different parts of Singapore.

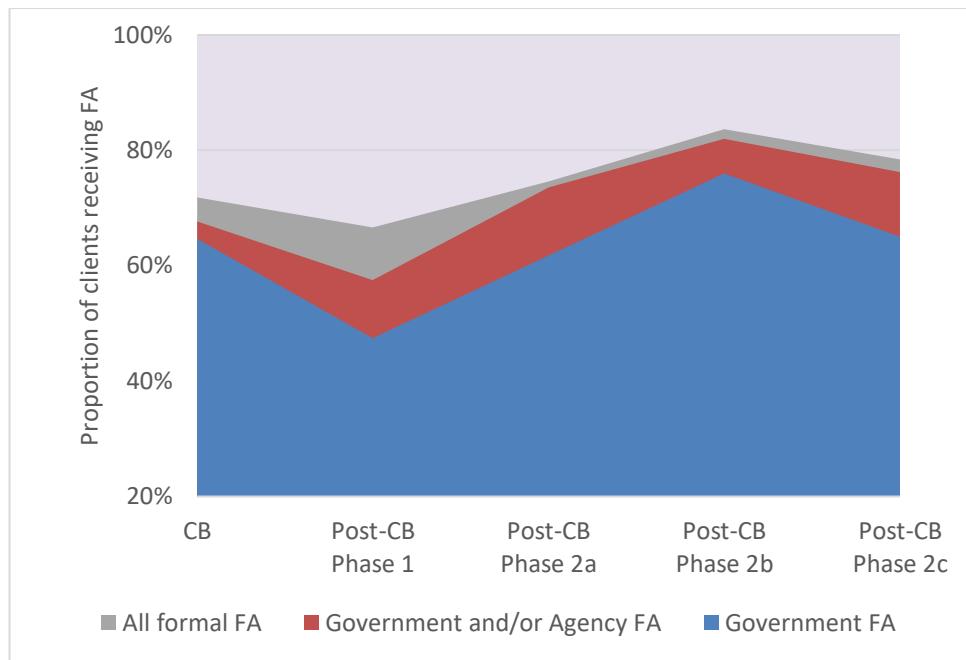
Figure 1 shows that over 70% of the clients who reported facing financial challenges were receiving financial assistance from formal sources during the study period, with most receiving financial assistance from government schemes. For example, during the CB, 65% were receiving financial assistance from government schemes, and an additional 8% were receiving financial assistance only from non-government sources. The remaining 28% were not receiving any formal financial assistance.

Financial assistance coverage increased from 72% during the CB period to 78% in the Phase 2 period. This was mostly driven by the increase in the proportion of clients receiving financial assistance from social service agencies (an increase of 9%). As financial assistance payouts from government schemes were either one-time (e.g., Temporary Relief Fund) or over three months (e.g., ComCare, COVID-19 Support Grant), social service agencies may have stepped up to provide financial assistance for clients after financial assistance from government schemes had ended.<sup>2</sup>

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periods “CB” and “Post-CB Phase 1” coincided with the official circuit breaker period (CB: 11 May to 29 May 2020) and Phase 1 reopening (1 June to 12 June 2020). However, Phase 2 reopening is subdivided into three periods in this analysis, each comprising two or three weeks, to better reflect rapid changes on the ground. Thus, post-CB phase 2a covers 15 June to 26 June 2020; post-CB phase 2b covers 29 June to 10 July 2020; and post-CB phase 2c covers 13 July to 31 July 2020. Formal financial assistance here includes government financial assistance schemes, such as ComCare, COVID-19 Support Grant or Temporary Relief Fund, emergency funds from social service agencies and financial assistance from community self-help groups (CDAC, Mendaki, MUIS or Sinda) and corporations such as the NTUC Care Fund, CapitaLand U-Care Fund Resilience and Enablement Fund and the Straits Times School Pocket Money Fund.

<sup>2</sup> On 7 August 2020, a week after the COVID-19 Social Data Bank data collection had ended, the government announced the extension of ComCare assistance by six months.



**Figure 1. Proportion of Social Service Clients with Financial Difficulties Who were Receiving Financial Assistance from Formal Sources**

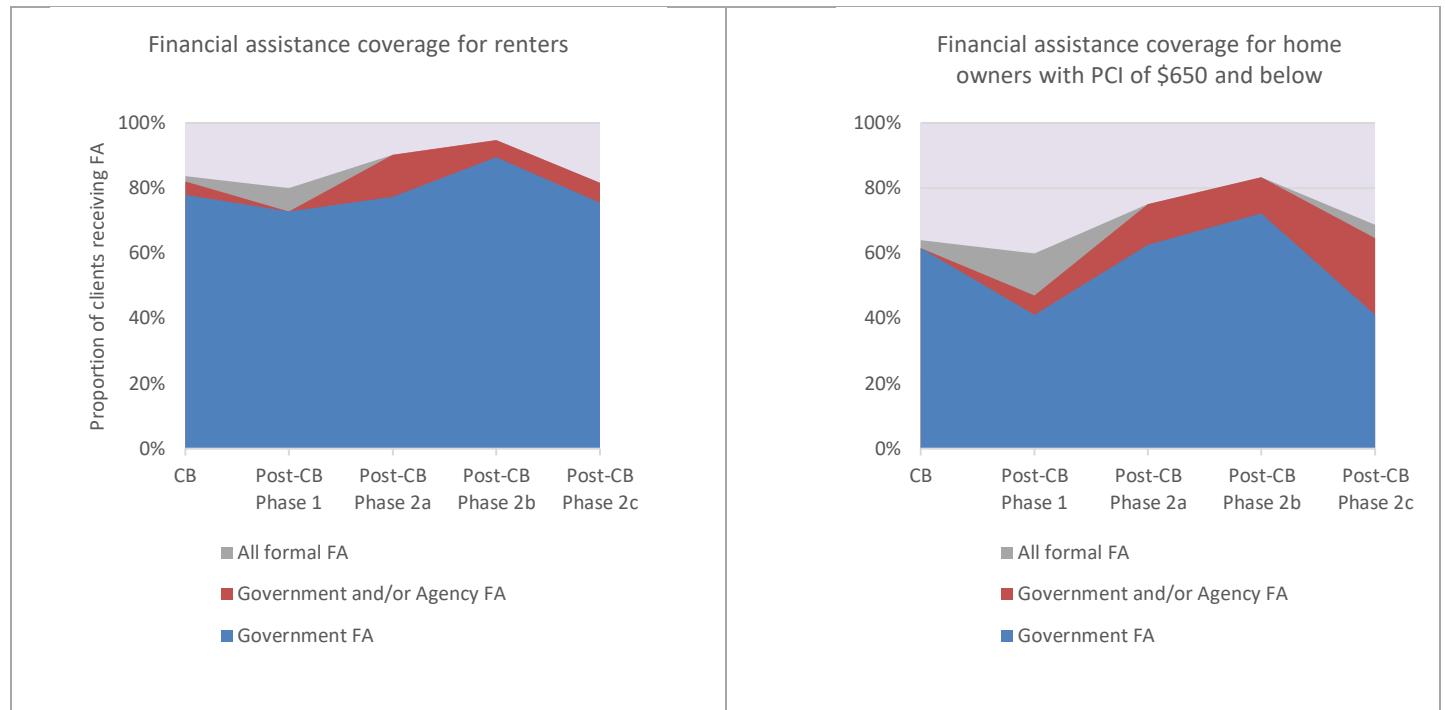
Figure 2 compares the financial assistance coverage of those living in public rental housing and of low-income homeowners. Low-income households were defined for the purposes of the Data Bank as those with household incomes of \$650 per capita (PCI) and below, based on the only measure available and also the income eligibility criterion for receiving financial assistance from the government's ComCare Short-to-Medium Term Assistance Scheme—the main government financial assistance scheme in Singapore in normal times.<sup>3</sup>

Figure 2 reveals that throughout the study period low-income clients living in owned housing were less likely to receive formal financial assistance compared to clients living in public rental housing. During the CB, 60% of home-owning clients were receiving financial assistance compared to 84% of public rental housing clients. This difference narrowed to 69% of home-owning clients versus 82% of public rental housing clients at the end of the study period (post-CB Phase 2c period). This narrowing was mainly contributed by the increase in receipt of financial assistance

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<sup>3</sup> As the eligibility for public rental housing (household income of \$1,500 or less) is more stringent than ComCare Short-to-Medium Term Assistance (household income of \$1,900 or less or PCI of \$650 or less), homeowners with PCI of \$650 or less are comparable to public rental housing dwellers in terms of housing income.

from social service agencies from 2% during the CB period to 19% during the post-CB Phase 2c period.



**Figure 2. Comparison of the Proportion of Public Rental Housing Clients and Low-Income Home-owning Clients Receiving Financial Assistance from Formal Sources**

### Social Implications

Despite being assessed by social service professionals to be facing financial difficulties, a sizable group of social service clients, especially those living in owned housing, were not receiving financial assistance from formal sources during the CB to early post-CB period. While 47% of those not receiving financial assistance during our study period were new clients and may have been in the process of applying for financial assistance, 53% were existing clients of social service agencies whose life circumstances had yet to stabilise completely. Increased income uncertainty owing to uncertainty in financial assistance applications may set them back from any progress they had made with the help of social services financially and in other aspects of their lives.

High coverage among public rental housing dwellers is reassuring as it suggests that financial assistance was accessible by those who were the least resourced when the economic impact of the pandemic was most severe. However, the finding that financial assistance from government schemes may be substantially less accessible to those

who also had low incomes but were homeowners points to the importance of using financial assistance as a preventive intervention. For example, reducing financial stresses reduces the likelihood of family conflicts, which may threaten family stability and mental well-being.

Financial assistance may also prevent such families from spiralling into debt through accumulating arrears or putting their bills on their credit cards—factors known to have long-term implications for their finances. By preventing undesirable individual and household outcomes, financial assistance will help to flatten the demand for social services in the long term. This will not only ensure that families in need receive adequate help from social service professionals but also protect the mental and physical health of social service professionals. These reasons may explain why social service agencies increased their provision of financial assistance to low-income homeowners in the post-CB period. The role of timely financial assistance as a preventive intervention needs further examination.

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# **3. Mental Wellness during the COVID-19 Circuit Breaker and Help-seeking Behaviours in Singapore**

*Ryan Tan*

*Samaritans of Singapore (SOS)*

## **Abstract**

The “circuit breaker” (CB) measures were unprecedented in Singapore in the fight against the COVID-19 pandemic. A brief anonymous community survey administered by Samaritans of Singapore (SOS) aimed to collect information regarding the impact of the CB on mental health and well-being as well as to understand attitudes towards help-seeking behaviours and preferences within the community. In general, ratings for all negative emotions increased while ratings for positive emotions decreased during the CB. Respondents with pre-existing mental health conditions reported more difficulty coping during the CB period. While on the whole most respondents tended to

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approach their friends for help, about 23% of students surveyed would not consider approaching anyone for help.

## **Introduction**

The “circuit breaker” (CB) was implemented by the Singapore government as a nationwide partial lockdown to contain the spread of the COVID-19 pandemic. It lasted for a period of eight weeks from 7 April 2020 to 1 June 2020. COVID-19, compounded by the sudden implementation of the CB, has brought about much uncertainty and taken a toll on people’s mental well-being. Between February and June 2020, the 24-hour hotline maintained by Samaritans of Singapore (SOS) attended to at least 30% more calls compared to the same period in 2019.

Surveys conducted at the early stages of the CB found that the partial lockdown had little impact on the mental health of Singaporeans (Statista, 2020) and the majority still assessed their mental health positively (Ipsos, 2020). However, as these surveys were done at the early stages of the CB, SOS was interested to identify the impact of a prolonged period of isolation on coping and mental health.

## **Research Methodology**

The above-mentioned reason, coupled with our observation that an increasing number of clients were expressing a heightened sense of anxiety and fear, led us to initiate a community dipstick survey in May 2020. The aim of the survey was to understand the impact of the CB on the emotions of the community as well as the challenges they faced. The survey also was aimed at better understanding the help-seeking patterns of respondents when feeling emotionally overwhelmed. The survey involved 2,497 respondents from among those who resided in Singapore during the CB, of whom 79% were aged 29 and below. That the majority of the respondents were youths can be attributed to the method of administering the survey: the survey was conducted through an online survey form and disseminated through digital media as well as through institutes of higher learning, which naturally yielded more young respondents. The interpretation of the survey findings thus is skewed towards the younger population, which may not be conclusive and fully representative of the wider population.

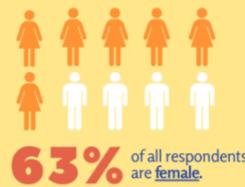
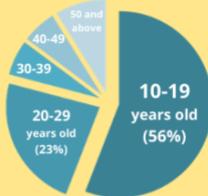
## **Research Findings**

# HOW HAS THE CIRCUIT BREAKER IMPACTED US?

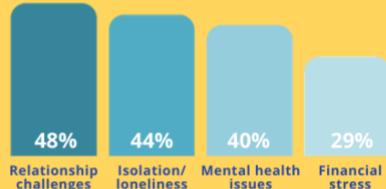
A total of 2,497 respondents participated in SOS's survey and shared on how they were coping during the Circuit Breaker.

## SOME THINGS WE FOUND ARE...

### SURVEY DEMOGRAPHICS



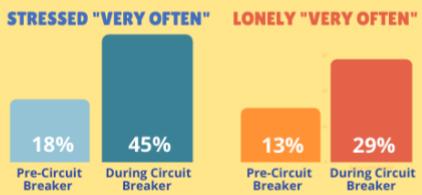
### CHALLENGES OF CIRCUIT BREAKER



Other challenges faced are: stress from academics and working from home, substance abuse and physical, verbal and sexual abuse.

### INCREASE IN NEGATIVE EMOTIONS

During the circuit breaker, the number of respondents who feel stressed and lonely very often more than doubled.



### DIFFICULTIES IN COPING



8 in 20 face some difficulties in coping during CB. Among them, 3 reported that they are barely coping or not coping at all.

### PREFERRED ONLINE HELP PLATFORM



#### ACROSS ALL AGE GROUPS

Text messaging is the most popular platform that respondents would want to use to reach out for help.

If you need emotional support, contact us through:  
24-hour Hotline (1800-221 4444)  
Email Befriending (pat@sos.org.sg)



Contrary to the findings of previous surveys by Ipsos and Statista, our survey found an increase in mean ratings for all negative emotions (worry, loneliness, anxiousness, etc.). Furthermore, there was a decline in positive emotion ratings (happiness) compared to the period before the CB. More important, the greatest increases in negative feelings were in the categories of stress, anxiety and loneliness—in particular, several respondents mentioned that the stress they experienced stemmed from struggling with home-based learning as well as the increase in workload as a result of work-from-home arrangements.

Respondents also identified some common challenges faced during the CB period. Of all problems faced, social and emotional challenges, which include strained relationships with others and loneliness, were the most frequently reported ones.

Prolonged close proximity may inadvertently bring about more occurrences of conflict. In the survey, students residing with their parents reported feeling more isolated and have more difficulty in coping with their mental health compared to respondents residing with a partner or spouse.

### **Coping Methods and Help-seeking Behaviours**

In terms of help-seeking behaviours and tendencies, respondents indicated that peers were the pillar of support that they were most comfortable to open up to. However, about one in three respondents reported that they would not consider approaching others for help when they were feeling emotionally overwhelmed. The need to reduce the stigma surrounding mental health and encourage help-seeking has consistently been one of the main messages we see in mental health education efforts. It is important to recognise that often it is a big hurdle for someone to take the first step of reaching out for help. In relation to understanding help-seeking behaviours, it was observed that the key barriers to help-seeking included the impression that nothing would help, the fear of disappointing those around them as well as the stigma and embarrassment from opening up about their struggles to a third party. It was also found that feelings of hopelessness can inhibit individuals from seeking help.

From the survey, it was found that respondents who themselves have had thoughts of suicide shared their opinions on suicide with those who had talked to someone with suicidal thoughts. This highlights the fact that conversations can improve the understanding of suicidal thoughts and behaviours. However, the survey revealed that many avoided expressing their concern for and willingness to support someone who may be struggling emotionally for fear of not knowing what to do and the fear of

causing harm. This points us to the importance of the need to educate the community on how to support those around them who are in crisis. Such educational conversations could have helped to develop better understanding of one's own struggles and to create empathy and compassion for others facing struggles.

### **Conclusion and Further Discussion**

Our survey findings indicate that the CB has exacerbated mental well-being and brought about much anxiety and negativity in many. The anxiety stemming from the uncertainty about the future caused by the pandemic and resulting economic downturn is likely to continue to affect many. In such uncertain times, it is important to support those in crisis and facing suicidal thoughts. To many of these individuals, friends and family may be their preferred lifeline.

The community plays a significant role by promoting empathy and supporting one another. Together with the various forms of social assistance available, such community support can help to enhance individual and social resilience in the face of financial and emotional stresses.

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# **4. Mediating Effects of Parental Stress on Harsh Parenting and Parent-Child Relationship during the COVID-19 Pandemic in Singapore**

*Gerard Chung*

*PhD Candidate, University of North Carolina at Chapel Hill*

## **Abstract**

The “circuit breaker” caused increased parenting stress for those with young children. This study aims to understand how parents’ perceived impact of COVID-19 led to increased harsh parenting and reduced the closeness in parent-child relationships through the mediating effects of parenting stress. Online survey data were collected from 258 parents during the circuit breaker. We used two scales—Coronavirus Impacts Questionnaire and the Parental Stress Scale —to measure the impact of

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COVID-19 and parenting stress. We examined two outcomes, parent-child relationship closeness and harsh parenting. The results indicated that COVID-19 did indeed have the impact of increased parenting stress. This, in turn, had an impact on parenting by reducing the closeness of parent-child relationships and increasing the use of harsh parenting. Given that these are risk factors for potential child abuse, it is important that parents are supported, and the impact of COVID-19 be mitigated.

## Introduction

The COVID-19 pandemic called for “circuit breaker” (CB) safety distancing to be implemented in Singapore from April to May 2020. Schools and workplaces were closed, and parents had to balance telecommuting with parenting responsibilities. Given the high degree of economic uncertainty facing many families, parents were often caring for their children under stressful conditions with limited resources.

Coyne et al. (2020) described the stressful “collision of roles, responsibilities, and expectations” experienced by parents during the pandemic as they face great uncertainty about the future. As parental stress increases, researchers have warned about the increased risk of family violence and child abuse at a time when families remain at home, with reduced community contact and social support (Campbell, 2020). Based on the Parental Stress Model developed by Abidin (1992), the purpose of our study was to understand how parents’ perceived impact of COVID-19 was associated with their higher use of harsh parenting modes and reduced parent-child relationship closeness through the mediating effects of parenting stress.

In the Parental Stress Model, parental stress is a key determinant of parenting practices, especially dysfunctional parenting. Deater-Deckard (1998) has defined parental stress as a psychological reaction by parents when they experience parental demands that are inconsistent with expectations (expectations of self or of others) or when parents do not have the resources to meet these demands. Existing studies (Deater-Deckard, 1998) indicate that higher levels of parental stress are associated with poorer parenting outcomes such as harsh parenting practices and poorer parent-child relationships (e.g., less warmth and closeness). Harsh parenting is characterised by coercive, aggressive and emotionally charged disciplinary practices such as caning or yelling at children (Chang et al., 2003). In the Parental Stress Model, the influence of environmental stressors on parenting outcomes is hypothesised to be mediated by parental stress.

In our study, contextual changes wrought by COVID-19 and CB measures were conceptualised to affect parents and their parenting behaviours through the pathway of parental stress. Thus, our research hypotheses were:

1. Parents who perceived a higher impact of COVID-19 will report higher parental stress levels;
2. Higher parental stress will be associated with higher use of parent-reported harsh parenting and lower parents' perceived closeness with their child;
3. Parents' perceptions of the impact of COVID-19 will affect parental stress, which in turn will affect parenting outcomes, indicating the mediating effects of parental stress.

### **Method**

We collected data using online surveys disseminated through Facebook and community organisations from 22 April to 5 May 2020. To be eligible for survey participation, respondents had to be at least 18 years old, living in Singapore with at least one child no older than 12 years, and be Singapore citizens/permanent residents. We analysed data from 258 parents, who were mostly Chinese, mothers, aged 36–40 years, highly educated (university degree), with family income above the median household income, in full or part-time employment, and with at least one pre-school child.

Our predictor was the perceived impact of COVID-19, measured using the Coronavirus Impacts Questionnaire developed by Conway et al. (2020). Parental stress (mediator) was measured with the Parental Stress Scale developed by Berry & Jones (1995). Two outcomes were used: parent-child relationship closeness and harsh parenting (caning, yelling, harsh words).

### **Results**

Results from the mediation analysis are in Figure 1. The results showed that:

- (a) Parents who perceived a higher impact of COVID-19 experienced higher parental stress levels (see hypothesis 1 above);
- (b) Higher parental stress was associated with both poorer parenting outcomes (i.e., higher use of harsh punishment and poorer parent-child relationships (hypothesis 2);

- (c) Higher impact of COVID-19 was found to increase parental stress, which in turn led to poorer parenting (this indicates the mediating effects of parental stress).

### **Limitations of the Study**

The findings of the study should be considered in light of its limitations. The sample consists of families with higher resources, which may not be representative of other families in Singapore. We used cross-sectional data which do not allow for strong causal claims for the effects found.

### **Conclusions**

Given the concerns with the effects of the lockdowns (full and partial) on parents and potential family violence, our study provides timely insights into the potential consequences of COVID-19-induced parental stress. We found that COVID-19 and the CB can have the impact of increasing parenting stress. This, in turn, has a negative impact on parenting by affecting parents' relationships with their children and increasing the use of harsh parenting. Given that these are risk factors for potential child abuse, services and policies that support parents and mitigate the impact of COVID-19 may be impactful means of supporting parents' well-being during the pandemic.

The governments' financial relief and job support schemes during and after the pandemic will be important in helping families cope financially and recover from job losses and wage reductions. Given the demonstrable impact of COVID-19 on many parents' psychological health, we also suggest that mental health, social work, and counselling services be designated as essential services in the current pandemic and in any future pandemics. With parents being confined to their homes, parenting interventions could be delivered in a self-directed format in which parents can teach themselves to use and apply age-appropriate and positive parenting skills while complying with social distancing and stay-at-home regulations.

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# **5. Mind the Chasm: COVID-19 and Deepening Inequality in Singapore**

*Stephanie Chok, PhD*

*Beyond Social Services*

## **Abstract**

COVID-19 has exposed and deepened existing inequalities in many countries. In Singapore, the financial impact has been devastating, particularly for persons engaged in low-paid and precarious forms of work. In this report, Beyond Social Services, a local charity, shares the quantitative as well as qualitative findings of its research related to COVID-19 and its impacts on employment and household income. The findings, based on interviews with over 1,000 individuals, show that the effects of the pandemic are severe, differentiated and likely to result in cumulative impacts for many families that were already living on the margins—impacts including the deepening of multiple forms of insecurity and increases in household debt. These findings are a call to consider and debate structural reforms to our welfare system, our labour market, and current economic models.

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Suggested citation: Chok, S. (2021). Mind the Chasm: COVID-19 and Deepening Inequalities in Singapore. In Tan, H. T. R. and Neo, Y.W. (Eds.). *COVID-19: Social Impact and Response*. Singapore: National University of Singapore.

## Introduction

The year 2020 was a harrowing one for many families. COVID-19 exposed and deepened existing inequalities in many countries. In Singapore, the financial impact has been devastating, particularly for persons engaged in low-paid and precarious forms of work. Not only did many households see their incomes vanish entirely or drastically reduce; everyday life was also disrupted in unforeseen ways: at the start of the circuit breaker, schools and childcare centres closed, digital access became a necessity, grocery shopping was unpredictable and stressful, and families were forced to spend most of their time at home, often in overcrowded conditions.

As the COVID-19 crisis worsened and just before the “circuit breaker”, Beyond Social Services, a community development agency that works with families living in public rental housing, reorganised its work to meet the immediate needs of its members. Broadly, the four key teams worked in these areas: food, finance, digital access, and employment. (Table 1 provides a summary of Beyond’s recovery efforts between February 2020 and September 2020.) The finance component involved the launch in March 2020 of Beyond’s Family Assistance Fund (FAF).

This report summarises the quantitative and qualitative findings from Beyond’s research related to COVID-19 and its impacts on employment and household income. The findings were based on interviews with over 1,000 members that Beyond supported.

### BEYOND SOCIAL SERVICES’ COVID-19 RECOVERY EFFORTS

<b>FOOD</b>	<ul style="list-style-type: none"><li>• 88,497 cooked meals distributed</li><li>• 3,975 food ration packs distributed</li><li>• \$453,450 worth of supermarket vouchers distributed to 1,253 families</li></ul>
<b>FINANCE</b>	<ul style="list-style-type: none"><li>• \$3,159,470 committed to 1,937 families (COVID-19 Family Assistance Fund)</li></ul>

<b>DIGITAL ACCESS</b>	<ul style="list-style-type: none"> <li>• 584 devices with wi-fi connections distributed</li> <li>• 1 void deck with wi-fi connection installed to serve 300 households</li> <li>• 70 volunteers matched with 70 students for online tutoring</li> <li>• Ongoing support for Neu PC applications (The Neu PC Plus Programme allows low-income households and persons with disabilities to own a new computer at an affordable price)</li> </ul>
<b>EMPLOYMENT</b>	<ul style="list-style-type: none"> <li>• 345 persons provided emotional and practical assistance</li> <li>• 44 income-generation projects benefiting 14 persons initiated</li> <li>• Online training benefiting 5 home-based micro business owners provided</li> <li>• 1 youth-driven initiative launched to build employment competency for youth</li> </ul>

**Table 1: Beyond Social Service's COVID-19 Recovery Efforts, Feb–Sep 2020**

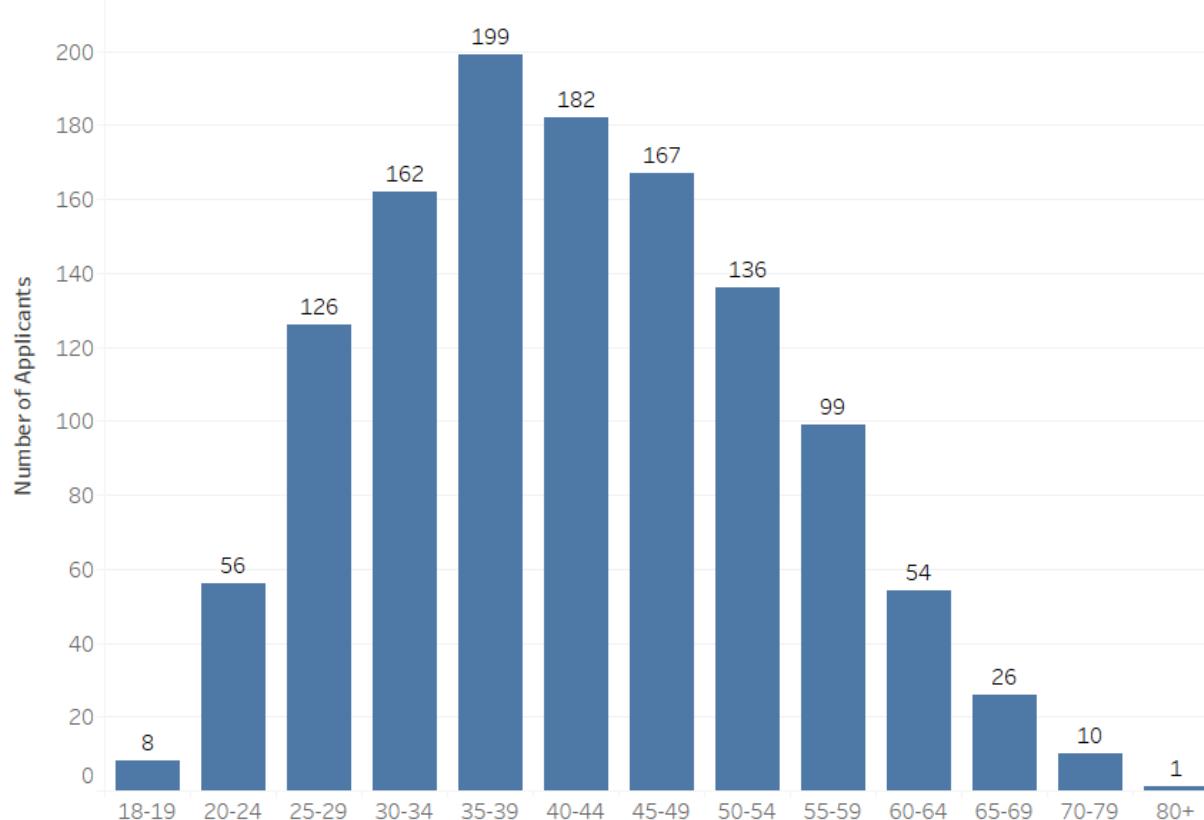
The COVID-19 Family Assistance Fund (FAF) was set up to provide temporary financial relief to families affected by the crisis: by September 2020, more than \$3 million had been committed to more than 1,937 families, spread across 724 public housing blocks. Households generally received between \$300 and \$800 a month for up to six months. The key governing principles for Beyond's FAF team were "high trust, low barriers, and good enough governance": while the process should be administratively accountable, it must not be overly onerous and families in distress should be listened to with empathy, not suspicion.

## What the FAF Data Shows

The analysis of Beyond's FAF applicants covered applications done between April and September 2020. Singapore's "circuit breaker" started on 7 April 2020, which was when Beyond moved its FAF application process online. Applicants for financial assistance spoke to Beyond staff and volunteers from the FAF team, who filled the application forms. Data collected included demographic data, as well as information on household incomes pre-COVID-19 and after impacts were felt from COVID-19, rental or mortgage payments, and arrears, among others. After data cleaning, the total sample size was 1,231.

### Demographic Data

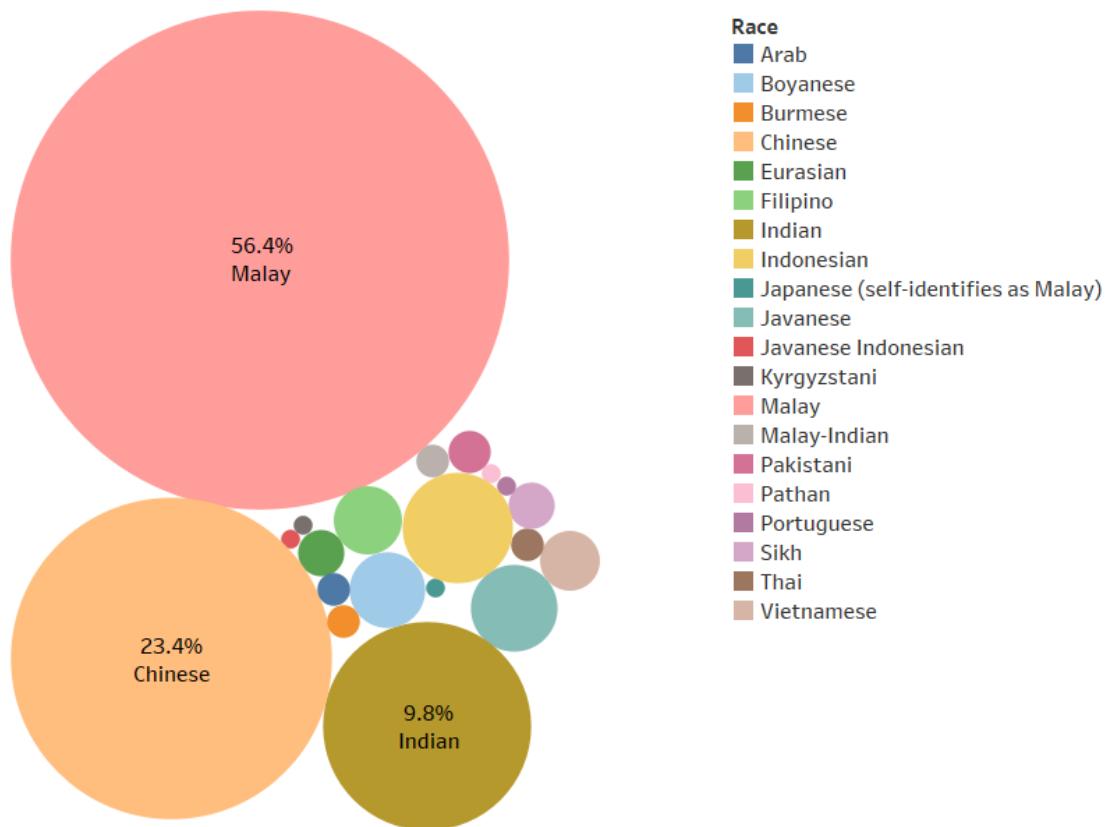
#### *Age, Gender and Ethnic Group*



**Figure 1: Ages of FAF Applicants**

While most of the applicants were clustered in the thirties to fifties age range, there were 91 applicants aged 60 and above (Figure 1). There was even an 81-year-old applicant who was still working, doing ad hoc cleaning work. Several applicants in their

70s were also working and engaged in low-paid work in the service sector (e.g., cleaning, tending to hawker stalls).



**Figure 2: Ethnic Breakdown of FAF Applicants**

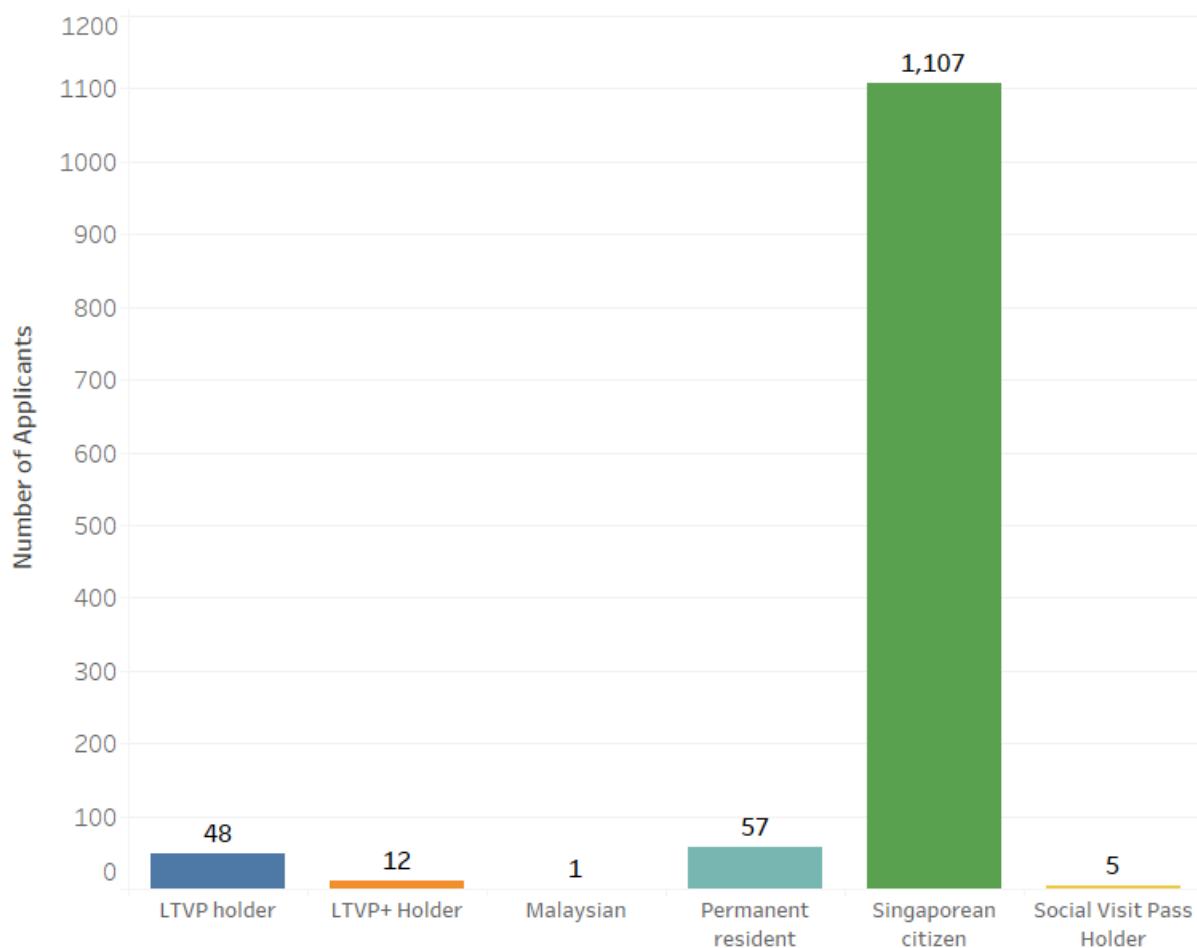
Most of the applicants Beyond spoke to were female (63%), and slightly more than half were Malay (56%). (See Figure 2). There were a range of other ethnic groups as well, including transnational families.

### **Citizenship Status**

While most of the applicants were Singaporeans, at least 10% were foreigners married to Singaporeans and holding permanent resident status, long-term visit passes (LTPV), long-term visit plus passes (LTPV+) or social visit passes (Figure 3). Figure 3 only captures the citizenship status of the family member who called for assistance: the

applicant may have been Singaporean, but others in their household may not have been. In fact, there were more transnational families than statistically represented.

That households bore differential impacts from the crisis was evident when it came to transnational families. Among transnational families were those who were separated by travel restrictions and immigration regulations; those who shouldered large healthcare or school fee debts owing to the foreigner status of spouses or children (who were not eligible for healthcare or educational subsidies); and those who struggled to find or keep employment owing to their temporary visas (some could not work because they did not have consent from the authorities, e.g., those on social visit passes).

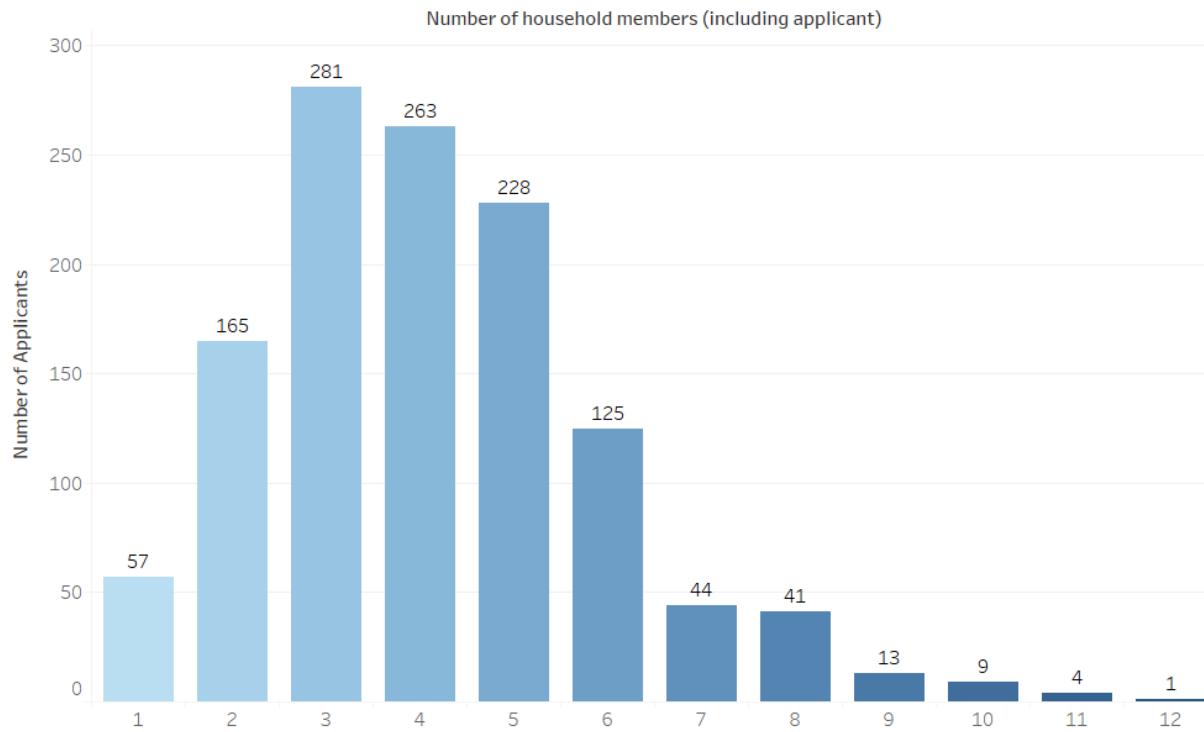


**Figure 3: Citizenship Status of FAF Applicants**

### **Household Size**

Most of the families that applied for FAF (77%) were households with children aged 18 years and below. Almost 40% were households with five or more persons (Figure

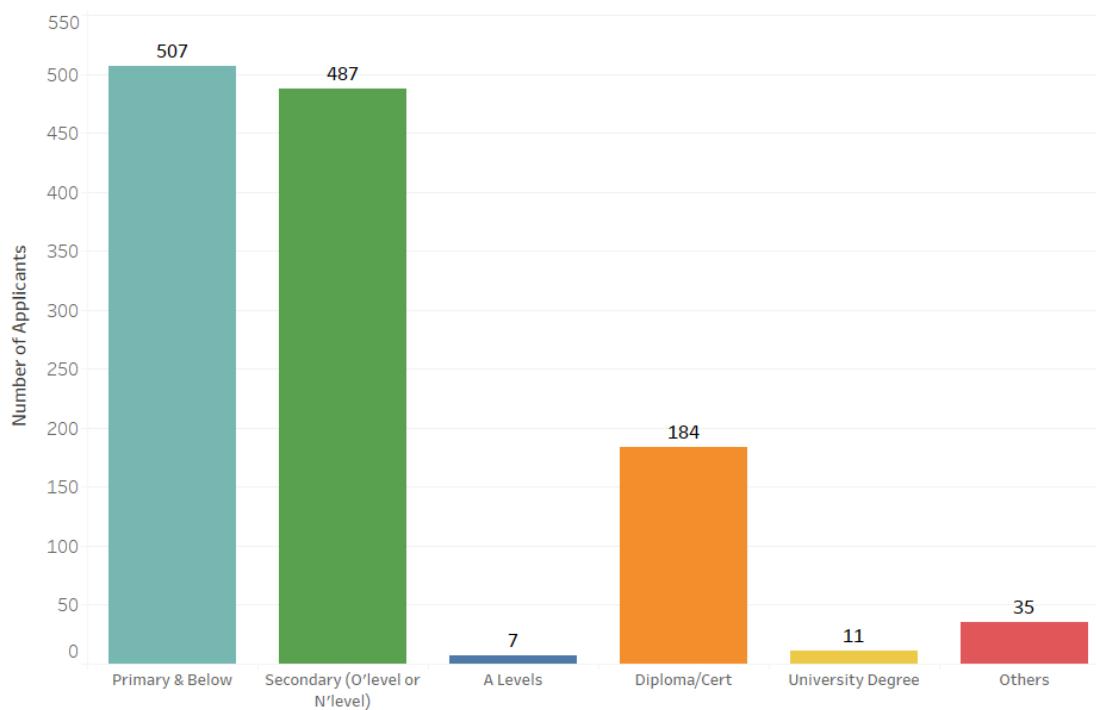
4). Even in households comprising just one person, these persons were often supporting dependents not living with them—for example, non-Singaporean spouses and children separated because of travel restrictions and immigration regulations, or adult children supporting elderly parents.



**Figure 4: Household sizes of FAF applicants**

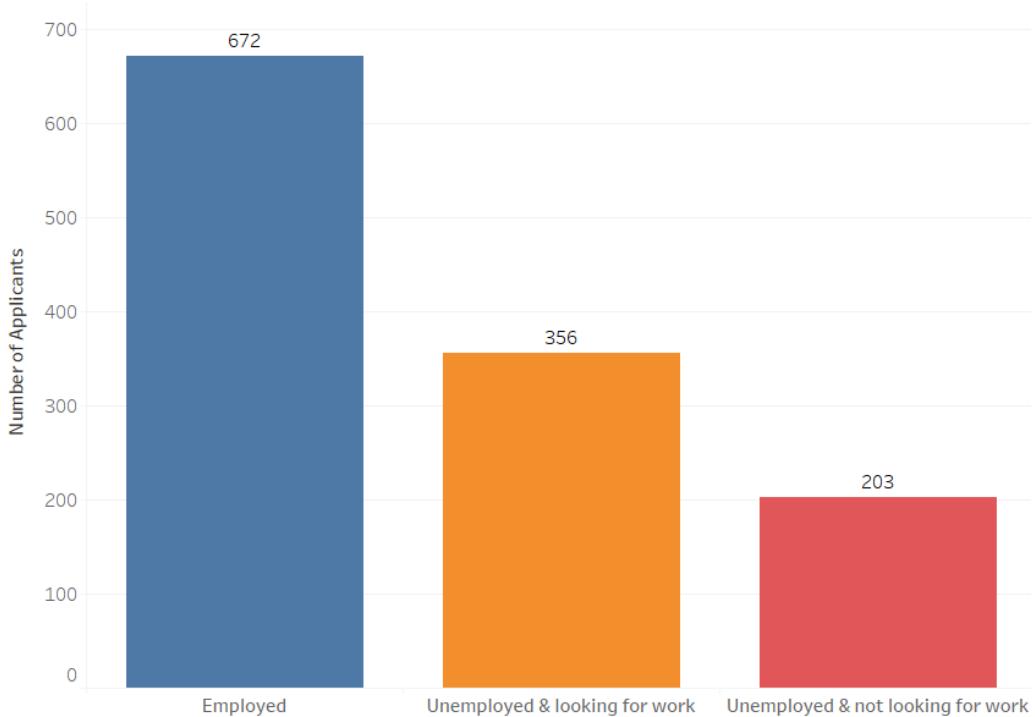
### ***Educational Qualifications***

Almost half of the FAF applicants (41%) had primary school level educational qualifications or below (Figure 5). Almost 40% had secondary school level educational qualifications. Among those who had diplomas or certificates, 72% had been trained at the Institute of Technical Education. Among the 11 applicants with university degrees, nine were unemployed and looking for work at the time of applying for assistance.



**Figure 5: Applicants' Educational Qualifications**

## Employment



**Figure 6: Employment Status of Applicants**

The employment status of applicants (Figure 6) only captures the employment status of the family member who called for assistance: there could have been others in the household who were employed. Among those who were unemployed and not looking for work, the reasons were predominantly related to care responsibilities, followed by health-related issues. For some, unemployment was temporary—with schools, student care and childcare centres closed at some point during the circuit breaker, some women had to take unpaid leave or put off trying to find employment because they had to look after their children. Other women who cited childcare responsibilities as a reason for not seeking work often had younger children. As far as health-related reasons were concerned, some applicants were unable to work owing to physical and mental health ailments or having to provide constant care for family members with serious health conditions (see case studies in Chapter 3 of the [report](#)).

### ***Occupations***

The majority of FAF applicants were engaged in low-paid and precarious forms of work, primarily in the service industry. Common sectors and occupations of FAF applicants—and their family members—include:

- **Service sector:** for example, cleaners, food and beverage or hospitality workers (such as cooks, wait staff, room attendants, food stall assistants), retail staff (such as cashiers, sales assistants);
- **Gig economy:** delivery riders, Grab or Gojek drivers, parcel deliverers;
- **Blue-collar work:** for example, security guards, transport workers (bus or lorry drivers), pest control workers, movers, technicians, warehouse logistics workers;
- **Home-based work:** for example, baking, catering, sewing, babysitting;
- **Ad-hoc work (“odd jobs”):** for example, labourers, painters, packers, dishwashers, cleaners;
- **Administrative work**
- **Self-employment:** for example, hawkers, canteen stall operators.

The COVID-19 crisis resulted in significant income loss for many FAF applicants, who either lost their jobs or had their take-home pay reduced, the latter due to pay cuts,

reduced demand and thereby revenue (such as Grab drivers or hawkers), reduced work hours and being asked to take unpaid leave (like many in the service sector), and loss of overtime pay (which affected security officers and other hourly-rated workers). Some were temporarily but directly affected by business and school closures, for example, those operating school canteen stalls, during which period they had no revenue. When enhanced circuit breaker measures were imposed on home-based businesses in April 2020, FAF applicants who were home bakers or home caterers also suffered income loss; some had to deal with the additional stress of having already purchased raw materials to produce their wares, which they could no longer sell.

## Work Income

Here is a summary of reported household incomes from work prior to COVID-19 (pre-COVID-19) and after the applicants' incomes were affected by the COVID-19 crisis (post-COVID-19):

- Prior to COVID-19, the median household income from work—derived from totalling work income in the household—was \$1,600. Post-COVID-19, the median household income from work among applicants fell to S\$500—a **69%** drop (Figure 7);
- Prior to COVID-19, the median per capital income (PCI)—calculated by taking the total household income from work and dividing it by the number of persons in the household—was \$425. After COVID-19, the median PCI fell to \$113, a **74%** decline (Figure 8);
- Post-COVID-19, 35% of FAF applicants saw their household incomes drop to zero.

### **Median Household Income from Work, Pre- and Post-COVID-19**



**Figure 7: Drop in Median Household Income from Work**

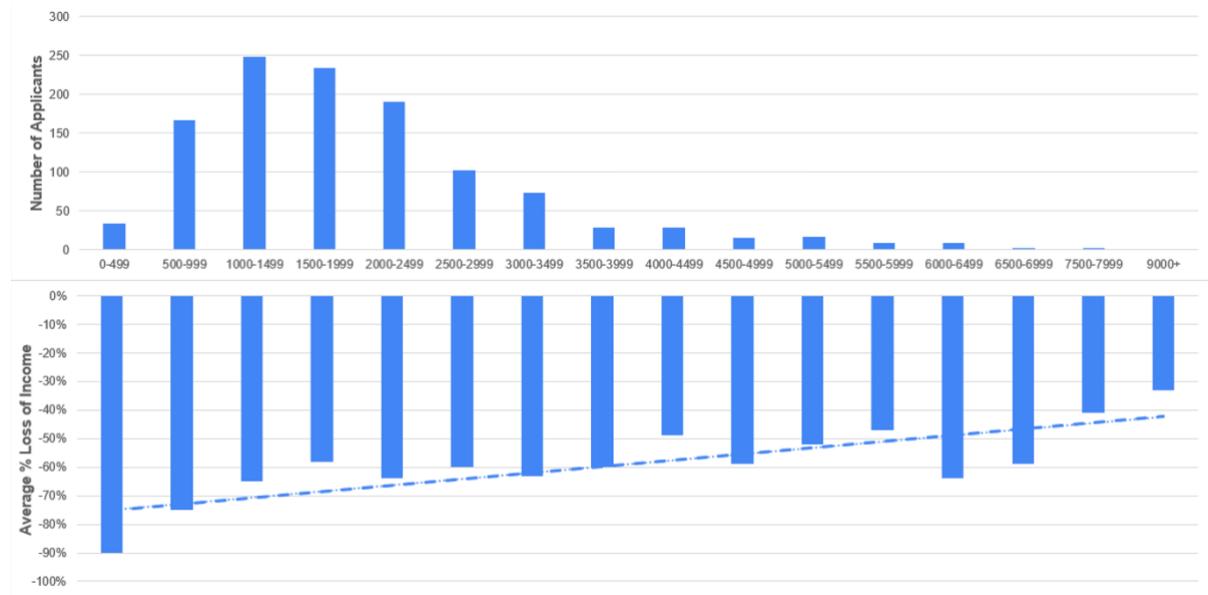


**Figure 8: Drop in Median Per Capita Income from Work**

The data indicates that most of the families who have reached out to Beyond were in the bottom 20% nationally, in terms of household income, even before COVID-19. According to the government's Key Household Income Trends, 2019, report, the median household income from work for resident households in Singapore for 2019 was \$9,425. The median household income from work per household member in 2019

was \$2,925. Nationally, the average monthly household income from work per household member for those in the 1–10th percentile was \$597: the FAF applicants' median household income from work per household member pre-COVID was \$425.

### ***Percentage drop in household income***

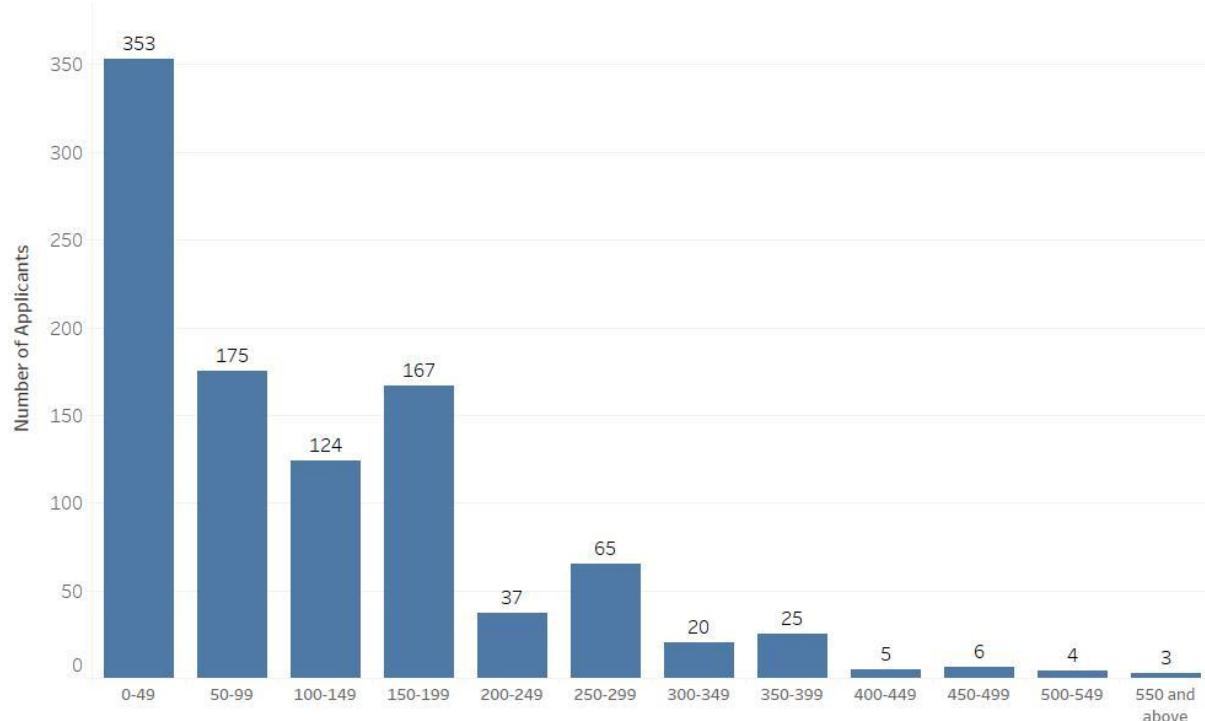


**Figure 9: Percentage Loss of Work Income by Pre-COVID-19 Income Brackets**

Figure 9 charts the average percentage change in pre- and post-COVID-19 income for applicants in different income brackets. As can be seen from the upward sloping trend line, the drops in income have been more severe for those in the lower-income brackets. The percentage income drop for those earning less than \$500 was 90%; for those earning between \$500 and \$999, it was 75%; for those earning between S\$1,000 and \$1,499, it was 65%; for those earning between S\$1,500 and \$1,999, it was 58%. While declines were significant overall, those already surviving on less experienced greater drops in income, signalling deepening income inequality.

## Housing Costs and Arrears

### ***Monthly Rent Paid by FAF Applicants***

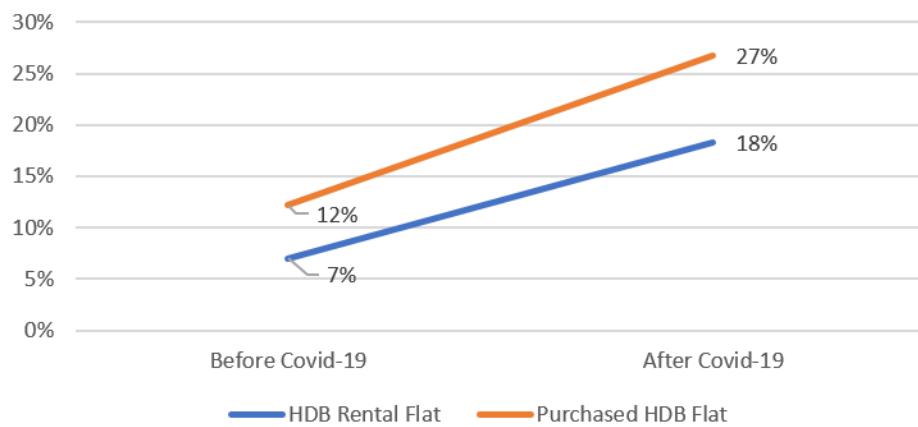


**Figure 10: Monthly Rent Paid by FAF Applicants Living in Public Rental Flats**

In terms of housing types, 80% of FAF applicants lived in public rental housing, while 18% lived in purchased HDB flats. The remaining 2% consisted of homeless persons and those who rented rooms off the private rental market.

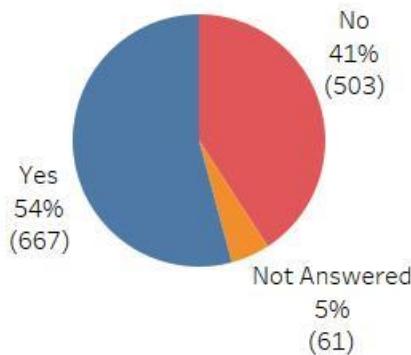
FAF applicants who lived in public rental flats reported quite a wide range of rental payments per month (Figure 10). While the monthly rent for public rental housing listed on [HDB's website](#) ranges from S\$26 to S\$275 (depending on whether it is a 1-room or 2-room flat and whether the occupant is a “first-timer” or “second-timer”), 63 FAF applicants reported paying rents much higher than those sums, with several paying rents above \$700 (the highest reported figure was \$800 a month). Rental rates are reviewed at the point of tenancy renewals every two or three years by HDB—when household incomes increase, rent may also be increased. When household incomes shrink, rental housing tenants are required to make [appeals to the HDB or to Social Service Offices \(SSO\)](#) for assistance.

Meanwhile, rent or mortgage as a percentage of household income more than doubled as a result of drops in household income (Figure 11), adding considerable financial strain for households.



**Figure 11: Rent/Mortgage as Percentage of Household Income Pre- and Post-COVID-19**

### **Arrears**



**Figure 12: Percentage of Families with Arrears**

More than half the applicants (54%) reported that their households were already dealing with arrears (Figure 12). Applicants had arrears in rent, mortgages, utilities, service and conservancy charges, phone or internet bills, and hire purchase payments, among others. Some were servicing loans taken out to pay for vehicles related to work, for example, motorcycles, cars, or vans for private car hire drivers and food delivery riders. With such drastic income losses, it is expected that household indebtedness will increase.

## Recommendations

- (1) **Strengthen employment rights and social protections.** The pandemic has made clear how much our society—and economy—relies on the industry and labour of essential workers (such as supermarket cashiers, garbage collectors, cleaners, delivery riders, as well as healthcare workers). Essential work, however, is not just underappreciated, it is often poorly paid and now, much more perilous: as the privileged retreat into safety when infections peak, essential workers occupy the frontlines, often without adequate social and labour protections. Measures to create jobs need to take heed that employment can only be a means to lift people out of poverty if it comes with decent compensation and conditions—which include adequate earnings, job security, fair treatment and safe working conditions. Ongoing debates on establishing a minimum wage need to be engaged with seriously, as must growing concerns over the deterioration in pay and working conditions for gig economy workers.
- (2) **Reduce rent more substantially and extend rental waivers.** This recommendation recognises the financial strain rent is placing on low-income households and the stress that is triggered when arrears accumulate. It is noted that the HDB announced a 50% rent rebate for three months for persons residing in public rental flats in October 2020. However, in light of the steep income drops, the protracted nature of this crisis, and the varying rental rates paid by public rental flat residents, it is suggested that rental waivers be extended, and rent be reduced more substantially to reflect the significant declines in income.
- (3) **Consider debt relief programmes.** Household indebtedness, already a cause for concern among FAF applicants, looks likely to worsen in the coming year. Debt relief programmes should be considered while predatory credit schemes that may potentially create debt spirals must be subjected to greater scrutiny.

## Conclusion

The financial impact of COVID-19 has been devastating, particularly for persons engaged in low-paid and precarious forms of work. The strain was exacerbated for families in distressed situations: for example, partners filing for divorce, persons who were homeless and the incarcerated who were newly released from prison. Staying safe comfortably, eating regularly and healthily, working from home (and getting paid): these were marks of privilege and out of reach for many lower-income families.

While Beyond's FAF was conceived as a temporary measure, post-circuit breaker, it is evident that the economic circumstances of many households remain fraught and unstable. If the unprecedented COVID-19 crisis is presenting us with opportunities to emerge stronger, this strengthened society must be built fairer, must embed universally recognised labour rights and principles, and must enable *all* to thrive.

*The full report with these findings (and more) can be accessed from the Beyond Social Services website [here](#).*

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# 6. Gendered Impact of COVID-19

*Shailey Hingorani*

*Association of Women for Action and Research (AWARE)*

## **Abstract**

Even without a crisis, certain groups of women are more vulnerable to economic shocks and domestic violence than others; they are also more likely to carry a heavier burden of unpaid caregiving responsibilities. Focusing on domestic violence victims, migrant spouses of Singaporean citizens, and caregivers of the elderly—all groups where women are over-represented—this piece will illustrate their specific vulnerabilities, the impact of COVID-19 on them, and how, current policies offering support are inadequate in responding to job and income losses, the increase in domestic violence, and the caregiving responsibilities facing vulnerable women.

## **Introduction**

COVID-19 has fundamentally altered jobs and life in general for most people. However, as Singapore embraced preventive measures that would protect public health and prevent the collapse of healthcare services, we forgot that such measures are not gender-neutral in their application.

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Suggested citation: Hingorani, S. (2021). Gendered Impact of COVID-19. In Tan, H. T. R. and Neo, Y.W. (Eds.). *COVID-19: Social Impact and Response*. Singapore: National University of Singapore.

Even without a crisis, women are more vulnerable to economic shocks and domestic violence than men. They are also more likely than men to carry the heavy burden of unpaid caregiving responsibilities. The pandemic has shone a light on and exacerbated these vulnerabilities. As households became our central sites for educating children, providing care to the elderly, and conducting paid work, two distinct risks related to domestic violence victims and family caregivers for the elderly—categories where women are over-represented—have emerged.

Drawing on two discrete surveys conducted with caregivers of elderly persons and migrant spouses during the “circuit breaker” period, as well as data from AWARE’s Women’s Helpline, this report will illustrate how Singapore’s COVID-19-related preventive policies did not fully take into account their disproportionate impact on women.

### **Rise in Domestic Violence Cases Owing to Increased Isolation**

The lockdown period in Singapore between 7 April and 2 June 2020 coincided with an increase in family violence calls received on the Women’s Helpline. AWARE registered a 135% increase in such calls in May 2020, compared to May 2019.

Circuit breaker measures created a perfect storm—the worst-case scenario for domestic violence victims. On the one hand, they magnified the ability of abusers to exert power and control over their victims. On the other hand, they made victims more isolated and cut off their formal and informal sources of support.

Crises and times of unrest have been linked to increased interpersonal violence, including violence against women and children. Pandemics are no exception. For example, when the Ebola outbreak hit West Africa, an epidemic of rape, sexual assault and violence against women and girls was reported as (largely undocumented) collateral damage.

It is unclear whether Singapore’s COVID-19 policy response anticipated the increase in domestic violence cases based on past research. Nevertheless, the government was quick to respond to reports of domestic violence with a national care hotline, which provided emotional and informational support to anyone worried, stressed or anxious during COVID-19. However, given that victims were trapped with their abusers, and in some cases not in a position to make a phone call for fear of being overheard, the government could have explored other ways through which domestic violence victims could reach out for help, for example, through a text service.

Some callers to the Women's Helpline expressed frustration at not knowing whether domestic violence shelters were still admitting new applicants or family courts were open to grant personal protection orders. The government could have made such information more easily available.

### **Research Process and Findings: Heavier Eldercare Burden**

A fair amount of media attention centred on how the closure of schools and childcare centres led to an increase in the caregiving responsibilities of mothers. Yet, family caregivers for the elderly were missing from this public narrative. To address this gap, AWARE (along with Tsao Foundation, Singapore Council for Women's Organisations and PPIS or the Singapore Muslim Women's Association) interviewed 42 women who were providing care for a parent or parent-in-law with whom they were residing.

The interviews were conducted over the telephone in mid-May 2020, and notes were recorded for analysis. On average, the respondents were 55.5 years old and the majority earned less than \$5,000 a month. Their care recipients mainly comprised their parents or spouses.

The survey found that more than half of these caregivers for the elderly reported an increase in caregiving responsibilities owing to the closure of formal eldercare centres, e.g., physical rehabilitation and dementia care centres, and the lack of respite care options, e.g., extended family members helping out on weekends. Forty-three per cent of respondents reported feeling additional caregiver stress owing to the physical and cognitive deconditioning experienced by their care recipients when in-person physical and mental stimulation at formal care centres was not accessible.

Although national data on job losses during the pandemic, disaggregated by caregiving responsibilities, is not available, the AWARE survey did find that the increase in caregiving responsibilities was accompanied by changes in the caregivers' employment status and decrease in their incomes. Of the 27 working respondents, 52% experienced a change in employment, such as having fewer clients or fewer working hours.

### **Research Process and Findings: The Challenges of Migrant Spouses**

AWARE also surveyed 36 low-income migrant spouses in April 2020 to better understand how the pandemic affected them. These respondents were mostly recruited via partner organisations, such as Family Service Centres. Almost all were women, and all but one held Long-Term Visit Passes (LTVP) or Long-Term Visit Plus

Passes (LTV+). For 80% of our respondents, their household income fell below \$2,000.

The survey found that 90% of the respondents either lost their jobs or saw a significant decrease in their incomes during the pandemic. Almost half could not draw an income during the circuit breaker as their low-wage work did not grant them the benefit of working from home. With the closure of childcare services, some also had to stop work to care for their children. The struggles of LTV/LTV+ holders were compounded by the fact that they are not allowed to be self-employed unless they own the companies they are employed by, which is an unaffordable proposition for low-income migrant spouses. Other forms of self-employment, such as working as a casual worker, could have offered migrant spouses much-needed flexibility to earn some income on the side while handling their caregiving responsibilities, but migrant spouses are not allowed this option.

At the same time, government assistance remains out of reach for migrant spouses. Aside from the one-off Solidarity Payment of \$300 (which LTV+ holders, but not LTV holders, received), they do not qualify for other COVID-19-related financial schemes. Furthermore, wage support for employers to retain and continue paying staff only applied to Singaporeans and permanent residents, which meant that employers had no incentive to retain employees on LTV or LTV+ or employment passes.

### **Proposed Measures and Solutions**

Singapore's COVID-19 policy response recognised the importance of formal care services and made online alternatives available to replace centre-based exercise and dementia care programmes. However, some services, such as physiotherapy, could not be moved online as they can only be provided in person.

Even those services that were moved online did not successfully substitute centre-based care because of technology-access barriers, digital illiteracy and other issues. In some cases, such services did not provide the desired relief to caregivers because elderly care recipients (and migrant domestic workers who provide support to family members in caring for older persons) required additional assistance to set up digital devices and troubleshoot connectivity problems.

Although eldercare services—unlike childcare services—could not have been designated as essential services because of the COVID-19 exposure risk to the elderly, the government could have taken steps to minimise the extent to which work conflicted

with caregiving. For example, beyond the financial relief provided to those retrenched because of COVID-19, compensation could also have been provided to those unable to work because they were providing care while eldercare services were closed.

The government could have considered expanding the eligibility criteria for COVID-19-related financial support to include migrant spouses of Singaporeans. Additionally, every migrant spouse should be granted an LTVP with the automatic right to work, including all forms of self-employment.

While the COVID-19 preventive measures have undoubtedly helped curb the spread of the virus, they also created conditions ripe for domestic violence and the deepening of the care burden that women bear. Without proactive interventions, these negative effects will persist into the future.

# **7. Supporting Families Affected by COVID-19: Project C C.O.V.I.D (Community Caring of Others through Valiant and Inclusive Decisions)**

*Denise Liu and Faridah Bte Rashid*

*South Central Community Family Service Centre*

## **Abstract**

Project C C.O.V.I.D. is a holistic programme of support initiated by the South Central Community Family Service Centre (SCC) to address the needs of vulnerable families affected by the COVID-19 pandemic. Recognising the importance of formal and informal social support networks, the support provided goes beyond cash sustenance — ongoing support is provided by SCC staff and community connectors, members living within the same neighbourhood as the families supported. We interviewed

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members who received support through Project C C.O.V.I.D to find out how they viewed the support they received and how they coped with the impact of COVID-19. In this article, we will share preliminary findings from our evaluation.

## **Introduction**

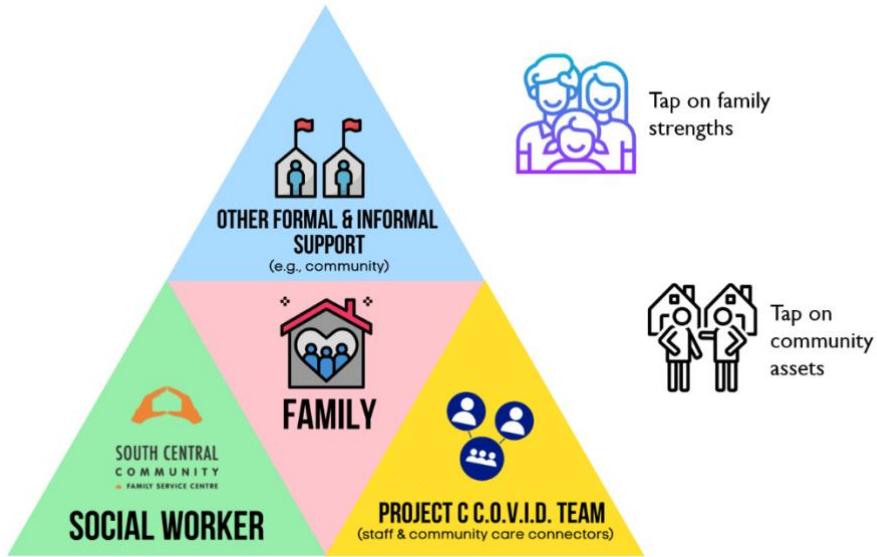
In Singapore (Zhou and Tai, 2020) and around the world (e.g., Bertrand, Briscese, Grignani and Nassar, 2020; Lekfuangfu, Pivapromdee, Porapakkarm and Wasi, 2020), low-wage workers have been disproportionately affected by the COVID-19 pandemic, facing a higher risk of income reduction and job loss. The South Central Community Family Service Centre (SCC) serves more than 500 vulnerable members,<sup>1</sup> many of whom are low-wage workers. Since March 2020, 122 families with children were identified as being significantly affected by COVID-19, due either to substantial income loss or unemployment. Project C C.O.V.I.D (Community Caring of Others through Valiant & Inclusive Decisions) was initiated to alleviate the impact of COVID-19 by involving families in co-solutioning to decide how an assistive fund and other support can best meet their own needs.

## **Building Holistic Support Networks**

Besides empowering members to co-create the support they required, the design of Project C C.O.V.I.D recognised the importance of connecting members with both formal and informal support systems (see Figure 1).

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<sup>1</sup> In SCC, we use the term “members” instead of “clients” to refer to individuals receiving support from our organisation.



**Figure 1: Building Holistic Support Networks, with the Family as the Focus**

Community care connectors, selected community members who are knowledgeable about the community and have the potential to offer their skills and assets to affected families, worked alongside social workers and community workers to support families and connect them to the community.

My role as a community care connector is to connect with families and work as an alongsider. I also journeyed with families during the monthly check-in to understand their support or needs and also to tap their assets and strengths. I find it interesting ... most families felt at ease as I spoke the same language as them. I also can relate to some of the families' stories, sharing my own experience with them.

Faridah Bte Rashid

Community Care Connector and Redhill Community Leader

## Co-solutioning and Bundled Support—the Project C C.O.V.I.D. Process

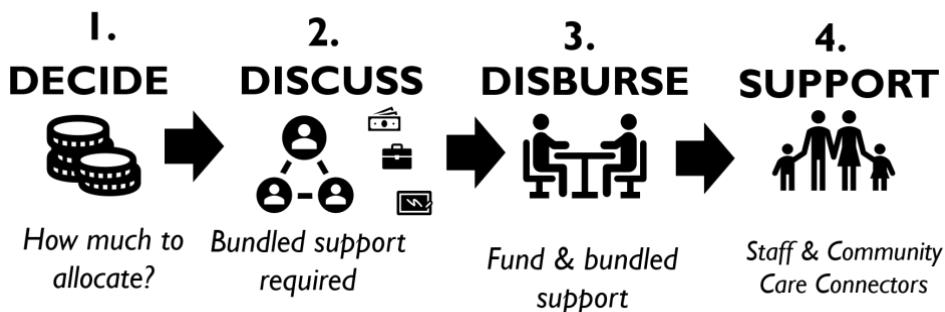


Figure 2: The Project C C.O.V.I.D. Process

The referring social worker would first assess the family and decide how much funds to allocate.

Members would then meet the Project C C.O.V.I.D. team, consisting of a Project C C.O.V.I.D. worker (SCC staff) paired up with a community care connector. During the discussion and co-solutioning phase, members would identify and prioritise their spending and then co-create to determine the bundled support their family required (e.g., food rations, learning devices). (See Figure 3). The Project C C.O.V.I.D. team then disbursed the funds and bundled support and conducted monthly check-ins with the family over a three-month period. During check-ins, the team provided support, linked up members to their respective communities and encouraged them to make contributions to these communities wherever possible.

**Project C C.O.V.I.D**

**COMMUNITY CARING OF OTHERS THROUGH VALIANT & INCLUSIVE DECISIONS**

<b>Name of family:</b> <b>Number of pax in household:</b> <b>Date:</b>	<b>What support or resources are you able to get on your own?</b> What are the things the community can do BY themselves?	<b>How would I like to contribute or bless my community/neighbourhood?</b> What resources can I offer to others? What have I already been doing?
<b>Priority 1</b> Item: \$	<b>What support or resources do you need From SCC?</b> What are the things that the community would like SCC to do FOR them?	
<b>Priority 2</b> Item: \$		
<b>Priority 3</b> Item: \$		

**Remarks:**

Figure 3: Co-solutioning with Families through Social Contracting

## **Aims of the Study**

The aims of the study were as follows:

1. To identify the needs and continuing challenges of families so that we could determine the areas of support that need to be enhanced to enable families to cope with the impact of COVID-19;
2. To identify the assets and strengths of families that can be leveraged to enable them to co-create their own solutions; and
3. To discover the coping strategies that families used to overcome their challenges so we could share their collective wisdom with other families.

## **Method**

A mixed-methods approach was used, consisting of semi-structured interviews with members and ratings of members by their social workers.

Members were recruited through their Project C C.O.V.I.D. workers. Participation in the interviews was voluntary, and informed consent was obtained prior to the start of each interview. Semi-structured interviews were conducted over the phone or in person with 17 members after their third and final session with the Project C C.O.V.I.D. team. Interviews were audio-recorded, and the transcripts were subjected to thematic analysis.

Eighteen social workers who referred their members to Project C C.O.V.I.D. completed ratings of their members' assets and needs, based on their last contact with these members. Social workers rated the presence of 15 areas of need experienced by their members. Each area of need (e.g., Family Violence/Abuse) was described with examples and criteria adapted from established measures such as the Family and Adult Support Tool (FAST; Praed Foundation, 2014) and the Digital Equity Survey (Rideout and Katz, 2016). Social workers also identified members' strengths and assets through an open-ended question: "Please describe the family's strengths and assets". They completed ratings for all 122 members supported by Project C C.O.V.I.D. (100% response rate).

## **Participants**

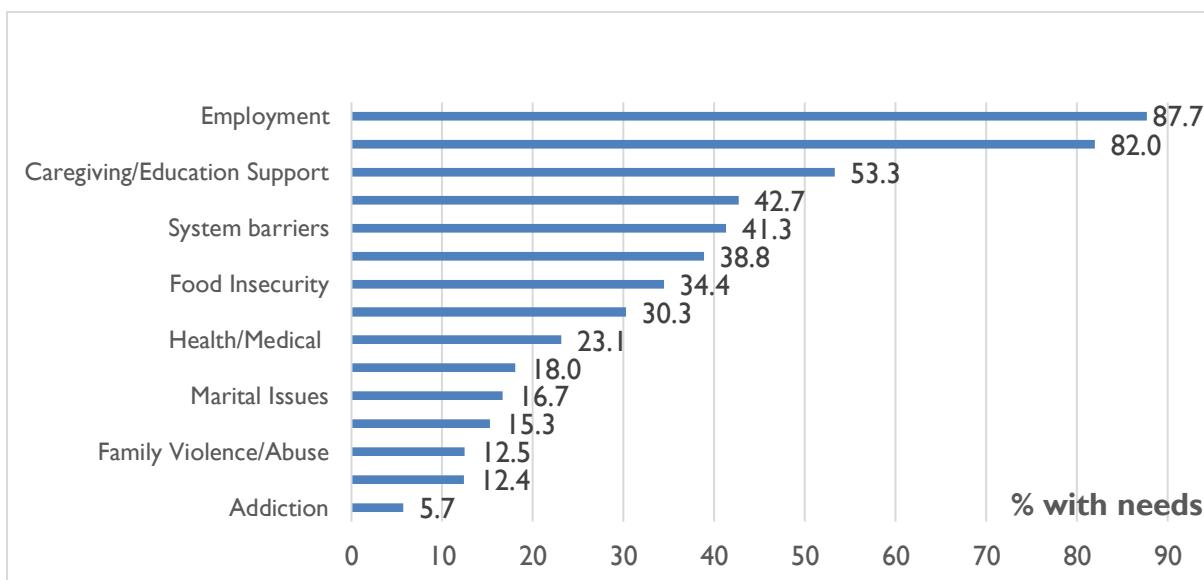
Most (89%) of the 122 members supported by Project C C.O.V.I.D resided in public rental flats. The median number of household members was 4, while 28% were from

households with 6 or more family members. At the point of referral to Project C C.O.V.I.D, 32% of families had no income, and the average monthly income was \$186 per capita.

## Results

### Needs and Challenges

The top needs of members, as rated by their social workers, were Employment (87.7%), Financial<sup>2</sup> (82.0%), and difficulties providing Caregiving and Educational Support (53.3%; refer to Figure 4).



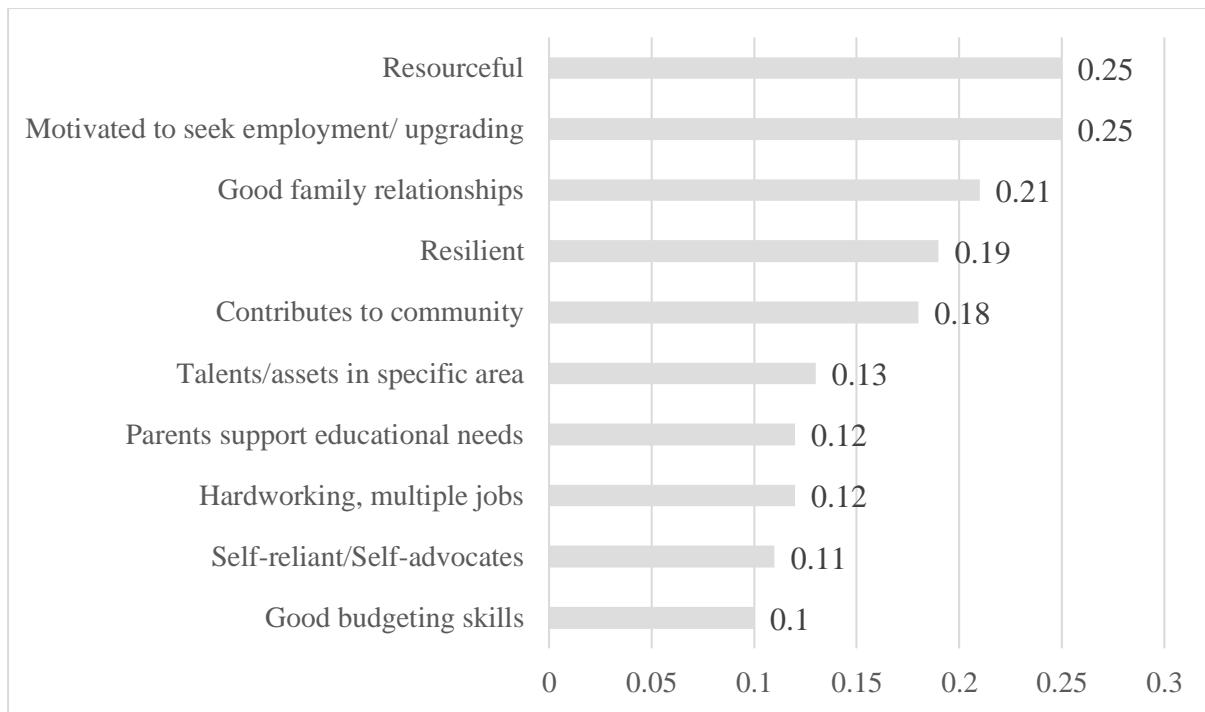
**Figure 4: Needs of Families**

### Strengths and Assets

Social workers reported that the top strengths of their members were: resourcefulness (25%), motivation to upgrade or seek employment (25%), good family relationships (21%), resilience (19%) and contributions to community (18%; see Figure 5).

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<sup>2</sup> A family was rated as having financial needs if they were unable to cope with expenses despite existing financial assistance and support, if they had substantial debts/arrears and were facing difficulties managing them, or if their financial difficulties limited their ability to meet their family's needs.



**Figure 5: Strengths and Assets**

### How Families Coped with COVID-19

The five coping strategies that families used during the “circuit breaker” period are depicted in Figure 6.



**Figure 6: Coping Strategies Used by Families**

**Helping children understand the impact of COVID-19.** Members reported difficulties helping their children regulate their emotions and cope with challenges such as not being able to go to school or engage in their usual activities. Members coped by helping their children understand why there was a need for a lockdown:

Everyday got to explain to the children why cannot go out. I show them the news, show them the google ... whatever I read.

*Participant 2, father of three children*

Members also helped their children understand the impact of COVID-19 on their family's financial situation:

I explain to [children] ... "It's difficult for me to earn money. I need to keep for your food, cannot buy other things". You also want to eat nice food. But you need to wait ... So far, they understand my situation.

*Participant 5, single mother of six young children*

**Planning and budgeting.** Eight out of 17 of the members said they used coping strategies such as keeping track of expenses, deciding in advance how to prioritise spending before their salaries or assistance came in and avoiding the temptation of buying unnecessary items:

I like to note down my expenses. I always plan one month ahead ... When I get my money, I know exactly what I need to pay for. For the money I got [from Project C C.O.V.I.D] I managed to save. Now I got \$300 just in case.

*Participant 7, mother of a young child*

**Focusing on the present.** Members also tried to be content with what they had instead of focusing on their problems:

Don't make yourself stressed 'cos you got family. Don't worry so much. Got food, got water, got electricity—good enough! Even drag one, two years no problem. If God give you more, you can go out and eat restaurant. If God give you small, then you stay at home and cook!

*Participant 8, father of six young children*

Many were grateful for the support they received, acknowledging that there were other families facing more challenges than they were.

Members tried to be optimistic and look forward to better times ahead. For example, a mother with three children, one of whom has special needs, stayed positive despite her husband's job loss:

For me, today is today. Tomorrow is tomorrow. We will always have problems. Let's say you have a problem, and you wish to solve that problem. When you solve that problem, you will have another problem. So how we cope is actually day by day ... no matter how bad life gets there are always better times ahead.

*Participant 13, mother of three children*

**Asking for help.** Although some members were initially hesitant about asking for help, many felt that it was necessary to overcome their fear of approaching government agencies and other organisations to obtain the assistance they required to cope financially:

In Singapore, [if] we really need help, we have to approach this kind of community or government. Say what's your problem. If not you suffer. Then you also keep quiet, your bills all cannot pay, they summon you.

*Participant 3, father of four children (three with special needs)*

**Self-care.** When affected by stress from caregiving or worries about finances, members coped by taking the time to pray, exercise, listen to music or even engage in hobbies like baking.

I think of ways that will lessen my stress ... So, we just sit down for a while ... Calm the self down, close your eyes, listen to your favourite music ... do something, your favourite hobby or pastime that you can do at home. Do [the activities] already to calm down, then you think.

*Participant 7, mother of a young child*

### **Discussion and Conclusion**

Our findings indicated that families supported by Project C C.O.V.I.D experienced a myriad of challenges, including job loss, caregiver stress, difficulties at school or in home-based learning, and experiencing system barriers. They also revealed the

disproportionate impact of COVID-19 on low-income families. However, in addition to understanding the impact of COVID-19 on low-income families, it is important to recognise that these families also have strengths and assets that give them the resilience to cope with the challenges arising from the pandemic. The findings showed that while families face unemployment and job loss, they are also resourceful and motivated to upgrade their skills and find work. Although more than half of the families experienced caregiver stress, they found ways to cope, such as practising self-care. Besides discovering the assets and strengths of our members, we aspired to engage in community conversations to share the collective wisdom of families and their coping strategies with others.

Project C C.O.V.I.D is a novel intervention that involves empowering families to co-create the support and assistance they require alongside both professionals and community care connectors, members who live in the same communities as the families being supported. As families continue to face challenges such as the lack of digital access, it is important to consider how we can engage the community to co-create other initiatives to address the ongoing issues faced by low-income families during the new normal.

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# **8. #COVID19NoSweat Learning Conversations: Challenges, Assets and Community**

*Siti Adriana Bte Muhamad Rasip*

*AMKFSC Community Services Ltd.*

## **Abstract**

Underpinned by the Asset-based Community Development philosophy, the #COVID19NoSweat Learning Conversations is an initiative by Ang Mo Kio Family Services Centre Community Services Limited (AMKFSC) that aims not only to understand the challenges that beneficiaries of its services face but also to discover their assets, talents and skills, and community resources. Despite the challenges they face in terms of finances, employment, caregiving, food security and emotional stress, the majority of the beneficiaries have offered to step up to contribute to and support their neighbours and community. This article will share some of the major findings from our learning conversations with over 200 beneficiaries. It will also discuss how the

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beneficiaries have been mobilised to support the community during the COVID-19 pandemic.

## **Introduction**

The fight against COVID-19 has brought about many restrictions that affect various aspects of life, including health and social and economic well-being. Our daily routines and social lives were disrupted by safety measures such as social distancing. Several industries have been affected, rendering many jobless or without income. In view of these disruptions, there is a greater need to understand how COVID-19 has affected the beneficiaries of services offered by Ang Mo Kio Family Services Centre Community Services Ltd (AMKFSC) specifically.

Underpinned by the Asset-based Community Development (ABCD) philosophy, the #COVID19NoSweat Learning Conversations is an initiative by AMKFSC that aims to meet three objectives:

1. To understand the circumstances of low-income families during the COVID-19 period, based on the conviction that they are experts of their own lives;
2. To discover assets and community resources or initiatives that can be mobilised to meet the challenges faced by low-income families during this period;
3. To inform creative interventions to address such challenges/harness resources during this period.

The initiative is based on the conviction that families are agents of change, and that they know what they want and are able to articulate the challenges they face and support they require. The initiative also urges practitioners to adopt a curious, learning stance rather than a prescriptive stance on the needs of beneficiaries.

One-to-one conversations with low-income families were mainly done through phone calls in two phases: before the “circuit breaker” period (February to early April 2020) and during the circuit breaker period (7 April to end June 2020). A total of 349 beneficiaries participated in these conversations. The information obtained from the conversations presented a convenient data point to identify emergent areas of needs for our community and agency to act on. From the assets discovered through the learning conversations, connections were made by linking people to help one another. This was especially crucial at a time when the ability of practitioners to reach out to

the community was limited owing to the restrictions brought about during the circuit breaker period.

### **Challenges, Assets and Community: Main Findings**

A thematic analysis was conducted on the transcripts of the conversations so that the information obtained from them could be processed systematically.

The top three challenges identified were financial, employment and psychological/emotional stress. The percentage of respondents citing financial challenges was 34.4%. Such stress could have arisen owing to a stark decrease in incomes from the loss of employment and/or from having tight finances in the interim period while waiting for financial assistance. Some also mentioned that government payouts were insufficient to cope with rising expenses brought about by the circuit breaker, owing to increased expenditure on food and utilities from staying at home for longer periods. During the early part of the circuit breaker, some families who were receiving the government's ComCare Assistance saw their assistance packages being reduced and becoming insufficient even as they were still ineligible for schemes like the Temporary Relief Fund (TRF).

Among the respondents, 24.9% cited employment challenges. A few beneficiaries, especially those from the hospitality, tourism and retail industries, were placed on no-pay leave owing to decreased work demands during the pandemic, resulting in a loss of income. These respondents also mentioned being in precarious positions owing to the uncertain prospects of returning to their jobs after the circuit breaker. Those who were already unemployed found greater difficulty in finding employment during the tough economic period. There was also some intersectionality between employment and citizenship, especially for those who were on Long Term Visit Pass (LTV) visas. These respondents feared that they would be more likely to be laid off should their industries decline further.

The emotional stress arising from worrying about their family's survival amid tight finances, coupled with the added responsibilities of being caregivers to their children at home 24/7 and navigating home-based learning during the circuit breaker consumed 14.6% of the respondents. Anxieties and worries about contracting the virus were also cited, especially by those working in the frontline healthcare sector. Another interesting insight came from a beneficiary who talked about her anxiety over the high possibility of the virus spreading within her household should just one member contract the virus as they were eight people living in a small rental flat.

Another challenge raised was food insecurity (13.5%), stemming from inaccessibility to food owing to tight finances, worsened by increased prices. Some lamented the closure of value-dollar shops during the circuit breaker as such outlets had offered low-income families a cheaper alternative for groceries. Other problems cited included caregiving challenges (11.1%), home-based-learning challenges (6.6%) and medical-related challenges (9.2%).

A comparison between the data collected from the conversations held before and during the circuit breaker period revealed an intensification of all the challenges faced by the families during the latter period. For example, 51% of the beneficiaries cited financial challenges during the circuit breaker period, compared to 17% before the circuit breaker period.

## **Assets and Community**

The learning conversations also mapped the assets of the community. Beneficiaries were asked whether they would step up and help a neighbour or the community when called upon, as well as what skills, talents and help they would like to offer. Out of 349 beneficiaries, 64.2% were willing to contribute to their neighbours or community during the pandemic. Assets such as cooking, food delivery, transportation, cleaning, home repair/maintenance, food distribution and sharing of knowledge about community resources were identified and offered by the beneficiaries. Some (27.7%) said that neighbours had been looking out for each other—through the sharing of food and buying of groceries for elderly neighbours. A few beneficiaries even said they were already taking the lead in organising and volunteering for food ration and distribution drives in their respective neighbourhoods during the circuit breaker period.

## **Key Reflections for Social Service Practice**

### **1. Community agencies are nimble and can respond adaptively to emerging needs**

Big formal systems may take some time to respond to the needs and challenges on the ground. As a community agency with access to knowledge of what is happening on the ground owing to proximity, we were able to identify four emergent needs faced by low-income families during the pandemic: (1) access to hand sanitisers (during the pre-circuit breaker period), (2) financial challenges, (3) access to laptops for home-based learning, and (4) food insecurity. We addressed these challenges through various initiatives in a timely and responsive manner.

For example, to address food insecurity, we collaborated with a minimarket in the community to issue vouchers to nominated families, giving them more options and access to fresh food and groceries. A micro-jobs initiative also was initiated to bridge the gap in income-generating opportunities for beneficiaries whose livelihoods had been affected by COVID-19. Identifying emergent challenges related to COVID-19 also was made possible by proactive efforts to understand beneficiaries as experts of their own lives, allowing us to adapt accordingly and provide bridging resources within COVID-19 constraints to families.

## **2. Rethinking the role of social service practitioners**

As discovered through the learning conversations, low-income families were badly hit and placed in even tougher positions with minimal financial resources to cope in times of the unexpected COVID-19 crisis. In other words, families lacked buffers and resources to allow them to tide over the pandemic. As social service practitioners, playing a “gatekeeper” role that focuses on adhering strictly to bureaucratic processes, and giving “just-in-time” or “just enough” resources to families might not be necessarily effective in helping them to build a buffer for tiding over crises.

A more enabling approach of working with beneficiaries, where families can build their own assets and buffers, could be more helpful in keeping them from falling further through the cracks. Through the information and stories gathered from the learning conversations, we see the potential for social service practitioners to play an advocacy role to highlight the gaps in existing policies/assistance schemes.

## **3. Rethinking community work**

The experience from COVID-19 revealed that almost two-thirds of the families we had learning conversations with were willing to step up and do something to help the community. The assets and strengths discovered were also mobilised in the various community work initiatives undertaken by AMKFSC together with the community, where beneficiaries volunteered and contributed out of their own free will. Project Goodwill Raya Cookies engaged beneficiaries who were home-based bakers, alongside those working in food delivery, to bake and deliver cookies to low-income families during the circuit breaker period, which coincided with Hari Raya. This challenged us to reframe and define community work as predominantly involving working with community stakeholders, moving towards creating spaces where members of the community can feel empowered to contribute and support each other.

## **Conclusion and Further Discussion**

The COVID-19 experience has taught us various hard lessons, which are of value to social workers who take the time to reflect and act upon them for an improved and more meaningful practice. From this experience, it would be worthwhile to explore how socioeconomic safeguards in social work practice or policies can be built for low-income families to tide over unexpected crises like COVID-19, especially when the families are not well-resourced to begin with. This crisis is also an opportunity to mobilise communities in creative ways, fostering connections and social support among community members.

The social service sector is currently at a crossroads: we can choose to either stick to old ways or create new norms where practitioners move away from the gatekeeping role towards an enabling approach, building spaces where the community, including beneficiaries, can co-create initiatives that allow low-income families to not only survive but also thrive.

# **9. SSR Webinar Series “COVID-19: Social Impact and Responses” Reflections**

*Asher Goh and Cliona Yong*

*NUS Social Service Research Centre*

## **Abstract**

The COVID-19 pandemic disrupted aspects of everyday life worldwide, including in Singapore. The rise in local cases led to the implementation of a “circuit breaker”. Evident from the presentations in SSR’s Webinar Series "COVID-19: Social Impact and Responses", the pandemic has affected vulnerable groups more intensely, with the negative economic, psychological, and emotional effects likely to outlast the public health impacts of the virus. This reflective piece draws out recommendations for social policy from the insights generated through the webinar series with a focus on lasting change beyond the pandemic. It reflects on the economic, psychological, and emotional impacts of COVID-19 and evaluates two types of responses covered in the webinars: financial assistance and community initiatives. The essay concludes that

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the pandemic has highlighted the dire need for systemic and structural change as well as social resilience and organisational adaptability in a post-COVID world.

## **Introduction**

The COVID-19 pandemic disrupted aspects of everyday life worldwide. Travel restrictions and a shift in global demand due to lockdowns around the world led to economic and emotional hardship for many. Singapore was not spared the worst of the pandemic, with the rise in cases leading to the implementation of a "circuit breaker". The subsequent phased reopening implored citizens to recalibrate to a "new normal". Evident from the presentations in SSR's Webinar Series "COVID-19: Social Impact and Responses", the pandemic has affected vulnerable groups more intensely, with the negative economic, psychological, and emotional effects likely to outlast the public health impacts of the virus.

This reflective piece draws out recommendations for social policy from the insights generated through the webinar series—recommendations that it hopes will create lasting change beyond the pandemic. It reflects on the economic, psychological, and emotional impacts of COVID-19 and evaluates two types of responses covered in the webinars: financial assistance and community initiatives. The essay concludes that the pandemic has highlighted the dire need for systemic and structural change as well as social resilience and organisational adaptability in a post-COVID world.

### **Economic Impacts: Getting to the Structural Issues of Employment**

The economic impacts arising from the pandemic have been a major talking point. The presentation by Dr Stephanie Chok, an independent researcher, warned that COVID-19 has opened up "a chasm", where inequalities are widening, in part owing to wages of lower-income workers being disproportionately affected. Dr Chok noted that many of these workers were in low-paid and precarious work situations. Her observation is corroborated by findings from the tenth issue of the SSR COVID-19 Social Data Bank by Dr Ong Qiyan and her team that lower-wage essential workers were more likely to face reduced incomes despite high levels of full-time employment (Ong et al., 2020).

The link between the precarity of low-wage work and its impact on social inequalities is not new. However, the pandemic has created a new lens for looking at the issue. Most low-paying jobs tend to be either customer-facing or site-specific, where working from home is not possible. Low-wage workers' pay packets are not commensurate with the level of risk that they face. These workers are at greater risk of contracting the

virus compared to those able to work from home and whose roles do not require high volumes of physical interaction with others.

Since the 1970s, there has been a shift in the responsibility for bearing economic risks, from corporations and governments to the individual, in what Hacker (2006) calls the “Great Risk Shift”. This has manifested itself in the rise in contract and temporary work as a result of outsourcing (Kallenberg, 2009). The rise of the gig economy has exacerbated the issue, with many working as independent workers without benefits (Ravenelle, 2019). With the pandemic and circuit breaker, segments such as private hire drivers, daily-rated workers in the food and beverage industry, and the entertainment and hospitality sectors saw their incomes drop drastically. Given that such workers have few benefits and protection from economic shocks, it may be worthwhile to look at increasing their rights and access to adequate wages and benefits to acknowledge the health risks involved in frontline work. This is also to ensure that they do not face a drastic deterioration in their life circumstances when an unexpected situation strikes.

### **Re-looking Financial Assistance in Singapore**

Structural shifts relating to low-wage work may take time to materialise. In the meantime, it is imperative that those affected by the harsh economic situation have access to support. In light of the pandemic, Singapore’s government implemented various temporary financial assistance schemes for Singaporeans. As the schemes will not be available in the long term<sup>1</sup> despite the lasting effects of the pandemic, many are likely to fall back on existing financial assistance<sup>2</sup> schemes.

The webinar series was centred on the role of financial assistance in Singapore and whether it should serve as remedial help for those in dire situations or as an investment in families. Dr Ong unpacked the concept of a financial buffer. The responsibility of building a financial buffer lies with the individual in countries with fewer social protections like Singapore. For the low-income, however, the priority should be to ensure their well-being so that they can reap maximum benefit from the limited

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<sup>1</sup> At the point of writing this piece, the government announced new support measures known as the COVID-19 Recovery Grant, which will be rolled out from 2021 (Lai 2020). This does not detract from our point since the measures are still conditional and short-term in nature.

<sup>2</sup> The term financial assistance here, unless otherwise stated, refers to monetary assistance from the government, social service agencies (SSAs) or other social services.

economic resources they have. Therein lies the issue of what happens in an economic shock, such as the one caused by the pandemic. While those of higher socioeconomic status are more likely to have some savings to tide them over, such a buffer is not available to those of lower socioeconomic status.

With financial help strictly assessed to ensure that only basic needs are met, the concern is that these families will continue to live hand to mouth until their pay can supersede the cost of living in Singapore. If the policy intent is to lift families out of poverty, financial assistance should not be considered a last resort, but an investment in those who may need some help to overcome the hurdles they face in life, with the aim of ensuring a buffer to move them out of poverty.

The presentations uncovered gaps such as the exclusion of certain groups from existing financial assistance schemes owing to ineligibility. Dr Ong's COVID-19 Social Data Bank showed that the accessibility of government financial assistance was much lower for those living in owned housing than for those living in rented public housing although both groups had per capita incomes (PCIs) below \$650. Furthermore, home-owning social service clients with PCIs of \$650 and below were more likely to be multi-stressed, facing material hardship, employment issues and issues of mental well-being (Ong et al., 2020). While dwelling type is often a proxy for financial situation, this criterion may not be a true reflection of a family's circumstances. This brings forth a question raised by Dr Chok in her presentation on how benchmarks and eligibility criteria for financial assistance are determined by policymakers and whether they reflect lived realities. She advocated more democratic and consensual processes to set minimum standards of adequacy for diverse household types that more accurately reflect basic needs.

### **Psychological and Emotional Well-being**

The past year demonstrated how building social resilience requires speed and resources. Singapore demonstrated resilience through its swift implementation of the circuit breaker, resulting in home-based learning for schools, work-from-home arrangements, and the move to online platforms for activities such as religious services. These were necessary to curb the spread of COVID-19 and for the physical well-being of the population at large.

Ironically, however, the circuit breaker had adverse effects on other important aspects of individual well-being, namely, emotional and psychological. Mr Gerard Chung, a doctoral candidate at the School of Social Work, University of North Carolina at Chapel

Hill found in his study that there was an increase in parental stress, resulting in negative parenting behaviour (Chung et al., 2020). Mr Ryan Tan, Assistant Manager - Partnerships and Engagement at Samaritans of Singapore (SOS), noted the increase in suicidal ideation (SOS, 2020), and Ms Shailey Hingorani, Head of Advocacy and Research at AWARE, pointed out that there was an overwhelming increase in calls for help among those experiencing domestic violence (AWARE, 2020). Their presentations demonstrated the importance of psychological and emotional well-being and highlighted the complex web of social relations inextricable from the individual. Thus, to create healthy and resilient societies, the psychological and mental well-being of individuals must be protected.

From the presentations, it was evident that the increase in perceived demands on individuals, reduction in the availability of support and the uncertainty of their circumstances all negatively affected their psychological and emotional well-being. One possible remedy for this is for support systems to embrace flexibility and adaptability. Based on a literature review, Keck and Sakdapolrak (2013) posit that social resilience comprises three dimensions: coping capacities, adaptive capacities, and transformative capacities. The latter two refer to the ability to learn and adjust to future challenges and to design and implement new “sets of institutions that foster individual welfare and sustainable societal robustness towards future crises”. They posit that the challenge in developing these capacities is both a technical and political one.

The webinars each touched on how adaptiveness has thus far been beneficial and where further transformation is still needed. The study by Mr Gerard Chung and team showed how parental stress can stem from new demands being inconsistent with expectations, or not having sufficient or appropriate resources to meet those demands. Owing to school closures, parents were faced with added responsibilities and a lack of the means to meet them. To fill this gap, Mr Chung recommends online and teleservices and the creation of self-directed interventions, such as videos that guide parents on coping mechanisms to alleviate parenting stress. Thus far, providing services online or via remote calling has been beneficial for those in need of particular services, e.g., childcare and counselling. However, not all issues have technological solutions, and technological substitutions and the digitalisation of services may not be accessible to everyone (Ng and Lim, 2020). On accessibility, Ms Hingorani pointed out that the launch of services and campaigns—such as the National Care Hotline—though swift, may not be suitable for all, such as domestic abuse victims living with their perpetrators. She suggested offering a text service instead.

Additionally, in the case of victims of domestic abuse, Ms Hingorani found that, owing to changes in practices and processes brought about by the circuit breaker, there were additional administrative hurdles as well as unclear guidelines for the continuation of protection orders. Women continued to live under dangerous conditions and found it hard to seek help and to obtain and submit the paperwork required. This means that the processes and systems intended to address the prevailing situation must have “adaptive” and “transformative capacities” (Keck and Sakdapolrak, 2013) so that the well-being of individuals living in already stressful conditions is not further compromised.

Mr Tan presented the findings from a dipstick survey by SOS on mental wellness during the circuit breaker. During the circuit breaker, mean scores for negative emotions increased, particularly for stress, anxiety, and loneliness. Uncertainty about the future was a major source of anxiety for many. Students cited falling behind in school as a cause for heightened stress, while working individuals found the lack of work-life separation and certain aspects of the work-from-home arrangement stressful. Many institutions have recognised and adapted to these concerns,<sup>3</sup> but it will take time to see whether their new processes address the concerns adequately and whether they are sustainable in the long run.

It is important to recognise that while public health and safety are important, they should not come at the cost of emotional well-being, which is important for maintaining resilient societies. Instead, the emotional and psychological impact of implementing new policies and practices should be considered alongside their impacts on public health and economic considerations.

### **The Value and Limits of Community Work and Support**

Another focal area of the webinar series was community work, evident through the presentation by Ms Denise Liu and Ms Faridah Bte Rashid from the South Central Community Family Service Centre (SCCFSC) and that by Ms Siti Adriana from the Ang Mo Kio Family Service Centre (AMKFSC). Their projects (#COVID19NoSweat Learning Conversations and Project C C.O.V.I.D.) emphasise how community assets

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<sup>3</sup> An example of this was when universities declared that students had the option to exercise pass/fail options in all modules for the second semester of the 2019/20 academic year. (Lai, 2020).

can help the needy during trying times. As Ms Adriana noted, such community initiatives are flexible and provide a space for pooling resources together quickly to plug gaps in national help schemes.

This point is worth acknowledging since individuals are “experts of their own lives” and understand the needs of their own community. Beneficiaries should not be viewed as passive recipients of a social service professional’s prescription. Unfortunately, there is a power differential between beneficiaries and social service staff, who are in a position to determine clients’ eligibility for assistance. This power differential often masks the fact that the beneficiaries have agency in and invaluable knowledge of their own situations. Thus, social service professionals should journey with their clients and act as facilitators in accessing resources in the community. However, community-based approaches should not individualise issues or be treated as permanent solutions to systemic issues.

While it is uplifting to hear stories of the strength and resilience displayed by beneficiaries in the face of adversity, it is important to note that such stories both fail to attribute importance to the individual’s social context and mask the underlying systemic factors behind social inequalities. Apart from one’s own ability to deal with adversity, structural factors such as inadequate income, poor working conditions or unstable employment, social discrimination and the stigma surrounding families in need must be addressed in order to narrow the chasm between those who are sufficiently resourced to mitigate the negative impact of the pandemic and those who struggle to do so.

As we value and promote community support for individuals facing psychological and emotional stress, we must recognise that these are short-term measures at best. We must address the larger structural issues that lie at the root of these problems. Tackling structural causes of inequalities requires institutional changes involving corporations and government agencies, beyond the localised capabilities of communities. Tapping the strengths of community support is important and necessary as a stopgap measure during the pandemic, but insufficient to tackle the more enduring problem of social inequalities.

## **Conclusion**

The pandemic presents an opportunity to take a second look at current assumptions and make improvements to the system. As we begin reimagining a new post-pandemic world, with its new realities and challenges, it is also time we created a system where

work gives people the certainty needed, an environment where seeking help for financial and other problems is not demeaning, and the recognition that psychological/emotional issues are not just individual problems, but can be solved collectively with supportive policies and networks in place.

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