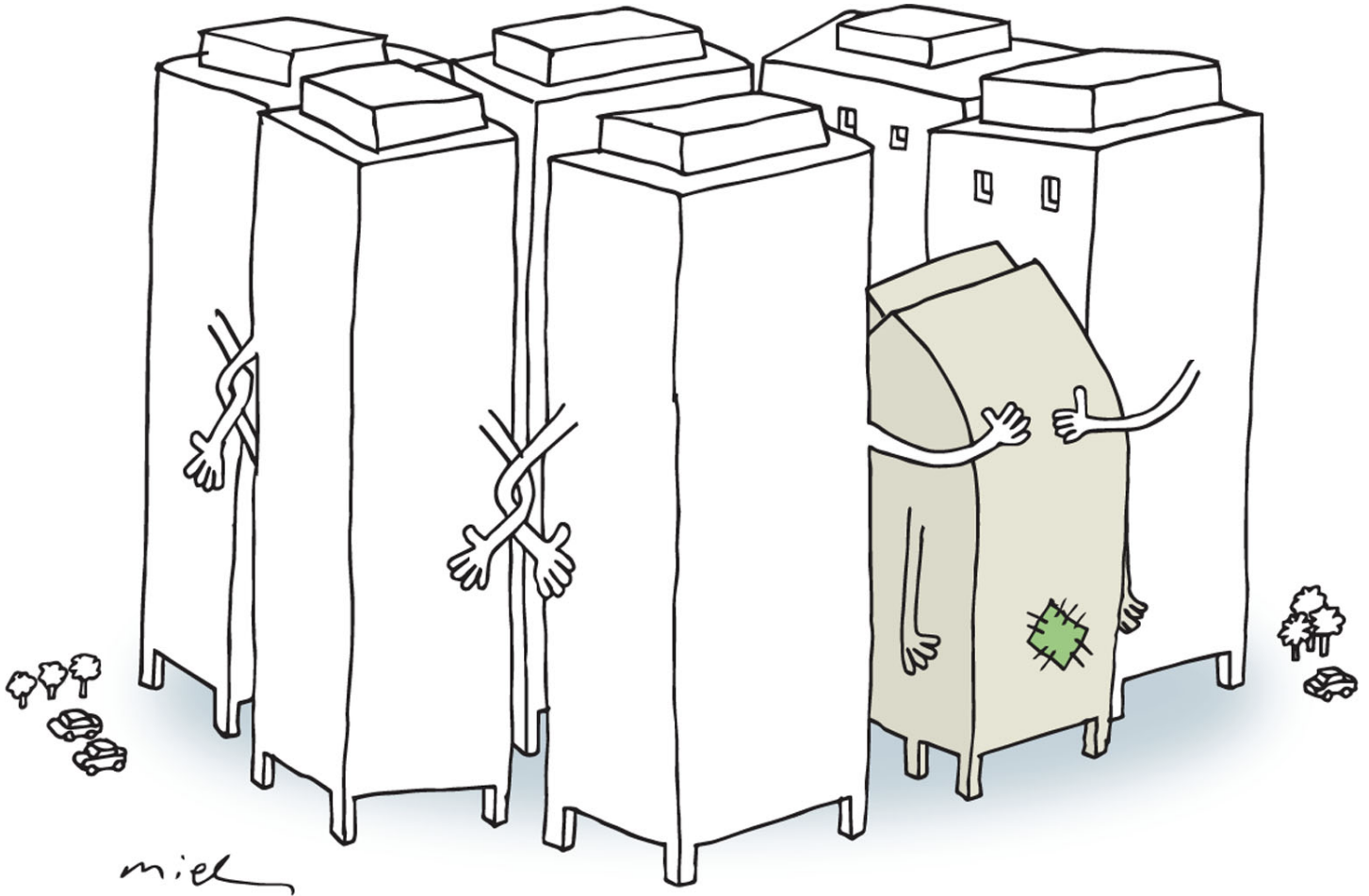


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SOCIAL WORK

This is what helping families looks like

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Mohamad Maliki Osman For The Straits Times

When I was an undergraduate in social work three decades ago, I learnt that welfare to the poor is a temporary safety net: it is to help individuals “get back on their feet”. □

This lesson resonated with me. Growing up, my family diet was often rice and soya sauce. Clothes and books were handed down from older to younger siblings. My bed was a straw mat in the corridor, because our one-room rental flat was too small for all of us.

Like many families back then, we struggled. But my father, a blue-collar worker who raised nine children, taught me the values of self-reliance, hard work and family support. “There is no shortcut to success – just work hard,” he would remind us.

My experience was not unique. Many of my contemporaries, now well-established in their careers, grew up in similarly challenging situations. For example, Professor David Chan of Singapore Management University lived in a rental one-room HDB flat in Bukit Merah with his parents and three siblings for the first 30 years of his life. He had to work full-time for several years to save up to pay for his subsequent university education.

Many of us grew up experiencing many years of being poor, but we also went through the journey of improving our lives with determination and hard work. So we can see things from the perspective of those who are not well-off, and also know it is possible to improve one’s life in Singapore. This became even clearer to me after I graduated as a social worker and later became a Member of Parliament, as I worked almost daily with families in need of different kinds of help.

But times have changed, and there is a real difference between my growing-up years and now. Today, families in rental flats receive much more help. Financial assistance, food rations, spring cleaning and home painting, changing to energy-saving light bulbs, free tuition for their children, and many other kinds of help are readily available and regularly offered by organisations and individuals alike.

Despite the extensive help extended, some commentators claim that the poor in Singapore, especially those living in rental flats, have severe unmet needs, and are being neglected.

They say the poor are struggling because help often comes with onerous conditions; that parents do not go to work because they cannot find suitable childcare arrangements, and that they do not qualify for childcare subsidies because they are not working.

But the facts disprove these claims. There are extensive healthcare and childcare subsidies available to mothers in low-income households, including those who are not working.

Low-income households are entitled to subsidies and can pay as little as \$5 a month for full-day childcare service. This low monthly fee makes childcare services entirely affordable even for the poorest, provided the parents are willing to make adjustments and take up full-time jobs, like many other low-income parents in Singapore.

Taxpayers’ money should not just be given away, even to the needy, without expecting the recipients to help themselves. Social workers working with low-income households on a daily basis (sometimes for many years) have a good understanding of the difficulties they face, and the challenges in helping them. Many have learnt that imposing certain conditions on the families receiving subsidies does help them structure their lives, a necessary first step in progressing towards a better life.

The relevant point here is this: In making conclusions about the poor in Singapore, we need to be careful about using some particular cases or groups to generalise about the poor, the system, and the outcomes. We need to look at the facts and understand the situations. We should also draw lessons from the many inspiring households who got back on their feet because they took ownership of their problems, worked hard, and made good use of the help they received.

So what is really going on regarding helping low-income families living in rental flats? Let me  illustrate with a real-life project we undertook over several years.

‘HOMELESS’ AND RENTAL FLAT DWELLERS

The rental flat dwellers I am referring to were previously homeowners. They had sold their flats for

various reasons and used up the cash proceeds. They then lived with family or friends, or rented rooms in the open market, and when they outstayed the goodwill of friends and family or funds ran out, they ended up at the beach and parks.

They all asked for a subsidised rental flat, although most did not qualify. So as a temporary measure, the Government gave them a roof under the Interim Rental Housing (IRH) scheme. It is interim because the social workers need time to work with them on their more complex underlying problems and get them ready to sustain more permanent housing arrangements.

Clearly, these families were undergoing tough times. We empathised with them and mobilised community resources to help them – financial assistance, nightly homework supervision for their children by residents in the neighbourhood, employment assistance, parenting support, counselling, befriending, and so on. In five years, we helped 1,180 families in the IRH programme. Of these, 84 per cent were former homeowners, and almost two-thirds (64 per cent) had received more than \$100,000 in proceeds from the sale of their last flat. This means that they previously had jobs to pay for their mortgages, and they had the potential to own a flat again. For those out of jobs, we helped them get jobs again. We helped place their children in childcare centres with large subsidies to enable the parents to work. Conditions were imposed. Work was the first condition because with work, they could get a loan to purchase a home again.

The helping process was not easy. Some families, with the parents and adult children all not working, would get upset when the issue of jobs was discussed. Some were unhappy when social workers asked how much they spent on non-essentials. What struck the social workers was that in some families, the young children asked our social workers why their parents could not give them pocket money when they could purchase cigarettes and alcohol.

Sadly, some families became verbally abusive and threatened the social workers when the help rendered did not meet their expectations. But the social workers persevered. The outcome was clearly positive – almost half of the families managed to purchase new homes, and moved into them, feeling proud that they were homeowners again.

Our experience in the IRH programme is not unique. All over Singapore, there are many examples of communities coming together to help those in need. Preventive programmes include Kids 0-3 by K K Women's and Children's Hospital and its community partners. This particular programme helps poor and vulnerable young, pregnant women until the children reach three years of age to give these children a strong start in life.

From my experience over 25 years, I have found that different families respond to similar life circumstances differently, producing different outcomes, even when they are offered the same help. What distinguishes those families who make it is their willingness to improve their life conditions.

Families living in rental flats elsewhere have the same potential to improve their lives, including those interviewed by Associate Professor Teo You Yenn (author of the book *This Is What Inequality Looks Like*), who concluded from her research that families became or remained poor because our systems disadvantaged them. I disagree. I believe, like other families in Singapore, that these research respondents also have hopes and dreams, and they too appreciate the value of work, can acquire self-confidence and self-reliance and achieve their aspirations. What they need is the right kind of structured help and intervention. Help which comes with a trusting relationship, respecting and giving them self-confidence and hope, and which makes them realise that they have to do their part. This is what the social workers, the Government and the community have been doing, and will continue to do and do better.

WHAT HELPING FAMILIES MEANS

A fundamental issue in helping the poor is the definition of basic needs. Most will agree that poverty is absolute when one lacks access to shelter, clean running water, electricity, food, healthcare services, and affordable education. These are accepted internationally as basic needs. In Singapore, these basic needs are met for nearly everyone, including most of those living in rental flats.

The fact is that many, nearly 50 per cent of rental flat tenants, did have their own bigger (subsidised) flats, but had sold them and used up the cash proceeds. This means that while they may be down today, they were up yesterday and can certainly be up again tomorrow. If we attribute the cause of their being poor to the system, we should note that the same system that “disadvantaged” them today “advantaged” them yesterday. In fact, the system has not disadvantaged them.

As part of the continuous effort to help families, the Fresh Start programme was introduced last year to help rental flat tenants who previously owned flats to own their homes again. We provide social support and grants to guide and incentivise these families, giving them hope. And yes, there are conditions to be met, as conditions help families make progress, and ensure taxpayers’ money is spent effectively and responsibly to help the poor.

We have far fewer poor families in Singapore today than in the past, and they are receiving help in an ecosystem that works reasonably well by any standard. We need to continue improving the system and make sure all families in real need receive adequate help. Equally important, we need to understand these families’ actual circumstances over time. This understanding starts with objective facts and accurate descriptions. The underlying philosophy of Singapore’s approach is helping these families get on their feet, which involves providing resources and developing their sense of responsibility and resolve. This is what helping families means.

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