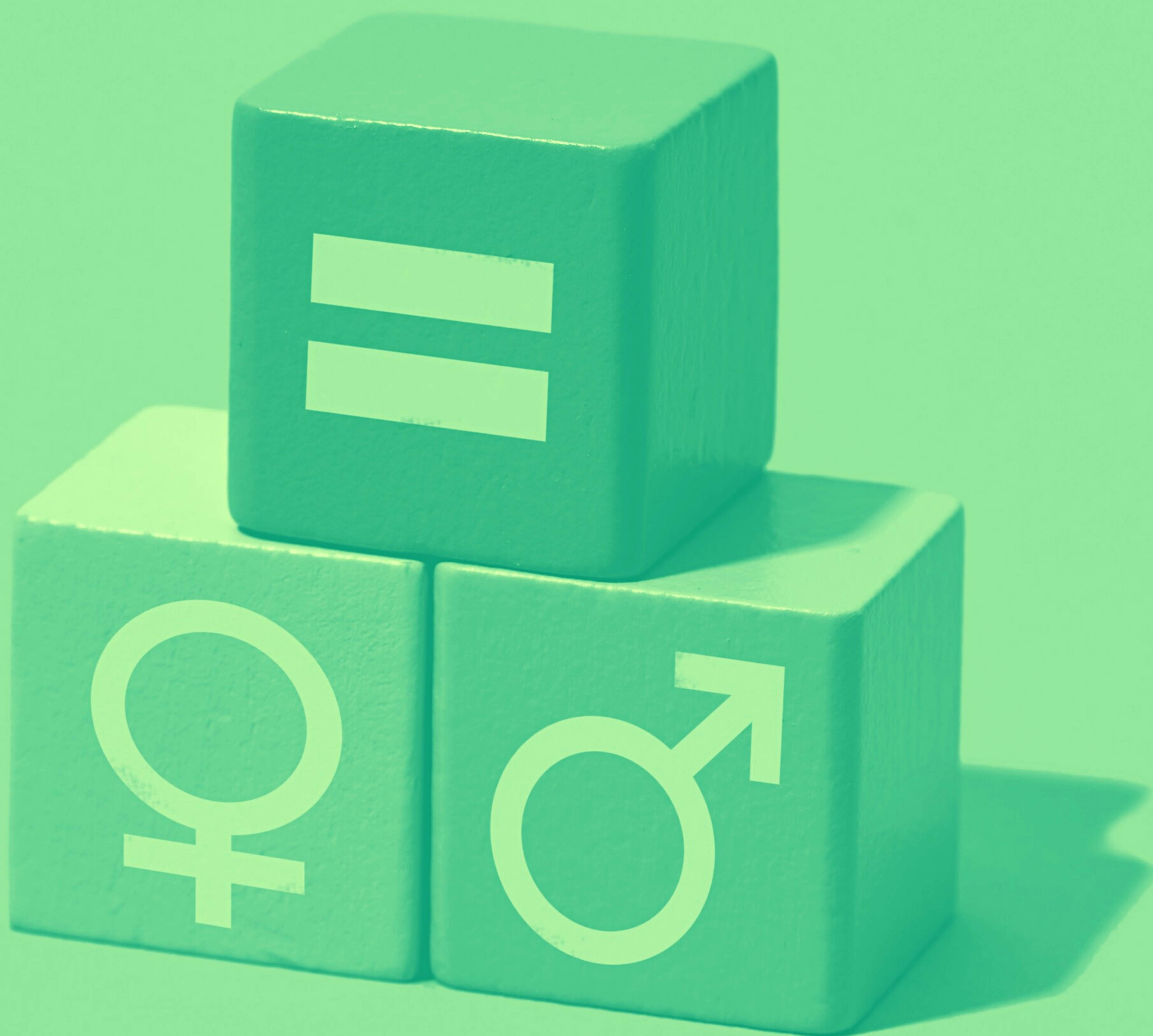


When Gender Inequality And Financial Instability Intersect:

A closer look into main barriers faced
by women from lower-income
communities in Singapore

1



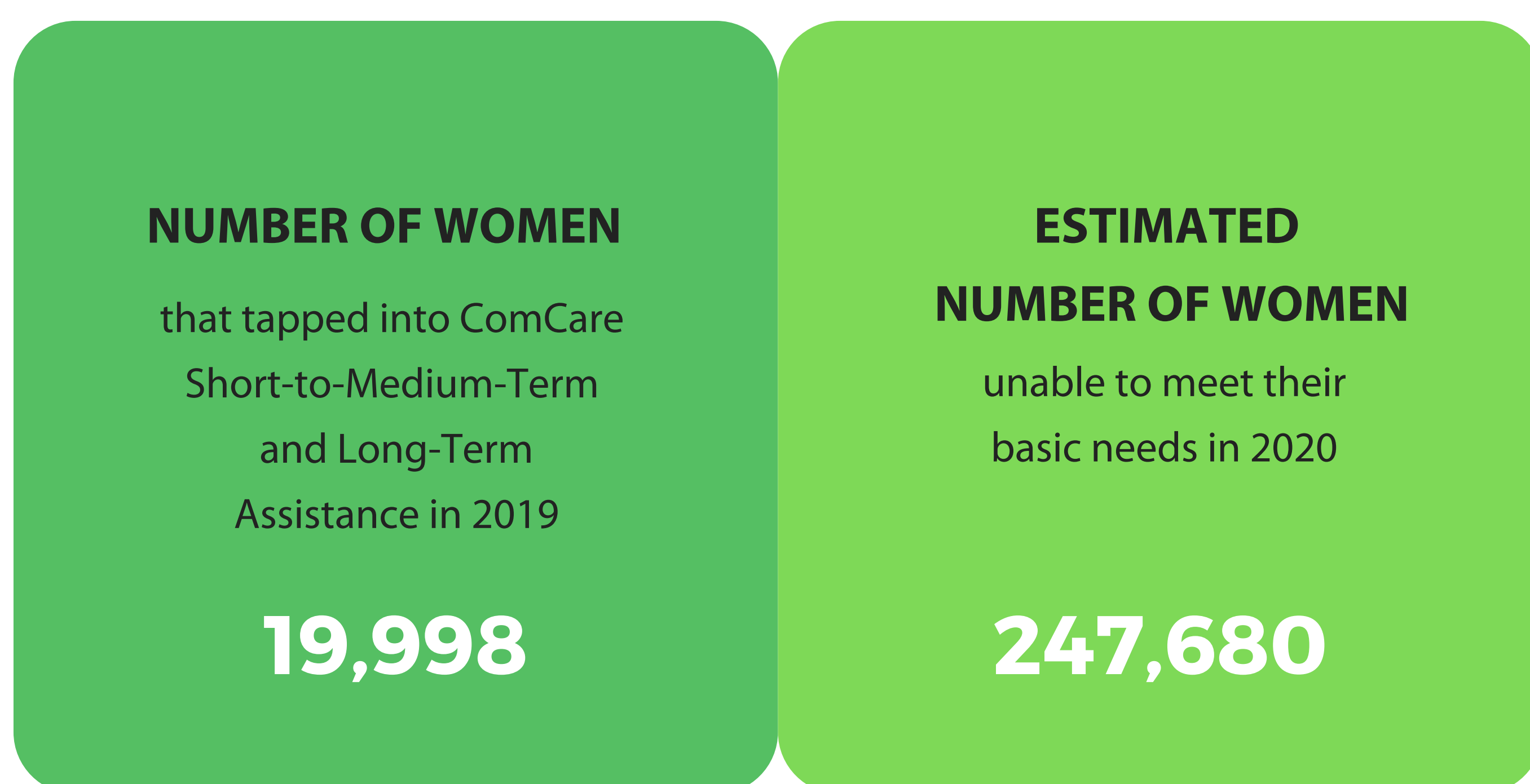
APRIL 2021

Introduction

Over the last decades, there has been substantial progress with regards to the position of women in the Singaporean society thanks to the rigorous work of various ministries, members of the parliament, policy-makers, as well as women's rights groups on the ground. Today, as the Ministry of Social and Family Affairs leads the creation of a new white paper on gender equality, many organisations serving our society look inward to better understand women's issues from various perspectives. An in-depth look into barriers faced by women is also an in-depth look into our society as a whole with all its intricacies. As such, any worthwhile attempt at understanding 'gender equality' calls for analysing our society beyond the binary categorisation of male and female.

In line with this effort, Daughters Of Tomorrow (DOT) hopes to direct some of the current national attention to a group of women whose issues are often misunderstood and stigmatised. Having assisted women from lower-income communities on the ground for more than six years, DOT would like to use this opportunity to highlight common barriers women from this demographic face, which in turn can both help our ministries gain more insight on the ground, and our society at-large by increasing their awareness of the often-silent struggles a part of our community endures during their day-to-day life.

Moreover, DOT believes that a report that focuses on the barriers faced at the intersection of women's issues and poverty is timely, as the effects of the Covid-19 virus has shown how disadvantaged groups become especially vulnerable to instability during crisis, be it a global pandemic, or an event that would not be considered a crisis by middle-class members of the society.



Sources: ComCare Trend Report FY 2015-2019, Ministry of Social and Family Affairs

Population Trends 2020, Department of Statistics Singapore

Note: (1) Estimation based on abject poverty percentage proposed by Irene Y.H. NG in "Definitions and Measurements of Poverty."

(2) It must be noted that in Singapore there are various other types of financial assistance available to households living in abject poverty, and the difference between ComCare service numbers and estimated numbers do not imply lack of government assistance.

How is lower-income defined?

In developed countries, many come to think of poverty as a foreign problem that does not exist in an urban setting. On the contrary, all developed countries have their fair share of communities struggling with making ends meet, and Singapore is no exception. Ministry of Social and Family Affairs (MSF) aims to financially help these communities through its ComCare assistance scheme, which sets its eligibility criteria as 'household income of \$1900 and below, or per capita income of \$650 and below.' In 2019 alone, according to ComCare Trends Report (2020), we know that more than 40,000 households in Singapore have tapped into various ComCare schemes for aid.

While the ComCare eligibility criteria does give us an idea of how many Singaporeans might be dealing with poverty, it must be noted that the "poverty threshold" set by the scheme has not been updated in years. Even though the public understanding of ComCare is that it serves the "bottom 20%," looking at the Key Household Income Trends from 2015 to 2020 shows that the income level of \$1900 or below coincides with the 10th decile, or the "bottom 10%" instead.

Today, many Singaporean academics look into studying just how much of the population live in various degrees of poverty. Recent estimates by academics suggest a wider definition of "living with less," and that 12% of Singaporeans are unable to meet their basic consumption needs, while 26% are not earning enough to keep up with the rest of the population (Ng, 2018).

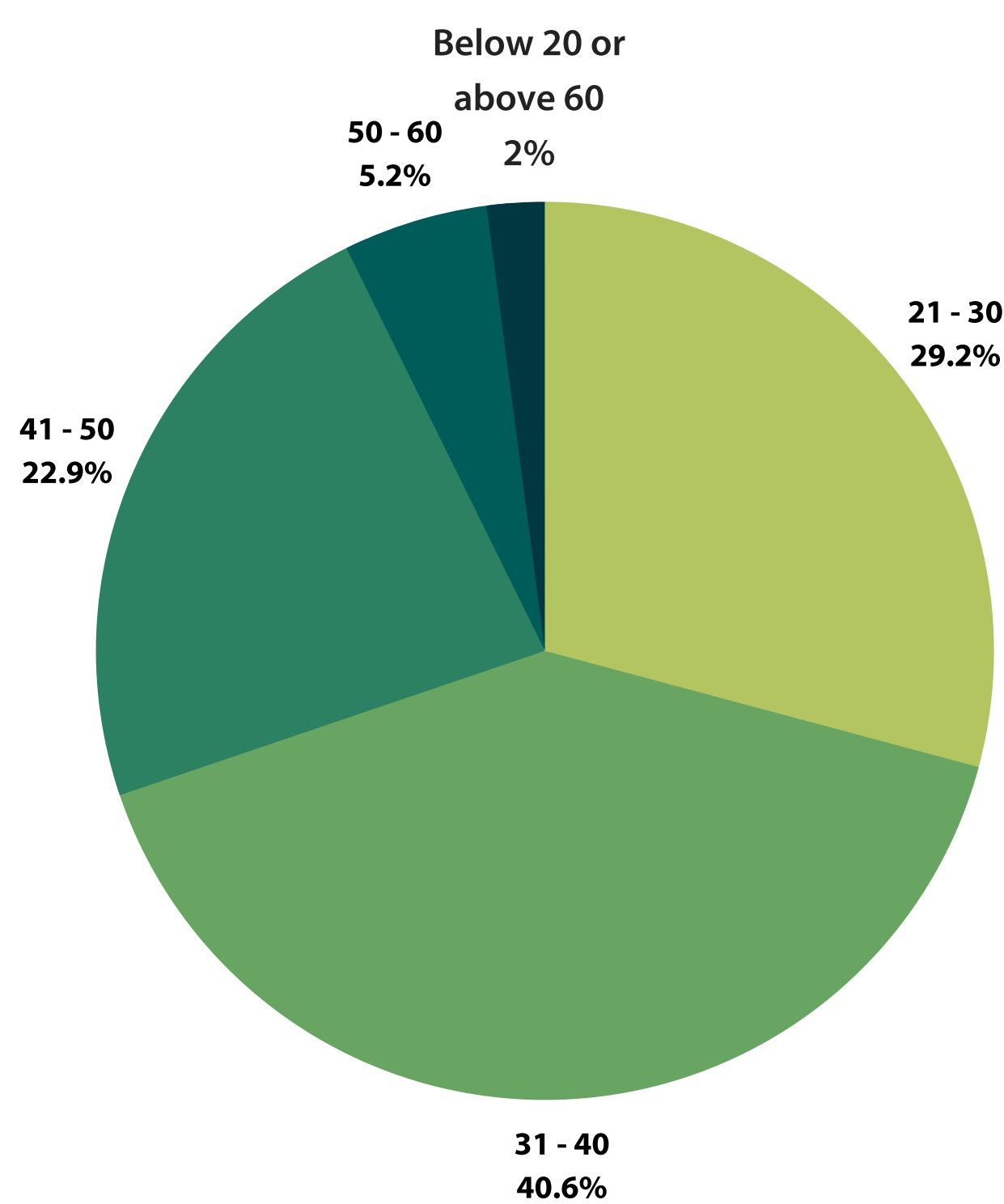
One might ask at this point, why then focus only on women when both genders struggle with poverty? The answer is that poverty experienced by women around the world, and in Singapore, are different than the one experienced by men. When gender inequality and low incomes collide, it creates a unique set of barriers faced only by women. It is for this reason poverty must be analysed through a gender lens.

It must also be noted here that the barriers highlighted by DOT in this report apply to members of our society that are struggling with the most dire version of poverty in Singapore, since in its current capacity DOT is only able to assist the portion of women who are in the 10th decile. In this regard, while the following issues mentioned as a whole only applies to a small percentage of the society, the poverty rate estimations above will suggest that at least some of the barriers featured in this paper will apply to about 25% of women in Singapore

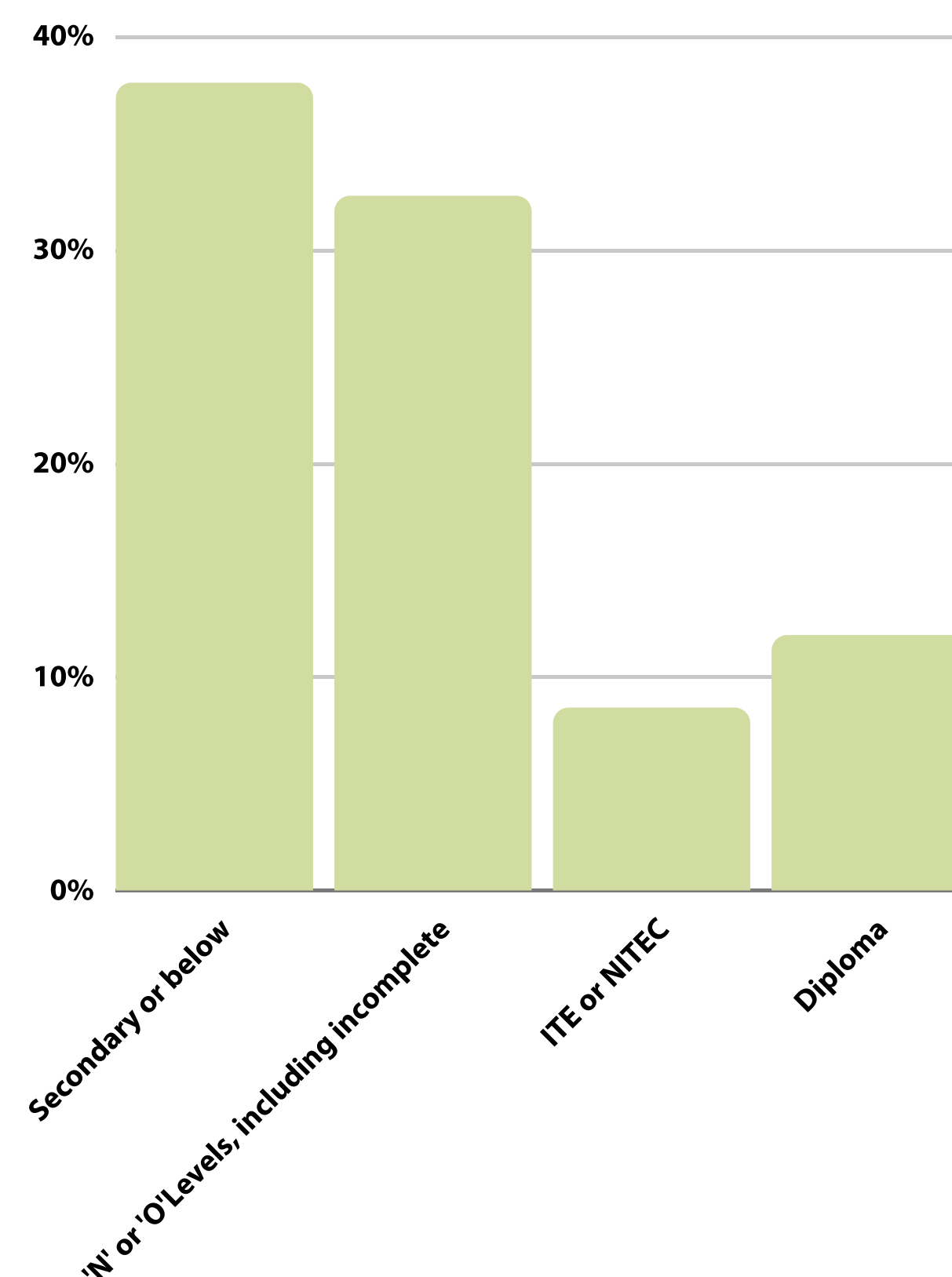
General Demographics

Understanding the barriers faced by women in lower-income communities in Singapore starts at understanding the profiles of the women in this demographic.

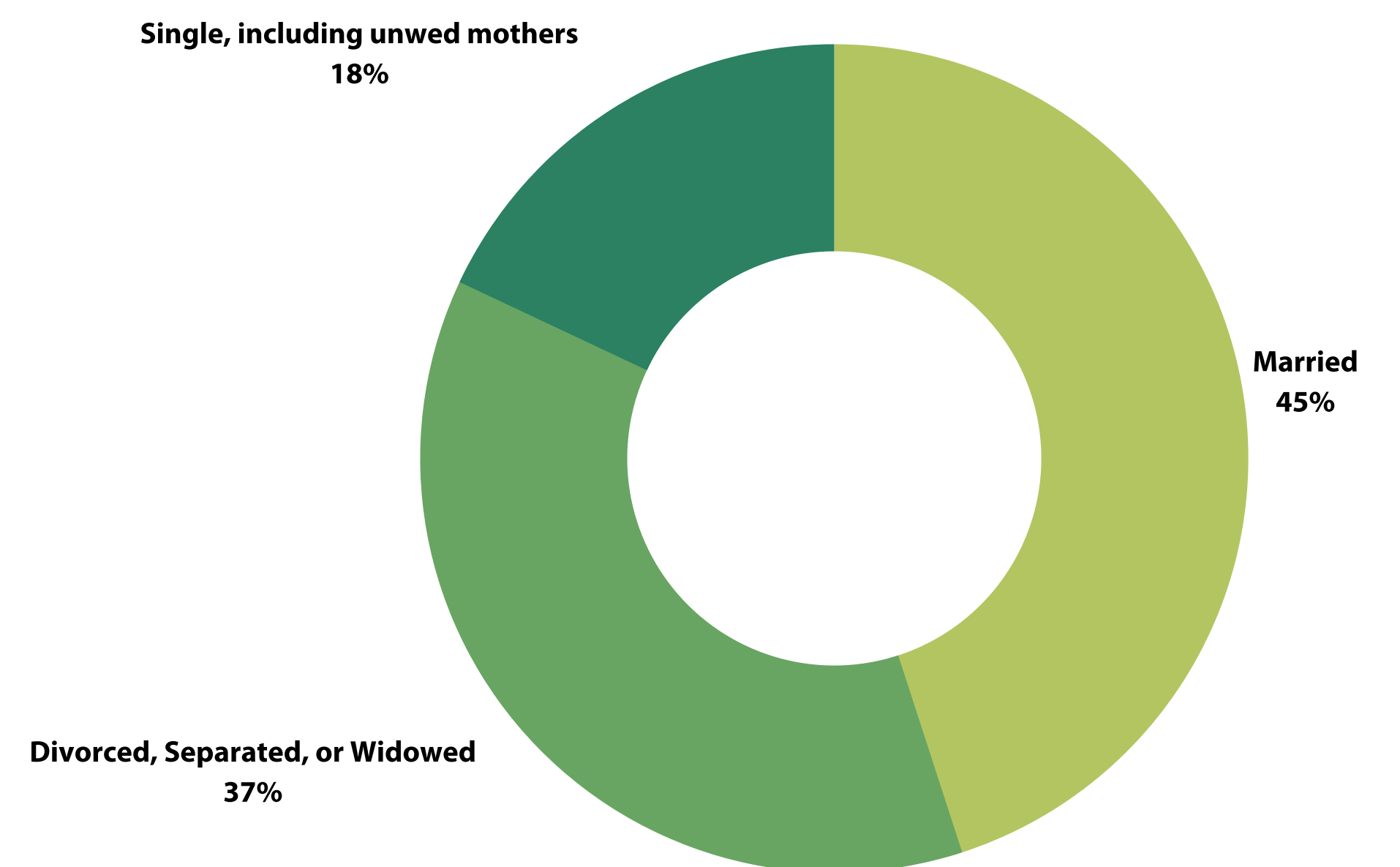
Age



Highest Education



Marital Status



Status

- 83% are Singaporean Citizens
- 7% are Permanent Residents
- 10% are on various passes

Children

- 86% are mothers
- 68% have one to three children
- 54% of the children are under the age of 10

Ethnicity

77% are from racial minority groups of Singapore

Source: Demographics 2020, Daughters Of Tomorrow

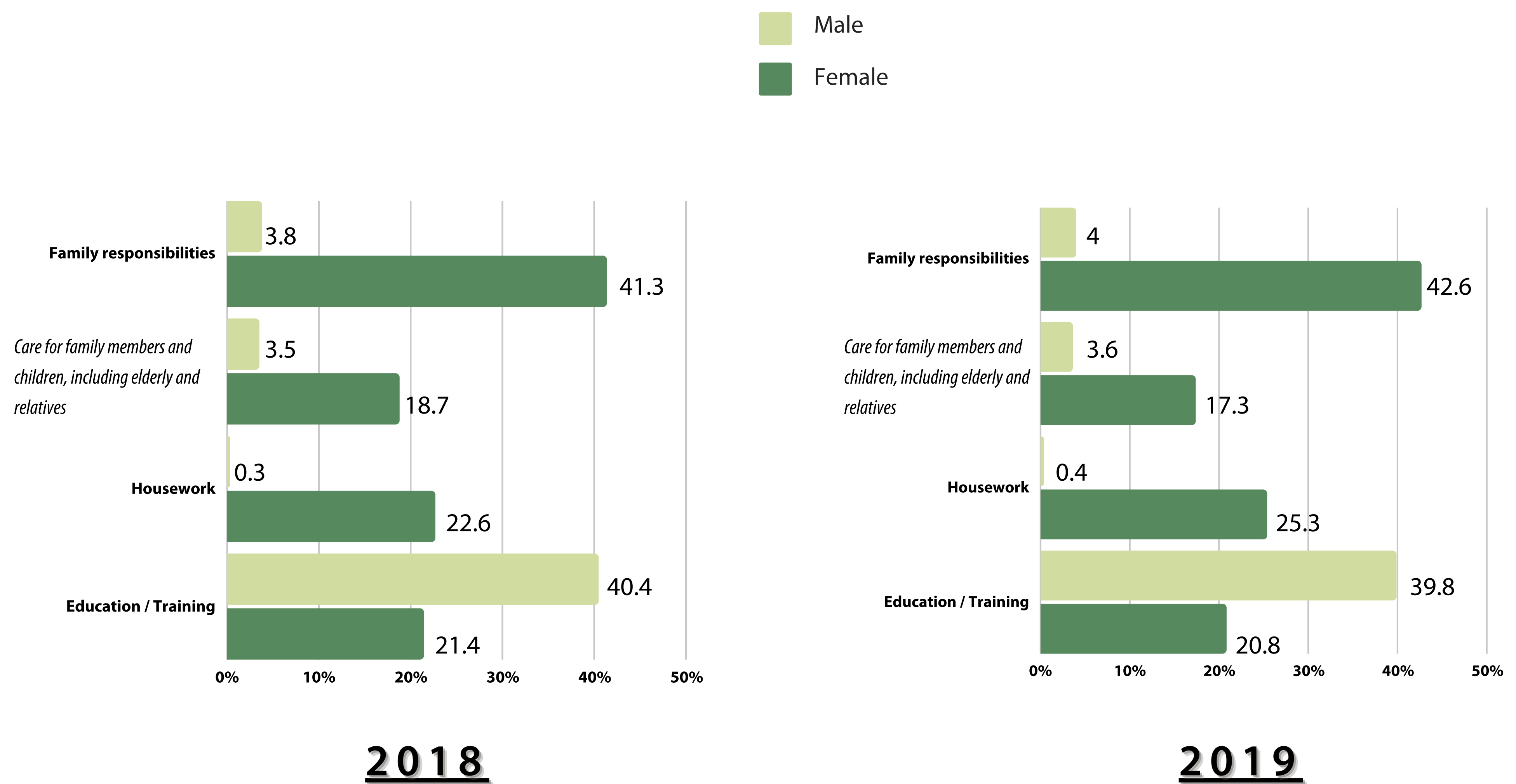
As shown by this profile, since many women in this demographic are mothers, in many parts of this report the focus of analysis includes families, as well as mothers and women. Indeed, the barriers faced by mothers in these communities also become barriers faced by their families, signalling to the possibility of an alarming phenomenon of generational poverty.

Unequal Burden Of Carework As A Barrier To Stable employment

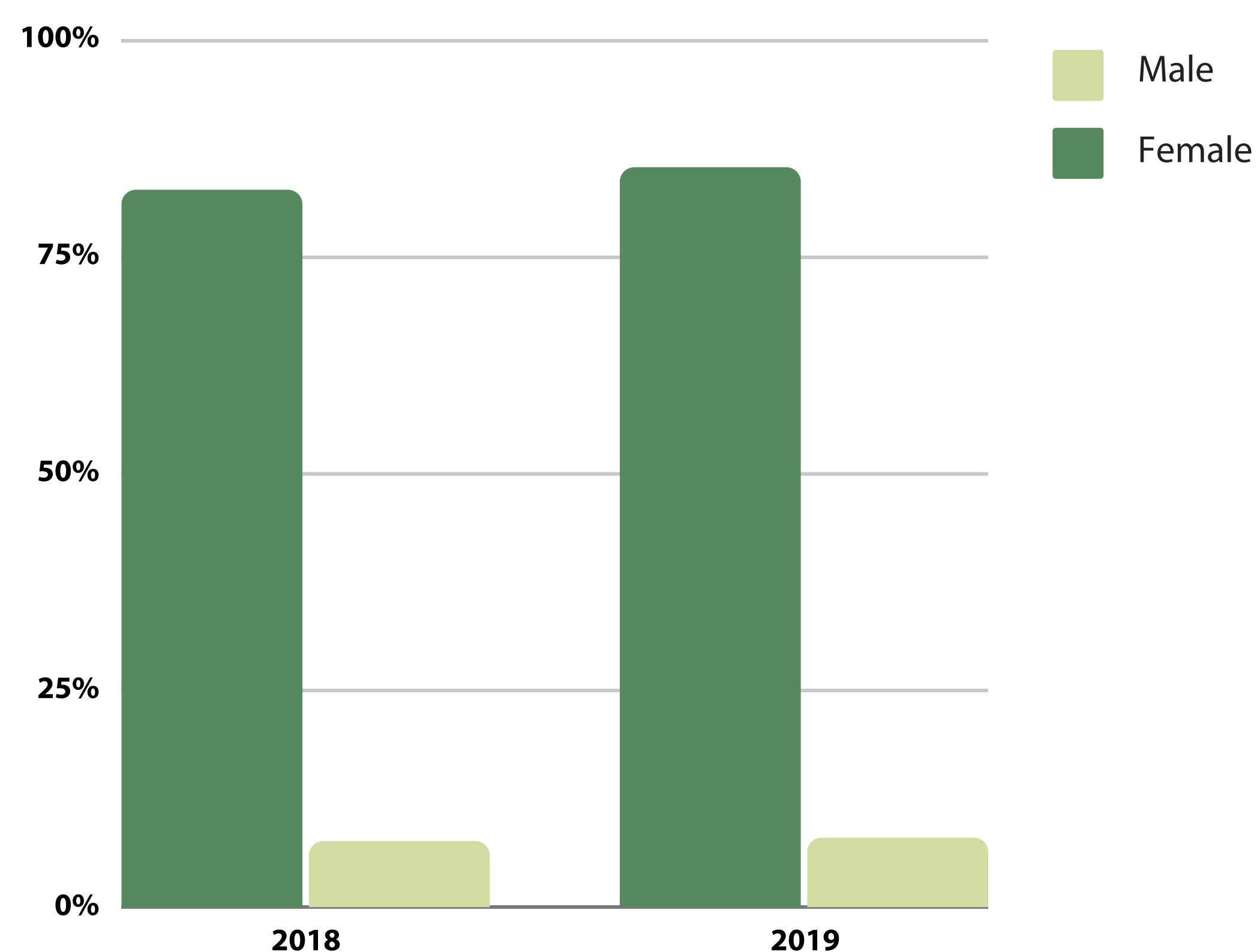
All around the globe women bear the burden of unequal care responsibilities and Singapore is no exception. While many women from all corners of the Singaporean society are forced to juggle care for their families and their careers, for women in lower-income communities this phenomenon regularly leads to adverse financial consequences.

Ministry of Manpower's (MOM) yearly Labour Force reports highlight this issue. Year by year the data shows that women are staying outside of the labour force due to 'carework' related to family, children, relatives, and the household. For men, the main reason for not working and not looking for a job continues to be education or training opportunities.

Residents outside the labour force by main reason for not working and not looking for a job



Carework as the main reason for not working and not looking for a job



Sources: Labour Force in Singapore 2018, Manpower Research and Statistics Department
Labour Force in Singapore 2019, Manpower Research and Statistics Department

Notes: (1) For complete list of resident reasons for not working and looking for a job, see full reports.

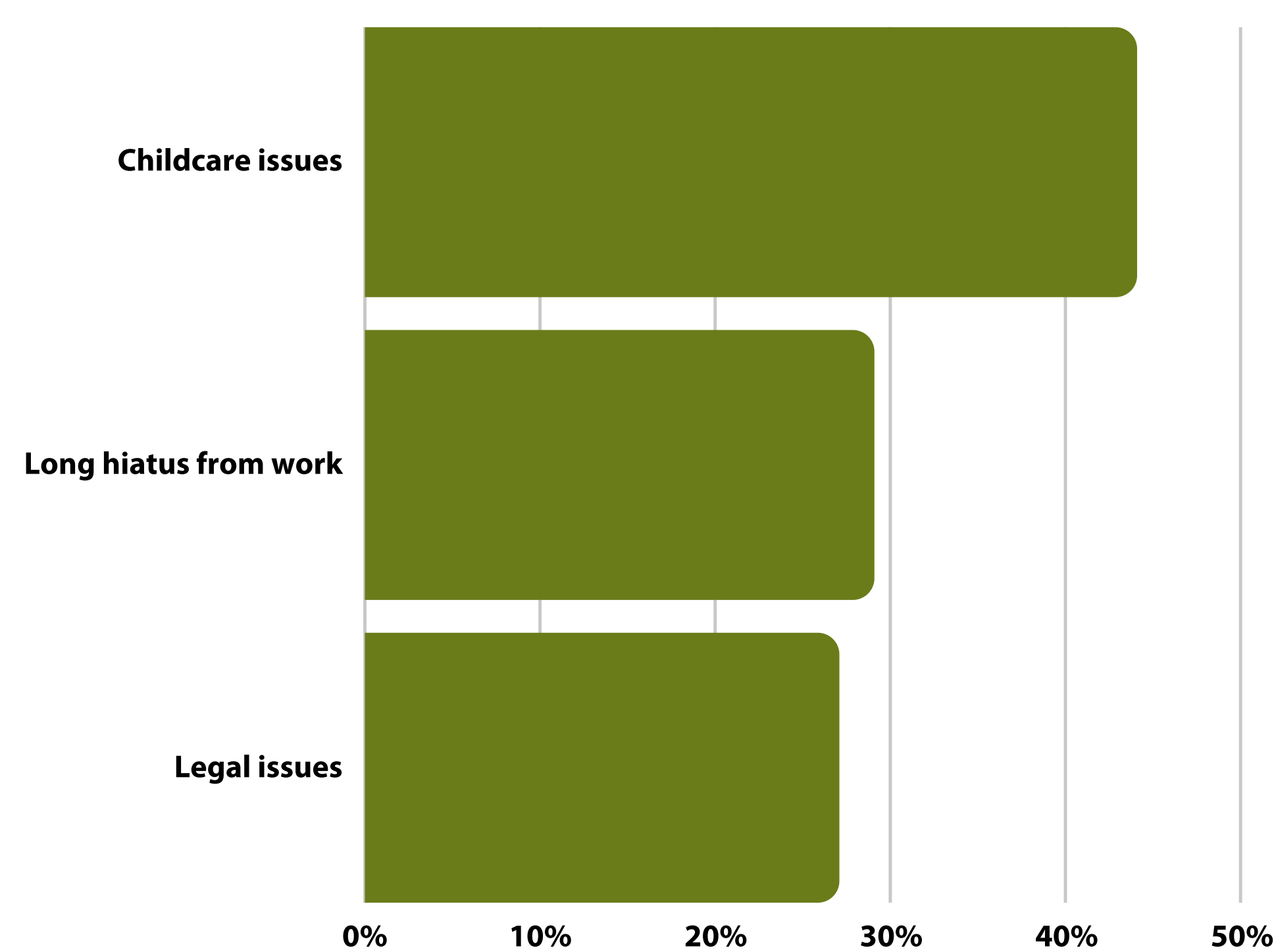
(2) From 2019 onwards the categories of childcare and caregiving to families/relatives are categorised as care for families/relatives and care for own children aged 12 & below. The first two charts above combine these categories under one, as 'care for family members and children, including elderly and relatives.'

For women from lower-income communities in particular, care for young children is the main barrier in entering the labour force. Usually the sole caregivers to children in their families, mothers from this group face difficulties in accessing formal childcare, as well as alternative childcare options, resulting in a much higher barrier of entry to accessing employment.

For many Singaporean parents, Early Childhood Development Agency's (ECDA) basic and additional subsidies help them access infant and child care at affordable costs. The main bulk of the fees are reduced via obtaining the additional subsidy which are given to eligible Singaporean children with a working parent who works at least 56 hours a month. For mothers from lower-income communities, this presents a catch-22: without childcare they are unable to secure employment, without employment they are unable to secure reduced childcare fees.

Thanks to ECDA's awareness to this conundrum, these parents are allowed to apply for special approval, which enable them to access infant and childcare at reduced costs. However, special approval applications are assessed on a case-by-case basis, requiring self-advocacy from parents, social worker involvement via "letter of recommendation," as well as increased workload for childcare operators. This long process adds to the long waiting time for many infant and childcare centres with limited vacancy. Coupled with lack of access to alternative childcare options like hourly babysitters, the complicated and long process either pushes many mothers to stay outside of the labour force until the children are primary school-aged, or accrue debts simply to remain in the workforce.

Top 3 barriers to employment faced by DOT beneficiaries



Source: Needs Assessment Collated Highlights 2020, Daughters Of Tomorr

“My daughter [was] unable to go to the [childcare centre] because there’s no vacancy, and then my mum had to take care of her but [she] had a lot of demands la, you know like I had to pay her for taking care and everything. And then after that [...] I had to do everything myself. So, I moved house [...] they told me that my daughter can be in, but my son unable because there’s no slot. But luckily la, I just try to go to the principal and share my story and everything [...] so both of them get to go together. After my husband [left us, he wouldn’t share his income with us.] But the school knows, because [of the] CPF contribution [they] can calculate how much his salary is. So from there, I actually built a lot of debt, like outstanding from the school, until I was divorced. [They told me that I had to] have the divorce cert, then I can actually try to lower the cost based on my own income. So because of that [I had a lot of] outstanding debt [that I was only able to pay off by the time] my son was going to primary two.”

Diana (name changed),
single mother of two

Source: Check-in Focus Group 2021, Daughters Of Tomorrow

For these mothers, further complications arise when childcare centre operating hours and available employment opportunities do not align. Average highest education being partial secondary to partial N/O level schooling, many mothers in this group find it difficult to find employment outside of industries that offer shift-work. The way in which infant and childcare centres almost solely operate between 7am and 7pm force women to either stay out of employment or face constant risk of instability in their jobs. Late pick-up fees that are unaffordable for lower-income parents, as well as primary caregiving responsibilities that require mothers to take leave for their sick children, further jeopardise the employment status of many women.



More than half are primary caregivers

With no other family members to step in, mothers risk their jobs by repeatedly taking leave to pick up sick children or to stay home with them.



1 in 4 struggle with clashing work and childcare hours

Late pick-up fees for one day can be higher than the amount mothers pay for the entire month at childcare centres.

Source: “Why Are You Not Working” Advocacy Report 2017, AWARE. Research conducted with DOT beneficiaries.

“It’s not easy to get [even] a part time job, and not easy to tell the bosses you have a girl at home. They say either you want to work, or don’t want to work.”

Lisa (name changed),
widowed mother of one

Source: Check-in Focus Group 2021, Daughters Of Tomorrow

DOT recommendations to counter affects of unequal carework responsibility of women

1. Automatically grant additional infant and childcare subsidy to mothers that are receiving financial assistance from ComCare

Since care for children is one of the main barriers to enter into the labour force for women from lower-income communities, automatic eligibility for the additional subsidy would help tackle this problem in multiple ways.

Firstly, the automatic nature of eligibility would greatly reduce waiting times for the families, since the current case-by-case review process is onerous and time-consuming. Second, expediting the process would mean less workload for social workers that have to assess and make a recommendation for each family’s case. Third, this new process would also mean less workload for childcare operators, further incentivising them to include children from lower-income communities for enrolment in their centres.

2. Allow for alternative and safe childcare options outside of infant and childcare centres

Currently, when primary caretakers find employment opportunities outside of the standard office and childcare operating hours of 7am to 7pm, they need to turn to private babysitters. Charging \$20 to \$25 per hour on average, these private services cannot be accessed by mothers from lower-income communities whose income are around \$6 to \$10 per hour.

Instead of suggesting the extension of infant and childcare hours, which would be a large-scale and long-term project that could have unintended consequences on the Singaporean work-life balance, DOT recommends establishing licensed childminders as part of the national childcare policy.

Regulated and nationalised childminding programs around the world, such as Taiwan’s National Home-Based Childcare Scheme, allow young children to receive quality care in a safe environment outside of the childcare setting (Ministry of Health and Welfare, n.d.). By providing official and standardised training, examination, and licensing, these programs ensure that parents have more options when it comes to care. Adopting a national program such as this, and offering subsidies to lower-income parents that cannot afford high cost of nannying services, Singapore can further help many mothers to enter the labour force by extending the hours parents can find work that correlates to their skills and experience.

An example of such an alternative care program in Singapore is the Community Childminding Network, a ground-up initiative to address childcare needs of lower-income women, which is supported by DOT via strategic mentorship and facilitation. Focusing on matching childminders and mothers from the lower-income demographic only, since its initiation in 2018, this pilot program has already enabled mothers with thousands of hours of alternative care for their children. While the current model depends on the training of childminders via private care companies, it is DOT's opinion that the program can easily be adapted by the formal care structure of Singapore via standardised training, examination, and licensing overseen by ECDA.

3. Upgrade employability programs to be mother-friendly

While many quality employability and training opportunities are available to Singaporeans such as the Employment and Employability Institute's various programs, mothers from lower-income communities who do not have access to formal and alternative childcare options currently struggle to access these programs. This lack of access not only contributes to the way in which mothers are challenged in joining the labour force, but also prevents mothers who are working from upskilling themselves.

For this reason we urge institutions in the sector to offer childminding during their service hours, so that they can extend their reach into the communities they serve, and include mothers with no alternative care options in their programs.

"I've only seen this by DOT, they have given us the opportunity [to bring our children along]. [For] other [programs] if you are asked to come to anything it's always 'uh, you have to leave your child at home.' There's no childcare arrangements."

Hadijah (name changed),
single mother of two

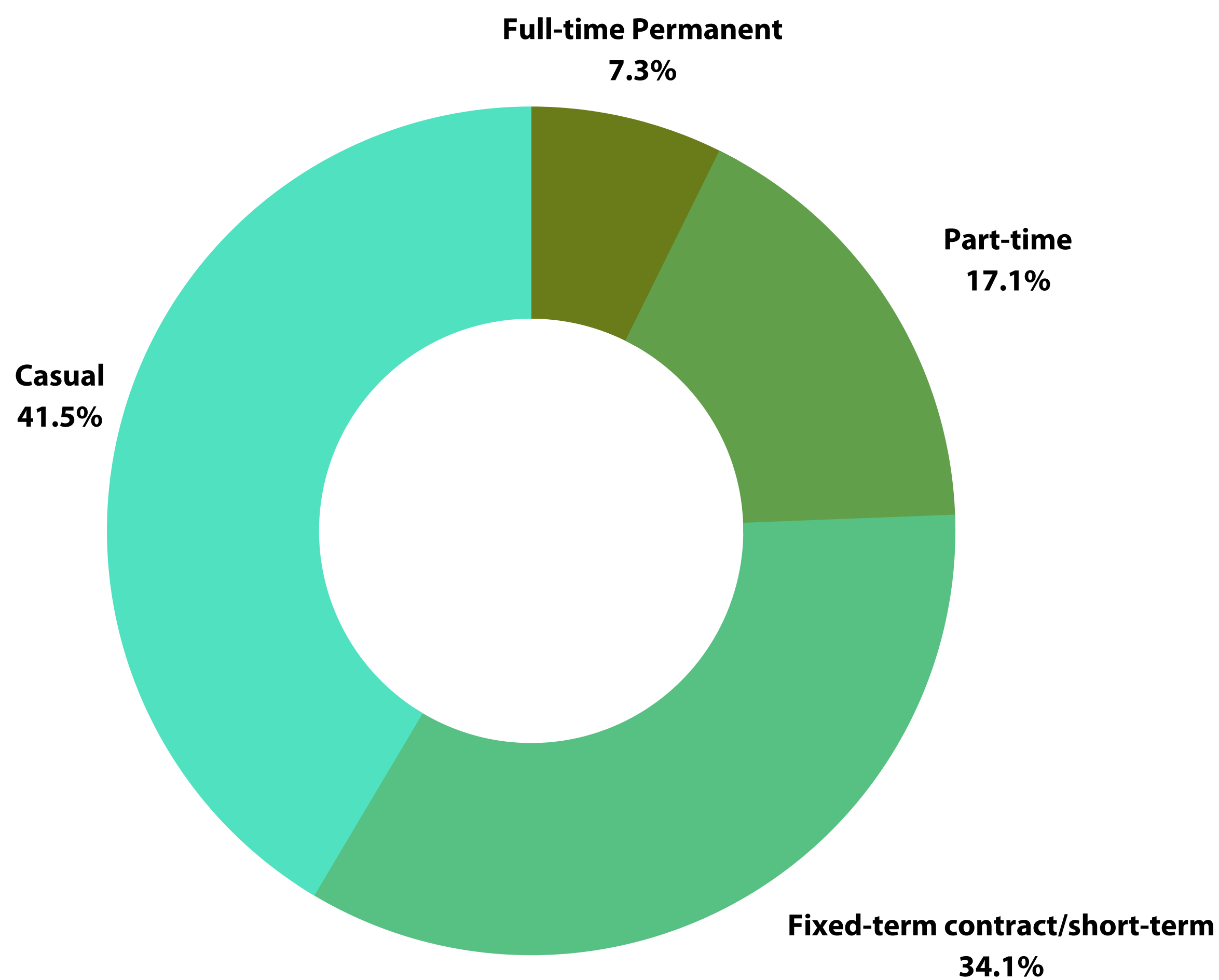
Source: Check-in Focus Group 2021, Daughters Of Tomorrow

Barriers To Living Wages And Future Stability

The previous section shows that many women that are unequally responsible for carework struggle with entering and staying in the labour force. This phenomenon further affects women with the type of jobs they can secure, given their current caregiving situation. In Singapore, women are 2.6 times more likely than men to work part-time, rather than full-time, due to family and personal commitments (MRSD, MOM 2021).

For women from lower-income communities, stable employment opportunities that pay 'living wages' become even sparser. Coupled with an average of secondary to partial N/O levels education, as well as common lack of extensive experience, women in this demographic struggle with finding permanent full-time opportunities that pay sufficient compensation and offer comprehensive benefits.

"What types of jobs are easiest to find?"



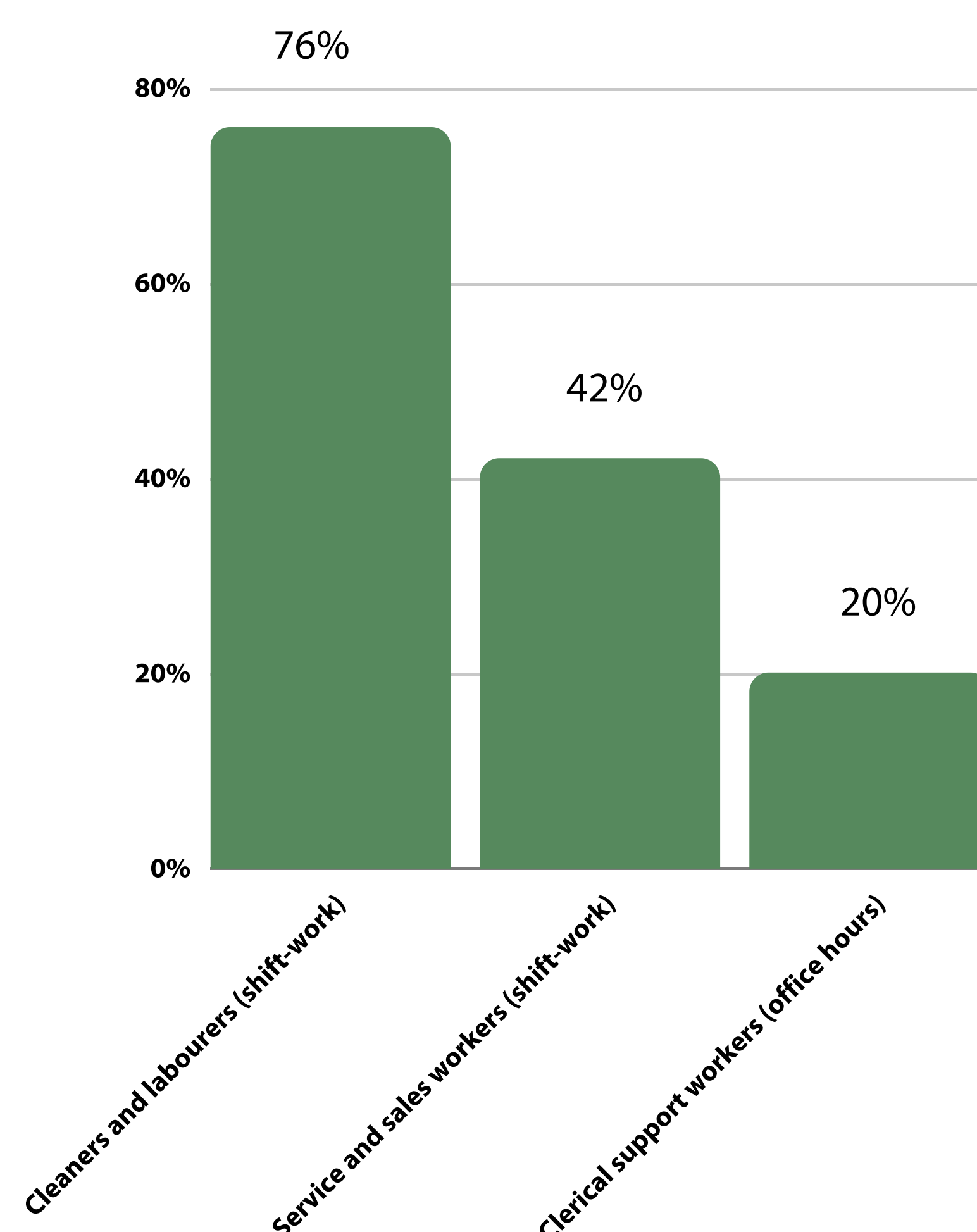
Source: Check-in Survey 2021, Daughters Of Tomorrow

Median gross income from work (excluding employer CPF); by nature and type of employment for women

Fixed-term contract (less than 1 year)	\$1680
Casual / On-call Full-time	\$1300
Part-time	\$1000

Source: Labour Force in Singapore 2020, Manpower Research and Statistics Department

Example: Occupations that mainly follow shift-work versus office hours and percentage of women earning less than \$1500 a month



Source: Labour Force in Singapore 2020, Manpower Research and Statistics Department
 Note: Earnings by gross monthly income excluding employer CPF.

The examples shown in these figures follow a very conservative reading of low wages, by focusing only on income earned to \$1500+CPF and below, which would fall under ComCare’s suggested lower-income threshold of \$1900. To have a more comprehensive understanding of what actually this “poverty threshold” might be, one can look into the eligibility criteria of the most common financial assistance schemes tapped into by Singaporeans.

Assistance Scheme	Eligibility by Monthly Household Income
ComCare STMA and LTA	\$1900 and below
ComCare Student Care Fee Assistance	\$4500 and below
MOE Financial Assistance Scheme	\$2750 and below
HDB Public Rental Housing	\$1500 and below
Workfare Income Support	\$2300* and below

Sources: Ministry of Social and Family Development website
Ministry of Education website
Housing and Development Board website
Workfare website
Note: (*) Monthly gross income, as opposed to monthly household income.

Looking at this table, we can conservatively suggest that an average living wage should be around at least \$2500, which would translate into a monthly household income between the 11th and 20th deciles for a family with one working parent. By definition, a living wage should provide a decent standard of living, allowing families to rise above poverty, as well as preventing them from falling back into poverty. Furthermore it should allow the family to invest in their future.

Indeed, without living wages, mothers are further prevented from finding economic stability by their inability to make investments in their own future; especially given so that lack of a permanent full-time position with a sufficient salary also means lower CPF savings. For many lower-income women CPF represents a stable future, home ownership, further education for children, a safety net against emergencies, and possible retirement. In reality many women in this demographic either struggle with finding jobs with CPF benefits, or have to choose jobs that pay more cash in hand as they have immediate financial needs.

95% thinks CPF is important



At the same time,

- 55% thinks it is difficult to find a job with benefits such as CPF
- 45% says it is better to have a job that pays more cash than CPF

Source: Check-in Survey 2021, Daughters Of Tomorrow

“[I wish employers could] contribute more to CPF, [rather than our salaries being] cut more [...] That’s all I want to say. Because like it happens to me, the rainy day my husband went in [prison, it] actually helped me when I had the CPF, if not I have to [pay] 700 dollars per month [...] CPF is very important.”

Hadijah (name changed),
married mother of two

Source: Check-in Focus Group 2021, Daughters Of Tomorrow

Recommendations to increase the employment stability of women from lower-income communities

1. Increase quantum of Work-Life Grant and include low-wage workers to further incentivise adaptation to FWAs

MOM’s Work-Life Grant currently offers companies a flexible work arrangement (FWA) incentive of \$2000 per employee per year, capped at \$70,000 over a two-year period. The job sharing incentive under the same grant is only available for PMET employees. FWAs such as creative scheduling, flexi-hours, flexi-shift, shift swapping, as well as job sharing could be great employment stabilisers for mothers without alternative care options. While MOM encourages businesses to adopt FWAs for all employees, with the exception of job sharing, in reality these arrangements are rarely made available to non-PMET workers.

Restructuring the Work-Life Grant into a model that offers additional incentives for adopting FWAs for non-PMET positions will not only allow more women from this demographic to access previously-unavailable job opportunities and full-time positions, but will also help employers in reducing their attrition rates by offering mothers a solution to their biggest barrier to job stability.

2. Promote Core and Stable Scheduling

DOT’s Core and Stable Scheduling (CSS) model recommends employers to adapt a scheduling structure that is specifically designed for industries in which shift work is common, such as the food and beverage, retail, and hospitality industries.

Under this model, businesses offer a choice for their employees with children to take up the same specific shifts every week, such as shifts that coincide with childcare centre operating hours (7AM to 7PM). Assigning mothers to these hours eliminate the risk of job loss, leading to decreased voluntary resignations and employee turnover. Moreover, building upon a core schedule with the same employees each week helps decrease the workload of scheduling managers. Adopted by many employer partners since 2018, DOT identifies the CSS as an effective business practice that can be promoted under FWAs.

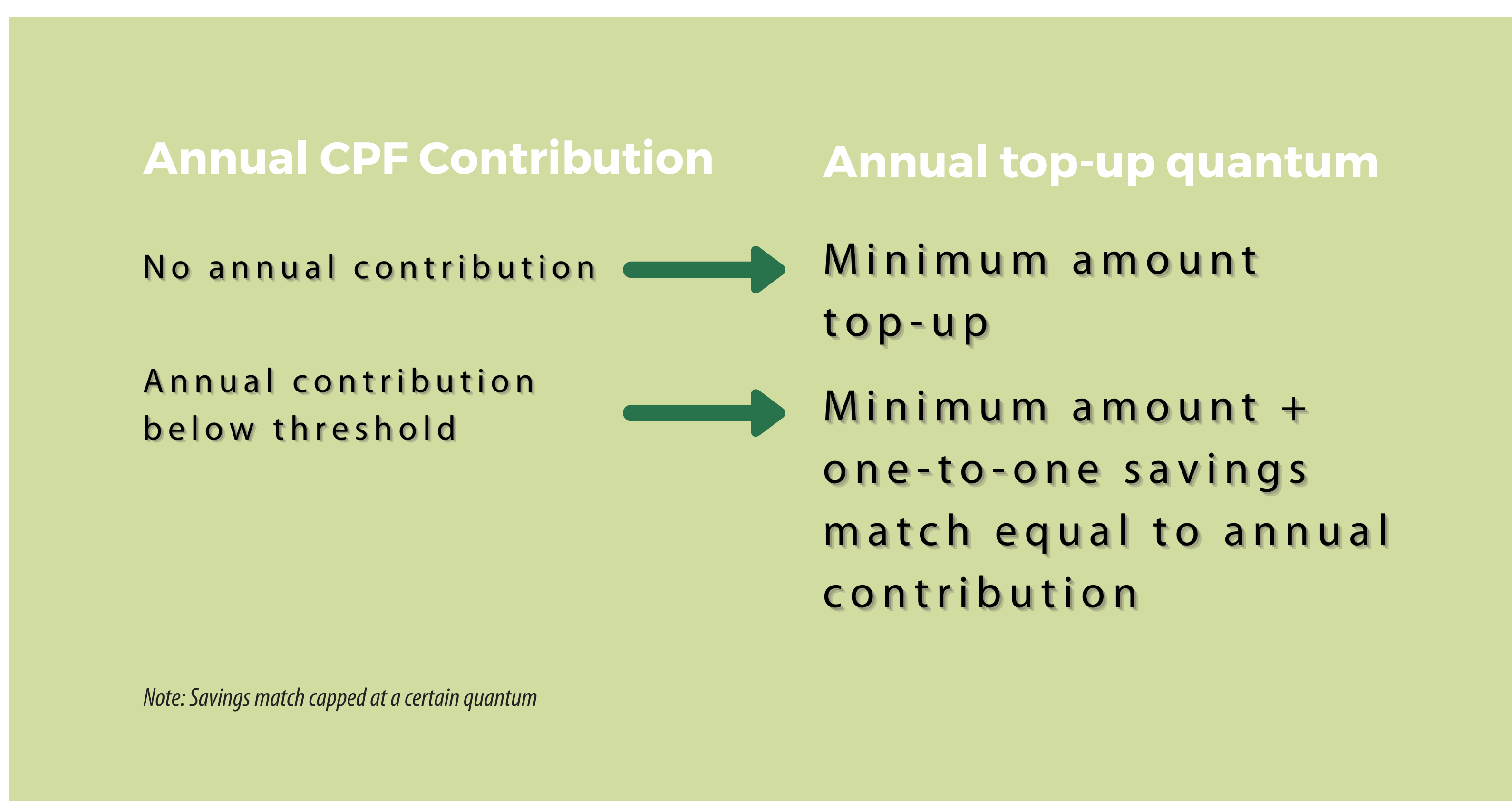
3. Offer incentives to SMEs to raise their salaries to living wages

In a recent survey conducted with a group of DOT beneficiaries that have secured salaried positions, respondents stated they still need a wage increase of \$655 on average to make ends meet (Post-Employment Impact Survey, 2020-2021), highlighting a great need for living wages. Promoting wage growth in the national level, especially for workers who are deemed “less-skilled,” require high-level policy-making. Garnering Small-to-Medium-Enterprise (SME) support in the effort of wage growth in particular will require more than raising awareness of struggles faced by low-wage workers. On the contrary, active government involvement will be required in helping SMEs raise the wages given to their employees from this demographic.

Delivering broad wage growth requires national programs, similar to the Wage Credit Scheme with higher payout rates and SME-specific conditional tax exemptions that promote raising wages. Additionally, raising the Workfare Income Support quantum will further help balance the burden of providing higher wages for the employers. By investing in lower-income families via promoting living wages around \$2500, Singapore will be investing into the next generation of these families, effectively decreasing the risk of generational poverty and stagnating wages.

4. Establish a tiered CPF top-up program with a one-to-one savings match

For many Singaporeans, CPF is their main tool in accessing debt-free healthcare, providing quality education for their children, becoming home-owners, and retiring in the later years of their lives. To ensure that these main milestones are also accessible to lower-income women, ability to have CPF savings must be viewed from a lens of equity. Building on the “automatic CPF top-up” recommendation proposed in an AWARE report on this topic in 2018, we recommend the establishment of a tiered program that provides a minimum amount of yearly CPF contribution to lower-income Singaporeans from a younger age.

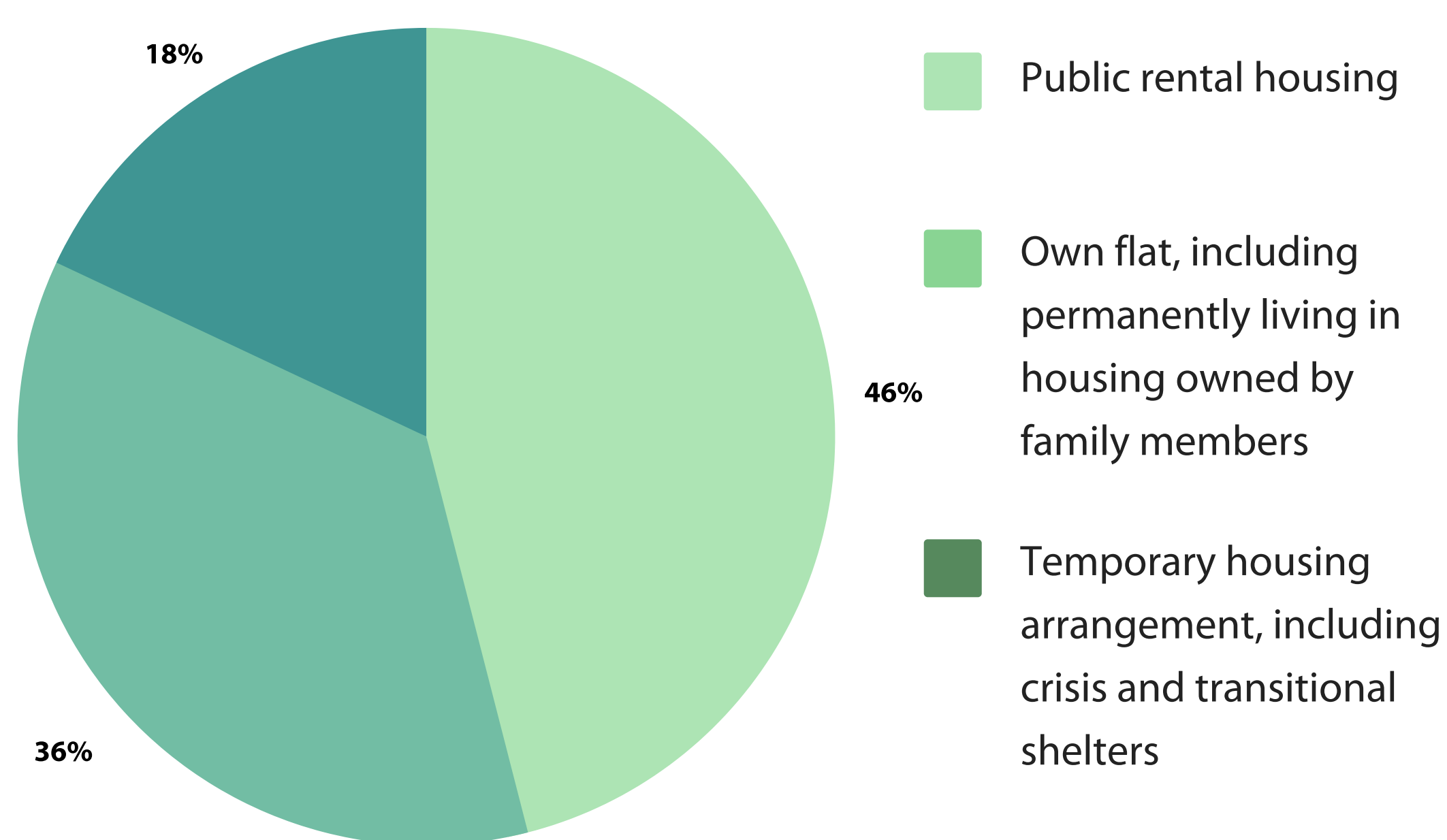


It is in our opinion that a tiered CPF top-up program would not only help Singaporeans who are unable to have CPF savings, but will also serve as a further incentive for many to enter back into the labour force with the one-to-one savings structure.

Access to Stable Housing

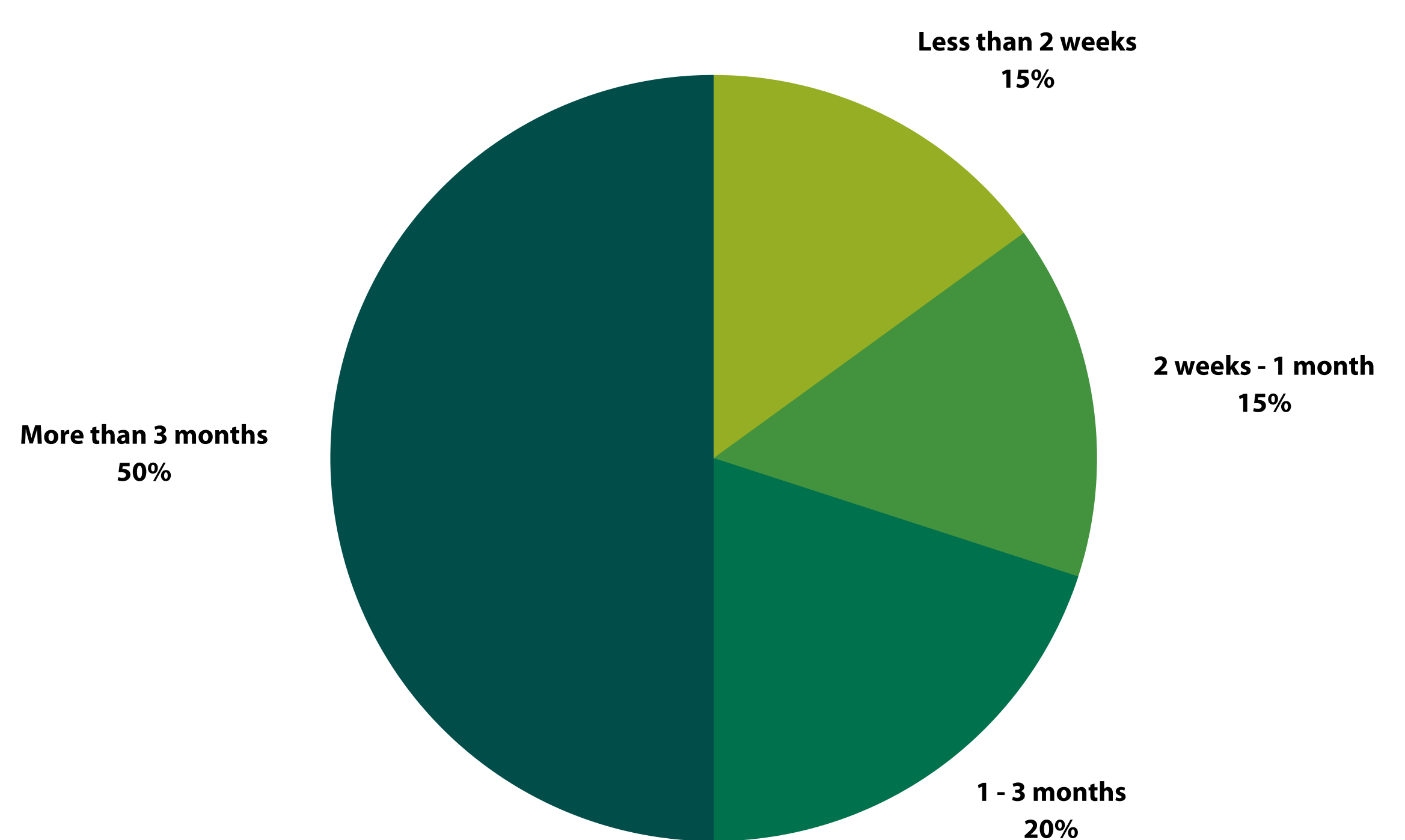
Public rental housing under the Housing Development Board (HDB), available to all Singaporeans or foreigners with Singaporean dependents whose household gross income is \$1500 or lower, offers stable housing to many women from lower-income communities. While these flats are great options for families who cannot afford other housing options, families who want to move in face long waiting times.

Housing type



! 16% state housing as their main barrier to accessing employment.

"How long did it take you to move into public rental housing?"



Sources: Needs Assessment Internal Data 2018-2021, Daughters Of Tomorrow
Needs Assessment Collated Highlights 2020, Daughters Of Tomorrow
Check-in Survey 2021, Daughters Of Tomorrow

In these rental blocks even securing employment can cause unintended instability as rent payable is determined by household income and an increased income will result in increased rent. For many women who are paid low-wages, this increased rate challenges their ability to have any savings, and will require them to appeal to HDB to stay with their current rent, which will be decided on a case-by-case basis.

Furthermore, although the government has been gradually relaxing public housing eligibility in the last decades, single Singaporeans still have slower and more restricted access to rental housing and home ownership, which puts single mothers, especially separated or divorced ones, into heightened risk of housing insecurity. Indeed, obtaining a rental flat or buying a BTO/HDB resale flat all require a finalised divorce, through which the custody of children is secured and matters involving the matrimonial home are all resolved.

As divorce proceedings take time, a long and arduous journey awaits mothers in securing stable housing. In many cases, finding any housing before the divorce is finalised requires intensive information gathering and self-advocacy by mothers, who are already struggling financially.

“It’s quite [a] long [journey] because actually I purchased that flat with my ex-husband, but before we [got] the key [...] we were [already] going to the court. [During that time] I don’t get the house because they told me I’m a single mother, I cannot take over. [After the divorce was settled] I actually cannot get the house also you know, because there’s issue where the court orders [we] have to go back to the court, and have to revise everything. It takes me a year. A year! I mean like even in the flats everyone’s [living already], but I have not stay yet. So when I go to MP that time, he is the one that take my case, then from there he knows that whatever I said is true la, because he went there himself and there’s nobody [living in the flat...] I don’t want to let go of the flat, you see, I really want that flat. I [don’t] want to stay at rental flat anymore, I’ve been staying at rental flat for years [...] I’m frustrated. I really wanted to have that flat la, HDB wanted to take [it], so I said can you please hold back until my divorce is completed. And then they were willing to wait. But they got time frame, if you don’t manage to settle within that time frame, they will actually confiscate the house back.”

Diana (name changed),
divorced mother of two

Source: Check-in Focus Group 2021, Daughters Of Tomorrow

This housing instability is even more pronounced for women who have to leave their marital or family homes due to abuse or other emergency situations, and cannot afford alternative housing arrangements while they wait for rental public housing. For these women, shelters become the only option of a roof over the their head. Although shelters in Singapore operate continuously to help women and families, access to them is difficult due to various reasons.

WOMEN NEED SOCIAL WORKERS FOR SHELTER REFERRAL

This results in additional wait times without housing, or forces women and families back into dangerous living situations.



MOST SHELTERS HAVE LONG WAITLISTS

Shelters are not able to fully accommodate the demand on the ground, which results in lengthy waitlists.



RISK OF FAMILY SEPARATION

Crisis shelters rarely accept male children above a certain age, requiring families to separate from older sons who have to go into foster care.

MANY SHELTERS ONLY OFFER SHORT STAYS

To accommodate high demand, most shelters require women and their families to move out within a few months.



Recommendations to improve housing insecurity

1. Allow divorcing women access to public rental housing while their divorce proceedings are underway

Currently, divorcing mothers are required to provide a court order stating their custody, care, and control of the children before they can be eligible for public rental housing. On the ground, applications can be considered on a case-by-case basis with the submittal of an Interim Custody, Care and Control (ICCC) order. This long wait is followed by an average application-processing period of three months.

To counter this housing insecurity for mothers and their children who have no choice but to leave their matrimonial home, DOT recommends that HDB changes its policy on eligibility for divorcing mothers, and accepts their applications while their divorce proceedings are underway. Since the strict eligibility criteria by HDB is a product of the limited number of available public rental flats, it is also our recommendation that more public rental housing be built in Singapore, including in neighbourhoods that mix rental and owned HDB blocks, to further help Singapore fight housing inequality.

2. Implement an automatic 12 to 24 month grace period post-employment before re-adjusting rent in public rental flats

Since "lesser-skilled" women are less likely to earn living wages, securing a job almost never equals to immediate alleviation of poverty. Women, and their families, need time to build a financial safety net and find their footing before they can either enter the private rental market or take on home ownership.

By granting a grace period to families whose household incomes have increased above the \$800 and \$1500 thresholds, HDB will also be allowing them to build their savings, which will contribute to sustained employment through the financial stability established. If coupled with the CPF top-up recommendation in the previous section, this in turn can lead to faster and increased rate of home ownership, decreasing the risk of repeated need to live in public rental housing, and the administrative burden that comes from these applications.

3. Open more temporary housing shelters, including for entire families

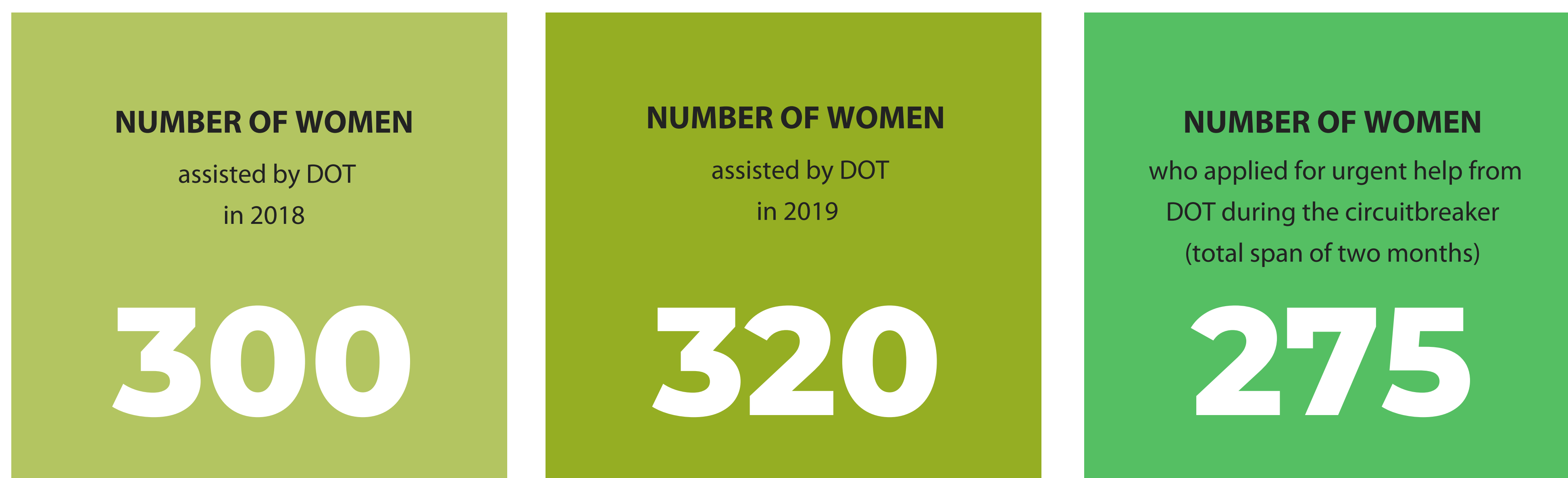
To help ensure the safety of lower-income women as well as their children, DOT urges MSF to focus on establishing more temporary housing shelters of various kinds. In addition to a general need of increased vacancy in all types of shelters, urgent focus is needed on crisis shelters to ensure shorter processing times to accommodate women who face immediate homelessness. Furthermore, as crisis shelters for women and their children rarely take in male children above a certain age to ensure safety of all residents, establishing shelters that cater to this need is particularly important.

Lastly, while there are various transitional shelters for entire families, DOT recommends establishing more shelters of this kind since long waiting times caused by limited vacancy continues to be a problem on the ground.

Extreme Vulnerability To Crisis

Unequal responsibility of caregiving and absence of care alternatives, lack of access to secure employment opportunities that offer benefits and living wages, and challenging process of securing housing, all contribute to the way in which women from lower-income communities become increasingly susceptible to instability. Common mishaps that middle-class Singaporeans can easily overcome become difficult set-backs for women, even after managing to secure employment. A lost EZ-link card that can't be replaced and topped up again causes missing work. An abscessed tooth that is ignored for lack of Medisave savings becomes a major doctor's bill that cannot be paid. Without savings, women and their families struggle to leave poverty behind, as the lack of a safety net translates into heightened vulnerability to crisis.

When the Covid-19 pandemic hit our nation, many Singaporeans were affected financially by the virus's impact on the economy. The situation was especially dire for women from lower-income communities. While Singaporean women in general "were over-represented in industries more severely impacted by Covid-19" (MRSD, MOM 2021), women from the demographic DOT assists were not only particularly hit with loss of employment and income, but also with dire financial troubles and food insecurity.



Source: Internal data, Daughters Of Tomorrow 202

Considering the scale of the crisis and the number of Singaporeans that needed help during the circuitbreaker period, MSF and other ministries have responded to the situation considerably fast and rather comprehensively. Indeed, the way in which so many women and their families plunged into crisis so severely during the circuitbreaker had less to do with government response, and more to do with how these women had no financial nest-egg they could tap into.

"Because [my] husband [is] in prison, [I'm] alone with 4 children, one of them is 4 year old, 3 of them doing HBL, I have to rush out and buy, most difficult is the queue, and those cheapest item always sold out [...] I have a contract job, which I work[ed] for 2 year[s], was ask[ed] to get unpaid [leave] for 1 month since March 30. They did ask me whether [I'd] take temperature, to be honest I don't have the courage to work now [...] If I caught the virus my children [have] no other caretaker. Cannot afford to fall sick or cannot afford [if] they fall sick."

Six days into the circuitbreaker,
Pei Pei (name changed)

"I am working as [a] GrabFood rider but orders are bad now as there are too many new riders due to Covid [...] My husband used to drive GrabCar but he has returned his car as he cant pay for the rent since Covid started [...] Sometimes we need 2 days in order for us to hit \$50 [on GrabFood] to withdraw our salary [...] I have school-going kids and toddler, who still rely on milk and diapers. Life is hard."

One month into the circuitbreaker,
Sabariah (name changed)

"I'm a single widowed mum of 6. I've been terminated from my previous job mid April [...] Until now I have] no job. I need to feed my kids [and buy my] baby girl milk. [I] hope to [go to DOT] courses [and get a] job recommend[ation]. Worried about [my children that are] still in primary sch[ool, Polytechnic and my] 1yr old baby girl. We have to struggle for [a] living."

Two weeks after circuitbreaker ended,
Stella (name changed)

Source: Covid-19 Assistance Request Survey 2020, Daughters Of Tomorrow

Recommendation to counter extreme vulnerability by strengthening financial resilience

Extend and standardise ComCare assistance post-employment so women can build savings

Financial stability comes from savings. When previously unemployed women that receive ComCare financial assistance find employment with low-wages, they rarely find themselves leaving poverty behind completely and are usually still in need of help. In line with many other recommendations in this report that promote financially front-loading lower-income women in various ways, re-structuring the way in which ComCare gives out financial aid post-employment via SMTA can also help contribute to increased stability of women.

While ComCare does recognise the continued need for financial assistance on the ground post-employment, the way in which aid is disbursed is currently on a case-by-case basis. Through work on the ground for the past six years, including with beneficiaries who have secured employment, DOT also recognises this need for continued assistance, and recommends AWARE's (2018) extended and tapering assistance proposal be adopted as a standard approach. With the same mindset of various recommendations in this report, this model suggests "extending ComCare payment for twelve months upon employment (ii) introducing a 'retention bonus' for job stability and (iii) introducing a savings-match scheme to help build cash savings and incentivise saving."

Although we recognise that the proposal above is a substantial investment into lower-income women, it must be noted that investments of this type today in return decrease cost of financial assistance in the future, as repeat financial assistance applications would be expected to decrease, and children raised in stable financial conditions will grow up to need less assistance themselves.

Conclusion

Throughout this white paper we have showcased the complex and unique challenges faced by women from lower-income communities. With our work in assisting these communities and our suggestions informed by this experience, we hope that this paper helps ministries who are working on the gender inequality report gain further insight into realities on the ground faced by a certain subset of Singaporean women. By highlighting these issues, DOT aims to start and further dialogues that create close collaboration between authorities and organisations serving the lower-income communities on the ground.

While authorities will understand the way in which tackling poverty requires extensive interventions, members of the public might question the amount of assistance we recommend in this report. We urge these individuals to recognise that 'equality,' providing everyone with the same opportunities, do not translate into the same results when a part of the community faces unique challenges to begin with. Women, who already face barriers due to their gender, will need further assistance if they are also from lower-income communities. Indeed, in this paper we promote 'equity' instead, hoping to highlight how true and lasting positive change in our society can only be achieved by recognising the unique barriers faced by different communities, and by responding to these needs with appropriate resources.

By publishing this white paper, we hope to raise the awareness of public-at-large, and invite members of the public to view women from these lower-income communities with greater empathy, valuing each one as a fellow human being with dignity.

"Hadijah: My colleagues don't know about my background, because I don't want to have pity from them.

Diana: It's not about pity la, I think we don't want people to think that we got so many problems like that. [If I say] I'm a single mother, then people will say, alamak! Like, I don't want my boss to regret having me around.

Hadijah: If you tell them, they will think low of you. So it's better to cover the whole thing..."

Names changed

Source: Check-in Focus Group 2021, Daughters Of Tomorrow

References

AWARE. (2018). *"Why are you not working?" Low-income mothers explain challenges with work and care*. Retrieved from <https://www.aware.org.sg/wp-content/uploads/Advocacy-report-why-are-you-not-working-updated-2-April-2019.pdf>.

Department of Statistics Singapore. (2021). *Key Household Income Trends, 2020*. Retrieved from: <https://www.singstat.gov.sg/-/media/files/publications/households/pp-s27.pdf>.

Department of Statistics Singapore. (2020). *Population Trends, 2020*. Retrieved from: <https://www.singstat.gov.sg/publications/population/population-trends>.

Daughters Of Tomorrow. (2020). *Demographics 2020*. Internal report: unpublished.

Daughters Of Tomorrow. (2020). *Needs Assessment Collated Highlights 2020*. Internal report: unpublished.

Housing and Development Board. (2020). *Eligibility*. Retrieved from: <https://www.hdb.gov.sg/cs/infoweb/residential/renting-a-flat/renting-from-hdb/public-rental-scheme/eligibility>.

Inland Revenue Authority of Singapore. (2018). *Wage Credit Scheme (WCS)*. Retrieved from: <https://www.iras.gov.sg/IRASHome/Schemes/Businesses/Wage-Credit-Scheme--WCS-/>.

Ministry of Education. (2021). *Financial assistance*. Retrieved from: <https://www.moe.gov.sg/financial-matters/financial-assistance>.

Ministry of Manpower, MRSD. (2019). *Labour Force in Singapore 2018*. Retrieved from <https://stats.mom.gov.sg/Pages/Labour-Force-In-Singapore-2018.aspx>.

Ministry of Manpower, MRSD. (2020). *Labour Force in Singapore 2019*. Retrieved from <https://stats.mom.gov.sg/Pages/Labour-Force-In-Singapore-2019.aspx>.

Ministry of Manpower, MRSD. (2021). *Labour Force in Singapore 2020*. Retrieved from <https://stats.mom.gov.sg/Pages/Labour-Force-In-Singapore-2020.aspx>.

Ministry of Social and Family Development. (2021). *ComCare Long-Term Assistance*. Retrieved from: <https://www.msf.gov.sg/Comcare/Pages/Public-Assistance.aspx>.

Ministry of Social and Family Development. (2021). *ComCare Short-to-Medium-Term Assistance*. Retrieved from: <https://www.msf.gov.sg/Comcare/Pages/Short-to-Medium-Term-Assistance.aspx>.

Ministry of Social and Family Development. (2020). *ComCare Trends Report FY2015-FY2019*. Retrieved from <https://www.msf.gov.sg/Comcare/Documents/ComCare-Trends-Report-FY-15-19.pdf>.

Ministry of Social and Family Development. (2021). *Student Care Fee Assistance (SCFA)*. Retrieved from: <https://www.msf.gov.sg/Comcare/Pages/ComCare-Student-Care-Subsidies.aspx>.

Ng, I. (2018). Definitions and Measurements of Poverty in Singapore. *SSR Snippet (2)*, 3-7. National University of Singapore, Social Service Research Centre. Retrieved from: https://fass.nus.edu.sg/ssr/wp-content/uploads/sites/8/2020/06/Snippet-2_final.pdf.

Republic of Taiwan, Ministry of Health and Welfare, Social and Family Administration. (n.d). 居家托育人員(保母)登記資訊專區.) Retrieved from <https://www.sfaa.gov.tw/SFAA/Pages/List.aspx?nodeid=513>.

Workfare. (2019). *Workfare Income Supplement (WIS) Scheme Eligibility Criteria*. Retrieved from: <https://www.workfare.gov.sg/Pages/WIS-Eligibility-Criteria.aspx>.

Annex

Covid-19 Assistance Request Survey is administered to women who request emergency assistance from Daughters Of Tomorrow due to Covid-19's negative effects. From April 1, 2020 to April 1, 2021 the survey was taken by 354 women.

Check-in Survey was designed to get an updated insight into main barriers faced by women from lower-income communities. 20 women took this survey in March 2021.

Check-in Focus Group discussion was conducted with four Daughters of Tomorrow beneficiaries in March 2021, to get an in-depth look into the issues discussed in this paper. Daughters of Tomorrow would like to thank **Quilt.AI** volunteers for their assistance in conducting this discussion.

Needs Assessment Internal Data is gathered as part of regular operations under Daughters Of Tomorrow services. Between 2018 and March 2021, 313 beneficiaries have shared their housing status as part of this assessment.

Post-Employment Impact Survey is administered to a group of Daughters Of Tomorrow beneficiaries who have successfully secured income opportunities. Since 2020, 16 women have completed the survey.

