



UNCOMMON VOICES

A photograph of two men in a care facility. The man on the left is smiling and looking towards the man on the right. The man on the right is wearing glasses and a blue polo shirt. They appear to be in a conversation. The background shows a room with yellow walls and a metal railing.

COMING FACE TO FACE WITH POVERTY

**IMPACT OF CHRONIC
STRESS ON LIVES**

ISSUE 02 / 2019



An MWS social worker counselling a resident at our Home for the destitute.

About MWS

Methodist Welfare Services is purposed to serve the disadvantaged and distressed, as Christ Jesus has taught us, regardless of age, race and religion.

We support all who live under the strains of poverty of relationships, physical and socio-emotional health, and finances by providing an integrated and holistic helping process for every person who comes through our doors.

This includes a spectrum of care that ranges from community-based social and health programmes for seniors to residential nursing and rehabilitative care, home-based care and hospice services, counselling and therapy, and debt relief & asset-building programmes.

Working in close partnership with churches and the community across the island, we pray that someday, all who call Singapore home will truly be able to have life to the full.

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Uplifting the Disadvantaged through Holistic Support

It has been over a year since I stepped into my role at MWS. During this time, I visited families with multiple challenges. I learnt that people under financial duress make poor decisions. I got to know families who had been disadvantaged in their circumstances and environment. I saw how poverty impacts the everyday lives of families – causing them much anxiety and affecting their ability to think clearly. There is no formula to help them as each family is unique and requires holistic as well as individualised care. They are not simply a statistic to manage off the list.

These families I have met are not lazy and just waiting on hand-outs. Many of them have jobs, some hold more than one. They are more responsible than commonly perceived, trying to love their children and provide for them as best as they possibly can. Even as they struggle with life's challenges, they can also be generous in helping others whom they deem more in need. The time I spent with our beneficiaries also taught me that poverty is not just a problem at the individual level but far more complex – intertwined with social and structural factors. While poverty is about the lack of money, it is also associated with other issues like chronic illness, malnutrition, violence, marital conflicts, parenting issues, delinquency and isolation.

Getting people out of poverty is a long and complex process. There are many layers to peel away and sustainable impact can only come through holistic support and interventions by a collaborative and integrated help

network. At MWS, families are supported through the MWS Family Development Programme, a monthly debt clearance and savings matching scheme, and our MWS Family Service Centres, which serve families facing complex and multiple issues (see page 9 for MWS programmes that assist low-income families). We also provide second chances for at-risk girls on probation through community-based rehabilitation for reintegration back into the community. The sick and frail elderly from low-income families receive comprehensive high quality care while isolated seniors are meaningfully engaged in the community. In addition, we work closely with our community partners and network of volunteers.

Proverbs 3:27 (ESV) says “Do not withhold good from those to whom it is due, when it is in your power to do it.” When we make conscious decisions to get to know those from different backgrounds including low-income individuals and families, and involve them in our community, we do what is in our power to create a more inclusive and compassionate society for all.

MS JUNIE FOO
MWS GROUP EXECUTIVE DIRECTOR



Coming Face to Face with Poverty

Imagine a family of 6 living in a rental flat. The breadwinner is supporting an elderly parent, 2 children who are studying and an 18 month-old toddler. The spouse, who is not highly-educated, has a job but the wages are low.

If the family does not pay the housing rent of \$240 this month, they will be evicted. If they do not pay their utilities arrears, the electricity supply will be cut off and there is a fine to reinstate it. The kids' monthly childcare and school fees, although heavily subsidised, amount to \$100. But if there is no cash for groceries this week, the family will not have food on the table and the youngest child will not have milk powder and diapers which have run out. They do not have enough cash to pay for all these items. The couple has to decide which necessity to forego.

Think about the lowest point of your life when you were going through a crisis. It could be the passing of a loved one, a broken relationship or a critical illness. How did the stress you experienced affect your work, relationships and decision-making? You would have felt high levels of anxiety, difficulty in making good decisions and found it hard to think beyond the present.

With time and the support of loved ones, you eventually got over your crisis. Consider this, for those who live in poverty, the stress that they go through is an everyday experience with no end in sight.

Most of us are aware that those living in poverty struggle with their finances. But it is difficult for us to imagine the chronic stress and debilitating anxiety they face

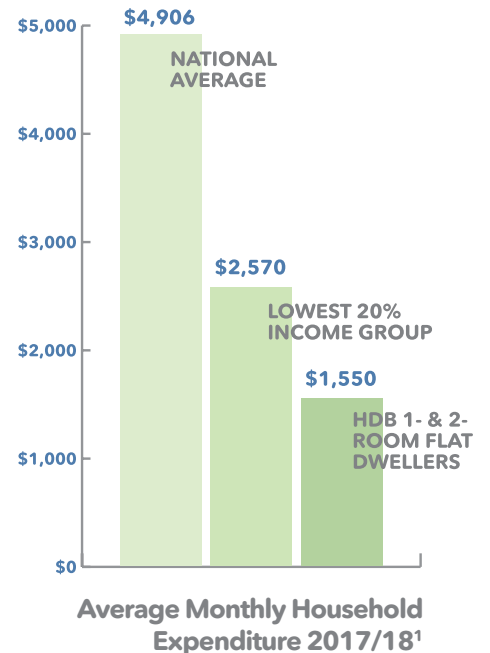
and the impact it has on their lives.

But does poverty exist in today's modern and affluent Singapore?

To answer this, let us consider the average household income and expenditure in the bottom 20% income group and the households who live in HDB 1- and 2-room flats.

The Household Expenditure Survey 2017/18¹ reported that the monthly household expenditure of \$2,570 for households in the lowest 20% income group exceeded their income of \$2,235 (which included employer's CPF contributions) by about \$335 on average in 2017/18. This was the only income group whose income was lower than their expenditure. Interestingly, over a third (36.7%) of these households were headed by persons aged 65 years and over in 2017/18 who might be semi-retired and able to tap on other sources of income.

The monthly expenditure of households staying in HDB 1- and 2-room flats was at \$1,550 in 2017/18, way lower than the average monthly household expenditure of the bottom 20% income group at \$2,570, and the national average monthly household expenditure of \$4,906.



While some of these households who live in HDB 1- and 2-room flats are likely to be able to tap on other sources of income and financial aid, it appears that without additional support from external formal and informal networks, some of the households in this income group will face a deficit every month.

The difference in the monthly expenditure of those in the lowest income group and the households living in HDB 1- and 2-room flats raises difficult conversations on a number of issues. What constitutes a minimum standard of living and how much will that be? How far is the poor's shortfall from the minimum standard of living in Singapore? Is it sustainable for coming generations to rely on family support as a source of retirement income?

¹ Department of Statistics Singapore (2019, July). Report on the Household Expenditure Survey 2017/18. Retrieved from <https://www.singstat.gov.sg>

Who is considered “poor enough” to qualify for assistance?

A quick look at the income criteria to be eligible for the following programmes:

ComCare Short-to-Medium-Term Assistance²

A monthly household income of \$1,900 and below or a per capita income of \$650.

HDB’s Public Rental Scheme³

In general, total household gross income should not exceed \$1,500 per month.

The Straits Times School Pocket Money Fund⁴

To qualify, a family’s per capita gross monthly household income should not be more than \$625. This means that the total family income divided by the number of family members should not exceed \$625 per member per month. For example, if the family has 5 members, the total gross monthly household income should not exceed \$3,125.

² Ministry of Social and Family Development. *Comcare Short-To-Medium-Term Assistance*. Retrieved from <https://www.msf.gov.sg/Comcare>

³ Housing & Development Board. *Public Rental Scheme Eligibility*. Retrieved from <https://www.hdb.gov.sg>

⁴ The Straits Times School Pocket Money Fund. *Primary & Secondary Students*. Retrieved from <https://www.spmf.org.sg>

Why does poverty exist in contemporary Singapore?

When we recognise that poverty is present in Singapore, more pressing questions arise: Why are people living in poverty? Why does poverty persist?

Poverty is largely a result of social and structural factors such as low education, low wages, market forces and access to social capital. It is not just a problem at the individual level but rather, intertwined with structural and systemic factors.

Higher-income families are able to invest more in their children’s education such as private tuition and enrichment classes. With access to these resources, their children are given more opportunities to perform better in school and have a greater chance of getting into better schools and universities. They go on to graduate with credentials that are attractive to employers and obtain higher-paying jobs. A Channel NewsAsia commentary highlighted that since school performance is heavily dependent on family resources, lower-income children could underperform relative to higher-income classmates in elite schools even if they are given access to these schools⁵. Without the sought-after credentials, the opportunities for jobs are limited.

Low-wage workers are particularly vulnerable. Researchers pointed out that the economic well-being of low-wage earners is increasingly uncertain. They noted that the current skill-biased globalised economic development will continue to erode jobs and wages of those with low education and skills.⁶

Factors that impact low-income families negatively, such as strained family

relations, issues with parenting and possible criminal history also affect employability and productivity at work and in turn, their earnings (see the model on page 6). At MWS Family Service Centres, we frequently see many multi-stressed families seeking assistance.

When Amy (not her real name) came to MWS, she had 4 children aged 17, 12, 3 and 1. Just released from prison for drug-related offences, her relief at reuniting with her children soon dissolved as she faced the daunting reality of having no income and the responsibility of providing for the family alone as her husband was in jail. Living on no more than \$700 a month’s subsistence from the government and financial assistance through MWS, her family of 5 could barely survive.

Life and home were a picture of abject poverty. Meals were often prepared from whatever she can find at home. The children bore the brunt of their financial woes. When her youngest one fell ill, Amy was unable to bring her to the doctor until the caseworker secured a waiver of costs at the polyclinic. Due to poor nutrition, her 3 year-old had decayed milk teeth. Her 2 elder children dropped out from school. Her eldest daughter sought security through marriage and had her first child at the age of 19.

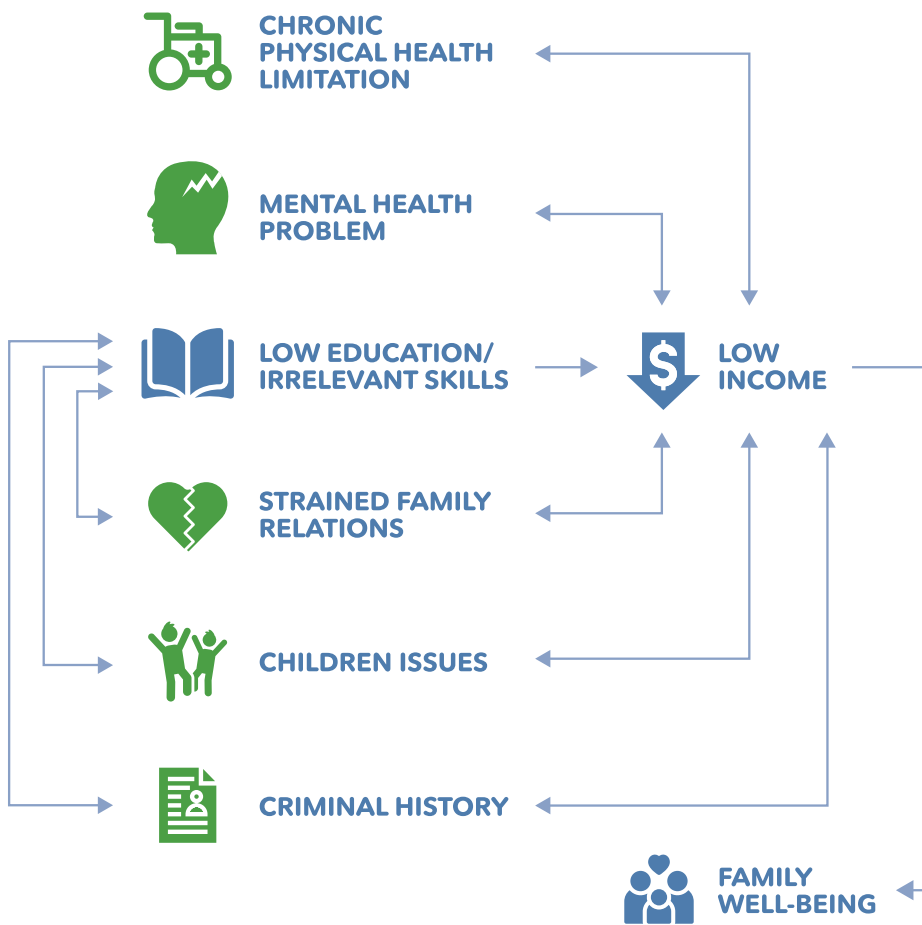
Amy’s early life of poverty, lack of education and disempowerment allowed drugs to creep in and take hold of her life. The cycle of poverty and drugs as a means of coping led to a lifetime of anxiety and impaired capacity to provide stability and care for her children even though she had the desire to give them a better life.

⁵ Lim, Linda and Pang, Eng Fong. (2018, June 2). Commentary: Can education fix inequality in Singapore? If not, what can?. *Channel NewsAsia*. Retrieved from <https://www.channelnewsasia.com>

⁶ Ng, Irene Y. H. and Ho, Kong Weng. (2013). Policy Responses in an Unstable Globalized Economy: Multi-Stressed Low-Earning Families in Singapore. *Economic Stress, Human Capital, and Families in Asia: Research and Policy Challenges*. 241-258. Research Collection School Of Economics.

Impact of living in poverty

A Model of Multi-stressed Low-earning Families⁶



Besides living in deficit, how does poverty affect the way low-income individuals think and act?

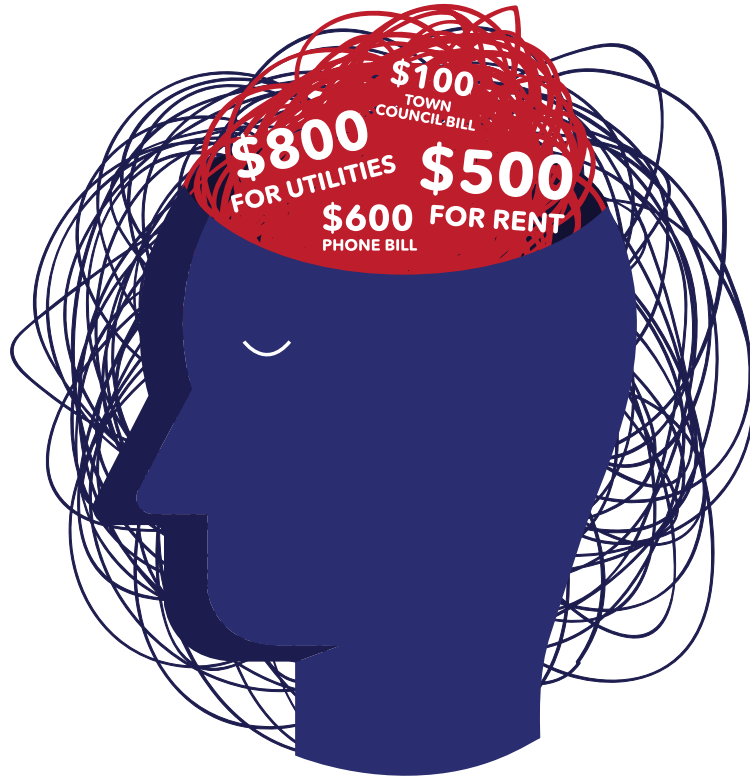
In their book titled *Scarcity*, Harvard economist Sendhil Mullainathan and Princeton psychologist Eldar Shafir purported that economic stress reduces people’s cognitive bandwidth. When individuals are bogged down by financial struggles, their ability to perform tasks is reduced and with scarcity on their mind, they have “less mind for everything else”⁷.

Scarcity also creates a kind of tunnel vision that focuses a person’s mind on only one thing, particularly something that they are missing out on. A teenager from a low-income family for example, might be so preoccupied with getting hold of the latest smartphone in the market like his peers, he would spend all his school holiday employment income on the new phone rather than using it for school-related expenses. The stress of poverty taxes self-control capacity, exhibiting bias for the here and now instead of a longer-term goal.

Closer to home, a recent study by the NUS Social Service Research Centre showed that the mental stress of chronic debt hurts a person's ability to think clearly and make good decisions. Conducted with families on an MWS-initiated debt relief programme called GOOD (Getting Out of Debt), researchers found that the impact of debt on the poor is psychological, not just financial. Debt consumed mental bandwidth, impaired cognitive functioning, and increased anxiety which affected decision-making negatively.

⁷ Mullainathan, Sendhil and Shafir, Eldar. (2014). *Scarcity: why having too little means so much*. New York: Picador, Henry Holt and Company.

Multiple debt accounts impair psychological functioning



The findings showed that chronic debts significantly impaired psychological functioning and increased risk aversion and present bias. A person who is present-biased prefers to choose an earlier, smaller payoff than a delayed but more rewarding one.

Take the case of Mdm Tan who is a beneficiary of the MWS Family Development Programme. When the family first started on the programme, they were drowning in debt. Stressed out by the unpaid bills and having to decide which one they should pay off first, they would often leave the bills unopened and let them pile up (read full story on page 10).

The researchers also noted that while most people have debt, those with more resources have ways to reduce its impact on mental bandwidth. For those living in poverty, they are unable to or cannot afford to use these methods such as credit card payment. This means managing irregular income and juggling expenses without tools and with no room for error.

In the NUS study, when comparing the poor before and after debt relief, those with more debt accounts paid off experienced greater improvements in cognitive functioning, reported less anxiety, and became less present-biased. When low-income families in chronic debt receive financial aid that is large enough for them to restructure their finances, they experience an immediate relief that potentially increases their mental bandwidth, providing a greater capacity for better decision-making.

This was Fatimah's experience. Mired in debt, the single mother of 4 found it impossible to stay afloat with her \$600 monthly salary. As one of the recipients of the GOOD programme's debt repayment, her housing, utilities, and telephone arrears were paid in full. After her debts were cleared, she felt a palpable sense of relief which allowed her to think more clearly and plan for her future (read full story on page 13).

The impact of living in poverty goes beyond affecting mental functioning.

Low-income families also suffer from social exclusion. The problem is not just a lack of income but exclusion from full participation in the economic, social, and political relations of society⁸.

Many of us who call Singapore home recognise that social inclusion is a basic right. In a household budgets study on what older people need in Singapore⁹, participants came up with a definition for a basic standard of living. It should cover basic needs like housing, food, and clothing but also include the choice to participate in social activities, and the freedom to engage in one's cultural and religious practices.

⁸ Atkinson, Rob & Swanstrom, Todd. (2012). Poverty and Social Exclusion. *The Oxford Handbook of Urban Politics*. New York: Oxford University Press

⁹ Ng, Kok Hoe, Teo, You Yenn, Neo, Yu Wei, Maulod, Ad, Ting, Yi Ting (2019, May 22). *What older people need in Singapore: a household budgets study*. Retrieved from <https://whatsenoughsg.files.wordpress.com>

Reassessing our attitude towards poverty

According to a July 2018 Channel NewsAsia survey, when Singaporeans were asked why poor people are poor, the most likely answers were poor health, laziness and lack of higher education. This attitude stems from a spirit of self-reliance – that in Singapore, people make their own luck, or bucks¹⁰.

One of the first steps to tackling poverty is challenging the perceptions we have about the poor. For example, when we see large television screens in the homes of low-income families, there is a tendency to think that they were imprudent in spending and may not need help after all. However, when we consider the limited options that these families have for entertainment, we see a different picture. The television is likely to be their only source of entertainment and means of unwinding after a hard day. Often, these television sets and other appliances were donated by wealthier Singaporeans who had upgraded to better models.

A researcher specialising in poverty and inequality, Associate Professor Teo You Yenn, pointed out that televisions play important roles in the everyday lives of low-income persons, probably more so than those with higher income. The reason is two-fold: Singapore is an expensive city and going out involves money; and parents worry about bad influences in the neighbourhood but it is boring for their children to be at home without toys and games¹¹.

In her book titled *This Is What Inequality Looks Like*, Associate Professor Teo also highlighted the presumptions about the low-income that are embedded in the design of programmes and aid: people



An MWS Family Development Programme beneficiary discussing her bills with a volunteer.

will take advantage when given the opportunity to; there will be free riders; and excessive aid will disincentivise and discourage hard work and self-reliance. As a result, when those living in poverty seek assistance, the experience with the process tends to undermine their self-esteem and erode their dignity.

Stringent application processes and a list of probing questions could re-traumatise and re-victimise the very people that these organisations try to help. These organisations could look into extending services and programmes in a way that is dignifying as well as better listen to and engage the applicants. It begins with seeing low-income individuals as whole persons with complex problems, keeping in mind that their situation can take its toll on their mental bandwidth. Beyond vulnerabilities, like us, they have resilience, strengths and hopes, and an inner desire to better their lives and provide for their families.

For this reason, the MWS Family Development Programme creates a new experience by empowering low-income families to build assets. We have also intentionally designed our Family Service Centres to provide a physically and emotionally safe environment, and

to give our clients options and choices. In Ling's case, she faced multiple stresses of financial troubles, illness, marital conflicts and parenting issues. Apart from receiving support through casework and counselling, the family was also placed on the MWS Family Development Programme which enabled them to save for their future (read the full story on page 14).

When we become more aware of the societal and structural factors underpinning poverty, we start to recognise that what we have is heavily influenced by the same factors. Why not make a conscious effort to know people from different socio-economic backgrounds, and include and involve the less privileged as part of our community? Ultimately, this is what humanity is about, to love and have compassion for people who live in 'a different world', and recognise that while they have faults, they also embody strengths and abilities like you and me.

¹⁰Paulo, Derrick A and Alshahab, Sharifah Fadhilah. (2018, November 25). How poverty tends to trap people into making poor decisions. *Channel NewsAsia*. Retrieved from <https://www.channel-newsasia.com>

¹¹Teo, You Yenn. (2019). *This is what inequality looks like*. Singapore: Ethos Books.

Integrated Service Network providing Seamless Support

We support low-income families in taking steady steps towards a better future through an integrated and holistic suite of care services. Our network manages cross referrals and multi-pronged interventions from professionals of varied disciplines across service clusters.



MWS Family Service Centres support multi-stressed families through an integrated range of interventions.

MWS Family Development Programme

MWS Family Development Programme is a holistic and systematic approach that empowers beneficiaries to clear debt and build assets through a monthly debt and savings matching scheme. Families are also guided to manage their bills and finances.

MWS Family Service Centres

Our Family Service Centres serve families who face multiple and complex issues. These include intergenerational poverty, low education and low wage jobs as well as domestic violence, chronic illness, mental health issues and incarceration. Our trauma-informed approach recognises the impact of clients' past adverse life experiences on their coping behaviour and the challenges they face. We empower our clients to achieve self-reliance through an integrated range of interventions including debt clearance and asset-building, therapy and counselling, groupwork, financial literacy education, and more.

'In Their Shoes' - Poverty Simulation Exercise

Through this exercise, participants walk in the shoes of those living in poverty, and experience the various dilemmas and difficult decisions that trouble them every day. We hope to reframe participants' understanding and perceptions of low-income families in Singapore.

The Long Journey of Finding Hope

The first thing anyone notices upon stepping into Mdm Tan's* 2-room rental flat is how sparsely furnished the flat is. The furniture in their main room consists of a foldable table, and an assortment of stools. The kitchen is devoid of cabinets, and a lone portable stove sits on the countertop. A two-door cupboard stands in the shared bedroom, with 2 mattresses placed side by side on the floor. Mdm Tan and her husband Mr Lim*, both in their 30s, live in the flat with their 2 daughters, aged 4 and 7.

Mdm Tan is one of the families placed on the MWS Family Development Programme (FDP) about 2 years ago. When the family first started on MWS FDP, they owed over \$3,000 from items bought on instalment from a leading appliance store, and more than \$1,000 of housing arrears. This was on top of their utilities, telco, and Town Council debts. The couple felt like they were drowning in debt, and the bills kept coming and piling up, unopened. It was too stressful for them to look at all the unpaid bills, and decide which one they should pay off first with the little they had.

Their younger daughter, Fen*, suffered from meningitis when she was just 21 days old, and spent over a week in the Neonatal Intensive Care Unit. The rocky start left her battling health issues throughout her young life, and she is often in and out of the hospital. A large medicine box, filled to the brim, takes centre stage on their table.

Mdm Tan is unable to work as she needs to care for her young children, leaving Mr Lim, a kitchen assistant, as the sole breadwinner. The family of 4 survived

on a gross salary of \$1,800 or \$450 per capita, below the \$650 baseline set by ComCare, a government financial assistance scheme.

After an unsuccessful first year in MWS FDP, their befriender and volunteer caseworker, Jimmy Chua, gave them a box to put their bills in. Every month, a volunteer from the team comprising Jimmy, Delicia Cheong, and Ivy Liew, sat them down, and patiently went through every bill together to make sure they were up to date on their payments. They eventually cleared their hefty debts this year, thanks to a donor who offered to pay off their debts in full after learning of their plight.

The family has finally progressed to the savings matching scheme under MWS FDP.

The thrifty family cooks at home, and rarely goes on family outings.

"We cook 2 dishes a day and we eat a lot of bread because it's cheap," said Mdm Tan, "We rarely go out except to the library, because it's free and the girls will not see things they want to buy."

Their tides turned when Mr Lim secured a better paying job in a different restaurant. Unfortunately, his pay increment meant their rental fees quadrupled. Still, their family is in a much better place financially.

For the first time ever, the family has money left at the end of the month, which they faithfully save in the bank. Each dollar saved is matched with \$2 from MWS FDP, and they are projected to have \$5,000 saved by the time they

graduate from the Programme. They have also picked up some financial planning skills, and the private insurance riders they purchased to complement their MediShield insurance managed to cover Fen's hefty hospital bills thus far.

When asked what her hopes for her family were, Mdm Tan had 3 simple answers.

"I hope my girls will study hard and be obedient," she said, "I also hope that with my husband's new job, we'd be able to save more. And finally, I hope Fen will be healthy enough to attend childcare next year, so I can return to work."

*Not their real names.



Mdm Tan's kitchen in her sparsely furnished 2-room rental flat.

**“We cook 2 dishes a day
and we eat a lot of bread
because it’s cheap.”**



Fatimah found herself heavily in debt with unpaid bills and housing arrears.

Clearing Debt Helped Her Think Clearly

Just 5 years ago, Fatimah, now 45, was in a very dark place. Her voice dipped as she spoke of her painful struggle with compounding debt, and the suicidal thoughts that ran through her mind.

Out of sheer desperation, Fatimah had borrowed \$3,000 from a friend to help her former husband with his legal troubles, not knowing it would snowball rapidly to \$5,000 after interest. She had also chalked up unpaid telephone and utility bills, and housing arrears of almost \$1,000. Fatimah was in dire straits. It was impossible to stay afloat with the \$600 monthly salary she was earning as a part-time librarian, and she had to put on a brave front for her children.

2015 was Singapore's Golden Jubilee. Inspired by the biblical decree to forgive all debts during the Year of Jubilee, MWS developed the GOOD (Getting Out of Debt) Programme, which provided a one-time debt clearance that year. Over 650 families in need had their debts cleared.

Fatimah, a single mother of 4, was one of the recipients of the GOOD Programme debt repayment. Her housing, utilities, and telephone arrears were paid in full, giving her a clean slate to start afresh.

"When my debts were cleared, not only could I better think for my future, I could also smile again," said Fatimah gratefully, the relief evident in her voice.

Fatimah then moved on to the MWS Family Development Programme, which was launched after the GOOD Programme ended. For every dollar she put into her savings, MWS matches it with \$2. She has since found a better paying job at the airport, and now earns \$1,200 a month.

Although she has faced numerous setbacks since the GOOD Programme, such as the unpaid leave she had to take to undergo hand surgery, Fatimah holds dear the finance management lessons that her caseworker Callie Khor taught her.

"I never used to track my finances," said Fatimah, "But now I have learnt to compare prices between the supermarkets, and wait for sale promotions before purchasing."

After experiencing crises like her chronic hand injury, and her children falling ill, Fatimah has realised the importance of having emergency funds on hand, and she is careful to have some set aside. She also disciplines herself to pay off at least \$50 worth of bills each month, citing the preference to pay off more when she can afford to.

It has been a tough journey for the family, but today, Fatimah is proud to have \$6,000 in her savings, which she hopes to put towards a down payment on a flat.

"We used to eat at home to save money," said Fatimah, "But now, to reward my kids for helping out with the housework, I can afford to take them out to the coffeeshops to eat sometimes."

Fatimah's journey to financial stability has not come to an end, but she can already see the light at the end of the tunnel.

When Illness Wrecks the Family

Ling* was diagnosed with cancer and became too frail to work. With her husband as the sole breadwinner for their family of 6, they struggled financially. Money woes led to conflicts and her children sometimes felt ostracised by their peers for being poor. She also felt that her illness hindered her from being a responsible wife and mother. Overwhelmed by her situation, she decided to approach MWS Family Service Centre – Tampines for support.

Through monthly sessions with her MWS caseworker, Ling worked on improving communication with her family members, navigating educational and healthcare systems independently, and re-allocating household responsibilities within her family. With support, she was able to continue caring for her family within the limits of her health.

Ling's caseworker also enrolled her in a one-day groupwork on financial literacy conducted by the Centre to equip her with effective financial budgeting skills. She was then placed on MWS Family Development Programme's savings matching scheme which matched every dollar she saved on her own with \$2. With determination and support, she has successfully completed 24 months of savings matching, and is on her third

year of accumulating funds for her children's education.

Ling also agreed to let her young children join the Children's Club Programme conducted by the Centre. The programme is designed to enhance social skills, self-esteem, and provide children with opportunities to experience different activities and create positive childhood memories. Through the children's participation, the caseworker was able to reach out to them on a regular basis and guide them on developing better social and communication skills with their peers.

With her caseworker's guidance, Ling became more independent and confident in managing her health. She learnt to rely less on her older children for help, which freed them up to focus on their studies. At the same time, she improved on her communications with her husband and children, showing more empathy and giving them greater emotional support. This strengthened her relationship with her family members which created stability in the home especially crucial for her children.

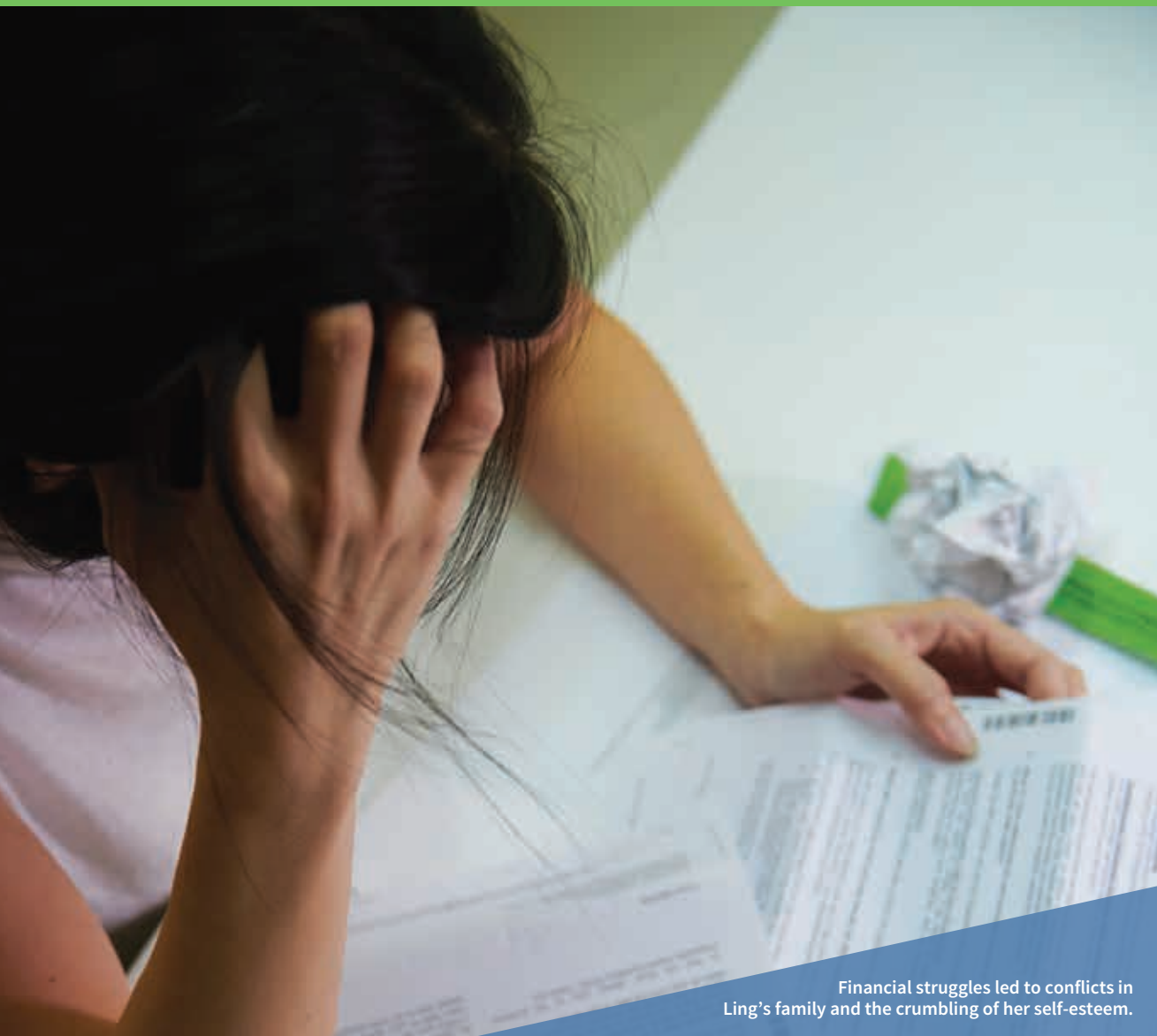
"When I first met Ling, she was struggling with multiple issues – financial strain, family conflict and little understanding

of the healthcare system," said Joanna Yee, Ling's social worker.

"Over time, she showed improvement in managing her finances and her health, which in turn helped her make better decisions for herself and her family. I also noticed that she became more confident, cheerful and outgoing."

The support rendered has helped Ling restore her dignity as a mother and wife. She now feels empowered to take greater ownership of her issues and that has improved her family relationships. She hopes to encourage other vulnerable families to make positive changes to their lives too.

*Not her real name



Financial struggles led to conflicts in Ling's family and the crumbling of her self-esteem.

**“When I first met Ling,
she was struggling with
multiple issues.”**

The Giving Methodist 2020 invites you to Eat Share Connect

In celebration of MCS 135th Anniversary

2020 marks the 135th anniversary of The Methodist Church in Singapore. To commemorate the milestone, MWS will be rolling out the Eat Share Connect Programme, a Communal Dining Outreach to bless the community.



Eat together, share stories, and connect over a meal around a dining table.

What is Eat Share Connect?

It is a platform to connect with low-income families or individuals over a meal around a dining table – a place for gatherings, connections, blessings, sharing brokenness, giving and celebrating.

How Does Eat Share Connect work?

This activity can be run in several ways. Between 26 February to 30 May 2020

- Open your home to low-income families and connect with them over a meal.
- As a group, organise Eat Share Connect on your premises, at an MWS Centre or a public venue like the community clubs in the heartlands.

What happens during Eat Share Connect?

- Conduct a cooking demonstration of simple recipes from the Healthy Recipe Book "Simply Good - Healthy Family Meals" curated by the General Conference Women's Society of Christian Service.

- Prepare the ingredients, cook together.
- Eat, share and connect!

A guide on how to organise Eat Share Connect will be available at thegivingmethodist.sg by mid-January 2020.

Healthy Recipe Book

The recipe book consists of simple and healthy recipes that can be prepared in 5 steps or less within 30 minutes, costing no more than \$2.50 per person.

You can get the recipe book which is available in 4 languages – English, Mandarin, Bahasa Melayu or Tamil by making a minimum donation of \$10 per copy. You can either keep or donate the recipe books to low-income families. These recipe books are available through MWS.

Beyond MCS135

MWS hopes to raise \$1.35 million to bless 1,000 families who are struggling with costs of daily living.

We need befrienders to reach out to these low-income families for one year from June 2020 to May 2021. As a befriender, engage with one or more low-income families four times during the year. Eat together, share stories, and connect with them before blessing them with the cheque. Each family will receive \$1,350 in total.

Partner us in blessing the community during the 135th anniversary of The Methodist Church in Singapore. If you would like to organise an Eat Share Connect activity or volunteer as a befriender, please email tgm@mws.sg.

MWS CENTRES & OUTREACH

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WHAT IMPACT WOULD YOU LIKE TO MAKE TODAY?



Scan this to better understand the work we do

Every dollar counts to people who have few or no resources and weak family support. Whether it is a troubled youth who has taken a wrong turn, a family trapped in the cycle of poverty, or a chronically sick senior who cannot afford 24/7 medical and nursing care, your generous support enables MWS to bring hope, positive change and dignity to our beneficiaries. With just \$1 a day (\$30 a month), you can help someone out of the cycle of poverty.

\$30

Support a primary school child's school expenses for a month.

Low-income families often have to cut back on their children's education expenses, even for the most basic of necessities such as meals, stationery and books. Support our next generation's schooling to give them peace of mind to work towards a better future.

\$50

Sponsor rehabilitation for an at-risk youth.

Young offenders often come from family or social environments where they have poor support and sometimes negative influences. Help to maintain and upkeep our girls' residence, provide for their basic needs, and sponsor self-help, educational and therapy programmes.

\$120

Cover milk supplements for an infant/toddler for 2 weeks.

Nutrition in the form of milk is crucial in the first few years of a child's life. Unfortunately, many low-income families can ill-afford the nutritious milk powder for their young ones. Bless them with cans of milk powder for a better head start in life.

\$200

Match a month of debt clearance or savings for a low-income family.

Clearing mounting debts can seem insurmountable to our beneficiaries. Building assets or an emergency fund to buffer crises is equally daunting. A little encouragement will go a long way in helping them achieve their goals. Motivate them by matching \$200 for a maximum of \$100 of monthly debt or savings that they work hard to clear or save on their own.

Donation Form



DONOR'S DETAILS

MR/MDM/MS/REV/DR/PROF*

NAME _____ NRIC/FIN NO. _____ GENDER M/F* _____ DATE OF BIRTH _____

OCCUPATION _____ PLACE OF WORSHIP (IF ANY) _____ EMAIL _____

CONTACT (H) _____ (O) _____ (M) _____ ADDRESS _____

_____ S (_____)

DONATION DETAILS

GIVE TO CREATE CHANGE EVERYDAY

\$1
A DAY

MONTHLY (\$30)

ONE-TIME (\$365)

OTHER
AMOUNTS

MONTHLY _____

ONE-TIME _____

I WOULD LIKE TO MAKE MY DONATION THROUGH

CHEQUE NO. _____ BANK _____ GIRO (Please complete form below)
(PAYABLE TO METHODIST WELFARE SERVICES)

VISA/MASTERCARD NO. (MINIMUM \$10)

EXPIRY DATE

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--

SIGNATURE _____

Your personal donation is eligible for 2.5 times tax deduction. Please provide us your particulars especially your NRIC/FIN No. for submission to Inland Revenue Authority of Singapore for automatic tax deduction. For non-individual donors, please provide ACRA/UEN No.

Please be assured that your personal information will be kept strictly confidential except that Methodist Welfare Services (MWS) may collect, use and disclose your personal data for the purpose of:

- (a) Administering your donation to MWS (Including without limitation, disclosing to IRAS for tax deduction purpose);
- (b) Communications pertaining to your donations; and
- (c) Communicating and updating you on other charity initiatives or related activities including soliciting donations and volunteers for activities or programmes organised by MWS or other charitable organisations.

By submitting this form you hereby consent to MWS collecting, using and disclosing your personal data for the purposes set out above.

GIRO APPLICATION FORM

PART 1: FOR DONOR'S COMPLETION

NAME (As in bank account) _____ NRIC/FIN NO. _____ BRANCH _____

TO (Name of bank) _____ NAME OF BILLING ORGANISATION: **METHODIST WELFARE SERVICES**

- I/we# hereby instruct you to process BO's instruction to debit my/our# account.
- You are entitled to reject the BO's debit instruction if my/our# account does not have sufficient funds and charge me/us# a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- This authorisation will remain in force until terminated by your written notice sent to my/our# address last known to you or upon receipt of my/our# written revocation through Methodist Welfare Services.

MY/OUR# NAME(S) (AS IN ACCOUNT) _____ MONTHLY DONATION (PAYMENT LIMIT) \$ _____

MY/OUR# ACCOUNT NO. _____ MY/OUR CONTACT (TEL/FAX) NO.(S) _____

MY/OUR#COMPANY STAMP/
SIGNATURE(S)/THUMBPRINT(S)#
(AS IN BANK'S RECORD)

--

* For thumbprint verification, please go to the branch with your identification documents
Please delete where is applicable

DATE _____

PART 2: FOR MWS' COMPLETION

BANK	BRANCH	MWS ACCOUNT NO.
7	1	7 1 0 3 3 0 3 3 0 1 6 5 6 9 2

BANK	BRANCH	MWS ACCOUNT NO.

MWS CUSTOMER REFERENCE NO.

PART 3: FOR BANK'S COMPLETION

TO: **METHODIST WELFARE SERVICES**

This application is hereby rejected for the following reason(s) (please indicate):

- SIGNATURE/THUMBPRINT* DIFFERS FROM THE BANK'S RECORDS*
- AMENDMENTS NOT COUNTERSIGNED BY CUSTOMER
- ACCOUNT OPERATED BY SIGNATURE/THUMBPRINT*
- SIGNATURE/THUMBPRINT* INCOMPLETE/UNCLEAR*
- WRONG ACCOUNT NUMBER OTHERS

NAME OF APPROVING OFFICER _____ AUTHORISED SIGNATURE _____ DATE _____

Thank you for your contribution to Methodist Welfare Services!



For online donations, please visit give.mws.sg or use the PayNow feature in your mobile banking app to scan this QR code and donate directly. To receive tax exemption, please state your NRIC no. upon payment.

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不同凡响



直面贫困

长期压力如何
影响生活

第二期 / 2019



一名MWS社工为旗下贫困之家的居民提供辅导。

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关于MWS

卫理福利服务(MWS)旨在为弱势群体和面临困境的人服务, 正如基督耶稣的教导一样, 不分年龄、种族和宗教。

对于踏入MWS大门的每一位, 无论陷入贫困、关系受损、健康虚弱、社会情感空虚或是面对财务问题, 我们都会提供综合及全面的协助过程。

其中包括一系列关怀援助, 如针对年长者保健的社区计划、护理及复健、居家护理及慈怀疗护服务、辅导与治疗、债务管理与资产建立计划。

我们与新加坡各教会和社群密切合作, 并祈祷有一天, 所有以新加坡为家的人们都能真正拥有圆满的人生。

透过全方位支持， 改善弱势群体现状

我在MWS担任现职已超过一年了。这段期间，我探访了面对多重挑战的家庭，结识了这些处于不利情境与环境的人们，了解到人容易在面对财务压力时做出对自己不利的决定。我也看到贫困如何影响这些家庭的日常生活，使他们深陷焦虑之中，无法理智思考。每户家庭情况都不一样，并没有一个适用于所有家庭的解决方案。他们也不是可以简单列举的统计数字，他们需要的是全面和个性化的关怀。

我认识的这些家庭并不怠惰，也没有坐等施舍。相反的，他们当中许多人都有工作，有的甚至拥有不止一份工作。他们比一般人以为的都有责任感，也很爱自己的孩子，希望把力所能及的一切都给予孩子。尽管他们在生活中苦苦挣扎，却很乐意帮助更需要的人。和受益者接触后，我了解到贫困远不只是个人问题这么简单，而是和社会及结构性因素交织在一起。虽然贫困的确和缺钱脱不了干系，但也与许多其他问题相关，如慢性疾病、营养不良、使用暴力、婚姻冲突、育儿问题、少年犯罪及孤立感等。

帮助人们摆脱贫困是一个漫长而复杂的过程，需要一层一层将问题“剥开”，并透过协作与综合援助网络给予的全方位支持与干预，才

能带来持久改变。在MWS，我们通过家庭发展计划中的每月债务偿还与储蓄配对计划，连同旗下的家庭服务中心，协助受困家庭面对各种复杂难题（请参阅第9页，以了解MWS协助低收入家庭的各项计划）。我们还通过以社区为基础的辅育和重新融入社区计划，为边缘少女提供改过自新的机会。来自低收入家庭的患病和体弱年长者则得到全面且高质量的护理，而被孤立的年长者也能真正融入社区。此外，我们也与社区伙伴和志愿者紧密合作。

箴言3：27节提到：“你手若有行善的力量，不可推辞，就当向那应得的人施行。”当我们主动结识不同人群包括低收入个人和家庭在内，协助他们融入社区，其实就是在尽自己的力量，为所有人创造一个更包容、更具同理心的社会。

符桂芸女士
卫理福利服务(MWS)集团执行总监



直面贫困

想象以下画面：一家六口住在租来的政府组屋里，一家之主上有年迈的父亲或母亲，下有两个正在求学的孩子和一个18个月大的幼儿需要照顾。另一半则学历不高，有份工作但收入微薄。

如果这家人本月无法偿还\$240的房租，就会无家可归；不缴清水电费欠款，电力供应将被切断，需支付罚款才能恢复供电。虽然孩子每月的托儿费和学费都有不少补贴，但仍有\$100要还。要是这个星期没钱购买日常用品，不只桌上没食物，最小的孩子也没奶粉，尿布也会用完。这一对夫妇的财务状况捉襟见肘，他们必需决定哪些必需品该买，哪些该舍了。

想想你曾经经历的危机吧，无论是亲人过世、关系破裂或是身染重病，处于人生最低谷是什么滋味？在这么大的压力下，你的工作、人际关系和所做的决定将受到哪些影响？你很可能感到极度焦虑，难以做出正确判断，且纠结于眼前的问题，无法看得长远。

经过一段时间后，在亲友的支持下你终于度过了难关。试想想，贫困人士每天都得面对上述生活压力，不知何时才是尽头。

众所周知，贫困人士所遭遇的是财务困境，但我们仍难以想象，在长

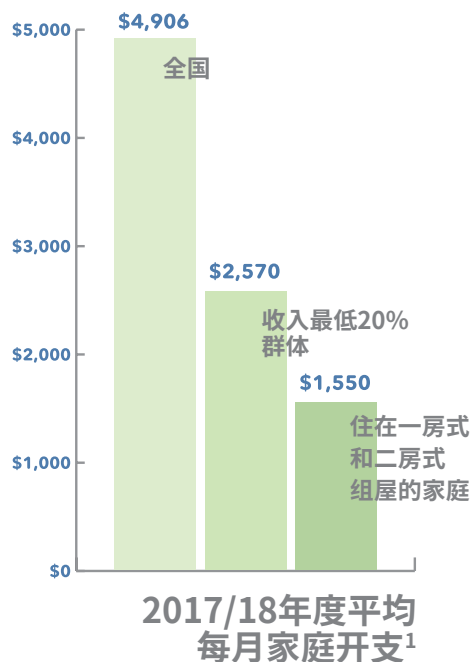
期的压力和焦虑的打击下，他们的生活究竟受到什么影响。

然而，在今天这个富裕的新加坡社会，贫困是否存在？

要回答这个问题，我们首先需检视收入最低的20%群体以及一房式、二房式政府组屋住户的平均家庭收入和支出。

2017/18年度家庭开支调查报告¹显示，收入最低20%群体中的家庭，每月支出为\$2,570，比\$2,235（已包括雇主的公积金缴款）的平均收入多了约\$335，是报告中唯一收入低于支出的群体。有趣的是，这些家庭中超过三分之一（36.7%）的一家之主是65岁及以上人士，他们可能已半退休，并拥有其他收入来源。

2017/18年度，住在一房式及二房式组屋的家庭，每月开支为\$1,550，远低于收入最低的20%群体每月平均\$2,570的家庭开支，以及全国家庭每月平均\$4,906的开支。



住在一房式及二房式组屋的家庭当中，虽然有些家庭拥有其他收入来源和财务援助，但另一些家庭如果得不到外界援助——无论是透过正式或非正式支援网络——每月将入不敷出。

收入最低20%群体与住在一房式及二房式组屋的家庭之间的每月开支差额，引申出许多的问题：最低生活水平指的是什么？又该如何界定？贫困人士的开支与新加坡最低生活水平的差距有多大？未来几代人是否能持续依靠家庭支助作为退休收入来源？

¹ Department of Statistics Singapore (2019, July). Report on the Household Expenditure Survey 2017/18. Retrieved from <https://www.singstat.gov.sg>

谁符合“贫困”资格，可获得援助？

请参考以下各援助计划的收入标准：

社区关怀中短期援助计划² (ComCare Short-to-Medium-Term Assistance)

家庭月收入为\$1,900或以下/人均收入\$650。

建屋发展局公共租赁组屋计划³

(HDB's Public Rental Scheme)

一般而言，家庭总收入不得超过每月\$1,500。

《海峡时报》学校零用钱基金⁴

(The Straits Times School Pocket Money Fund)

符合资格的家庭，人均月收入不得超过\$625，意即家庭总收入除以家庭成员的人数以后，每名成员每月不超过\$625。例如，一个家庭有五名成员，则家庭月收入不得超过\$3,125。

² Ministry of Social and Family Development. *Comcare Short-To-Medium-Term Assistance*. Retrieved from <https://www.msf.gov.sg/Comcare>

³ Housing & Development Board. *Public Rental Scheme Eligibility*. Retrieved from <https://www.hdb.gov.sg>

⁴ The Straits Times School Pocket Money Fund. *Primary & Secondary Students*. Retrieved from <https://www.spmf.org.sg>

为什么新加坡目前仍存在贫困问题？

当我们意识到新加坡仍有人身陷贫困时，更紧迫的问题是：为何他们生活在贫困中？为什么现在仍有贫困问题？

贫困问题在很大程度上是低学历、低工资、市场力量及能否获得社会资本等等社会和结构性因素所造成的。这不仅仅是个人问题，更是和结构及制度性因素交织在一起的。

高收入家庭能投资更多钱在子女教育上，例如为孩子安排私人补习和进修课程，帮助他们在学校取得优异成绩，有更高机会能进入更好的学校和大学。这些孩子毕业后拥有好的文凭，就能找到高薪工作。亚洲新闻台 (Channel NewsAsia) 的一篇评论强调，家庭资源的多寡对学业成绩影响甚大。即使低收入家庭儿童有机会进入名校，他们的表现往往较来自高收入家庭的同学逊色⁵。没有吃香的文凭，就业机会相当有限。

低薪工友的处境尤其堪忧。研究员指出，低收入者的经济情况渐趋不稳定。全球化与更重视技能的经济发展，将进一步冲击低学历和低技能职工的就业机会和薪资待遇⁶。

对低收入家庭造成不利影响的诸多因素，例如紧张的家庭关系、育儿相关问题及可能存在的过往犯罪记录，也同样会影响职工的就业能力和在工作中的生产力，进而影响其收入（请参阅第6页的模型）。因此，我们经常看到许多面对多

重压力的家庭 (multi-stressed families) 到MWS家庭服务中心 (MWS Family Service Centres) 寻求援助。

艾米 (化名) 便是其中一名求助者。她是四个孩子的母亲，孩子年龄分别是1、3、12及17岁。因毒品相关罪名被判刑的她，在出狱后得以和子女团聚，但喜悦很快就被畏惧取代，因为她的丈夫正在监狱服刑，毫无收入的她必需独自扛起养家的重任。他们一家五口的生活费，来自政府每月不超过\$700的生活津贴以及MWS所提供的经济援助，只能算是勉强糊口。

家庭生活尽是一片赤贫景象。家里能找到什么就煮什么。经济的困境，使孩子们首当其冲。当最小的孩子生病时，艾米没钱带她去看医生，最后是在社工的协助下才得以免费看病。由于营养不良，她3岁孩子的乳牙已经蛀了，两个年长的孩子也辍学了。大女儿想通过婚姻寻求安全感，19岁就生下了第一个孩子。

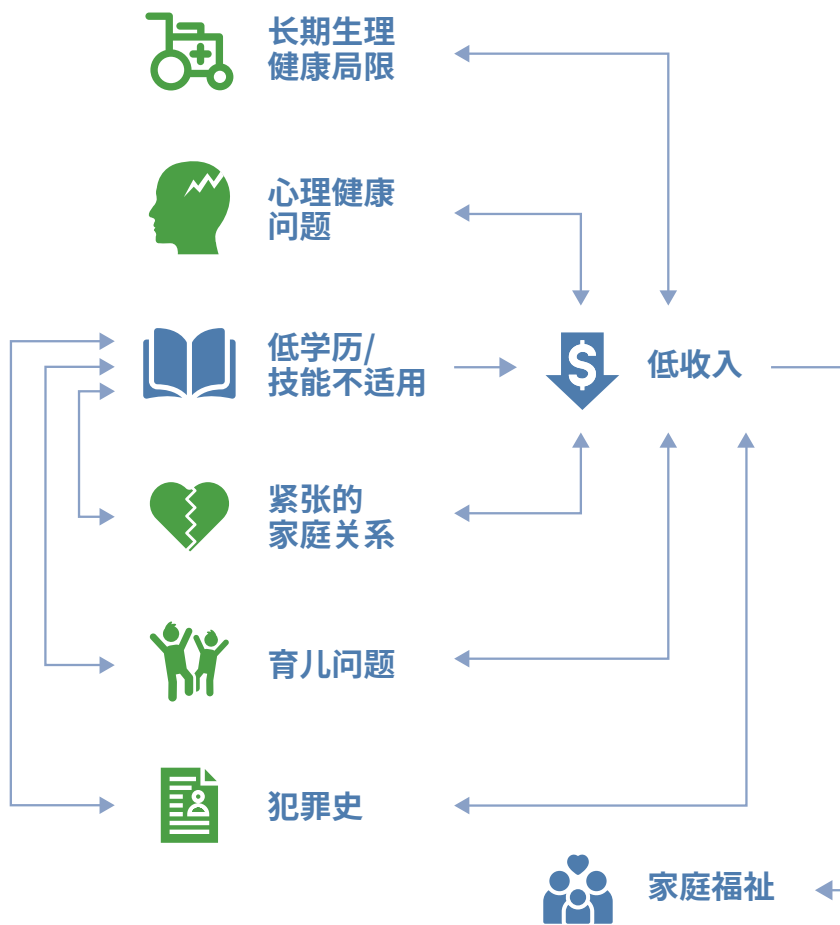
早年的贫困、缺乏教育和无力感，使得毒品趁虚而入，挟持了艾米的生活。她活在贫穷和毒品的恶性循环中，也因此深陷焦虑当中。尽管渴望给孩子更好的生活，她却始终无能为力。

⁵ Lim, Linda and Pang, Eng Fong. (2018, June 2). Commentary: Can education fix inequality in Singapore? If not, what can?. *Channel NewsAsia*. Retrieved from <https://www.channelnewsasia.com>

⁶ Ng, Irene Y. H. and Ho, Kong Weng. (2013). Policy Responses in an Unstable Globalized Economy: Multi-Stressed Low-Earning Families in Singapore. *Economic Stress, Human Capital, and Families in Asia: Research and Policy Challenges*. 241-258. Research Collection School Of Economics.

贫困所造成的影响

面对多重压力的低收入家庭模型⁶



除了入不敷出，贫困问题如何影响低收入人士的思考和行为模式？

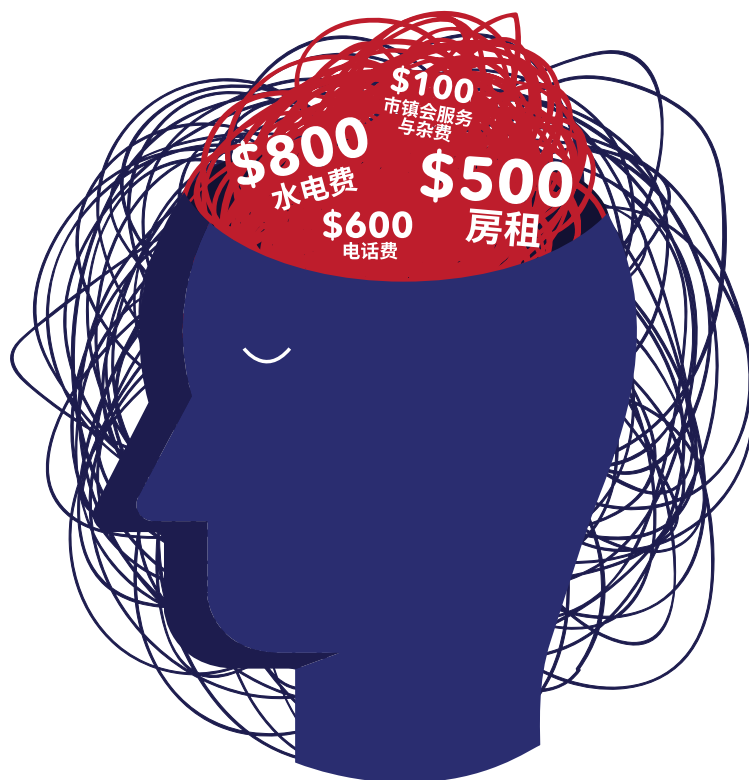
在其合著《稀缺》（Scarcity）中，哈佛大学经济学家塞德希尔·穆来纳森（Sendhil Mullainathan）及普林斯顿大学心理学家埃尔德·沙菲尔（Eldar Shafir）声称：经济压力会降低人们的认知带宽（cognitive bandwidth）。当一个人陷入财务困境时，他执行任务的能力就会下降。由于脑中有稀缺感，他“没心思去想其它事情”⁷。

稀缺也形成了一种隧道视野（tunnel vision），使得一个人的心思只专注在一件事上，尤其是那些原来没有的东西。例如：一名来自低收入家庭的青少年，可能一心只想和朋友一样，拥有一台最新的智能手机，所以他会将所有打假期工的收入都拿来买手机，而不是用来支付学杂费。贫困的压力会左右一个人的自我控制能力，使他只看到此时此地所产生的需求，而忽略了长远的目标。

在本地，新加坡国立大学社会服务研究中心（NUS Social Service Research Centre）最近的一项研究表明：长期负债形成的心理压力，会导致一个人无法清晰思考和做对决策。研究者对参与MWS远离债务计划（Getting Out of Debt, 简称GOOD）的家庭展开研究之后发现，债务对贫困人士的影响不只是财务上的，也是心理上的。债务

⁷ Mullainathan, Sendhil and Shafir, Eldar. (2014). *Scarcity: why having too little means so much*. New York: Picador, Henry Holt and Company.

债务账户如何影响心理机能



消耗了精神带宽 (mental bandwidth)，损害认知功能并加剧焦虑，进而对决策能力产生负面影响。

研究结果显示，长期负债会显著削弱心理机能，增加风险厌恶 (risk aversion) 情绪和现时偏见 (present bias)。现时偏见会使人高估眼前的利益，而忽视长期更丰厚的回报。

以MWS家庭发展计划 (MWS Family Development Programme) 的受益者陈女士为例。刚参加计划时，他们一家人已深陷债务。夫妻俩经常为待付的账单感到压力，因此他们往往会选择把未开封的账单堆积起来 (请参阅第10页的完整故事)。

研究人员还指出，尽管大多数人都 有债务，但那些拥有较多资源的人 有办法减少债务对精神带宽的影

响，贫困人士则无法使用这些方法或负担不起，如使用信用卡付款。他们无法借助外力来管理不稳定的收入和兼顾所有支出，任何一环出错都要付出代价。

在新加坡国立大学的研究中，贫困人士在减免债务前后出现了一些显著的变化。偿还较多债务者，其认知功能有了明显的改善，焦虑较少，现时偏见也降低了。而当长期负债的低收入家庭获得足够的财务援助后，他们得以重组财务，同时感到如释重负，精神带宽也很有可能提高，从而做出更好的决策。

以上所述正是法蒂玛的心路历程。她是一名深陷债务泥潭的单身母亲，育有四名儿女。每月\$600的薪水令他们一家难以为继。获得远离债务计划的援助后，她的房租、水电费和电话欠款得以全数缴清。偿还债务后，她明显地感到解脱了，也更能清楚地思考及规划未来

(请参阅第13页的完整故事)。

贫困生活影响的不仅仅是精神功能，低收入家庭还会遭受社会排斥。问题不只是缺乏收入，而是无法充分参与到社会、经济和政治关系当中⁸。

大多数的新加坡人都认为社会包容 (social inclusion) 是每个人的基本权利。在一项《新加坡年长者需要：家庭预算报告》研究⁹中，参与者提出了基本生活水平的定义：它应涵盖住房、食物和衣服等基本需求，但也包括参加社会活动的选择和参与文化及宗教活动的自由。

⁸ Atkinson, Rob & Swanstrom, Todd. (2012). Poverty and Social Exclusion. *The Oxford Handbook of Urban Politics*. New York: Oxford University Press

⁹ Ng, Kok Hoe, Teo, You Yenn, Neo, Yu Wei, Maulod, Ad, Ting, Yi Ting (2019, May 22). *What older people need in Singapore: a household budgets study*. Retrieved from <https://whatsenoughsg.files.wordpress.com>

重估我们看待贫困的态度

根据亚洲新闻台于2018年7月进行的一项调查，当被问及贫穷的根源时，受访的国人给出了健康欠佳、怠惰、缺乏高等教育等回答。上述看法反映的是一种重视自力更生的价值观——在新加坡，人们幸运与否，赚不赚钱，全凭本事¹⁰。

因此，缓解贫困的第一步是改变我们对贫困人士的看法。例如，在低收入家庭的家中看到大屏幕电视机时，我们会觉得他们在乱花钱，根本不需要帮助。然而，电视机很可能是其他富有的国人在升级家中设备后捐赠的，而且也是这家人唯一的娱乐来源。他们眼前的四方盒往往是他们辛劳的一天最温暖的慰藉。

专门研究贫困及不平等问题的张优远副教授指出，比起高收入人群，电视机在低收入人群的日常生活中起着更重要的作用。原因有二：新加坡是一个生活成本很高的城市，外出需要花钱；父母担心孩子在邻里容易学坏，但家中又没有玩具或游戏可玩，只好让他们看电视解闷¹¹。

在其著作《原来不平等长这个样子》(This Is What Inequality Looks Like)中，张副教授还谈到一些援助计划里有关低收入的假设，例如：只要一有机会，人们就会占便宜；总有人想无本获利，不劳而获；过多的援助会使人怠惰，不愿自力更生。结果，当贫困人士



一名MWS家庭发展计划受益者与志愿者商讨缴付账单事宜。

寻求援助时，这些假设所引申出的申请过程，伤了他们的自尊心也损害了他们的尊严。

严格的申请流程和一系列试探性问题，往往适得其反，使得这些福利组织本欲援助的对象受到二度伤害，再次成为受害者。该组织可尝试改善服务和计划，让求助者感受到重视，并且聆听对方的心声，鼓励他们积极参与。首先要做的是将低收入者视为一个面对复杂问题的完整个体，同时牢记他们的处境会影响他们的精神带宽。求助者并非只处于弱势，其实也和我们一样，具有韧性、力量和希望，内心也渴望赚钱养家，改善生活。

有鉴于此，MWS家庭发展计划通过帮助低收入家庭累积资产的方式改善现状。我们还特意对各家庭服务中心进行设计，营造一个适合求助者的环境，也让他们有更多选择。在玲的个案中，她面临经济困境、疾病、婚姻冲突及育儿问题等多重压力。除了通过个案工作和咨询获

得援助外，他们一家还参与家庭发展计划，积极为未来储蓄（请参阅第14页的完整故事）。

当我们了解了导致贫困的社会性及结构性因素后，便能明白贫困的根源和本质。何不帮助弱势群体融入我们的社区，同时主动结识来自不同社会经济背景的人群？归根结底，人与人之间其实就是这么一回事：爱惜并理解活在不同世界的人们，明白他们尽管也有缺点，却和你我一样，各有所长，也各有各的闪光点。

¹⁰Paulo, Derrick A and Alshahab, Sharifah Fadhilah. (2018, November 25). How poverty tends to trap people into making poor decisions. *Channel NewsAsia*. Retrieved from <https://www.channel-newsasia.com>

¹¹Teo, You Yenn. (2019). *This is what inequality looks like*. Singapore: Ethos Books.

提供无缝式 支援的综合 服务网络

我们通过一套综合及全面性的照护服务，协助低收入家庭以稳健的步伐走向更光明的未来。

我们的服务网络汇集来自不同服务群体的各学科专业人士，以交叉转诊及多管齐下的干预方式处理个案。



MWS家庭服务中心通过综合干预措施，为面对多重压力的家庭提供援助。

MWS家庭发展计划

MWS家庭发展计划是一项全面且系统的方法，协助受益者通过每月偿还债务及参与储蓄配对计划，逐步将债务还清和累积资产。此外，参与的家庭也将学习如何管理账单及财务。

MWS家庭服务中心

我们旗下的家庭服务中心为面临多重复杂问题的家庭提供服务，这些问题包括跨代贫困、教育水平低、低薪工作、家庭暴力、慢性疾病、心理问题及监禁等。我们采用的创伤知情护理，理解过去的经历如何影响求助者的应对行为，以及他们所面临的挑战。我们也协助求助者通过各种融合性的干预方式，包括债务管理和资产建设、治疗和辅导、支援小组及财务知识教育等，使他们能够自力更生。

感同身受：贫困仿模

参与者在这项模拟贫困者情境的活动中，体验他们每天遭遇的各种两难困境和必须做出的艰难抉择。我们也希望重塑参与者对新加坡低收入家庭的了解和看法。

长路漫漫，希望不远

走进陈女士*所租的二房式组屋，只见家中少有家具。客厅只有一张折叠式桌子和一些凳子，厨房没有橱柜，台面上只放着一台孤零零的便携式煤气炉。而共用的卧房里摆着一个两门简约衣柜，地上则是两张紧靠的床垫。陈女士和她的丈夫林先生*都年过30，和两个四岁及七岁的女儿一同住在这间组屋里。

陈女士一家于两年前参加MWS家庭发展计划（MWS Family Development Programme），加入之初，他们背负着购买电器欠下的逾\$4,000分期付款，也有超过\$1,000的住房欠款待付。这还不包括水电费以及来自电信公司和市镇理事会的账单。夫妻俩清楚知道自己已深陷债务，他们不敢打开眼前不断累积，也无力偿还的一叠账单。手头上的钱用来还债只是杯水车薪，他们不知道要从何还起，并感受到极大的压力。

雪上加霜的是，他们的小女儿小芬*，在出生21天后就患上脑膜炎，还曾送入新生儿加护病房一星期。女儿自小就饱受疾病折磨，经常进出医院。一个装满药的大药盒，就放在桌子的正中央。

由于需要照顾女儿，陈女士无法外出工作，在餐厅当厨房助理的林先生成了家中唯一的经济支柱。这一家四口每月的总收入为\$1,800，人均收入仅\$450，低于政府财务援助计划ComCare所规定的\$650基线。

参与家庭发展计划的第一年并不顺遂。第二年，他们的亲善员兼个案负责人蔡先生给了他们一个盒子存放账单。每个月，蔡先生、张女士、刘女士三位志愿者其中一人会陪同陈女士一家一起耐心查看每一笔账单，以确保他们有缴付最新欠款。后来有一位善心人士在得知他们的困境后主动伸出援手，协助他们在今年内还清了所有债务，他们也得以加入MWS家庭发展计划所提供的储蓄配对计划（savings matching scheme）。

这户节俭的家庭平时都在家做饭，鲜少举家外出。陈女士表示：“我们一天只煮两餐，会吃很多面包，因为比较便宜。我们也一般很少出门，这样孩子们就不会看到想买的东西。有的话也是去图书馆，因为不用花钱。”

当林先生在另一家餐厅找到一份薪水更高的工作后，他们一家的生活迎来了转机。遗憾的是，收入增加的同时，他们的房租却涨了四倍。无论如何，家里的财务状况仍是胜过从前。

此外，陈女士一家也首次在月底拥有了多余的钱，他们老老实实地把钱都存到银行里了。在储蓄配对计划下，他们每储蓄\$1就能得到MWS提供的\$2补贴。预计在计划结束时，他们将累积\$5,000的储蓄。他们还学会了一些理财知识，在购买带有附加条款的私人保险后，再搭配健保双全

（MediShield），目前已能支付小芬的庞大医药开销。

谈及对家庭的希望，陈女士给了三个简单的回答：

“我希望女儿能用功读书，好好听话，也希望我先生有了新工作后，我们能存更多钱。最后，我希望小芬健健康康，明年能上托儿所，这样我就可以重新工作了。”

*化名



陈女士所租的二房式组屋家具稀少。
图为厨房。

“我们一天只煮两餐，会吃很多面包，因为比较便宜。”



法蒂玛深陷各种债务，包括许多未缴清的账单和房屋欠款。

还清债务后， 思维变得清晰

法蒂玛是一名拥有4个孩子的单身母亲。就在5年前，现年45岁的她正处于黑暗深渊。谈及面对多重债务的无力感和脑中的自杀念头时，她的声音变得低沉。

为帮助前夫解决法律纠纷，她迫于无奈向一位朋友借了\$3,000，却不知利滚利后债务竟高达\$5,000。同时，她还背负电话费、水电费及近\$1,000的住房欠款。法蒂玛陷入绝境。她是一名兼职图书管理员，每月仅\$600的收入令她难以为继。为了孩子们，她不得不咬紧牙关勇敢面对。

2015年适逢新加坡金禧年。受到圣经中关于禧年赦免债务的启发，MWS制定了“远离债务”计划（Getting Out of Debt），于该年协助650户家庭一次性还清债务。在该计划的帮助下，法蒂玛的住房、水电和电话费得以全数付清，重新开始新生活。

**她语带轻松，
感激地说道：
“还清债务后，
我不只可以更好
地思考未来，
也终于笑得
出来了。”**

“远离债务”计划结束后，法蒂玛随即加入MWS家庭发展计划（MWS Family Development Programme）。在该计划下，她每储蓄\$1，就会得到MWS补贴的\$2。不久后，她在机场找到了一份薪酬更高的工作，目前每月收入\$1,200。

自参加“远离债务”计划以来，尽管经历了许多挫折，例如不得不申请无薪假期以进行手部手术，但法蒂玛仍非常重视她的个案负责人许敏蕯所传授的财务管理知识。

她表示：“我以前从来没有去注意自己的财务状况，但现在我学会比较超市之间的价格，并选择在促销活动期间才购物。”

在遭遇手部受伤及孩子病倒等打击后，法蒂玛已经意识到手头有应急资金的重要性，也开始谨慎地腾出一些钱备用。她还要求自己每月至少缴付\$50的账单，能力允许的话，更倾向于多偿还一些债务。

虽然他们一家人曾经历过一段艰辛的日子，但今天，走出困境的她已拥有\$6,000的积蓄，她希望将这笔钱用作购买政府组屋的首期付款。

她说道：“为了省钱，我们以前都在家里吃饭。但现在，我有时可以带孩子们到咖啡店吃东西，奖励他们为我分担家务。”

通往财务稳定的征程还未结束，但法蒂玛已经看见不远处的曙光了。



财务困境造成玲的家庭
出现矛盾，击垮了她的自尊心。

**“当我第一次见到玲时，
她正面临多重问题。”**

病痛折腾家庭

当玲*被诊断患上癌症时，她同时也失去了工作能力。这意味着养育一家六口的经济重担全落在她丈夫的肩上。从此，她一家人开始陷入贫困。夫妻之间常常为金钱的事情而起纠纷，她的孩子更因贫穷的家庭环境而被同龄的小孩排斥。让她倍感难受的是她的病情阻碍了她履行妻子和母亲的责任。最终，不堪重负的她决定向MWS家庭服务中心-淡滨尼寻求帮助。

通过MWS个案负责人每个月的辅导，玲致力改善与家人之间的沟通，积极了解教育和医疗保健系统，并与其他家庭成员一同分担家庭责任。在MWS的支持下，她得以尽其所能地继续照顾她的家人。

玲的个案负责人也给她报名参加由中心举办，为期一天的财务知识学习小组，让她学习有效的财务预算技能。随后她加入MWS家庭发展计划 (MWS Family Development Programme)。在该计划下，她每储蓄\$1，就能得到MWS提供的\$2补贴。凭着自身的毅力与MWS的援助，她已经成功完成了24个月的

储蓄配对，并且在第三年继续为孩子的教育进行储蓄。

玲还同意让她的孩子们参加该中心举办的儿童俱乐部计划。该计划旨在提高儿童的社交能力与自信心，让他们通过不同活动创造良好的童年记忆。孩子们的参与让个案负责人能够与他们定期联系，指导他们培养社交和沟通技巧，以帮助他们与同龄小孩相处融洽。

在个案负责人的指导下，玲在管理自己的健康方面变得更加独立、有自信。这让她减少对年长孩子的依赖，给他们腾出了精力来专注学习。与此同时，她开始展示更多的同理心，不仅为孩子们提供情感上的支持，而且还努力改善与丈夫和孩子之间的沟通方式。这加强了她与家人的关系，为孩子们提供他们所需的、更稳定的家庭环境。

“当我第一次见到玲时，她正面临多重问题，包括财务压力、家庭冲突以及她对医疗保健系统有欠了解，” 玲的社工茹姿漫说。

“然而，在这段时间内，她无论是在财务或是健康管理方面都有进步。这进而帮助她为自己和家人做出更好的决定。我也注意到现在的她更加自信、开朗和外向。”

玲在MWS的帮助下恢复了自己作为母亲和妻子的尊严。现在，她觉得能自主打理自己的问题，进而改善家庭关系。她希望能用自身的经历来鼓励其他弱势家庭为生活做出积极的改变。

*化名

今天你想带来 怎样的改变？



请扫描以更多
了解我们的工作

对外境窘迫、缺少家庭支援的人而言，你的每一元都是至关重要的。无论是一个行差踏错的问题青年，或是一个陷入贫困恶性循环的家庭，您的慷慨捐助能让MWS为贫困、有需要和弱勢的受益者们带来希望，援助和尊严。每日捐献\$1（一月\$30），帮扶家庭摆脱贫穷的缠绕。

\$30

资助小学生一个月的生活费用

低收入家庭往往需要削减子女的教育费用，即使这意味着牺牲一些必需品，如三餐、文具和书籍。资助我们下一代的学校教育费用，能让他们安心地为更美好的未来努力。

\$50

赞助边缘少年的更生计划

犯罪少年往往来自于充满负面影响的家庭或社会环境，缺乏长辈的监督与指导。您的捐款能帮助我们运营现有的女生宿舍，满足问题少女的基本需求，并赞助她们自助、教育和治疗计划。

\$120

为婴儿或幼儿购买两周的奶粉

在幼儿成长的最初几年里，牛奶的营养对他们至关重要。不幸的是，许多低收入家庭无法承担日益上涨的奶粉价格。为这些不幸的幼儿购买奶粉，让他们有一个美好的人生开端。

\$200

奖励达到月度债务偿还或储蓄目标的低收入家庭

偿还不断累积的债务对我们的受益者来说似乎是一项不可逾越的任务。累积资产或建立应急基金来缓解危机同样令人生畏。任何一点点的鼓励将有助于他们实现还债的目标。每当他们能在一个月内自己努力还清\$100的债务或累积储蓄时，他们将获得\$200以示鼓励。