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<td>Lim, Benny Quah Chiang; Neo, Candice Jia Ying; Xu, Yuan Duan; Ly, Trinh Hoang</td>
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<td><strong>Citation</strong></td>
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GROWING UP WITH LESS

PROJECT ID: CS/12/037

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SUPERVISOR: MS LAU JOON-NIE
Growing Up

With less

An interactive online documentary on the children of low-income families
Synopsis

*Growing Up with Less* explores the hidden side of cosmopolitan richest-country-in-the-world Singapore where the government-built apartment complexes are littered with trash and used sanitary pads and your neighbor next door could be a drug addict. The documentary focuses on the plight of children from low-income families where parents struggle to make ends meet leaving their children unsupervised, often hungry for food and affection and extremely vulnerable to bad influences. Through the observing eyes of the cameras, the many facets of their lives and the accompanying dramas that rolled over from the adults’ lives are exposed, showing how just how vulnerable the children are and how much they need a guiding hand to bring them out of the poverty cycle.
<table>
<thead>
<tr>
<th>Contents</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objectives</td>
<td>5</td>
</tr>
<tr>
<td>Distribution</td>
<td>5</td>
</tr>
<tr>
<td>Who We Are</td>
<td>6</td>
</tr>
<tr>
<td>Roles and Responsibilities</td>
<td>9</td>
</tr>
<tr>
<td>Literature Review</td>
<td>10</td>
</tr>
<tr>
<td>Previous Attempts at Topic</td>
<td>13</td>
</tr>
<tr>
<td>Stories</td>
<td>15</td>
</tr>
<tr>
<td>Production treatment</td>
<td>20</td>
</tr>
<tr>
<td>Analysis of story development</td>
<td>22</td>
</tr>
<tr>
<td>Website Concept</td>
<td>23</td>
</tr>
<tr>
<td>Challenges faced</td>
<td>30</td>
</tr>
<tr>
<td>Marketing Strategy</td>
<td>35</td>
</tr>
<tr>
<td>Conclusion</td>
<td>36</td>
</tr>
<tr>
<td>References</td>
<td>37</td>
</tr>
<tr>
<td>Appendices</td>
<td>38</td>
</tr>
<tr>
<td>• Budget</td>
<td>38</td>
</tr>
<tr>
<td>• Production schedule</td>
<td>39</td>
</tr>
<tr>
<td>• External credits</td>
<td>40</td>
</tr>
<tr>
<td>• Releases for interview subjects</td>
<td>41</td>
</tr>
<tr>
<td>• Scripts</td>
<td>58</td>
</tr>
<tr>
<td>• Interview transcripts</td>
<td>91</td>
</tr>
<tr>
<td>• Music license contracts</td>
<td>154</td>
</tr>
<tr>
<td>• Press kit</td>
<td>163</td>
</tr>
</tbody>
</table>
Objectives

We hope to lend a voice to the poor in a country whose outward prosperity and stellar economic numbers often obscure their presence and the problems they face. Going beyond the often superficial coverage of this group by the news media, we hope to authentically chronicle the plight of the children who are unwittingly born into these low-income families and are struggling to get out of the poverty cycle. We seek to reach an emotional depth in our stories so that they are relatable to our audience while maintaining an analytical rigour that will ignite a debate on how best to help the poor in Singapore.

Distribution

Being an online interactive project, the documentary can be reached by potentially anyone in the world. Having said that, we hope to appeal primarily to socially conscious Singaporeans, including parents, teachers and people living in better circumstances, who can play a part in helping the children, whether individually or as part of an organisation.

Our secondary target audience is government policy makers, government agencies and non-governmental organisations who could work to improve current policies regarding low income families.

We also hope to reach out to the international audience who may know little about Singapore besides its squeaky clean and cosmopolitan image but who may have the capabilities to help poor families here.

Once completed, the website will be submitted to a number of organisations as a competition entry. A few possible awards are The Webby Awards, an annual long-running award established since the early days of the Internet back in 1996, or the Online Media Awards and Asian Digital Media Awards that look specifically at news and information websites. Individual text, video and photo stories will also be pitched to news outlets such as The Straits Times, The New Paper, Channel News Asia, Yahoo!, MSN and RazorTV.
Who We Are

We are a team of final-year students in NTU Wee Kim Wee School of Communication and Information embarking on our final-year project. We decided to work together to combine our diverse skill sets in journalism, photography and videography to create a unique multimedia product.

Benny Lim Quah Chiang

Benny is highly experienced in videography, as can be seen from the numerous accolades he has garnered, such as producing one of the top 11 films “Here, I’ll always be” in The New Paper’s First Film Festival, thereby clinching a $5,000 MICA grant, and also producing the winning piece for Me & My Milo Story Competition 2011 “Journey, Home”, where it was subsequently screened in cinemas, MRT TV platforms, and outdoor and elevator screens all over the country.

During his internship with Little Red Ants Creative Studio, he was given weighty responsibilities, such as directing the MOM Workplan Seminar Video, being the producer for the SPF Workplan Seminar Video and MOE Allied Educators’ Promotional videos.

Besides short films and corporate videos, he is experienced in producing documentaries. He was appointed the news head of Spectrum TV, the school’s Campus TV, where he managed a team of broadcast journalists to produce news content for the channel. He also garnered two awards for his coverage of news during his stint there. He went on to become the studio director for the programme, in charge of coming up with the entire vision for the news cum entertainment show. His flair for documentary storytelling also allowed him to clinch the coveted opportunity to be one of the video journalists chosen to go to Bhutan to film documentary news there as part of WKWSCI’s flagship GO-FAR programme. The documentary he produced there was aired on Channel NewsAsia’s ‘Amazing Asia’ programme in March 2013.
Neo Jia Ying Candice

Candice is an aspiring journalist trained in reporting for print, broadcast and online. During her internship at The Straits Times Enterprise desk, she has written several feature stories such as the Saturday Specials, on a wide range of issues ranging from human rights to science and social issues.

Her passion in journalism and desire to experience reporting in a third world country led her to complete a one-month stint in Nepal as a correspondent from Pokhara at the Nepali Times, where she worked on various features as well. In university, she has written for the campus newspaper, The Nanyang Chronicle and the Youth Olympic Games newsletter in 2010. She has also gone to Sri Lanka on a school journalism programme in 2011 to report on wildlife conservation.

Having a keen interest in human rights and social issues, she is currently a volunteer writer for SALT online, a web portal of the National Volunteer and Philanthropy Centre. The aspiring reporter was also a finalist for the Dennis Bloodworth Journalism Prize in 2010 for her story on the plight of foreign domestic workers. She has also produced a 15-minute video on palliative care in Singapore and an online feature on the local gay community.

Trinh Hoang Ly

Ly is an aspiring multimedia journalist whose recent assignments include reporting stints in Bhutan and North Korea. In Bhutan, she produced two short documentaries and a number of TV news stories about the country that were picked up by local and international broadcasters. Just the year before, she wrote an article for The Straits Times about propaganda North Korea after a reporting stint in the hermit kingdom.

A former news editor for the campus student-run newspaper The Nanyang Chronicle, she possesses a keen news sense and understands how stories come together to form a bigger picture. Since then, she has produced a 15-minute programme intended for television on issues concerning palliative care and a website featuring news stories on the gay community in Singapore.

During her internship at The Straits Times RazorTV, she worked as a broadcast journalist producing daily news stories and longer features. The experience taught her to work well under pressure facing tight deadlines every day. She is currently working as a freelance contributor for LinkAsia.org reporting on Singapore’s blogosphere.
Xu Yuan Duan

Xu Yuan Duan is an avid photographer with a keen interest in documentary and street photography and enjoys the aspect of story-telling in these genres. He has received training in photojournalism under photojournalists Tay Kay Chin and Bob Lee.

He practices his photography frequently in his personal time, and is commonly seen with his camera, ready to capture a moment. He has been employed to photograph corporate events and weddings. He was also a photographer with NTU's Nanyang Chronicle student newspaper.

Yuan Duan also has experience in filming and editing for narrative films, and has worked in a two-man team that won a Health Promotion Board student competition for creating a documentary styled anti-smoking advertisement.
**Roles and Responsibilities**

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<tr>
<th>Role</th>
<th>Responsibilities</th>
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<tr>
<td>Producer</td>
<td>Calls for meetings and checks that all areas of the project are working according to schedule</td>
<td>Trinh Hoang Ly</td>
</tr>
<tr>
<td>Associate Producers</td>
<td>In charge of written documents: Proposal and script.</td>
<td>Candice Neo, Benny Lim</td>
</tr>
<tr>
<td>Publicity and Website</td>
<td>In charge of all publicity efforts and website design for the project.</td>
<td>Trinh Hoang Ly</td>
</tr>
<tr>
<td>POC</td>
<td>Liaising with all external parties involved.</td>
<td>Candice Neo</td>
</tr>
<tr>
<td>Researcher</td>
<td>To compile and collate information resources.</td>
<td>Xu Yuan Duan</td>
</tr>
<tr>
<td>Director of Photography</td>
<td>To ensure consistent visual standard, cameras and lights.</td>
<td>Benny Lim</td>
</tr>
<tr>
<td>Photo Editor</td>
<td>To ensure visual standard for photos</td>
<td>Xu Yuan Duan</td>
</tr>
<tr>
<td>Text Editor</td>
<td>To check and edit written articles</td>
<td>Candice Neo</td>
</tr>
<tr>
<td>Post Production</td>
<td>Overall in charge for video editing.</td>
<td>Benny Lim</td>
</tr>
<tr>
<td>Online Editor</td>
<td>To check and ensure standard of online postings and website design.</td>
<td>Trinh Hoang Ly</td>
</tr>
</tbody>
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Literature Review

Wage stagnation over the past decade for 20th percentile

According to a study published by the Manpower Research and Statistics Department and Singapore Department of Statistics, titled “Singaporeans in the Workforce”, the median incomes of overall Singaporeans households have been on the rise since 2000.

“Despite experiencing three recessions over the decade, the median monthly income from work of Singapore citizens in full-time employment grew by 29% or 2.9% p.a. from $2,000 in 2001 to $2,588 in 2010. Even after taking inflation into account, the median income rose in real terms by 11% or 1.2% p.a. over the period.”

However, statistics of Singaporeans in the lowest income brackets are not as rosy. The lowest 20th percentile of the population, after accounting for inflation, has seen their wages stagnate.

“Even for low-income Singaporeans at the 20th percentile of incomes, the nominal income rose by 17% or 1.7% p.a. from $1,200 in 2001 to $1,400 in 2010. Nonetheless, after accounting for inflation, real income growth was flat.”

This stagnation can be accounted for by the steady rise in the cost of living, compounded with inflation driving the costs of basic necessities higher.

According to a press release by Singapore Statistics in 2011, the consumer price index was 5.3% higher in January 2011 compared to a year ago:

“The cost of transport increased by 18.4% on account of higher prices of cars and petrol. Housing cost rose by 5.3% following higher accommodation costs and electricity tariffs. Reflecting dearer prepared meals, fresh seafood, vegetables, chilled meat & poultry, fruits, dairy products & eggs, as well as rice & other cereals, food prices went up by 2.8 percent.”

Figures from the Department of Statistics have also shown that residents of one- and two-room HDB flats earn $980 a month on average last year. Their real income has increased by 0.8 percent from 2007 to 2012. This is in spite of annual government transfers of $5,267 per household member among these residents.
4.7 per cent of the Singapore residential population stay in these apartments in 2012, down from five per cent 12 years ago.

Rising income inequality
According to the Singapore Department of Statistics, the Gini coefficient, which measures income inequality, has increased from 0.454 in 2002 to 0.478 in 2012. The closer the number is to 1, the greater the earnings disparity is between the top and bottom percentile.

Increase in Dual-Income families
These financial pressures have led to an increase in dual-income families, while the traditional family model of mothers staying home to care for their charges is becoming less common.

According to the National Family Council’s State of The Family report in 2011, the number of families adapting the traditional family model of only working fathers decreased from 40% in 2000 to 33% in 2010.

The report notes that “with the increase in married women entering the workforce, work life balance could be an increasing challenge for husbands and wives to negotiate, as they juggle work, marriage and household demands.”

Latchkey Children
The rise of dual-income families in Singapore in turn creates a generation of “latchkey kids”. The term “latchkey kid” refers to unsupervised youngsters who care for themselves before or after school, while their parents work. The name is derived from the fact that these children typically carry house keys to let themselves in and out of their homes.

Latchkey children who are more removed from adult supervision were found to be more susceptible to peer pressure to engage in antisocial activity, such as smoking and alcohol/drug abuse and sexual promiscuity. (Barlow D; Durand, V. M 2008). They are also found to be susceptible to loneliness, psychological issues and emotional problems (Rambau, M.E 2008).
Effects of Income on Child Outcomes

The study “The Effects of Poverty on Children” listed out several areas where a disadvantaged child’s development could be affected. Poor children are twice as likely to be unhealthy compared to non-poor children. This was found to come from poor birth weight when born as well as malnutrition.

Poor children also suffer from emotional and behavioral problems. Emotional problems could lead to negative behaviors including aggression, fighting and acting out, as well as internalizing behaviors such as anxiety, social withdrawal, and depression.

The study also mentions that the home environments of higher and lower-income children impact the cognitive development of preschool children and achievement scores of elementary school children significantly.

In addition, poor parents are constrained in their choice of neighborhoods and schools. Low income may lead to residence in extremely poor neighborhoods characterised by social disorganisation with few resources for child development (playgrounds, child care, health care facilities, parks, after-school programmes).
Previous Attempts at Topic

In the mainstream media, our news publications have coverage of low-income families in recent times. In 2006, ST released a Saturday Special Report on children in such households. It analyses how these children are disadvantaged in terms of education and poor supervision from parents, and hence lack the skill and will to seek for the upward mobility that their more well-off peers enjoy. Their angle is quite similar to our FYP, but our media is different once again. More than that, we realise that their report lacks profiles, relying instead on quotes from aid organisations and social workers to construct their stories. Of the four profiles featured, three of them use pseudonyms as well, galvanising us to challenge ourselves to seek a greater number of profiles in this rich subject that allow us to not just use their real names, but photograph and film them in their everyday lives.

There is also another ST article on one-parent families, but it focuses on the difficulties faced by single mothers caring for their families, and not on the children themselves, and thus covers quite a different area from our topic. Another piece on ‘resilient students’ dwells on a study showing that poor students in Singapore score better than expected, representing a small area about education within our topic. There is also recent coverage in ST on social mobility, income inequality, effectiveness of help schemes and the working poor, all of which are tangential to our topics.

Aside from our print news media, an extensive search of Razor TV’s archives revealed that it has not done anything on this topic. We do not have access to Channel NewsAsia’s and Yahoo! Singapore’s archives, but to our knowledge, they have featured news about the poor in Singapore, but not specifically on youths in this group.

Delving into past Wee Kim Wee School of Communication’s Final Year Projects, we found three projects that dwelled on the poor in Singapore. ‘For Rent’ is a video documentary filmed in 2008/2009 focusing on the challenges faced by occupants of rental flats. It centres around two profiles, an elderly woman and the conflicts she had with her previous roommate, as well as a Malay couple and their aspirations to move to a better place for their children. The documentary does not dwell on their children much, or any youths for that matter, and thus do not overlap much with our topic.
In the same year, another FYP, titled ‘One’, is an illustrated feature revolving around the residents of Block 2 in Jalan Kukoh occupied by rental one-room flats. It chronicles their stories, personalities, difficulties faced and aspirations, and their reports made it onto the Straits Times Saturday Special. Though there is some coverage of the children living in that block, it focuses more on their personal narratives rather than on nationwide issues that can be extrapolated from their profiles. Hence, we made sure that our project stays conceptually different from theirs by covering a variety of estates, not just one, and providing a comprehensive coverage of the issues faced by children in lower-income families and not emphasise solely on their individual stories.

Even when we went to Jalan Kukoh in search of profiles, we avoided block 2 to ensure that we do not cover the same stories that have been covered in this FYP.

There is also a feature writing FYP done on the poor in Singapore, and it covers areas like their occupations, salaries, assistance schemes, and healthcare. In the topic of education, it does delve into the children living in these poor households, however, it only consists of text, while our FYP will include photos and videos and thus, our medium is quite different. Also, this FYP is done in 1998/1999, where the challenges faced by these youths include lack of access to computer facilities in a country where ‘41% of households have at least one personal computer’. Right now, this figure is far higher, and even in the disadvantaged homes that we visited, almost all of them sport at least one computer. Thus, this report can be considered to be in need of a fresh update.

Of all the material we have reviewed, we have also not seen a whole website dedicated to this topic, and thus, from all the information we gathered, we decided to embark on this project.
Stories

Claustrophobia
Large families living in tiny rental apartments are often the result of poor family planning and poor education. In a two-room flat, nine children run about the house noisily and the eldest has to hide in the bathroom to study. While their parents work long hours and grandparents spend most of their time watching TV, the eldest daughter takes over the parental role to round up her rowdy siblings and calm the crying baby. We bring viewers into the home of a family with 15 people living under one tiny roof, and explore how living in an overcrowded environment affects the young children during their formative years.

We also include a text story on the importance of family planning based on an interview with the Vice President of the Singapore Planned Parenthood Association, Mr Edward Ong. Though as a whole, Singapore has a low fertility rate, those who can afford it are not having children while those who can’t are. The story attempts to explain why the poor are having more children and what can be done to help them do family planning.

Type of story: Photo stories, text stories

Complex ties
In the same neighbourhood, three sisters and their families live in three-room and two-room rental apartments. One sister, Madam Tan, has a few children, fathered by different men. Both her nieces, one of whom had committed suicide, had the same experience. The orphaned children are being cared for by relatives. The vicious cycle of dysfunctional families perpetuates itself in this household – the dead girl’s 19-year-old sister has two children, and is living with her 18-year-old boyfriend, who fathered her second child.

This baby is barely a year old. Madam Tan’s daughter, eight-year-old girl Jamie, feeds the baby and changes his diapers. She acts all grown up for her age, and together with her seven-year-old sister Michelle, often oppresses her quiet cousin who is also being taken care of by her mother in the household. Her speech is punctuated with vulgarities – which are ignored by her mother, who takes care of seven children.
Madam Tan says that she does not hold much expectation for her children’s future. “As long as they don’t go astray and end up at the police station, it’s enough,” she says. At home, she does not pressure the children, most of whom are still in primary school, to study or do their homework. “I tell them that if they don’t study hard and do well, and they end up as road sweepers in future, they will have to deal with it themselves,” she says. “I don’t force them to study.” She appears resigned to her circumstances and does not believe that they can break out of the poverty cycle.

The children eat barely enough – sometimes just a bowl of porridge or chee cheong fun to last them through the day. We seek expert advice on how much food is enough for children. We also explore the rich-poor gap in Singapore, policy philosophies of financial aid schemes, and how children grow up with all the negative influences of the neighbourhood and ironically, their own parents.

Type of story: Video stories, text stories

**Picking up the Pieces**

Children growing up with divorced parents suffer from lack of parental supervision. After her husband left her nine years ago, Madam Salbiah goes for job interviews and skills-improvement classes to enhance her employability. She only returns home in the evenings, with barely enough time to take notice of her three children. Left to their own devices, her 14-year-old eldest son Irfan plays computer games till the wee hours of the morning, while her 10 and 12-year-old daughters run about outside the house, engaged in their own playtime activities.

Having had the maturity to experience the full blow of his father’s sudden departure, Irfan grows up with much bottled up angst and loneliness – he becomes less trusting of the people around him, seeking solace in his computer games and companionship from the family cat.

Good financial management is also seen in Madam Salbiah’s family. Despite having been unemployed for three months, Madam Salbiah scrimps and saves to put food on the table. She would cook instead of eating out, for instance. Having homecooked meals also keeps her children at home for a longer period of time.
In Madam Salbiah’s story, we also explore the role of a social worker, and how they help low income families obtain financial aid, giving emotional support and counsel; ensuring that their client’s basic needs are being met. We speak to Saiful, a case officer at Association of Muslim Professionals, to find out more about his personal motivations and beliefs that inspired him to choose his profession. We also explore the struggles and challenges of being a case officer, and lend insight to the day-to-day responsibilities of the job.

Type of story: Video stories, Photo stories

Through their Eyes
13-year-old Gavin and his 11-year-old sister Germaine live with their father. Their parents are divorced. When not in school, Gavin has his eyes constantly glued to the computer screen while Germaine keeps herself busy on her smartphone.

We explore how children in single parent families grow up as they struggle with the absence of one parental figure, and how the presence of parental supervision can have significant impact on the child’s growth and activities.

We also get the children to talk about their neighbourhood so viewers could see their environment through their eyes.

Type of story: Video stories

“All for my Daughter”
Thila is a single mother looking after her daughter who has just set for ‘N’ levels. They live in a rental flat in Jalan Kukoh, but despite their challenging circumstances, Thila has never thrown in the towel. Well aware of the dangers in her neighborhood, with drug addicts as neighbours, contraband cigarettes being sold, and strange people going into supposedly empty units, Thila has put in place many safety precautions to safeguard her only child. Her daughter is expected to stay at home after school and not open the door to anyone. Thila’s occupation as a nurse also affords her some respect among her neighbours, though she has to make sure that she doesn’t get the midnight shift so that she can be with her daughter through the night. Sharp and articulate, she has managed to protect her daughter from the uncouth influences of the neighbourhood.
Besides the good upbringing of Thila's daughter that is a contrast to many of our other subjects, we also explore the issues of single parenthood in a complicated neighbourhood and the dynamics of the mother and daughter.

Type of story: Video stories

The Void Deck Entrepreneur and The Aunty with a Cause
In heartland estates, there are sometimes community leaders who rise up to make life a little better for the needy. Leaders like Joanne Lim and Nicole Seah have banded together to start an affordable tuition centre for needy children living in Circuit Road, while Samsuri has started up a self-help group among the Muslim community living in Jalan Kukoh. We speak to these people to find out about their motivations behind rallying up a strong community spirit, and understand their difficulties and struggles in the process.

Joanne Lim is well aware of the dangers lurking in her circuit road neighbourhood. Forced to work part time in order to supplement her husband's meager income, she brings her daughter to work every day to prevent her from mixing with bad company. Despite not knowing much English, she is also very savvy with the different help schemes available.

But more than that, Joanne is the go-to aunty of her block when anyone has a problem. More than just dishing out advice on help schemes, Joanne is very passionate about helping the younger generation so that they can break out of the poverty cycle. Recognizing education is the key, she hopes to get her daughter into tuition, but she is unable to afford the $80 a month fee. If this story sounds familiar, it's because this is the exact case Nicole Seah was talking about during the general election rally where she teared up. Despite losing the election, Nicole went back to find Joanne, and together they managed to start a free tuition programme with 80 children from her rental flat block involved in it at its height. Though the programme has since been scaled down, Joanne feels no less passionate about her cause and is always encouraging every child in her block to study hard. Not willing to succumb to her disadvantaged circumstances, her desire to help not just her own child, but her entire block of lower-income children is truly inspirational.
Similarly, Samsuri is equally aware of the dangers of his Jalan Kukoh neighbourhood, which is littered with drug addicts and suspicious people smoking, drinking and loitering around the void deck. Having observed the sedentary lifestyles of the children living there, he teamed up with a few other concerned residents to start up Pekik Jalan Kukoh, the only independent self-help group in the neighbourhood. This group organises activities for the residents, such as neighbourhood concerts, celebration of festivities, and a children’s football team. The main motivation that mooted the team was to encourage the children to engage in a healthier manner such as this, instead of leaving them to loiter around the void deck and pick up habits like smoking and drinking from residents who do so. Samsuri wants to ultimately set up a social enterprise that can allow him to be the go-to person whenever companies look for temporary manpower from Jalan Kukoh, which according to him is a “minefield of manpower resources”.

Type of story: Video stories, photo stories

Children’s Playspaces

HDB common areas such as void decks and common corridors frequently serve as play spaces for children living in Singapore. However for the children living in the troubled neighbourhood of Circuit Road, they can be seen playing outside mostly unsupervised, sometimes way past midnight. We capture these moments of mindless play, which also reflects the absence of parental guidance in terms of discipline and education. We explore if these children are exposed to risks that come from their complicated neighbourhood environment, where sometimes one can find heaps of refuse on the first floor after being thrown out of windows, walls covered in graffiti sprayed by loan sharks and stairwells littered with used syringes discarded by drug abusers. We seek to explore and give insight to the environment of a rental flat area.

Type of story: Photo story
Production treatment

Style

Our video stories are driven by interview sound-on-tape (SOT) and images-accompanied-by-text. We felt that having voice-overs (VO) for narration may be a bit distracting, and as we would need minimal VOs to link the interviews together, we decided to just go with text. This gives the stories a quieter feel and allows our interview subjects to tell the stories for themselves, through interviews and UPSOTs. This also allows viewers to get a sense that they are getting a first-hand account of each story, and the reporter's touch is hidden.

When we need to include a lot of numbers or complicated charts, we presented them using animated graphics to make the information more digestible for viewers. Thus, viewers are able to get in-depth information without being overwhelmed.

Our photo stories capture little nuances in each family that are difficult to be captured on video, such as how a 10-year-old girl acts as a parent to her eight other siblings in a household where her parents have their attention divided among too many children. We also have stories that show the physical environment these children grow up in, and these elements are more suited to be captured on still rather than moving images. One particular photo story – a profile on a social worker – is accompanied by audio instead of text captions, as his recorded interview is very coherent and we felt that it is a good stylistic variation.

To give more depth to our stories, using information collected from research and interviews with experts such as sociologists and economists that are too lengthy and analytical to be incorporated into the image-driven video stories, we have a few text stories that incorporate such analysis and give the bigger picture, such as what it means to grow up in the lower income bracket in Singapore, and what can be done about it.

The multimedia approach is to make the best of each medium and tell our stories in the most effective manner. While most information is broken into bite-size pieces wherever possible, we still preserve some long-form in-depth analysis pieces to encourage readers to think about the real issues behind poverty in Singapore.
Structure

We scripted each story based on issues that each family profile is facing. For instance, the stories under Complex Ties are namely: trapped in the poverty cycle, the problem of helping the low income, and a lack of nutrition. These stories are based on one family. We found that each of our families faced unique issues that may not be generalised with one another, though they can be generalised among other people of the same social strata. Thus, we decided to allow each family to represent each unique issue. The profile-driven nature of the stories also creates a more documentary style approach rather than hard news.

Besides stories told by our interview subjects, we also incorporated expert voices into the videos, so as to give an analysis of the situation the families are facing, and present government and community efforts to address these problems. This analysis also allows viewers to take a step back from the intimate stories of our profiles and look at what these stories mean in a bigger context, such as the consequences of the problems and their complexities.
Analysis of story development

Our stories are driven by the voices of our profiles – largely personal stories, incorporated with expert voices that can flesh out the larger issues and the complications beneath. In some stories, we have the voices of volunteers and people who help these lower income families, such as the tuition story featuring Nicole Seah’s tuition initiative and a church’s tuition centre that caters to children from disadvantaged backgrounds in Circuit Road. In these cases, the stories are less personal and focus on details of community efforts to extend a helping hand. We also have residents who stand up to help the needy in their neighbourhood despite their own financial struggles, and we tell their personal stories through separate stories in Auntie with a Cause and Void Deck Entrepreneur.

We initially struggled with the structure and classification of our stories, as overwhelmed with so much information, we were unsure if we should craft each story based on issues rather than profiles. We were aware that our stories should be issue-based so that it can be more journalistic. However, as our profiles faced different unique issues, this could not be done properly. We thus decided to structure the stories differently – they are still issue-based, but driven by individual narratives.

There were also a few issues with our interviews here and there, but we fixed them to cater to our video stories. For example, we could not get a video interview with our nutritionist, and settled for an email interview. As our nutrition story is a video story, we took out the most important points of the interview that can be expressed simplistically and used it as text with images (nutritionist’s recommendations). The chart given on recommended serving sizes of different food groups are expressed in animated graphical form to make it more appealing to viewers. We also used graphics to present Thila’s income and the debts she needs to pay off, so that viewers can better understand her financial struggles and the numerical information is still digestible at the same time.
**Website Concept**

Website URL: [http://growingupwithless.sg/](http://growingupwithless.sg/)

Having found a pair of capable web designer and coder to work with us on the project, we decided to take the documentary beyond what template-driven hosts like Wordpress, Tumblr or Wix can offer and design the website from scratch. This will be more than an informational website or a video uploaded on to the Internet. Designed to be highly interactive, the website aims to encourage viewers to discover and experience the scenes in the lives of characters themselves.

The main objectives of the design are, hence, to make otherwise heavy content manageable for viewers and the viewing experience fun.

With those objectives in mind, the reporting content will be broken into stories attached to different objects and characters in real settings. Audience can explore these objects and characters, through which they could read, watch and listen to the stories.

As a complete package, viewers accessing the website will first be greeted with a welcome page, a simple ‘Growing up with Less’ logo. Viewers can then click on the homepage.

As we want viewers to experience and explore the stories for themselves, the standard thumbnail picture accompanied by a headline and link often seen on news websites will not be used. Instead, we set up the scene of our stories with clickable cutouts embedded in the scene for viewers to explore.

As our stories revolve around the many rental apartment complexes in Singapore with their trademark closely spaced windows, narrow corridors, winding stairwells and dingy playground, it is fitting that our homepage feature all these elements. The background hence will be a composite image of the rental flats, the playground and the void deck. A printscreen of our homepage can be seen below.
Clickable elements are placed within this setting. For example, each window is a clicking-point for each household we feature. There will also be characters and objects at the playground and stairwells as well. Hovering the mouse over the clicking point causes the cutout image representing the clicking point to come forward a little and become more saturated, to signal to viewers that they have found where the stories are. In this way, we simulate the experience of exploring the neighbourhood with viewers exploring where the clicking points are – at the windows of someone’s homes, the playground or the stairwell.

Compare the image below with the one above. If the playground is the clicking point, hovering the mouse over it causes a change to let viewers know this is where the stories are.
The cutout images representing the clicking points will be prominent enough to guide viewers where to click. We also added the titles of each second tier page in the bottom bar of the homepage, so if our viewers miss any click points, they will still know what stories are available. On the bar, the stories are arranged according to prominence, from the biggest story to the smallest. When viewers hover the mouse over a click point, not only does the click-point become saturated, but the corresponding title on the bottom bar lights up as well, and vice versa, so viewers will know that these are the links to the same story.

The homepage is an artistic rendition of the space where our stories take place. Hence, elements are deliberately pushed together instead of being portrayed at their exact locations.

Clicking on cutout images on the homepage leads to the second tier pages with different and more specific settings. Each setting suits a theme as the stories are grouped together.

Similar to the homepage, the second tier pages also feature settings with cutout images, behind each of which is a story. Below is an example of a second tier page. The characters are clearly visible here and a mouseclick on each of them leads to a story.
Hovering the mouse on the sitting woman or the girl with a textbook will cause a change to let viewers know they can click on these images.

The woman on the right is Joanne Lim. Clicking on her opens up a pop-up page on top of the background, which at this moment will darken to give more prominence to the pop-up. In this pop-up page, which is smaller than the background but reasonably big for the story to be viewed comfortably, Joanne Lim’s story will be told. For her case, it is a video story about her efforts to help poor children in her neighbourhood. The video pop-up features a headline, the video (hosted on YouTube) and a short write-up.
Similar to the homepage, the click points on the second tier page are linked to titles on the bottom bar of the page, to ensure that readers do not miss any click points. We also included links at the bottom right corner to another second tier page to guide viewers to the next story. The flow of one second tier page to the next is based on the prominence of each story, from the most prominent to the least.

The stories can be in video format or photo slideshow or text accompanied by photos.

The reason why we chose pop-ups over opening a new page is so that viewers do not forget there are more to explore in the same scene and they can conveniently close the pop-up and go back to the scene anytime.

Each scene will have from two to five clicking points, not so many that viewers do not know when they can move on to the next scene. Each story will be kept short to make it easier for viewers to absorb. The lengths of video stories will range from one to five minutes depending on the amount of information to be conveyed. Text stories are feature-style and are around 700 to 1,500 words, as they incorporate in-depth analysis that is difficult to be included in the video stories. Photo slideshows are limited to 10 pictures and captions. In the case that the photo slideshows are accompanied by audio, they will be limited by the duration of five minutes.
There will be two navigation bars at the top and bottom of the homepage and second tier pages to let viewers go back to the homepage, read up on our profiles, contact us or go forward to the next story. The navigation bar containing the link to the next setting at the bottom is particularly important as it allows viewers to move forward in the progression of the story without having to come back to the homepage. This navigation bars also contain the links to all the clickpoints within the page so viewers accessing the site from a handheld device like smart phones and tablets can still access the clickpoints without needing to “mouse over”, a function not available on mobile devices, to know where they are.

Overall, the mood of the website is somber to let viewers know this is a serious topic and that any issues highlighted in the stories are real and need to be tackled.

On the technical side of thing, we chose to go with HTML5 rather than Adobe Flash, despite the lure of complex and beautiful animation. The reason for this is that Adobe Flash is an old Adobe product designed for computer desktops, which are now quickly becoming a thing of the past, replaced by smaller laptops, tablets and mobile phones. Adobe Flash consumes a lot of memory space, which takes longer to load and viewers tend to lose patience when websites do not load quickly. Flash also requires more energy to run, causing devices to heat up and batteries to run out quickly, which is why many mobile devices are not built to run flash-based websites. HTML5 will cater better to current technologies, especially the touch screens many now carry to long commutes in trains or breaks in toilets.

To ensure that the website is visible via search engines, we also had our web designers add title tags, description tags and keyword tags into our HTML code. We included a large range of keywords based on our content, the purpose of our project, even the locations and characters within the project. The aim was to have as many relevant keywords as possible while coming up with unique keywords that have less competition with other websites.

Using the same principle, we also added tags to our YouTube videos to reach out to the large base of viewers on the platform, the reason why we chose it over Vimeo in the first place despite the poorer video quality.

The diagram below shows how the viewers can open the second tier pages from the homepage. From the second tier pages, viewers can click on items to view the stories on a pop-up page. We
also have an ‘About Us’ page and a ‘Contact Us’ page, which opens up onto a second tier page with our biographies and our Facebook page respectively.
Challenges faced

We had many issues before settling on our current topic, as we were initially pursuing another topic on the death industry. But after much research and speaking to seniors, we realised that the topic has already been extensively covered and there was no fresh angle we could think of that we could bring to our project. That wasted some time as we had already started filming and interviewing people. We explored other topics, but nothing much came to fruition. ‘Growing Up with Less’ came about when we again decided to explore one of our very initial ideas - poverty. As the lower income elderly has been often covered by the media, we decided to focus on families with children instead, and we gradually decided to narrow our focus on the children. All this took a lot of time as we discussed and brainstormed.

We encountered quite a lot of problems getting access to our subjects at first. As being in lower income families is a sensitive topic, most families are not open to talking about it, and much less in front of the camera. We knocked on doors of rental flats in Tampines, Jalan Kukoh and Circuit Road, and unofficially got about eight families who were open to us filming initially.

As our project required us to spend a lot of time to get to know our subjects and their daily activities, we needed to visit them frequently, and some might have found it inconvenient and intrusive. It was difficult getting Chinese families at first – they were more guarded than the Malays and Indians. We also had the help of Malay organisations that provide aid for low income families such as the Association of Muslim Professionals (AMP), who gave us some of their clientele contacts. More Chinese-based organisations such as Rotary Foundation and other family service centres were rather reluctant to provide us with more information and contacts.

When we finally had our contacts, we also had to gauge when would be the right time to bring in the camera. Most of our subjects were unused to the camera. It was intimidating, though we were using the DSLR to film, and they were often conscious of the camera and were not comfortable enough in their natural environment.

An example of a failed case was Benson, a nine-year-old living in Jalan Kukoh. His father works from morning till late at night, and his mother is serving time in prison for six years. Unsupervised, Benson often spends his time playing with his neighbours or hanging around Little
India with his friends. All these are done without the knowledge of his father, who appears to realise that his son’s activities are simply out of his control.

After a couple of initial visits, when we had established a bit of rapport with both father and son, we decided to start filming. We agreed to a day where we would film Benson going about his daily activities while his father was at work. Benson wanted to walk around Chinatown that day, so we followed him for a few hours. It was then that we realised this was not what he usually does. On usual days, he would probably be playing with his neighbours, hanging around with his friends or staying at home. But he gave us many excuses not to resume these activities and was very enthusiastic in giving us a tour of Singapore. Communicating with him was also difficult, as he did not speak to us truthfully most of the time. He was also very conscious of the cameras, as we had to get up close to film.

When he met his father for lunch, we continued filming, and his father began to look rather awkward and uncomfortable. We continued when we were back in his house, but it became more awkward and discomfiting. His father started commenting on how some families may be uncomfortable with the camera, as it is intrusive, etc. We got the hint to leave after that. When we contacted Benson’s father again several weeks later, he refused to allow us to visit him again.

This was similar to the case with Viet Sing, a five-year-old Singaporean-Vietnamese girl. Her father, a Singaporean businessman who claims his Vietnamese wife and her family squandered all his money, was very wary whenever we brought out the camera. Although he has legal custody of the child, he was afraid that his wife would see the footage of the girl and take her away. During our filming of their excursion to Wild Wild Wet with his friend and family, he became very conscious of the camera and asked us several times if we needed to film that much. When we contacted him again, he was very reluctant to allow us to continue filming, let alone interview. The problem was that he did not trust us enough yet – we should have spent more time to gain his trust so that he would not be so guarded.

We realised that a lot of time was needed to allow our subjects to be authentic in front of the camera, so very often, our initial footage of a particular family might not be very usable. It was tedious trying to get good footage up close and yet getting our subjects to be natural in going about their daily activities at the same time. They were often shy and awkward in the beginning.
Also, we realised that rapport with our subjects was very important. They needed to be equally patient with us as well, as our filming could be intrusive.

Because of this, we had anticipated beforehand that we had to minimise the presence of the camera. We thus decided to use the DSLR to film instead of the larger and more intimidating P2. Being smaller and relatively less intimidating, we hoped that the DSLR would allow us to get more close up and personal with our subjects. We used two DSLRs to film and one for photos.

As we were unused to using the DSLR for filming, we also needed to take some time to understand its functions and format. Our footage required lots of battery usage and memory space, and often after several hours of filming, we ran out of battery and memory space in our SD cards. This is different from using the P2, for which the battery life is longer and its memory cards can accommodate more footage. We were also unsure of how the footage would turn out when we edit, so there were a lot of trial and error and experimentation.

As our stories are driven by profiles and issues they face in their daily lives, the activities of the children are mostly typical and mundane, so one worrying aspect is the variety of our visuals. Our challenge was to give intimate insights into the lives of these children without boring our audience. One way to go about it is to use our multimedia expertise to create variety – by having a mix of video, photo and text stories for our profiles, we hope to ensure some stylistic differences.

We had to be very careful when we filmed our profiles as well. As our focus is on children, who are highly protected and filming them is regarded as more sensitive, we had to get proper consent from their parents. We also decided not to film the children when they are in school, as we would have to get permission from Ministry of Education and it could take months to get approved if they are approved at all as students in Singapore are often very protected by schools. As we started on our topic late, we did not have this luxury of time.

Getting the parents to sign the appearance releases was a problem sometimes. For one of our stories, 'Claustrophobia', involving a family with nine children, we had trouble persuading the family to be filmed. They began to avoid our calls whenever we wanted to visit them, but we persisted and finally managed to get their consent to do a photo story. However, the parents of the children were not exactly very pleased with the frequency of our visits, and though we
managed to get some good photos, it was difficult for us to return to the family to get them to sign the appearance release forms for all 15 members of the family. It was thus an ethical issue we had to deal with – do we need appearance release forms for photos? But we decided to publish the story as we weighed the pros and cons. After all, their allowing us into their house is a form of consent. We also felt that their story is a good one that can give the public insightful details on how extreme the living conditions of these families can be, and we felt that it was necessary for us to highlight it to raise awareness. Despite the slight negative slant of the story, we tried to highlight the significant issues this family faced in an objective manner. It was very clear that the children within the family needs better living conditions more than of the families we featured and we believe our documentary will lead to something being done for them.

Another problem we had was with representatives of the government. We wanted to get a comment from Education Minister Heng Swee Keat as he is the MP of an area in Tampines where one of our profiles stays. As expected, there was a lot of red tape. We were ultimately linked up with the Tampines CCC, but before we could get an official interview, we were amicably but closely questioned by representatives of the CCC, who “wanted to understand more about our project”.

We realised that the way we presented our requests to government officials is extremely important. We needed some comments from Ms Tin Pei Ling, the MP of Circuit Road where some of our other profiles stay as well. We could not get access at first, but managed to receive a positive reply when we mentioned that we would be speaking to recent opposition election candidate Nicole Seah as well and we needed the government to present their side of the story to ensure that our reporting is balanced.

More questioning ensued at Ms Tin’s Meet-the-People session, to which we had access to film, where the chairman of the PAP youth wing sat down with us to again, “understand more about our project”. We were asked about our motivations for embarking on a project of this topic, if we had spoken to Ms Nicole Seah and her interview replies, how we intend to present our stories, and we were amiably reminded that it is of utmost importance that the media is fair and balanced in its reporting.

From this series of questioning, we were again reminded about how sensitive the topic of low-income groups is in Singapore, especially with the local authorities, as it is easy for the
government to be represented in a negative light. Presenting the state the families are in can also suggest that the government is not putting in effort to aid the lower income, and this can fuel an ongoing political debate on whether the government is doing enough to help the needy. Having research to back up our arguments on why we felt this topic needs to be highlighted is also important so we made sure we did the work. Our research, done through both reading up on the issue itself and from knocking on doors to speak to people who stay in one- and two-room rental apartments, proved important as well in ascertaining our credibility and sincerity to our interviewees.

As we are using multimedia for our project, the best platform we can host it on is online. However, none of us have the technical skills required to create and maintain a website. We decided to hire two friends who can help us deal with the html and design and customise the website for us. This was a bit tricky as we had to coordinate our schedules with theirs, and we had to discuss our concept with them to give them an idea of what we want. We also needed to nail out nitty gritty details of how we want readers to navigate our website, flow and categorisation of the various stories and certain motifs to link the stories together. The process was difficult at times because a lot of it was done via instant messaging because we did not have time to meet up and sit down to work on things together as the web designers are either on internship or working on their own FYP. Thankfully, our designers were enthusiastic and instant messaging platforms like Facebook and Gchat makes it easy to send pictures and messages and get our point across.

In addition, the amount of materials we collected for this project was at times overwhelming. We had seven families to follow for months and it produced hours and hours of video footage and hundreds of photos to sort through. In an effort to make sure we did not miss anything, we chose to overshoot to be safe. Knowing that we would be confronted with such a large amount of material to process, we split up the work among ourselves and start early. As we went through our footage especially, we made sure we sorted them and made a list so that when necessary, other teammates could pick up and continue our work easily.

This project is on a much larger scale than any of us has attempted in our undergraduate life. In the end, we produced 15 video stories, four photo stories and three text stories.
Marketing Strategy

We started our marketing campaign on social media by setting up a Facebook page [https://www.facebook.com/growingupwithless](https://www.facebook.com/growingupwithless). Launched on 31 January, the page garnered close to 350 likes after just over a week in existence. The first teaser video we produced and uploaded on this page had about 1,300 views after being up for only a week and it has been shared online close to 30 times. Presently, our page has more than 600 likes and our individual post views often exceed 1,000, reaching close to 2,000.

We have pitched our website to other established websites who can link ours to their pages, for example, The New Paper and Through the Lens, which provide more coverage of human drama in their daily publications. Through The Lens has shown definite interest and would pick up a few of our clips and put a link to our website on theirs once the content is finalised. We have also reached out to Microsoft as one of their potential corporate social responsibility project and are waiting for their answer.

Once the project is over, we will also send it for competitions to gain more recognition. Some of the competitions are Adobe Design Achievement Awards, Creativity International Awards and the Favourite Website Awards.
Conclusion
Working on this project has given us valuable insight to a side of Singapore that is rarely explored, especially in the mainstream media. Through our experiences, we learnt about the sensitivities and complexities involved in the issues low income families face, and how the widening income gap is a multifaceted socioeconomic problem that has generated heated debates among politicians, economists and other experts alike.

Through our work, we hope to give voice to this group of people who are often unheard, and stretching beyond simply presenting sob stories of the disadvantaged, we strove to keep our stories objective and balanced with voices from both the public sector and welfare groups as well. At this stage, we hope to raise public awareness on the poverty traps that the lower-income group falls into, the issues they face and how these issues reflect a larger problem of income disparity and stagnating wages that Singapore faces due to the nature of its economic and social policies. We also hope to encourage more debate on these issues, which may ultimately result in more effective effort put in to address them as a whole.
References


### Appendix

#### Budget

<table>
<thead>
<tr>
<th>Items</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Website Design</strong></td>
<td>$2,500</td>
</tr>
<tr>
<td>We have commissioned a team of experienced website designers who are personal contacts of ours, thus we are able to secure a discounted rate for this.</td>
<td></td>
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<td><strong>Domain registration</strong></td>
<td>$116 for 24 months</td>
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<td>This is the price for registering our domain name with HostSg</td>
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<tr>
<td><strong>Web hosting</strong></td>
<td>$144 for 24 months</td>
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<tr>
<td>This is the price for DNS hosting of our domain complete with storage space with HostSg</td>
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<td><strong>Camera Loan</strong></td>
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<td>We have loaned one of our cameras from a personal contact for a discounted rate.</td>
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<td><strong>Transport and Miscellaneous fees</strong></td>
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<td>Transportation of bulky equipment, extra memory cards for recording, batteries for wireless mic, etc.</td>
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#### Sponsorship

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<td>Wee Kim Wee Endowment Fund</td>
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<tr>
<td>Lee Foundation</td>
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<td><strong>Total:</strong></td>
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**Production Schedule**

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Task Description</th>
</tr>
</thead>
</table>
| 13 Aug – 30 Sept | Research and planning  
Firm up the topic and objectives of the website |
| 1 Oct - 18 Nov | Ground work: Pre-interviews, collection of contacts, discussion with experts in the area, identifying issues, getting the full picture of the situation  
Concurrently, discuss and refine stories to be done |
| 19 Nov - 25 Nov | Firm up story details and formats  
Come up with ways to package stories on the website |
| 26 Nov - 30 Nov | Firm up website requirements, discussion with website designer to best determine how to package stories and present the general narrative |
| 1 Dec - 16 Feb | Film, photograph and write stories.  
Individual deadlines to be confirmed at a later time |
| 10 Dec - 14 Dec | Present and discuss publicity, marketing and website plans with supervisor |
| 11 Dec | Meet with website designers to discuss and sketch out website layout |
| 1 Dec - 10 Dec | Write and Submit Interim Report |
| 1 Jan - 30 Jan | Build up content for the launch of social media sites (Facebook, Twitter)  
- Cut trailers  
- Teaser photos  
- Story snippets |
| 7 Jan | Designers to present coded website with basic looks and structures in place |
| 31 Jan | Launch of social media sites, leading up to the soft launch of website |
| 1 Feb - 28 Feb | Maintain social media sites while producing content for the soft launch of the website  
- Stories leading up to the main stories  
Work closely with designer to get them uploaded |
| 1 Mar - 15 Mar | - Produce final stories and package the documentary coherently |
| 1 Mar - 26 Mar | Preparation of final report and presentation |
| 29 Mar | Official launch of website |
## External Credits

<table>
<thead>
<tr>
<th>Category</th>
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</thead>
<tbody>
<tr>
<td>Web designer</td>
<td>Pham Hoai Nam</td>
</tr>
<tr>
<td>Web coder</td>
<td>Samiadji Falahanif Ranggagani</td>
</tr>
<tr>
<td>Music</td>
<td>Bigbangfuzz, Jaime Wong, Marcus Tan</td>
</tr>
<tr>
<td>Loan of hard disk</td>
<td>Western Digital</td>
</tr>
</tbody>
</table>
Releases for interview subjects

Appearance Release Form

I authorize Lim Quah Chiang Benny, Neo Jia Ying, Trinh Hoang Ly and Xu Yuanduan to make use of my appearance as part of their final-year project in the Wee Kim Wee School of Communication and Information at Nanyang Technological University.

I agree that they may tape and photograph me, and record my voice, conversations and sounds, including any performance of any musical composition(s), during and in connection with my appearance and that they shall be the exclusive owners of the results and proceeds of such taping, photography and recording with the right throughout the world, an unlimited number of times in perpetuity, to copyright, to use and to license others to use, in any manner, all or any portion, thereof or of a reproduction thereof in connection with the Programme or otherwise.

I further agree that they may use and license others to use my name, voice, likeness and any biographical material concerning me which I may provide, in any and all media in the promotion, advertising, publicizing and sale of the Programme and/or otherwise throughout the world, in all media, an unlimited number of times in perpetuity.

I further represent that any statements made by me during my appearance are true, to the best of my knowledge, and that neither they nor my appearance will violate or infringe upon the rights of any third party.

I hereby waive any right of inspection or approval of my appearance or the uses to which such appearance may be put. I acknowledge that you will rely on this permission potentially, at substantial cost to you and hereby agree not to assert any claim or any nature whatsoever against anyone relating to the exercise of the permissions granted hereunder.

Name: Ahmad B. #4855
NRIC: S1078704A
Tel/HP: 84679811

Signature: 
Date: 28/11/2013

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that the minor and I will be bound by all the provisions.

Name: 
NRIC: 
Signature: 
Date: 
Appearance Release Form

I authorize Neo Jia Ying, Trinh Hoang Ly, Xu Yuanduan, Lim Quah Chiang Benny to make use of my appearance as part of their final year project in the School of Communication and Information at Nanyang Technological University.

I agree that they may tape and photograph me, and record my voice, conversations and sounds, including any performance of any musical composition(s), during and in connection with my appearance and that they shall be the exclusive owners of the results and proceeds of such taping, photography and recording with the right throughout the world, an unlimited number of times in perpetuity, to copyright, to use and to license others to use, in any manner, all or any portion, thereof or of a reproduction thereof in connection with the Programme or otherwise.

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Name: [SIGNED NAME]

NRIC: T02366159

Tel/HP: 

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name: [SIGNED NAME]

NRIC: S72353619

Signature 

Date 7/1/15
Appearance Release Form

I authorize Neo Jia Ying, Trinh Hoang Ly, Xu Yuanduan, Lim Quah Chiang Benny to make use of my appearance as part of their final year project in the School of Communication and Information at Nanyang Technological University.

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Name: Apple Tan

NRIC: T1311527I

Tel/HP: ————————

Signature ———————

Date ————————

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name: Apple Tan Bee Heng

NRIC: S7235361G

Signature: TAN ———————

Date: 7/1/13
Appearance Release Form

I authorize Neo Jia Ying, Trinh Hoang Ly, Xu Yuanduan, Lim Quah Chiang Benny to make use of my appearance as part of their final year project in the School of Communication and Information at Nanyang Technological University.

I agree that they may tape and photograph me, and record my voice, conversations and sounds, including any performance of any musical composition(s), during and in connection with my appearance and that they shall be the exclusive owners of the results and proceeds of such taping, photography and recording with the right throughout the world, an unlimited number of times in perpetuity, to copyright, to use and to license others to use, in any manner, all or any portion, thereof or of a reproduction thereof in connection with the Programme or otherwise.

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Name: Tan Bee Hong

NRIC: S7235261G

Tel/HP: 94210806

Signature: Tan

Date: 1/1/13

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name:

NRIC:

Signature:

Date:
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Name: Cecilia Tan
NRIC: S9918029C
Tel/HP: 
Signature
Date

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name: Cecilia Tan Bee Hong
NRIC: S7235361G
Signature: TAN
Date: 7/1/13
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Name: Jamie Ng
NRIC: T053051SI
Tel/HP: 

Signature
Date

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name: Tan Bee Hong
NRIC: S7235361G

Signature: TAN
Date: 7/1/13
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Name: Gemalda Jevalyn Ng

NRIC: T0832393Z

Tel/HP: 

Signature

Date

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name: Gemalda Tan Bee Hong

NRIC: S723S361G

Signature: TBN

Date: 7/1/13
Appearance Release Form

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Name: Jimmy Ang Hock Seon

NRIC: T0117783J

Tel/HP: ________________________________

Signature

Date

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I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name: Tan Bee Hong

NRIC: S7235361G

Signature TAN

Date 7/1/13
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Name: Michelle Tan
NRIC: T0606165B
Tel/HP: —

Signature
Date

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name: Tan Bee Hong
NRIC: ST235361G
Signature: TAN
Date: 7/1/18
Appearance Release Form

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Name: SIAH KUE LING ANGIE REBECCA

Signed by: ______________________________

Date: 12/1/13

If subject is a minor (under 18 years old)

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Name: ______________________________

Signed by: ______________________________

Date: ______________________________
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Name: Poon Wai How

NRIC: S1750664A

Tel/HP: 96422469

Signature: [Signature]

Date: 22 Jan 2013

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that the minor and I will be bound by all the provisions.

Name: 

NRIC: 

Signature: 

Date: 

51
Appearance Release Form

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Name: Nur Rahan Samsuri
NRIC: S6915860D
Tel/HP: 92505756/91226875
Signature
Date 20/11/13

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that the minor and I will be bound by all the provisions.

Name: Nur Rahan
NRIC: S9717972G
Signature
Date 20/11/13
Appearance Release Form

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Name: Samsuri Mahadi
NRIC: S1692860D
Tel/HP: 93505956/91226875
Signature
Date 201113

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that the minor and I will be bound by all the provisions.

Name
NRIC:
Signature
Date
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Name: Tharani D/ K.S. Naidu

NRIC: S641017D

Tel/HP: 94668477

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that the minor and I will be bound by all the provisions.

Name: [signature]

NRIC: S7215042Z

Signature

Date 12/11/13
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Name: Thilakasooriya

Date: 12/13/2013

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I am a parent (guardian) of the minor who has signed this release and I agree that I and the minor will be bound by all the provisions.

Name:

NRIC:

Signature:

Date:
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Name: Tew Por Lian
NRIC: S6340417E
Tel/HP: 91298292

Signature
© 9 Jan 2013
Date

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that the minor and I will be bound by all the provisions.

Name____________________
NRIC: ____________________
Signature __________________
Date ______________________
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Name: Yeo H Lim Keong

NRIC: S12694284H

Tel/HP: 96666166

Signature

Date 16.01.2013

If subject is a minor (under 18 years old)

I am a parent (guardian) of the minor who has signed this release and I agree that the minor and I will be bound by all the provisions.

Name

NRIC

Signature

Date
Scripts

Complex ties

SOT - Cat: “My duty is to bring them up, and ensure that they don’t end up in prison. Whether they do well in school it’s dependent on them, I told them that. Whether they are hardworking it’s dependent on them, there’s no point in me forcing them.”

Super: Madam Tan Li Hong, 40

Text: Madam Tan is a resident of Circuit Road, Marine Parade GRC. Her husband earns $1600 a month. She is a housewife.

Shots of dirty stuff in blk 90/37/ cutaways of Circuit Road?

Text: She lives in a one room flat with her husband and seven children.

Shots of kids playing/ being a terror in the house.

SOT - Cat: “I’m already happy that I can have a roof over my head. People ask, you have so many children living in the same house? I say, why can’t seven kids and two adults live in the same house?”

Overlay with shots of children playing.

SOT - Cat introducing kids, who is who.

Overlay with shots of each child.

Text: Besides her four children, she helps take care of three children from her nephew, whose wife committed suicide a year ago.

Shots of Jimmy, etc, who are are her nephews’ kids.

SOT - Cat: “Her eldest daughter, whom she doted on the most, would cry. But her other children are too young to really understand... “

Text: The children’s late mother used to take care of the children and revise their work with them. But now it’s up to their grandaunt, Cat’s sister, Madam Chew Le Noo.

SOT - Madam Chew: “No one teaches them now lah, if they can’t study, it’s no choice. None of us are literate. But they have tuition every day, if not they won’t improve.”
Super: Madam Chew Le Noo, 58

Text: To Cat, education is the children’s own responsibility.

SOT - Cat: “They have to depend on themselves for education. If they do well, then they get reap the rewards, but if they don’t do well - they will be like me, illiterate. As long as they can pass and get a good job that’s good already, not like me, illiterate. They can depend on themselves in future if they are literate. So that they won’t be like me, whenever I receive a letter - it’s all Ah Peks staying here - I have to go elsewhere to ask what it says... I told them, I won’t be able to teach them. If they don’t do their homework, it’s their problem - when I see their report book I will know if they are doing well. If they keep failing I will scold them, and won’t give them the gameboy. I told them, if they are not hardworking, what they do in future is their own business, don’t say I didn’t tell them in the beginning. When they grow up and I’m not around anymore, they will have to walk their own paths. What’s best is that they don’t mix around with bad company. What else can I ask for? As long as they don’t end up at the police station in the middle of the night...That would be trouble... As long as there is enough to eat, kids have milk to drink, that’s enough for me. No point wanting too much.”
Overlay: Cat scolding kids. Kids eating.

SOT Tan Ern Ser: “Imagine if you come from a family where you have a room to yourself, you have a conducive place to focus and study, if you have a problem you can consult somebody, whether it’s your tutor or your parents, I think that will be very helpful. Whereas if you come from a family where everyone is dialect-speaking, no one has education beyond primary six, then I think you really don’t have the resources. So I think that puts you at a disadvantage.”
Super: Associate Professor, Department of Sociology, National University of Singapore

Text: The children’s late mother also had many different relationships.

SOT Madam Chew: “Different husbands. They had different fathers. The youngest is Mi Song’s child. The others are from the previous husband, whom she divorced.

SPR: Tin Pey Ling, Member of Parliament, Marine Parade GRC
SOT Tin Pei Ling: “I think for children our young, I think there’s always this saying that it take a whole village to raise a child. And I think it’s very true. Because apart from the school’s education system, it’s only one dimension to equip the child with the basic knowledge and skills to solve
practical problems. But in terms of the kid's world view, the norm that this kid is subjected to and even this character development, it's really about the social environment, the immediate context that this child grows up from. Obviously family will play a very critical role because it is the most immediate context and environment that the kid will be in, from birth. (23:06) But the larger community, the neighbourhood for example, the friends that they hang out with will also play a very important role. In the event that they unfortunately have got very dysfunctional families, very complex relationships in the family setting, then we hope that we will be able to complement that with community setting."

Overlay: Cat smoking in front of kids, kids bullying each other, kids saying expletives (can hear them saying after the end of the quote?)

Text: In Cat's house, the children get a daily allowance of $1 a day. As recipients of free lunch vouchers in school, they save up most of their allowance.

SOT Cat: “Cannot let them get used to it - if not they will compare with other children and say, why does his mother give him $3? I don't work, only their father works. If not, people have iPod, you can't possibly say you want an iPod too.”

Text: Her son Andy recently got into an accident.
Shots of Andy with bandaged leg hopping around

SOT: Andy was hit by a car at Aljunied Crescent. The doctor says X-ray and everything is fine but his leg hurts. He says there's no need to report to the police, as it is a minor injury. But how is it a minor injury - his leg is so swollen! Need to buy the crutch, which costs over a hundred dollars. For him to recover more quickly, we should let him rest right? he says can let him go to school, and asked me to buy the crutch, why would I want to? He just walks like this, walk slowly lah! No choice, you can't expect me to buy the crutch. I don't have the money.”

Overlay with shots of Andy with his bandaged leg, and Cat applying medicine to it.

Text: Like any other parent, Madam Tan disciplines her children, sometimes with the cane.

SOT Cat: “They are not afraid of anyone but me. If I ask my sister to come take care of them, they will run all over the place and are not afraid of her. She will then tell me what happened. But they will do what I tell them to do. If the children are too naughty, I will cane them, but if not I wouldn’t.”
Overlay with shots of her caning the kids, kids hanging up the clothes after she tells them to do so.

Text: But she does not expect the children to take care of her in old age.

SOT Cat: “It’s best not to depend on the children. After you bring them up, that’s enough already, don’t need to depend on the children. Because I have seen too many things, to depend on the children and see how much they give me every month? I don’t think about all that...”
No helping hand wanted

Text: Cat lives in a one room rental apartment with her husband and seven children. Nine of them survive on her husband’s monthly income of $1600.

Shots of Cat’s house, children playing

Text: Despite their struggles, she has her reservations about applying for financial aid.

SOT - Cat: “I didn’t apply for all those financial aid. This year I just applied for CDAC, but no longer now. I didn’t apply for welfare. The people here have asked me to apply for financial aid from the church, but I don’t want, even though they can give around $100 a month. I’ll depend on myself. As long as it’s enough for them to eat and study - there’s no choice, even if it’s not enough, life still has to go on...”

Super: Madam Tan Li Hong (Cat), 40
Overlay with shots of her feeding children

SOT - TPL: I have met cases where we tried to extend our help to them, we offered but they have declined and so I think in such cases we should respect them.

Shots of people queuing up, waiting at TPL’s MPS

SOT - Tin Pei Ling: “I think for families or residents who have made a conscious decision to not receive the help that we are able to give, I think we should respect their decisions. But I think we will also let them know very clearly that there are these schemes and programmes available so that they are aware of it and when they are ready and comfortable with that, we will be ready to help them.”

Super: Tin Pei Ling, MP, Marine Parade GRC

Text: Madam Tan’s sister, Madam Chew Le Noo, who also lives in a rental apartment in Circuit Road with her elderly mother and caring for two of her niece’s children, similarly does not apply for any aid schemes.

Shots of Madam Chew taking care of kids at Blk 37

SOT - Madam Chew: “I don’t know how to apply (interjects with grandma saying: “It’s very difficult”) They ask so many questions, I don’t know how to answer. I’m afraid of them asking about so many things.”
Super: Madam Chew Le Noo, 58

SOT - Dominic: “When they go to seek help, they may not be able to articulate the challenges that they are facing. They may not be able to best express the consequences of their present situation if they are not helped...for this group that falls through the cracks...they are usually those who are not well-educated. Where communication is a challenge for them, and it takes a lot of knowledge and skills in the part of the social service professionals or the volunteers or stakeholders to be able to elicit from them the nuances they are going through.”
Spr: Dominic Lim, Founder of SPLAT!, an organisation that rehabilitates youths-at-risk

SOT - Yeoh Lam Keong: Grassroots workers and social workers know that there are probably a lot of people who actually need it but are not receiving it, for some reason or another - some may be too paiseh to say they need it, or they may not know how to receive it cos it’s too complex, or they find that it’s too undignified. And the way of means testing discourages a lot of people to take up these schemes, because often you are means tested - not just you but your siblings. And they refuse to be means tested because their siblings face pressure, they lose face in front of their siblings, and they don’t want to have to take money away from their siblings first before they get access to welfare services because they feel it’s unfair to their siblings. Asian societies are always protective of your families.
Super: Mr Yeoh Lam Keong, Senior Adjunct Research Fellow, Institute of Policy Studies, National University of Singapore

Text: To ease the financial aid application process for needy residents, Ms Tin encourages them to attend her Meet-the-People sessions, during which she will match suitable aid schemes according to their needs.
Shots of TPL’s MPS, her speaking to residents

SOT - Tin Pei Ling: “if you have an issue, please come and look for us. Because really if you don’t say, if we don’t know, even if I have the resources to help you, I can’t. So I think making it... increasing the awareness, letting them know where to look for help, I think it’s very important.”

Text: She adds that the hand-holding approach for families that Dr Lily Neo has been advocating in Parliament for is only needed in some cases.
Shots of TPL during her MPS
SOT - Tin Pei Ling: “I think where the families are really struggling, we have to give them a... hand-hold for a while if need be but we should be cognisant of not becoming a crutch for them for life. I think for families, normal families for example, I believe that we should give them a lift if need be, a boost if need be but it must be a shared responsibility. And I believe that most Singaporean families believe in that as well.

SOT - Yeoh Lam Keong: Self-reliance is a very important cornerstone by which you formulate social policies like that, and for example, workfare is designed such that people are self-reliant, you don’t get the subsidies unless you work. But certain amount of public goods, in the social services infrastructure need to be there - housing education healthcare transportation, even immigration policy. And therefore the costs of these public nature the govt has to come back and intervene in these areas at a sufficient level, of course within the constraints of our public finances, we have to be sustainable.

SOT - Cat: “I can’t even go back to work, there’s three more children to take care of, and Grandma has asthma... If I go to work, I will have to put the children with childcare, and it costs a few hundred dollars. I’d rather bring them up myself“
Poor nutrition

Text: In two rental flats along Circuit Road (WS circuit road)

there lives a family with barely enough food to feed themselves. (hoarse aunty cooking?)

SOT - Madam Chew: We live one day at a time. If there's porridge, we eat porridge. We eat porridge in the morning and rice at night.
Spr: Madam Chew Le Noo, 58, housewife

Text: At least five adults and ten children stay in the two apartments. (shot of malay kid coming into door, and father peeking in?)

Text: The children's grandmother says that poverty and lack of food made one of her granddaughters depressed, (shot of grandma)

which could have led to her suicide last year. (timelapse of bottom up shot of flat?)

SOT - Madam Zhuan: Her husband did not work. Neither did she. Where can she get the money for their daily meals? They could not find work. What could she do? Old people like us cannot find work too. We have no money for vegetables and meat to go with rice. Where do we get the money from? With a few dollars, we can only buy a bit of fish, etc. Food is so expensive, how can we afford? It's very difficult for us.
Super: Madam Zhuan Po Kit, 81

Text: Madam Zhuan's daughter takes care of seven other children

some of whom are her late niece's. (shot of ah po)

Text: Sometimes she cooks plain porridge for them. (shot of porridge)

SOT - Madam Tan (Cat): Whatever I cook, they will just eat.
Spr: Madam Tan Li Hong, 40, housuewife

Text: But usually she prefers to buy chee cheong fun or rice from the nearby hawker centre. (shot of chee chiong fun scene)

SOT - Cat: To cook a meal costs at least 30 dollars.

If I buy back food it costs around 20 dollars, which is cheaper. (shot of da bao food)
It’s more expensive if I cook! A fish already costs over 10 dollars, (shot of cat cooking)

what’s more if you have meat… (shot of spam in porridge)

Text: Nutritionists comment that it is important for children to eat from the different food groups daily. (shot of children eating)

Graphics of what is the combination of different food groups children from different ages should eat.
(overlaid over kitchen shot)

Text with images: Nutritionist Ms Grace Koh, Health Promotion Board, recommends ways low income parents can stretch their dollar when grocery shopping.
(shot of supermarket entrance)

• Buy local and seasonal items and frozen food
• Buy supermarket household brands
• Buy in bulk
Aunty with a cause

SOT - Joanne: My name is Joanne Lim, I live in Circuit Road, block 37. I have a child, and live in this rental flat with her and my husband. I have no choice but to stay here, as we are poor, and cannot afford to live in better conditions. My daughter has been staying here for about six years - she's primary six next year.

My neighbour on the left is a drug addict, the one next door sells drugs illegally. And the one next to it isn't much better either. But I always tell my daughter to be a good and upright person, as the environment inevitably has a very strong influence. When we walk out to the balcony, we can see syringes lying around. Along the stairwells, we can see pots of glue that people sniff lying around. I tell my daughter all these are bad - when we get addicted to it, it's very difficult to recover. I'm quite worried staying here. So I tell my daughter to study hard, and how to mingle with the right people and friends. The environment here is not what most people can accept. Cockroaches are aplenty, bugs are abundant, but the worst is that people with bad influence are everywhere.

Text: Despite her own struggles, Joanne tries to help the children in her neighbourhood.

SOT - Joanne: I usually have a good neighbourly relationship with the children here. I have been here for six years. They would share with me all the things that they did - how they entered the rehabilitation centre. I can only advise them, since they have already turned over a new leaf, they must not walk the same path again.

I really want to help them. But I am helpless. I am not very educated. I hope more people can step up to help them. They spend all their leisure time at the playground. And when they play, sometimes they can be easily led astray. No one educates them. All their parents work. In the past, when I was a housewife, I would have more time to help them. Now I have to go out to work. These children have grown up. They are teenagers now. What are the influences of the environment? They cannot differentiate what is good and bad. They are not very literate.

In school, they have already received an education. There are also charity organisations giving them tuition. I feel that what they lack is moral education.

SOT- Dominic: We need to find a very careful balance of hand-holding, hand-holding when totally
absent, would lead to absence of supervision and guidance which is unhealthy. But...when taken to the extreme, has a tendency to create a sense of dependency...entrenchment, and... leads to a certain loss of self-determination and independence.

Spr: Dominic Lim, Founder of SPLAT!, an organisation that rehabilitates youths-at-risk

Text: Joanne also tells her neighbours about financial aid schemes they can apply for.

SOT - Joanne: I told them what charity organisations are available, or advise them to apply for bursaries, how to apply for MOE's financial aid, the ST Pocket Money Fund, etc. Because some people really don't know how to apply. Some are too proud. But they really need this extra money. For people who are illiterate like us, we don't know how to handle the documentations. In some schools, like the top school my daughter is attending, very few students apply for financial aid. Only people like us will apply. A lot of people still don't know how. Although the govt does place advertisements and brochures, their efforts are not meticulous enough.

SOT - Dominic Lim: "Instead of them having go to a certain agency like the CDCs or FSCs... we do a home visit, we don't get them to fill up forms, we fill up the forms for them...we make it a point to bring in colleagues who are able to speak their dialect or mother tongue to go down with us. From the point of view of the applicant, forms being too long would not be a problem when we have someone to help them fill it in...where the concern comes from...is the need for documentation such as payslips. The need for documentation and the need for details to be filled into the forms stems from the need to be accountable to funders to show that the funds go to where they were intended for."

Spr: Dominic Lim, Founder of SPLAT!, an organisation that rehabilitates youths-at-risk

Text: Joanne recalls one family that touched her.

SOT - Joanne: There are three kids that are always downstairs. Their parents take drugs at home, so they always get the kids out of the house. The children are only about two or three years old, and they would find food to eat. I told them not to pick up food to eat, as they may get food poisoning. I said they can come my house and I will give them food. I get food from charity organisations, and so I can give some to them. They go downstairs and drink the tap water - it really pains me to see this.

For the children here, I will go to the temple and talk to the priest and ask him: "Do you have
extra rice or biscuits? Can you donate some to me?" Then I will go and give some to my neighbours. At least they will not go hungry. I'm only using the little that I have to help them.
Free tuition for needy children

TEXT: Some children from low-income families are fortunate enough to have free tuition.

SOT - Nicole Seah: At the end of GE 2011, we received some feedback from some of the residents that they didn’t have sufficient support for the kids, so what we wanted to do essentially is to create an environment where kids can come as and when they would like. Some of them are on assistance, some of them are currently undergoing through court cases so it’s a bit of a dysfunctional background. So we want to create an environment where they can come, feel comfortable, enjoy learning.

It’s a lot more than an tuition centre, because some of the private tuition that a lot of the kids are getting it’s stressful, it’s tiring, and it’s something they do for the purpose of getting good grades. But what we are trying to establish here is a bit of a community club. So tuition happens every Saturday from 10 to 11:30. A lot of these tutors here are not professional tutors. They’re all volunteers. But the very heart of it and the philosophy of this programme is to create an environment that is fun for the kids. Just let it come from your heart.

(Spr: Nicole Seah, founder of MacPherson tuition project)

Text: Parents pay $15 a month, regardless of the number of children they send to the centre. Parents who cannot afford to pay do not need to.

Text: The money is used for snacks during class and enrichment activities.

SOT - Nicole: We have enrichment activities from time to time, for instance we recently brought them to Kranji for a heritage trail. So we are trying to make the experience a bit more exciting for them and basically these are little memories that they will keep when they grow up.

Text: Another tuition centre run by volunteers and leaders of New Life Church also caters to the residents of Circuit Road.

SOT - Pastor: We found that there are a lot of low income families and there are a few schools in this community so we thought we can just start with free tuition. We give priority to low income families. One tutor to five students. While the students are doing those papers, if they encounter any questions they will ask the tutor on the spot.
For students who have shown some improvement we’ll give them a book prize in terms of certificate of acknowledgement plus a voucher of sorts. Our aim is to see every student make some kind of progress. Here, unfortunately we don’t have time for play. It’s just doing assessment. Especially in our nation, this is the way to break out of the cycle of poverty. Education is the best way for them to achieve something in life. We see a lot of youth loitering around. Because after school, they don’t have any motivation to go home. Because nobody is at home. So one of the purpose of starting up this centre is identify and engage some of these youth.

After school the centre is open, all the way until the evening. So some of the youth will come in, and we have regular staff here on a daily basis who are also equipped to help them with their homework. We have been working with the PA and some youth wing that belong to the different RC zones in MacPherson. We work with the people. Our centre is established to serve this community.

Text: Tuition will place children from low income families on a level playing field with their peers, says Ms Seah.

SOT- Nicole: Singapore is a more conducive place for the rich, for people who can buy certain things or invest in certain resources that make their lives easier. And one of them is tuition. I felt that the tuition industry has been broiled by such a demand because there are a lot of well off Singaporeans out there who can afford to really invest in the best resources for their kids. It’s very easy for a lot of students to fall through the cracks. The education system needs to be improved so that you do not need tuition as an additional back-up or a lifesaver to bring your kids’ grades up. And I think that’s where we’re trying to close the gaps here.
Single mom in complicated neighbourhood

TXT: Thila got out of an arranged marriage when she was 7-month pregnant.
Black, FADE IN

TXT: Now she and her daughter live in a one-room rental flat in Jalan Kukoh.

*CU Thila sitting down in the living room (to watch TV), follows by her daughter sitting down.*

SOT: I’m not very happy living here, to be honest, because this place is not very conducive or a very healthy area to stay for families. Children no discipline, you can see them loitering around in the night, very late at night. A lot of drug abusers are also living here. Some are really doing prostitution here.

SPR: Thilaka Thirugnanam, 40
Nurse at National University Hospital

*Overlay shots of Jalan Kukoh*

TXT: Once her neighbours confessed to Thila that they were selling drugs

SOT: In the night time, you can see 10 people coming to the house. They might accidentally come and knock my door instead of their door because they don’t know the unit number so they will always come and knock my door in the middle of the night. So because I do have a daughter here so I’m so afraid so I would peep into the keyhole and see who is actually there. Then I dare not open the door but I hear a lot of sounds, a lot of music in the middle of the night, blasting. And you can see a lot syringes outside the doorway, ya.

*Overlay shots of lock, door, keyhole, corridor.*

TXT: When her daughter was young, it was very difficult for Thila as a single mother.

SOT: I only brought her here when she was already 11 years old. (WS) She cooperates very well with me, she goes to school. At that point of time, she was in Serangoon. It was a challenge for her you know. Every morning, I made sure I follow her to the bus top, I would send her to the train station and from there she will go. I teach her how to do it.

*Overlay people getting on/off bus. WS trains entering/leaving station in Chinese Garden.*

SOT: After school when she comes back, she’s always at home. She doesn’t leave the house at all until I come back home. During my night shift I no choice I had to bring her with me for my night shift and she will sleep with me there in my staff room and I will work. The next day morning I make sure she gets up, I send her to the bus stop and she will go to school from there. I had a very hard time until she finished primary school.

*Overlay shots of pictures of Tharani, baby picture, picture with Lily Neo.*

TXT: The complicated nature of the neighbourhood has Thila worried for her daughter’s safety.
SOT: Okay, it’s not about her that I’m worried you know, that she will go out when I’m away, no. I’m more afraid of people coming to my house (WS)/\n
SOT: The other day there was this cleaner. He found out that me and my daughter live alone. So he took that to his opportunity and he came another day knocking at my door, expecting us to open the door for him. So when I saw it was him, I don’t have to open the door, I just ignored him. So what he did, whether we are at home or not, he went to the other block, and he’s seeing me from there. He’s looking at my house from the other block. So how am I going to protect my daughter from all these people? Overlay top down shots of cleaners cleaning the estate (no clear face), back to Thila CU, then to her window and shot of the opposite block from her window.

SOT: When I’m at work, many times I have cried. Because when I am doing work, I’m only half at work, majority is at home. Because... I’m not supposed to share my thoughts with any other environment when I’m at work because basically I’m doing healthcare so it’s life so I’m totally supposed to be focused at my job but I don’t have a choice. (CU tearful Thila)

TXT: Thila and her daughter are also plagued by financial problems. Being a nurse, her salary disqualifies her from most aid schemes. SOT: The government feels that it’s enough with my income to support my child and so they say it should be okay./\nBecause my husband has been giving me maintainence so put together it’s enough. That’s how we roll. But actually it’s not really enough la, to be very honest./\Whatever my earning is./\My gross, currently I’m taking about 2000 plus./\My mom has chronic diseases, like hypertension, heart problem./\Currently now I’m only paying about 300 dollars and the household rental, the house everything, then her school fees, everything./\I’m still paying for a loan/\500 dollars. Overlay GFX:

<table>
<thead>
<tr>
<th>Income</th>
<th>Big monthly expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $2000+</td>
<td>Rental $222</td>
</tr>
<tr>
<td>Maintenance $300</td>
<td>Medicine $300 (Thila’s mother’s)</td>
</tr>
<tr>
<td></td>
<td>Loan $500</td>
</tr>
<tr>
<td>Balance: $1000+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>To be spent on school fees, food, transport, Thila’s diabetic</td>
</tr>
</tbody>
</table>
TXT: But after years of saving up, Thila has decided to get a new flat for her and her daughter.

SOT: Actually my elder brother is helping me for the cash. CPF and all, I wouldn’t have any problem. Then the monthly installment for the HDB I foresee there will be a problem because monthly I think it should be about thousand over dollars from my cpf so I really have to top up my cpf as and when.// It’s a three-room flat. So beautiful. So my daughter was so excited she said we must buy this house. I said okay, we will try ah. So she said no no no, no trying, we must buy this house. So I said okay, we will buy this house.

Sequence Thila and daughter read house letter

TXT: Thila hope to move in to her new house by the end of the year.

MUSIC FADE on Thila’s hopeful face.
Mother-daughter bond

TXT: 16-year-old Tharani live with her mother in a one-room rental flat in Jalan Kukoh.
SOT: I would be excited to leave this place because it is not a very conducive place to live in.// ...once school ends, I’m coming back home straight away, I don’t loiter around downstairs. If there’s anything I need to buy, I just go down, buy quickly then come back. Then I will start my revision and I just occupy myself at home.// Sometimes me and my mother go to my grandmother’s house for prayers, occasions and all these things, so when we come back home quite late, there are some people sitting downstairs and they make a lot of noise// they always make fun of us and when we are walking along and all these things,// they will sometimes describe what we are wearing and all these things.

Cutaway convenient shop downstairs, people buying, people walking around, men sitting around.

Spr: Tharani KS Naidu

SOT Tharani: I’m closer to my mom than my friends.// Actually my friends don’t know where I am staying at. I don’t really talk about it because I’d like to keep it to my self.// My friends would love to come see my house but I don’t really want them to come and see my house because this neighbourhood is not really a good neighbourhood and then they will think bad about me and all this thing so I’m not really interested in bringing them down to my house.

SOT Thila: Actually I can understand her la. It’s because she’s trying to protect herself. At the same time, she doesn’t want to be looked down or labeled.

Overlay shots of Jalan Kukoh: coffee shops, ppl walking past trash.

TXT: Tharani’s father left her mother with debts and maintains little contact with them both.
SOT: Not even a birthday, he’ll call to say happy birthday. I have called him personally to say “Hey, tomorrow is your daughter’s birthday. You think you can give her a call and say happy birthday, she will be very happy.” “Oh yah yah yah, can you message me her number?” I will message him the number but he will not call back. She will be very very disappointed. You can see that in her face.

SOT: I don’t really feel sad about it because I’m... I think I’m used to it and I’m really close to my mother so I don’t really think of him all the time.// I have friends in school but still I discuss with her everything that happens in school and everything else. I share my secrets with her and that’s
what she does to me also. She goes to work but she will not really mingle around with her friends. //

Overlay mother-daughter comb hair

We watch movie together. Every Saturday, Sunday, we like to spend time at home. She likes to teach me bio.

Cut in Thila talking about the grey matter. Sequence Thila and daughter studying.

SOT: I actually aspire to become a doctor. I know it’s a big dream but I really think that I can achieve it one day if I put in a lot of hard work. And my mother actually motivated me to become a doctor.// Maybe it’s because she’s a nurse, so she felt that it’s better that I become a doctor and I will be settled down in life.// In the future, I don’t want my kids to suffer the way I am suffering right now. So I think that’s what’s giving me the motivation to do really well… in ah.. do really well in academic ways.

SOT: All I wish is she becomes a doctor one day and I want to see her graduate so that I can bring her to my ex-husband and show him that, you know, I brought up my daughter well.
A social enterprise is taking shape from a self-help group called Pekik

SOT - Samsuri: I’ve been staying in Jalan Kukoh for about four years. I see what I can help the people around here. I tried to create this Malay support group. The purpose of Pekik is to make the Malay residents around here work together, form a Kampong spirit to bring in the Malay nearer, closer to the neighbourhood. (Spr: Samsuri Bin Mahadi, 48, resident)

Basically these ten rental units is, people are low income, and then most of the family down here is young parents. That’s where we need to support them la.

I create religious class, it’s to upgrade the children’s moral education.

The children always mingle till late night, so I’m thinking, what can I help them? My intention is to give them a basic knowledge of religion, so with that, they can discipline themselves, so they can grow up in good moral.

The children have no activity, and maybe the parents is busy earning some income, so they just stay here until past midnight. Until Pekik is created, after 11pm, rarely see the children play at the playground already. Before until midnight until 2-3am also they hang around.

There are children drinking, smoking before but can’t see now la. Sometimes they used to say vulgar language, but now I can hear very less.

Text: Samsuri himself is struggling with financial problems. He earns around $700 a month from ad hoc manual jobs such as painting and house-moving to support his wife and six children.
SOT- Samsuri: Before my family economic is still ok, and then because of this economic disaster five, six years back, I can’t pay the bank loans, so have to sell off the house, and we go for the rental flat la.

And I believe myself I can be out of this needy family. I think I can do it, and maybe I also help others also do it.

I encourage my children, first thing is to study. So far my children all pass in their school, except one, my eldest. But he’s more on those outdoor activities, so I ask him to join this sports academic class, so hopefully that can help him in future.

Because of my education level, I only passed primary six, I cannot get a suitable job right now. So that’s why I emphasise this to the children around here, to get their education first. I usually ask them to read books before they start the games. Normally the children are close to me I’ll ask them for one and a half hours, at least reading or whatever.

Text: Retired teacher Ahmad, also a resident at Jalan Kukoh, helps Samsuri with his cause by informing residents about financial aid schemes.

SOT - Ahmad: Most of the residents here they don’t know where to go, they don’t know where to seek help, so in my experience, when I have the knowledge I will introduce them to this one to this one to this one, so I mean, to relieve their burdens la.
(Spr: Ahmad Bin Habib, 65, resident)

Text: Pekik has a committee of 20 neighbourhood leaders who visits and interacts with residents regularly to learn about their needs. Based on his home visits, Samsuri estimates that around 50 per cent of the Malay community in Jalan Kukoh is unemployed.

SOT - Samsuri: I’m thinking to create this social company, so with that I can help easily contact with outside sources to create jobs for people around here la. There are some companies that need workers. A few families also come and approach me la, for jobs. I recommend them to a company, they are doing this cleaning. There is an event management company need the manpower to set up this tentage for an event, I also did recommend them.
Financially, we are very bad la. Because to create everything, we need money. Without money, it’s an obstacle we cannot clear. Although we got plans - I planned three days boot camp for the children - also there’s a cost. We cannot go for bigger activity.

Text: Samsuri has a vision for the neighbourhood

SOT - Samsuri: I want to see, all the neighbourhood to be together, to know each other. I raised in the Kampong, every each of the people we know each other. And if I need help, the neighbour also everybody know. They will come and help each other.

Who knows after our Malay Pekik support group is strong, we can go on to help other races, Indian and Chinese around here.
Soccer dreams

Text: Young residents living in Jalan Kukoh rental flats have a dream - they want to be soccer players, professionally.

Organised by a self-help group, Pekik, a soccer team recruits young men in Jalan Kukoh to develop a healthy lifestyle for them. They train every Friday at a field near Outram MRT.

One of them is Shafiq, who stays in a one-room rental flat with his family of six.

SOT - Shafiq: Last time we used to play at basketball courts play soccer, then sometimes we get scoldings from the neighbours cos we kick too hard. Then this Pekik make us like, they make a soccer team right to play at the field. When we started playing at the field we sometimes never disturb the neighbours la for playing soccer so hard.
(Spr: Shafiq Abdul Rahman, 16)

Text: Before joining the soccer team, he has little to keep himself occupied.

SOT - Shafiq: Going out, under void deck, slacking, those non-profit things la. But then now Pekik has soccer team so I spend my time here la, rather than wasting time outside.

SOT - Shafiq: My ambition is to be a soccer player. Playing soccer makes me to have more friendship, more responsibility in helping the team to win and to be a good person la, rather than going outside wasting money on those non-profit things la.

Soccer is more than anything, but mostly family first la, second is soccer, third studies.

SOT - Ahmad: These kids, these boys all come from low income families. So sometimes they want to buy boots all these ah they cannot afford. But still, because they got their heart to play football right, I mean they will practise at the basketball court down here.
(Spr: Ahmad Bin Habib, Manager of Pekik football team)
SOT - Samsuri: Every team is go above quarter-final level, so it's very very good and I'm very impressed.
(Spr: Samsuri Bin Mahadi, Founder of Pekik)

Text: The soccer team gives children in the neighbourhood something to do in their free time, even if they don't dream of becoming professional players.

SOT - Benjamin: I got pull some of the children come and play what. If you staying at home nothing to do, then might as well find things to do, pass time. I ask ah, if you all have time, why not come play soccer with us. Then they said, see first see first. I said, if you all want you all come la, we didn't force you what. Then they said ok ok.
(Spr: Benjamin Tan, 19)
SOT - Raihan: Just joined the soccer team for - just to spend time with friends only la. By joining them we does not waste time loitering around, doing nothing. With them we can do something like training, at least can improve our skills on soccer. My ambition is to become a doctor in sports science.
(Spr: Nur Raihan, 15)

Text: His practical ambition came about because his parents have misgivings about a football player dream.

SOT - Raihan: My parents say, what if you have no qualifications? What if you break your leg and cannot play anymore. Then you cannot get a better job.

SOT - Ahmad: Most of the boys down here, they got the talent. We want them to upgrade themselves, maybe as a, not say Singapore player as an S-League player, it's enough for me la, it's ok la - once I see them grow up already, me and Samsuri, we are very satisfied la.

I have the confidence, I mean if they have a proper coach, proper training and everything, they can achieve their ambition.

UPSOT kids shouting at soccer practice
Through their eyes

<table>
<thead>
<tr>
<th>Video</th>
<th>Audio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cold start: WS Circuit Road estate,</td>
<td>SOT: I like this neighbourhood ah, because it’s fun, interesting. //</td>
</tr>
<tr>
<td>General shots of Circuit Road, children playing at playground...</td>
<td>TEXT: 13-year-old Gavin has been staying in a two-room rental flat in Circuit Road with his father and younger sister for 5 years.</td>
</tr>
<tr>
<td></td>
<td>SOT: Supermen and superwomen everyday drop down one.</td>
</tr>
<tr>
<td>WS GG talking, cut to CU. SPR: Gavin Goh, 13, Student</td>
<td>SOT: People suicide ah, supermen come down one... have you all seen before? Got ah, obviously. (WS GG talking) // Pheeeewww!!! (CU GG) //</td>
</tr>
<tr>
<td>Overlay shots of children running along corridor, floor below over the parapet, children play near the same patch of floor.</td>
<td>SOT: I was playing with my friends/ block catching/ my father was sleeping/ my sister also/ then I run ah, we run until half way, to the fifth floor/ We saw one lady, she jump down. And then hear a very loud breagh... I and my friend we both chiong out, we stand at the lift there. Wah... don’t dare go there–don’t dare go near. Then police come/ The victim right, she jumps down, then I saw blood flowing out of her body and head ah... then I saw something like intestines all that stuff, then a lot of blood//</td>
</tr>
<tr>
<td>WS GG talking, cut to CU</td>
<td>SOT: after that right, for a few days I got nightmare ah.// I think I’m falling down, very high. I thought I die already.</td>
</tr>
<tr>
<td>Overlay shots of children</td>
<td>TEXT: Suicides aren’t the only things children in this environment are exposed to.</td>
</tr>
</tbody>
</table>
| Cut btw WS and CU                                                      | SOT: I saw one guy, you know the last lift, this one needle he
put inside (point to arm), // he says “use another lift la, another lift la” then I was like “eh... “ then I go use another lift. // He was lying down inside the lift taking drugs.//

<table>
<thead>
<tr>
<th>Overlay</th>
<th>SOT: A lot of drug users here. Got drug ah, got molesters all that.//</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cut btw interview WS and CU SPR: Germaine Goh, 11, student</td>
<td>SOT: It’s like got one day, I and Hui Xin and his... her mother going up, going home la.// Then suddenly got one man also want to go inside the lift, then suddenly the lift open.//</td>
</tr>
<tr>
<td>Overlay shots of ppl entering/leaving lift</td>
<td>SOT: Hui Xin and the guy walk together go inside. Then the guy almost molest Hui Xin// Then her mom saw the guy molesting Hui Xin then quickly use... because that time she also buys a broom all that so she like quickly hit the guy a way la.</td>
</tr>
<tr>
<td>Overlay people’s backs walking/doing things (as long as specific ppl cannot be identified)</td>
<td>SOT: People walking naked.// Got 2, 3. I remember their face ah, one stay on 15 floor, one stays at block 65, one stay at 7 floor.</td>
</tr>
<tr>
<td>End with a sad/dark shot of the neighbourhood, fade to black. Perhaps the downstairs raining shot, darken it.</td>
<td>TEXT: With Germaine and Gavin’s father’s limited income as a construction supervisor, the family has no plan of moving in the near future.</td>
</tr>
<tr>
<td>TEXT: Germaine and Gavin have been living in with their divorced father a rental flat in Circuit Road for the last 5 years.</td>
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<tr>
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<td></td>
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<tr>
<td>TEXT: Their father is busy with work and has little time for them.</td>
<td></td>
</tr>
<tr>
<td>Sequence Lily and Germaine walk into the house</td>
<td></td>
</tr>
<tr>
<td>TEXT: Their mother visits them now and then.</td>
<td></td>
</tr>
<tr>
<td>TEXT: During school holidays, the children have free reign over their daily schedules.</td>
<td></td>
</tr>
<tr>
<td>SPR: Gavin Goh, 13, Student Overlay Gavin playing on computer game daytime/night time</td>
<td></td>
</tr>
<tr>
<td>Gavin SOT: I wake up ah, then I brush my teeth// On my laptop, then until my father ask me go eat then I go eat.// Sometimes I skip la. Usually I play for like... 12...// yah.. 12 hours.//</td>
<td></td>
</tr>
<tr>
<td>SPR: Germaine Goh, 11, Student Overlay biscuit can on table if there’s time.</td>
<td></td>
</tr>
<tr>
<td>Germaine SOT: Sometimes he eats biscuit... Gavin: Yah, the can ah. Hold the can beside me then (eating gestures) //</td>
<td></td>
</tr>
<tr>
<td>SPR: Lily Lau, 54, Mother of Germaine and Gavin. Overlay Lily putting food at table for Gavin</td>
<td></td>
</tr>
<tr>
<td>Lily SOT: 13:30 One cannot be addicted to playing the computer. Once you are addicted you can’t do a lot of things already. I tell him sometimes, to relax now and then and not face the computer all the time... There’s no point hitting the kids. You need to explain it to them (14:00)</td>
<td></td>
</tr>
<tr>
<td>SOT: Don’t keep thinking about games ah// Focus on studying.// Same old... sentence that they use to me.</td>
<td></td>
</tr>
<tr>
<td>Sequence Gavin playing games while eating noodle</td>
<td></td>
</tr>
<tr>
<td>Gavin SOT: Gaming is my life// Got one guy ah, he takes gaming as a career, then he earns a lot of money mah so I take gaming can earn a lot of money.</td>
<td></td>
</tr>
<tr>
<td>Germaine SOT: It’s like not a real job like this kind.// Just like</td>
<td></td>
</tr>
</tbody>
</table>
other child addicted to computer all that. // A bit sad la. // He’s playing games then when I talk to him, he like ignore me, don’t talk to me like this.

Overlay MS Gavin staring at comp eat snack while Ger walk behind

Germaine SOT: When nobody is at home I will like... my brother is playing comp... when I’m hungry I will cook myself the maggie mee.

TEXT: Gavin is not doing very well in school and has to go for remedial.

Overlay with shots of school bags, NCC uniform

Gavin SOT: Got remedial// teacher ask me to go but I never go one// Lazy... the light off, then one slide over there// Everyone sleeping already. // Got three best friends always skip remedials with me.

Lily SOT: 2:44 Whether they do well in school or not it depends on them. If they can study, that’s good. But if they can’t, there’s no point forcing them. The children from this generation are different from us in our time...there are so many news reports on kids committing suicide because they cannot take it... Just let nature take its co...

Overlay shots of kids playing under the block, chatting.

Gavin SOT: After school I go slack with my friends also. Slack under the block. We like chit chat ah.

TEXT: The family also faces financial problems as the children’s father does not earn enough as a construction supervisor.

Gavin SOT: That day was... in the morning ah... 6am. We all were sleeping then an old lady pass by and knock on our door. My father wake up then see// ah long lock the door// the lock is by the ah long, got colour one... blue colour I think... yah blue colour.

SPR: Yeoh Lam Keong, Senior Adjunct Research Fellow, Institute of Policy Studies, National University of Singapore

SOT: You know the top 25% of income earning parents spend 5 times more than bottom 20% on education expenditures. So for those people that you see, even in their home environment, there’s a lack of education material// even that social environment round the block, exposure to crime, drug-related crime, deviant children in these one to two room environment, all these clearly disadvantage them relative to people at the top of
income distribution who have definitely seen much higher rises in living standards, tuition, enrichment courses, everything that’s available to them. So I would say that mobility, which is the likelihood that these kids can move to a better social class, is almost certainly declined.

| SPR: Joanne Lim, Neighbour of Germaine and Gavin. | SOT: The relationship between the husband and wife is so bad, that they no longer sit down to discuss any issues. They have to go their separate ways. What cannot be helped is the two children. School fees have to be paid, and they need textbooks to study. |
| Germaine SOT: My father has no time with me because he has to work. And then my mother... also need to work la.// I wish that my family will spend more time with me. |
In a rental estate in Bukit Merah lives a single mother and her three children. Ten years ago, Madam Salbiah’s husband walked out on her and her children, leaving them in debt.

SOT: My ex-husband had some marital affairs// One day he just like left us totally he took his clothes and just left// I was pregnant already in full term with Syakira// It’s very very painful ah.

I sat down in the kitchen and I think of a resolution what I should do.// There’s always a way la// I worked many jobs, fell ill/// I hardly eat, it’s just like very minimal sleep// most of the time I’ll be running here and there.

SOT: Currently I’m unemployed// I want to upgrade myself maybe in the customer service industry// upgrade myself by going for some courses// e2i// next would be my web browsing// I need to enhance my computer knowledge.

SOT: For me I’m the go-getter type, I don’t wait for people to tell me what to do. I make sure if I want it, I must get it. For example the financial assistance for the kids, you know School Pocket Money, you don’t need to beg people for that//. You can apply //you can ask for help. They can help you.//

TEXT: She also went for a financial management course and thinks ahead when managing her finances.

SOT: First thing important is you have to clear your bill. I put aside about 300 for all my bills./ I never buy a house because I need to save my CPF for their studies.

TEXT: She also cooks every day to save on food expenses and make sure her children have enough nutrition.

SOT: I will cook everyday. Even if I have to work right, I will cook first then rush to work// No matter how tired, how busy, I will always cook.

TEXT: She also went for a financial management course and thinks ahead when managing her finances.

SOT: First thing important is you have to clear your bill. I put aside about 300 for all my bills./ I never buy a house because I need to save my CPF for their studies.

TEXT: She also cooks every day to save on food expenses and make sure her children have enough nutrition.

SOT: I will cook everyday. Even if I have to work right, I will cook first then rush to work// No matter how tired, how busy, I will always cook.

SOT: I become more stronger because of all the pain that I’ve been through.
Blogshop business

TEXT: At only 12 and 10, Sabrina and Syakira may be among the youngest “business women” in Singapore.

The girls run two blogshops that sell “anything cute” to peers.

*Overlay Sabrina on computer*

SOT: The work started like 5 months ago. Schooling days my sister save some money. I also save some money. We started buying at the 1 dollar shop then we sell like just a bit “expensier” to get profit. We bought cute things like Mickey Mouse erasers.

SPR: Sabrina, 12, Student

*Overlay items, Sabrina address packages, deliver to customer*

TEXT: A new item they just brought in is hand-made “squishies” or squeeze toys.

*Overlay the items*

SOT: My shop is all about DIY. Just use paint sponges. My brother and sister like to help every time. Very easy to make.

*Sequence of the girls making the items*

Sabrina’s sister, Syakia has her own business as well.

SOT: My sister found a DIY shop that sells DIY candies She chat with the customers try to make friends get people to be interested in the items

Syakia SOT: When I have the money, I will give my mom.

SPR: Syakia, 10, Student

*Overlay Syakia on doing the candy sequence cut to online chatting with customers*

TEXT: The girls live with their mom and a brother in a two-room rental flat in Bukit Merah.

SOT: Because my mom is not working so we tried our best to earn money profit 5 to 6 dollars I think it’s okay already. Since I cannot work like that I decided to work online. When I’m big this blogshop right, I would like to make it into a shop for my family, so it will become a family business. I can support my mom also when she’s old.

*Overlay Sabbiah cooking, Sabrina helping out (stirring)*

Syakia SOT: I will buy a big house when I become a businesswoman and we will stay together.

TEXT: Working on two different blogshops could sometimes means tough competition but the sisters learn much from the experience.
UPSOT: (Sisters talking) People buy from her don’t buy from me then it’s not fair because I recommend to her... Then after that I will say buy from her don’t buy from me... *laughs*
Childhood scars

TEXT: 14-year-old Irfan lives with his mother and two sisters in a two-room rental flat in Bukit Merah.

His father left him since he was four years old.

Salbiah SOT: He hate the father so much.// because when the father left him, what he can remember is the father slapped him.// Until today he will always remember that incident.// SPR: Salbiah, 45, Irfan’s mother

Irfan: He wear a suitcase then he left. I also don’t know what to do also cuz we are alone in the home// Then my mom// come back she cry. SPR: Irfan, 14, Student

Salbiah SOT: affect him// when he go// primary school //affect him a lot. He has problems in school because he cannot concentrate, always daydreaming// until he’s primary 5. He// doesn’t like to go out that much.// His bed right, he’s the most comfortable place.// The whole day he will just be there, play his computer.//

Salbiah SOT: I think now it’s slightly better because he’s beginning to have good friends.

TEXT: Irfan is still slightly reserved and prefers to be with his family.

Irfan SOT: My family I’m//close with them.//play with my sister// sometimes I help them// to do the squishy and then the DIY// I like to play with my cat// Sometimes I play with her using rubber band then she will like try to bite it, and use the claws the scratch.// Girl girl is like my best friend because I always play with her. I always give her food, I always look at her.// Sometimes I don’t like her to hide because it’s very hard to catch her.

Irfan: In the whole world, I’m closest to my mom// I want to be engineer like that// then support my mom, buy new house.// I want to protect my mom because// she always help me then I help her back.
Interview with Dominic Lim, founder of Splat!, a youth-at-risk organisation

What do you think are the issues that the lower income families face, especially those with young children?

I think that a primary issue that they will face is financial issues. I’ve worked with a good number of them and I can say that for many of these families with young children, there are day to day costs in terms of milk powder for example, transport costs. Often cos children are young, parents choose not to work, even though they can put the children in childcare...maternal instinct to want to be with the child...Not only do they not bring in the income, the expenditure may also be slightly on the higher side for the necessities for the child. Beyond financials, where the parents say they need help is in terms of parenting skills. For many of these families I’ve found the parents are young, below the age of 25. Some of these pregnancies are unplanned pregnancies. So they face challenges in terms of parenting..what are the skills..when they need help what do they turn to.

If they leave the kids at home, won’t they be without supervision?

For many of them, they have the option to place the children in childcare centres, so it is often the choice of these parents to prefer to want to care for the children themselves instead of leaving them in the care for someone else. So the barrier to work is not so much of the lack of childcare facilities but rather the want to be a good parent to the child.

For lower income families, are there subsidies for childcare?

Off-hand I don’t know. For families who are really in need, they can turn to the CCCs or ComCare.

Elaborate on scholarships and bursaries available?

For the Tampines Central CCC, we have a scholarship known as the Tampines Central Community Scholarship. This is a community scholarship meant for people who want to pursue higher studies...for students who want to enter university but cannot afford to do so...sponsors up to four years of university...scholars go on to serve community service... Some have shared that a reason
why they want to take up this scholarship is so that they can get a better job and they can give their children a better future in life.

How aware are residents of this scholarship?

Awareness is always such that we can always be doing better at it... for some of these schemes our grassroots leaders do go door to door to share with residents, and also through new media. If you are referring to the scholarship schemes, for those who are in our database, the needy, our grassroots leaders would give them a call to alert them that there is such a scholarship. It is tiered awareness. There is general awareness, and at the same time for those who are more likely to benefit from certain schemes we will take the extra step to inform them to ensure that they are aware.

For children who are studying in primary and secondary lower income - sch fees subsidised, ST pocket money fund, free textbooks, uniforms...

For CCC: what we doing now. better identify these families. Some are aware of these help schemes but they may not step forward. there is a certain ethos among a significant group of them to want to work hard, to be self-reliant and there's a certain perception in that receiving handouts is not the way to go in life, and it's a bad example to set for their children. So there's certain cultural nuances to why people who are truly needy don't step forward. And in some ways we applaud that because self-reliance is a quality that we encourage.

In terms of working with needy children, catching them when they are still young. Some of our grassroots leaders serve on the advisory committee in the schools. Personally I serve on the advisory committee of East View Pri School. We work with the teachers to identify the children early. And through the schools work with the parents, FSCs, CDCs to provide...wrap around care. The downside of a CCC centric model is that we don't place the resident or beneficiary at the centre of what we do. We think having a beneficiary centric model, with the CCC as one of many partners, tgt with sch, FSCs...we think such a form of wrap around care provide better support for the families so that they do not fall through the cracks.

where the CCC comes in is really our role in advocacy. So for example if our residents are facing financial challenges in paying town council bills, we will advocate to town council and see if penalty fees can be waived, or can be paid in installments.
From the Splat perspective, the onset of youth delinquency is becoming younger. Many youth tend to be more at risk at 13, 14, 15, we are beginning to see an increasing proportion who are becoming youth at risk at the age of 11 or 12. Some start smoking at the age of 10, hanging out with street corner gangs at the age of 11... Studies have shown that low income is a contributing factor or rather a predictor for youth at risk behaviour. When we look at a low income family, it shouldn’t just be the financial dollar that we are concerned about, a lot of it has to do with the implications of being low income, and what are the general comobilities of low income that literature reviews have supported.

My sense is that there is no direct relation btw low income and delinquency. In many of low income families, the parental guidance is split btw many children, it’s not just two three children. We also see that the father for example works very long hours and there’s a certain correlation betw the absence of a father figure in a child or youth’s life and delinquency. Because of the absence of guidance, the low income is what i call a presenting issue, but there are other comobilities and underlying issues... low income is a predictor of many factors, for example high expenditure...in all likelihood a family deficit. Which means parents work longer hours to make ends meet. Which often suggests a certain trade-off in terms of parental guidance and supervision, which in turn leads to children more likely to hang out with not-so-good company.

*When do you decide to help them, insist on helping them even when they refuse or take a step back and let them be?*

Fundamentally, we respect the right of individuals to self-determination. The root of this begins in values as well as perceptions. I have worked briefly with destitute persons. for many of them, they do have a place of residence. they do have a family they can go back to. they prefer to sleep in the park etc...I think it’s very important for us to see that need is subjective... TV is a luxury in the past, now is need. Yesterday’s luxury can be today’s need and vice versa. SO we want to respect the client. But at the same time, our intervention point has always been, we angle it such a way in that they need help, and this they should receive help.

Literature has found...that if we attempt to infringe upon a client’s self-determination, client is most likely not to be cooperative or want to continue to receive help. Angle the help as a form of support for what they are doing... for stand alone piece, families and children are less likely to take it up. When help is presented as a missing piece to a jigsaw puzzle compared to what the
families are really doing to self-help, families would be more willing to take it up. For example, they are struggling to make ends meet, we intend to give them financial assistance but they are not likely to take it up as they feel that they can work to provide for themselves. what works is to learn from them...what is the most expenditure item they find have. For some families, their main problem is in tuition. So we link them up with organisations such as CDAC, Mendaki or Sinda for subsidy of tree tuition classes as way to reduce their expenditure.. we found that the approach worked so much better than attempting to use cash instead of handouts.

Many helping hands approach - how is it helpful?

Can be defined on a few levels...from a philosophical angle, a sense of community ownership that we want, the sense that it’s not just an individual that has a stake in his own life, but that the community has a stake as well. Because at the end of the day we live as a community and...in instances when people live for themselves the fabric of society is not strong and not resilient, whereas when the sense of community is strong, help is more spontaneous, a lot more relevant, a lot more responsive.

From the policy angle, the many helping hands approach is good because it allows people to contribute where their strengths are. so it wouldn’t be the most effective for school teachers to provide counselling, as they are not trained to do so... it’s a way for the community to leverage on each other’s strengths.

(challenges of many helping hands) you get gaps. the areas for improvements - communication, coordination and collaboration. it’s not just unique to the helping profession but in general at work.. communication becomes an issue. at times it’s you think i thought but nothing’s been confirmed. in terms for coordination, where things could be done better is where people can come to a common platform to share with each other on what is being done. so presently there is the Social Sector 2016 Infocomm Technology Plan that’s being rolled out to bring all the helping stakeholders tgt, to reach out to each other so that they can better help the community. in terms of coordination, we think that the handshake or partnership can be stronger. for example the CCC and town council. If we are aware of needy residents can we be more proactive to find out how much town council arrears they have. and work with town council on how to work with these families to become estate inspectors. so how can we have a title handshake to jointly deliver programmes so that’s it’s not just working tgt as a many helping hands but it’s about many helping hands that are working in partnership with each other.
People who fall through the cracks even with many helping hands?

absolutely... the group who chooses not to receive help. in my encounter with those who fall through the cracks, this group comprises of 80-90%. the sense of self reliance that can at times be a double edged sword. for the remaining 10%, it’s a case that they don’t quite know how to tell a story. when they go to seek help,... they may not be able to articulate the challenges that they are facing. they may not be able to best express the consequences of their present situation if they are not helped....for this group that falls through the cracks...they are usually those who are not so well-educated. where communication is a challenge for them, and it takes a lot of knowledge and skills in the part of the social service professionals or the volunteers or stakeholders to be able to elicit from them the nuances they are going through. there’s also a certain group among this that falls through the cracks because of cultural nuances such as shame where seeking help is perceived as shameful and where opening up about one’s private life will expose one to being thought of negatively. so fundamentally, these are irrational perceptions but I’m also mindful that for many of those who are in such situation, their perceptions are reality. so a lot of people will need to work on changing their perceptions and mindsets before we can really move into talking about providing help.

Low income children are disadvantaged cos they don’t have enough resources... what are your views on that?

9:57 when we talk about disadvantage, we should move beyond financial disadvantage to looking at family background, family structures, social structures... in terms of those who are disadvantaged, we are seeing more children and youth who are coming from middle income... families where parents are divorced...identity crisis that as downstream repercussions on their aspirations and success. we think it's impt to expand the notion of advantage and disadvantage to look beyond solely the financial sphere to recognise that every child and every youth reside within an ecosystem and that ecosystem has many domains. so financial, family is one, social disadvantage is another one.... I think that often where the disadvantage comes in it’s not about state-provided services such as education, healthcare or housing. I tend to think that for many of the children who come from these families, the disadvantage comes from family guidance as well as parental guidance and the access and willingness to take up opportunities that might be presented to them... these children come from families where both parents work, or families where they have many siblings. Literature reviews have shown that children who come from
families with multiple siblings often get on average lesser amt of supervision and guidance. this leads to the child having a sense of lesser values, values that are key to success in life, such as perseverance, resilience, self-reliance - that’s on a values perspective. and often ...they remain with a group of peers who may not be so desirable, it leads to a certain sense of aspirational poverty... they always mix with a certain group of peers...who belong in a certain risk and needs category. their horizons on what they can go on to do, what they can go on to achieve are not always as broad as it could have been. we are talking about three areas where they may not be so advantaged... I believe that our community resources do allow every individual to be their best, but they must first be aware of it. so I would say where they are not so advantaged are financially, relationally as well as aspirationally. so these are three domains where we should look into in conjunction with advantage... it is true that children with more access to resources may have a certain headstart in life...being exposed to many opportunities such as tuition...there’s a certain glass ceiling there. if the child does not have any aspirations, or the perseverance and resilience and the sense of will to succeed. on the contrary, i have come across youths who have come from more advantaged backgrounds, who have access to tuition and opportunities has a lack of compass...on where they want to be in life... did not yield results that parents wanted to yield, because children could not see the purpose of going forward... to look purely from the education perspective...is really touching one part of the elephant. there are many parts we need to look at for a more holistic perspective.

For CCCs, to address this part about tuition, besides linking them up with self-help groups, we have also found that schools are willing for their teachers to stay back extra hours... to put in extra hours to work with children from disadvantaged backgrounds, which is where that advocacy component comes in... lack of opportunities...sometimes come because we do not advocate hard enough for those opportunities to be given at no cost to these needy families... these resources are available for the children to access, but for the public, we need to be a voice for the needy and help them access resources that are available but that others are not aware of.

**How do you think we can better reach out? many of these families are content where they are.**

It’s imp't to help these children and their families to relate what they are doing now to what they will be doing next time. so for example, for a child who says he wants to be a dancer but he’s facing challenges learning English, it’s not just about relating English to dance...but it’s really to broaden the child’s aspiration to ask him, do you really want to be a dancer, or do you one day
want to start up a dance troupe, or run a dance company? and if you want to...what are the
languages that would come in useful? what would be the role that English plays here? it’s
possible to at once broaden one’s aspiration and relate one’s learning to what people want to do
in life. for adults...sometimes it’s the immediate challenges that tend to clog up long term benefits
or long term fulfillments that can come out from what they could be doing. often it’s helping
these families to reframe, to not only look at the negative side of issues but to also look at the
positive side of what they are doing. so the challenge is how do we do this in a more systemic
and systematic manner. if you look at the number of lower income families in Singapore - lower
income is a subjective term - geographically they are spaced out throughout the island, even the
type of flats they stay - it could be anywhere from a two room flat all the way to a condominium.

my sense is that present grassroots efforts are sufficient especially if they are working in
conjunction with FSCs, CDCs and other stakeholders. so i found where grassroots come in handy
is when working with families who speak dialect or mother tongue that sometimes volunteers or
social service professionals may not be so apt at... so that’s where the value of the grassroots is...
also access community resources, such as community development and welfare funds scheme,
food rations, as well as be an advocate to agencies such as the town councils or HDB. No man is
an island, so it’s not just grassroots but if you’ve got the other social service sector...CDC to do it
by themselves I think it will be grossly insufficient. but if these agencies work tgt as a community,
that communicates, coordinates, I think the effects are a lot stronger. where i think the grassroots
can do better is helping residents to access these resources as well as to advocate for them...
grassroots leaders could do better if they are trained more in facilitation skills, for example how
to hear what is not said, to hear what are the problems some of these residents would face but
would not so vocally or forthcomingly bring up...

**Current financial assistance enough?**

My sense is that no amount of assistance is ever really enough for those who want the assistance.
different agencies and different help schemes have different criteria. so the criteria from the self-
help group would be different from the criteria from the CDCs...what this means is that for the
families who are in the bottom 10% of income, they actually can get help from 4 sources, but
those who are in the next 10th percentile can get help from another 3 sources. so i think there is
value in not standardising assistance quantum, so we can maximise resources that donors give. so
those who needs the most help receives the most help... for families who fall through the cracks
because of financials, there have been other complementary mechanisms to help them. i would
broaden the definition of assistance beyond financials to look at relations, aspirations and assistance in kind.

**Hand-holding approach?**

we need to find a very careful balance of hand-holding. hand-holding when totally absent, would lead to absence of supervision and guidance which is unhealthy. but...when taken to the extreme, has a tendency to create a sense of dependency...entrenchment, and... leads to a certain loss of self-determination and independence, because there is an inclination to want to cross-check, to always want to find others’ opinions... from the resource perspective, families with young children are one of many needs in social sector... so with the number of social service professionals not increasing as much as society needs... if we want to move from not handholding so much to more handholding, we may not have the resources to drive such a shift. so it’s not just abt whether we shld be doing more or less, but also abt driving the resources upstream to actually be doing more.

**Examples of people you have worked with?**

we came to be aware of a man and his two children who had nowhere to stay, largely because he was on bad terms with his family. so it’s not because he has no roof over his head but because of pride issues - he did not want to go back to stay with his family and he brought his two children along with him. we came to be aware of this case cos we were alerted by a community stakeholder that the man has sought their help and assistance. every night he would bring his two children to sleep on the vacant floors of mansionettes. in the morning he wld send them to school, and go to work as a cleaner. in the evening he would go downstairs and use to pipes to wash the children’s clothes, and they would bathe there... we went to scoure five refuse bins centres to find out where the man stays. the community stakeholder respected the man’s desire for confidentiality and we did. we went knocking on doors of the refuse bins centres... 11pm lights are on... the man finally opened. we spoke with him, convinced him for the need to get proper lodging. initial concern with getting a rental flat was not abt availability of rental flats but he was so fixated on getting a rental flat in a certain area, he was set on waiting out, for the sake of his children cos his children were studying in the same area. we spoke with him, convinced him that perhaps he could stay in a certain area and we could help with the transport expenditure. so through advocacy work with the shelter, we managed to find a shelter for the man. with CDCs we managed to offer him transport vouchers just so it would ease the traveling for him and his
children to and from home daily. He didn't take up the offer because the school provided them with ezlink cards to help with their transport. We were grateful as there were multiple stakeholders that were coming forward...worked with students' schools to put both boys in a student care centre, got the NE CDC to completely subsidise students' stay at the student care centre... this example shows how the town council, school, CDC, VWO who ran student care centre could come together quickly to give assistance to the man...

**How to determine when these people actually need help?**

I think the fundamental determination lies in the needs and risks of the families. What does the family need? Often what they say they need is only the top of the iceberg... find out what unsaid needs are. It's also about the present and future risk to the client and the family not quite about the needs and problems that are happening now, but more of if these problems are unsolved, what would the consequences be. So what I'm talking about is something multi-dimensional, logical perspectives to how assessments are done. If you are talking about families who were rejected because they don't meet income criteria, my personal experience has been, if they don't exceed by too much, and the professionals can assess what the needs are, exceptions will be made. It is also helpful for us to continue to place to place a premium on professional judgment, to not adhere to criteria so rigidly simply because the life story as well as the risks and needs, challenges of every family cannot be told by income criteria or empirical criteria alone. There is a premium and value in qualitative comment in qualitative understanding... and there is a rich wealth of information that comes from this qualitative aspect and in many cases I have used this qualitative aspect to ensure that my clients get the help that they so deserve even though they may not fall strictly within the criteria.

**Some families are not aware of what they can apply for and they often complain about the complicated application process.**

Illiteracy is not a barrier in receiving assistance. For social workers I've worked with, some have worked with clients who are not educated...senior age... instead of them having to go to a certain agency like the CDCs or FSCs... we do a home visit, we don't get them to fill up forms, we fill up the forms for them...we make it a point to bring in colleagues who are able to speak their dialect or mother tongue to go down with us so we are able to better understand the cultural nuances... forms being too long, it may be a valid point from the point of view of the applicant, forms being too long would not be a problem when we have someone to help them fill it in...where the concern comes...
from...is the need for documentation such as payslips. From the perspective of the donor...the funders...want to see accountability in how the funds are being used. If it’s not public funds, it’s donors’ funds, and it is the duty of the funder...to ensure that the funds go to their intended purpose so I suspect the need for documentation and the need for details to be filled into the forms stems from the need to be accountable to funders to show that the funds go to where they were intended for. I would add that there is a value in clients filling in data more comprehensively. This comes in the form of service planning. To plan for social services there is a need for rigorous empirical data so that we have a comprehensive and solid understanding of what the needs are, how large is the size of the problem, what are the nuances of the problem, profiles of people that are going through it.... What we could be doing better is conveying the need for data, the need for clients to provide information, why we need it, ultimately how does it benefit them, how does it benefit the funders. Because when service planning development implementation is done well, ultimately, it is a win-win situation where the beneficiaries receive services that are more relevant, more responsive, more effective, and at the same time, funders are more inclined to donate because they can see the outcome and the impact of their donations.

**Singaporeans often advocate for help but they not willing to extend help themselves. What are your views on this?**

It is challenging to provide help to the needy often when it is difficult to find sites for such services. So for grassroots leaders, we do go door-to-door to speak with residents to ask them for their views on possibly siting rental flats or siting social services in certain areas in the neighbourhood. The majority of the responses...50-60% of them would say yes nursery centres are good...Youth activity centres are good...Senior activity centres are good, so long as it’s not downstairs or in the surrounding blocks... Often their perceptions come from irrational concerns, myths...that leads them to form... conclusions that are irrational, such as if you have more youth centres, you would have more youth at risk hanging out so you would get more slashings. So what we need to do better, from the perspective of mass media and public education, we need to be better at setting out the facts...to as wide a target group as we can, so that there would be no place for hearsay, irrational perceptions of plain stereotyping.

People have the desire to volunteer but it’s sometimes challenging because of...Fcube Rcube model. There are six levers why people volunteer. Fulfillment, family and friends, relationships, rewards and religion. Family plays impt part. Most of my friends who volunteer, did so because there is a strong culture of volunteerism within the family. Does not have to be formal.
volunteerism, but that they went down to paint one-room rental flats, they went down to senior citizens’ homes with their families. Friends play a very important part especially among the youth... it’s not just about a cause you believe it, but more of my friends volunteer, ask me to go along, find that I like that course. Volunteerism is not what you do alone... what we need to do as a community is getting people to volunteer as a community and helping them find an area that they would like to contribute in.... what do people get out of volunteering?

All religion teach us to do good. Within religious settings, temples, churches, mosques, there are groups of volunteers who go out. Mosque in Tampines, they have Soup Kitchen, where the needy families can go and get food at no cost. Religious systems run VWOs...

For many young volunteers, they don’t just look at fulfillment, but it’s also a case of is there a sense of recognition, do I get a testimonial, something to show that I’ve volunteered, how will volunteerism both serve the community and at the same time serve where I want to go in life. Many people who volunteer on the ground are generally more relationship-oriented people. They enjoy interacting with people... genuinely want to form relationships with people.

People often want to volunteer but once they find out about how much commitment it requires they give up. How should they overcome this?

The starting point of volunteerism should be clear - we need more downward accountability in thinking of our beneficiaries when we volunteer. We need to ask our beneficiaries what they want, what they need and how volunteerism can help them achieve what they want. Some beneficiaries have shared... when some volunteers attempt to help them, it’s done in a very top-down condescending high-handed way, where volunteers know best. We must be clear whether the volunteerism is to help someone or to be self-serving...(OCIP example)... I cannot see the point of people flying 5000 miles across two continents to an overseas country when a needy family 500m behind their block needs help.

In terms of relevance besides the part about downward accountability, we need to start thinking whether what we do really benefits those we are helping. Using OCIP as an example, we build houses but not homes, schools but not education, libraries but not a passion for knowledge.

My worry is that are we even helping in the right way? It’s not just helping in the way that we think best but the need to consult, and at the same time there is the need to hear from the
beneficiaries’ mouth. we need to take less of a top down or bottom up approach to a more conciliatory level playing field approach in the lenses that we wear towards helping.
What are the trends you have observed in low-income families that come here? What are the problems they face?

So far the problems we are presented with are usually relationship problems between husband and wife and the difficulties in handling the children. Then off and on we have to give talks on parenting. So they don’t know how to address questions on sex education with the children, children raise up questions, “Mommy what is this? Daddy what is this?” and they feel very embarrassed, they don’t know how to address this questions, ya... So we... because of this findings, in fact even in schools, we are going to try to look into more public education. So that these people who normally cannot have access through the schools,... most of our parenting talks are through the schools or at the libraries, so not everybody knows that so we will try to do more of these public education programmes.

Earlier on I mentioned to you about the case of a family with too many kids and trapped in the poverty cycle. How do you think they can deal with their problems?

Well, what’s interesting is what you have found out and actually they are rare, they are very rare, exceptional cases. But it also bring to our attention that we need to address some of these families. Probably they come from the lower-income homes. or those with no income at all. And probably the situation is the father is at home, not working, and there’s no other entertainment he can pay for, you know. So when he’s at home, the natural thing is he becomes... you know... makes his wife more productive. This is the trend I think many years ago when there was a major blackout in Singapore. Similarly when there was a curfew during the racial riots in the 60s, they found that people stay at home. 9 months later, baby boom.

How do you think SPPA can reach out to these people?

I think we would like to engage more of our professional staff and volunteers who will be able to address these specific pockets of our population who cannot afford to have more children but are having more. I think the major problem that we have and it’s a huge, major problem is that people are not having children. So we have been addressing that after our many years of successful family planning programme in Singapore, partly because of all the government incentives and disincentives, ya. But we thank you for bringing it to our attention that there are
families like this and probably you will find them in what one-room apartments. So we will probably have to look at how we can reach to them. Because we can advertise and they may not know. we will probably have to go to them, you know, door to door sort of situation and inform them about it. and I think that will be a more effective way of reaching out to them.

**Is there a lack of awareness among the low-incomes? Are the people going to SPPA mostly from low-income?**

Most of them are from the middle income, ya, lower-middle income la. But not the lower-income, they are not aware of it. For example, we are located in this HDB estate but you know very few of those who stay in this estate come to see us. So usually it’s those who have found out about us through brochures that we have passed elsewhere or through our website, they come. So we probably wants to do an experiment to reach out to low-income families staying around this area. And if it’s successful, we can try out on other areas as the result of the findings that we can find out in this smaller area.

**Have you encountered such cases before?**

We have not encountered families with big numbers of children in recent years. We have dealt more with relational problems, you know, how to do parenting, relationship between husband and wife, financial problems, ya, rather than the ability to have family planning and the use of contraceptives. So this is something that has to be addressed for this matter. We will probably... may want to do a little survey more to find out which are... are there specific estates, that have this kind of problems, and how big is the problem, what are the numbers like, before we can address them a bit more effectively.

**We have encountered complicated families where one mother has children from different fathers and her children grow up thinking that it’s okay. So what can be done to help them break out of such a cycle?**

You are right that in the newer estates, it’s comprised of younger people who have started working life and they are probably young executives, ya. So it’s a young estate. Circuit Road you mention is a very old estate, probably about 50 or more years already. So they tend to have older families there and if their children have not received a good education to break out of that poverty trap, they continue to stay with their older folks, so as a result you have a big number of
family members staying in one small apartment. probably the numbers are not large because the number of one-room units are also decreasing. The demand is now for more rooms although the units not necessarily become larger. The HDB units tend to become smaller now and rooms are all a bit small. But this also contributes to family problems because they are all staying so close together and naturally they rub into each other. But the concern will be how as the result of this leads to other multiple problems. the number of children leads to financial problems, and if they are not well-taken care of, how are they gonna receive good education, for them to be able to go through full education and get a good job in the future and be able to upgrade themselves in the future. And that also leads to them having social problems. If the parents really have to go out to find little income here and there, maybe taking multiple jobs and naturally the children are neglected. Years ago we talk about latchkey children, so for older children they are given the key to the home. So they go to school, they come back home they have a key to come back. And there are student care services that are addressing some of these families. But it means that they don’t have proper care. Children, whether they are doing their homework not, how they are doing with their studies, they are attracted to friends who are not necessarily good company, and then they are misled. And then all these lead to drugs, alcohol consumption, and so on. And then there’s no family love. no family interaction so it can lead to future social problems within the family, which can then, affect society itself. So I think we do need to address this problems and these are not... these problems although they are small but there is a need there. It’s just like saying that there’s not children with physical need but we have handicapped children, disabled children in various ways, mentally, physically and so on. so these are those in financial needs. so if we can address part of this, then we can look at the other problems that they are experiencing to see how they can be helped. Normally problems cannot be just of one facet, you have to look at the multiple and the related problems that go with whatever. One problem may present itself as the main problem, but then there are others related to it or one leading to the other.

**How common are latchkey children in Singapore?**

For children neglected, it’s not necessarily the poor, from the poor low income families you know. In fact this problem is also true for middle income or even from the well-to-do families because both parents are working. So if both parents are not at home, naturally, the kids are on their own, So in a way, it’s good that schools are now extending hours for the children to be in the school. That I think helps a bit. But the other one is to see how when they are let off over the weekend, if Saturday is meant to be no school, let it be no school, provided that parents are home to be around to interact with the children. But if parents are not at home to be with the children, then
it defeats the purpose. So it’s not an easy problem to address, because there are different conditions, different families with different needs and how they interact. So there are other programmes that MCYS has come up with like Dads for life, then the Fathering movements, these are all helping, helping parents to take a more responsible role, to see that life is not all about you know, earning an income or bringing yourself a bigger home, another car and all about materials and financial wealth, ya. And actually the wealth can be found within the family. If there’s family love and a good relationship, that will contribute to future good citizens. So the family unit to us is very important. Because once you have strong families, it will contribute to strong citizens who will make the nation. Once the family unit is disintegrated, it affects the whole of society. Imagine if I’m not happy at home, I go to work, what would the work life be? I won’t be able to concentrate on my work. My productivity is also affected. And maybe because of my bad mood I go to the office, it affects my relationship with my colleagues, my boss and even those who are reporting to me. So it’s a whole thing wrapped up together and we have to look at this situation holistically.

**Families of low-income have no choice but to go out to work, sometimes on weekend, leaving their children unsupervised. How can this problem be addressed?**

I think we have to see how a few organisations who address specific needs can come together. It’s not a problem which one organisation, one NGO can solve. But I think if a few NGOs can come together and say “Okay, this is the problems among these families, in these estates, how can we address it?” So for those who have already got many children, are there programmes that specific organisations can look after these children, during their off school hours. And then we have to address the parents, those who don’t know how to use family-planning methods. We have to educate them. This is something that we in Singapore Planned Parenthood can do, ya. And give talks on parenting, how they can relate... so even if they don’t have much time because of the demand for them to work longer hours, or even take two jobs, which is a very big strain on them, how can they manage it and still be able to give some time to the children so the children still can know father’s or mother’s love for them, they don’t have to feel neglected. So I think we have to address this in a multifaceted way now. The time has come for us to approach the problem in our society in a multifaceted way and getting a few organisations to work together, something that somebody has to take the initiative to say speak up and say okay, we have found out that these are some of the problems we have. Can you take this part, we take this portion, you take this portion. The whole family has got various needs to look after, so it’s not only the
kids, could be the parents, the grandparents, old folks at home who are not mobile, they also need help. So we have to look at it from different perspectives as well.

**Correlation between education level and family planning?**

There is. Family planning involves education as well. So it is something that for example when it comes to whether they know, to see whether they know this contraceptives in order to prevent having more children that they are not prepared for so this is unplanned pregnancy or unwanted pregnancy, which means they don’t know how to prevent it. So do we need to provide them with contraceptive for example, if they cannot afford it. So to be able to look after that small cost will help to prevent a very long term cost for the family and can be also for the government as well because how are they gonna subsidise the cost of the children in their education and other welfare needs, ya. So this is something which we have to address in a multifaceted way la. But there’s certainly for this specific group that you’ve helped us to identify, we have to do some family planning education with them la, you know, and then also help them to plan their budgeting, ya, financial budgeting comes in also, and how to manage their time. And help them to manage their children’s time, also learn to delegate duties for the children to do so that when they come home they don’t have to clean up and you mention visiting some homes where they looked very unhygienic and disorganised. If everyone is doing their part, the small little home can still look very clean and pleasant to live in. So something like the children come home and they feel comfortable with. Of course it’s difficult they are all sharing a small place, the small place is like a long house ya, they are sleeping shoulder to shoulder, it’s difficult, not easy to live in such conditions.

**Mindsets are difficult to change, how are you gonna approach these people?**

Where we can’t, when we can’t do the education on the mass basis or even on the larger group basis, we probably have to go family to family cuz some of them will feel uncomfortable to come or the moment they come to your talk, the family is neglected. But if we can probably go to their home, it will require more time, it will require more logistics but if it should be done, we have to see how it can be done la. I think those will be some of the ways to look at, going to the families, home to home and talking to the mothers and the fathers as well. Both men and women have to cooperate la in this. So the wife may not want to have more children but the husband doesn’t understand this. he comes home and he just wants to have sex with the wife and she can’t turn him down also. But if he understands the whole problem, then he will know how he can play his
part as well. So both husband and wife’s needs are met, children’s needs are met at the same time.

**Is family planning important in Singapore?**

It is far more important because then those who cannot afford are not having children, that’s why our fertility rate is so low. But of course thank God that the number of lower-income families who are having more children are not significant, otherwise they will help to balance our fertility rate here in Singapore. But ours is below, far below yah, and compared to Japan, we are almost the same with Japan, we will not be able to replace. In the next 20, 30 years, suppose every family, every couple has two children, we won’t be able to replace in the next 20 years, not possible because if you work out the maths, it’s not possible. It took a long time for us to drop to 1.3, 1.2 so it will take about 20, 30 years but to convince people to start having 2 children will take time because this is already in their mentality, in their attitude, how they feel toward having children. It’s not a matter of just time they can give to the children, it’s also a matter of cost. So everyone talks about cost of raising children, giving them a good education all the way to university, but yall are gonna finish soon.

**How will living in cramped quarters and complicated environment affect the children?**

Well, if children don’t have enough time from their parents, they will feel neglected, which means they don’t feel like they are loved. So it can affect their self-esteem and will they be able to interact well with people in the future. When they have low self-esteem they tend to accomplish less. So this is all important, it’s all about the psychology of the child being raised. And these are the ones which if they cannot get it directly from the parents, which is the idea ones, they need to get it from somewhere, whether it’s from NGOs who can give them time and the staff volunteers who will spend time with them or maybe the churches, temples, mosques, or any... or even the community centres that they go to... somewhere they must feel that they are needed. I think the worst feeling for an individual is that he’s not wanted, he’s not needed, he’s not loved. So there’s no hope to look forward to the next day. So this is something that had to be looked at more carefully la, a little more extensively.

**How important is family planning education in the younger generation?**
Besides the adults, I think we have to recommend sexuality education, not sex education, we are not teaching them to have sex. So it’s got to be differentiated that we are talking about sexuality education. So sexuality education has been sort of needed or programme for the children at different age levels. So you can start by telling the little kids, little boys and girls, both ah, how they need to recognise that they are being abused by adults or an older boy or girl taking advantage of them and to recognise them and not be taken advantage of and not to follow strangers. So these are little things. what is appropriate, which part of your body is appropriate to be touched or not to be touched. And these are simple things in sex education. And when they grow up, they can be taught about other things that are appropriate for their age. So but it has to start early, early in the... in the England, the UK, last year early January last year, they have already decided that sex education will start in Primary 1 at age 7 because they recognise otherwise there will be a lot of molestation, okay, and there’s rape. So they want the young ones to understand that and know how to sense danger and keep away from, not necessarily strangers but maybe people they know. It can be from neighbours, it can be from friends, it can be from relatives, family members but they must know how to recognise that this is not appropriate, certain kinds of relationships, certain kinds of touching is not. So they can also recognise when it’s dangerous to go with somebody into a room or to dark places and so on. And they must be taught that only certain people can fetch them from school. and they don’t say follow someone who say oh I’m here to fetch you home because your father/mother cannot fetch you today. simple things like this in the start, like that. When they get older, when relationships come in. So it’s not just the girl’s responsibility to say no but boy, the boy must also recognise that it’s a responsibility. But if he doesn’t take care of that responsibility, then she gets pregnant and it’s not a pregnancy she wants. Pregnancies lead to abortions and all families are affected. For the boy, he cannot take responsibility because he’s not old enough. he’s got no job, no income so of course the abortion. But that’s not the end of the story. If he’s had sex with a girl below age, he has to go to jail. So he has to understand the consequences of his actions also. So when we go to give talks in the boys’ homes or the prison, we found the answers “oh, it’s not fair.” If the girl is the one who initiated, then you must know also. You must know when you have to get out of the relationship and not get involved sexually. Because you may get a little bit of fight that last a few moment only and then you pay the price, you pay the price by going to prison. So these are things that we have to educate them. So we have to teach young people not to act like animals. they have to act like humans, know how to control themselves. There are appropriate places to have their intimate their relationships and how far they can go. Places they have to avoid for example to prevent them from going too far. What activities that they can do to really know more about the other person before maybe they decide that this other person is the suitable person to
be their life partner and get married. And I want to encourage people to get married early so whatever sexual activities you have is between the two of you, husband and wife. And then you procreate, help to bring more children and help the fertility rate in Singapore. Maybe now the marriage age has been delayed. During my time, people get married around 24, 25, 27, 28. Now past 30 so it’s not good, people can’t wait so long. So I think the answer is to help young people to get married early. I mean have places for them to get to know each other early, whether it’s in school, in university or college or what and then after 2, 3 years, they already know the other party, even places of worship, places of family gathering, participate in activities then they know the personality of the person inside. And then they can get married. Doesn’t mean get married they have to have an HDB flat. Stay with the parents first, after all the family is not big, stay with the parents. Stay with the parents for two years till you have accumulated enough savings then you can have your own apartment. The mindset doesn’t mean like “Wah, once I start work I must buy a car, must have my home. It’s too much of a financial commitment. Rent. If you will feel that it’s not conducive to stay with your parents, rent a room which does not cost too much. And so they cannot be so ambitious and straight away you must have all these things that you cannot reinforce. A very wise man who used to head the Singapore’s council of Social Service, Dr ____, he says “don’t use credit card!” He gave a talk. He himself doesn’t use credit card. He carries only one credit card because he travels. It’s not convenient to use cash because credit card encourages you to buy more for things you cannot afford and that’s not good. The credit card will contribute to the breakup of a relationship. So financial problems and the problem of budgeting are among the main reasons of marriage breaking up.

**How effective is sexual education in Singapore?**

I don’t think... In my view, I don’t think the sexuality education for our young has been sufficient or very effective. I was involved in an interview a few months ago with Channel News Asia and a young lady who just finished A level was asked what kind of sexuality education they have. And she said “oh, we just have the once a year half hour talk and it’s the same thing we know already, doesn’t help us at all.” So if that’s the kind of talk that has been given to them and considered as sexual education then we have not succeeded. If we have the number of unwanted pregnancies going up, the number of abortions going up, meaning they do not... we can’t stop people from having sex. We can tell them to abstain and the reasons to abstain but we cannot stop them. Not school teachers, nor their parents. So the only way is if they are caught in the situation, they need to know how to prevent pregnancy. It’s not just about preventing pregnancy, it’s also about preventing all the STDs, HIVs. So it’s not just the baby, the risk of having that and risking your life
for that little time of pleasure. So we need to look at sex education as something very necessary to be addressed in a formal organised way, not just in talks. We have to look at how it can be created and it might be better presented and communicated by an outside party. Cuz if we expect teachers to do it, we have a difficult task. First of all they feel uncomfortable, embarrassed maybe. But uncomfortable is what most teachers are saying because they are facing the children and then the children, boys and girls are asking them difficult, sometimes embarrassing questions. Sometimes outsiders going in it’s okay. We don’t have to face them every day and we can answer questions very frankly and honestly, give them the facts so. Again I go back to the point of how we can work together to help an individual or a family or a group of individuals. So that we address it. So it doesn’t have to be something that one org or one entity look after. I hope that that will help some of the problems we are facing.

Causes of lack of family planning in Singapore?

In the early years of our independence, family planning is about talking down to people, stop at 2, because people didn’t have enough family planning education so they didn’t know how to stop, where to stop so every year pregnancy happens, there’s another child. But today there’s no that already. So today, for those few, we have to see how to reach them. Those few who come from the lower income, how to reach them and educate them, the pros and cons, the advantages of family planning. Not only will lighten their financial burden but also to give good quality life to the children they bring to this world. So they can give time, they can give love, so they can afford to give the child basic education at least, not necessarily everyone must have a university education.

How effective has family planning been?

I think it has been over effective in terms of the number of children. As I said, for the few, we have to address them individually. As far as number of children is concerned, we are too effective, we are over effective. We didn’t come to a point where 25 years ago, we should have been more lenient about the incentives and disincentives about having children. But it came too far and it became a mindset that everybody accepted so that it affected not only those people just before the pre-war babies and subsequently your generation. So everybody has got that mindset already so it takes time for the mindset to change. So now if we can educate people about the advantage of having children, change the mindset a bit, maybe people will say yes, I will get married. Why? Because I will have a life time companion. When I’m old like that, who will care for me? When you
are young fine, you can be dated. But when you are old, who is gonna date you? So you need to have a life partnership. Then when you are old, you want to have at least a couple of children who can look after your welfare. You may have a nice home and you are financially able but you know if you are disabled, you are sick, you need somebody to help bring you to the hospital and clinic and so on. So having children is good. Then when you have children maybe you children won’t help you but your grandchildren will help you. So you can see the benefits and the impts of having a life partner and children and people can be “True, it’s not just for financially but all the other aspects of growing old coming along. You go and ask all the singles, the problems they face, people who are now in their 50s and 60s. And worse still, those whose their spouse already gone off, they are alone. And children are not around, maybe they only have 1 or 2 children. Worse still maybe the children go overseas to study. After they study, they don’t think of coming back so no children here. So we have to see all these other problems that are related.

What are the different aspects of family planning?

For the moment I think it is about our young people getting married, that’s part of family planning. Family planning is also part of nation building. Do we need to keep on importing, allowing foreigners to come here? Can we not build a nation of our own, having our own people to build a nation? So it’s about having our own young people to decide to get married, to have children. But planning their time so that they have time, so they don’t have to devote all their time to their career or their business. It’s all about time-management. I mean if I’m so engrossed with making money but I can still find the time to play golf, which takes half a day or more, surely I can spend half an hour with my children also. So if I can allocate my time, it’s possible to manage a family of 2, 3 children. the only way we can address this and turn around our fertility rate is that now we have to have more children. And employers have to be educated to allow their employees to have time to spend with the children. And then when they have problems with their children, allow them time to take care of it. go on leave. Because if they have got happy, well-adjusted employees, they can be more productive in the family. Because their minds are stable, they don’t have problems or other worries, they can give their best in the office. So it’s not how much time I spend in the office. I can spend a lot of time in the office but I can be not productive. I maybe spend half a day at home, half a day in the office and I can still be very productive because nowadays, with technologies, you can still be working very effectively from home or even when you are moving around, you can still be working on your computer and the internet communicating with all the people you have to do business with. So i think it’s the matter of managing each person’s time, each person’s must know how to manage their time.
What kinds of family planning work for low-income families?

I think as far as SPPA is concerned, we will look into the possibility of going into the individual family of lower-income. That's the one way la. As I say, the problem will involve more human resource, you know, you are talking about individual attention instead of the mass. But perhaps this kind of things will produce better results in the long run. A one time talk will not do it. You have to kind of get the message across through several sessions. So education is just like you study something one time, you got to revise again. So you have to reinforce the message till they really see the importance of family planning and the results they can rip from family planning. So they can help these poorer families so they can move out of the situation. Gradually as their children work, they can move out to a bigger home.

What kind of family planning? budgeting?

It will come. Yeah, it has to be a whole, a few of this kind of programmes, budgeting, sitting down with them and help them figure out budgeting. And then actually showing them how to use contraceptive, this is important also. Because you see they don't know how to use. They can get it, have it but still get pregnant, which means they use it wrongly, don't know how to use it. And then how to spend time with the children or so, what kinds of activities is suitable and then they themselves helping their children to manage their time, help them plan the timetable, and also allowing them time for recreation, playing games, interacting with friends. Not just time for the computer, internet, facebook, they don't have person to person interaction, which is important.
Interview with Associate Professor Tan Ern Ser, Department of Sociology, National University of Singapore

How would you define the poverty line in Singapore?

I think from what I’ve read, most people would define it as..you are half of the median income. Ok let’s say the median household income is $6000 right, so maybe anything below $3000 is considered.. Ok maybe you don’t want to call it poor, but at least you would call it lower income. And also it depends on how many people are there in the household. Is it a big household with 5, 6 people or is it a household with only 2 persons. In this case I would say half of the median household income. Other than that there are also people who look at what they can afford, in terms of expenditure. If they can’t afford three square meals a day, something for leisure, then I guess you can consider them to be poor. In other words, there are two kinds of measurement, one is the absolute, which means if you don’t meet a certain measurement you are considered poor. The other one is a relative measure, that means there are always poor people right? In a very rich country, even having three meals a day can be considered poor right? Because the upper class is really up there. So we can develop a checklist, to see in terms of income, in terms of what they can afford, in terms of their standard of living. so what can they afford, what do they live on?

In a lot of organisations who provide financial aid, they usually give to those whose household income is $1700 or less. Do you think that is too little?

Household income of $1700, assuming there are four people in the house right? So each person about $450 right. Again I would say it depends on which stage of the life cycle they are in. If you are talking about elderly, maybe they need to spend more on healthcare, maybe they don’t spend so much on food and clothing, but more on healthcare. if you are talking about school-going children, then I think things like school fees, bus fare, transportation.. If you are working of course transportation right. I have not done any calculations, but it seems very tight to me, to live on $450 per person. And when we are talking about $450 per person we are not even talking about rental. These are fixed costs right. And another fixed cost would be transportation. Food, I guess you can still substitute for generic brands, instead of going for high end food you can always go for what you call generic - I mean like house brands, which would be more affordable. So I would say it’s very tight.
So you would consider the lower income to be around $3000?

Ya, $3000, which means $700-$800 per person.

Maybe I won’t call it poverty - I hesitate to call it poverty, but maybe lower income. Maybe poverty line would be - you should look at public assistance. How much do they give for public assistance? I think that could also be used as poverty line. Public assistance is for people who make nothing right - so they are totally dependent. So if you are totally dependent how much should the government give you. I know for a family of four it should be in the low $1000+.

Because we don’t have a poverty line, how do you think that’s significant compared to countries that have one, and that actually align their policies to it?

We don’t have poverty line, but we have other indicators, how much - when do people qualify for public assistance - I think that would be a very good indicator. And also various kinds of subsidies, various kinds of grants, what kind of numbers do they use? So unofficially you can call them your low income line.

As we are focusing more on families with kids and how they grow up in their socioeconomic environment, what do you think are the main problems they face, especially if they live in one two room flats and the parents work long hours and earn very little?

I think to begin with I don’t really want to stereotype them. If you are poor, it does not mean that you come from a very dysfunctional family background, I mean it is not necessarily the case. But having said that, I think it is true that if you come from a family that is dysfunctional, if you come from an environment where you can really focus on your studies, and nobody really supervise you or motivate you, I think that can really be a problem. of course in the past we may say there are people who are really poor and they make it up the social ladder. Many of our scholars from the previous generations live in very poor families. But even if some people make it it doesn’t mean that all of them make it. We need to recognise that if you come from that kind of family right there are problems. The climb will be a lot harder. All those talk about equal opportunities - it means that you are already disadvantage isn’t it, at the starting point. I mean imagine if you come from a family where you have a room to yourself, you have a conducive place to focus and study, if you have a problem you can consult somebody, whether it’s your tutor or your parents, I think that will be very helpful. Whereas if you come from a family where everyone is dialect-
speaking, no one has education beyond primary six, then I think you really don’t have the resources. So I think that puts you at a disadvantage.

Do you think it’s actually possible for these children to break out of the poverty cycle? We have spoken to one of these non-profit organisations, and they have said that most of the time, the kids will have to go out to work early, so they will probably choose to go to a polytechnic, instead of going to university. So it perpetuates the cycle?

I would argue that if they can get into polytechnic that is a really good start, because at least with polytechnic they can get a job later on, and nowadays there are other ways to get a degree eventually. So it’s not too bad. But what I fear is those people who don’t pass PSLE at all, who - I suppose they can still go ITE and get skills, but the climb would be a lot harder. And because it seems so daunting, they may not have the motivation to see them through. So for the poor for them to break out, I would say, first of all, minimally you must have your nutrition, your rest, your place to study. Maybe what they need is that some organisations or volunteers should adopt them in a certain way and mentor them. I think mentoring is so important, so that at least they have someone they can look up to, someone who can show them in some sort of direction, what they can do. So better than not having any sort of direction, without having any sort of supervision and support. So I think support is so important.

This may be a stereotypical view, but children from low income families tend to be more easily influenced by their peers, because they often have lack of parental supervision. And sometimes it can be negative influences. What is your take on this?

I think even well-to-do middle class kids can also fall into bad influence. At a certain age they are quite vulnerable. I don’t want to say that it’s just the poor who are in that situation, I mean because middle classes can also be in that situation. What what we do know is that you need someone you can look up to, someone whom you can follow in the example you see. So I think you do need that kind of figure in your life. I think young people do need role models, positive role models. I think the schools need to - especially if the family is not providing it - the schools need to look out for such people and then try to pair them up, mentor them, and then try to send them out - get volunteers to mentor them.

Do you think all the government assistance and assistance from these organisations they can get now is enough to help these families?
I don’t really know what is enough - enough is whether they can concentrate, they have their resources, whether it’s books or mentoring. I think it’s very hard to say like x dollars, when you have $100 you are ok. I think it’s not about whether you have $100 or $200. I think it’s more about whether you have enough social support, and whether you have enough money to at least not work, not having to work part-time jobs. I think some kids really cannot afford to go out to do so many part-time jobs, because they would be so tired they can’t catch up. So what do they need in order to succeed? I mean middle class kids have a lot more time and money but maybe they can also blow it. You can also squander the time and money that you have. But for the poor, you may not have the time and money but you end up trying to earn your pocket money. So I think what we need to look at is maybe some mentoring, and having some minimum wage, so at least they don’t need to worry about having to go out and work.

**In terms of social support, do you think we have enough here?**

I understand there are volunteers, but not sure if we can pair up everybody right, so that at least every needy kid - educational needy kids - do they have enough volunteers to help them? Or is there a drop in centre where they can go and do their school work and have someone to supervise them? I think there’s this thing called before and after school care right, so will there be some of those things? Again i’m not sure if that’s enough or not, you need to look at the facts and figures, but I think those will be what you need.

**How would you describe the govt’s attitude towards the lower income in Singapore?**

I think the government recognises that chances of upward mobility is different for different classes.. And I think yes, there is social mobility. But the problem is not whether there is or there isn’t. The problem is chances - the mobility chances are different for different classes. So the implication is that those in the lower classes will need more help than others. If you want to equalise opportunities, I think people at the bottom need more help than people at the top. If you provide the same help for everybody, the people at the bottom will have relatively less. So kids at the bottom really need more help than middle class or upper class kids.

**Besides mentoring and financial assistance, what other help do you think these kids need?**
There are three: One of which is whether they have enough money to buy books, buy materials or attend enrichment classes if necessary. Another one would be social capital - the connections - to be connected to role models, to be connected to people who can provide you advice, provide opportunities and mentoring is also where social capital comes in. The third one would be cultural capital. Because in order to succeed, you need the right kind of knowledge, you also need to have the right kind of attitude. I mean if you come from a family where nobody cares about studies, your parents leave you alone to do your own thing, that’s the cultural capital. I mean if nobody ever discusses anything intellectual with you right, it’s a big difference, compared to when if you come from a family where your siblings, your parents, your uncles talk to you about politics, society, about culture - it’s helpful, compared to if you come from a family in which nobody ever talks about such things.

What are the factors that contribute to people being in the lower income group in Singapore?

Sometimes it’s disability, and there’s what we call reproduction of classes. People from lower classes tend to reproduce themselves. But there’s also when poverty got started. It can probably be just pure bad luck, disability of some sort, misfortune, that they end up being poor. Sometimes people also blame the poor for being poor. Irresponsible behaviour, gambling, etc, they tend not to do anything to help themselves. Although for the more liberal, they tend not to blame the poor. You’d think that if people are poor it’s because of the system. Capitalism, with all their exploitation, tends to produce poor people. So actually a lot of poor people are working.

Sometimes the image we have of poor people is that they are lazy and not working, but the fact is that a lot of poor people are actually working, so we have the working poor. It’s just that whatever they do it’s not enough. If you are working as a cleaner, it’s less than $1000. How do you feed a family of four based on that salary? Sometimes they even take on multiple jobs - so they actually work very hard but still poor. So some people would blame the poor, but there’s actually room to blame the system for creating poverty in the first place.

When you talk about the system, are you talking about the rising income inequality, the way Singapore works?

Yup I’m talking about capitalism, and globalisation and its tendency to lead to a widening income gap. If you don’t have the skills or qualifications you are not likely to be able to compete. Sometimes recession happens and the person is retrenched, so sometimes things happen that are
not within the person’s control. If you are resilient you are always reskill, upskill, retraining and all that, so that you will never be caught off-guard. But not everybody is so prepared, even though they might be hardworking.

**How do you think we can close the income gap? Do you believe in Lim Chong Yah’s wage shock therapy or others?**

issue here is that is inequality such a big problem? Many people argue that what matters is not so much inequality but to deal with poverty, because there will always be inequality. But if you can make sure that everyone can have a decent standard of living that’s good enough, never mind the inequality. But that’s looking from the absolute poverty point of view. Another point of view is relative poverty. If there are people who are really rich up there, then those people who are left behind become relatively poor. So you need to close the gap. From the perspective of certain political ideology, reducing inequality is certainly something that they think they have to do. I was reading about the conservative party and labour party in Britain, both parties are equally concerned about reducing inequality. The only difference is that the conservative party thinks that inequality is inevitable, but if you come from a labour party or socialist party persuasion, you would think that a classless society is possible. But otherwise I believe both parties are equally concerned with narrowing income inequality.

**Where would you say Singapore falls into in terms of absolute poverty/ relative poverty?**

We still have the poor with us, especially the elderly who are living alone, no retirement planning, no savings, then you are poor. And there are always those people. But I think the government’s line is that they are helping - there’s public assistance, there’s subsidies, there’s all kinds of rebates, grants. So hopefully these things help them in terms of surviving. And I think the government always argues that there will be nobody completely without any shelter and food in Singapore. So there are the poor, but there are always those who help like from VWOs. And another thing which I’ve observed is that you don’t really see the poor in Singapore. Unlike some other places, the poor in Singapore are not really visible. But just because they are not visible doesn’t mean they are absent. Whereas if you go to other areas, urban areas, you might find that at at MRT stations, they are all there, begging. Recently I went to Bandung, Indonesia, and I found that every time you stop at a road junction, beggars come up to you. So I think in those cities, poverty is very obvious, but in Singapore it’s not. But certainly the poor is with us.
What do you think are the problems that can arise due to the poor being invisible in Singapore?

The problem is even if we see them it does not mean that it will make us more compassionate. Sometimes it can make us desensitised, or you look away, or you come out annoyed. So not only are you not compassionate but you can actually be unkind when you see too much of it. So seeing too much of the poor can actually desensitise us. Another perspective is that if you don’t see them is it a case of out of sight out of mind? You just put them away so you don’t see them, sweep them under the carpet. It could be that, but what’s most important is that the poor needs a voice, to make sure their problems are always made visible. And that’s where your VWOs, volunteers come in, so I think those people can be the voice. And I think increasingly politicians also can’t be only serving the rich and the middle class, they also need to serve the poor.

How do you think policies can be improved such that they can be aligned so that the poor can receive more assistance, not just in financial terms but as a whole?

I think if we have the resources, for poor families and their children I think it would be good if we have someone who is keeping track of their case, and at the same time community organisations should also be involved, reaching out where they are. So it’s not just government, but the community should be helping out where they can.

What do you think is the mentality behind the financial assistance schemes provided by both the government and the non-governmental organisations? Do you think there are any changes that need to be made?

Of course the money should get to them where they are, so that they don’t continue to keep struggling, surviving but barely surviving. I think the objective is to get them out of it, but how do you get them out of it? The problems are multiple, if it’s disability, it requires a special type of attention. In the case of children, if they are not doing well in school all those mentoring will come in. So I think you have to be very targeted and find where the problems are. I think every poor family probably have their own issues, so you need someone to look at their case and see what help is necessary. Money is important but it’s not just money. You also need that social support, encouragement, especially in the case of children... There’s the elderly poor, who have no means of support, and there’s the younger poor, working but struggling, and with three or four mouths to feed.
(Describes case of 9 kids living in two-room flat - no space, cannot give each kid enough attention). How would you say is the best way to solve such a problem?

For these people, probably you need some drop in centres or before or after school centres. So after school they can go to these centres and go home only at night. Because if they go home immediately I don’t think they can do anything already - they can’t study, etc. I think it’ll be good if they can go somewhere fairly stable, fairly supportive, with some sort of resources and encouragement.

Do you think there are any limitations to the current schemes that we have for financial assistance and social support?

Sometimes the poor themselves are not aware of what is available. So information is important. But looking after the poor in my opinion is very labour intensive. You really need people to look after their case, follow-up, and then see where you can direct them to the relevant agencies. Instead of letting them run around different agencies sometimes you just need one case worker who can link them up, so that would be more efficient and effective.

There are always those who don’t know about these financial assistance and people don’t go onto the grounds to reach out to them. How do you think this problem can be addressed?

It’s important to gather data on these people so that nobody is missed out. I suggest doing a survey to find out and get a sense of how many percent are poor etc. I think what you need is people to comb through different housing estates to find out where they are. First of all we have to locate them and identify the problems. That way you can reach out to as many people as possible. But it’s very labour intensive, unless we have the resources and organisations that are willing to do it, a lot will fall through the cracks and nobody knows about them. You have old people dying alone at home - isn’t it an example of them falling through the cracks?

What would you say are the trends among people who are poor nowadays? (Profiles: divorcees, etc. Is this a new trend?)

This issue is not just particularly in Singapore. In the US, a lot of single parents are actually very poor. Sometimes it’s because they never worked, so after their divorce they are left alone. Or they
don’t have the qualifications, so they cannot get the better paid jobs. Or they have young children, and they can’t go out to work unless there’s some low cost child care. So they are trapped in that situation. So single parents are over-represented in poverty I think. Of course there are rich ones also, but to be a single parent it makes you vulnerable.

What are the trends you have observed over the past few years about these families?

There are a lot more people living alone, especially the elderly - the elderly poor. So maybe they have no resources for retirement with no one to take care of them. Another trend is the working poor with two kids to feed and parents are in low end jobs and they are not earning enough. Another group is people with disabilities or illness, that prevents them from working.

For families with young kids in the lower income, do you think they have remained the same over the years or have they been increasing, in terms of absolute numbers?

I’m not sure about that, but the lower classes are the ones who reproduce the most, compared to the middle classes. I don’t think it is an increasing trend but a phenomenon that hasn’t gone away yet.

What is the percentage of these people compared to the elderly poor and those with disabilities?

I don’t really know, you have to look at the figures... DoS, elderly living alone, household income, family size, and gauge from there.

Do you believe in having a minimum wage rate in Singapore?

I understand both sides of the argument. One side is that if you raise it too high companies may decide not to hire or use technology. But some people believe that you need to provide a living wage. I mean there’s no point giving them a wage they can’t survive on. Then maybe they are better off living on public assistance. But the idea of fixing a minimum wage makes things less flexible. And I think in the age of globalisation flexibility is important. You are talking about survival of businesses. But if you put a lot of fixed costs, tax them high, will they be able to survive?
I mean this issue of minimum wage comes about to enable low wage workers to know that what they are paid is really little, and there's the issue of immigrants being paid very little which lowers wages and increases competition for the locals.

We should think about living wage, wages that are sufficient for them to survive, for them to feed the family. But at the same time we should think of enriching jobs, enriching in a sense that they are more high value added. In third world countries we have high unemployment, fixing a light bulb we have three people doing it, so how much can you pay? Maybe we need to redesign jobs such that one person can do it and pay him the wages of three. Then maybe you can justify it from a business point of view. Businesses are not charity. They are not there to dispense, to give out money. They will only give out money if they think it justifies the cost. So you need to look at it from a business point of view, but I also understand that people need to make a living. Maybe it's important for unions to talk to employers and find out what they can afford. Sometimes you also don't want to be too employer-biased, always talking about profits. We should also see how much can an employer afford to pay or willing to pay? Very often they are willing to pay the CEO millions of dollars but are not willing to pay the people below another ten dollars. So if they can afford, if it's viable for the business, I think they should be willing to give to the lower income group. I'm not suggesting that they should be squeezing them until the company closes down, because that's defeating the purpose. But there should be some way of looking into the company's books and say you can afford it, so why don't you give? that's one aspect of it. Another aspect of it is to upgrade jobs, make it high value added. In some third world countries, because they want you to work, anything becomes a job. (self-employed traffic controller, car washers in other countries examples) Many people are doing work, but they are all low level, low value added sort of work. So in order to make sure that work pays well we also need to make sure that they actually add value. You don't just say find you a job and pay you high wages and all that - it's not sustainable.

**What do you think is the case in Singapore - are companies doing enough in terms of adding value to the jobs?**

My sense is that they are not doing enough, they can afford to do more. Sometimes they are so caught up with running the show, running the business that this kind of thing, if they can find someone cheaper to do the job they will just do it. It's too much trouble. But that's where social enterprises come in, where they actually care for employees. I think those profit oriented types, as long as the money comes in they don't really care that much. So I think there's a lot more to be
done. Because at the end of the day if you have workers who are happy, satisfied, fairly well-paid, I think who knows, maybe they will do a better job. So it may actually contribute to your profits. If you have people who are half the time sick, on MC, you pay them low wages they don’t show up. They are on your payroll but they actually don’t come most of the time. So why not have motivated workers who are paid more but who actually come every day? So if you calculate you actually don’t lose if you pay more to the workers.

**How do you think companies can be encouraged to see this point of view?**

I think they will only be encouraged if they can see the connection between taking care of their workers, paying them well and how that can contribute to profits. I don’t think they will do it for charity. They will only do it when they see that having workers who are happy, satisfied and fairly well paid contributes to their coffers.

**Do you think there needs to be more government schemes, work on the grounds?**

I think government can encourage it by giving grants, incentivising them to do this sort of thing, because by themselves they won’t do it, but with government support they would do it. Because they have to watch the bottom line. So for example workfare. The other time we had a recession, the government actually pays them to keep their workers. If the govt did not intervene they would have let go of the workers. Govt can make it at least worth the while to keep their workers or train them for instance.

**Leading people out of poverty - do we need a more hand holding approach?**

Yes, I think so. There should be more individuals overseeing different sort of household. You can’t have people dropping by, looking after their thing and disappear. You need to have people who are committed to each family and household. So it has to be a more concerted effort, more organised, and you need to put in your time. It’s labour intensive and long-term as well. Poverty is not something that can disappear overnight. You have to work with them. It may take years to do it. If you are looking after kids who are in primary school, I’m sure you need till poly level before you can say you have done quite a lot for this family. At least you have a chance of getting a decent job.
How do you achieve a balance between helping these families and preventing them from being too dependent, as this has always been an issue?

For some they will definitely be dependent, especially the elderly poor, with physical and mental problems. I think for younger families, if they don’t have the appropriate skills, motivate them and support them to get the skills, help them to get a job. Basically it’s to help them to be independent, to be as self-reliant as possible so that they can get out of poverty. There’s an assumption that poor people are lazy, but I think that they are actually not lazy, but they lack the skills to take up jobs that pay fairly well.

What would you say would be the outlook for the next couple of years - do you think there will be a rising income gap?

Growing income gap will be there, because globalisation, technology naturally means growing income inequality. But poverty is something we can handle. With economy being turbulent, it’s not surprising to find retrenchment, job loss, structural unemployment. Certain jobs that are lost never come back again. There’s always a need to keep up, train them, skills upgrading, skills retraining, to keep them relevant and resilient.

Does that mean you have a more pessimistic view, because more people are going to be retrenched etc?

The way I see it things are going to be quite bad, I mean the world economy is not doing too well, with US, Eurozone crisis. We have an ageing population. So we really need a lot of resources, it’s very difficult to have business as usual. The 21st century is what people would call a risk society, where there’s a lot more risk, a lot more uncertainty. Whether it’s economic uncertainty, there can be pandemics, climate change. There are all these issues which makes it difficult for most people.
Interview with Tin Pei Ling, MP of MacPherson, Marine Parade GRC

What is the situation of low income in MacPherson and the trends in the past and now?

In MacPherson, I think the low-income families... the proportion of low-income families have been relatively stable. We have 8 rental blocks, 8 full rental blocks, and that has been so for quite a number of years. Of course within these rental blocks, there will be some movement in that there are some who would have managed to earn better income or their children have started working so their living situation has improved and they are able to own a flat and move out from the rental flat. So there are some of these movements going on but generally, just looking at the low-income profile in Macpherson, the proportion has been relatively stable. But comparing the MacPherson today with a decade ago when it was a new estate, I think there has been improvements seen over the years. Here I think last time it was very much like a kampong. And now you see flats, you see new flats coming up as well. The general look and feel have changed. In terms of facilities, in terms of amenities, what are available in MacPherson have increased and improved over the years as well. I think one thing to observe is that MacPherson is a relatively aged estate because many of the residents here have been here almost their entire life or for as long as MacPherson has been, so there are many senior citizens in our area. And they stay behind because their children could have grown up, gotten married and have their own nest outside of MacPherson but they do come back and visit them quite often as well.

Overall in the estate, we have seen newer types of flats emerging. We will also have larger rooms flats, we also have some private estates. So this is comparative to a decade ago when MacPherson first started out as an estate. So the estate has always grown over time and so you will see people of different backgrounds moving in as well. So here in MacPherson we are predominantly a housing estate, close to 90% of the households here are actually within the public estate, which means the HDB kind of flats la, public flats. So the profile of the people I could say will be lower to middle income. So as compared to decade ago, actually this area would be more of... in the early stages, people of lower income. That’s a long time ago.

How about now?

We don’t track the income levels here but if I just using housing as the proxy indicator, then I think we now have more of the larger flat dwellers so for example 4 room, 5 room, executive apartments and even private estate, some landed, some condominiums as well. In terms of
facilities over the years, because of the upgrading, a lot of the flats have undergone upgrading. We have also built in more facilities for different age groups, from the children to the elderly, and in terms of programmes, be it through grassroots organisations, VWOs or even through religious organisations, it has also been growing over the year as well. So with all these taken into account, it has become a lot more comprehensive compared to last time, a decade ago when the estate was first started.

What kinds of issues do residents face?

There’s a wide variety of issues that residents face in MacPherson here so it’s really difficult to pinpoint a particular issue, it really depends on the individual. But generally, some of the more commonly faced issues that I see at MPS for example would be related to housing. So there will be residents who would like to apply for rental flats and there will also be residents who want to, trying to secure BTO flats so asking for priority to be placed, to be given a flat earlier for example. So this will be the more predominant issue. And of course there will also be a proportion of residents who come to me to ask for social welfare assistance, we call it public assistance so that we will channel to the relevant organisations, mainly CDC, which will be government help. But within the community, locally, we will also extend interim help assistance, depending on their situation as well. It’s really just about finances. CDC will also have different types of assistance, different schemes. We would also have our Comcare vouchers that we disburse to them. If it’s medical related or elderly, we will also have MacPherson Care Fund. This is our own fund we raised money from our patrons and donors. This is targeted at elderly within MacPherson who may have challenges in coping with their medical fees. We want to relieve that financial burden, give them the confidence to continue to seek treatment. We also have other schemes available so it really depends on what their need is and we try to match the scheme and the resources to meet that need.

What kind of assistance do the low income families need generally?

They... some of the problems that you mention for example faced by children or perhaps teenagers when they are in their secondary school years, they usually don’t surface and come directly to you to ask for help. Usually it will be surfaced through the parents when they approach us or indirectly as you get to know the family better it emerges and we find out more about it. Generally, I think in terms of strictly education wise, academic wise, the Singapore school system, they are well-provided for. So for example for primary school, in terms of fees wise, let’s just talk
about finances, primary schools, for Singaporeans they don’t have to pay school fees except for miscellaneous fees. For secondary school student, the school fee is highly subsidised so comparatively affordable. If let’s say in the household they are considered low income, they are struggling financially, there’s also the MOE financial assistance scheme, the FAS to help cover these miscellaneous fees or material costs that you know maybe incurred for their enrichment or through the cost of their studies, they get free textbooks and uniform. So all these will be quite adequately covering the costs of education in our school system. Not forgetting there’s Edusave as well, for example. Now, what are some of the other challenges that these young residents may face? I think for one, perhaps having their family be there to be there for them, spending enough time, to care for them to guide them, provide proper guidance. Because for low income family, the likelihood is that parents may have to go out to work so that means the time that they have to spend with their children is limited by that. Many of these parents if they are holding low-income jobs, it could be manual intensive... labour intensive, therefore they have to spend long hours outside of the house to bring bread home and so without proper guidance sometimes, children may be susceptible, may be at risk of falling into bad company. But to address that I think so far, as long as they are within the network, they are known to the CDC or the FAS or even to us, we will try to bring them under programmes, be it whether the parents enrol them into child care or student care or even for other organisations like ours we have T-net club here, we also have churches or religious organisations that have programmes tailored to these children, there are also other enrichment programme where we hope that if they are enrolled with us, not only are they able to spend their time in good company but also to learn something useful like life skills, soft skills to better equip them and position them for the challenges that they may face in the journey ahead.

How effective are the programmes?

I think the most important thing is actually to bring them into the network. I think that’s really the front, the initial phase of it because be it the resources of the programme, I think those are being catered for. So really the most critical part of the programme is to reach out to them and bring them in. Because once they are in, we will be able to have a good overview of what the needs are and the profile of these children and young residents. And based on that need we can conduct an analysis and match them accordingly. So I would think that most of the effort will have to be focused on the front part. And to do that we have been focusing on quite a number of ways or means or even channels to do so. So even in terms of publicising through newsletters, through posters, even through community partners, which will include our own grassroot organisations, RC
members, the religious organisations, VWOs and even some of the non-VWOs like education centres so that hopefully, through that we will be able to multiply our outreach and when they come across cases of residents whom they think can benefit from programmes and resources, they can help to make a referral as well. So for example, some of these organisations, they themselves have their own programme but it only caters to one particular need, one particular dimension. whereas if they know about some of the other programmes and resources available, they will be able to make a recommendations or a referral and cross-refer. We are able to play that role to coordinate as well. I think the, like I mention earlier, the most critical part is really right at the front whereby we have to spend a lot of effort to go out, reach out to them and bring them in. It is a non-ending effort, also non-exhaustive and we are always on the lookout for them. So we hope that while we build this network of community partnership, we will continue to be able to suss out residents that are in need, especially young residents who we think will benefit from these resources and programmes and bring them in and hopefully through the programme and resources that we are able to provide for them, it will position them better for what is to come as they grow up in MacPherson as well.

**How to reach out to residents who may fall through the cracks?**

So that’s why we... or at least I still believe that the human factor is very important and... for one thing, I've got the weekly MPS if all else fail. They cannot understand the posters or they do not have the time to read through all these wordy paragraphs or even posters that are pasted on notice board for example, then we have been publicising MPS and that is one place that they can go to to look for me. And I will be very happy to make that matching, to connect the dots. We also have the CC which I think most if not all residents know. And most of the time we also let them know that if you don’t really know where to go for help and it’s urgent, please come to the CC. Our staffs will be more than happy to give advice you know like where to go and what to apply for. So I think as I go around for my weekly block visits in my engagement with residents be it at the markets or through my walkabouts, we’ve been actively publicising the MPS. In fact, all HDB blocks, the notice board, will have the notice, under the town council, the notice board will have this notice, this poster talking about the MPS. It is really to let residents know that if you have an issue, please come and look for us. Because really if you don’t say, if we don’t know, even if I have the resources to help you, I can’t. So I think making it... increasing the awareness, letting them know where to look for help, I think it’s very important. And also I mentioned the network of community partners. They are very powerful sources as well. because they have... through their own programmes and perhaps network, they are aware of... they have a certain... I would say pool
of residents whom they serve. And so through that they are able to multiply the outreach. They will know first hand most of the time, what are some of the issues that these residents may perhaps face. Perhaps there they will recognise that maybe hey, perhaps this person you know maybe say need medical health care financial aids, who to look for. perhaps come to me the MP to help them, either apply for medifund or other forms of medical assistance or even to apply for our own MacPherson Care fund for example, to help cover some of these medical costs that they have to undertake.

**How do you help residents who fall short of criteria for help schemes?**

I think for some of the help schemes that are offered at the national levels from government agencies, they will have a set of criteria that they will have to adhere to in terms of accessing some of these cases. At the local level, we are more flexible with that because we understand that sometimes cases may have their own complexity and as much as we can we try to cater to these. That’s why we also have our interim help schemes, be it comcare vouchers, be it food rations, and some of the funds that we have raised on our own to disburse to these residents who are genuinely in need. So it really depends on case by case individual circumstances. But if it’s genuine and that we know about it, we will try to make provisions for that. So they may have applied for a government public assistance for example, they may not have qualified for that for various reasons perhaps for example having well-off relatives who unfortunately refuse to help them. On our end, we are able to have some forms of flexibility and if we know about it, we will deploy some of the other resources that we have to help them. The important thing is that they share with us and we will make provisions to help them. I think our approach always evolving or the resources and the programmes that we have are also constantly evolving to be in tandem with the evolving needs of our residents. So I think it’s safe to say that we are always on this continuous process of reviewing what we have to refine it to make sure that no residents, especially those with genuine needs will fall through the cracks and be uncatered for. So I think this is what we have been doing and this is also what we are determined to do continue to do as well.

**How is the poverty cycle addressed?**

I think for children our young, I think there’s always this saying that it take a whole village to raise a child. And I think it’s very true. Because apart from the school’s education system, it’s only one dimension to equip the child with the basic knowledge and skills to solve practical problems. But
in terms of the kid’s world view, the norm that this kid is subjected to and even this character development, it’s really about the social environment, the immediate context that this child grows up from. Obviously family will play a very critical role because it is the most immediate context and environment that the kid will be in, from birth. But the larger community, the neighbourhood for example, the friends that they hang out with will also play a very important role. In the event that they unfortunately have got very dysfunctional families, very complex relationships in the family setting, then we hope that we will be able to complement that with community setting. So the school will continue to play a role because in school they have teachers who will be role models for them, friends who will hopefully provide that positive influence for them. But the community because they will always have to come back to the community… I think this is where we play a very important role as well. It is also why I mentioned earlier that it is important to bring them into the network. Because by being in the network, being in the programmes where there are proper guidances, be it workshops or classes or be it fun activities, games, the friends that they make, the other adults that they get to know will be able to provide a different perspective to show them what the world, the possibility that are out there, you know what the world is like and hopefully that will positively influence their lives and enable them to make the right decisions in their lives as they grow from phase to phase. I think this is something that is really important. and that is why I think the old saying is right that it takes a whole village to raise a child. There are many things that are perhaps out of our immediate control for example things that are happening within the family, but where we can help is through the community, provide a healthy setting for them to show them what is possible and guide them, enable them to make the right decisions.

Examples of people you reach out to?

I’ve only be in here for about 2 years so to really say that I have made a life kinda impact, I think that would be too premature to comment at this point. But I think for the… in terms of helping young residents, some of the things we have done for example is to first address the family issues. That one will be most immediate. So be it financial issue, perhaps even bills that they have to solve or you know helping the parents find a stable job so that the whole family can be stabilised and can become a more conducive environment. Helping the children with their academic studies for example by referring them to the existing free tuition programmes that we already have established for many years. For example we have got this Life Edu Centre here, they have been established here for years. They provide tuition for children of low-income, to help them catch up with their studies to guide them and actually also provide guidance, much like
role-modeling for them. We also have T-net club, a place whereby children will have adults to talk to and they will also spend time constructively while even having fun for example. And I think for financial wise, we have also made referral to get... to apply for financial assistance schemes, school pocket money fund for example. And also we have enrichment progs that are put in place. Just take for example the Kidsread prog, we have found volunteers, we have organised and it has been very successful in helping children to read better. Language is very important because it is the tool for you to learn other things, be it maths, science or even just rules of nature, nature law, life... so language is very important. and the kidsread for example really help them build a foundation in language. And looking ahead, we will have even more enrichment programme. For example we are going to have workshop on life skills and soft skills, How to help young children or even teenagers for example to build a greater sense of confidence, to help them be better positioned so that they are more confident, they are better equipped in terms of pursuing interests or even their aspirations. And we will also be setting up a children club so hopefully this children club will also be another added option for young residents to come to us to attend enrichment classes, life skill classes, to make new friends, learn new things. So I think these are some of the things that we are looking forward to and it will continued to be refined along the way. And if there are emerging needs, we will also find resources or even find ways to address the needs.

Can you tell specific stories?

Off the top of my head I can share perhaps one story about this family. It consists of a single mother who is working and her two sons. I can imagine the struggle that she is going through to raise the two sons on her own and she was having a rough patch in life because she had to... she was in financial difficulties in terms of getting this legal help to secure the flat that she's living in now because of the divorce. And after some time, after speaking with her and helping her with her appeal, finally managed to get the resources to help her to pay the remaining sum of the fees that is needed to secure the flat. But that was settled but what was really important is that she could take that burden off her mind and now she has the confidence and the capacity to just focus on her children, to just work, help care for her children and let their lives go back to normal. And to me... it may not be something that is very bombastic or very drastic kind of change, something that I have done that saves the world kind but I think to be able to help her to get back to her normal life, to me it was impactful because now I know that she is finally able to have the ease of mind, she's finally able to focus on her children and forget about the painful experience that she had and I really hope that the sons will grow up well and have a bright future
and then help to care for their mother. I think that will be the perfect ending that I can imagine for them and this story I have a very deep memory of. And it’s very impactful to me because it feels personal to be able to be part of their lives and to help them means a lot. To be able to help someone you know it’s just indescribable.

**General profile of low-income family? Single parent families?**

I won’t say that they form a majority of the low-income families but I think they form a proportion of it. So there is some sort of correlation for that segment there. But the profile of low-income families I think it varies. Some they have single parent which means the income stream is eclipsed so they are in some sort of financial challenge. Some they have a lot of debts to pay so even if they are in a stable job, it can be quite a challenge for them. And for some, because the parents may have come from a generation whereby the accessibility to education is not as prevalent as it is today, so that also limits the kind of jobs that they can take on and that impacts the income, so on and so forth. Some I think there are a lot of complexities in their family relationship so for example you can have a household of many children who may not have the same parents, and so that makes things rather challenging for them as well. So it really varies and to help them, we really have to tailor our approach. So I think it’s important to conduct need analysis to really understand their needs first. And then speak with them and match them to the right programme, right resources, right people even to help them. And many a time, it’s not just a one sort of help, you need longer term assistance and support. And that is something that we will continue to build on as well.

**Effort to bring them into the network?**

So just now... earlier I have described what we have done through publicising, through newsletters and notices, we have also reached out to community partners to keep a lookout. Via block visits, when I go around my regular block visits and even at MPS, they approach me and upon further conversations, we realise that they may not have realised that... or not told you explicitly that they needed help. Sometimes through those conversations you realise actually there are things that they can benefit from so you try to bring them in. Of course the choice to whether join us is theirs. But when we can we try to explain to them and help them understand the schemes and programmes that are available to them, the support that are available for them so these are some of the efforts that we have been putting in place. It’s non exhaustive and we are continuing to build on this one and we are trying to keep our community partners updated and informed about
what we have so that whenever, wherever they meet residents who may benefit from it, they can ask... Or even when I make my rounds around the hawker centres to tell them what are some of the help schemes that are available. Because the hawkers they meet residents on an everyday basis, sometimes they are friends and they may know about the issues and hopefully they too can help spread the word and let them know that if you have problems, you can go to this place or go to this person for help. So these are some of the things I’ve put in place. Just to add on earlier, I will talk about what are the things available to help children from these families, especially families with children. So apart from what we have locally, some of these progs that we have, Community Development Council also have progs that are targeted at families with children. One of the progs that I think is very important and worthy of note is that they have this Learning Family Prog. So what happens is that children from low-income family, as they graduate from kindergarten, preschool and moving on to primary school, this Learning Family Prog is like a bridging prog. So it’s to get the children on board to learn about new things, you know, literacy, numeracy so to reinforce this numeracy, literacy skills, have fun enrichment activities for these children to be part of. And most importantly they get the families of these children to be involved as well. Because they believe that a child’s learning development involves a lot of people, especially the family. So this Learning Family Prog actually involves the family to learn together with the child as well so that the child can learn in a conducive environment, get to bond with their parents or even grandparents or even siblings better and that will better positioned them with the reinforced skills as well as this better cohesiveness, cohesion when they eventually move on to primary school they are better equipped and better positioned, have a better footing basically.

Sometimes residents find applications a hassle and do not want to seek help. How do you reach out to these more stubborn residents?

I think for those who we know about, not a problem, we will have resources ready to help them. For some others, that’s why we tap on our community partners, some of them they also do their own home visits, they also do their own outreach prog with them, be it religious organisation or volunteer groups who go around knocking on doors, to be friends with some of these families. So I get in touch with them and they will then feedback to us, to me saying Hey this family I think the children need help or I think they don’t have enough food to eat. And based on whatever the issue is when they tell me about it, I will deploy resources to help these families. So for example when I know about families who may not have enough food to eat for example, we will send food ration down to them, to help them with that part. We also have free meal distribution by
the way so for example we have worked with Tai Hwa Guan, Willing Hearts and even Geylang East Home for the Aged, even care communities are also involved. So we have different free meal distribution points. So in terms of meals, those who need it, no worries they can go to these distribution points. Then for... if they are struggling with daily necessities, we have ComCare vouchers that we are able to extend to them so that they can use that voucher to buy the necessities that they need. So it really depends on the issue of course but we have these networks that through their outreach, when they notice something, meet a problem, let me know and then I will deploy resources down to help them.

More hand-holding approach to help children of the bottom 20th percentile improve their social mobility?

I think the main approach is having a shared responsibility. It is their lives, they have to take charge of their lives. But where they have fallen or they simply don't have the strength to pull themselves out of the circumstances that they are in, this is where we must help them and give them a lift up. And so I think where the families are really struggling, we have to give them a... hand-hold for a while if need be but we should be cognisant of not becoming a crutch for them for life. For elderly, I can understand that because for the elderly they are old and they no longer can work, they may not have the income, or even if they have income, it may be very low income. And I think this group definitely needs long term hand holding if need be from us. Because by virtue of their age and limitations that they face. But I think for families, normal families for example, I believe that we should give them a lift if need be, a boost if need be but it must be a shared responsibility. And I believe that most Singaporean families believe in that as well. They want to be self-reliant, they want to be independent but sometimes they struggle and they need that boost from us and I believe we should give them that boost that they need.

How can we do that?

So for example some families may only be in a rough patch for now, be it maybe just a temporary unemployment, they can't find a job, a stable job. In this instance for example, I think we need to help them to find a stable and perhaps better paying job, so that they can then be on their own again. Sometimes it could just be that you know the bills accumulated over time because previously they were unemployed, something happens so they are unable to pay for it. So I think in this instance they can apply for help or negotiate for a feasible payment structure.
with the organisation, whichever it is. But it really depends. Some of these families, they only need interim help and so this is where we should come in and help them.

**Why is the shared responsibility philosophy so important?**

Why I think self-reliance is important and why shared responsibility is key is because I think our lives, we should take control of it. And to always rely on handouts subject us to conditions and restrictions and it also limits us from pursuing our passion and aspirations because we are always worried about bread and butter issue. So I feel that it is important that a family, individuals should be able to provide for themselves. If they need help, we should definitely give them that hand and boost, and give them the boost if need be. When finally they are independent, they have so many more options. They are free, free in the mind, free to pursue their aspirations, do things that they want and even save up for the future, for their children, for themselves if need be. But I think that to be self-reliant, to be financially independent is a good thing to be.

**What are the govt schemes for the low income that you feel need to be improved on?**

I think the govt agencies are constantly reviewing the help schemes that they have for the people in needs, and needs are ever evolving as well. So I think as of now they are doing all right. And where there gaps for example, or there are needs that are not adequately provided for by these schemes, this is where the community comes in as well. This is where we go on a many helping hands approach. I think philosophically, it is something that I would encourage because we really have a caring society. It shouldn’t rely on just one person or one body like the government. It should be a many people involved. So through many helping hands, it actually allows different organisations, different people to come and give that helping hands and to help those that are perhaps less privileged. And so this many helping hands approach to me is one way of realizing, helping to make it into reality this caring society because it just allows people to come in and help. I think this is something that moving forward, I hope will continue to be so.

**How do we encourage community spirit?**

I think community spirit is very important. Because community when it’s cohesive, when neighbours are willing to lend a helping hand any time, when there is an emergency, I think the community will be very strong. So through the grassroots for example, we want to imbue that community spirit so we have been organizing activities, programmes but these are just platforms
so through these platforms we hope that residents, neighbours, will come together and get to know one another. Because sometimes in this very fast paced society everyone sometimes get very sucked into the daily grind of things and just work to make sure they bring in the bread and butter back to the home so on and so forth. Sometimes there is a risk of neglecting the simple things such as building... knowing your neighbours, say hi to them, building the friendship with them. Sometimes there's a risk of neglecting that. So hopefully through our community event, we will be able to appeal to them and they will come down and get to know each other and form that friendship so that when there are times in need, they will be able to help each other and lend that helping hand. And I think this is a home for residents, this whole community, this whole neighbourhood and I think a home is also where you feel the warmth that everyone exudes. So simple thing like “Eh, hi, how are you? Have you eaten?” or “How’s your kid doing?” Simple things like that show that care and concern. I think it’s something that makes... differentiates a home and a house for example. So I think... that’s why I believe that having these activities are important as platform for people to come together. And of course grassroot leaders also play a very important role in being the agent to catalyse this process, reaching out to their own fellow neighbours because many of the grassroot leaders are residents themselves, reaching out to their neighbours, bring them together, help them to communicate, bridge that gap there. So this is very important. Of course grassroot is not the only organisation doing this. There are other orgs that are doing this as well, like religious orgs, VWOs, for example, they are also in one way or another doing the same thing. And sometimes when we partner them to offer progs, to hold activities and events, together we are also achieving the same objectives.

What are the changes we can look forward to in MacPherson in the coming year?

We are anticipating quite a number of developments and happenings in MacPherson, notwithstanding the infrastructure, the hardware part of what’s gonna happen in MacPherson, the software part. We are looking at having more events and more activities for children, we are going to continue to emphasise and reinforce the existing schemes that we have for elderly, children and low-income families. We are also going to continue to have more and even new events and progs and activities for residents in MacPherson so that we will be able to cultivate this kampong spirit and build a cohesion within the community. Essentially, this is just another phase of our journey toward the vision of making MacPherson a great home for all, one where neighbours are ever ready to help one another, every ready to care for one another, where there’s warmth and there’s hope.
What kind of feedback do you get from residents?

They are usually very forthcoming they just let us know. So through our grassroots leaders, community partners, they will share with us their feedback.

For example?

Well I receive a lot of feedback on cleanliness so that is one thing. So we work very closely with Town Council to look at the maintenance of the estates. The cleanliness is not just an issue in MacPherson, I'm sure it's in other parts of Singapore as well. And it's got to do with culture of... constantly trying to reinforce this culture of keeping Singapore clean and green so for example resident will not *gao lau something*... which is throwing things, which can be many many things from their units and hopefully even you know low-rise littering, hopefully we can minimise that as well. And ah... so I think these are some of the efforts we will be putting in place such as distributing education materials, having roadshow, having our clean and green ambassadors to go around and spread the message, even having billboards and banners to promote clean and green, having clean and green bins in place for people to you know to facilitate the right way of disposing trash. We even have Town Day and every year we will go around the GRC so that the MP will pick up the broom or pick up the tongs to really clean up the place for that day.

How do you deal with people who insist on not wanting help?

I think for families or residents who have made a conscious decision to not receive the help that we are able to give, I think we should respect their decisions because I think we should give them that basic respect and dignity that they deserve as well. But I think we will also let them know very clearly that there are these schemes and progs available so that they are aware of it and when they are ready and comfortable with that, we will be ready to help them. Whereas for children, I think in school they would have received education from the school system as well as the accompanying enrichment and programmes that schools may offer, mentoring that schools may offer as well. So I think generally parents when it comes to their children, they are more willing to let their children enrol themselves into progs and receive the resources that we may be able to offer them. So I think that part so far we have not encountered any resistance. But really whether a family wants to receive help, this is something that residents themselves have to make
the decision for themselves and we need to respect that. But I think the assurance is that if they need help, we will be happy to help.

**Have you encountered such cases?**

Yes, I have. Some of these cases that we have seen are a bit sensitive to share. But they are quite elderly as well, some of these cases. For example one time there was this aunty, senior citizen, old lady who pushes a push card with cardboards in it. Sometimes we approach her and ask “Aunty, do you need us to help you? We will be very happy to do so.” She rejected. So for example one of my volunteers went up to the aunty wanting to give her some allowance, maybe buy a proper meal, she scolded him instead. Maybe there’s a deep sense of pride in some of them and I think we should respect that.

(rephrased)

Well I have met cases where we tried to extend our help to them, we offered but they have declined and so I think in such cases we should respect them. So for example, there is this old lady who pushes a pushcart, she collects cardboards. We tried to approach her and ask her “Aunty, would you like us to help you? How can we help you?” And but she declined. And there was once one of my volunteers actually approached aunty and asked... wanted to offer her some allowance so that she can have a proper meal but she declined and scolded him instead. So I think in such cases, there are a lot of pride involved and they feel that they are able to provide for themselves and they are happy with that. So I think in such cases, we should respect their wishes. But the assurance is that if they need help, we will be happy to help.

**Are there still people falling through the cracks?**

I think there will always be that risk that people fall through the cracks either because it’s not known to us or because they are not aware of what is available so there will be such instances. And we are working very hard to make sure that we know them, we know everyone and we work with our community partners to multiply the outreach to make sure that our coverage is as comprehensive as possible. So when we know them, we want to make sure that they receive all the help possible should they want to be helped.
Interview with Yeoh Lam Keong, Senior Adjunct Fellow, Institute of Policy Studies, National University of Singapore

Can you comment about social inequality in Singapore?

Inequality in Singapore, like many other countries, has been on the rise, but our inequality has been rising more sharply compared to other countries for several reasons. We are a city state, and in cities, inequality is usually much higher. And also because we are open to the trends of globalisation that raises inequality, open to competition like trade, investment from industrialising countries like China and India, that depresses wages at the median and at the bottom. Also because our growth model encourages an import of unskilled and semi-skilled workers for the last 20 years. So the massive number of workers - we're talking about one million semi-skilled or unskilled workers - have not just stagnated but depressed wages in real terms at the bottom - the bottom 10, 20% of our wage-earning income distribution. This has exacerbated inequality and the way in which it has exacerbated inequality is that it's socially difficult because you are not just talking about a spread of inequality among different groups and income levels but you're talking about rising income inequality with a stagnating median, which means the bulk of wages tending to stagnate and rising slowly in real terms if adjusted by hours and effort and also the actual erosion and fall of wages in the working blue collar population - the lowest 20th, 30th percentile. So I think that particular combination of inequality is particularly difficult for several reasons. First of all it causes real hardship for those at the bottom - the bottom 20%, and they find that their real income is unable to match costs of living, which is rising. And also puts pressure on the middle class, because their income has been rising too slowly relative to the type of goods and services important to them - education, healthcare, housing, even to transportation, because of energy prices and car prices, so this type of inequality - stagnating wages at the middle and depressed wages at the bottom is actually quite painful to the population at large.

In terms of stagnating wages, in your papers you mentioned that it has been going on for many years, so what do you think can be done to overcome this problem?

I think the stagnating wages problem has been with us since 2000, just right after the financial crisis, so it has been a dozen years or so already. But because of these problems, of globalisation, competition in labour market, changes in technology is another very important reason, the computerisation and export of service sector jobs through the internet, continuing as a trend, long term trend. This stagnation of wages is going to be a long term trend, because we are so
open in Singapore, compared to other developed countries, exports are multiple of our GDP, computerisation efforts is so strong, these effects are magnified for us. So this is likely to be a long term problem decades into the future, certainly at least into the next decade or two. SO because it is a structural, long term problem, you have to think of systemic, institutional kind of solutions very much driven by the government. The government has to drive these kind of systemic, institutional solutions.

**What are the government policies do you think need to be changed in order to address this issue?**

The government needs to think about changing policies at two levels. First of all, alleviating poverty at the bottom, bottom 20th percentile, in two ways. First, they have to take measures like Workfare income supplements to supplement the wages so that they can match up to a minimum standard of living, so that these families can lead decent lives. Like you mentioned, you have been visiting the flats in Bukit Merah etc and you can see that for some families, having enough nutrition for the kids can be a problem, not having enough for school, pocket money, not having enough money for utilities, certainly not having enough money for tuition. Issues like that need to be addressed by Workfare income supplements, to ensure they have a minimum standard of living. You need to measure it properly, I don’t believe it’s being measured adequately right now in extent or in detail. Secondly, the govt is trying to raise everybody’s wages by restraining import of foreign labour. This part they have got right, the Minister has recently confirmed his commitment to this effort. So this effort should go on. In the process, they should not forget to raise real wages by raising productivity through restraining the supply for foreign labour and encouraging firms to substitute labour for capital and technology. This is a very gradual process - it can only happen at 2 or 3 percent - at best, when you’ve got to catch up, 4 or 5 percent a year, so this would take about a decade. Meanwhile the poverty problem as you point out needs to be addressed immediately. You can’t wait for another decade, for the next generation not to have enough money to go to tuckshop etc. So the relief has to be immediate, immediate rise in Workfare Income supplement and other supplements to the family although WIS is most effective because it gives the strongest incentive to work, and gives straightaway the money into their accounts without having to chase through a dozen different agencies for help for rental or transport or pocket money fund. It’s the most convenient, most effective, most incentive, compatible way of doing it. The other thing they have to help these people with is restraining foreign labour, and shifting labour from less productive to more productive sectors in massive ways over a period of time. There’s going to be a lot of frictional and transitional unemployment
as firms leave the unproductive firms and move to the productive firms, some firms will go bust and are unable to retain the labour. So you do need unemployment protection as the labour is moved, if not a lot of these unskilled people in making the transitioning will not make it without a systemic unemployment protection which we do not have adequately at the moment. So that’s an immediate level. But going down, further down into social security, safety net area, which is all these people who have been in transition, especially the older people who have been - maybe baby boomers who have been working all their lives with less wages but now facing unemployment, stagnating wages - they don’t have enough for retirement. So you need to look at retirement adequacy. A whole bunch of people who don’t have the skills, as well as people in future who may not have saved up enough because of wage stagnation. So you have to review the retirement adequacy solutions, review the CPF rates, what you give up for long term. You have to consider means-tested subsidies for retirement, like they have in Hong Kong, so you have to address this systemically. After that, besides social security, you have to go on to examine other social services, and these related services is not just for people at the bottom but people in the middle, whose wages are affected, also stagnating. And the goods and services in terms of what they need in terms of public provision are public housing, as housing is rising faster than the wages, health care, cos health care is rising much much faster than wages, quality education, because quality education causes a much faster inflation rate than the wages. And also because in their lifetime of employment, in 30, 40 years, they only have a limited amount they can earn, and they have to allocate that between retirement adequacy, kids education including university education, saving for their parents’ health care or their dependents’ health care and for people who want to own a car you have to save up a lot to own a car, so certainly for education, health care, housing, govt has to make sure that public housing, HDB prices, access to health care, moving towards universal health care, quality education that gives you an equal chance as other people, who have a lot of money to invest in tuition, is maintained. That is very important. So to reform the education system, so this outcome does take place, to reform the housing system, to make sure that public housing is readily affordable, to reform the healthcare system to make sure that sufficiently affordable, effective universal health care is available to majority of the population, other than just people at the bottom, for majority of citizens.

**Earlier on you mentioned about the WIS schemes, in your previous interview with Yahoo!, you mentioned that the ceiling should be at $1500. Why $1500 and not higher?**

I think they are thinking of moving it up to $1700 around there. The cut off for WIS should actually taper off and not fall off suddenly, so that the system have efficient implementation and
incentives are maintained as you drop out of the system. But the range $1500-$1700 depends on inflation and costs of living. If costs of living suddenly goes up, which it has tended to do, then you may have to consider raising that level to a level that can deliver adequate basic needs to the family - food, shelter, utilities, transport, education, health care. You need to ensure that the minimum basket of such goods consumed by the typical family or different types of families can be afforded given wages at the bottom, you need to see what kind of top-up you need, relative to what is needed to supply these basic needs tells you what level you should cut off for workfare. And the quantum that you need to give for workfare depends on the gap between that level and what is needed by the families. At my estimate I think you need to double or treble workfare at the current rate and give a lot of that doubling or trebling into cash as opposed to just CPF, although CPF is important, because they do need long-term savings. But they both together has to be sufficient to cater to their needs now, which are real needs, today’s needs for food, utilities, transport...as well as their long term needs like health care accommodation, retirement accommodation, housing, payments, and therefore you cannot determine what is affordable in terms of public housing without considering the needs for retirement adequacy and the need for educational payments over the long run especially if you want people to have more than one kid. In the light of how much a person earns over his lifetime, which is determined also by stagnation of wages, so the more wages stagnate, the less people earn over their lifetimes, so you have to make housing, education, health care, retirement more affordable through govt systems.

How socially mobile do you think the poor are?

There have been no conclusive measures of how much social mobility has improved. Social mobility - the more conclusive studies need a 20, 30 year length, 20-30 years after they have left school. So the best we can measure is people who were born in the 70s’. So we can only measure the effects of social mobility on their environment - school environment, work environment in the past. For the current environment, to determine social mobility in the future, we can only guess. Social scientists have studied it and we know from their studies what are the factors that influence social mobility. Social mobility in the past measured in the past environment for people born in the 70s’ has been quite good, has been equivalent to that of Germany, which is a very good outcome. And that’s intuitively so, if you think back, people who were born in the 70s’ have made use of the at that time more cheaper housing, at that time more level playing field in education, at that time there was not so much tuition, not so much advantages the rich can give to their kids in terms of resources. There was not so much streaming, health care was relatively more
affordable. So you would expect then that wages rose much faster, kept pace with inflation much better, because wage stagnation only began in the 2000s, so you would expect that then the social mobility is high. But studies have shown that social mobility is determined mainly by three factors, first, the degree of income inequality itself, and income inequality has risen very sharply over the last 10, 15 years. Second, the structure of the education system and how rigidly streamed it is. Our education system has become more rigidly streamed over the last 20 years. And thirdly, by the strength of the social safety net. From studies, we can see that social safety net has improved but it may not have improved to the degree of which wages have stagnated or fallen, to the degree that real need has increased for that social safety net. So going forward, I would expect that social mobility, especially for those at the bottom 20%, would indeed worsen. If you think about the kids you have met, most of them do not have enough for tuckshop money, while their friends have quite intensive tuition programmes and quite good food. So how do they compete in this level-playing field? I think this is much worse now compared to 20 years ago. You consider how high income distribution, how unequal it has become. You know the top 25% of income earning parents spend 5 times more than bottom 20% on education expenditures. So for those people that you see, even in their home environment, there’s a lack of education material, there may be a lack of basic computing facilities such as a good computer to work at for school which has become very important these days, access to online education facilities, even that social environment round the block, exposure to crime, drug-related crime, deviant children in these one to two room environment, all these clearly disadvantage them relative to people at the top of income distribution who have definitely seen much higher rises in living standards, tuition, enrichment courses, everything that’s available to them. So I would say that mobility, which is the likelihood that these kids can move to a better social class, is almost certainly declined, and would decline unless there are certain institutional intervention improving the level playing field in the education system, improving access to immediate funds for their well-being, improving the prospects of getting affordable housing in the future, improving their parents’ prospects and their prospects of access to healthcare, improving their parents’ and their access to retirement benefits, unemployment protection. All these things unless put in, are going to disadvantage them further.

**Can you elaborate more on the policies that can be improved so that at least social mobility for the poor can be improved?**

I mentioned about social safety net, doubling, trebling WIS, a proper and effective system of unemployment protection and the way of doing this such that it does not disincentivise work, making it affordable and rational, you need to think about retirement adequacy, targeted
retirement benefits that are means tested, you also have to think about the way in which you put your CPF rates in order to accumulate savings - a fairer rate perhaps needs to be entertained over that working lifetimes, these are some of the social security safety net measures that need to be addressed. We have to think about concretely making health care more affordable. Right now ⅔ of health care is out of our pockets, vs ⅓ in most developed countries like Hong Kong. We need to move towards that level. I’m glad that Minister for Health is reviewing this ratio with this in mind. You’ve got to think about compulsory health risk pooling as opposed to segmented risk pooling, which leaves older people with higher insurance costs. We need to spread those insurance costs more fairly across the population. across all segments of the population so people - the old, the poor - can afford it to be covered. You’ve got to think about long term, health care chronic illnesses how you’ve got to cover that. You need more subsidies, that are not so insurable. So that’s for health care. For housing you’ve got to make sure that repayment period for the house, in my judgement, does not exceed at most 10, 15 years. Right now it’s over 20, 30 years. Because too much of lifetime income is lost on housing, not leaving enough for retirement adequacy and education. So BTO flats need to be not more than 2 or 2.5 times household income of that target group that you are looking at. You need to ensure that education system is much better funded, so that you don’t have to rely so much on mass testing and therefore tuition to do well in school. Right now there’s a massive shadow education system, without lots of tuition, you’re not going to get that kind of results that we get in our standardised tests. So the thing is not to rely so much on standardised tests. Do two things - one is rely less on them and also less streaming but also you have to have small enough class sizes so that teachers can assess the students, really teach the students to a certain standard without having all that tuition. So you’re talking about class sizes of not more than 20, the kind that you see in Northern Europe, or 25, rather than 40. And that would mean spending a lot more on education, willing to spend more of the budget on education, maybe closer to 5% of GDP, which is the OECD average, rather than 3-4% of GDP which we have now. So you need to revamp the education system in a major way, reduce the streaming, increase the teacher concentration, hire teachers, it takes a long time, you’ve got to import them, you need to have a sustained plan for that. The education system itself has to be geared better to a knowledge economy, less of standardised rote testing like I got to have 10 points if not I can’t get into P1, etc. If you do that all the time you’re not going to get students who think out of the box that are needed for this knowledge-based economy. Then you have to import foreign talent, and when you import less people want to train themselves because you are lowering the returns of education so you’ve got to solve the problem at the fundamental level which is a radical reform of the education system. Education system needs to be reformed, immigration system certainly needs to be reformed, we really need to bring down the
immigration rates, we really need to rethink the rates of unskilled labour immigration. Even the skilled labour immigration you need to think carefully whether you are relying too much on skilled labour immigration, PRs, that you’re preventing our own people from raising their skill levels by lowering the return on education across a range of professions, disincentivising investment of human capital by our own domestic citizens. So we have to recalibrate very carefully and in a much more radical way than we are doing so right now.

All these policies you mentioned are more on the part of the govt. The govt have always been saying that we should be self-reliant instead of a welfare state, so how do you think we can balance this? Do you think it’s still possible for people to be self-reliant?

I think definitely. Self-reliance is a very important cornerstone by which you formulate social policies like that, and for example, workfare is designed such that people are self-reliant, you don’t get the subsidies unless you work. And there are other - education, is something you invest in so it’s investment in human capital. But certain amount of public goods, in the social services infrastructure need to be there. Because if you examine the key social services I talked about - housing education healthcare transportation, even immigration policy, all of them have the nature of public good. So public good means that the market itself fails to provide it unless there is significant amount of govt intervention, even govt subsidies to keep the education system. So general education is not going to be enough at the level that is optimal for the economy unless the govt provides it. Public cannot afford it, firms will not provide general education, they provide specific education that can be captured by the individual firm, so that’s market failure. Health is a market failure. You cannot predict who will fall sick. And the economies of scale and expertise could put it beyond the affordability of any one person, given the possibly of different health outcomes in his lifetime, so it has to be a public good. And if your values are such that no one is going to be left out, if they happen to fall sick, which is a civilised public value, then you have to look at universal public health, so it’s affordable even to the poorest. Housing is also public good. Housing market is susceptible to excessive public over-valuation - you have seen housing being overvalued for over one decade or two. In light of housing, one has to have housing in order to intervene to provide housing at a reasonable cost, at a cost that an individuals can afford given his many lifetime commitments and social well-being related to be able to satisfy all these commitments. Transport is a public good - MRT needs to be run like a public good. But why are you making it a publicly-listed company? But do we have to make it such that we have to satisfy stockholders returns and be priced on the stock market on that? So we need to think through when different kind of intelligent govt intervention, for example calibrating the difference between
publicly listed company, and a publicly run but not publicly listed company to outright provisions, to social insurance, some mix of these 3. we need to think of solutions to each of these sectors, rather than just say rely totally on the individual, on the family, which is not a viable situation given the cost of these public goods. Secondly given wage stagnation, thirdly given ageing population, the number of dependents to a working individual is going to increase exponentially over time. So if you have all these individual responsibilities, and you have all these high cost commitments it doesn’t work. So we need to be pragmatic about that. And therefore the costs of these public nature the govt has to come back and intervene in these areas at a sufficient level, of course within the constraints of our public finances, we have to be sustainable. But I believe we have enough physical resources to be able to work out something, maybe with a small amount of tax increase, in a way that doesn’t make us uncompetitive, because we have such low tax rates in a way it can be done.

For low income families with young children, what do you think are the issues they face?

They face several long term issues. One of it is cash in hand they need to pay bills, for food, adequate nutrition for the kids...transport...utilities...upgrade, provide computer, broadband services for kids, health care costs, running and insurance health care costs for themselves and their families. And of course the education costs - seen and unseen. Seen edu costs, which are quite low, is your school fees and enrichment fees. Even that is a problem for low income families, let alone in this school environment, you need significant number of tuition, which is expensive. Their own training costs, to upgrade their own skills, these are heavily subsidised, but they are still costs. So you need to pay these current costs to maintain the family and to invest enough in the kids’ education and their own training to get out of poverty. Then they need to think about saving enough for a rainy day, for their retirement benefits, for their kids’ poly education, uni education, health care emergencies, or the increase in healthcare premiums in the future, need to think about taking care of aged parents, brothers and sisters who may fall sick, in case I lose my job do I have enough to make it through all my house payments?

What are the immediate measures you think can be taken to improve the lives of these families?

I think workfare is the most immediate, because in all these months, it can give you a few hundred dollars to take care of all these bills, put in your CPF acct, pay for your future health care needs. And it doesn’t cost very much to double or treble, only 1.3% of GDP, an extra 900 million
dollars, currently we spend 400 mil on workfare. Unemployment insurance scheme is the next important thing, means tested retirement scheme, people who are retiring now but do not have enough need a supplement of a couple of few hundred dollars because they have no savings. They can be encouraged to do part time work or monetise the value of their homes, but that would not be sufficient unless we have some supplements as many people may not even have homes. They need access to affordable housing, not just for ownership, bringing the price down. They also need access to subsidised rental housing. Not many people can afford the constant payments of owning a place. People who are poor need access to cheap rental housing. Making health care affordable immediately is also important. Long term chronic care... a lot of people are not insured by medishield. 10% is not insured, and they are most likely the people who need that the most, handicapped, congenitally ill. so making all these immediately available, especially altogether, they would have a huge impact on the poor.

You mentioned about demand for rental housing - do you think there are more people demanding for one two room rental apartments now?

Yes I think there's a big demand, you take even modern societies, like Germany, very wealthy welfare society, half of the housing are rental, not owned. So it shows that the housing is flexible enough, markets are more developed. Actually good solutions to housing doesn’t mean that it has to be owned. Ownership is important giving people a place to stay, a good value in the future, if that's in the long run without speculation, that's a good thing. But it's not enough. There's a big section of people who cannot afford, with a lifetime of situation who cannot allow them to afford. So you have to cater for them with a sufficiently wide market options of which rental housing is very important.

Do you think the govt financial aid schemes for the poor is enough? What flows do you find in it?

Financial aid outside of welfare, we have Comcare and Comcare related schemes. You need to rethink the basic balance between welfare and workfare. What you want to do, in my opinion as an economist, is to maximise workfare and minimise welfare. Workfare incentivises you to work, but welfare incentivises you not to work. If you are serious about making people independent...a lot of these schemes are unnecessary if you treble workfare, utilities, school pocket money fund, meal ticket top up, etc may not be necessary, and some more, you are incentivised to work. Right now you are not incentivised to work, you chase all these schemes and you don’t feel like
You mentioned about minimising welfare. What are the target groups that you think should receive financial aid and those who should not?

I think those who receive financial aid are those who really find it difficult to work. You could be handicapped, need to take care of children...for a number of reasons you are not able to work...the elderly and the disabled. Those are the cases you target welfare towards. And when you target them, you make sure it’s generous enough to really cover their needs. In many cases, we stop short of fully covering their needs. There’s no reason for that. If they really cannot help themselves you should help them to the extent they need help. The difference is really small in monetary terms - it’s tiny, it’s not worth thinking about; there’s not much you can do. What’s worth thinking about is having much more workfare so that people who should be on workfare instead of welfare are on workfare so that they are actually working. Once in the workforce, they are able to be independent, have dignity to look to upgrading their skills etc. So be generous when you need to - we are not generous enough, show more dignity to recipients - which right now is undignified, be streamlined and convenient - which is now too terribly complex, have a better balance between workfare and welfare - which now is not being sufficiently balanced towards workfare.

Can you elaborate more on how you think the aid schemes are not generous and dignified enough?

For example if you look at the PA schemes, and you look at the number of people who receive PA handouts I think average around $300-$400 a month. There may be 6000, on the PA website,
going towards 7000-8000 maybe, but if you look at the number of people who actually need such schemes, and if you talk to social workers and grassroots workers, it's probably more than the schemes actually reach. Grassroots workers and social workers know that there are probably a lot of people who actually need it but are not receiving it, for some reason or another - some may be too paiseh to say they need it, or they may not know how to receive it cos it's too complex, or they find that it's too undignified. And the way of means testing discourages a lot of people to take up these schemes, because often you are means tested - not just you but your siblings. And they refuse to be means tested because their siblings face pressure, they lose face in front of their siblings, and they don't want to have to take money away from their siblings first before they get access to welfare services because they feel it's unfair to their siblings. Asian societies are always protective of your families. So you'd rather go without yourself, in the case of means testing for health, you'd rather die than impose a big bill on your family or your brothers and sisters. Or have to sell your house which would otherwise go to your kid rather than not - having the medical care. So the family related means testing is really damaging for people who really need the welfare. So you need to do away with this family related means testing. That is in Asian context too mean means testing. It's against Asian values, the very Asian values that we are trying to promote with the many helping hands. It's a perverse effect starving people from getting the welfare that they need. So we need to rethink the whole thing and do away with it, both in medical means testing and welfare means testing. And we need to streamline, make sure it's sufficient and dignified.

If you are talking about, have you reviewed, measure if $300 is really enough? Have you measured what it takes per capita family income basis to get by for different groups of people? I don't believe we have done proper studies on that. Workfare - right now $150 to $200. Is that enough? Given what wages at the bottom are, given what you need a month? I don't think so. I think you need $200-$300 more just by any simple reckoning.

That's why I say you need to double and treble it. But it's a simple decision, it's an affordable decision. It's not a controversial decision. I don't see why we are taking such a long time to come to that decision.

If we compare what you are advocating with Lim Chong Yah’s wage shock therapy - what are the differences and consequences?

He has the same motivations which is to raise the wages of those at the bottom to a decent level before they can afford these basic - not just consumption - but for their savings and investments for the future of their families. That's his foremost motivations. But the way he chooses to do this is that he chooses to pass the burden almost entirely onto the corporate sector and companies
and he wants to do it within a very short period of time, within three years. While the objective is
laudable, raising the income of these poor families, whose income has been depressed, halved,
much lower than it otherwise would have been with a better immigration policy, the way of doing
it, the time period, it seems to me unrealistic. Seems unrealistic that firms can afford a big rise in
wages in such a short time without productivity, without becoming severely uncompetitive. To me
it seems to be like a five to ten year effort before growing productivity at 2-3\%, 3-5\%. When you
have catch-up potential like in construction, you can reach that realistically, without becoming
uncompetitive and maybe causing a recession as a result. So if firms need 10 years instead of 3
years, then workfare has to step up to the plate for that 10 year period. As real wages rise to
certain levels that make families be able to meet standards of living, then if you measure WIS cut
off level, they would automatically graduate from that level and after firms can afford to pay
those higher level of wages then you won’t need so much workfare any more. So it works itself
out of the problem. But the govt has to step in, so you have to share burdens with the firms, you
can’t expect firms to step up to it in an unrealistic manner overnight.

You mentioned a lot of structural changes that need to be made.. but why are the changes
being made so slowly and what are the hesitations of the govt?

I’m a bit puzzled as to why it’s happening so slowly but it’s beginning to happen so govt is
moving in this direction. So you have give them credit and say they did institute WIS, they did
raise it significantly. The criticism is - not enough, too slow. But they are at least moving in that
direction, and you’ve got to recognise it, they’re making an effort... They are restricting
immigration, they are trying to somewhat streamline the welfare system - not enough
rebalancing. They are trying to make public housing, healthcare more affordable - Gan Kim Yong
said he’ll review the ratio seriously, he’ll review the insurance policy seriously. They have been
bringing down the prices of BTO flats, even though they haven’t made a big noise about it they
have been if we observe the BTO prices in Sengkang and all those places in the last two exercises
it’s come down a lot, that’s good. They have talked about educational reform at the margin,
better pre-school childcare, looking at PSLE, making it less demanding. But I think they are too
slow, and they can be much more radical in it. I think they are hesitant because the idea of
individual reliance, family reliance, the idea of govt not spending too much, keeping the budget
as small as possible, not spending on welfare - some kind of an anti-welfarist nigered response as
opposed to thinking through what is the real design and does it really make a difference in
incentives and what is our existing system, isn’t it worse - actually going through that thinking,
that thought process in a pragmatic way as opposed to an ideology or sacred cow, going
through the thinking of, you should really rely on home ownership, but what about rental, is it a
sacred cow that's worth keeping, is it pragmatic, does MRT really need to be public-listed, is it
really so pragmatic. Thinking through decisions like that, changing them is never easy for a huge
bureaucracy like the govt...it's not easy to make big changes, so I can understand why even if it
seems like an obvious solution, they are not fast enough, and there's a rigid way of thinking. But I
believe that they are moving in the right direction and I think they have the capability to see the
problems and then begin to catch up and perhaps move fast enough. Seen some signs of it in
housing, in health care - Gan Kim Yong's beginning to move more aggressively in that direction -
we had a doubling of health care expenditure - still much lower than what I would like, than it's
needed - but at least it's moving in the right direction, so they really need to speed up, not just
in terms of tweaks, but systemic reforms. So the problem is can they move beyond tweaks,
towards systemic reforms. And not just systemic reforms in one area but in many areas - housing
health care education - as a package. Because you can't look at it independently. You can't look
at affordable housing without retirement adequacy, or independently of health care. Because the
same lifetime earnings need to be allocated to all three of them. So they need to do it - coming
out of the silence - CPF has to talk to HDB, has to talk to Ministry of Health and they have to
formulate policies together, holistically, that's never easy to do in any organisation, so perhaps
this is why it's taking a bit longer than what we would have liked or one would expect.

**Besides the role of the govt, what do you think is the role the individual, corporate sector
and non-profit sector need to play in improving social mobility and income inequality?**

Actually I think the govt needs to know that, actually improving income inequality and improving
social mobility, because of the key role of the social security, of the education system, of
inequality, the tax and transfer system itself, is primarily a govt responsibility. So there needs to
be a recognition with the govt and without, among the VWOs, among the individuals, among the
welfare organisations, that hey govt has to do the heavy lifting. That is it's proper and efficient
responsibility. We do a lot of supplementary work that can really magnify what the govt does, but
it's difficult to do without heavy lifting, working against very strong head here. So govt needs to
realise it because they are the one providing it. Individuals need to realise that because they need
to make that a political demand to govt. VWOs need to realise that because they need to make
that a demand to govt when they cooperate with them in such service because...look at the whole
range of organisations, Mendaki, etc, they cooperate, trying to help the poor, but they need to
understand, so does the govt that, hey you've got to do the heavy lifting, then we can come in
here, we can magnify your effort, rather than oh you are not doing the heavy lifting and we can
only do all these and it can never be enough. So there needs to be a proper understanding of the efficient role of govt in provision of public goods, and the nature of public goods is the nature of many of these services. Once that is recognised, then they can be a much more efficient and helpful coordination between VWOs, social service sector, public and the public sector. Then you can really orchestrate a really meaningful community effort with everybody playing their role.
MUSIC LICENSE CONTRACT

This License Agreement ("Agreement") is made between Wong Jie Ning Jaime hereto, the Licensor and Lim Quah Chiang Benny, hereto the Licensee as identified in Schedule "A".

PURPOSE

A. The Licensor is authorized to grant certain rights in and to (i) the sound recording ("Master") and, (ii) the underlying musical composition ("Work"), as described in Schedule "A" attached hereto, collectively ("the Tracks").

B. The Licensee seeks to license the Track(s) described in Schedule "A", which is owned by Licensor. Licensee is engaged in the production of a project described in Schedule "A" (the "Project") and wishes to license the Tracks for use in connection with the Project, including use in connection with the production, exhibition and exploitation of the Project that may be used in the promotion thereof as described in Schedule "A" ("the Use"). Schedule "A" may also include attached clearance and negotiation documents discussed and approved between the Licensee and Licensor as part of the project's description.

NOW THEREFORE, the parties hereto, intending to be legally bound by the terms and conditions contained herein, hereby agree as follows:

AGREEMENT

1. License Grant and Performance Rights.
1.1 License Grant. In consideration of the terms, conditions, covenants and warranties herein, the Licensor grants to the Licensee a non-exclusive and non-assignable license to use the Tracks and the approved name and likeness and biography of Artist ("the Materials") throughout the world, in all media, an unlimited number of times in perpetuity, in connection with the Use only (as each of the foregoing are defined in Schedule "A") ("the License").
1.2 Performance Rights. Licensor grants performance rights to Licensee on any public performance of the Project.

2. Attribution of Tracks. Licensee shall attribute and credit the Tracks in all promotion, exhibition and exploitation of the Project in a substantially similar form to that set forth in Schedule "A".

3. Alteration of the Tracks. Licensee shall be permitted to shorten the length of the Tracks or remix the tracks, or any part thereof, as necessary for its use in the Project provided that Licensee complies with the warranties stated in Section 6.

4. Reserved Rights.
Licensee acknowledges and agrees that all rights in and to the Tracks, whether now known or hereafter in existence, that are not licensed hereunder are specifically reserved by the Licensor.

5. Licensee's Warranties and Indemnity.
Licensee represents and warrants to the Licensor that:
5.1 Accuracy of information. All information provided by Licensee herein and during the Term hereof shall be accurate, complete and not misleading in any material respect.
5.2 Limited Use of Tracks and Materials. Licensee shall only use the Tracks and the Materials for the Use and only in connection with the Project as defined in Schedule "A" and shall not use, exploit or in any way attempt to obtain any benefit there from, except in strict accordance with the terms of this Agreement.
5.3 Safeguards for Use of Tracks. Licensee shall maintain strict controls and safeguards in connection with the Tracks and the Materials to prevent any unauthorized use or distribution thereof and shall use its best efforts to ensure that any transmission thereof is undertaken in a safe manner so as to prevent unauthorized copying or retransmission by any third party.
5.4 No Duplication. Licensee shall not, except to the extent allowed by the Licensors hereunder and solely in connection with its authorized use of the Site, copy or otherwise duplicate directly or indirectly any portion of the Site including without limitation, any of the information, trademarks, logos, designs, graphics, systems, Tracks or otherwise contained therein for any purpose ("Licensors Protected Materials") and shall not use any software that enables the copying or duplication of Licensors Protected Materials for later off line viewing ("Web Copying") except as necessary such as pricing, contract terms, etc., for conducting routine business.

5.5 Copyright Notices. Licensee shall abide by all copyright notices, information, or restrictions applicable to any Licensors Protected Materials and the Tracks and the Materials otherwise published by the Licensors.

5.6 Indemnity. Licensee shall indemnify, hold harmless and defend the Licensors from and against any and all claims, demands, suits, damages, liabilities and all reasonable expenses connected thereto, including attorneys’ fees, against or suffered by the Licensors with respect to any matter that arises from or is a result of a breach or attempted breach of this Agreement by Licensee.

6.0 Licensee’s Warranty, Indemnity, Disclaimer and Limitations of Liability.

6.1 Warranties. Licensors warrants that it has the right to grant the License. Licensors agrees to indemnify and hold harmless Licensee from and against any and all claims, costs, losses, expenses, damages, judgments and liability (including reasonable attorney’s fees) which may arise as a result of or in connection with a breach of Licensors’s warranty herein provided, however, that in no event shall Licensors’s total liability exceed the License Fee paid by Licensee hereunder.

6.2 Disclaimer. Licensors (as copyright owner) disclaims in connection with any Tracks(e) or Materials offered any merchantability or fitness for any purpose, application or condition of whatsoever nature without limitation.

6.3 Limitation of Liability. Licensors shall not be liable for any indirect, special or consequential damages including but not limited to loss of anticipated profits, in connection with or arising from this Agreement and shall not be liable for any loss, damage, claim or liability arising from or related to any software program, data errors, digital transmission errors, failures, interruptions or delays, regardless of cause.

7.0 Additional Restrictions and Rights.

Licensee acknowledges and agrees to the following restrictions and rights concerning use of the License conferred under this Agreement:

7.1 No Use Encouraging Illegal Activities. No uses encouraging or associated with illegal or illicit activities allowed.

7.2 Licensing Terms. See Schedule A, and usage terms including “The Project” for list and description of the usage terms that will apply for this specific contract.

8.0 General.

8.1 Notices. All notices permitted or required under this Agreement shall be in writing and shall be delivered as follows (i) by email, (ii) by U.S. Mail, (iii) by facsimile transmission, or (iv) by certified or registered mail, return receipt requested, five days after deposit in the mail.

8.2 Waiver and Severability. The failure of either party to require performance by the other party of any provision hereof shall not affect the full right to require such performance at any time thereafter; nor shall the waiver by either party of a breach of any provision hereof be taken or held to be a waiver of the provision itself. In the event that any provision of this Agreement shall be unenforceable or invalid under any applicable law or be so held by applicable court decision, such unenforceability or invalidity shall not render this Agreement unenforceable or invalid as a whole, and, in such event, such provision shall be changed and interpreted so as to best accomplish the objectives of such provisions within the limits of applicable law or applicable court decisions.

8.3 Arbitration and Controlling Law. Any and all disputes that may arise between the Parties under or in connection with this Agreement shall be submitted (together with any counterclaims and disputes under or in connection with other agreements between the parties) to final and binding arbitration heard by a single arbitrator in accordance with the
then-current Commercial Arbitration Rules of the American Arbitration Association (the "AAA"). The arbitration shall be conducted in Singapore. All questions concerning the validity, operation, interpretation, and construction of this Agreement will be governed by and determined in accordance with the laws of the California, USA.

8.4. No Agency. The relationship between the Licensor and the Licensee is that of independent contractors. Nothing contained herein shall be construed as creating any agency, partnership, or other form of joint enterprise between the parties or to allow either party to bind the other or incur any obligation on its behalf.

8.5. Counterparts. This Agreement may be executed in two or more counterparts, each of which will be considered an original, but all of which together will constitute one and the same instrument.

8.6 Assignment. Licensor may assign this Agreement to any entity to which it transfers all or substantially all of its ownership interest, whether through merger, acquisition or sale of assets. Otherwise, neither party may assign, voluntarily, by operation of law, or otherwise, this Agreement without the other party’s prior written consent, and any attempt to do so without that consent will be void. This Agreement will bind and inure to the benefit of the parties and their respective successors and permitted assigns.

8.7 Termination. Licensor shall have the right to terminate this Agreement forthwith upon a material breach or attempted breach by Licensee of any of the terms and conditions hereof unless such breach is cured within thirty (30) days following written notice to Licensee thereof, except that Licensee’s failure to pay the License Fee as required under the terms of Section 2 shall be deemed a material breach. Upon expiration or termination, Licensee shall have no further right to use the Tracks or the Materials and any further use thereof whatsoever shall represent an act of copyright infringement.

8.8 Licensor’s Protected Materials. Licensor Protected Materials and all rights therein, are protected by all applicable copyright laws, and are owned and/or controlled by Licensor or the party credited by Licensor as the provider thereof.

8.9 Entire Agreement. This Agreement is the entire agreement between the Licensor and Licensee, which supersedes any prior or contemporaneous agreement or understanding, whether written or oral, and any other communications between the Licensor and Licensee relating to the subject matter of this Agreement. This Agreement may not be changed orally, but only by a writing signed by both parties which specifically references this Agreement.

8.10 Survival. The provisions of Sections 2, 5, and 7.4 and 9 shall survive termination of this Agreement.

8.11 Headings. The headings herein are for convenience only and are not intended by the parties of or to affect the meaning or interpretation of this Agreement.

The parties have caused this Agreement to be duly executed by their Authorized representatives below as of the date __________

Licensee:
By: Lim Quah Chiang Benny, S883901G

Licensor:
By: Wong Jie Ning Jaime, S9010965J
SCHEDULE "A"

LICENSEE INFORMATION

Licensee
Name of licensee: Lim Quah Chiang Benny
Title: Producer
Address: Blk 489, Jurong West Ave 1, #06-39, S(640490)
Tel: 81236474
Email Address: mail.bennylim@gmail.com

Licensor
Name of licensor: Wong Jie Ning Jaime
Title: Composer and Performer
Address: Blk 532, Serangoon North Ave 4 #06-241 Singapore 550532
Tel: 86273731
Email Address: jaimewongmusic@gmail.com

USE, PROJECT AND LICENCE FEE

THE USE:
Project type: Multimedia documentary
Artist: Wong Jie Ning Jaime
Songs name: ‘2:32am’ (including the ‘original version’, ‘happy version’, ‘instrumental version’) ‘Settle Down, Love’ (including the ‘original version’ and ‘instrumental version’) ‘skin’ (including the ‘original version’ and ‘instrumental version’)
License Use: The songs ‘2:32am’, ‘Settle Down, Love’ and ‘skin’ in all their versions will be played at various times within the videos and multimedia works that are produced for and uploaded on the ‘Growing Up with Less’ website, Youtube channel and Facebook page

THE PROJECT:
Growing Up with Less explores the hidden side of cosmopolitan third-richest-country-in-the-world Singapore where the government-built apartment complexes are littered with trash and syringes and your neighbor next door could be a drug addict. The documentary focuses on the plight of children from lower-income families where parents struggle to make ends meet leaving their children unsupervised, often hungry for food and affection and extremely vulnerable to bad influences. Through the observing eyes of the cameras, the many facets of their lives and the accompanying dramas that rolled over from the adults’ lives are exposed, showing just how vulnerable the children are and how much they need a guiding hand to bring them out of the poverty cycle. The online interactive documentary also analyses current government’s policies toward lower-income families and the validity of the philosophy behind them.

This is a final-year project undertaken by final year students enrolled in the Wee Kim Wee School of Communication and Information in Nanyang Technological University. The members involved in the project are Lim Quah Chiang Benny, Neo Jia Ying Candice, Trinh Hoang Ly and Xu Yuan Duan.

ALL RIGHTS GRANTED UNDER THIS AGREEMENT ARE NON-EXCLUSIVE.
MUSIC LICENSE CONTRACT

This License Agreement ("Agreement") is made between Tan Yi Hern, Marcus hereto, the Licensor and Lim Quah Chiang Benny, hereto the Licensee as identified in Schedule "A".

PURPOSE

A. The Licensor is authorized to grant certain rights in and to (i) the sound recording ("Master") and, (ii) the underlying musical composition ("Work"), as described in Schedule "A" attached hereto, collectively ("the Tracks").

B. The Licensee seeks to license the Track(s) described in Schedule "A", which is owned by Licensor. Licensee is engaged in the production of a project described in Schedule "A" (the "Project") and wishes to license the Tracks for use in connection with the Project, including use in connection with the production, exhibition and exploitation of the Project that may be used in the promotion thereof as described in Schedule "A" ("the Use"). Schedule "A" may also include attached clearance and negotiation documents discussed and approved between the Licensee and Licensor as part of the project's description.

NOW THEREFORE, the parties hereto, intending to be legally bound by the terms and conditions contained herein, hereby agree as follows:

AGREEMENT

1. License Grant and Performance Rights.
   1.1 License Grant. In consideration of the terms, conditions, covenants and warranties herein, the Licensor grants to the Licensee a non-exclusive and non-assignable license to use the Tracks and the approved name and likeness and biography of Artist ("the Materials") throughout the world, in all media, an unlimited number of times in perpetuity, in connection with the Use only (as each of the foregoing are defined in Schedule "A") ("the License").
   1.2 Performance Rights. Licensor grants performance rights to Licensee on any public performance of the Project.

2. Attribution of Tracks. Licensee shall attribute and credit the Tracks in all promotion, exhibition and exploitation of the Project in a substantially similar form to that set forth in Schedule "A".

3. Alteration of the Tracks. Licensee shall be permitted to shorten the length of the Tracks or remix the tracks, or any part thereof, as necessary for its use in the Project provided that Licensee complies with the warranties stated in Section 6.

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5. Licensee's Warranties and Indemnity.
   5.1 Accuracy of information. All information provided by Licensee herein and during the Term hereof shall be accurate, complete and not misleading in any material respect.
   5.2 Limited Use of Tracks and Materials. Licensee shall only use the Tracks and the Materials for the Use and only in connection with the Project as defined in Schedule "A" and shall not use, exploit or in any way attempt to obtain any benefit therefrom, except in strict accordance with the terms of this Agreement.
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6.2 Disclaimer. Licensor (as copyright owner) disclaims in connection with any Tracks(s) or Materials offered any merchantability or fitness for any purpose, application or condition of whatsoever nature without limitation.

6.3 Limitation of Liability. Licensor shall not be liable for any indirect, special or consequential damages including but not limited to loss of anticipated profits, in connection with or arising from this Agreement and shall not be liable for any loss, damage, claim or liability arising from or related to any software program, data errors, digital transmission errors, failures, interruptions or delays, regardless of cause.

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parties) to final and binding arbitration heard by a single arbitrator in accordance with the
then-current Commercial Arbitration Rules of the American Arbitration Association (the
"AAA"). The arbitration shall be conducted in Singapore. All questions concerning the
validity, operation, interpretation, and construction of this Agreement will be governed by and
determined in accordance with the laws of the California, USA.

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party to bind the other or incur any obligation on its behalf.

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or substantially all of its ownership interest, whether through merger, acquisition or sale of
assets. Otherwise, neither party may assign, voluntarily, by operation of law, or otherwise,
this Agreement without the other party's prior written consent, and any attempt to do so
without that consent will be void. This Agreement will bind and
inure to the benefit of the parties and their respective successors and permitted assigns.

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material breach or attempted breach by Licensee of any of the terms and conditions hereof
unless such breach is cured within thirty (30) days following written notice to Licensee
thereof, except that Licensee's failure to pay the License Fee as required under the terms of
Section 2 shall be deemed a material breach. Upon expiration or termination, Licensee shall
have no further right to use the Tracks or the Materials and any further use thereof
whosoever shall represent an act of copyright infringement.

8.8 Licensor's Protected Materials. Licensor Protected Materials and all rights therein, are
protected by all applicable copyright laws, and are owned and/or controlled by Licensor or
the party credited by Licensor as the provider thereof.

8.9 Entire Agreement. This Agreement is the entire agreement between the Licensor and
Licensee, which supersedes any prior or contemporaneous agreement or understanding,
whether written or oral, and any other communications between the Licensor and Licensee
relating to the subject matter of this Agreement. This Agreement may not be changed orally,
but only by a writing signed by both parties which specifically references this Agreement.

8.10 Survival. The provisions of Sections 2, 5, and 7.4 and 9 shall survive termination of this
Agreement.

8.11 Headings. The headings herein are for convenience only and are not intended by the
parties of or to affect the meaning or interpretation of this Agreement.

The parties have caused this Agreement to be duly executed by their Authorized
representatives below as of the date 21/3/13.

Licensee:
By: Lim Quah Chiang Benny, S9836901G

Licensor:
By: Tan Yi Hern, Marcus, S9007304D

160
SCHEDULE "A"

LICENSEE INFORMATION

Licensee
Name of licensee: Lim Quah Chiang Benny Title: Producer Address: Blk 489, Jurong West Ave 1, #06-39, S640490 Tel: 81236474 Email Address: mail.bennylim@gmail.com

Licensor
Name of licensor: Tan Yi Hern, Marcus Title: Composer Address: Blkhan St 24 Blk 287, #03-82, S(570287) Tel: +65 90074649 Email Address: marcus90tan@gmail.com

USE, PROJECT AND LICENCE FEE

THE USE:
Project type: Multimedia documentary
Artist: Tan Yi Hern, Marcus
Song names: ’Stranger’ & ’Stranger sans Vocals’
License Use: The songs ’Stranger’ & ’Stranger sans Vocals’ will be played at various times within the videos and multimedia works that are produced for and uploaded on the ‘Growing Up with Less’ website, Youtube channel and Facebook page

THE PROJECT:
Growing Up with Less explores the hidden side of cosmopolitan third-richest-country-in-the-world Singapore where the government-built apartment complexes are littered with trash and syringes and your neighbor next door could be a drug addict. The documentary focuses on the plight of children from lower-income families where parents struggle to make ends meet leaving their children unsupervised, often hungry for food and affection and extremely vulnerable to bad influences. Through the observing eyes of the cameras, the many facets of their lives and the accompanying dramas that rolled over from the adults’ lives are exposed, showing how just how vulnerable the children are and how much they need a guiding hand to bring them out of the poverty cycle. The online interactive documentary also analyses current government's policies toward lower-income families and the validity of the philosophy behind them. This is a final-year project undertaken by final year students enrolled in the Wee Kim Wee School of Communication and Information in Nanyang Technological University. The members involved in the project are Lim Quah Chiang Benny, Neo Jia Ying Candice, Trinh Hoang Ly and Xu Yuan Duan.

ALL RIGHTS GRANTED UNDER THIS AGREEMENT ARE NON-EXCLUSIVE.
26 March 2013

To whom it may concern:

Please accept this letter as confirmation that we have issued a music licence (for music supplied by Big Bang & Fuzz), as follows:

**Production details:**

- **Production title:** Growing Up with Less
- **Type of production:** Documentary (Online)
- **Media:**
  - Online
- ** Territory:** Worldwide
- **Streaming formats** + free-to-view only

**Please note:**

Productions must not be distributed via any media or to any territory other than those shown above without an additional licence from Big Bang & Fuzz.

Please feel free to contact us if you require further clarification.

Yours faithfully

**Big Bang & Fuzz Pty Ltd**

[Signature]

Andrew Jones
Managing Director
Growing Up
With less

An interactive online documentary on the children of low-income families
Project Fact Sheet

Title: Growing Up with Less

Estimated total TRT: 45:00

Completion date: 27th March 2013

Logline:
Growing Up with Less is an interactive online documentary on the children of low income families in Singapore.

Synopsis:
Growing Up with Less explores the hidden side of cosmopolitan richest-country-in-the-world Singapore where the government-built apartment complexes are littered with trash and used sanitary pads and your neighbor next door could be a drug addict.
The documentary focuses on the plight of children from low-income families where parents struggle to make ends meet leaving their children unsupervised, often hungry for food and affection and extremely vulnerable to bad influences. Through the observing eyes of the cameras, the many facets of their lives and the accompanying dramas that rolled over from the adults’ lives are exposed, showing how just how vulnerable the children are and how much they need a guiding hand to bring them out of the poverty cycle.

Crew:
Benny Lim Quah Chiang, Neo Jia Ying Candice, Trinh Hoang Ly, Xu Yuan Duan

Website URL:
http://growingupwithless.sg/

Contact information:
growingupwithless@gmail.com
http://www.facebook.com/growingupwithless

This work was produced as final-year project in the Wee Kim Wee School of Communication and Information, Nanyang Technological University, Singapore.
Project background sheet

Our inspiration:
Having previously explored the corridors of Jalan Kukoh, our team felt that there are untold stories hidden in these dirty stairwells and old blocks of one- and two-room rental apartments. Our adventures began when we started knocking on doors in Jalan Kukoh, Circuit Road and Tampines to talk to residents, and we found ourselves listening to horror stories of drug addicts, prostitutes and suspicious characters lurking in the night. Our journalistic instincts and curiosity pushed us further, and we noticed a certain trend – living in these tiny rental apartments are not only the elderly poor, who are often mentioned in the media, but families with young children. Often, they have compelling stories to tell – stories that are often swept under the carpet underneath Singapore’s glamorous exterior. We then wondered, how can the children grow up in such an environment? How will that affect their lives? These questions became the crux of what our documentary hopes to address. As we delved deeper, we found ourselves in the heart of a pressing social issue – the widening income gap and how this problem plays a key role in trapping these less privileged children in the poverty cycle.

Challenges:
Everyone knows that the low income exist in Singapore, but few actually know what goes on behind closed doors and the issues that these people are dealing with.

“People don’t want to wash their dirty linen in public. It was extremely difficult for us to get filming access to these families to document their lives, but our patience, hard work and persistence ultimately paid off.” - Candice Neo

“Just getting to know the kids and making friends with them is difficult enough. Gaining their trust so that they can allow us to film and take photos is even harder! But I’m glad we did manage to pull it off.” - Benny Lim

“It’s extremely difficult to deal with the authority when it comes to poverty issues here. There was so much suspicion towards our intention and at times, even attempts to shape our project. Fortunately, we managed to navigate these demands and suspicions and obtained some interviews with the authority.” - Trinh Hoang Ly

“Coming from healthy home environments, it could sometimes be distressing to witness the plight troubled families and their children. It was important to remind ourselves to not let these emotions affect our storytelling, and remain balanced and objective, and sometimes, even find the subtle happiness that can exist within lives of these families and their children.”

- Xu YuanDuan

The Future:
We hope to continue updating our Facebook page on news related to this group of low income families in Singapore, and meanwhile pitch our stories to both the mainstream media and online media. We will continue to promote our website and hope that the awareness raised will spur greater public efforts to make Singapore a better society for these disadvantaged children to grow up in.

This work was produced as final-year project in the Wee Kim Wee School of Communication and Information, Nanyang Technological University, Singapore.
Production Stills

We try to capture as honestly and as much of our characters' daily lives as we can.

The children are fascinated by our cameras and often demand to see what shots we take of them. We all get asked now and then but somehow Duan is always asked the most.
Benny was hard at work at a Meet-the-People session with Ms Tin Pei Ling, MP of MacPherson, Marine Parade GRC, where two of the families we feature live.

It’s all about the lighting and the framing. And when our interviewee is not yet ready, Candice often has to stand in.
It’s not always easy to get an interview recorded in a house full of children. Often one (or two if there are too many kids!) of us has to entertain the kids while the others watch the cameras.

The children can be really attached to us. Ly is one of their favourites. They cling on to her while she works!
This little girl loves to sit on our laps. She never misses a chance when we sit down to climb in.

Interview with Ms Tin Pei Ling at the T-Net club in MacPherson.
After some time, the children have become less camera-shy! They play and do their work while Duan snaps away.

Sometimes the kids do inexplicable things. But didn’t we all at some point?
PRODUCER WARRANTY

I/We officially guarantee that:

i) The Wee Kim Wee School of Communication and Information, NTU has the right to submit the following video project to festivals and competitions on my/our behalf;

ii) I/We, as producer[s] own or control all of the material contained in the video

iii) Material submitted does not infringe upon or violate any copyright held by a third person or corporation.

Title of Project:

Growing Up with Less

Name of FYP Supervisor:

Ms Law Joon Nie

Names and Signatures of Producer(s):

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<thead>
<tr>
<th>Name</th>
<th>Signature</th>
<th>Date</th>
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<tbody>
<tr>
<td>Benny Lim</td>
<td></td>
<td>20/3/13</td>
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<tr>
<td>Trish Hengly</td>
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<td>20/3/13</td>
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<td>Xu Yuan Duai</td>
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<td>Neo Sai Ying</td>
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