

Research can help S'pore meet social challenges

ESM Goh describes 'social climate change' at launch of new centre

By **CHARISSA YONG**

IN 1947, a postwar Singapore which had yet to become independent faced the pressing challenges of overcrowding and low rates of literacy.

Since then, the country has undergone a sea change and it is now shaped by three major shifts in the areas of demography, technology and social expectations, said Emeritus Senior Minister Goh Chok Tong yesterday.

He called the long-term transformation "social climate change" which, like its environmental cousin, "takes place imperceptibly and you see the effects only long after it has become irreversible".

Research can help Singapore anticipate and meet these challenges, Mr Goh said at the launch of a centre that specialises in social services research.

The National University of Singapore (NUS) Social Service Research Centre will work with policymakers and social service agencies to pilot social programmes.

These should produce more effective services and social innovations in the community, he added.

Mr Goh identified three key drivers of social climate change.

First, Singapore has an age-

ing and declining population, and a big jump in cross-border marriages across cultures and socio-economic groups.

He said more older men are at his Meet-the-People sessions to ask for a long-term visit pass or permanent residency for their younger, foreign wife.

The stability of these marriages and their offspring's welfare should be tracked, he added, since anecdotal evidence shows problems loom ahead for them, their children and society.

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“ **AVALANCHE AHEAD**
I can see an avalanche of social issues coming... the social challenges of Singaporeans in the next 50 years will be drastically different from those in the last 50.

— **Emeritus Senior Minister Goh Chok Tong** **”**

The second is the use of mobile smart devices and social media, which will influence how people interact with each other.

Third, many more Singaporeans count themselves as middle class.

But with this comes mid-life insecurities and fears about their economic future and their children's, said

Mr Goh.

The new research centre will be led by Professor Paul Cheung and Associate Professor Irene Ng, both from the NUS department of social work.

NUS provost Tan Eng Chye said the centre was timely as it comes amid growing public scrutiny of social issues here.

It will focus for now on low-wage workers, children, youth and seniors from low-income families.

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Scheme helps the low-income tackle debts

By **KOK XING HUI**

MARY (not her real name) and her husband owed more than \$1,000 in utilities and town council conservancy charges last July.

The 37-year-old part-time kitchen helper and her husband, a logistics worker, have two children and found it hard to pay off the arrears on their monthly household income of \$1,500.

But a scheme that matches debt repayment dollar-for-dollar has helped them pay off the money owed and shown encouraging results in easing chronic debt.

The Family Development Programme was started in April last year by Methodist Welfare Services (MWS) for low-income families under three family service centres it runs. It matches debt repayment dollar-for-dollar, up to \$100 a month.

In a study that MWS conducted of the scheme, it found that the 34 families given dollar-for-dollar help reduced their debt from a total of \$256,000 to \$175,000 over a year.

In comparison, another 34 families not given the funds had their collective debt increased by \$18,000 over the same period.

Mrs Cindy Ng-Tay, assistant director of Covenant Family Service Centre and part of the team behind the study, said this hike came from penalty charges and interest on the debts. "It's a typical trend that they get more in debt if they cannot manage. The more alarming thing for me is that they have chronic debts and no savings, so they're very vulnerable."

The debt accrual is especially worrying, given that 94 per cent of the low-income families in the study have had debts for more than a year. Nine in 10 have less than \$100 in savings.

While the study's results are preliminary, those on the scheme have found it helpful. For Mary, the fund matching motivated her to manage her money properly and make payments on time.

MWS plans to pump more resources into the programme. It is also keen to start a fund-matching scheme for low-income families to build their savings after becoming debt free.

Meanwhile, the new Strategic Research Partnerships of Social Service Research Centre at the National University of Singapore will start a study on low-income households and debt next month.

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