

Why the poor are poor: Barriers, bad choices and bad luck

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A donated table serves as the dining area, storage space and study table for Mr Alex Chong Chun Hwa's family. Right at its foot are the thin mattresses that he, his wife and two children aged six and seven sleep on.

The 44-year-old cleaner says the cramped conditions in the one-room rental flat, where the family has lived for eight years, make life difficult.

As his epileptic wife cannot work, Mr Chong is the sole breadwinner and earns a monthly keep of \$1,300.

It is hard to make ends meet, he says. They have accumulated rent and utilities arrears of nearly \$600. Brief respite comes in the form of cigarettes, which he spends \$100 a month on.

Teasing out why people like Mr Chong are poor - and remain poor - is at best a fraught and incomplete process, but in interviews The Sunday Times did with seven families living in rental flats, some reasons emerge.

Their experiences suggest that a combination of institutionalised barriers, dubious choices and sheer bad luck all contribute to a family's deepening into poverty.

There has been heated discussion on the subject, with the publication of various pieces in The Straits Times. In separate commentaries, veteran social worker Sudha Nair wrote of the need to ask hard questions of poor families, many of whom make poor choices, while Senior Minister of State for Defence and Foreign Affairs Maliki Osman said Singapore's system has generally helped put them back on their feet. Self-reliance, he said, is key.

Both were responding to sociologist Teo You Yenn, who wrote in her book *This Is What Inequality Looks Like* that structural barriers have disadvantaged such families. A forum letter, signed by 44 social workers and practitioners, called for an acknowledgement of impediments in areas ranging from housing to healthcare support services.

In interviews with The Sunday Times, families who live in rental flats in areas such as Geylang and Redhill outline the structural impediments they run into.

The lack of space in rental flats makes family life tough, says Mr Chong. Watching television programmes is his only way of distressing after work, but the unavailability of space means that his daughter has to study in the same room.

"When I want to relax and unwind after a long day of work in front of the television, my daughter ends up being distracted and wants to watch TV as well. It's not very conducive," he says in Mandarin. He worries that her education - widely seen as a social uplifter - will be affected.

Housewife June Tholasiammal, 50, lives in a two-room rental flat and frets about medical costs. She suffers from cancer and asthma and is anaemic; her husband has a long-term medical condition too. Their combined medical fees exceed \$1,000 a month and can be higher if she is hospitalised, which happened four times last year. Both their Medisave accounts are depleted.

Her condition does not allow her to work, and the family depends on her husband's \$1,800 salary as a security officer. They also have help - a monthly handout of about \$700 from the Social Service Office.

But after setting aside money for medical bills, rent, groceries and expenses for their two teenage girls, there is little left for long-term plans.

Any excess is used to buy things like trinkets or beauty products for either her 15-year-old or her 19-year-old. "It's so hard for me to give to both children, I have to take turns," says Madam June. "This month, maybe I buy one of them something she likes, and the next month is the other's turn."

Some say that bad choices can cause people to sink further into poverty.

Mr Chong's avoidance in paying his utility and rental bills is also what most would consider to be a bad decision - which could eventually lead to eviction. Some have questioned his choice to spend on cigarettes too, but Mr Chong says it is his only coping mechanism for the pressure of providing for his family.

Ms Rosilah Hamid, who is divorced, acknowledges that some decisions appear to be bad. But probe deeper and there are valid reasons even if not all agrees, says the 35-year-old.

The mother of two daughters, aged 10 and 13, now works a full-time job as a welfare officer, bringing back less than \$2,000. But she says many judged her for working ad-hoc or part-time jobs in the past when her children were younger.

"People asked me why I did not just work full-time back then. But I could not because then, who would look after my kids? It's easy for people to say, but I had no one who could care for them."

She eschewed childcare services - which could cost under \$100 a month after subsidies - because all the centres in her neighbourhood then were full. Ms Rosilah did not want to send her daughters to a farther location, as it would be difficult to pick them up on a daily basis.

Factors beyond their control play a role in how the lives of the poor pan out too. These include medical issues like those that plague Madam June's and Mr Chong's families, and divorce as in the case of Ms Rosilah.

Says National University of Singapore sociologist Tan Ern Ser: "We should also recognise there are other causes of poverty that are not within the control of the people in poverty like misfortune, bad luck, illnesses, job loss."

Ms Carrie Tan, executive director of charity Daughters Of Tomorrow, calls for the Government, social service agencies and community groups to work with the poor to come up with strategies such as financial literacy programmes and projects to get them back on their feet. "This can help them recover their sense of dignity, capacity and agency in life."