

Are we doing enough to help the lower income group? essay

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Term paper: Are we doing enough to help lower income groups in Singapore?

OUTLINE: * Intro Paragraph Thesis Statement: The government and help groups are not doing enough to help poor single parents in Singapore. * Body Paragraphs Body Paragraph 1 Topic Sentence (TS) 1: Legal Status of single parents are not officially acknowledged. * PS 1: Government does not want to change the definition of nuclear family * SS1a: There are hardly any news or help given for single parents as they do not want to encourage it * SS1b: In Singapore, a nuclear family is considered as a husband, mother with child. PS2: This is in line with traditional Asian values * SS2a: Traditional Asian values include having a ' normal family' of a father, mother and child. Whereas single families are against the normal traditions. * SS2b: Dr Lam Pin Min, an MP for Ang Mo Kio GRC had acknowledged that that the Government does not want to encourage the growth of alternative households and the erosion of Asian values. <http://www.asiaone.com/News/AsiaOne+News/Singapore/Story/A1Story20110302-266030.tml> * PS3: some countries have made changes and schemes to assist single parents * SS3a: countries like Australia have schemes and help groups which offer services to single parents * SS3b: Parent Payment Single (PPS) (otherwise know as the Single Mother Pension, Single Mother Payment or Single Parent Payment) and many other Centrelink payments and allowances available to Australian single mothers. http://singlemum.com.au/links/single_mother_financial_centrelink_benefits_support.html Body Paragraph 2 Topic Sentence (TS) 2: Government and help groups do not appear to provide any help to single parents.

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* Primary Support (PS) 1: there are no policies/ subsidies given to single parents. * Secondary Support (SS)1a: single parents are unable to receive subsidies from the government. * SS1b: E. Home Ownership Plus Education (HOPE) by MCYS, are only available to married-couple or widowed families and thus exclude divorced fathers and unwed families. * PS2: Help groups are unable to provide the right kind of help for them * SS2a: there are very few help groups that focus on helping single parents * SS2b: the few that do provide help mostly only provide a group where single parents may gather and give moral support to each other but not providing physical help.

PS3: Schemes provided are only providing temporary and basic which cannot help them in the long run * SS3a: only basic necessities like food vouchers, food rations are given to single parents * SS3b: these assistance only provide short term basic needs which can only help them at that point of time but does not help them improve their situation

Body Paragraph 3 Topic Sentence (TS) 3: Single parents are not benefitting from government policies * PS 1: Housing SS1a: public housing applicants in Singapore must be comprised of a married couple in order to be eligible for a government subsidies * SS1b: has significantly disadvantaged such families in a country where over 85 percent of the population lives in subsidized public apartments * PS2: Baby subsidies * SS2a: pro-natal Baby Bonus, a government cash grant for newborns of married couples, for subsequent use towards childcare purposes * SS2b: giving them difficulties in having to support their child in the future. *

PS3: Tax policies SS3a: tax relief granted to married parents to employ domestic maids is unavailable to single-parent households * SS3b: makes it more expensive to employ a maid to look after the child which is highly

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needed for the single parent as the single parent has to work long hours and cannot be home to stay with the child. * Conclusion Paragraph: summary

Term paper: Are we doing enough to help lower income groups in Singapore?

ESSAY In Singapore, the government and help groups have always been trying to help out the lower income groups in Singapore. But have they really been helping all the lower income groups? At the thought of lower income groups in Singapore, the first few we think of are the old, the disabled, the foreign workers.

However there is one group of people whom we always forget. They are the single parents in Singapore. The numbers of single parents are on a rise in Singapore, both the number of divorcees and unwed. They are facing financial problems just like any lower income groups but many of us do not even know they exist. Many people actually do not think that single parents are suffering compared to others resulting in them being overlooked. Thus, I feel the government and help groups are not doing enough to help the single parents in Singapore. Firstly, legal status of single parents is not officially acknowledged.

This is because the government does not want to change the definition of nuclear family. It can be seen as there is hardly any news or help given for single parents as they do not want to encourage it. In Singapore, a nuclear family is considered as a husband, mother and with or without child.

Similarly, legal statuses of single parents being not officially acknowledged are in line with traditional Asian values. Traditional Asian values include

having a ' normal family' of a father mother and child, whereas single families are against the normal traditions.

An article in 2011 further supports this as Dr Lam Pin Min, an MP for Ang Mo Kio GRC had " acknowledged that that the Government does not want to encourage the growth of alternative households and the erosion of Asian values". However some countries have made changes and schemes to assist single parents. An example is Australia which has schemes and help groups to offer services to single parents.

One scheme offered to help single parents in financial need is the Parent Payment Single (PPS) (otherwise known as the Single Mother Pension, Single Mother Payment or Single Parent Payment) and many other Centrelink payments and allowances available to Australian single mothers. Some people may ask. Why do you think the government and help groups are not doing enough to help single parents? The answer is they do not appear to be providing any help to single parents.

Firstly, there are no policies or subsidies that are given to single parents. This is a fact from the policies and schemes in Singapore and one example is that Home Ownership Plus Education (HOPE), a scheme which is run by MCYS, are only available to married couple or widowed families and thus exclude divorced fathers and unwed families. Secondly, help groups are unable to provide the right kind of help for them. There are very few help groups that focus on helping single parents. The few that do provide help mostly only provide a group where single parents may gather and give moral support to each other but they do not provide physical help like financial aid.

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Lastly, schemes provided to them are only temporary and basic which cannot help them in the long run. For example, a help group called HELP FSC only provides basic necessities like food vouchers or food rations to the single parents.

These assistance only provide short term basic needs which can only help them at that point of time but does not help them improve their situation. The truth is there are government policies that are set to help families in Singapore. However, single parents are not benefitting from government policies. Single-parent families in Singapore are seen differently compared to dual-parent families as single parents are not considered as autonomous households in the government discourse and are not included to the same social rights and privileges available for dual-parent families. Firstly is for housing, public housing applicants in Singapore must be comprised of a married couple in order to be eligible for government subsidies. This excludes unmarried single-parent families by default and has significantly disadvantaged such families in a country where over 85 percent of the population lives in subsidized public apartments.

This brings about a huge problem to single parents as they have to find a house on low income and without any subsidies and since they have a lower income, many of them choose to rent flats instead of buying a flat. However due to limited supplies of rental flats available, the waiting period is long and eventually, they may not fulfill the criteria to access adequate housing.

Furthermore, in regards to baby/child subsidies, a pro-natal Baby Bonus, which is a government cash grant for newborns of married couples which can

be subsequently used towards childcare purposes is also not provided to single parents, giving them difficulties in having to support their child in the future. Similarly, in terms of tax policies, a tax relief that is granted to married parents to employ domestic maids is unavailable to single-parent households. This makes it more expensive to employ a maid to look after the child which is highly needed for single parents as they have to work long hours and cannot be home to stay with the child.

Thus, instead of being helped, single-parent families are often discriminated or disadvantaged by government policies. In conclusion, as there are a rising number of single parents, it should be time that they be surfaced by the government that they are a group which are in need of help. After all these issues do you not think that something should be done for them? Thinking about it, single parents actually do not need an intensive amount of help to be provided for them. Single parents are just like normal people and are able to live and work normally like other adults. Thus, they should be no longer discriminated by the government and other help groups whereby help should be equally provided for them as with any other kind of family and lower income group. In fact, I personally feel that special help should be given to them as they are willing to take the challenge of taking care of a child on their own and that is something we should respect them for.

Although, the government may not want to change their plan of a nuclear family or the traditions of Asian, it is a fact that this is a changing world and things will be bound to change sooner or later. So why no change now and

make a difference in poor single parent's lives. References: * http://www.spp.nus.edu.sg/ajpa/pdf/issue1/Social_Security.pdf

AsiaOne Single parents subject to discrimination * <http://www.asiaone.com/News/AsiaOne+News/Singapore/Story/A1Story20110302-266030.html>

* <http://www.asiaone.com/News/AsiaOne+News/Singapore/Story/A1Story20110302-266030.html> *