

## Education hit by slump, say needy

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*Zakir Hussain*, 4 May 2009

HOUSEWIFE Elly A has to feed, clothe and educate six children on her salesman husband's basic pay of \$1,000 a month.

But with the downturn and an injury denting his commissions this year, the couple did not enrol their four year-old twin sons in nursery.

They could not afford the fee of about \$100 a month for each child.

'Fortunately, three of my children have their school and kindergarten fees covered by bursaries,' said Mrs Elly, 29.

Her youngest child is two years old.

Four in 10 people from low-wage households like hers say the recession has forced them to adjust their children's education plans, according to a survey.

Similarly, such families, whose monthly income is \$2,500 at most, also tend to hold off seeking medical treatment and cut back on their leisure choices.

These are the findings of a survey done in late February by the Institute of Policy Studies to assess the impact of the downturn on Singaporeans and permanent residents.

The 817 adults were asked if the crisis had affected, or would affect, their decisions in 10 areas. These include leisure choices, retirement plans and marriage.

Topping the list is leisure choices, with 46 per cent saying they are cutting back.

Next is business or career plans (29 per cent), followed closely by plans for retirement and personal education or training (24 per cent).

But the impact is greater on the plans of the younger folk.

About 35 per cent of those aged below 40 say they are scaling down their business or career plans.

Just as many are doing the same for their personal education or training plans.

Babies and marriage plans are also casualties in this crisis.

Delaying marriage are nearly 25 per cent of the 20-somethings, and almost 20 per cent of the 30-somethings.

Fewer in their 20s - about 10 per cent - will shelve plans to have children but the figure soars to 29 per cent among those in their 30s.

Retirement plans are being delayed too, say those in their 40s (28 per cent) and 50s (22 per cent).