

S'poreans more self-reliant than believed

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Sue-Ann Chia, 4 May 2009

SINGAPORE residents are tougher and more self-reliant than is believed by many.

A survey by a think-tank has found that eight in 10 locals prefer to rely on themselves than on the Government in these bad times.

The finding surprised the Institute of Policy Studies (IPS), which carried out the survey three months ago.

Said IPS senior research fellow Gillian Koh: 'I expected more people would want government help due to the public discourse in the last few years about the growing entitlement mentality among Singaporeans.'

The most self-reliant are the 30-somethings and, not surprisingly, well-off families earning more than \$8,000 a month.

Overall, people can survive for 8.5 months, on average, should they lose their jobs, according to the survey which interviewed a sample of 817 Singaporeans and permanent residents.

However, those in their 20s and the lower-income making no more than \$2,500 a month cannot last as long.

This indicates that most would need some form of help after 8.5 months, either from the Government or community agencies, said Dr Koh.

Most of those polled say they will count on their savings to see them through the tough times. But at least three in 10 will take what is described as a 'survival job' regardless of pay, before turning to friends and family for help.

The young and the well-off are more willing to accept these jobs. It can range from low-wage positions such as cleaners and labourers, to work deemed way below what people are qualified for. But there is a limit to how low they will go. They need a job that pays 58 per cent of their last-drawn salary to survive, meaning an average pay cut of 42 per cent.

Those who are poor and older, aged 50 and above, however, cannot take such deep cuts. The most is 34 per cent or 37 per cent respectively.

Dr Koh believes it is 'noteworthy' that people in dire straits will rely on savings or resort to survival jobs.

These indicators, including how long people can cope without a job, are quantitative measures that show self reliance and resilience.

The findings can be projected to represent the attitudes of the resident population of Singapore. One possible reason for the high level of self-reliance could be the timing of the survey, which was done in February.

'It was done right after the Budget was announced so people were assured that there are measures to help the country pull out of a recession,' said Dr Koh.

Also, some may not have felt the full impact of the global economic crisis, she added, noting that sentiments could have worsened since then, with more suffering pay cuts or losing their jobs. Still, she said the survey gives a 'broad-brush snapshot' of how locals have been affected by the crisis and which government measures are more helpful.

The economic fallout is causing those in their prime - the 30s and 40s - and the poor to delay retirement or having children. They are also forced to spend less on their children's education. 'It is a useful guide to policymakers and voluntary welfare organisations on what could be done to help different groups of people,' she added.

The survey shows most find rebates and direct financial aid to be the most useful, with one in three saying government measures will help them individually.

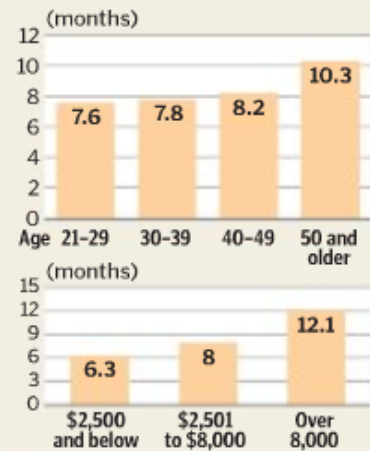
Seven in 10 also said foreigners here made no difference to their livelihoods.

SURVIVAL INSTINCTS

Eight in 10 say they should depend on themselves rather than the Government. This self-reliance attitude is most evident among the well off (89 per cent), and those in their 30s (86 per cent).

NO JOB

On average, locals can survive for 8.5 months. But the poor and the young can't last as long.



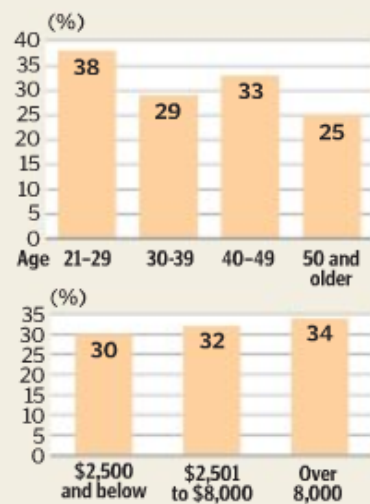
HOW WILL THEY SURVIVE

Most will use their savings. A few will seek help from the Government (7 per cent) or welfare agencies (5 per cent). Only a handful (1 per cent) will turn to moneylenders.



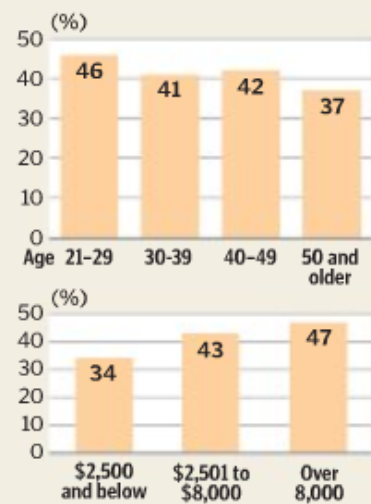
ANY JOB WILL DO

The young and the well-off are most willing to take a "survival" job whatever the pay. Least likely are the poor and older folk.



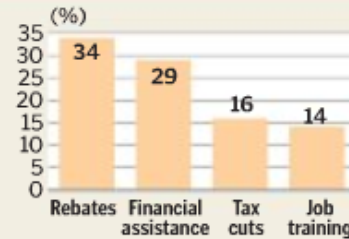
PAY CUTS: THE LIMIT

On average, people will accept 42 per cent less. But the poor and older folk will struggle with such a steep reduction.



IMPACT OF GOVERNMENT MEASURES

Rebates are most useful, say middle-income earners. The poor prefer direct financial aid while the young favour job training.



IMPACT OF FOREIGNERS

Foreigners make no difference to their livelihoods, say seven in 10. Only 4 per cent feel they are better off with foreigners. But many more (34 per cent) believe foreigners working here benefit the country.

Mr Ong Ye Kung, National Trades Union Congress (NTUC) assistant secretary-general, is encouraged that most said it was good to rely on themselves.

'This is very important, because while the tripartite partners can do all we can to give support to Singaporeans and our workers, ultimately, as individuals, we need to help ourselves,' he said, referring to the Government, employers and unions.

He also said the number of people willing to grab survival jobs matches that seen at NTUC's Employment and Employability Institute, which he is in charge of.

'About one in three job seekers...has the never-say-die attitude,' he said.

Ms Khong Lai Kuen, 55, typifies the resilient Singaporean. Laid off by DBS Bank last November, she went for training for call centre and customer service skills and got a job at a call centre in February.

Her pay cut? More than 50 per cent.

'I did not want to sit at home or I will start feeling depressed and lose my self-esteem,' she said.