Middle-class Singaporeans Need Help, Too: Experts

Valerie Koh TODAY, 29 November 2014

Singapore — While social assistance has often been channelled towards low-income groups, more attention needs to be paid to the middle class now, said several experts at a workshop on the state of the middle class yesterday.

Associate Professor Tan Ern Ser, a sociologist at the National University of Singapore's (NUS) Institute of Policy Studies, noted that the middle class in Singapore is seeing a decline in security and social mobility.

"The middle class does experience income and employment insecurity, and given the cost of living and labour market, it's harder to get the good jobs people used to have after they graduated," he told reporters after the workshop titled Middle Class in Singapore: Security or Anxiety? held at the NUS Kent Ridge Campus.

Speaking at the workshop, Dr Ho Kong Weng, Associate Professor of Economics (Education) at the Singapore Management University, noted that this group is experiencing a phenomenon known as the "middle-class squeeze", where it has to bear a disproportionate burden of financing the lower-income segment of society.

Another speaker, social worker Petrine Lim, said an increasing number of middle-income families have been seeking help for marital, parenting and sometimes, financial woes, in recent years. "Some of them may temporarily lose employment or have credit card bills that can't be managed. So, they need extra help to pull through," added Ms Lim, who works at Fei Yue Family Service Centre (Yew Tee).

"For those seeking financial assistance, many subsidies have strict criteria, so they might not necessarily meet the criteria to qualify. What we do is refer them to various agencies that can help them," she added.

Health economist Phua Kai Hong pointed out several gaps in the healthcare policy that could affect the middle class in society.

One key area that he felt should be looked at — after the implementation of MediSheld Life, a universal insurance scheme, next year — is intermediate and long-term care. While the focus has always been on hospital-based care, Dr Phua said alternatives to hospital care require attention as well.

"Most middle-income families in Singapore would have a maid, but I think the question is whether the maid is trained to look after the old folks at home," said Dr Phua, Associate Professor of Health Policy and Management at the Lee Kuan Yew School of Public Policy. To help raise healthcare standards at home and at the community level, Dr Phua suggested that this could be achieved through legislation, training or offering incentives for people to hire professional help.