

CATEGORY 4 RESOURCE DEVELOPMENT

GROUP 4-054 PROJECT SOCIO

Wang Zichang (25)

Sun Hong Yi (21)

Yang Pei Duo (28)

Ng Hong Wai Aidan (19)

Menu

Abstract

1. Introduction

1.1 Rational

1.2 Objectives

1.3 Target Audience

1.4 Resources

2. Review

3. Methodology

3.1 Needs Analysis

3.2 Development of Resources

3.2 Pilot Test

4. Outcomes & Discussion

5. Conclusion

6. Preferences

6.1 Interview

6.2 Research

Abstract

Singapore is generally well known for being one of the most affluent countries in the world. Singapore does not have an official poverty line. Almost all citizens enjoy the benefits of household utilities such as water and electricity. However, some families and households struggle to even survive. Since Singapore operates on a basis of meritocracy, they are often discriminated against and ostracized by the society, as people believe that those who are not as well to do are in such a condition because of their own incompetence. However, this is not often the case, because they are trapped in a vicious cycle of poverty.

1. Introduction

Our project aims to raise awareness on the various challenges and problems faced by the families from a lower socioeconomic background. We provide an online platform and website for students who are interested and promote our project through social media platforms such as Instagram. We believe that the plethora of information we have posted on our website and Instagram will be able to attract the interest of students and help raise awareness for lower socioeconomic background families.

1.1 Rational

Singapore is known for its prosperity. There is not much information about the lives of low SES families in Singapore and other effects of poverty. Other sources of information online in Singapore have also beautified the living conditions for the low SES families. For example, the HDB website only mentions the price of the 1 room rental flats, there is not much information on the living environment. There are also limited resources talking about the conditions of low SES families in Singapore. Even if they do, they would present their information in a large chunk of

words which fails to engage teenagers. Our project originally thought of bringing the teenagers out on a field trip so that they can see the lives of low SES families in real life, but we are unable to do so due to Covid. Therefore, we decided to make an easy to understand website to show our finds about the low SES families instead.

1.2 Objectives

The objectives of Project Socio were to

- Increase awareness for lower socioeconomic families
- Increase awareness of the challenges that they are facing especially towards a teenage audience
- Encourage students to sympathize with them

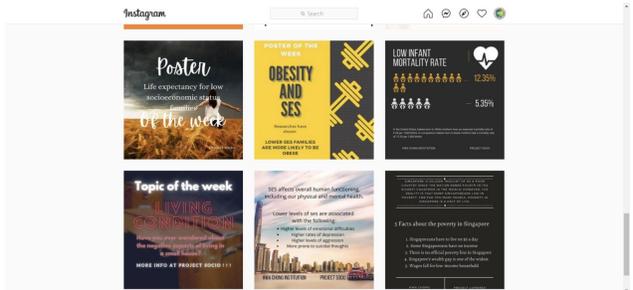
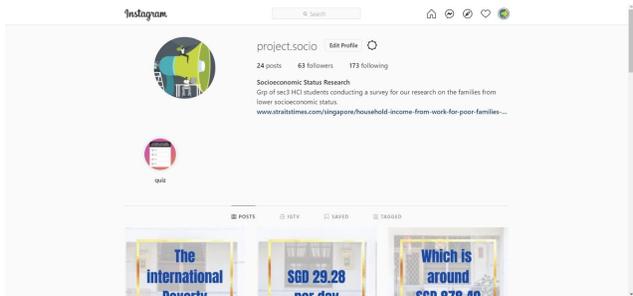
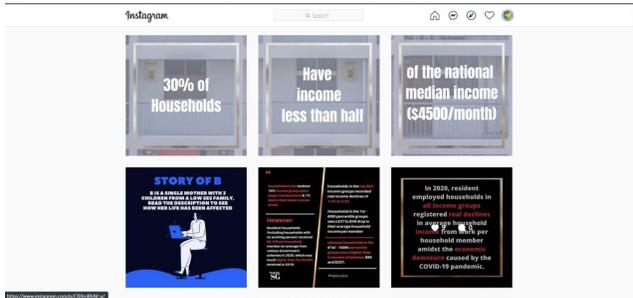
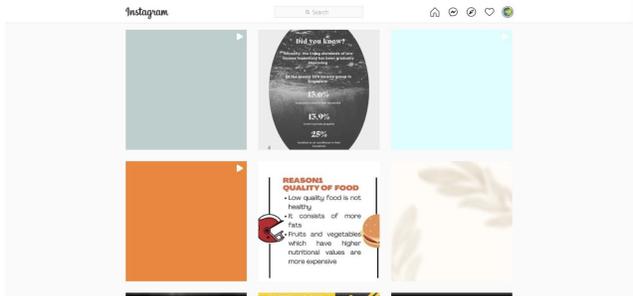
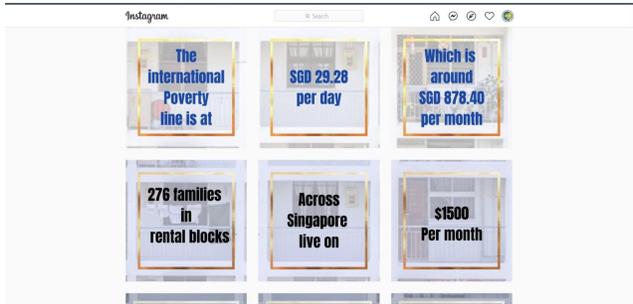
1.3 Target Audience

The target audience is teenagers aged 13-16.

1.4 Resources

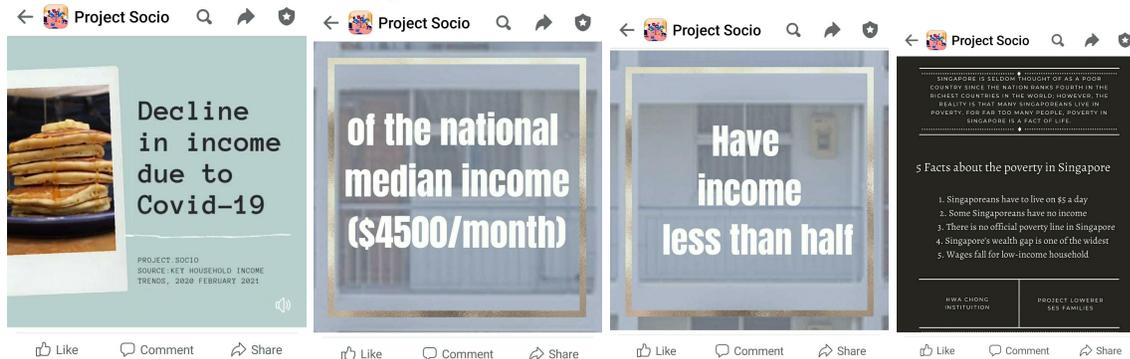
Instagram account:

The first resource that we created is an Instagram page, this is because instagram is a media that is used by many teenagers. Moreover, there are also other interactive functions such as quizzes for us to post on Instastories. Teenagers can be more engaged after using this function. Our posts on the Instagram page are mainly about some challenges that low SES families will face and some statistics about their income.



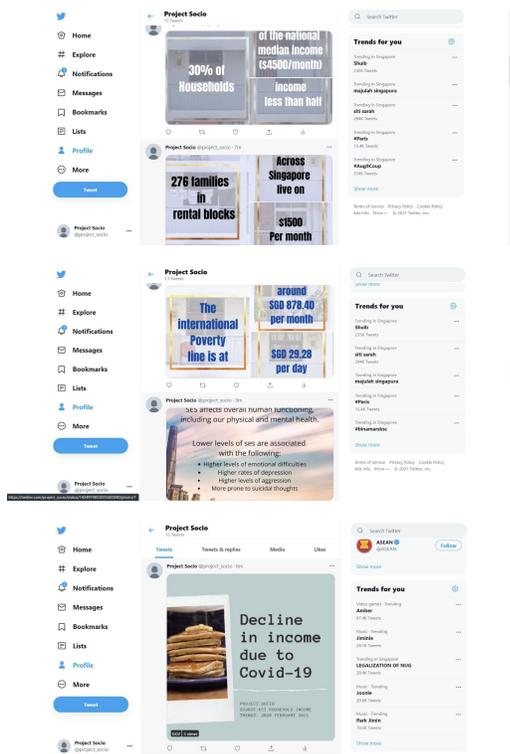
Facebook account:

After we completed the Instagram page, we decided to create a facebook account to increase our outreach.



Twitter account:

We also created a Twitter account for greater outreach.



Website:

Our website is our main product, it has a lot of content that has been simplified for easier understanding. We bolded the keywords so that teenagers can get the main points of the challenges faced by the low SES families easily. We also created an additional video at the end of each section of the website to explain the key points of the section to make the process of reading more engaging.

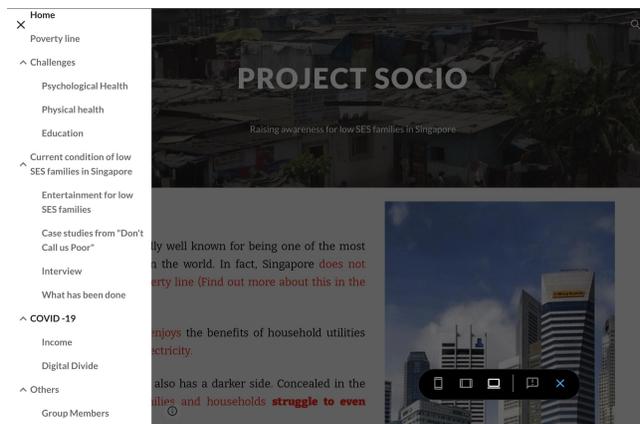


Introduction

Singapore is generally well known for being one of the most affluent countries in the world. In fact, Singapore **does not have an official poverty line** (Find out more about this in the next section!).

Almost **all citizens enjoys** the benefits of household utilities such as **water and electricity**.

However, Singapore also has a darker side. Concealed in the shadows, some **families and households struggle to even survive**.



2. Review

Current information online is quite one-sided and do not truly reflect the current situation of the low SES families. This includes:

- Singapore Left Behind: raising awareness of everyday challenges faced by the poor through social media, website, advertisements and documentary
- “See the True Me” Campaign: improve understanding of the people with disabilities and children with special needs.

These resources are not very catered to teenagers. They are just a collection of resources and did not do much to break down the data. For example, the “See The True Me” Campaign below is only compiling the articles which are related to the disabilities. The Beyond research’s website has a similar problem.

Broadcast (Radio + TV)

 Enabling inclusion for people with disabilities at workplace and schools
CNA - FIRST LOOK ASIA,
20 Sep 2017 (1st telecast)

Print

 Telling stories of those with disabilities, to forge greater inclusiveness
The Straits Times, 8 Sep 2017

 Duta warga istimewa giat sara keluarga
(Special ambassador who is able to provide for his family)
Berita Harian, 9 Oct 2017

Beyond’s report on the COVID-19 situation through the eyes of those who had applied for our COVID-19 Family Assistance Fund, received many favorable responses from the media. Listed below, are links to the main articles which you can read

<https://www.straitstimes.com/singapore/household-income-from-work-for-poor-families-fell-69-last-year-due-to-covid-19-study-by>

<https://www.todayonline.com/singapore/covid-19-led-sharp-fall-household-income-among-applicants-assistance-study-welfare-group>

<https://www.beritaharian.sg/setempat/35-pemohon-bantuan-badan-amal-hilang-pendapatan-dek-covid-19>

<https://motherhip.sg/2021/02/low-income-families-covid-19/>

<https://www.businesstimes.com.sg/government-economy/sustainable-schemes-for-debt-relief-key-to-narrowing-rich-poor-chasm-study-0>

Other researches which are showing the effects of poverty are too wordy and hard to understand for the teenagers. They will present their data in a way which is confusing for the teenagers. Below is an example taken from “Socio-economic status and blood pressure: an overview analysis”

Table 1 Standardised mortality ratios in men aged 20–64 and women* aged 20–59 years by social class

	I (professional)		II		III (non-manual)		III (manual)		IV		V	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Hypertensive disease (ICD9 401–405)	56	32	66	51	91	79	105	117	125	115	190	185
Ischaemic heart disease (ICD9 410–414)	70	43	82	58	104	73	109	113	112	124	144	161
Congestive heart failure (ICD9 428)	45	23	60	41	87	60	104	101	119	106	221	164
Cerebrovascular disease (ICD9 430–438)	62	59	72	71	89	83	109	107	117	122	179	148

*Classification based on husband's occupation.

Source: OPCS Decennial supplement on occupational mortality 1979–1980 and 1982–1983. A standardised mortality ratio of 100 represents the age-adjusted risk for the population of England and Wales.

The example below shows how wordy these articles can be, teenagers may not be able to focus to get the points that these articles are trying to raise.

education, socio-economic status, socio-economic grade, occupation, ethnic group, psycho-social and social class. Manual searching of the bibliographies of retrieved references provided additional material. Studies were included in the review if they contained data which quantified the relationship between any measure of SES and any measure of BP. Few of the papers had this relationship as the main focus and none was originally designed to investigate it. Since these studies represented widely differing populations and methods, a quantitative overview of these studies was not considered appropriate.

If an SES gradient in BP does exist it does not necessarily follow that the direction of this gradient will be the same in all cultures. For example, in some African countries mortality from cardiovascular disease shows the opposite SES gradient to that seen in developed countries, and it is reasonable to expect that the distribution of risk factors for cardiovascular disease may differ also. Therefore studies of populations in developing as well as developed countries were included. The effect of ethnicity on BP is not, however, a focus of this review, except insofar as it may confound the SES–BP relationship.

SES is typically measured using education, income and occupation.⁶ Cardiovascular disease is inversely associated with SES regardless of which of these three measures is used.¹ Education has considerable advantages as a measure of SES as it is reliably recalled and it is easily quantifiable in terms of number of years of education. Furthermore, since adult disease cannot cause lower levels of education in earlier years, reverse causation does not confuse interpretation. However, the meaning of a given amount of education may differ between cultures and between birth cohorts. Income is also often used as a proxy for SES but it can fall because of poor health. However, it is a better measure than education of purchasing capacity of goods and health care. Many studies use occupational categories, reflecting power, income and education, as a measure of social class. Limitations of this measure of SES include reverse causation effects and the difficulties of classifying new occupations, women and children.

Results

We found 57 studies from developed countries reporting on SES differences in BP (Table 2). Almost all these studies are cross-sectional and in only four were trends over time in SES differences in BP examined.^{4,7–9} A further 13 studies from undeveloped or developing countries are summarised in Table 3. Ten studies in children were found (Table 4). In most of the studies in Tables 2, 3 and 4 the analysis of the association between SES and BP was not a main focus. As age is an important confounder of the association between SES and BP, the commentary below concentrates on those studies in which age-adjusted data were reported.

(i) Is there an association between SES and BP?

Adults in developed countries

Table 2 summarises the results of studies from developed countries. In 10 studies no adjustment for age was made but three of these were birth cohorts so no adjustment for age was required. Of those studies where age adjustment was made or not required ($n = 50$) only eight reported no age-adjusted association between SES and BP. The remainder reported an inverse association between some measure of BP and some measure of SES in one or both sexes. None of these studies reported a positive association.

North America: Almost all of the reported studies from the USA^{9–19} and Canada^{20,21} have found higher mean BPs or prevalence of hypertension with lower SES, regardless of the measure of SES used (Table 2). Some of the earliest reports of this association were from two occupational studies, the Chicago Heart Association Detection Project and Western Electric Study, in which an inverse association was found in both men and women independent of age.^{11,12} Although a formal examination of the trend in the association over time has not been reported, the results from the National Health and Nutrition Examination Survey (NHANES) series are not consistent. In NHANES II significant inverse BP associations with education were found for white men and

3. Methodology

3.1 Needs Analysis

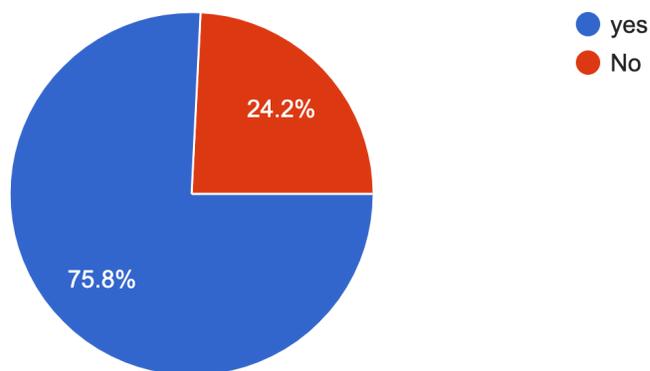
The survey was conducted using a scale of 1 to 5.

1: Strongly disagree

5: Strongly agree

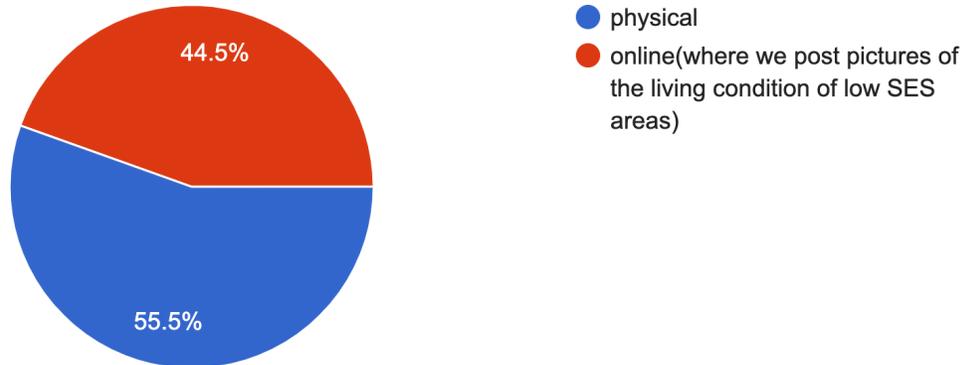
Q1. If there is a tour for you to go to visit the area of where low SES families are living, will you go for it?

128 responses



Q2. Do you prefer a physical tour or online tour

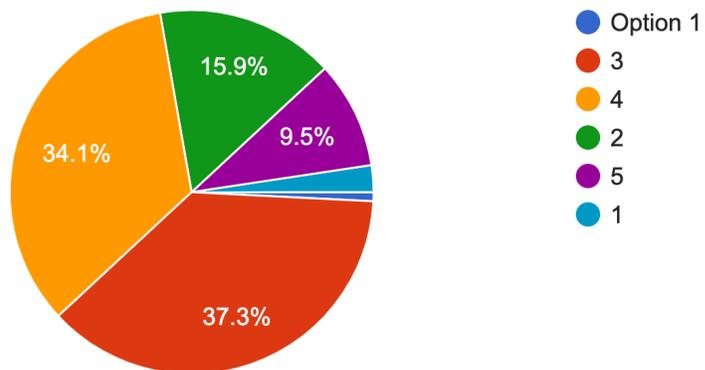
128 responses



We are trying to find out how many people will go for the tour that we planned to organise but we cannot do it anymore because of covid.

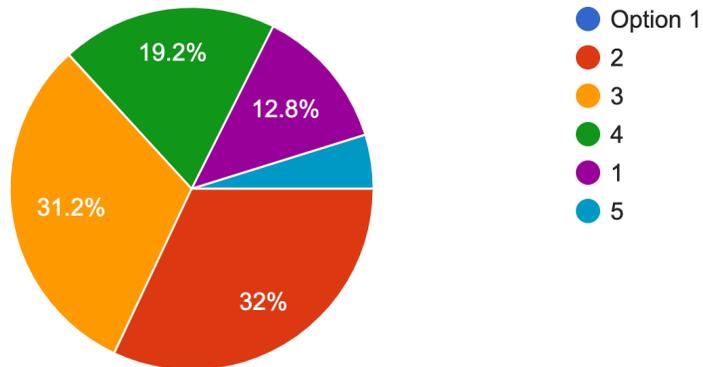
Q3. Do you think that our society cares about the families from lower SES?

126 responses



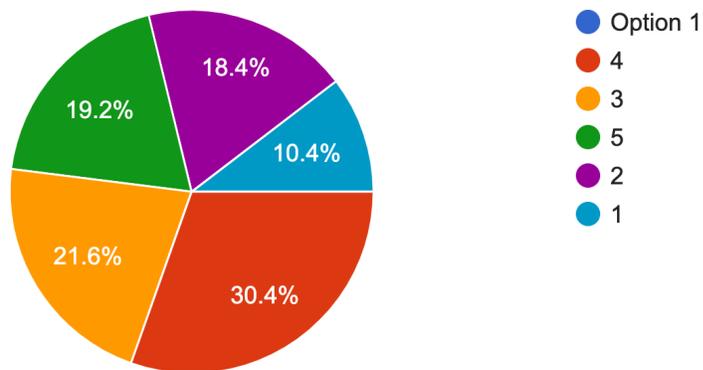
Q4. Do you think that we are doing enough to help the low SES families?

125 responses



Q5. Do you think that creating a website and an Instagram Page will effectively raise awareness?

125 responses



The results from the surveys show that more attention can be done to create awareness for the low SES group in Singapore and they felt that our product can be effective in raising awareness.

3.2 Development of Resources

Extensive research was done through reading of various reliable news articles and watching documentaries which reflects the daily lives of some lower ses families. We initially planned to conduct a face to face interview but due to covid-19 restrictions, many of the families and organisations are reluctant to be interviewed. However, we succeeded in interviewing a Singaporean.

We created social media pages to post posters and quizzes online that are catered to teenagers so they will be able to have fun while at the same time, learning more about the various challenges and problems faced by the Low SES families in Singapore. This will successfully raise awareness for the Low income families.

Lastly, we came up with a website using google sites that encompasses a plethora of information about the challenges and lifestyle of low income families catered to a teenage audience in the hopes that it will help raise awareness. Moreover, our website has a lot of pictures, some videos and bolded the key words so that our audience can get it easily. At the end of each page, we added an original video developed by us to guide our audience through the website.

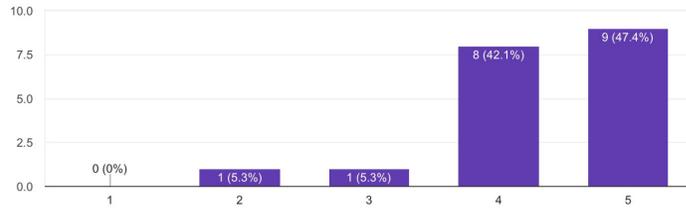
3.3 Pilot Test

We did a pilot test with teenagers. We used a Likert scale and it was overall receptive. After receiving feedback, we made changes accordingly to our website to improve it.

Questions Responses 19

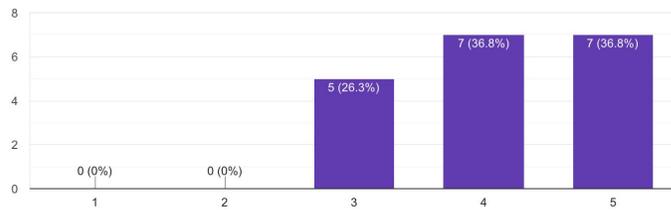
How much did you learn from our website?

19 responses



Do you think you care more about the low socioeconomic status families?

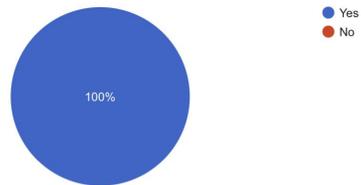
19 responses



Questions Responses 19

Are you a teenager (20 years old and below)?

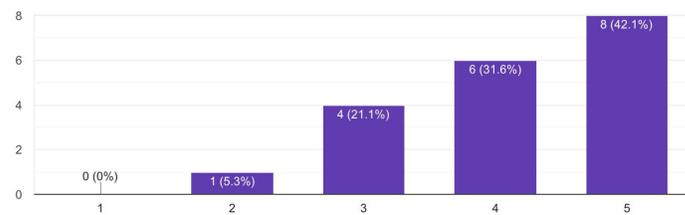
19 responses



Only for teenagers

do you think our instagram quizzes are interesting?

19 responses



The following was the feedback we received in the pilot test:

- The website was very easy to read, and it was very informative.
- The font size could be changed in some parts of the website to make it more aesthetically pleasing
- The font colour was quite jarring against the background colour in some parts of the website so that could be changed to make it easier to read
- The pages could be reorganised to make sure the website is organised and easy to use
- Some spelling errors

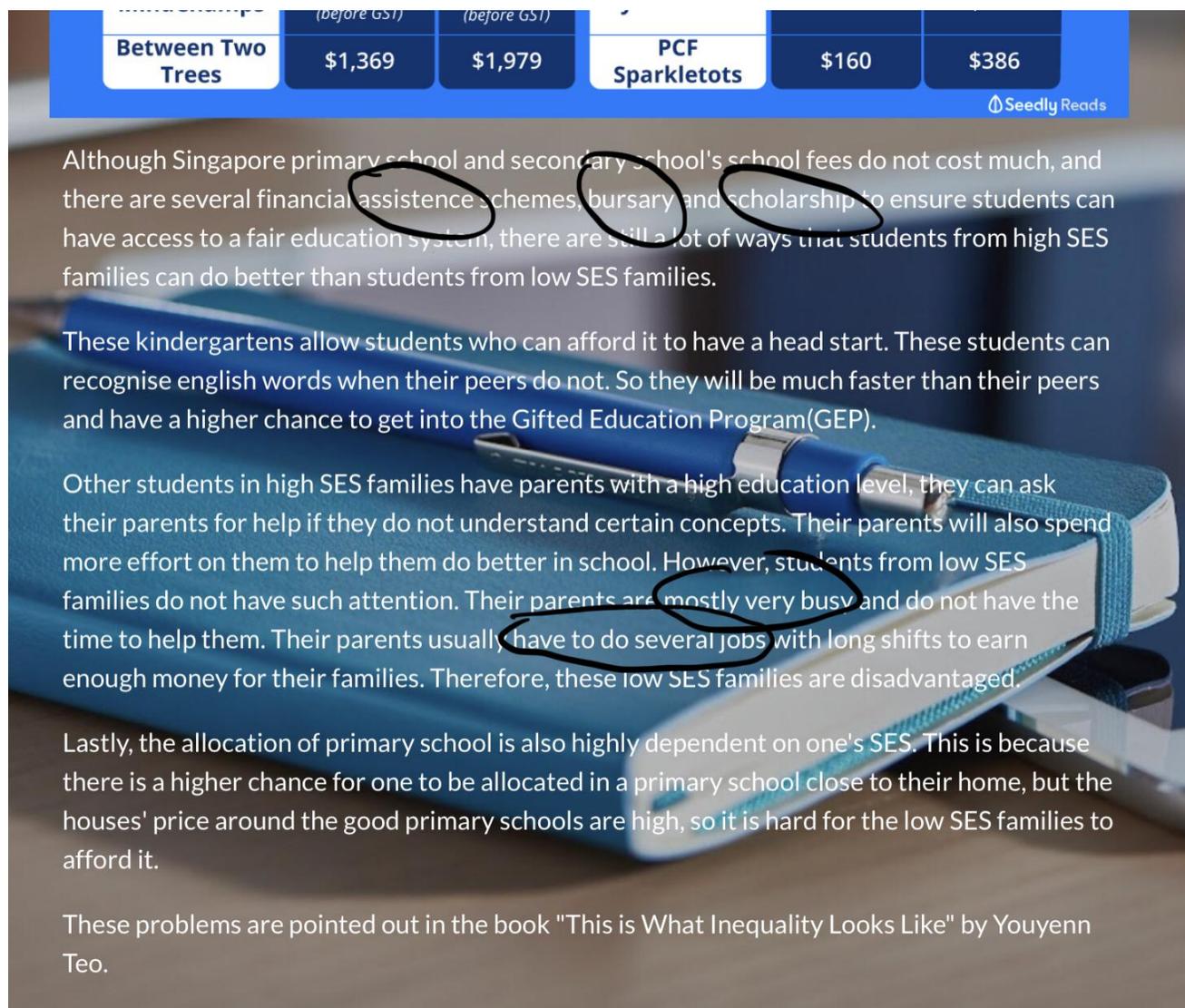
4. Outcomes & Discussion

The outcome of the website was a total of 7 categories, each having its own subpages that have additional content. These categories include:

- Home page
- Poverty line
- Challenges
 - Psychological aspect
 - Physical health
 - Education
- Current condition of low-income families
 - Entertainment for low-income families
 - Case studies
 - Interview we conducted
 - What has been done
- Covid-19 (Special category)
 - Digital divide
 - Income problems
- Others
 - Providing help to these families
 - Group members
 - Other resources we developed
- References

After the pilot test, we made many changes to the website through the feedback as mentioned above to improve our products.

First, we read through the entire website page by page to remove any spelling mistakes and grammatical errors.



The screenshot shows a table at the top with school fees and a main text area with several paragraphs. Handwritten circles highlight spelling corrections in the text.

	(before GST)	(before GST)			
Between Two Trees	\$1,369	\$1,979	PCF Sparkletots	\$160	\$386

Seedly Reads

Although Singapore primary school and secondary school's school fees do not cost much, and there are several financial assistance schemes, bursary and scholarship to ensure students can have access to a fair education system, there are still a lot of ways that students from high SES families can do better than students from low SES families.

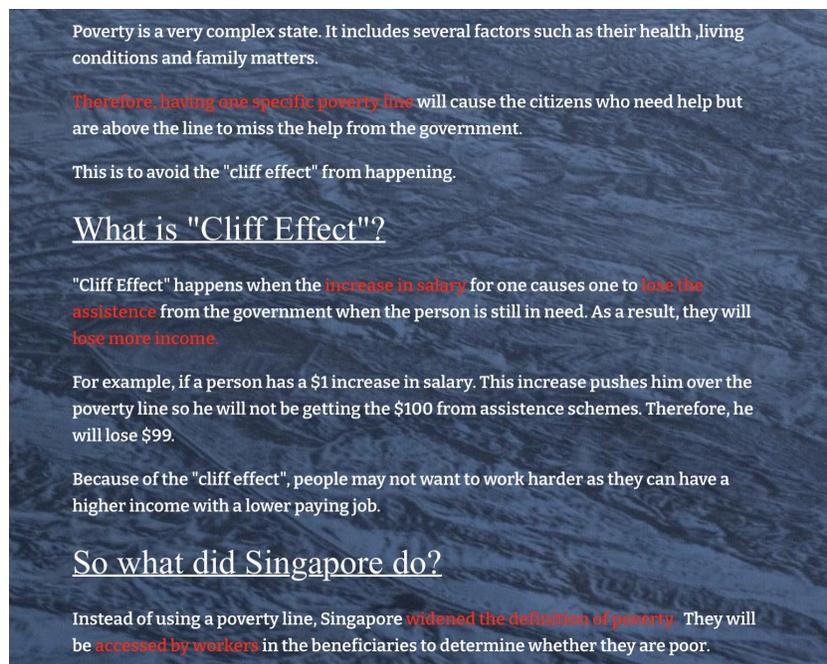
These kindergartens allow students who can afford it to have a head start. These students can recognise english words when their peers do not. So they will be much faster than their peers and have a higher chance to get into the Gifted Education Program(GEP).

Other students in high SES families have parents with a high education level, they can ask their parents for help if they do not understand certain concepts. Their parents will also spend more effort on them to help them do better in school. However, students from low SES families do not have such attention. Their parents are mostly very busy and do not have the time to help them. Their parents usually have to do several jobs with long shifts to earn enough money for their families. Therefore, these low SES families are disadvantaged.

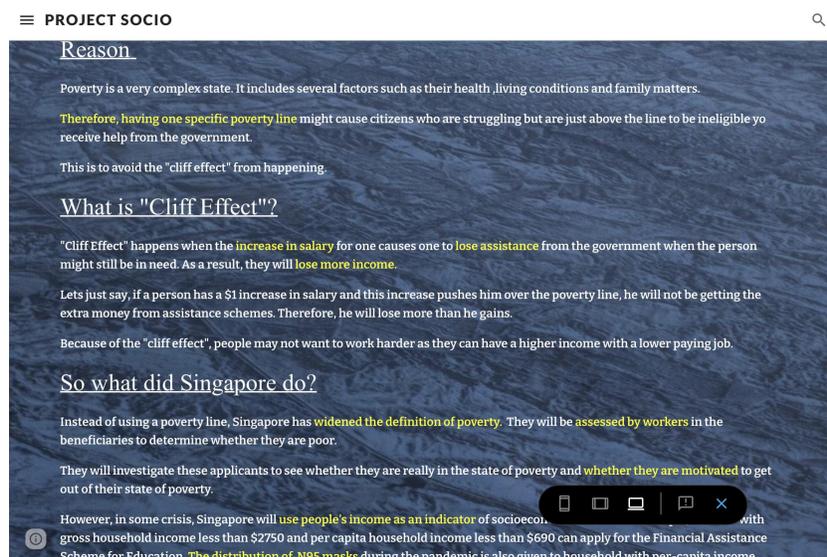
Lastly, the allocation of primary school is also highly dependent on one's SES. This is because there is a higher chance for one to be allocated in a primary school close to their home, but the houses' price around the good primary schools are high, so it is hard for the low SES families to afford it.

These problems are pointed out in the book "This is What Inequality Looks Like" by Youyenn Teo.

After that, we changed the colour and font of some text to make it more aesthetically pleasing. Initially:

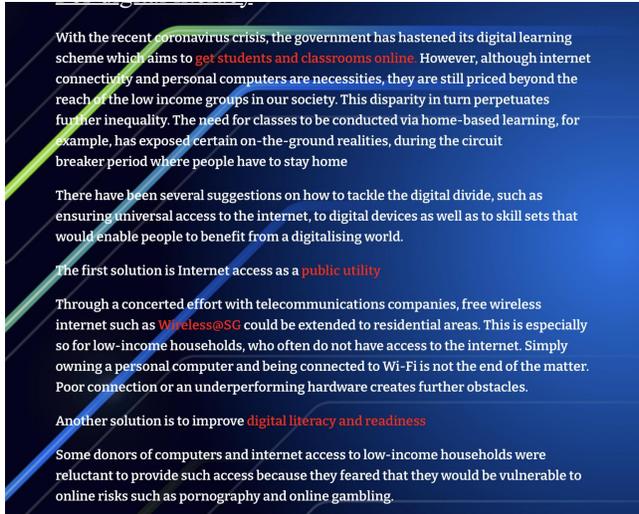


End product:

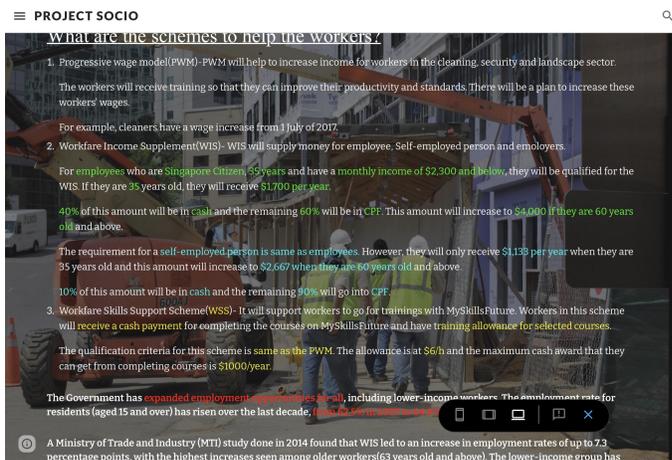


We also changed the background of many pages to make text easier to read.

Initially:



End product:

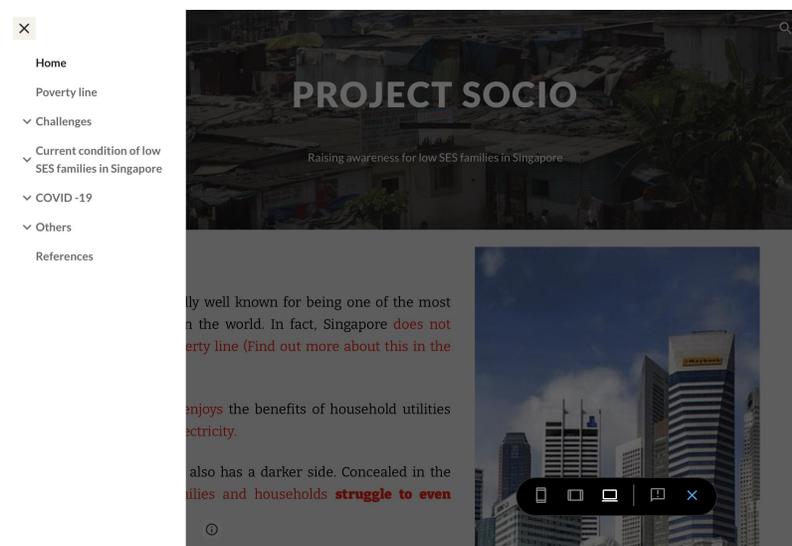


Then, we reorganised the website pages to make it more convenient and easy to use

Initially:



End product:



Lastly, we added more pictures and condensed the information to make it more interesting and less boring for our audience

Initially:

	HALF DAY	FULL DAY		HALF DAY	FULL DAY
EtonHouse	\$5,653 <i>(10 WEEKS)</i>	\$6,370 <i>(10 WEEKS)</i>	My Little Skool	\$1,551	\$1,979
Lorna Whiston	\$1,530	\$2,321	Greentree Montessori	\$1,220	\$1,550
Brighton Montessori	\$2,033	\$2,140	Superland	\$1,200	\$1,500
Pat's Schoolhouse	\$1,583	\$2,118	Cherie Hearts	\$600	\$800
MindChamps	\$1,765 <i>(before GST)</i>	\$1,965 <i>(before GST)</i>	My First Skool	-	\$770
Between Two Trees	\$1,369	\$1,979	PCF Sparkletots	\$160	\$386

Seedly Reads

Although Singapore primary school and secondary school's school fees do not cost much, and there are several financial assistance schemes, bursary and scholarship to ensure students can have access to a fair education system, there are still a lot of ways that students from high SES families can do better than students from low SES families.

These kindergartens allow students who can afford it to have a head start. These students can recognise english words when their peers do not. So they will be much faster than their peers and have a higher chance to get into the Gifted Education Program(GEP).

Other students in high SES families have parents with a high education level, they can ask their parents for help if they do not understand certain concepts. Their parents will also spend more effort on them to help them do better in school. However, students from low SES families do not have such attention. Their parents are mostly very busy and do not have the

End product:

PROJECT SOCIO



EDUCATION

Although Singapore primary school and secondary school's school fees do not cost much, and there are several financial assistance schemes, bursary and scholarship system, there are still a lot of ways that students from high SES families can do better than students from low SES families.

	PRESCHOOL & KINDERGARTEN SCHOOL FEES		SOME CAN COST MORE THAN \$2,000 PER MONTH		
	HALF DAY	FULL DAY	HALF DAY	FULL DAY	
EtonHouse	\$5,653	\$6,370	My Little School	\$1,551	\$1,979
Lorna Whitson	\$1,530	\$2,321	Greentree Montessori	\$1,220	\$1,550
Brighton Montessori	\$2,033	\$2,140	Supertand	\$1,200	\$1,500
Paris Schoolhouse	\$1,582	\$2,118	Cherie Hearts	\$600	\$800
MindChamps	\$1,765	\$1,955	My First Skool	-	\$770
Between Two Trees	\$1,369	\$1,979	Sparkletots	\$160	\$386



These kindergartens allow students who can afford it to have a head start. These students can recognise english and they will be much better. They will have a higher chance to get into the Gifted Education Program(GEP). Refer to the graph on top to

PROJECT SOCIO



Other students in high SES families have parents with a high education level, they can ask their parents for help if they do not understand certain concepts. Their parents will also spend more effort on them to help them do better in school.



However, students from low SES families do not have such attention. Their parents are mostly very busy and do not have the time to help them. Their parents usually have to do several jobs with long shifts to earn enough money for their families. Therefore, these low-income families are disadvantaged.



PROJECT SOCIO



chance for one to be allocated in a primary school close to their home, but the houses' price around the good primary schools are high, so it is hard for the low SES families to afford it.

These problems are pointed out in the book "This is What Inequality Looks Like" by Youyenn Teo.



Crowded housing also causes children to lose their privacy which may cause them to feel stressful. If the learning environment for the children is not quiet, it will be very hard for them to concentrate. Different schedules will also disturb a child's sleep.

PROJECT SOCIO

After receiving feedback from our audience, we decided to add additional videos at the end of every section of the website to engage with our audience and bring them through the website at a steady pace. We would also like to continue posting on our instagram, facebook and twitter pages to continue on this project

Link to our website:

<https://sites.google.com/student.hci.edu.sg/project-socio/home>

5. Conclusion/Reflections

Project Socio allowed us to step out of our comfort zone and really get to know more about the less fortunate people. It is a very meaningful project for all our members to be more grateful for the privileges and lifestyle that we are able to have. It also enabled us to reach out to more teenagers like us and raise awareness for these low ses families who were struggling.

6. Research/Reference

1. *Assistance | Ministry of Social and Family Development*. (n.d.). Retrieved 14 August 2021, from <https://www.msf.gov.sg/assistance/pages/default.aspx?categoryID=8>
2. *BrightSparks Singapore Scholarships—Scholarship Providers*. (n.d.). Retrieved 14 August 2021, from <https://brightsparks.com.sg/scholarshipproviders.php>
3. *Children, Youth, Families and Socioeconomic Status*. (n.d.). <https://www.apa.org>. Retrieved 14 August 2021, from <https://www.apa.org/pi/ses/resources/publications/children-families>
4. CNA. (n.d.). *CNA | Don't Call Us Poor | E02: Trouble at Home*. Retrieved 14 August 2021, from <https://www.youtube.com/watch?v=XnW0GHxzG7U>

5. CNA | *Don't Call Us Poor* | *E01: Life in Bukit Merah—YouTube*. (n.d.). Retrieved 14 August 2021, from <https://www.youtube.com/watch?v=Wf6tQcGBpM8>
6. CNA | *Don't Call Us Poor* | *E03: A Second Chance*. (n.d.). Retrieved 14 August 2021, from <https://www.youtube.com/watch?v=e46qRz7KcRc>
7. Colhoun, H. M., Hemingway, H., & Poulter, N. R. (1998). Socio-economic status and blood pressure: An overview analysis. *Journal of Human Hypertension*, *12*(2), 91–110. <https://doi.org/10.1038/sj.jhh.1000558>
8. *Commentary: COVID-19 has revealed a new disadvantaged group among us – digital outcasts—CNA*. (n.d.). Retrieved 14 August 2021, from <https://www.channelnewsasia.com/commentary/covid-19-has-revealed-digital-divide-literacy-singapore-933441>
9. Conen, D., Glynn, R. J., Ridker, P. M., Buring, J. E., & Albert, M. A. (2009). Socioeconomic status, blood pressure progression, and incident hypertension in a prospective cohort of female health professionals. *European Heart Journal*, *30*(11), 1378–1384. <https://doi.org/10.1093/eurheartj/ehp072>
10. Donaldson, J. A., Loh, J., Mudaliar, S., Kadir, M., Wu, B., & Yeoh, L. K. (n.d.). *Measuring Poverty in Singapore: Frameworks for Consideration*. 11.
11. Evans, D. A., Hebert, L. E., Beckett, L. A., Scherr, P. A., Albert, M. S., Chown, M. J., Pilgrim, D. M., & Taylor, J. O. (1997). Education and other measures of socioeconomic status and risk of incident Alzheimer disease in a defined population of older persons. *Archives of Neurology*, *54*(11), 1399–1405. <https://doi.org/10.1001/archneur.1997.00550230066019>

12. *Facts and Figures | Beyond Social Services Research*. (n.d.). Retrieved 14 August 2021, from <https://beyondresearch.sg/category/resources/factsandfigures/>
13. *Financial Assistance Schemes*. (n.d.). Retrieved 14 August 2021, from <https://www.crescent.edu.sg/about-cgs/financial-assistance-schemes>
14. *Government has bridged digital divide but has 'humility' to try to do more: Iswaran—TODAY*. (n.d.). Retrieved 14 August 2021, from <https://www.todayonline.com/singapore/government-has-bridged-digital-divide-but-has-humility-to-try-to-do-more-iswaran>
15. *Household income from work for poor families in Singapore fell 69% last year due to Covid-19: Study, Singapore News & Top Stories—The Straits Times*. (n.d.). Retrieved 14 August 2021, from <https://www.straitstimes.com/singapore/household-income-from-work-for-poor-families-fell-69-last-year-due-to-covid-19-study-by>
16. *Improving-the-lives-of-low-income-and-vulnerable-families-in-Singapore.pdf*. (n.d.). Retrieved 14 August 2021, from <https://www.msf.gov.sg/publications/Documents/Improving-the-lives-of-low-income-and-vulnerable-families-in-Singapore.pdf>
17. *MOH | Healthcare Schemes & Subsidies*. (n.d.). Retrieved 14 August 2021, from <https://www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies>
18. *Redirecting*. (n.d.-a). Retrieved 14 August 2021, from <https://www.google.com/url?q=https://financialhealthinstitute.com/what-can-we-do-about-the-cliff-effect/&sa=D&source=editors&ust=1628903635547703&usg=AOvVaw0Yy9vMDpAuROAkLbrmFwJ->

19. *Redirecting*. (n.d.-b). Retrieved 14 August 2021, from
https://www.google.com/url?q=https://www.straitstimes.com/singapore/why-setting-a-poverty-line-may-not-be-helpful-minister-chan-chun-sing&sa=D&source=editors&ust=1628903649831359&usg=AOvVaw0g_HUdK5_xvmdb_F69UasM
20. Solari, C. D., & Mare, R. D. (2012). HOUSING CROWDING EFFECTS ON CHILDREN'S WELLBEING. *Social Science Research*, 41(2), 464–476.
<https://doi.org/10.1016/j.ssresearch.2011.09.012>
21. *Sustainable Development Goals*. (n.d.). Base. Retrieved 14 August 2021, from
<http://www.singstat.gov.sg/find-data/sdg/goal-1>
22. Takeuchi, H., Taki, Y., Nouchi, R., Yokoyama, R., Kotozaki, Y., Nakagawa, S., Sekiguchi, A., Iizuka, K., Yamamoto, Y., Hanawa, S., Araki, T., Miyauchi, C. M., Sakaki, K., Nozawa, T., Ikeda, S., Yokota, S., Magistro, D., Sassa, Y., & Kawashima, R. (2019). The Effects of Family Socioeconomic Status on Psychological and Neural Mechanisms as Well as Their Sex Differences. *Frontiers in Human Neuroscience*, 12, 543.
<https://doi.org/10.3389/fnhum.2018.00543>
23. *Understanding and helping low-income families through COVID-19*. (n.d.). Retrieved 14 August 2021, from
<https://news.nus.edu.sg/understanding-and-helping-low-income-families-through-covid-19/>
24. *What Can We Do About the Cliff Effect? – Financial Health Institute*. (n.d.). Retrieved 14 August 2021, from
<https://financialhealthinstitute.com/what-can-we-do-about-the-cliff-effect/>

25. What Does “Self-Care” Look Like to the Lower Income in Singapore? (2019, October 30). *RICE*.
<http://www.ricemedia.co/current-affairs-features-self-care-lower-income-singapore/>
26. *What is the Progressive Wage Model*. (n.d.). Retrieved 14 August 2021, from
<https://www.mom.gov.sg/employment-practices/progressive-wage-model/what-is-pwm>
27. *Why setting a poverty line may not be helpful: Minister Chan Chun Sing*, *Singapore News & Top Stories—The Straits Times*. (n.d.). Retrieved 14 August 2021, from
<https://www.straitstimes.com/singapore/why-setting-a-poverty-line-may-not-be-helpful-minister-chan-chun-sing>
28. Wong, L., & Heng, M. (2020, January 5). More free coding classes to benefit kids. *The Straits Times*. <https://www.straitstimes.com/tech/more-free-coding-classes-to-benefit-kids>
29. *Workfare | Employee*. (n.d.). Retrieved 14 August 2021, from
<https://www.workfare.gov.sg/Pages/WISEmployee.aspx>
30. Zhu, Y., Chen, X., Zhao, H., Chen, M., Tian, Y., Liu, C., Han, Z. R., Lin, X., Qiu, J., Xue, G., Shu, H., & Qin, S. (2019). Socioeconomic status disparities affect children’s anxiety and stress-sensitive cortisol awakening response through parental anxiety. *Psychoneuroendocrinology*, *103*, 96–103. <https://doi.org/10.1016/j.psyneuen.2019.01.008>
31. (N.d.). Retrieved 14 August 2021, from
<https://www.channelnewsasia.com/commentary/covid-19-has-revealed-digital-divide-literacy-singapore-933441>

The End