

# Straits Times School Pocket Money Fund – Client Profile Analysis from 2013 to 2015

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School Pocket Money Fund (SPMF) is a national project initiated by the Straits Times to assist students from low-income families with their educational expenses. It is the most common form of financial support that our clients received.

This report is to compare the profile of SPMF beneficiaries from 2013 to 2015. SPMF operates based on the academic year (January to December). Hence, the timeframe for this comparison is calendar year (January to December) instead of financial year.

## Number of Beneficiaries

The number of beneficiaries for SPMF supported by Rotary Family Service Centre (FSC) had risen slightly over the two years, from 258 students in 2013 to 278 students in 2014.

	2013	2014	2015
No. of Beneficiaries	258	278	198
No. of Families	141	141	109

The increases reflected changes in SPMF policies. In 2013, more families benefited under the 'exceptional cases with complex family needs' category as the approval procedures were simplified; in 2014, the Post-Secondary Scheme matured, resulting in more students within a single household benefitting from the scheme.

However, in 2015, there were major changes in the SPMF disbursement policies. Most families were not able to apply for more than 24 months of SPMF for their primary and secondary school children, unless the caseworkers applied under 'exceptional cases'. Application under 'exceptional cases' comes with additional criteria such as families with complex needs that have fulfilled SPMF criteria and need more than 24 months; primary, secondary and post-secondary school students from families with gross per capita income exceeding \$625; and primary, secondary and post-secondary students from families residing in 5-room HDB flats. Furthermore, from 2015, disbursing agencies can only approve a quota of up to 10% of the total number of beneficiaries that the agencies have at any quarter. In view of these additional criteria, the FSC saw the number of SPMF beneficiaries dropped by 29%, and the number of families benefitted from this scheme dropped by 23%.

The rolling out of CSWP and the renewed orientation of FSC and SSO scope of work respectively meant that caseworkers were unable to offer SPMF to families that did not require case management. The overall caseload of FSC, as a result, also declined.

## Level of Beneficiaries

The levels of beneficiaries seemed to be rather equally distributed each year, though there had been an increase in the number of primary and post-secondary beneficiaries.

<b>Level</b>	<b>2013 (N/%)</b>	<b>2014 (N/%)</b>	<b>2015 (N/%)</b>
Primary	134 (52%)	143 (51.5%)	112 (56.6%)
Secondary	109 (42%)	109 (39.5%)	60 (30.3%)
Post-Secondary	15 (6%)	26 (9.4%)	26 (13.1%)

## Gender of Applicants

Applicant refers to the parent or the guardian of the beneficiary/ies. The number of female applicants who applied for SPMF for their children increased from 105 in 2013 to 111 in 2014.

<b>Gender</b>	<b>2013 (N/%)</b>	<b>2014 (N/%)</b>	<b>2015 (N/%)</b>
Female	105 (75%)	111 (78.7%)	86 (78.9%)
Male	35 (25%)	30 (21.3%)	23 (21.1%)

## Ethnicity of Applicants

Over half of SPMF applicants were Malays. There was a significant drop in the number of Chinese SPMF applicants.

<b>Ethnicity</b>	<b>2013 (N/%)</b>	<b>2014 (N/%)</b>	<b>2015 (N/%)</b>
Chinese	37 (26.2%)	30 (21.3%)	18 (16.5%)
Malay	78 (55.3%)	84 (59.6%)	60 (55.0%)
Indian	22 (15.6%)	22 (15.6%)	23 (21.1%)
Others	4 (2.8%)	5 (3.5%)	8 (7.3%)

## Family Type

The two biggest groups of family types were the nuclear families and single-parent households. Comparing the figures over the past three years, we noticed a slight decrease in the number of nuclear families. For single-parent families, there was an increase from 36 in 2013 to 40 in 2014, but a decrease from 40 in 2014 to 27 in 2015. One possible reason was that single-parent families were experiencing financial difficulties over a longer period, and the changes reflected the change in SPMF policies which limit disbursements to 24 months. The families who had exhausted 24 months simply dropped out of the scheme.

<b>Family Type</b>	<b>2013 (N/%)</b>	<b>2014 (N/%)</b>	<b>2015 (N/%)</b>
Nuclear	78 (55.3%)	67 (50.0%)	52 (47.7%)
Extended	17 (12.1%)	17 (12.7%)	17 (15.6%)
Reconstituted	8 (5.7%)	6 (4.5%)	6 (5.5%)
Single	2 (1.4%)	3 (2.2%)	2 (1.8%)
Single-parent	36 (25.5%)	40 (29.9%)	27 (24.8%)
Others	0 (0%)	1 (0.7%)	2 (1.8%)
Data Not Available	0	7	0

## Marital Status of Applicants

Marital Status	2013 (N/%)	2014 (N/%)	2015 (N/%)
Married	94 (66.7%)	82 (58.2%)	67 (61.5%)
Divorced	25 (17.7%)	32 (22.7%)	22 (20.2%)
Separated	10 (7.1%)	10 (7.1%)	5 (4.6%)
Unwed parent	2 (1.4%)	4 (2.8%)	4 (3.7%)
Widowed	3 (2.1%)	7 (5.0%)	5 (4.6%)
Single	4 (2.8%)	3 (2.1%)	4 (3.7%)
Re-married	3 (2.1%)	2 (1.4%)	2 (1.8%)

## Household Income

Comparing the household income of the families who received SPMF, we found that over 70% of them had reported less than \$1,500 in household monthly income. It was not surprising as the eligibility of SPMF includes a gross monthly per capita income of less than \$560.

Household Income	2013 (N/%)	2014 (N/%)	2015 (N/%)
NIL	12 (8.5%)	15 (10.6%)	18 (16.5%)
Below \$500	13 (9.2%)	12 (8.5%)	9 (8.3%)
\$500-\$999	39 (27.6%)	39 (27.7%)	21 (19.3%)
\$1,000-\$1,499	39 (27.6%)	34 (24.1%)	31 (28.4%)
<i>Income below \$1,500</i>	<b>103 (73%)</b>	<b>100 (70.9%)</b>	<b>79 (72.5%)</b>
\$1,500-\$1,999	20 (14.2%)	20 (14.2%)	18 (16.5%)
\$2,000-\$2,499	11 (7.8%)	6 (4.3%)	3 (2.8%)
\$2,500-\$2,999	3 (2.1%)	3 (2.1%)	1 (0.9%)
\$3,000 and Above	1 (0.7%)	1 (0.7%)	0 (0%)
Data Not Available	3 (2.1%)	11 (7.8%)	3 (2.8%)