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This insight is part of the centre's COVID-19 series, looking at current developments in the global pandemic and its future implications for the social, political and economic spheres in the region.

The Social and Economic Impacts of COVID-19 Mitigation Measures on Citizens and Permanent Residents During the Circuit Breaker Period in Singapore

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The Singapore government instituted a set of 'Circuit Breaker' (CB) measures in April 2020 to combat the COVID-19 pandemic. These included restricting international travel, closing non-essential businesses, telecommuting, home-based-learning, wearing faces masks in public spaces, temperature screening, rigorous contract tracing, and isolating infected and exposed persons. The COVID-19 CB measures helped the government control COVID-19 transmission in Singapore but disrupted economic and social life. This NTS Insight presents data from a representative survey on the social and economic impacts of Singapore's COVID-19 mitigation measures during the CB period on Singaporean citizens and permanent residents from 7 May to 16 July 2020. Our results show that the top three cited disruptions caused by the CB were all social in nature. However, just under half of all respondents reported some form of direct economic disruption – while up to 80% of respondents expressed concerns about their longer-term financial situation. Finally, our disaggregated analysis shows that some of the negative impacts of the CB period disproportionately impacted potentially vulnerable segments of the population.

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Contents

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Introduction

There has been extensive global debate about how to manage the COVID-19 pandemic. Many countries have employed a range of mitigation measures to curb transmission of the virus, manage outbreaks, and prevent local health care systems from being overwhelmed. These mitigation measures generally involved limiting travel; promoting person hygiene; closing schools and non-essential businesses; enforcing social distancing; mandatory health screening; and contact tracing. Starting in early 2021, countries began vaccination campaigns with the hope of relaxing mitigation measures and allowing a gradual return to pre-pandemic normalcy. There is a consensus that imposing stringent mitigation measures can be highly effective at containing COVID-19 within certain contexts. However, it is also clear that many of these mitigation measures have been disruptive to everyday life and have social and economic impacts on individuals and households.

The first COVID-19 case was reported in Singapore on 23 January 2020. A surge of imported and locally transmitted COVID-19 cases starting in March 2020 and a major outbreak in some of Singapore's migrant worker housing units led the Singapore government to institute a set of 'Circuit Breaker' measures on 7 April 2020 to combat the COVID-19 pandemic. Many of the migrant worker housing units were cordoned off and subjected to rigorous systematic testing and medical intervention. The Circuit Breaker period ended on 1 June 2020, and was followed by an extended partial three-phase re-opening of the country [Phase 1: 2 June – 18 June, Phase 2: 19 June – 27 December, and Phase 3: 28 December to present].

As of June 2021, Singapore has recorded over 60,000 COVID-19 cases, but relatively low levels of hospitalization and mortality. Singapore's handling of the pandemic has been held up globally as an example of good practice. Much of this success can be attributed to the actions Singapore took to close its borders, manage COVID-19 transmission within the country, and provide extensive support to households and businesses. However, like all other nations, Singapore has faced significant challenges. In this NTS Insight we use data from a bi-monthly survey of Singaporean citizens and permanent residents during the peak of the Circuit Breaker period between May and July 2020 to evaluate how mitigation measures impacted the population and assess whether these impacts were differently experienced based upon demographic variables such as gender, age, income, education, and employment status.

Methods

Researchers from the Earth Observatory of Singapore, Nanyang Technological University, the Lee Kuan Yew School of Public Policy, National University of Singapore and ETH Zurich conducted a survey to monitor the impacts of the Singapore government's Circuit Breaker measures. The survey was conducted by YouGov every two weeks between 7 May and 16 July 2020. Each wave of the survey consisted of a statistically representative pool of over 1,000 Singapore citizens and permanent residents[1]. All respondents were selected from a voluntary pool of adults by YouGov. This research was approved by the NTU IRB [IRB- 2020-05-013]. The data provide an in-depth look at the social and economic impacts of the COVID-19 Circuit Breaker period. All data were analyzed in aggregate, as a time series, and disaggregated by respondent demographic categories such as age, education, income, race, gender, employment, and presence of children in the household.

Social Disruptions

The most commonly cited disruptions during the Circuit Breaker period were socializing and visiting family members/relatives, (**Figure 1**, **Table 1**). More than half the population reported that the Circuit Breaker limited their participation in social activities and visiting family/relatives, while 44% reported disruptions to exercise/sporting activities. An average of 16% of respondents reported that their household/family harmony was disrupted. Given that the mitigation measures were designed to minimize interpersonal contact by limiting travel, family visits, closing public spaces, and stay-at-home policies, this is not surprising. What is surprising is that the levels of reported social disruptions were generally not significantly different based on most demographic categories such as race, income level, or whether households included any children. However, our data show that:

- People who were not married and/or retired persons were more likely to report that visiting family and relatives were disrupted.
- People over 35 years old were slightly more likely to report disruptions to visiting family than people under 35 years old.
- Respondents over 55 years old were slightly more likely to report disruptions to exercising and family visits than all younger demographics. People over 55 years old also reported lower levels of disruption to family harmony than all other age groups.
- Respondents with higher levels of education (bachelors and advanced degrees) were more likely to report disruption to social activities, exercise, and visiting family (**Tables 2 – 4**).
- Male respondents were more likely to report disruptions to sports and exercise than female respondents (**Table 5**).
- Unemployed respondents reported higher levels of disruption to family harmony than respondents in other categories of employment.

[1] It is important to note that this survey only included citizens and permanent residents – and did not include guest workers. Therefore, our findings presented here do not reflect the full range of hardships in Singapore, especially amongst the lower-wage migrant worker communities. We are conducting related research to better understand how the CB have impacted migrant workers and will report on that at a later time.

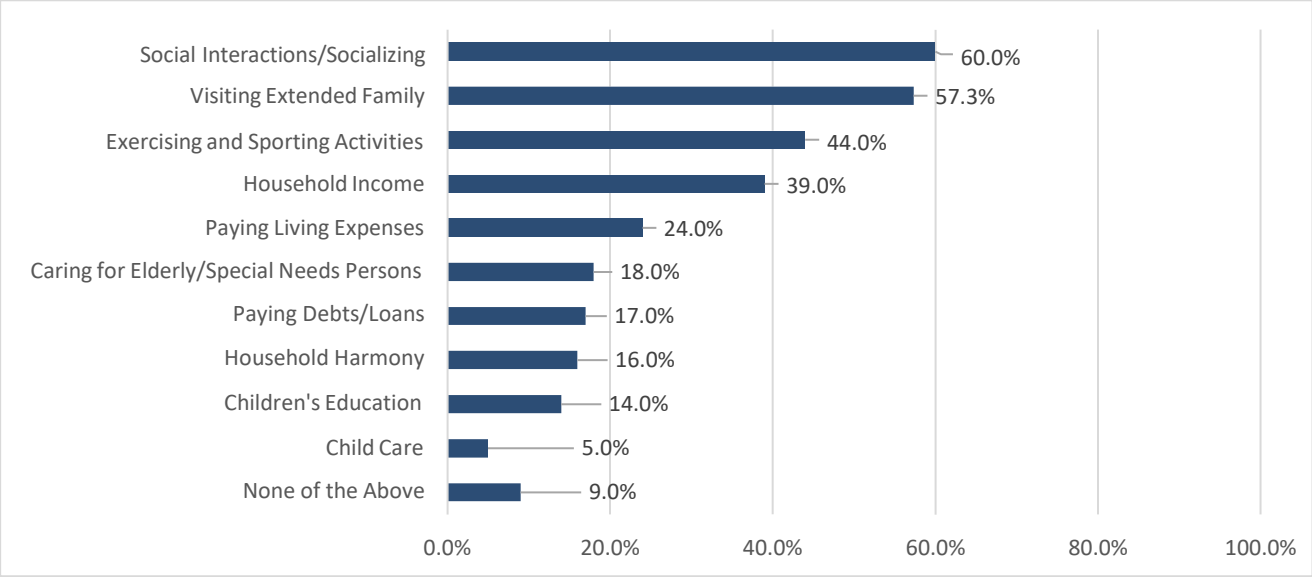

Figure 1: Percentage of total responses for disruptions reported during the Circuit Breaker period, averaged over the duration of the survey.

Economic Disruptions

When averaged across our survey period, approximately 40% of respondents reported some disruption of income, with 24% having difficulty paying for daily living expenses, and 17% finding it difficult to manage debt (**Figure 1, Table 1**). Approximately 10% of our respondents reported losing their job or being furloughed, with an additional 8% placed on unpaid leave (**Table 6**). Twenty two percent had their hours reduced, while 11% had their hours increased (**Table 6**). Over half of our respondents reported they were very or fairly worried about losing their job (**Table 7**), and approximately 75% reported that they were very or fairly worried that their household finances would be negatively impacted by the COVID-19 pandemic (**Table 8**). On average almost 70% were concerned about their abilities to pay their bills and just over 50% were concerned about their abilities to pay their rent/housing payments (**Table 9**). Approximately 40% of respondents reported that their household's financial situation had gotten worse during the survey period (**Table 10**). On a macro-level, on average 66% of respondents believed that Singapore will experience an economic downturn in the next 12 months (**Table 11**), and over 90% anticipated that there would be a global recession in the next 12 months (**Table 9**). Our data show that the experience of and concerns about economic disruptions are shaped by a range of demographic factors, as discussed next.

Economic Disruptions/Concerns by Gender

We found that gender was generally not a significant variable in terms of direct economic impact or concerns about personal and wider societal economic downturn. There were some differences by gender on how employment was impacted during the Circuit Breaker period, with significant correlations between gender and having hours reduced; anticipating banks failing; and economic impact of the pandemic over the next 12 months.

- Men were more likely to be put on furlough, unpaid leave, and have their hours reduced.
- Women were slightly more likely to report not being employed.
- Women were more likely to anticipate that Singapore would experience negative economic conditions over the next 12 months than men (**Table 12**).

Economic Disruptions/Concerns by Age

Our data show that direct economic impact and concerns about negative economic impacts were shaped to some degree by age, with significant correlations between age and having work hours increased; paying bills and living expenses; paying for debt; concerns about household financial status; job loss; and anticipating future economic impacts of the pandemic on Singapore.

- Persons between 25 – 34 years old were slightly more likely to report *disruptions* in income; paying for living expenses; and paying for debts than older and younger respondents.
- Persons between 35 – 55 years old were slightly more likely to report *concerns* about impacts on their personal finances; ability to pay for living expenses; possible job loss; and that Singapore was going to be in recession within 12 months of the survey date.
- Persons between 18 – 24 years old were least likely to report being concerned about local businesses failing; that their household financial situation has worsened; and that the economic situation in Singapore will be worse in 12 months.
- Age was not corelated with retrenchment or being put on furlough, but persons between 35 – 44 years old were more likely to report being put on unpaid leave.
- Younger workers were slightly more likely to report being asked to work from home.
- People between 25 – 44 years old were more likely to report having their hours increased than other age groups (**Table 13**).

Economic Disruptions/Concerns by Race

Our data show significant correlations between race and having work hours reduced; paying bills and living expenses; paying debt; concerns about household financial status; job loss; and anticipating future economic impacts of the pandemic on Singapore. The economic hardships during the Circuit Breaker were more pronounced for Malay respondents in contrast with other main official racial designations in Singapore (ethnic Chinese, Indian, & Other).

- Malay respondents were, on average, slightly more like to report disruptions to income than respondents of Chinese or Indian ethnicity (**Table 14**).
- Malay respondents were more likely to report disruptions to the abilities to pay for living expenses and to pay for debt than respondents of Chinese or Indian ethnicity (**Tables 15 - 16**).
- Malay respondents were more likely to report that they are ‘very worried’ about their financial situations; ability to pay their bills/living expenses; and potential job loss that respondents of Chinese or Indian ethnicity (**Tables 17 - 19**).
- Malay respondents were more likely to report being retrenched; being put on furlough; being put on unpaid leave; serve stay at home notice; and having their hours of employment reduced (**Table 20 - 21**).
- However, respondents of Chinese ethnicity were more likely to believe that the economic situation in Singapore is going to be in recession in 12 months than Malay respondents.

Economic Disruptions/Concerns by Employment Status

Our data show significant correlations between employment status and being retrenched; being put on unpaid leave; having work hours reduced; having work hours increased; disruptions to income; disruptions to paying bills, living expenses, and debt; and anticipating future economic impacts of the pandemic on Singapore.

- Full-time workers, students, and retired persons reported less economic hardships (difficulties paying rent, bills, debt, disruption to income, etc.) than persons who were unemployed or employed as part-time workers, with unemployed persons faring worse that all other employment categories.
- Full-time workers were more likely to report having their hours increased whereas part-time workers were more likely to report having their hours reduced (**Tables 22 – 23**).
- Over 60% of full-time workers reported concerns about job loss because of the pandemic. Between 50% and 55% of part-time workers reported concerns about potential job loss.

Economic Disruptions/Concerns by Income

Our data show significant correlations between household income and having work hours increased; disruptions to income; disruptions to paying living expenses; worsening of household financial situation; concerns about paying bills and potential job loss; and concerns about economic failures in Singapore. Respondents with higher levels of household income were generally less likely to report disruptions to their household finances and their employment status, or concerns about future negative impacts on their finances and employment status.

- The lower the income bracket, the more likely respondents were to report that their finances worsened during the Circuit Breaker period, with the lowest earners almost twice as likely to report that their finances got worse than the highest earners.
- Respondents with household incomes below $3,000 per month were more likely to report trouble paying for living expenses; higher levels of disruption to income; and challenges paying for debt (**Tables 24 - 26**).
- Respondents with household incomes below $3,000 per month reported slightly higher levels of retrenchment; lower levels of having their working hours increased; and were least likely to report no change to their employment status.
- As the income level of a respondent's household increased, the respondent tended to be less concerned about their household finances getting worse in the future. People from the lowest household income bracket were more likely to expect that their situation will be worse in a year.
- All income groups were similarly concerned about an upcoming recession in Singapore in the coming year.

Economic Disruptions/Concerns by Education

Our data show significant correlations between the respondent's level of education and having work hours increased; concerns about paying bills; concerns about worsening household financial situation; concerns about future job loss; and concerns about the economic situation in Singapore.

- People without tertiary education were slightly more likely to report disruption to income levels and paying for living costs, and people who have not completed secondary school were more likely to report problems repaying debt.
- People with higher levels of education were more likely to report being put on furlough; asked to work from

home; and having their hours increased, whereas people without tertiary education were more likely to report *not* having their hours increased (**Table 27**).

- People with lower levels of education were more likely to report being unemployed.

Economic Disruptions/Concerns by Children in Household

Our data suggests that having at least one child at home did not have a major impact on financial challenges during the lockdown period. We found that there was no significant difference between households with/without children in terms of disruptions of income, ability to pay for living expenses, or job loss/retrenchment. However:

- Households that had at least one child at home were more likely to report disruption to paying debt, loans and installments (**Table 28**).
- People with at least one child at home were more likely to report being put on furlough or asked to work from home.

Household Care

Concerns about COVID-19 and the Circuit Breaker have disrupted aspects of household care such as children's education, care for the elderly, and care for persons with special needs. Given the shift to home-based learning, we found that a relatively modest 14% of households expressed that their children's education was being disrupted (**Figure 1, Table 1**) but 33% reported concerns about the impact of the pandemic on their children's education. Less than 5% reported disruptions to childcare. Eighteen percent of respondents reported disruptions in their ability to provide adequate care for an elderly family member or family member with special needs. Age, race, education level did not affect reported disruptions caring for elderly family members and/or family members with special needs. There was no notable difference amongst all demographic categories for disruptions to child care. Education level, gender, and employment status were not notably related with reported concerns about children's education.

- Male respondents, unemployed persons, households with at least one child, and households earning over $15,000 a month were more likely to report disruption caring for elderly/special needs persons.
- Malay respondents were more likely to express worry about their children's education than other racial groups, and persons between 45-55 years old and persons from higher income brackets were more likely to report being concerned about the impact of the Circuit Breaker on their children's education.

Conclusion

It is clear that the Circuit Breaker measures impacted many Singapore citizens and residents in spite of government spending to support households and businesses, provision of personal protective equipment, and the availability of high-quality medical treatment. Identifying the impacts of the COVID-19 mitigation measures can help to better identify potentially vulnerable segments of the population in case of the need for extended lock down measures or in the face of future crises'. It is also important that the government, private sector, and community-based organizations provide continued monitoring and support for categories of persons which have disproportionately suffered due to COVID-19 mitigation measures to ensure that the COVID-19 pandemic does not create longer-term social and economic vulnerabilities in Singapore.

Our survey provides three key take-aways for policy makers about the impacts of the Circuit Breaker upon social activities and household economics within Singapore. First, households with secure employment situations and relatively high levels of income and savings were able to weather the Circuit Breaker period relatively well. Populations that were in marginal economic situations before the pandemic had a more difficult time. This is especially the case for people who were unemployed, became unemployed, or worked in a part-time capacity. Less than $3,000 in monthly income was a critical threshold for identifying households reporting economic hardships.

Second, the social consequences of the lockdown period were widely felt and had real and potentially lasting impacts on the well-being of all segments of society regardless of income, race, gender, age, etc. Further research is needed to evaluate the extent to which the extended period of social disruption might have caused psycho-social harm, emotional distress, and domestic tension, and whether the stress of COVID-19 and the Circuit Breaker might register as trauma that might need treatment.

Third, there is clear evidence that COVID-19 mitigation measures caused more pronounced economic and financial hardships and anxieties for Malay respondents than for respondents of Chinese and Indian ethnicities. It is important to ensure that COVID-19 and the Circuit Breaker do not further exacerbate socio-economic vulnerabilities or produce racial fissures. The government and community-based organizations need to be sensitive to the racial bias of COVID-19 and the impacts of the Circuit Breaker, and ensure that steps are taken to provided continued support to those who need it.

Acknowledgements

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Appendix

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Social Interactions/Socializing	69%	66%	61%	62%	57%	54%	60%
Visiting Extended Family	66%	65%	61%	60%	46%	46%	57%
Exercise/Sporting	48%	48%	48%	45%	39%	39%	44%
Household Income	45%	41%	42%	38%	38%	37%	39%
Paying Living Expenses	27%	25%	27%	24%	23%	23%	24%
Caring for Elderly/Special Needs Persons	17%	21%	22%	19%	14%	16%	18%
Paying Debts/Loans	19%	17%	20%	17%	16%	15%	17%
Household Harmony	14%	16%	19%	18%	13%	13%	16%
Children's Education	18%	16%	18%	17%	10%	10%	14%
Child Care	7%	7%	6%	5%	3%	4%	5%
None of the Above	6%	6%	8%	7%	12%	12%	9%

Table 1: Aggregate percent of respondents who reported disruptions during the Circuit Breaker period, by category of disruption.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Primary or Less	50%	46%	44%	39%	37%	15%	39%
Secondary	62%	60%	59%	54%	50%	50%	56%
Diploma/Vocational	74%	68%	59%	61%	58%	50%	62%
Bachelors	70%	70%	65%	70%	64%	58%	66%
Advanced Degree	71%	71%	65%	62%	59%	64%	65%
P Value[1]	***p* = .005****	***p* = .007****	*p* = .136	***p* < .001*****	***p* = .002***	***p* < .001*****	

Table 2: Percent of respondents who reported that their social activities were disrupted, by education level.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Primary or Less	32%	18%	32%	29%	33%	40%	31%
Secondary	42%	40%	44%	40%	30%	30%	38%
Diploma/Vocational	46%	46%	45%	44%	37%	30%	41%
Bachelors	52%	56%	50%	48%	47%	48%	50%
Advanced Degree	57%	56%	58%	53%	43%	45%	52%
P Value	***p* =.005****	***p* < .001*****	***p* = .015***	***p* = .03***	***p* = .001****	***p* < .001*****	

Table 3: Percent of respondents who reported that their exercise and sport was disrupted, by education level.

[1] P Values are from chi-square tests of the demographic variable versus the impact, outcome, etc.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Primary or Less	46%	29%	48%	39%	26%	35%	37%
Secondary	61%	62%	57%	56%	42%	38%	53%
Diploma/Vocational	72%	71%	63%	60%	49%	46%	60%
Bachelors	65%	66%	59%	60%	48%	50%	58%
Advanced Degree	68%	65%	65%	64%	46%	52%	60%
P Value	***p* = .013***	***p* < .001****	*p* = .284	*p* = .091	*p* = .117	***p* = .024***	

Table 4: Percent of respondents who reported disruptions to visiting family, by education level.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Male	50%	54%	50%	50%	42%	41%	48%
Female	46%	44%	46%	41%	36%	36%	42%
P Value	*p* = .178	***p* = .002****	*p* = .227	***p* = .002****	*p* = .052	***p* = .046***	

Table 5: Percent of respondents who reported disruptions to exercise and sport, by gender.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Retrenched/asked to resign	5.0%	6.0%	7.0%	5.0%	4.0%	6.0%	5.5%
Put on Furlough	4.0%	4.0%	4.0%	5.0%	3.0%	4.0%	4.0%
Put on Unpaid Leave	10.0%	8.0%	12.0%	8.0%	7.0%	8.0%	8.8%
Stay at Home Notice	7.0%	6.0%	6.0%	4.0%	6.0%	5.0%	5.7%
Hours Reduced	23.0%	21.0%	22.0%	21.0%	23.0%	21.0%	21.8%
Hours Increased	12.0%	11.0%	11.0%	12.0%	11.0%	12.0%	11.5%
Other	6.0%	7.0%	5.0%	5.0%	5.0%	5.0%	5.5%
Don't Know	2.0%	2.0%	2.0%	2.0%	1.0%	1.0%	1.7%
No Change	30.0%	31.0%	31.0%	32.0%	35.0%	35.0%	32.3%
Not Employed Before Pandemic	17.0%	18.0%	18.0%	20.0%	17.0%	18.0%	18.0%

Table 6: Aggregate reported changes to employment status during the Circuit Breaker period.
Percentages indicate a “yes” response.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	Average
Very worried	26%	26%	25%	24%	25.3%
Fairly worried	26%	25%	27%	27%	26.3%
Not very worried	18%	17%	18%	16%	17.3%
Not at all worried	6%	10%	8%	7%	7.8%
Don't know	3%	2%	3%	3%	2.8%
Not applicable - this doesn't apply to me	20%	20%	19%	23%	20.5%
Total Very and Fairly Worried	52%	51%	53%	51%	51.8%
Total Not Very and Not at All Worried	25%	27%	26%	23%	25.3%

Table 7: Aggregate reported concerns about job loss because of the pandemic.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	Average
Very worried	39%	36%	37%	35%	36.8%
Fairly worried	37%	37%	38%	39%	37.8%
Not very worried	16%	18%	16%	16%	16.5%
Not at all worried	4%	4%	6%	4%	4.5%
Don't know	2%	2%	2%	2%	2.0%
Not applicable - this doesn't apply to me	2%	3%	2%	3%	2.5%
Total Very and Fairly Worried	76%	73%	75%	74%	74.5%
Total Not Very and Not at all Worried	20%	22%	21%	21%	21.0%

Table 8: Aggregate reported concerns that household finances will be negatively impacted by the pandemic.

	Very Concerned	Concerned	Not at all Concerned	Don't Know	Total Concerned	Total Not Concerned
Global Recession	46%	45%	5%	3%	91%	5%
Bank Failure	29%	44%	22%	5%	73%	22%
Local Businesses Failing	25%	50%	18%	6%	75%	18%
Paying Bills	31%	38%	28%	3%	69%	28%
Paying Rent	24%	28%	41%	8%	52%	41%

Table 9: Aggregate reported levels of economic concerns.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	Average
It has worsened	43%	42%	39%	37%	40%
There has been no change	50%	51%	52%	54%	52%
It has improved	3%	3%	5%	6%	4%
Don't know	4%	3%	4%	4%	4%

Table 10: Aggregate reported change in household finances. Respondents were asked to compare their situation at the time of the survey wave with their situation one month previously.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	Average
It will be in a depression/recession	71%	65%	63%	65%	66%
It will be growing/booming	6%	7%	9%	9%	8%
It will remain stable	15%	18%	19%	19%	18%
Don't know/None of these	7%	9%	9%	7%	8%

Table 11: Aggregate reported perceptions about the state of Singapore's economy within 12 months from the time of the survey.

	Male				Female				
	Depression /Recession	Growing/ Booming	Remain Stable	Don't know	Depression /Recession	Growing/ Booming	Remain Stable	Don't know	P Value
7 May	72%	7%	16%	5%	74%	6%	13%	8%	***P* = .044***
21 May	64%	8%	22%	6%	70%	6%	13%	11%	***P* < .001****
4 June	62%	11%	21%	7%	67%	7%	16%	10%	***P* = .015***
18 June	63%	1%	19%	6%	67%	7%	18%	7%	*P* = .058
Average	65%	7%	20%	6%	70%	7%	15%	9%	

Table 12: Perceptions of longer-term economic impact of the COVID-19 pandemic on Singapore, by gender.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
18-24	2.2%	7.4%	3.4%	5.7%	2.4%	8.3%	4.9%
25-34	17%	17%	16%	20%	17%	19%	17.7%
35-44	15%	16%	21%	21%	17%	16%	17.7%
45-54	16%	10%	11%	13%	12%	13%	12.5%
55+	7.8%	7.1%	5%	4.4%	5.7%	6.8%	6.1%
P Value	***p* < .001*****	***p* = .002****	***p* < .001*****	***p* < .001*****	***p* < .001*****	***p* < .001*****	

Table 13: Percent of respondents who report that their work hours have been increased during the Circuit Breaker period, by age.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Chinese	44%	42%	40%	38%	35%	36%	39.2%
Malay	52%	42%	54%	36%	46%	42%	45.3%
Indian	46%	33%	38%	36%	44%	29%	37.7%
Other	31%	36%	42%	26%	41%	48%	37.3%
P Value	*p* = .091	*p* = .444	*p* = .05	*p* = .511	***p* = .033***	*p* = .092	

Table 14: Percent of respondents who report that their income had been disrupted during the Circuit Breaker period, by race.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Chinese	25%	24%	25%	23%	21%	22%	23.3%
Malay	35%	36%	38%	31%	33%	32%	34.2%
Indian	39%	25%	32%	22%	21%	19%	23%
Other	26%	28%	33%	26%	27%	32%	28.7%
P Value	***p* =.004****	*p* = .091	***p* = .015***	*p* = .352	***p* = .011***	***p* = .021***	

Table 15: Percent of respondents who report that their ability to pay for their living expenses had been disruptedduring the Circuit Breaker period, by race.

Race	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Chinese	15%	15%	17%	15%	14%	13%	14.8%
Malay	31%	30%	31%	23%	24%	24%	27.2%
Indian	31%	17%	26%	23%	22%	16%	22.5%
Other	10%	25%	25%	23%	16%	22%	20.2%
P Value	***p* < .001*****	***p* = .003****	***p* = .004****	***p* = .046***	***p* = .011***	***p* = .006****	

Table 16: Percent of respondents who report that their ability to manage their personal debts had been disruptedduring the Circuit Breaker period, by race.

	Very Worried	Fairly Worried	Not Very Worried	Not at all Worried	Don't know	Total Very & Fairly Worried	Total Not Very & Not at all Worried	Not Applicable
Chinese	34.8%	39.0%	17.3%	5.2%	2.5%	73.8%	22.5%	1.4%
Malay	50.0%	30.3%	13.3%	2.2%	1.1%	80.3%	15.5%	3.1%
Indian	36.5%	37.0%	12.7%	4.3%	4.5%	73.5%	17.0%	5.1%
Other	43.5%	35.8%	11.6%	3.6%	3.7%	79.3%	15.2%	2.2%

Table 17: Summary of average reported levels of worry about the respondent's household financial situation, by race.

	Very Concerned	Concerned	Not Concerned	Don't Know
Chinese	27.8%	38.0%	31.3%	3.1%
Malay	48.5%	38.3%	12.3%	1.1%
Indian	33.3%	36.0%	21.3%	9.5%
Other	37.5%	36.8%	23.8%	2.3%

Table 18: Summary of average reported levels of worry about the respondent's ability to pay for bills/living expenses, by race.

	Very Worried	Fairly Worried	Not Very Worried	Not at all Worried	Don't know	Total Very & Fairly Worried	Total Not Very & Not at all Worried	Not Applicable
Chinese	23.3%	27.5%	19.5%	7.9%	19.5%	50.8%	27.4%	2.4%
Malay	36%	24.3%	11%	7.9%	18.5%	60.3%	18.9%	2.3%
Indian	25.5%	23.8%	12.9%	8.4%	22.8%	49.3%	21.3%	6.7%
Other	35.8%	18.5%	13.6%	10.6%	17.5%	54.3%	24.2%	4.5%

Table 19: Average summary of reported levels of worry about potential job loss, by race.

	Chinese	Malay	Indian	Other
Retrenched	4.70%	7.90%	7.10%	6.50%
Furlough	3.50%	6.70%	5.90%	4%
Unpaid Leave	8.40%	11.80%	7.30%	12.80%
Stay at Home	4.40%	11.50%	6%	17.20%
Hours Reduced	19.50%	32.20%	21.80%	30.70%
Hours Increased	11.70%	10.40%	12.50%	11.90%
No Change	35.80%	23.50%	24.80%	25.30%
Not Employed	17.20%	17.80%	22%	13.20%

Table 20: Average summary of reported changes to employment status by race.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Chinese	21%	19%	19%	17%	21%	20%	19.5%
Malay	36%	24%	35%	34%	34%	30%	32.2%
Indian	24%	25%	22%	25%	22%	13%	21.8%
Other	27%	28%	42%	29%	38%	20%	30.7%
P Value	***p* = .007****	*p* = .34	***p* < .001*****	***p* < .001*****	**p = .001****	***p* = .005****	

Table 21: Percent of respondents who report that their work hours were increased during the Circuit Breaker period, by race.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Full Time	26%	22%	2%	23%	28%	21%	20.3%
Part Time > 8hrs Week	37%	43%	48%	37%	43%	42%	41.7%
Part Time < 8hrs Week	33%	50%	41%	28%	34%	50%	39.3%

Table 22: Percent of respondents who report that their work hours were reduced during the CircuitBreaker period, by employment status.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Full Time	17%	17%	18%	19%	16%	18%	17.5%
Part Time > 8hrs Week	8.5%	5.4%	3.6%	3%	6.5%	6.2%	5.5%
Part Time < 8hrs Week	4.2%	0%	3.7%	11%	2.9%	7.1%	4.8%

Table 23: Percent of respondents who report that their work hours were increased during the Circuit Breaker period, by employment status.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
< 1,000	49%	57%	53%	49%	49%	54%	51.8%
1,000 – 2,900	56%	43%	50%	47%	44%	50%	48.3%
3,000 – 3,900	45%	43%	39%	45%	41%	35%	41.3%
4,000 – 5,900	50%	44%	51%	43%	40%	36%	44%
6,000 – 7,900	40%	45%	41%	33%	35%	31%	37.5%
8,000 – 9,900	49%	40%	47%	26%	43%	35%	40%
10,000 – 14,900	35%	32%	24%	31%	31%	21%	29%
15,000 – 19,900	26%	31%	33%	26%	32%	41%	31.5%
20,000 +	39%	30%	31%	23%	26%	23%	28.7%
P Value	***p* = .003****	*p* = .968	***p* < .001*****	***p* < .001*****	*p* = .104	***p* < .001*****	

Table 24: Percent of respondents who reported that their income was disrupted during the Circuit Breaker period, by income level.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
< 1,000	44%	48%	53%	40%	32%	41%	43%
1,000 – 2,900	33%	27%	37%	32%	29%	33%	31.8%
3,000 – 3,900	30%	27%	25%	27%	28%	29%	27.7%
4,000 – 5,900	25%	26%	28%	25%	20%	24%	24.7%
6,000 – 7,900	23%	27%	21%	19%	20%	16%	21%
8,000 – 9,900	32%	22%	28%	15%	25%	15%	22.8%
10,000 – 14,900	19%	14%	14%	15%	18%	17%	16.2%
15,000 – 19,900	22%	20%	22%	13%	11%	12%	16.7%
20,000 +	24%	22%	24%	20%	19%	28%	22.8%
P Value	***p* = .01***	***p* = .002****	***p* < .001*****	***P* < .001*****	***p* = .034***	***p* < .001*****	

Table 25: Percent of respondents who reported difficulty paying living expenses during the Circuit Breaker period, by income level.

	<1,000	1,000-2,999	3,000-3,999	4,000-5,999	6,000-7,999	8,000-9,999	10,000-14,999	15,000-19,999	20,000+
Income	51.8%	48.3%	41.3%	44.0%	37.5%	40.0%	29.0%	31.5%	28.7%
Pay Living Expenses	43.0%	31.8%	27.7%	24.7%	21.0%	22.8%	16.2%	16.7%	22.8%
Pay debts	23.7%	21.2%	17.5%	19.3%	16.3%	14.9%	14.4%	16.9%	17.4%

Table 26: Average summary of reported disruptions to household finances, by income level.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Primary or Less	11%	14%	8%	6.5%	11%	15%	10.9%
Secondary	6.1%	5.4%	3.7%	4.3%	6.4%	7.1%	5.5%
Diploma/Vocational	7.5%	7.3%	8.4%	11%	8.4%	13%	9.3%
Bachelors	15%	16%	15%	19%	13%	15%	15.5%
Advanced Degree	20%	18%	20%	13%	18%	16%	17.5%
P Value	***p* < .001***	***p* < .001***	***p* < .001***	***p* < .001***	***p* = .002****	***p* = .035***	

Table 27: Percent of respondents who report that their work hours were increased during the Circuit Breaker period, by education level.

	7-May-20	21-May-20	4-Jun-20	18-Jun-20	2-Jul-20	16-Jul-20	Average
Without Children	16%	16%	18%	15%	15%	12%	15.3%
With Children	23%	19%	25%	21%	20%	21%	21.5%
P Value	***p* = .008****	*p* = .257	***p* = .004****	***p* = .017***	***p* = .026***	***p* < .001***	

Table 28: Percent of respondents who report that their ability to manage their personal debts was disrupted during the Circuit Breaker period, for households with at least one child.

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