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# SNIPPET

*CUTTING-EDGE APPLIED RESEARCH*

## IN THIS ISSUE

# EDITOR'S NOTE

*by Dr. Rosaleen Ow (Reviewing Editor)*

This Issue contains two articles that speak to the 'heart' of social work. Practice in the social services is more than exercising 'head' knowledge and 'hand' skills. It also requires a measure of care and empathy for those seeking help.

The first article by Benedict Tan and Krystin Foo on 'Bittersweet Fostering' presents the voices of foster parents about the personal challenges as well as the satisfaction of being a foster parent. Foster parents also clearly spoke about the support services and professional empathy required to make foster care an even better experience so that recruitment and retention of foster parents can be improved.

The second article by Givon Lim represents the voices of people living in poverty requiring long term assistance. It examines the discourse on living in poverty from multiple perspectives in addition to the mainstream belief that poverty is always the outcome of individual deficits. Written with genuine empathy, both challenges and resilience are showcased by the voices of those who aspire to be self-reliant and to live with dignity in the midst of the indignity of seeking help from gatekeeper organizations.

These two articles are reminders that improving the quality of life for those we work with also includes giving them understanding and support as human beings worthy of attention and respect.

Happy reading!

# Bittersweet fostering: How foster parents in Singapore experience and cope with stress

*by Benedict Tan and Krystin Foo, Assistant Psychologists, Epworth Community Services*

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Keywords: Foster child, Foster parent experiences, Well-being, Parenting stress, Coping mechanisms

## Introduction

Foster care arrangements, in Singapore, are registered with the Ministry of Social and Family Development (MSF), under its Fostering Scheme. The scheme provides support to foster parents, who offer temporary family-based care for foster children. Foster children include vulnerable children and youth whose families may be unable to or incapable of caring for them. The scheme seeks to ensure that these children are cared for in a safe and nurturing home environment in such a temporary arrangement. However, its overarching goal is to reunify them with their biological families (MSF, 2022a).

The scheme has been instrumental to Singapore's out-of-home care sector. A local study by Li et al. (2019) found that children placed in foster care experienced better long-term behavioural and psychosocial outcomes, as compared to those in residential care. Unfortunately, while the demand for foster homes has risen, the supply of available foster families continues to fall short. In 2021, only 51% of children in out-of-home care were in foster care placements, despite dedicated efforts to recruit more foster families (MSF, 2022a). These statistics present a pressing need to understand factors that affect foster parent recruitment and retention.

## Literature Review

### *Challenges faced by foster parents in Singapore*

Foster parents play critical roles in providing support to foster children. Although training, monetary allowances, subsidies, and professional support are provided (MSF, 2022b), foster parents bear the primary responsibility of daily care. In addition they often have to address emotional-behavioural challenges that may arise from their foster child's past trauma, mental health conditions, or developmental needs (Liu et al., 2014). This caregiving role places exceptional demands on foster parents as they interact with various aspects of the foster child's environment, including their biological families and the foster care system itself.

There is limited research on foster care in Singapore. In one undergraduate thesis, Quek (2018) interviewed 17 foster parents to investigate the challenges of fostering. The findings are consistent with that found in the international literature. These included difficulties in managing child behaviour and encountering systemic barriers, such as inadequate information about the foster child, insufficient monetary allowance, and unresponsive professionals. One significant policy and practice implication is that these challenges could compromise foster parent satisfaction and retention, due to the parenting stress involved.

***Parenting stress among foster parents***

Research suggests that parenting stress significantly impacts the well-being of parents. Research further indicates that foster parents experience higher levels of parenting stress than biological parents (Mancinelli et al., 2021; Bergsund et al., 2020). Foster parenting stress has been associated with higher rates of ineffective parenting, unplanned placement disruptions, and mental health challenges for both foster parents and children (Vanderfaeillie et al., 2012; van Rooji et al., 2015). Poor parenting in turn affects the foster children; those who experience multiple placement disruptions have poorer developmental outcomes (Villodas et al., 2016; Chambers et al., 2018). It is therefore important to understand the stressors experienced and stress alleviation among foster parents, to promote their well-being and foster positive, sustainable placement outcomes for the children.

Abidin's (1992) parenting stress model theorises that individuals who perceive more parenting-related stressors and have fewer coping resources experience higher levels of parenting stress. Gabler et al. (2018) also reported that foster parents' parenting stress is positively associated with the level of co-parenting support received from their partner and negatively associated with their foster child's externalising behaviour. Other stressors related to foster parenting include challenging behaviours exhibited by foster children, poor communication with fostering agencies, and insufficient preparation for the foster placement (Adams et al., 2018; Brown & Bednar, 2003; Gilbertson & Barber, 2003; Khoo & Skooj, 2013). On the other hand, protective factors such as co-parenting support, support from fostering services, and economic stability are associated with lower parenting stress (Sharda, 2022; Richardson et al., 2018).

## Purpose of Study

The experiences of foster parents in Singapore have not been extensively studied. Hence, the present study seeks to address this gap by examining the factors contributing to foster parent stress, how they cope with these stressors, and how they perceive their experiences in fostering. In doing so, the authors aim to give a voice to foster parents in Singapore, while providing insights for professionals seeking to better support foster parents.

This study was conducted jointly by the authors, between August and November 2022, under the purview of the Research Skills for Social Services Mentoring Programme, run by the Social Service Research Centre (National University of Singapore).

## Methodology

Nine foster parents, comprising 7 females and 2 males, aged between 40 and 70 years, participated in this study (see Table 1). Participants were recruited from a local fostering agency through digital posters disseminated by its foster care officers. As the response through this recruitment method was low, the authors also approached foster parents known to them.

To be eligible for inclusion, participants had to identify as the primary caregiver of at least one foster child aged between 4 and 17 years old, who had been under their care for at least six months.

*Table 1. Summary of participant characteristics*

| **Participants (Pseudonym)** | **Age** | **Sex** | **Ethnicity** | **No. of years fostering** | **No. of biological & adopted children** | **No. of current foster children** |
|---|---|---|---|---|---|---|
| Alisha | 40s | Female | Malay | 7 | 2 | 1 |
| Belle | 40s | Female | Indian | 7 | 0 | 1 |
| Chandra | 40s | Female | Malay | 15 | 3 | 2 |
| Debra | 50s | Female | Other | 3 | 3 | 2 |
| Elise | 60s | Female | Indian | 16 | 2 | 1 |
| Farah | 40s | Female | Malay | 10 | 1 | 2 |
| Greg | 50s | Male | Chinese | | | |
| Hazel | 50s | Female | Malay | 19 | 4 | 3 |
| Ishaq | 50s | Male | Malay | | | |

Five foster mothers and two pairs of foster parents participated in semi-structured interviews, either in-person or via video-conferencing. The interviews, lasting one to two hours each, were audio-recorded, and participants received a $5 voucher as a token of appreciation.

To analyse the data, the authors employed thematic analysis – “a method for identifying, analysing, and reporting patterns (themes) within data” (Braun & Clarke, 2006, p.79). They transcribed the interviews verbatim and manually coded each transcript. Initial codes were agreed upon through consensus and grouped into broader categories. Common themes were elicited, based on their prevalence and relevance to this study.

Although the present study focused on fostering experiences as narrated by participants, the authors recognise that their own perspectives, as professionals directly engaged with foster families, played a part in this account of the study findings.

## Study Findings

In general, participants reported their fostering journeys as challenging yet fulfilling; hence, bittersweet experiences.

***Theme 1. Stressors and challenges experienced by foster parents***

Sub-theme 1a: Challenges in dealing with difficult child behaviour and complex needs

Participants reported experiencing parenting stress that were related to challenges in caring for their foster child. For many, this included emotional and behavioural difficulties stemming from their foster child's history of developmental trauma. Challenging behaviours in the form of aggression, tantrums, or non-compliance, were frequently reported. One foster mother, Belle, found this especially stressful as it was her first time fostering. She recounted,

> "*The child started to kick me, bite me, hit me… I'm clueless, you know… what's going on?"* and *"It was like two years I was quite jam… How come he's hitting me in public? He's biting me… Then [I understand] what happened to him, but I still couldn't put the pieces together. Like okay, what is emotional abuse? What is physical abuse?"*

Feelings of uncertainty and helplessness came through in her statement, as she shared her early struggles in caring for her foster child and understanding his condition.

In addition, these challenging behaviours often persisted in the foster child's school setting. Some participants even had to transfer their foster child to different preschools as their behaviours were unmanageable. This created an additional layer of stress, as Farah explained,

> *"We really need to work with the child… but this is too overwhelming... We also need to spare a thought for the safety of other children and the teachers' well-being also."*

A similar point was raised by Alisha, who shared,

> *"Whenever after student care, the teacher start to stand at the gate, I think, 'There must be something he done…' Cause I'm always anxious… He will come, teacher will say, 'Oh your son did this just now and he almost hit somebody.' You know, that kind of thing? That also stresses me out."*

In addition to their worries about others' safety, the negative feedback contributed to participants' anxiety and self-consciousness. This was especially so for participants who perceived that their foster child's condition was not understood by their school – resulting in labels of 'naughty' or 'difficult' – and hoped for more compassion.

Participants also faced challenges related to the physical and developmental needs of their foster children. This included severe injuries, malnutrition, learning deficits and neurodevelopmental conditions. Several of these challenges stemmed from inadequate care when their foster child was residing with their biological family. A lack of information on their past

developmental milestones complicated matters. In such cases, participants had to seek medical advice and diagnoses of their foster children. For example, Belle shared,

> *"If only the intervention was earlier, I think that would be great… It's me who gave the observation list although I'm not somebody who knows about all this [ADHD]. Then only [psychiatrist] say, 'Oh ya, maybe… I can assess him.' Alamak, they actually wanted to close the case…"*

This process also involved participants attending multiple appointments to obtain the necessary services for their child. One foster mother, Chandra, recounted,

> *"When he four years old, starting to put into school, then we know he got something… Because actually he got history, before we took from hospital, got [something] at the back of brain… That one a bit hard, because I think every two weeks must go hospital… Then my husband working, I must go by myself with two kids..."*

Participants had to be observant in detecting these health concerns and responsive in following up. While some acknowledged this as part and parcel of fostering, others found it stressful, if they felt unsupported in the process.

Sub-theme 1b: Challenges in working with the foster care system

Although participants recognised how the foster care system functioned, many expressed frustrations as they lacked information on their child's background history. This made parenting even more challenging. One foster mother, Belle, was caught off guard when her foster child disclosed a traumatic incident that she was previously unaware of. She reiterated,

> *"It's like we don't know the real background of the child. A lot of things is kept away from us, then we cannot probe – later we 'kaypoh'. But we are not, we want to know so we can help the child."*

This sentiment was echoed by Greg, who explained,

> "*Background information, history, a lot are maybe covered under PDPA, confidential... We understand that, but we feel sometimes if we know a bit better about the history and background, we can manage and find a solution better."*

Consequently, participants experienced stress when they felt unprepared for new placements and desired more agency disclosure to support their caregiving roles.

As part of the family reintegration efforts, participants had to navigate relations with their foster child's biological family. This posed significant stress, if these interactions were poorly-handled, or their foster child was adversely affected. For instance, many participants had trouble managing their child's behaviour following access with their biological family. As Ishaq shared,

> *"When they go back to their natural parents, especially for long home leave, that attitude is change. … First I teach them at my side, follow accordingly. But when they with their parent, the whole thing haywire."*

Belle also revealed, *"After the access, he is sometimes moody… Sometimes they will cancel last minute… Then he's got clothes inside the bag, food all, get pranked…"* and expressed sadness as her foster child was often left disappointed.

Moreover, as foster parents were held responsible for their foster child's safety, participants feared misunderstandings with their child's biological family. Chandra explained,

*"Because he under my responsibility. If anything happen outside, the parents, officer, also will pointing to us, right? 'What happen? Why he like that?'"* This concern was echoed by multiple participants, who were highly cautious of allegations being made against them.

In some cases, participants also had little input on placement decisions, such as those involving their child's reintegration or removal. Elise explained,

*"Normally, [officers] give enough notice… But sometimes they take away the child immediately. 'Oh, the parents need the child.' … My husband and me were very angry, you know? … They are not giving us the proper feedback, 'Oh, this is going to happen.'"* She shared her sorrow about the time her foster child was reintegrated without much preparation, commenting, *"The way they took away the child, I will never forget it lah… They never say anything because she will never want to go back. We know the child does not want to go back. That was the saddest part we had."*

Reintegration was recalled as a distressing experience if participants perceived it was not in their child's best interests or their voices went unheard. A lack of preparation further contributed to this stress. Yet, despite their own grief and loss, participants acknowledged the importance of returning children to their families. As Elise tactfully put,

*"It is not about reintegration, it is about how you reintegrate the child, and when you reintegrate the child."*

In summary, the qualitative interviews highlighted several distinctive stressors that foster parents faced, despite their role being associated with parenting in general. These stressors were worsened when compounded by a sense of unpreparedness, a lack of control, and inadequate support.

***Theme 2. Foster parents' sources of support and coping mechanisms***

Sub-theme 2a: Varied sources and types of social support

All participants reported receiving practical and emotional social support during their foster care journey. Practical support included services provided by professionals such as foster care officers and counsellors/therapists. Belle particularly appreciated the services offered by her fostering agency,

> "*It is good lah… it actually makes me feel that I'm not alone with [foster child]. That my voices are heard, and that [foster child] is being helped.*"

Participants also received practical support from their spouse, immediate family members, and other foster parents. For example, Elise stated,

> "*That's why I say I don't go through much stress: because of the support I get from my family. I can just go out [for] one to two hours and I don't have to worry, because my husband will take care*."

She highlighted the crucial role of family support, explaining that foster care agencies interview the family members of all prospective foster parents to ensure that they have adequate social support.

The participants highly valued emotional social support from those who could understand and empathise with their challenges as foster parents. For instance, Alisha shared,

> "*My manager, she also ever took one foster child before and so I'm grateful that my environment understands me. Because even when I have some difficulty at that point of time, I can share… I am not looking for any solution. I just need somebody to understand me*".

> "*I was so super stressed that I contacted the [FCO]... and I kind of like shared everything to her... Probably, at that point of time, I don't need solutions, I just need somebody to listen to me. Because, even though I can share with my husband, it's probably different because [FCO] works with children closely.*"

In contrast, participants felt unsupported by those who could not relate with the unique challenges of fostering. Belle explained,

> "*My friends… cannot connect because that is their own child. For me, not having a [biological] child and doing [fostering], I cannot connect with them*".

Belle also verbalised feeling unsupported by past foster care officers. With frequent changes in staffing, some new staff were unfamiliar with her struggles. In essence, the extent to which participants felt emotionally supported was contingent on the extent to which they felt their sources of social support understood and empathised with their struggles.

Participants' inclination towards seeking support from individuals who could relate to their experiences was also evident when other foster parents formed part of their social support network. Alisha, for instance, advocated for fostering agencies to establish support groups for foster parents and expressed,

"S*ometimes it will help to have like-minded people who understand what you are going through*".

Elise echoed this sentiment and emphasised,

> "*MSF used to have a parent support group… it was very useful where we could share our problems… then share different ways, things that you tried"*.

Therefore, in addition to providing emotional support, these foster parents were also able to share resources and information with each other, due to their shared experiences of foster parenting.

Theme 2b: Internal strengths and coping mechanisms

All participants exhibited internal strengths and resilience factors and were not passive recipients of services and emotional support. Specifically, most participants demonstrated parenting self-efficacy, which refers to their perception of having sufficient resources to deal with the demands of caregiving. Several participants expressed confidence in their ability to parent his/her foster child due to their experience of caring for their biological children and grandchildren. Despite the difficulties they encountered, some participants had confidence in their capacity to provide care for their foster children, stemming from their positive experiences in providing care for other children in the past.

Furthermore, participants employed cognitive coping strategies to deal with the stressors of foster parenting. In particular, some participants reflected on and adjusted their expectations of their foster child's behaviour. For example, Farah shared,

> "*Don't expect too much because when you have expectations, there will be disappointments right? So we just do what is best for that point in time, and in that situation lah*".

Other participants adopted positive thought patterns when interpreting their experiences. Belle, for instance, framed her caregiving challenges as a learning experience. She highlighted that she and her partner learned a lot about themselves and were better equipped to handle similar situations in the future. Overall, participants employed cognitive coping strategies to reframe stressful situations in a more positive or neutral light.

Besides cognitive coping, participants also engaged other individuals and formal systems within their ecosystem to advocate for their foster children's well-being. For example, Elise shared that some child protection officers did not fully understand the emotional needs of her foster children and their readiness to meet or reunify with their biological families. Consequently, she asked them to "*come and visit the child" in order to "know what the child is going through*". This allowed the child protection officer to gain a better understanding of the child's readiness for access and reintegration.

Similarly, Alisha shared,

> "*I think communicating is very important. That is why I am very active in communicating with the teachers… I always have good rapport with them, so they try to understand [foster child] more*."

By advocating for their foster children, participants improved the support their foster children received across different environments.

In sum, participants not only sought support from external sources but also demonstrated internal strengths to cope with the demands of fostering. Throughout their years as foster parents, they engaged in various methods to enhance their capacity to care for their foster children and learned to manage the stress that came with it.

***Theme 3. Motivations to persist in fostering***

Despite encountering various challenges, all participants reported having motivating factors that encouraged them to continue providing care for their foster children. These motivators included intrinsic factors such as a love for their foster child, a desire to help their foster child thrive, and hopes for their child's future. For instance, Chandra expressed hope,

> "*When [foster child] is reintegrated with his [biological family], he can show what we teach him and get a good job… then he can do something for his family. That's why we work hard for him to do good things.*"

Similarly, Elise expressed, "*I will make sure they go home happy. It is my job. I will give them love. I want them to go back happy.*"

Furthermore, some participants reported experiencing extrinsic motivators. This included feeling rewarded by having a long-lasting relationship with their foster child, as mentioned by Hazel, who shared,

"*Until now, [former foster child] sometimes comes and visits us [for Hari Raya] even though he is married and [is] now older.*"

Some participants reported having gained a deeper understanding of themselves or associated their experiences with spiritual or religious meaning. For example, Belle stated,

"*I keep on going, even when sometimes I want to give up. I didn't take a child for it to be perfect. God gave me a child who has a lot of behavioural issues, is for me*".

Debra similarly shared, "*now we help someone, God will help us. Now you love somebody, someone will also love you.*"

## Discussion and Implications

Fostering was described as a highly stressful, yet extremely rewarding, experience for foster parents in the study. To cope with their stress, participants acknowledged certain challenges as inevitable and focused on solving problems within their control. This typically involved child-related stressors arising from their foster child's complex needs. Importantly, participants' displays of parenting self-efficacy was a significant finding, as self-efficacy has been positively associated with foster parents' well-being and intentions to continue fostering (Whenan et al., 2009). Furthermore, intrinsic and extrinsic motivating factors encouraged participants to persist in their duties as foster parents.

Participants also attributed their success to reliable social support, and appreciated the practical help rendered by professionals. Consistent with existing literature (Abidin, 1992; Adams et al., 2018), participants' ability to leverage their support systems and personal resources functioned as a buffer against inherent stressors in Singapore's fostering landscape. Such strengths can be tapped on and enhanced to promote foster parents' well-being and retention.

Although participants did their best to cope with the unavoidable challenges of fostering, they desired changes in the wider care system. Specifically, they highlighted the need to better prepare foster children and parents for impending placements, transitions, and reintegration, through more information sharing and guidance from professionals. This is consistent with international literature that identifies a need to receive more complete information prior to the child's placement (Gilbertson & Barber, 2003; Khoo & Skooj, 2014). Given the trauma histories of high-needs foster children, it is essential to provide a certain level of disclosure and predictability to avoid re-traumatisation during significant transitions (Teicher & Samson, 2016; Cloitre et al., 2010). Furthermore, providing foster parents with essential information can help them better anticipate and respond to potential challenges, as well as foster a trauma-informed approach to their parenting (Biehal et al., 2015). By addressing systemic lapses and involving them in key placement decisions, the foster care system can establish positive relationships with foster parents, as collaborative partners in their child's care.

As fostering entails unique stressors, foster parents valued support from those who could relate to their fostering experiences. To strengthen their social support, participants hoped for support groups specifically dedicated to foster parents. Such avenues would allow foster parents to develop a sense of community and seek practical advice from more experienced foster carers. For some participants, the opportunity to confide in other foster parents also reduced their sense of isolation. This is significant as existing research has highlighted the buffering role of social support, particularly in mitigating the negative effects of foster parent stress (Richardson et al., 2018; Sharda, 2022). Through the provision of consistent social networks, protective factors for foster parents can be bolstered to facilitate positive placement outcomes.

## Limitations

This study has several limitations that should be recognised. One key limitation is the small sample size due to the 13-week time limit of the SSR Research Mentoring Programme, which restricted participant recruitment. The study also recruited participants from a single fostering agency, which limits the generalisability of the findings to this specific sample and its characteristics. Furthermore, other realities, such as the accounts by other fostering professionals, were not constructed within this study.

In addition, the use of convenience sampling may have introduced selection and survivorship bias, as only foster parents who remained in the fostering system and agreed to participate were interviewed, leading to a biased sample. Future research should explore the experiences of foster parents from different agencies and more varied ethnicities, with varying levels of experience to obtain a broader range of perspectives and insights.

## Conclusion

As foster mother, Alisha, puts it best, participants perceived their fostering journey to be a “bittersweet” experience. Ultimately, addressing the needs of foster parents is a critical step towards promoting their well-being and retention, which will in turn benefit foster children and the foster care system as a whole. Whilst this study began with foster parents as a key player in the foster care scheme, it illuminated the necessity for professionals in the care system to play a more supportive role in working with foster parents to cope better with their parenting challenges.

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# An exploratory study into the lived experience of families living in poverty and receiving formal assistance from the Family Service Centre

*by Givon Lim Jing Wen, The SBL Vision Family Service Centre*

Keywords: Low income families, Help-seeking behaviour, Experiences with formal systems, Poverty, Family Service Centres

## Abstract

*Working with low-income families is a significant part of the social workers' work in the Family Service Centre (FSC). Despite so, there are differing views and approaches which could arise from the lack of knowledge towards low-income families. This practice research is thus conducted to explore the lived experiences of low-income families who are receiving assistance from our FSC to gain a deeper understanding of their struggles and through that, inform our work with the families. There are three main themes which emerged out of this practice research, mainly (1) Their feelings/emotions; (2) Their experience with the FSC; and (3) Perception of help-seeking behaviour. The results of the study will provide significant help and insights to the FSC in reshaping and transforming our work with low-income families and render more effective help to them.*

## Introduction

Singapore is known to be a wealthy nation with a high Gross Domestic Product (GDP) growth (The World Bank, 2019). While poverty may not seem to be as visible in Singapore compared to other countries, Singapore has one of the highest levels of inequality in the developed world with a Gini coefficient of 0.378 in 2022 (Department of Statistics Singapore, 2023), making poverty a pressing concern for the nation. While Singapore continues to advance and thrive as a small nation, there remains to be a growing worry whether the poor would be left behind in the society.

### Practice Issue/Background

The Family Service Centres (FSCs) work closely with the individuals and families in the community, primarily vulnerable and low-income families and individuals to help them cope with the challenges in their lives. A FSC typically receives more than 75% of cases with issues relating to financial needs as their presenting issues. While social workers in the FSC face low-income families and individuals frequently, many common interventions undertaken by these social workers have been observed to be largely relief work, such as referring them to the Social Service Office (SSO) to receive short to medium-term financial assistance. This is especially so as FSCs typically do not disburse cash assistance. Other practical assistance given by FSCs usually range from The Straits Times' School Pocket Money Fund (SPMF) for school-going children from low-income families to dry food ration.

Working with low-income families is thus a dominant part of the work in a FSC. Despite so, concerns raised such as whether social workers may instead become the "gatekeepers" of these resources (Ng, 2013) are not to be disregarded. In a study conducted by NUS Social Service Research Centre (SSR), it was found that when it comes to decisions regarding rendering financial assistance to low-income families, social workers are generally categorized into two groups—"tough love" workers

who focus on being the gatekeeper and actively pushing the families to self-reliance; and “bleeding hearts” workers who recognise how structural factors may contribute to poverty and tend to be in favour of rendering assistance (Ong & Neo, 2020). This disparity seems to suggest that working with low-income families may differ among the workers based on individual beliefs and perception toward low-income families.

## Literature Review

There are many common prejudices towards the poor in Singapore, particularly those who are better off in their financial status (Johari, 2021). These prejudices could arise from our government’s strong stance in not being a “welfare state” and the strong advocate towards self-reliance among the people (Lim, 2007). This seems to shape how the public views the poor, often attributing individuals’ poor decision-making as one of their main causes of poverty (Mathi & Mohamed, 2011). Many studies have shown how low-income families face structural issues such as low wage and unfair employment practices which also impact on their health (Ng & Tan, 2020). Their poverty may even extend to “attention poverty” and “time-poverty” (Ng, 2023), hindering their abilities to make decisions and partaking in programmes which may benefit them.

As such, if social workers were to continually frame the issues faced by low-income families by their individual behavioural issues, we may just be scratching the surface and missing the root of the problems. This is similarly echoed by Teo who wrote in her book ‘This Is What Inequality Looks Like’ (2019). She observed that many helping institutions often focused on individual decision-making by the lower-income families rather than viewing the problems they faced at a more macro level. A fellow social work practitioner Cindy Ng (2018) also highlighted the issue of social workers giving practical advice to this population without considering the deeper issues they might be facing.

Such is the impact the government policies can have on public sentiments and perception towards lower-income families. As social workers, we face this population the most and it is an essential part of our job to help uplift these families. As agents of change if we are not aware of the perceptions we have of them which may shape the way we provide help to these families, we may perpetuate the growing disparity between lower-income families and the rest of society.

## Development of the Research Question

As a social worker working for more than 5 years in the FSC, I can understand how certain perceptions are formed and how it may be challenging to change our perception. Facing this population day in and day out, on top of our huge caseloads and demands of administrative tasks, it is inevitably easier for us to form certain perceptions based on the experiences we have. This was similarly reflected in a study conducted among social workers which reflected the lack of “poverty knowledge”, further reinforcing the critical need for greater sharing of knowledge between the social workers on the ground and the researchers (Strier, Nouman, & Kantarovich, 2021).

This study is therefore interested in listening to the lived experiences of low-income families. This study bears significance to provide an amplification of these family’s voices among research. Using a “phenomenological-focused research” (Reeves, Parsell & Liu, 2019) to explore the lived experiences of these families, it is aimed to encapsulate the experiences faced by these families which will therefore help me as well as many fellow practitioners working in the FSC gain a fuller picture and deeper understanding of poverty. This study also hopes to provide a stepping-stone to future research to gain deeper insights into the complexities of poverty which many of these families faced.

## Research Question

What is the lived experience of families living in poverty and receiving formal assistance from the Family Service Centre (FSC)?

## Research Design

The participants are families who are currently receiving/have received assistance from our FSC over the past 12 months, focusing on the low-income families with at least one family member in the household being a Singapore citizen. Given that Singapore has no poverty line (Ng, 2020), we adopted the following criteria of low-income household as having a household income of $1,900 and below, or a per capita household income of $650 and below, in reference to the Comcare assistance requirements.[1]

These families are identified and randomly selected using the available data in our FSC's database. A total of 11 families were recruited to participate in the study in view of the limited time and manpower in conducting the research, as well as the number of families who are willing to participate in the interview.

Below table shows the demographics of the 11 families who took part in the research:

| **Types of families** | **Number of families** |
|---|---|
| Divorced/Widowed Elderly living alone | 2 |
| Families with young children below age 7 | 3 |
| Families with young children between age 7 to 21 | 4 |
| Single-Parent Families with young children below age 7 | 2 |

| **Races of families** | **Number of families** |
|---|---|
| Chinese | 2 |
| Malay | 6 |
| Indian | 2 |

[1] Referring to https://www.msf.gov.sg/Comcare/Pages/Short-to-Medium-Term-Assistance.aspx, ComCare Short-To-Medium-Term Assistance for families' criteria is as such: have a monthly household income of $1,900 and below or a per capita income of $650 and below.

| | |
|---|---|
| Others | 1 (Vietnamese) |

A semi-structured one-to-one interview was conducted with each family. One-to-one interviews were chosen as the qualitative method of data collection as interviews can provide a deeper understanding of a social issue. Furthermore, the topics related to the financial struggles of the family can be sensitive to many people, often with feelings of shame and guilt associated with their financial status (Gill, Stewart, Treasure, & Chadwick, 2008). With one-to-one interviews, we hope to allow the families to freely share and be comfortable to talk so that we can obtain data that is more accurate and truer to their personal experiences. To further ease their feelings as they share about their experiences, the interviews were all conducted in the comfort of their own homes, arranged at their convenience and privacy.

The interviewer/researcher engaged the families in a causal conversation and asked questions pertaining to three main themes:

(i) how the family had been coping with the current financial situation;

(ii) the family's experience with the FSC;

(iii) the family's perception and experience of seeking help.

Interviews were audio-recorded and transcribed directly to prevent any form of bias and to fully capture the "voices" of these participants. The use of thematic analysis was used to examine common themes across all the transcripts. The researcher went through all the recordings and the transcripts to be familiarized with the data, before coding and identifying certain key concepts and ideas across the data. The concepts were then organized into dominant themes. The themes were then further reviewed before arriving at the analysis. Thematic analysis was useful in analysing the data across all the transcripts (Clarke & Braun, 2017).

The participants were informed thoroughly of the research purpose process prior to the commencement of the study. The use of simple and easy-to-understand words and avoidance of using heavy jargon ensured that the participants obtained full understanding of the study.

The participants were also given complete freedom of choice to decide if they wished to participate in the study. They were all informed that they could withdraw from the study at any point of time as the study commenced and this would not have any future consequences nor impede on their current assistance received from the FSC in any way. All participants gave verbal consent as well as a written consent indicating their agreement to participate in the study including the consent to audio-record the interview and have the interview transcribed.

The participants' personal details, including name and identification card number were kept confidential and anonymous using an ID number. The recorded interview was subsequently transcribed and saved into an encrypted and password-protected file stored in a password-protected laptop which only the researcher has access to.

As the interview involved participants sharing vulnerably about their financial difficulties and the challenges they faced, these might cause unintended emotional distress to the participants. As such, before the interview commenced, these participants were advised of a contact person who was a social work practitioner working in the FSC and his/her contact number.

# Results

Using thematic analysis, the results were grouped into 3 main themes:

1) Feelings/emotions.

2) Experience with the FSC.

3) Perception of help-seeking behavior.

**(1) Feelings/emotions:**

- Worrying & Uncertainty

*Participant 1: "I always worry whether I will have enough for tomorrow…"*
*Participant 2: "If it's for basic needs, I have enough. But if something cropped up, like my children sick, I will be very worried that I don't have enough to last…"*

Many factors contributing to poverty are mainly due to the nature of the employment of these families. This is especially so during the pandemic period where the low-income families are most susceptible to the loss of income, such as cut in their overtime work, and companies closing. Many of these families are also relying on the gig economy such as food delivery to supplement the household income. Due to the nature of the job, they are not entitled to any form of employment benefits, such as medical leave, and insurance. All these add on to the worries that they may not have enough income to sustain through the month, especially if the income earner of the family falls sick and is unable to work.

*Participant 3: "I am worried because sometimes they [helping organisations] cut down our money, and I don't know what to do…"*

*Participant 8: "Different officers given different amounts... sometimes more, sometimes less"*

*Participant 10: "I always pray hard that I get a good officer. Some is quite understanding, they don't grill me so much, and they approve faster, and they never cut."*

*Participant 11: "We always just apply. Pending then we wait. No choice, if cannot get, then we also cannot do anything…"*

The feeling of uncertainty seems to be exacerbated by the social service organisations (SSOs). With the short-term cash assistance received, they are frequently subjected to reassessment of their family situation. The reduction in their assistance would usually be made known on the same month of their assistance, leaving them with shock and perpetuate the uncertainty and insecurity in their financial situation.

Some families also brought to light how the SSO officers have differing decisions on how much assistance should be given, with some being stricter and some being more generous. This inconsistency thus results in a different quantum of assistance being given, which in turn creates a lot of anxiety and uncertainty in the families as they do not typically know who their officer is until they are present for their appointments.

- Guilt

*Participant 2: "Sometimes [my children] ask me for some things. I feel sad and useless I cannot buy for them… even food like McDonald's… I cannot afford..."*

*Participant 3: "Our family stress maybe affected my daughter. She will compare why her friends better family, but our family is like this? I always keep quiet, I feel bad for them…"*

*Participant 7: "Actually doctor says I cannot work because of my back. But I cannot just listen to doctor. If I don't work, how to support my family?"*

The feeling of guilt is especially strong among families with children, often when they feel that they are unable to fulfill certain of their children's needs and wants. Many also expressed their fear that their children may end up in the same situation as them. One family shared about how she gave in to her daughter's bad attitude because of the guilt she felt having to put her through the stress, suggesting that they may compromise on the disciplining of their children due to the guilt they experience.

- Helplessness/Stuck

*Participant 11: "One problem after the other... it's never ending. I wonder if it will ever end..."*

*Participant 4: "When I feel stressed, I don't know what to do. I cannot break down, so I tell myself I have to keep going on and be strong…"*

*Participant 9: "I try to be very discipline because I am living on the government's help. But it's very hard. The money just spent easily so fast, very hard to last the whole month. I tried but it's just so difficult…"*

The feeling of helplessness is a dominant theme among these families. Many families shared that the prolonged period of living in poverty makes them feel stuck. One family shared that unless there is a miracle or if they strike the lottery, she will likely be in the same situation for many years.

(**2) Experience with FSC**

- Importance of intangible support

*Participant 1: "Last time my social worker really listened to me and I cried a lot. My social worker always checked in with me to see if I am doing okay. My social worker is very good. She listens to me and supports and encourages me."*

*Participant 6: "My social worker is like my best support. She will come over, ask if I am okay. Then she will say she helps me see if there is other kind of help I can get."*

*Participant 5: "There is once I was so down… then I just came over to FSC. My social worker listened to me, and I just talked to her and I felt better."*

Many families shared about the support they receive from the FSC especially in moments where they felt vulnerable. The presence of the social worker is so important to these families, which may be intangible yet so significant to them.

*Participant 2: "Actually, my previous social worker gave me counselling and it really helps. But he left, and then this current one only ask if I need food ration. She didn't really ask much about me, so I stopped coming down, unless I need some food."*

There is however one family who shared that her experience with the social worker was not pleasant. Based on her sharing, it seems to point towards the lack of emotional and intangible support as the reason for her bad experience.

**(3) Perception of help-seeking behaviour**

- Loss of dignity

*Participant 9: "But I remind myself where our position is. We are in low position. So we cannot say anything…"*

*Participant 7: "I just ignore what the officer says, ignore their tone, ignore their judgment. I need the help, so I have to learn to ignore all these so I won't feel sad."*

*Participant 11: "I feel being judged when they question every of my expenses…"*

Many families expressed similar sentiments when it comes to asking for help from the formal organisations. They perceive that part of asking for help also comes with lowering or even losing their dignity, with one family sharing that they must accept that they are in a lower position. Many families shared the need to suppress their dignity so they will not feel hurt by the way the formal organization conducts the interviews during their renewal of assistance.

- Only asking for help at the very last resort

*Participant 2: "If I can make it myself, I will not ask for help…"*

*Participant 6:"It took me very long to acknowledge that yes, I need help and I need to ask for help… it's never easy to be in a position where I need to ask for help…"*

*Participant 10: "I don't like to burden others, so if I have no enough, I just keep quiet la…"*

Many families seem to ask for help only when they have exhausted all other options. They are observed to try to be as self-reliant as possible, as they tend to feel they should leave the community resources to others who may need the help more. Despite experiencing financial difficulties, they continually feel that there are others who are more "deserving" of help.

- Distrust from formal organisations

*Participant 1: "I went to Toa Payoh take photo when I go for interview. But the SSO officer still don't trust me? The interview is zoom. I also take photo. This is all evidence. From now on, I just take photo of everything. If people don't trust, I have to take photo to prove it."*

*Participant 3: "I almost wanted to scream at the officer, "you don't trust me is it? If you don't trust, then you don't give." No point I keep on explaining if they don't trust me right?"*

*Participant 7: "Every time I repeat myself, and they will give me this look… and I just know, they don't believe me…and I feel hurt…"*

Many families shared about their struggle to get understanding from the formal organisation when they ask for help, with one family sharing how he would take a picture whenever he goes for job interview just to prove to the SSO officer that he has been trying to look for a job.

## Discussion

The feelings gathered from the low-income families are important and crucial in helping us understand the struggles they face every day. Having a stable source of income and financial stability is a basic need, according to Maslow's Hierarchy of Needs (Maslow, 1943). From the result, we can observe that when the basic needs are being largely unmet, it comes with a slew of emotions ranging from worrying, uncertainties and helplessness. These feelings are further accompanied by the sense of shame and guilt they experience, which are often perpetuated by the experience they have with the formal organisations.

The FSC plays a unique role apart from other formal organisations. In the FSC, social workers work closely with their families for a longer period as compared to other helping organisations, sometimes for years if the issues they face are very complex. FSC is thus an important touchpoint for the client to receive more than just practical support. Despite counselling being an important service offered to families, social workers face high caseload and limited time and resources, which may at times hinder their time spent with the family. With one family sharing that the social worker did not play a significant role by just disbursing practical form of support such as food ration. The study highlights the importance of social workers offering more than just tangible support to low-income families.

The study also reflects the perception of help among these low-income families. As much as they needed the help, they find the experience degrading and this thus exacerbates the sense of shame felt by these families. They also tend to feel that there are other families more deserving of the help despite their financial predicament. They are also observed to be trying as hard as they can to be self-reliant, which aligns to the government's stance of help as the last resort. There is thus a concern that there might be families who need help and have not asked for help yet. As formal organisations, if we were to view families asking for help as people who might be taking advantage of the system, we might further drive these people away from getting the help and support they need from the community.

## Study limitations

This study may offer valuable insights into the lived experiences of low-income families but has several limitations that must be considered as well. Given that there are only 11 families as research participants, this small number may thus not be representative of the entire low-income families in Singapore. There is a possibility that the same study conducted with a bigger population size may therefore yield a different result. Given that these families have all received support from the FSC within the past 12 months, they may thus tend to have a better and more positive relationship and attitude towards the FSC.

## Recommendations for improvements of practice/program

Through the data analysis and the results of the study, this practice research has produced several key themes that reflect the lived experiences of these families living in poverty. Several recommendations are therefore being proposed:

1. Period of assistance of practical support

One valuable insight is the feeling of anxiety towards the formal organisations when asking for help. The frequent SSO renewal of assistance also perpetuates further anxiety and uncertainty due to the different quantum of assistance given to these families. One possible recommendation would be to lengthen the assistance period of the practical support given to these families to reduce their anxiety and uncertainty. Cognitive load is shown to be a real problem faced by many low-income families (Adamkovič & Martončik, 2017). It is thus essential for us to look into streamlining the process of application for practical support to reduce any form of possible cognitive load to these families.

2. Offering intangible support

Given that intangible support has shown to have a greater impact than just practical support alone, the FSC can explore building in systems and structures of procedures that include counselling as part of the intervention process. Social workers, particularly those newly recruited, should be equipped with the clinical skills and knowledge necessary for them to work with low-income families.

3. Outreach

With the perception of help from these families reflecting that they will only seek help as the last resort, it is essential for FSCs to continue reaching out to families who may require help but are unknown to the FSC. As outreach may take up a lot of time and manpower, we can tap into other ways to conduct our outreach efforts. In fact, many families also shared how they got to know the FSC through word of mouth from their neighbours. Our existing clients known to the FSC are thus valuable resources we can tap onto to reach out to their neighbours. One possible way is to identify clients who are suitable to be block ambassadors and equip them to look out for their neighbours who may require help. One successful example is South Central Community FSC where they leverage the community's connection to reach out to families in need (South Central Community FSC, n.d.)

4. Future research

Given the limitations of this research, it would help if more social workers in our FSC could be activated to obtain a bigger sample size. A bigger dataset would capture more accurately and generate more meaningful results. The results can then be further shared with our community partners, such as SSO, Community Centres (CCs) and other helping organisations working with low-income families to reshape the way help is rendered to these families.

## Conclusion

Low-income families face many complex challenges that cannot be simply captured using just words or paper. As I conduct this research and write this paper, my hope is for the paper and data to fully capture their lived experiences, and to pen it down with respect and honour for the families I interviewed. Throughout the research, it pained me to hear the experiences of these families, with one family sharing that she does not just want to "survive", but she also hopes to "live a life worth living". Despite their circumstances, I am heartened when I hear these families share their hopes and dreams, especially for their next generation to be in a better situation. I am in deep admiration towards many families who are resourceful and resilient in the face of adversities, with one family planting her own plants such as chilli and basil leaves so that she can save money for her cooking. This study further justifies that low-income families may live in poverty, but poverty does not live in them. Poverty may be their external circumstances, but it will never be their internal condition.

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