Family Empowerment Program (FEP): 1-Year Follow-Up Report (Nov 2024-Jan 2025)

AWWA, July 2026

Overview

Background: The Family Empowerment Program (FEP) was an 18-month cash transfer experiment designed to strengthen financial stability, address the cognitive burden associated with chronic poverty, and improve wellbeing in lower-income families served by AWWA FSC. The original evaluation demonstrated clear gains in mental health and employment, skills upgrading, and education (ESE) outcomes. Some of these results were statistically significant.

The full FEP report can be found at https://awwa.org.sg/publication/family-empowerment-programme/

Methodology: To understand whether these improvements persisted after the program ended, AWWA conducted a **one-year follow-up study with the original Treatment group**. There were 58 responses, representing **58 of the original 75 Treatment households**. This **mixed-methods evaluation** included quantitative measures of financial health, stress, confidence, employment, and relational wellbeing, alongside qualitative reflections on life after FEP, current challenges, and perceived pathways of change. The quantitative analyses did not detect statistically significant changes. Unlike the original FEP evaluation, this follow-up study was not a randomized controlled trial (RCT), and there was no control group or difference-in-difference analysis.[1] As such, the findings describe outcomes observed among the FEP Treatment group one year after the programme ended. These outcomes may have been influenced by the FEP, broader socioeconomic conditions, and/or other factors occurring over time.

Summary Results: **Overall, the follow-up findings suggest partial durability of FEP's impact.** Quantitatively, most indicators remained stable between program completion and the one-year follow-up, with no major decline except for the percentage of people able to hold out for a better-quality job. Participants continued to report **better mental health**, **improved financial health, and improved food security** compared to pre-FEP baselines. While improvements did not continue to rise after the program ended, they did not meaningfully erode, which could suggest that FEP provided a stabilizing foundation during a period of volatility for many households.

[1] An **RCT (randomized controlled trial)** randomly assigns participants to receive or not receive an intervention. A **control group** provides a comparison against those who received the intervention. **Difference-in-difference analysis** compares changes over time between the two groups to estimate whether observed changes are likely due to the intervention rather than other factors.

Qualitatively, participants consistently described **reduced financial pressure**, **improved mental wellbeing**, and **better family relationships** attributable to FEP. They cited how the FEP helped them to meet daily needs, manage emergencies, and avoid the cascading stress that accompanies chronic income insecurity.

The qualitative data suggested several **mechanisms that supported the sustainability of FEP's impact**:

- **Buffering against shocks** through savings accumulated during FEP, which many relied upon during periods of unemployment, illness, or caregiving disruptions
- **Improved financial habits**, with participants reporting better money management skills
- **Employment stability**, where FEP allowed people to hold out for better quality jobs by reducing immediate financial anxiety.
- **Stronger family relationships**, as reduced stress translated into calmer family environments and more positive parent–child interactions.

FEP Cash + FSC Casework Support →

Interim Outcomes (Reduced Stress and Improved Mental Health;
Improved Decision-Making & Relationships;
Better Employment Stability and Increased Savings;
Creation/Augmentation of Financial Buffer)

→ Sustained Wellbeing (1 year later)

The sustainability of impact weakens when
chronic/acute health conditions, caregiving, housing, or income instability
overwhelm the buffer.

The stabilizing effect of the FEP is encapsulated in the following quote from a participant:

> *"I hope that both my sons will be both financially stable. I hope that I can stay healthy. The FEP gave us the funding for us to get through the tough time we experienced, it allowed us to get by, get better and to reach today."*

However, the follow-up study also seems to highlight **clear limits to FEP's long-term impact**, driven largely by structural forces that exceed the scope of a time-limited intervention. Participants facing **severe health burdens**, **high caregiving demands**, **unstable housing**, **and persistent low wages** continued to experience significant hardship after FEP ended.

For these households, the FEP cash transfer seemed to alleviate acute strain, but could not fundamentally alter conditions shaped by high medical costs, caregiving constraints on employment, rising living expenses, or entrenched debt. This suggests that **without ongoing long-term financial assistance, wraparound support, and broader structural changes, families' trajectories stabilize, rather than meaningfully improve over time.**

Implications: Taken together with the FEP results, this follow-up study suggests that:

- **Direct cash support remains effective** in reducing stress, increasing autonomy, and enabling families to prioritize health, caregiving, employment, and relational stability.
- **The sustainability of outcomes depends on the intersection between financial assistance and structural conditions**. Families with fewer systemic barriers seemed to be able to maintain gains, while those facing high medical needs, significant caregiving responsibilities, unstable housing, or constrained labor market opportunities seemed to experience diminished long-term benefit.
- **Long-term, holistic support** may be needed for households with complex caregiving responsibilities or chronic illness. Financial assistance policies that combine cash assistance (with autonomy on expenditure), predictable and long-term duration, and pathways to reduce structural costs (e.g., healthcare, childcare, transport, and housing) are more likely to produce sustainable improvements in wellbeing.

Overall, one year after FEP ended, families in the Treatment group seemed to be in a more stable situation than before the FEP, but the fragility of their circumstances could indicate that:

financial support enables stability,
but structural solutions are required to trigger socioeconomic mobility.

Sustainable support for lower-income families to successfully break the cycle of intergenerational poverty would likely require both.

1. Background

The **Family Empowerment Program (FEP)** was an 18-month cash transfer experiment (ended in Oct 2023), which was implemented at AWWA's Family Service Center. Its intent was to reduce the cognitive burden associated with chronic poverty, improve wellbeing, and increase financial stability among lower-income households. The original mixed-methods evaluation showed **sustained gains across mental health and ESE outcomes**, as well as reductions in caregiving stress.

To understand whether these improvements persisted after cash support ended, AWWA conducted a **one-year post-intervention follow-up** (Nov 2024-Jan 2025) with the FEP's Treatment group. This **study** aimed to assess longer-term trajectories of financial, health, employment, and relational outcomes, and to examine how families continued to cope with ongoing challenges.

A total of **58 participants (representing 58 of the 75 Treatment group families)** completed a structured quantitative survey and provided qualitative reflections on their current circumstances and support needs, enabling us to document which FEP impacts remained stable, which diminished, and what forms of continued support families identified as essential.

Note:

- "Wave" 1, 2, 3 and 4 in the analysis below refers to the 4 waves of data collection for the FEP. There were 94 survey respondents spanning across all 75 Treatment group households.
- "1-Yr F/U" refers to data collected for this 1-Year Follow-Up study. There were 58 survey respondents from 58 of the 75 Treatment group households.
- "Baseline" refers to Wave 1 data, which was collected before the FEP cash transfers began.

2. Quantitative Data: Demographics

A. Survey Participants

Survey nos.	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
No. of survey participants in Treatment Group	94	94	94	94	58

B. Gender

Gender (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Male	31.0%	29.0%	33.0%	30.0%	25.9%
Female	69.0%	71.0%	67.0%	70.0%	74.1%

C. Mean Age

Mean age (yrs)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Mean age	44.3	45.4	46.0	46.2	48.6

D. Marital Status

Marital status (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Married	68.0%	66.0%	n/a	n/a	56.9%
Divorced	16.0%	18.0%	n/a	n/a	25.9%
Single	12.0%	11.0%	n/a	n/a	12.1%
Widowed	2.0%	3.0%	n/a	n/a	3.5%
Separated	2.0%	2.0%	n/a	n/a	1.7%

Marital status data was not collected for Waves 3 and 4 to streamline the surveys.

E. Accommodation Type

Current accommodation type (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
1 room	17.0%	20.0%	14.0%	15.0%	17.2%
2 rooms	14.0%	21.0%	24.0%	29.0%	25.9%
3 rooms	35.0%	39.0%	40.0%	33.0%	34.5%
4 rooms	12.0%	13.0%	14.0%	14.0%	17.2%
5 rooms	4.0%	4.0%	6.0%	7.0%	5.2%

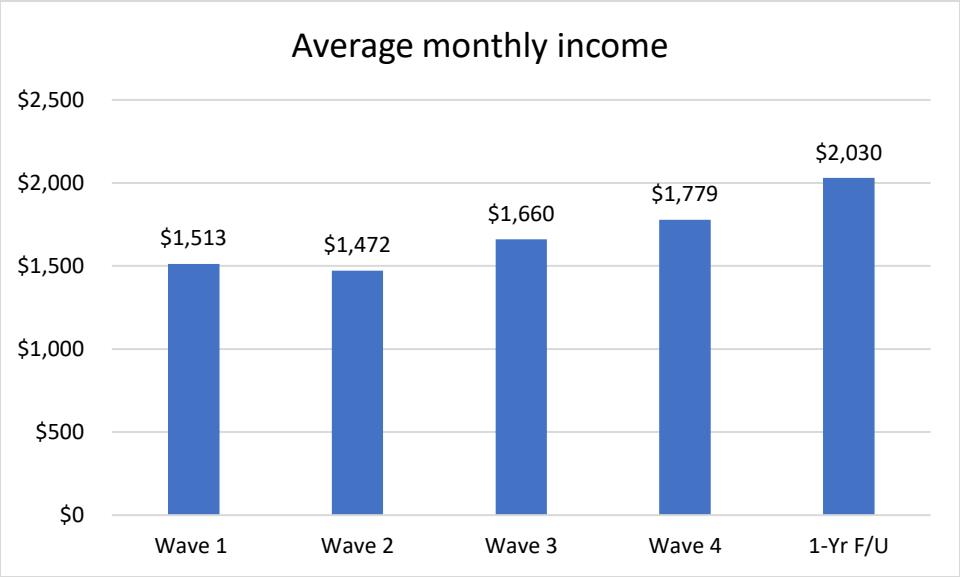
3. Quantitative Data: Finances

Generally, financial health improved across the FEP and seemed to persist a year after it ended. There seemed to be sustained increases in savings and income, and reduced frequency of pawning. However, more people seemed to be borrowing from moneylenders a year after the FEP ended, compared to baseline (Wave 1).

A. Average monthly household income

Increase in average monthly household income over time (~$500 increase between Wave 1 and F/U report). Income appeared to continue increasing a year after FEP ended.

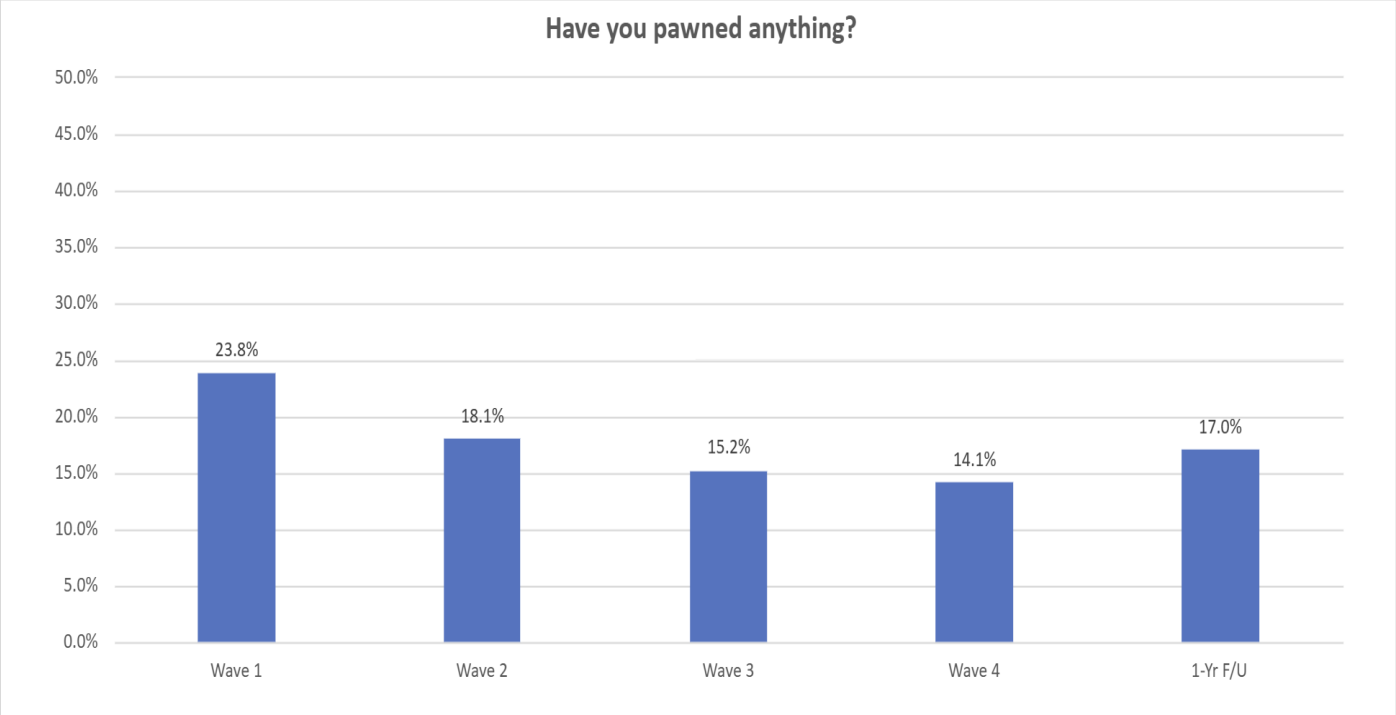
Average monthly household income ($)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Average monthly income	$1,513	$1,472	$1,660	$1,779	$2,030



B. Pawning

Reduction in pawning frequency over time. Slight increase a year after the FEP ended but not back to baseline level.

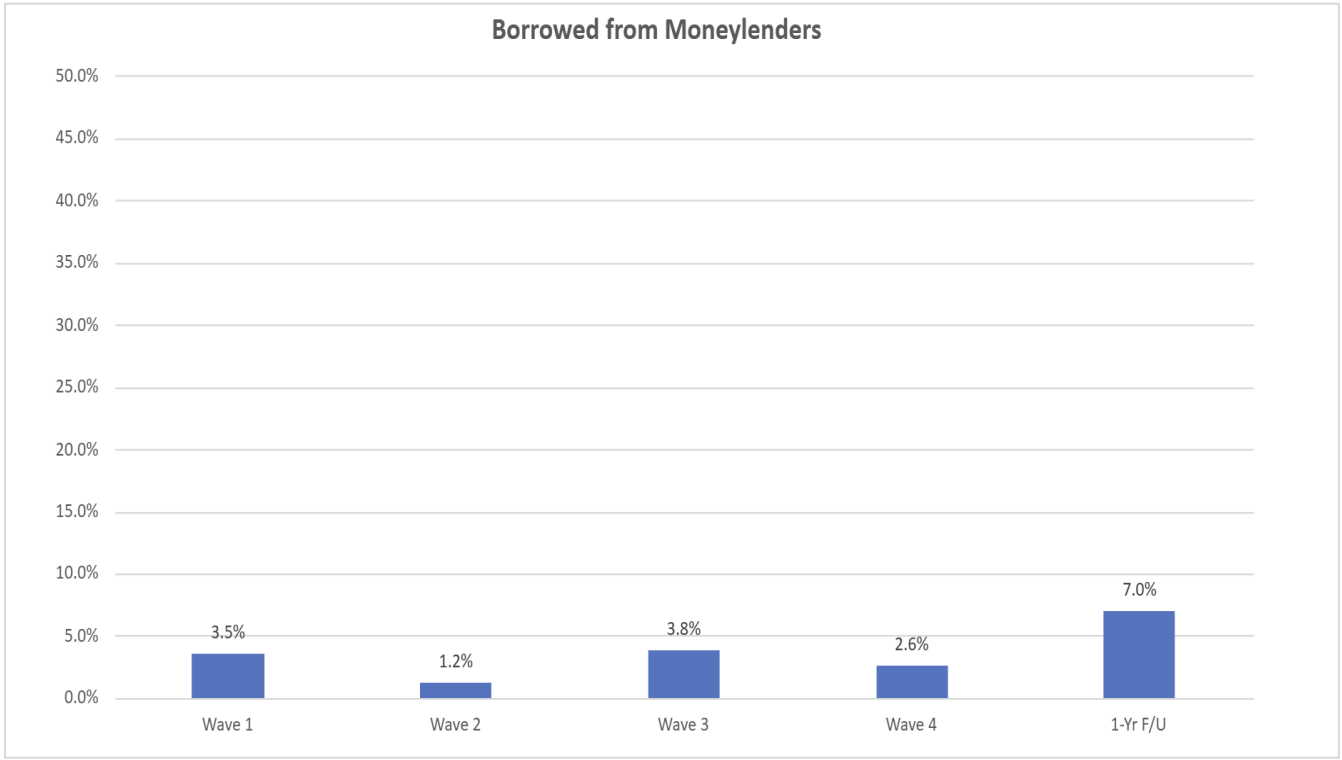
Have you pawned anything in the last 6 months? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
No	76.2%	81.9%	84.8%	85.9%	82.8%
Yes	23.8%	18.1%	15.2%	14.1%	17.2%



C. Borrowed from moneylenders

Twice as many seemed to be borrowing money from moneylenders a year after the FEP ended, compared to the baseline. FSC noted that they have observed a higher number of people borrowing from moneylenders in general.

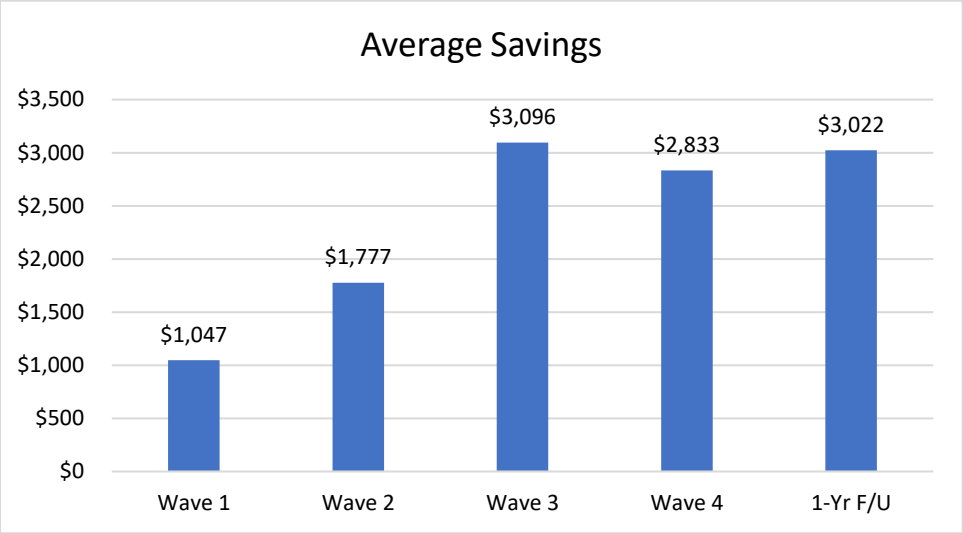
Have you owed any money to moneylenders in the last 6 months? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
No	96.5%	98.8%	96.2%	97.4%	93.1%
Yes	3.5%	1.2%	3.8%	2.6%	6.9%



D. Average Savings

Savings appeared to hold steady between Waves 3, 4 and the follow-up report; they were 3x higher than the baseline.

Average savings ($)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Amount	$1,047	$1,777	$3,096	$2,833	$3,022



4. Quantitative Data: Employment, Skills Upgrading, and Education (ESE)

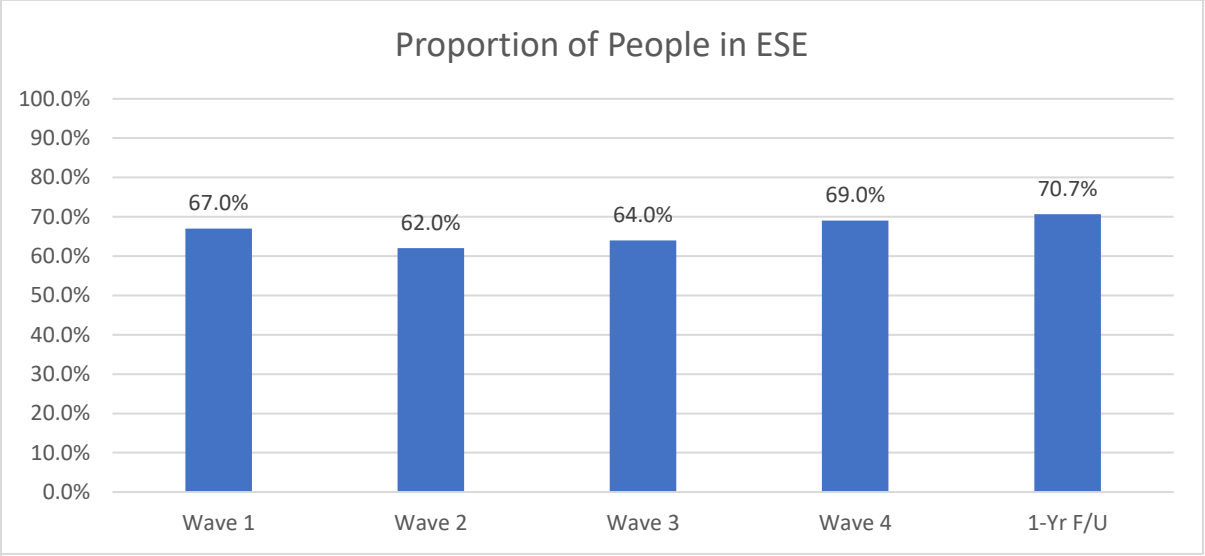
Many of FEP's positive effects on ESE appeared to linger a year after the project ended. Compared to Wave 1/baseline, the proportion of people in ESE increased, people's income and work hours increased, and job security (proxied by contract type) increased.

However, there seemed to be fewer people able to hold out for better quality jobs (almost comparable to baseline). Further, the number of job applications and interviews declined (which could have been affected by larger socioeconomic conditions and people feeling comfortable in their existing jobs).

A. Proportion of People in ESE

The proportion of people in ESE a year after FEP ended increased ~2% since Wave 4. This number is also higher than in baseline.

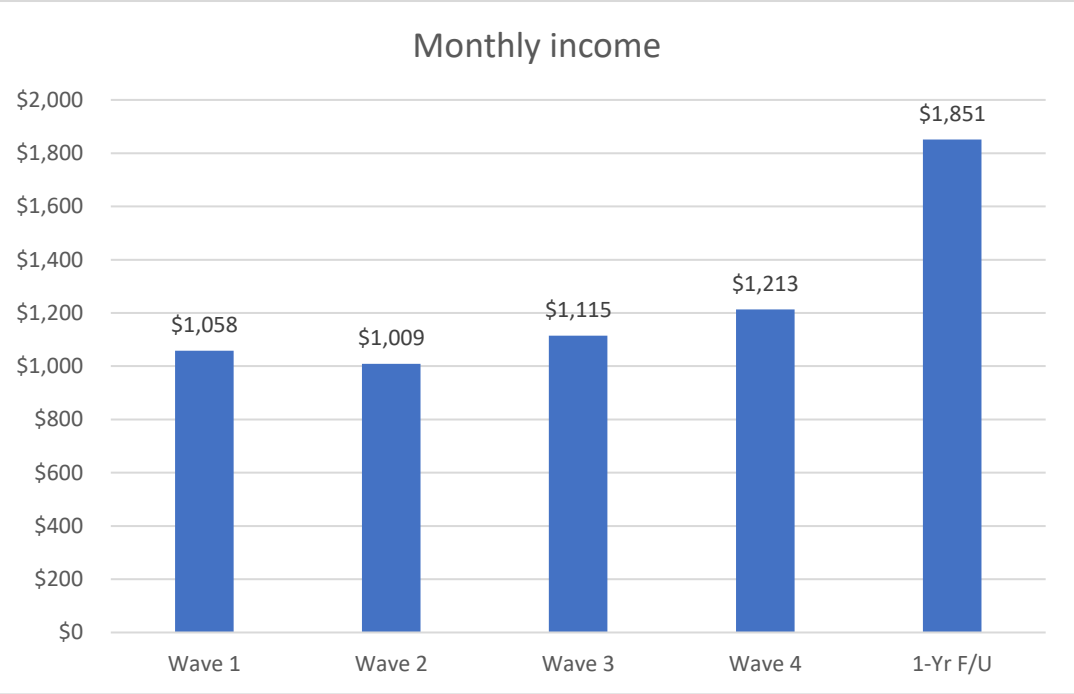
Proportion of people in ESE (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
In ESE	67.0%	62.0%	64.0%	69.0%	70.7%



B. Average Monthly Individual Income

Monthly income continued to increase in the 1-year follow-up. Follow-up income was about $800 higher than baseline and about $600 higher than Wave 4.

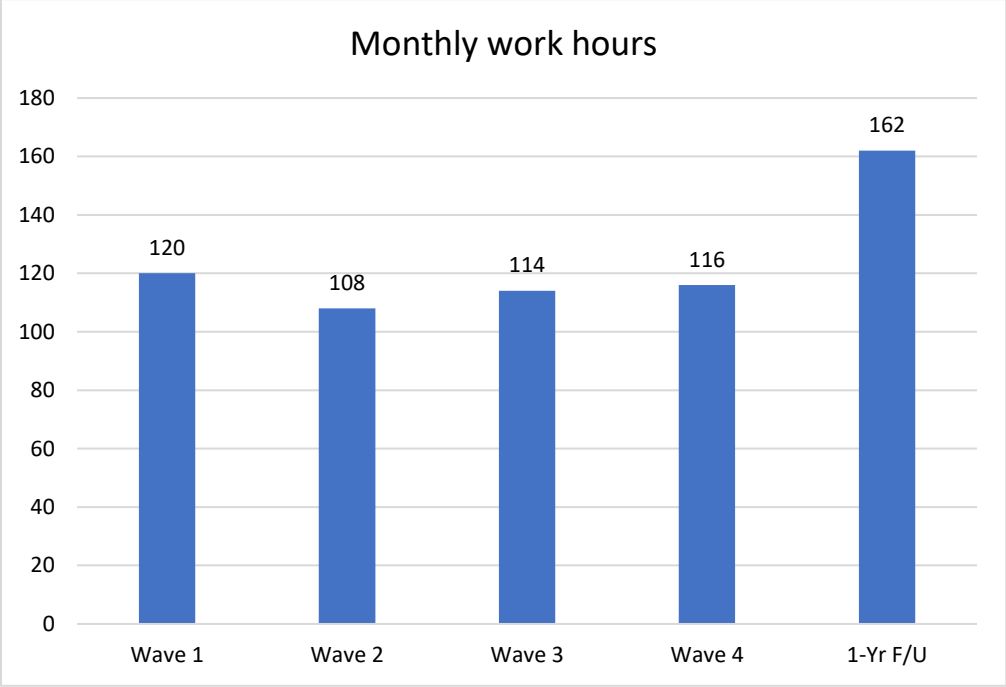
Average monthly individual income ($)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Monthly income	$1,058	$1,009	$1,115	$1,213	$1,851



C. Average Monthly Work Hours

The monthly hours indicator increased from Wave 4 and was 42 hours more compared to baseline.

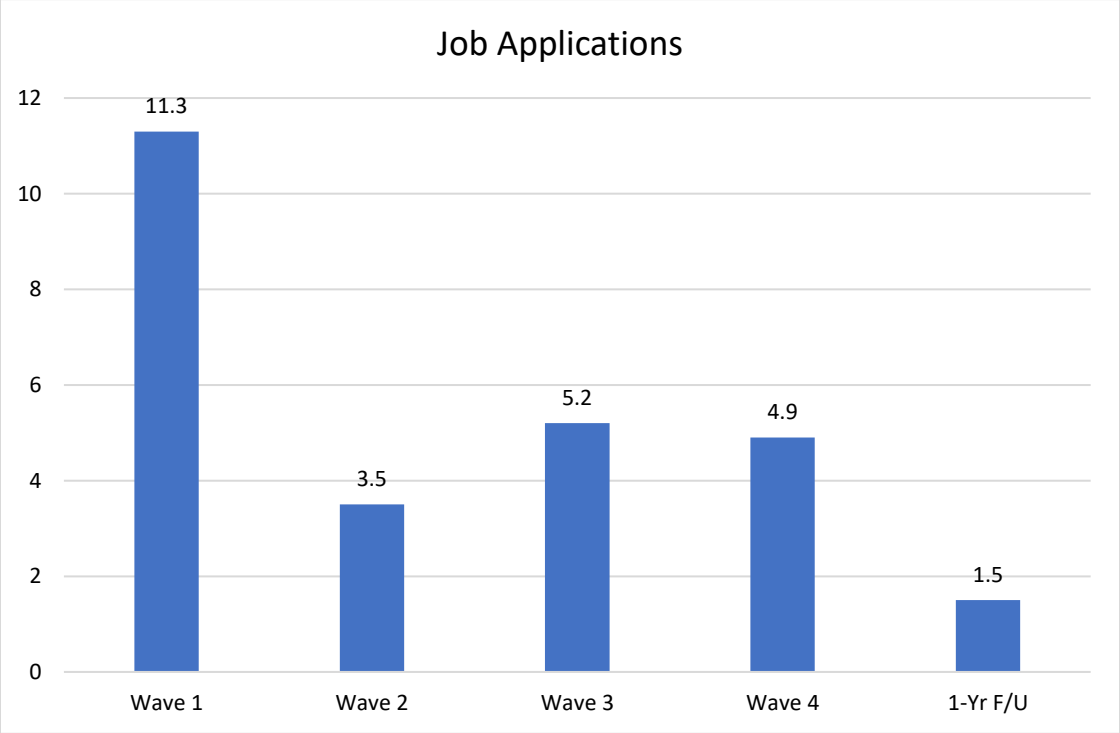
Average monthly work hours	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Monthly work hours	120	108	114	116	162



D. Job Applications

Job applications dropped from Wave 4. It's possible that larger socioeconomic conditions and the labour market may have influenced people sending out job applications, especially if they were already in secure enough jobs or weren't in a position to look for new/better jobs.

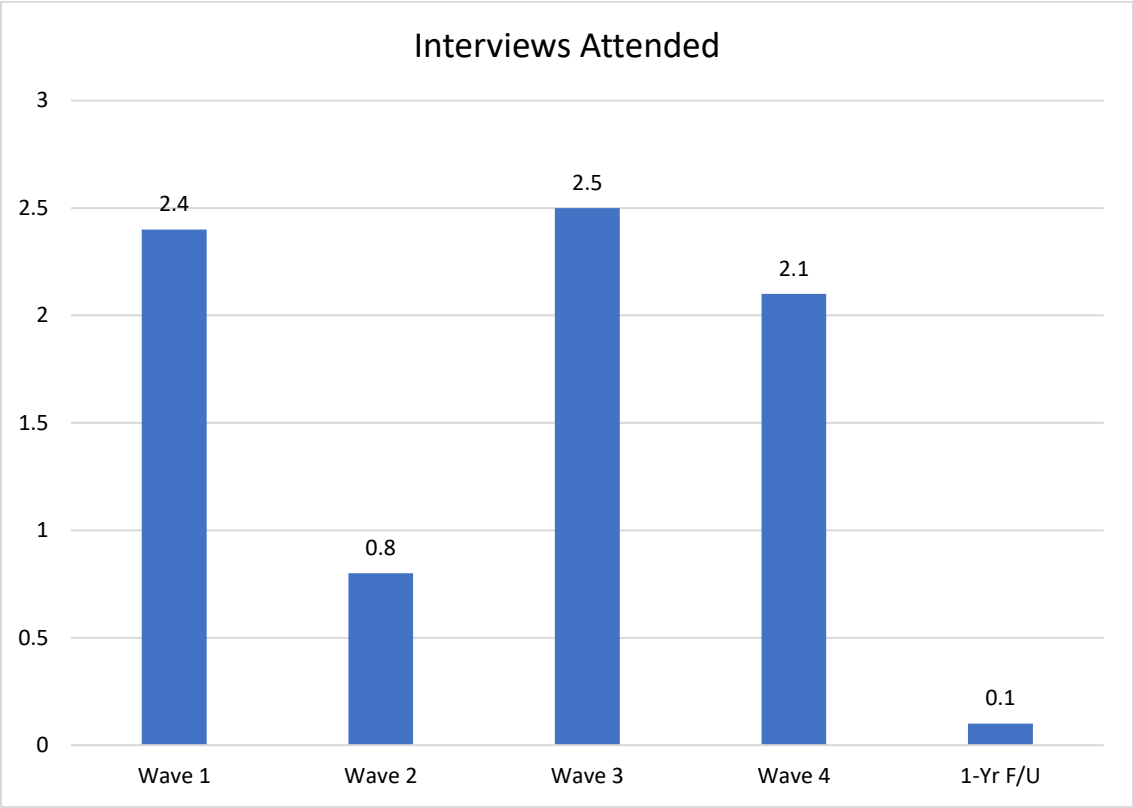
Average no of job applications submitted in the last 3 months	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
No. of applications	11.3	3.5	5.2	4.9	1.5



E. Interviews Attended

Interviews also declined from Wave 4 and baseline.

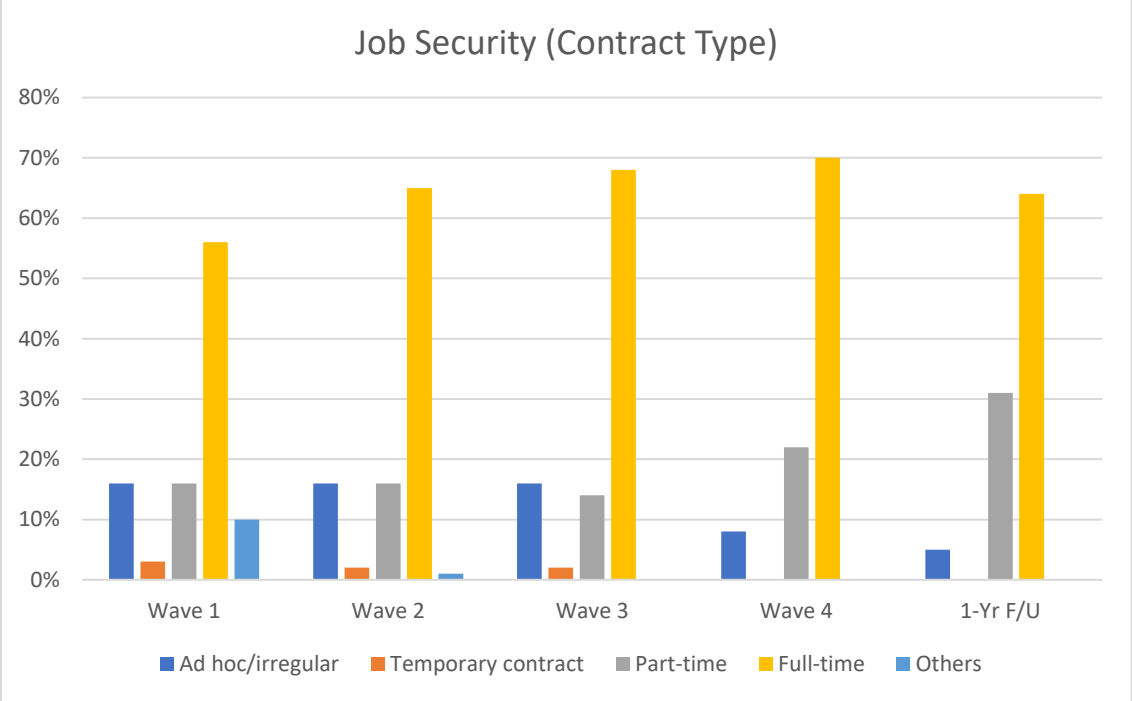
Average no. of interviews attended	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
No. of interviews	2.4	0.8	2.5	2.1	0.1



F. Job Security (Contract Type)

The job security effect stayed somewhat strong 1 year after the FEP ended. Ad hoc/irregular work continued to decline, part-time work increased, and full-time work decreased compared to Wave 4 but was still 8% higher than baseline. The doubling of people in part-time work could be because of significant caregiving responsibilities held by participants.

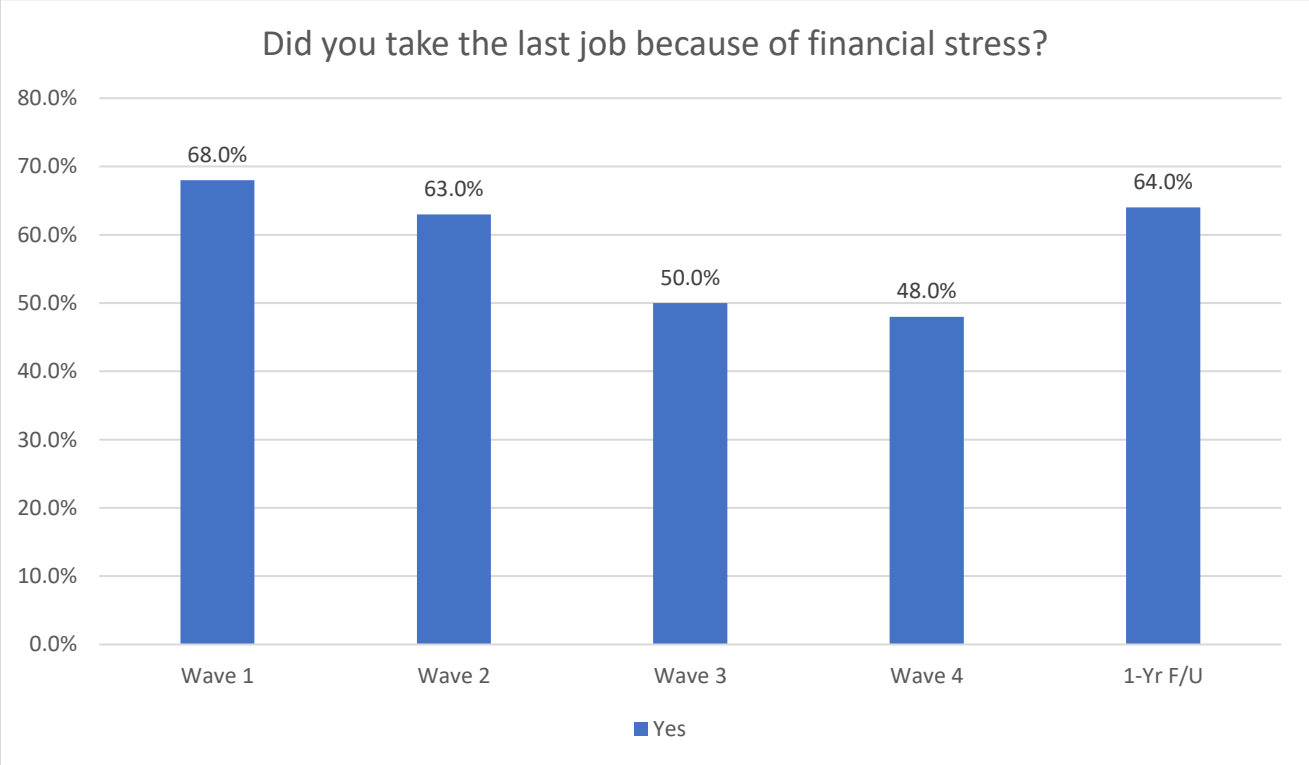
Better job security (contract type) (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Ad hoc/irregular	16.0%	16.0%	16.0%	8.0%	5.1%
Temporary contract	3.0%	2.0%	2.0%	0.0%	0.0%
Part-time	16.0%	16.0%	14.0%	22.0%	30.8%
Full-time	56.0%	65.0%	68.0%	70.0%	64.1%
Others	10.0%	1.0%	0.0%	0.0%	0.0%



G. Holding Out for Better-Quality Jobs

One year after the FEP ended, 64% of respondents reported taking their last job because of financial reasons, compared to 48% at Wave 4 and 68% at baseline. This may suggest that after the programme ended, some participants experienced greater financial pressure when making employment decisions.

Did you take the last job because of financial stress? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Yes	68.0%	63.0%	50.0%	48.0%	64.0%



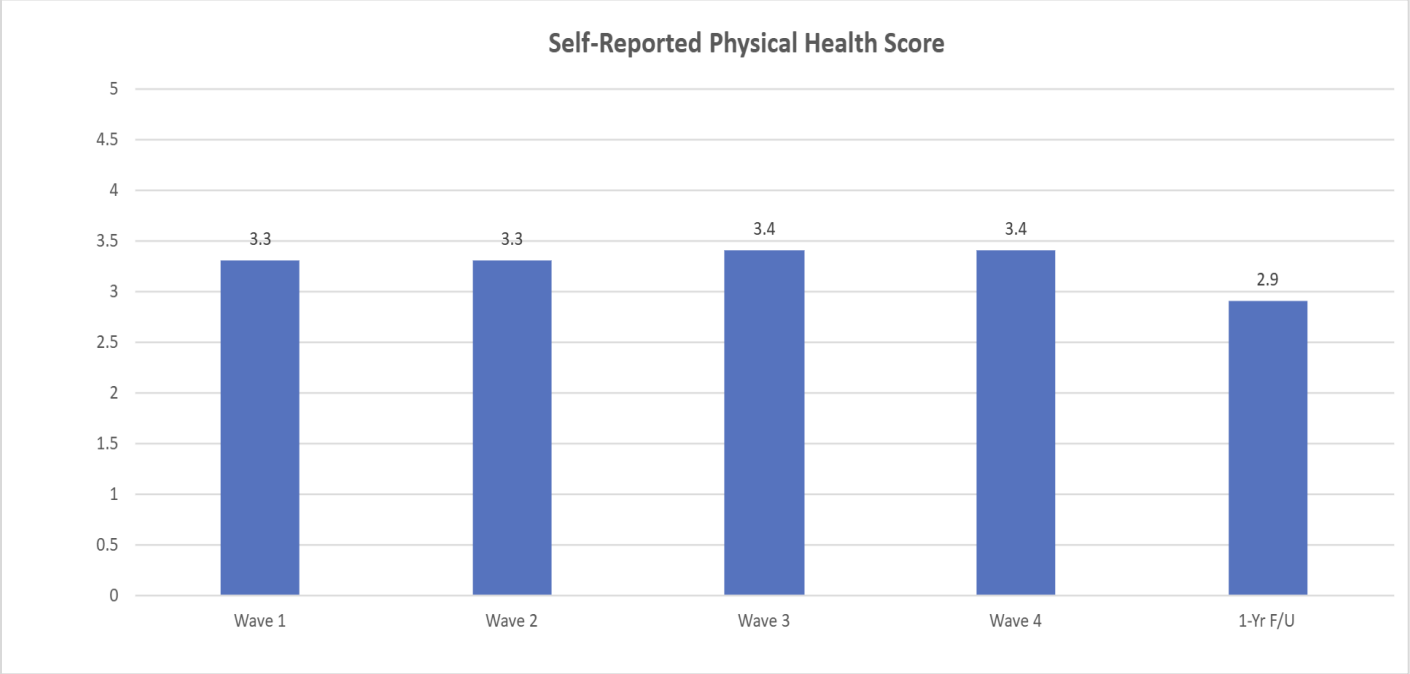
5. Quantitative Data: Health and Food Insecurity

FEP's positive effects on food security and mental health seemed to persist a year after the project ended. However, physical health and the number of doctor visits seemed to decline.

A. Self-Reported Physical Health

Self-reported physical health score declined from Wave 4 and from baseline.

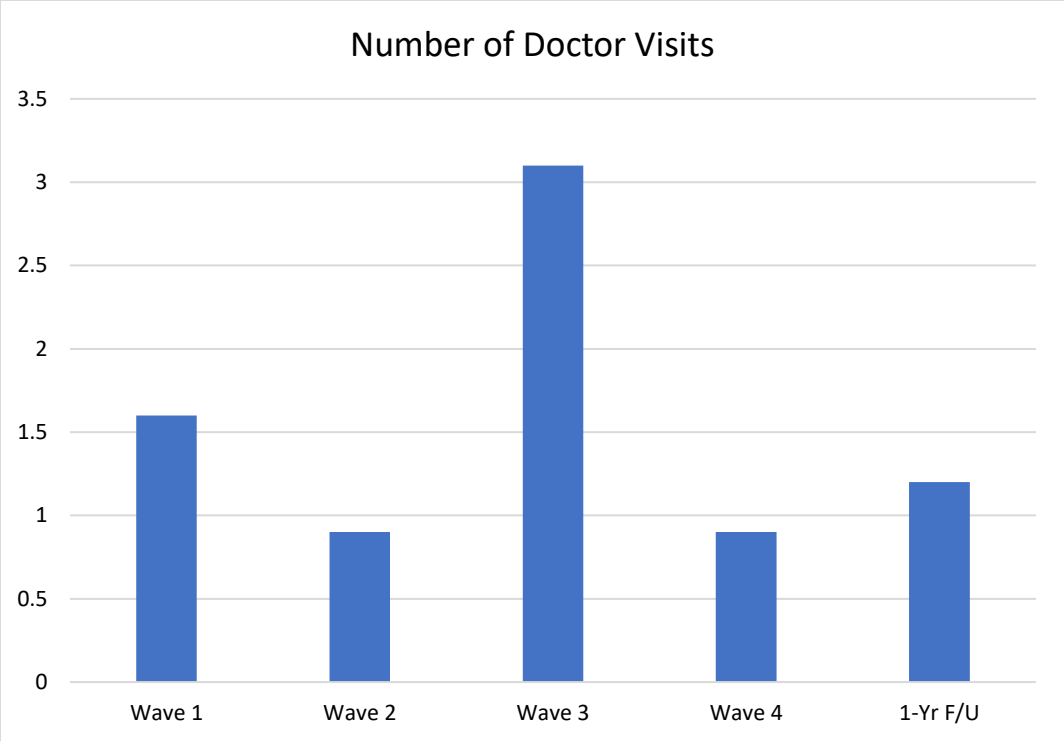
Average self-reported physical health score (max=5)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Score	3.3	3.3	3.4	3.4	2.9



B. Doctor Visits

The number of doctor visits increased slightly from Wave 4.

Average number of doc visits in the last month	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
No. of doc visits	1.6	0.9	3.1	0.9	1.2

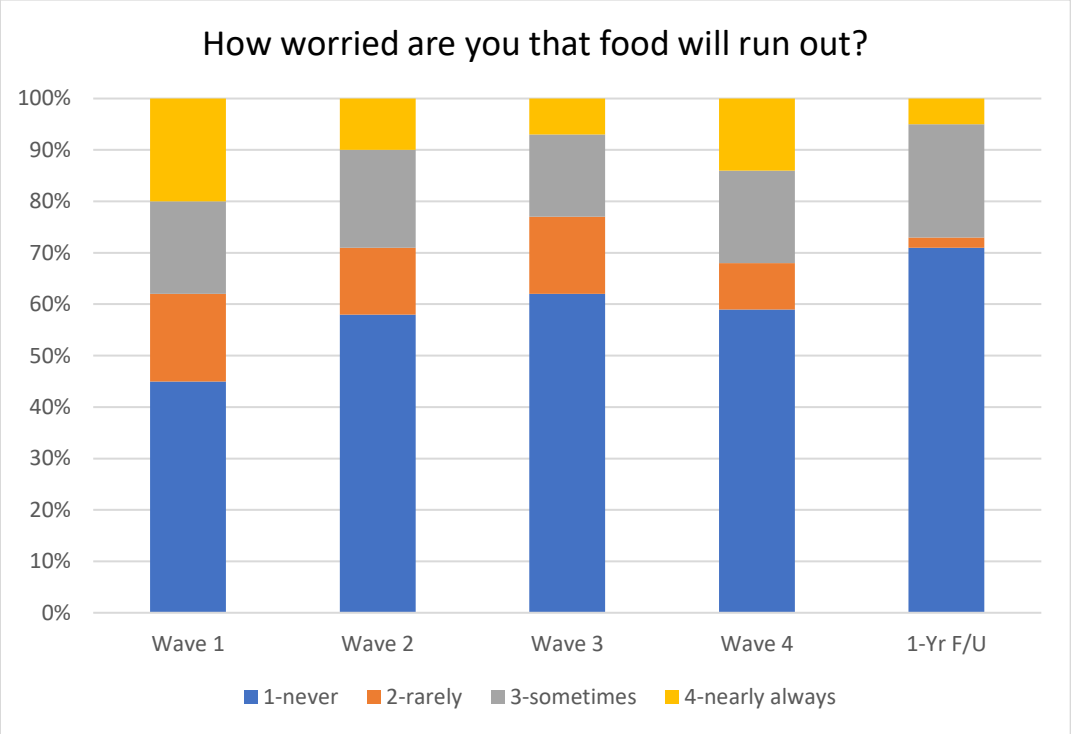


C. Food Insecurity 1: How worried are you that food will run out?

The positive impact of FEP on food security seemed to continue a year after the project ended. 71% said they never worried about food running out compared to 45% at baseline. And only 5% were nearly always worried about food running out compared to 20% at baseline.

A few of the top spending categories for FEP participants were food, bill payments, and savings. Together with higher monthly earnings, this could explain how families continued to experience less food insecurity post-FEP.

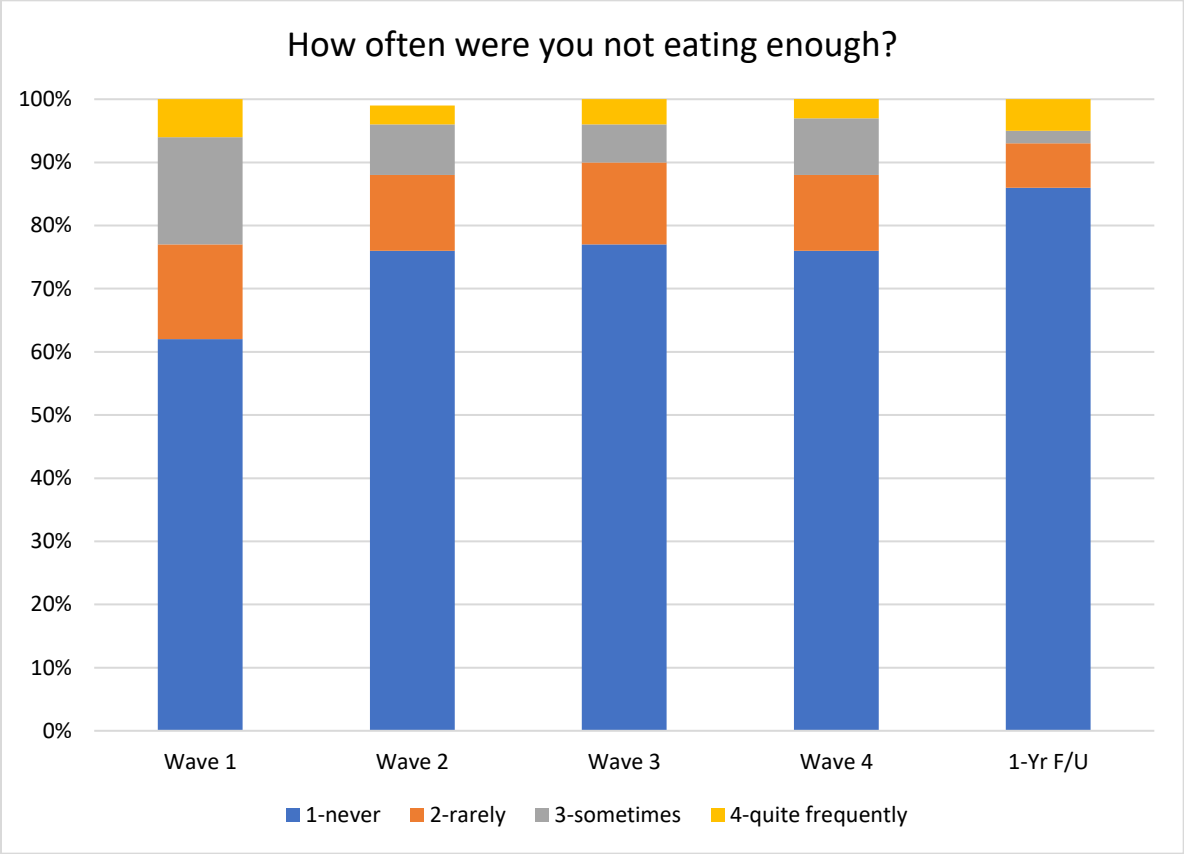
In the past month, how worried are you that food will run out? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
1-never	45.0%	58.0%	62.0%	59.0%	70.7%
2-rarely	17.0%	13.0%	15.0%	9.0%	1.7%
3-sometimes	18.0%	19.0%	16.0%	18.0%	22.4%
4-nearly always	20.0%	10.0%	7.0%	14.0%	5.2%



D. Food Insecurity 2: How often were you not eating enough?

Same effect. 86% of people 1 year after the end of FEP said they never experienced not eating enough, compared to 62% at baseline.

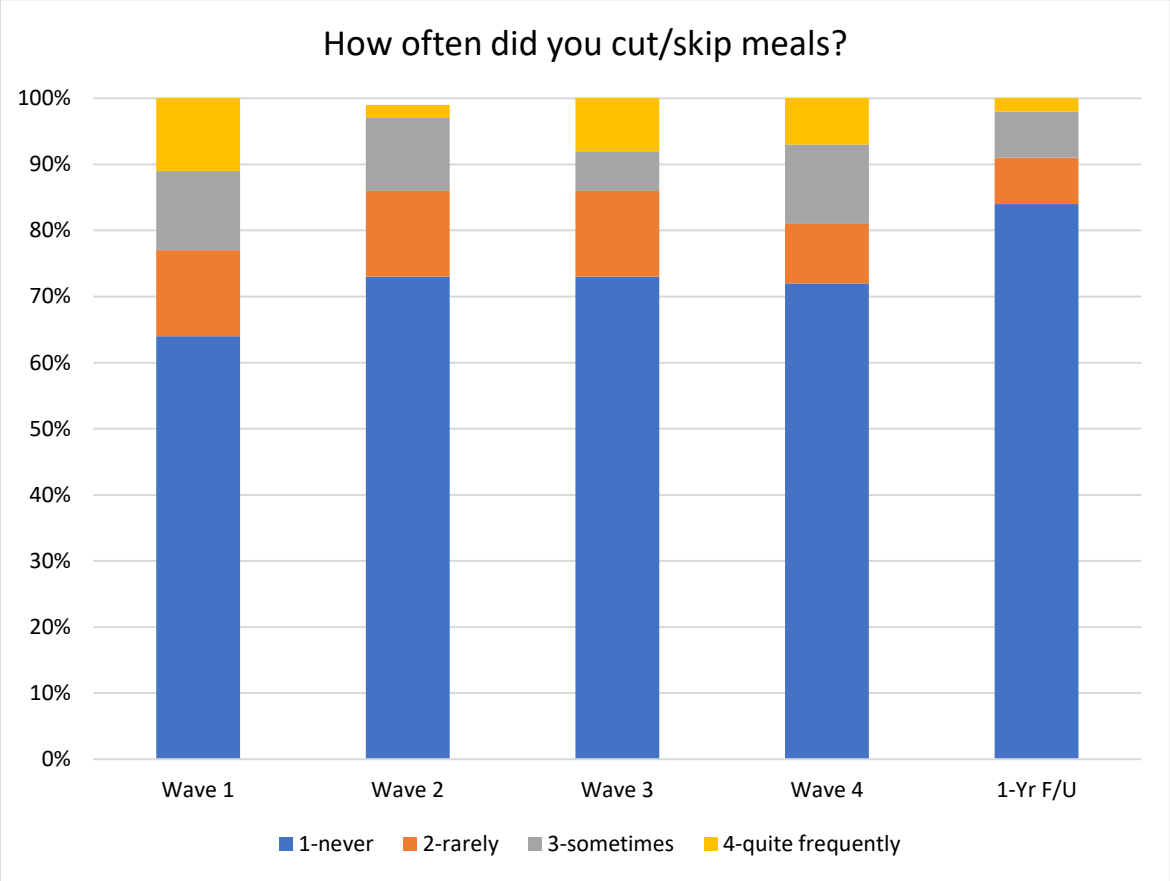
In the past month, how often were you or your family members not eating enough? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
1-never	62.0%	76.0%	77.0%	76.0%	86.2%
2-rarely	15.0%	12.0%	13.0%	12.0%	6.9%
3-sometimes	17.0%	8.0%	6.0%	9.0%	1.7%
4-quite frequently	6.0%	3.0%	4.0%	4.0%	5.2%



E. Food Insecurity 3: How often did you cut/skip meals?

Same effect. 84% of people said they don't cut/skip meals compared to 64% at baseline. Only 2% of people said they cut/skip meals quite frequently compared to 11% at baseline.

In the past month, how often did you or your family members cut/skip meals? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
1-never	64.0%	73.0%	73.0%	72.0%	84.5%
2-rarely	13.0%	13.0%	13.0%	9.0%	6.9%
3-sometimes	12.0%	11.0%	6.0%	12.0%	6.9%
4-quite frequently	11.0%	2.0%	8.0%	8.0%	1.7%



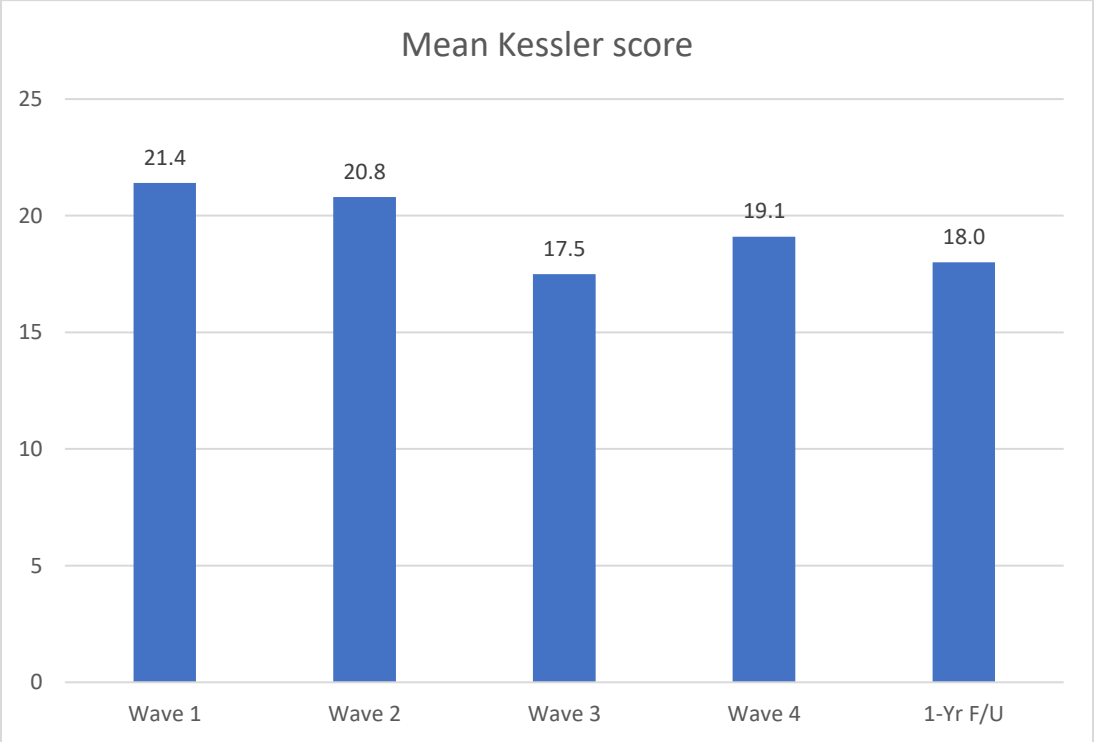
F. Mental Health: Kessler Score

[Notes:

- A lower number means better mental health on the Kessler-10 scale.
- In the FEP surveys and the 1-year follow-up, only 9 questions out of the Kessler 10 were used since NTU's IRB asked us to remove one of the questions to protect participant privacy.
- The increase in the Kessler score (decline in mental health) from Waves 3 to 4 was due to participants feeling anxious about the end of the program.]

1 year after the FEP ended, the Kessler score was ~18, compared to Wave 3's 17.5, and Wave 1's 21.4. It's possible that the positive impact of the FEP on mental health persisted a year after the FEP ended.

Mean Kessler mental health score	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Kessler score	21.4	20.8	17.5	19.1	18.0



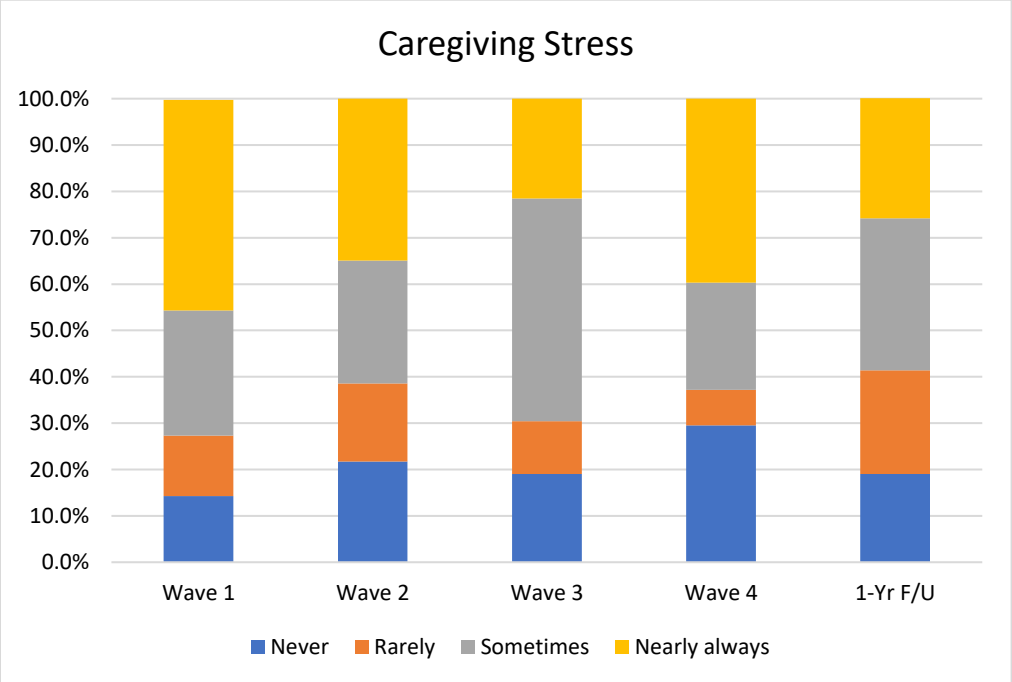
6. Quantitative Data: Relationships and Caregiving

The FEP appears to have had a persistent and positive impact on caregiving stress. Its impact on family relationships over time seems mixed.

A. Caregiving Stress

The FEP seems to have had a persistent positive effect on caregiving stress. People who reported they never felt stressed caring for dependents increased from 14.3% at baseline to 19.0% a year after FEP ended. The people who responded that they nearly always felt stressed with caregiving fell from 45.5% at baseline to 25.9% a year after the FEP ended.

Do you feel stressed caring for your dependents? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Never	14.3%	21.7%	19.0%	29.5%	19.0%
Rarely	13.0%	16.9%	11.4%	7.7%	22.4%
Sometimes	27.0%	26.5%	48.1%	23.1%	32.8%
Nearly always	45.5%	34.9%	21.5%	39.7%	25.9%

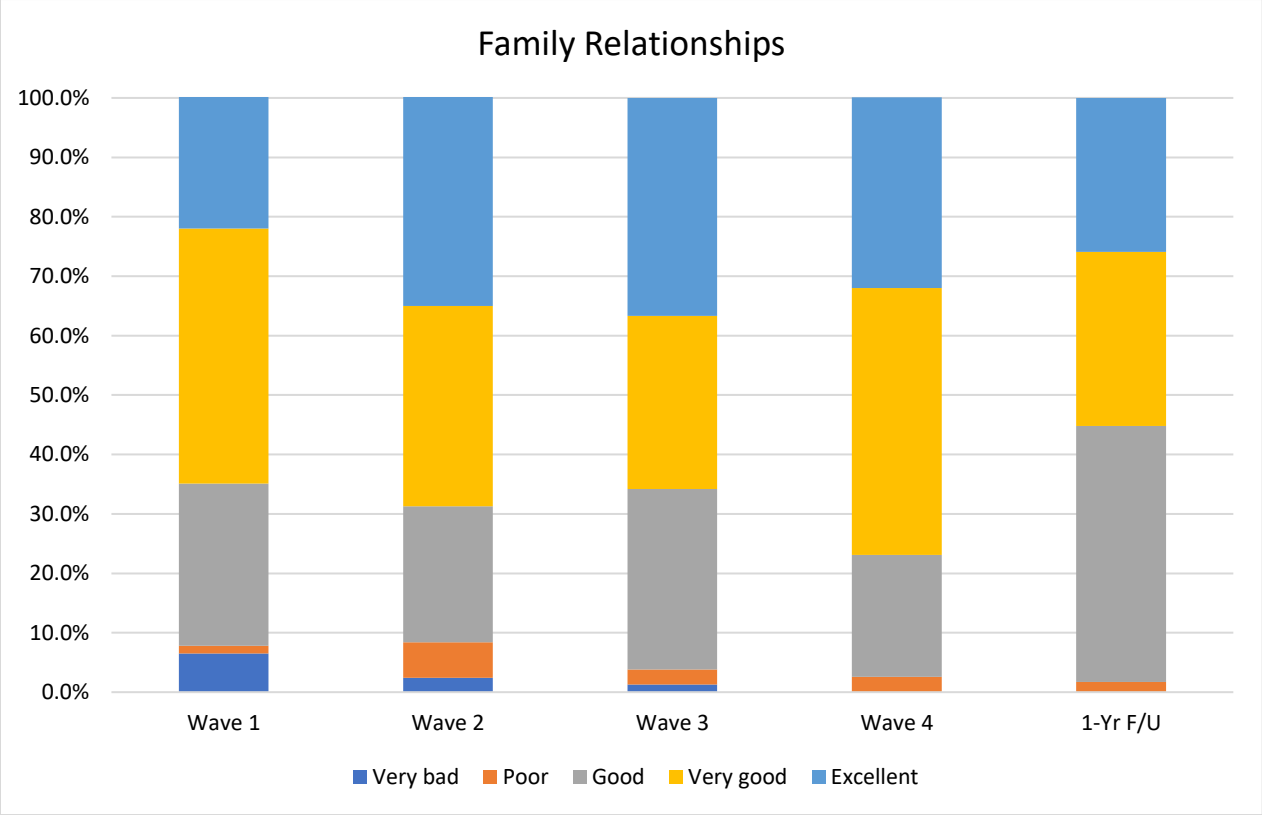


B. Family Relationships

FEP seems to have had a mixed effect on family relationships. The proportion who reported "poor" or "very bad" family relationships gradually dropped from 7.8% at baseline to 1.7% a year after the FEP.

However, the proportion reporting "very good" or "excellent" family relationships gradually increased through the FEP from 65% at baseline to 77% at Wave 4, but dropped to ~45% a year after the FEP. "Good" increased from 27.3% at baseline to ~43% a year after the FEP.

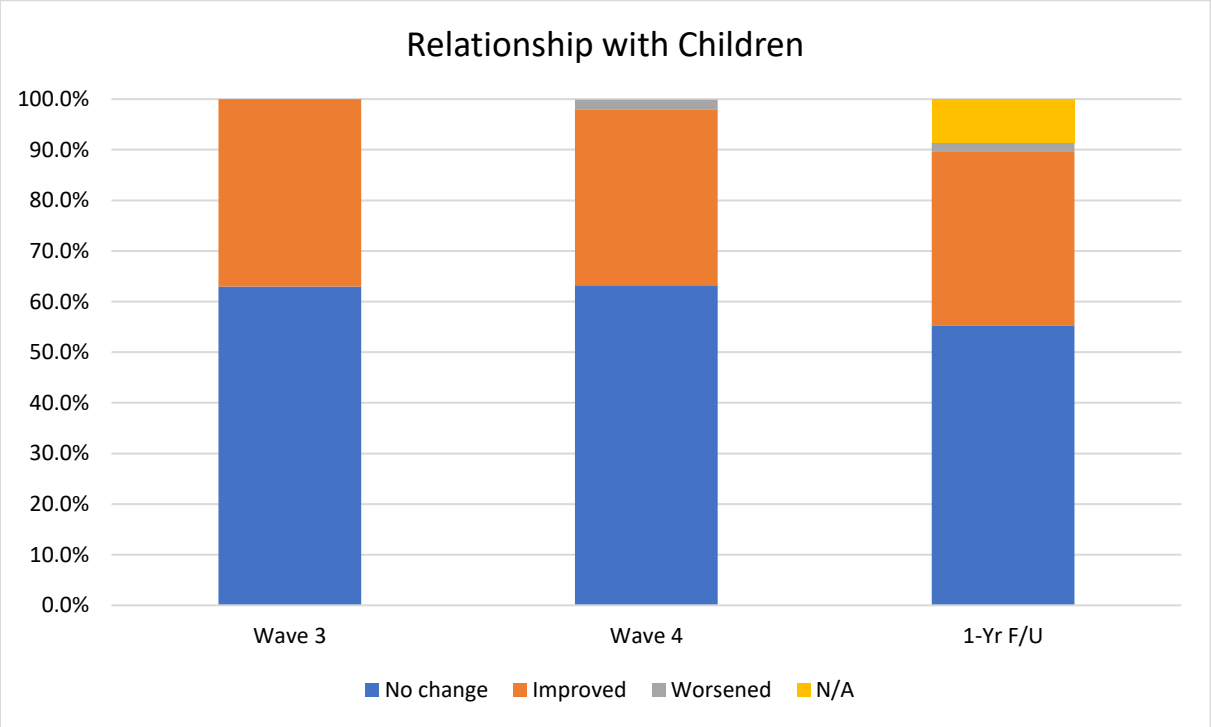
How good do you think your overall family relationships are? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
Very bad	6.5%	2.4%	1.3%	0.0%	0.0%
Poor	1.3%	6.0%	2.5%	2.6%	1.7%
Good	27.3%	22.9%	30.4%	20.5%	43.1%
Very good	42.9%	33.7%	29.1%	44.9%	29.3%
Excellent	22.1%	34.9%	36.7%	32.1%	25.9%



C. Relationship with Children

Relationships between parents and children seemed to improve for a third of families from Wave 3 (the first time the survey question was included) to a year after the FEP ended. For about 60%, it remained unchanged, and for a very small proportion (~2% in Wave 4 and the follow-up), it worsened.

How has your relationship with your children changed in the last 1 year? (%)	Wave 1	Wave 2	Wave 3	Wave 4	1-Yr F/U
No change	n/a	n/a	63.0%	63.2%	55.2%
Improved	n/a	n/a	37.0%	34.8%	34.5%
Worsened	n/a	n/a	0.0%	1.9%	1.7%
N/A	n/a	n/a	0.0%	0.0%	8.6%



7. Qualitative Data

FEP Cash + FSC Casework Support →

Interim Outcomes (Reduced Stress and Improved Mental Health;
Improved Decision-Making & Relationships;
Better Employment Stability and Increased Savings;
Creation/Augmentation of Financial Buffer)

→ Sustained Wellbeing (1 year later)

The sustainability of impact weakens when
chronic/acute health conditions, caregiving, housing, or income instability
overwhelm the buffer.

A. Longer-Term Impact of FEP

Participants were asked whether the FEP cash transfer had changed their lives, and if so, in what ways. Overall, participants described sustained improvements across multiple dimensions. Their reflections reveal not only *what* changed but also *how* these changes remained in place after the cash ended.

1. Reduced Financial Stress and Greater Stability

The most consistent theme was a meaningful and sustained reduction in financial pressure. **Participants reported being better able to pay household bills, meet daily needs, purchase children's necessities, and manage emergencies.** Many described being able to buy healthier food, replace broken household items, or meet medical expenses for children or elderly dependents:

> *"Less pressure about allowance given to my elderly parents, which enable[d] more good family relationships."*

> *"Help to ease my financial burden… I don't have to eat Maggie mee every day."*

> *"…the FEP cash money helped as emergency savings… it gave me peace of mind, improving my mental health."*

This aligns with quantitative findings showing persistent improvements in food security and overall financial stability. Importantly, many participants described using FEP funds to establish or grow emergency savings, which continued to support them long after the program ended.

2. Improved Mental Health

Reduced financial scarcity translated into improved mental health. **Participants described feeling less anxious, less overwhelmed, more hopeful, and more in control of their lives.** For individuals experiencing divorce, unemployment, prison re-entry, caregiving strain, or health shocks, the cash transfer served as a stabilizing force:

> *"It provided mental [relief] and lessened the pressure on me as I did not have to worry about where to get more money for food…"*
>
> *"Due to divorce, [I had] depression and felt helpless… the FEP cash disbursement helped me get back on my feet and gain confidence."*
>
> *"Improved on mental health as there [were] less worries and stress about money."*

Mental health gains appear to be one of the strongest and most durable outcomes, reinforcing the quantitative decrease in Kessler scores between baseline and follow-up.

3. Strengthened Family Relationships

Participants consistently linked reduced financial strain to improved family relationships. With fewer conflicts about money and improved ability to meet daily needs, households experienced less tension and more emotional stability:

> *"Family relationships improved because there [were] less worries and stresses about money."*
>
> *"Better family relationship… spending more time with the children."*
>
> *"With the FEP support, I [was] more willing to spend the money to support the wellbeing of my [elderly] dependent."*

Several participants also reported greater capacity to support children's education, buy milk powder and diapers, provide school allowance, or spend quality time together. This supports quantitative findings of increased ratings of "good" family relationships at follow-up.

4. Increased Employment Stability

While not many participants reported employment-related changes, those who did described significant improvements in job stability or confidence returning to the labor market. **For caregivers or participants with unstable work histories, the cash functioned as a buffer that allowed them to make better employment choices:**

> *"Started working after not working for 16 years and able to sustain the employment until now."*

> *"I changed multiple [jobs] due to working hours, caregiving, and workplace harassment. Having this support has allowed me to do so comfortably without worrying that there is no food at home."*

These findings resonate with quantitative results indicating higher work hours and increased job security compared to baseline.

5. Strengthened Coping Capacity for Crisis and Caregiving

Many participants described how the cash transfer helped them navigate acute and chronic crises—illness, unemployment, caregiving emergencies, legal fees, or the passing of dependent family members. For caregivers of special needs children or elderly parents, the cash eased chronic strain:

> *"It was the [worst] time for me that time when we were very financially unstable - my son had not gotten his full-time job. There was a shortage of funds and there [was] not enough to pay for bills. The FEP was a lifeline for me, to know that at least there is some money coming that can help me tide me over a period a time."*

> *"..I [bought] school bag, food [and went for] outings with my special needs daughter."*

> *"…previously I had a dependent - my late mother. It [helped] with her diapers, nurse, food, etc.."*

These stories suggest that FEP served as a protective buffer, preventing further hardship during unstable periods and dampening the impact of persistent challenges, like caregiving.

6. Improved Financial Behaviors and Money Management Skills

A notable subset of participants described stronger financial capability that persisted beyond the program period. These included more mindful budgeting, consistent bill payments, and maintaining savings:

"More mindful to save money for rainy days."

"Learned money management and financial independence…through gaining support from AWWA FSC."

"I manage[d] to save the money which was used up when I fell sick and [was] unable to continue my food business."

Participants' descriptions align with quantitative findings showing savings levels at follow-up remained more than three times higher than at baseline.

B. Impact of FEP on Children

Participants were asked whether the FEP cash transfer had changed their children's lives and, if so, in what ways. While a minority reported no impact or that funds were primarily used for adult needs, **the majority described meaningful improvements across nutrition, education, emotional well-being, and family relationships**. The minority reported no changes; reasons included no children; the cash transfer period was not long enough; or the cash was used for household and/or adult needs.

1. Improved Nutrition and Food-Based Bonding

Many parents reported that FEP funds enabled them to provide better quality and variety of food, occasional treats, and more frequent meals outside the home. These improvements enhanced children's daily well-being and reduced household stress:

"They were happier as we were more financially able to bring or buy them food that they want to eat."

"Better food choices for them, e.g. meat."

"Family was able to go out together to have meals outside the home, thus improv[ing] the relationship."

"My children were able to eat better, I was able to give them extra (e.g. ice cream after meals). I find this important especially as they are growing up and going through puberty."

2. Greater Educational Support

Participants described being more able to meet school-related expenses, such as pocket money, fees, tuition, and educational materials. Some also observed improved school attendance and performance:

"More able to support children's learning needs and daily needs."

"School student care fees, pocket money."

"..through physical health for the children, as I was able to purchase nutritionally good food, educational books, lotions and toiletries for them."

"Before FEP, I [had] limited cash to provide tuition and allowance to my children (i.e. taking one subject before FEP, and able to take more subjects with the cash assistance). The FEP cash help[ed] me to ease burden in the educational aspect."

"…there has been improvement to their school performance and attendance."

3. Improved Mental Wellbeing of Children

Improved financial stability contributed to children feeling happier, more secure, and more emotionally settled. In some cases, children's wellbeing improved because parents themselves experienced less stress:

"Child's mental and psycho-emotional well-being has showed big improvement which helped child has good performance in her study."

"He has become happier as the FEP cash was used to purchase what he likes, in terms of food…and his school necessities…"

"…positive mental health as there was sufficient funds for school pocket money daily."

"It improved my mental wellbeing which ultimately reduce[d] my caregiving stress."

4. Strengthened Parent-Child Relationships

Reduced financial strain enabled parents to spend more quality time with their children, meet their requests more consistently, and experience fewer conflicts. In turn, relationships became closer and more positive:

"Being able to give in to their food requests led to less arguments with the children, they were more happy."

"As I spent most of my time working prior to the FEP cash transfer, I was unable to spend much quality time with my son and it led to a distant relationship. However, with the FEP cash, it has helped me with the finances and thus I did not need to spend as much time working and I could focus more on spending time with my son, hence fostering a closer relationship with him."

"Yes, all in aspects, as they have bonded more with family members, as I have been less stressed about money."

C. Impact of FEP on Future Plans and Goals

Participants were asked about their plans for the next few years and whether the FEP cash transfer helped them move toward these goals. Their goals for the future span financial stability, housing, employment, caregiving, health, and aspirations for their children. **While a portion of participants credited the FEP with helping them take small steps toward these goals, primarily through short-term relief, stabilization, or modest savings, the majority described FEP's impact as supportive but insufficient for achieving larger, structural goals such as home ownership, major medical needs, or long-term financial stability.** For many, the program's greatest contribution was enabling them to weather crises and stabilize sufficiently to begin thinking about future goals at all.

1. Goals Focused on Financial Stability

Many participants described aspirations centered on becoming more financially stable, increasing savings, and reducing reliance on others. Some noted that FEP helped modestly by easing day-to-day pressures or allowing them to set aside small savings:

"To be financial stable."

"My goals would be to improve on savings. Yes, FEP helped because it provided assistance during the time of financial need for my family."

"Improvement in savings. Yes, FEP has helped me to move towards this goal."

"Goal is to buy house in the next few years. FEP help to cover basic needs and family is able to save up some money each month."

2. Goals Related to Housing and Citizenship

Several participants expressed aspirations to purchase a home, settle housing matters, or secure citizenship/PR for their families. Some felt FEP contributed slightly by reducing short-term financial strain, while others stated it did not materially support these larger structural goals:

"My plans/goals: Myself and my daughter to become Singapore Citizen and buy my own house. Yes, FEP helped me to move towards these goals."

"I will be applying for PR citizenship for my husband and 3 children… FEP allowed me to meet mine and family's basic needs. It does not help me to meet these goals."

"Want to have our own house. Have set aside a bit of money towards this."

"I would want to go back…home to India to settle some housing matters… it had not really helped me much to move towards this goal."

3. Income and Employment Aspirations

Some participants aimed to secure full-time employment, upskill, or find more stable work. A few said the FEP helped indirectly (by stabilizing finances temporarily), while others felt the program did not influence long-term employment goals:

"Full-time employment instead of past-time to improve and independent in own financial status."

"Find a stable full-time employment."

"To find a better and stable job and it helped me in small ways towards achieving this goal, but subsequently I became pregnant and I decided to become a full-time caregiver for my child. Additionally, I also plan to have a bigger house."

"To [upskill] for security job so that you could earn more and has stability."

4. Goals Related to Children's Wellbeing and Development

Participants frequently expressed hopes for their children's continued education, independence, and overall well-being. In some cases, the FEP helped families through tough periods:

"For children to be good, complete their education and graduate."

"Client focuses on supporting her child who is starting shelter workshop training next year."

"I hope that both my sons will be both financially stable. I hope that I can stay healthy. The FEP gave us the funding for us to get through the tough time we experienced, it allowed us to get by, get better and to reach today."

"For child to improve in his mobility and become independent."

5. Caregiving Responsibilities and Family Support

A significant group of participants described goals centered on caregiving for elderly parents or children with special needs. Most stated that while FEP temporarily eased financial strain, it did not meaningfully advance long-term caregiving goals:

"Now only thinking about her parents who are rather ill. Mother has cancer. Father has dementia."

"To continue to support and be a full-time caregiver for my son. The FEP has continued to support myself to support my son and our family needs."

"I am not able to work at this point in time. My plan is to ensure that the money I received from [FEP] will continue to benefit me and my special needs daughter."

"My goal is to repay back my family whatever I [lost], in terms of time spent with them…and supporting [with] family finances. This FEP has helped me move towards these goals a little bit."

6. Goals Related to Personal Health and Wellbeing

Several participants expressed aspirations to improve or maintain their health, reduce stress, or focus more on self-care. Many indicated that while FEP helped to reduce temporary stress from financial hardship, it did not directly advance health-related goals:

"To more focus on self-care instead of keep worrying of money issues."

"I hope to manage and maintain my health. I did not use the cash transfers from the FEP for health needs."

"Most important is to improve my health, and to save up money for old age. The FEP did not help me to move toward these goals, rather it helped me to tide through my financial crisis."

"To get well with medical treatment. The expenses for stem cell treatment is high and FEP monies is unable to help much towards treatment cost."

7. No Goals or Feeling Unable to Plan

A notable subset reported having no goals**, often due to overwhelming stress, health issues, caregiving responsibilities, or a focus on day-to-day survival.** This aligns with findings from the original FEP study regarding the cognitive burden of chronic scarcity.

"Cannot think of any goals now."

"I don't really have goals for the next few years, I'm taking each day at a time."

"No plans/goals at this moment due to health issues."

"I have no goal. The FEP money has been utilized [for] my dependent's nursing home fees."

D. Current Challenges

Participants were asked to identify the biggest challenge they are currently experiencing. **The challenges described illustrate persistent vulnerability across multiple dimensions—financial, health, caregiving, employment, and housing.** Many challenges are structural and chronic in nature, often intersecting with and compounding one another. While FEP provided temporary relief and stability during the program period, the follow-up findings highlight the continued precarity faced by many households and the need for sustained holistic support to address these longer-term barriers. A minority of participants reported no significant challenges at the present moment, often noting that life was stable for now.

1. Financial Strain and Rising Cost of Living

The most common challenge reported was ongoing or worsening financial pressure. Participants described difficulty meeting essential expenses such as rent, utilities, groceries, infant supplies, school fees, transportation, loan repayments, and outstanding debts. Several highlighted that their income was insufficient to keep up with rising costs or with new expenses arising from major life events (e.g., children's marriage, preparing for BTO payments). Some also noted reduced financial assistance after FEP ended, which increased stress.

2. Health Problems and Medical Costs

Many participants cited significant physical health challenges for themselves, spouses, elderly parents, or children. These included chronic illness, cancer, dementia, mobility issues, the need for surgery, and long-term medical follow-up. High out-of-pocket medical costs and inability to use Medisave for certain treatments compounded the burden. Health issues also limited some participants' ability to work consistently.

3. High Caregiving Demands

A substantial proportion of participants described heavy caregiving responsibilities for elderly parents, special needs children, adult children with disabilities, or grandchildren. These caregiving demands often intersected with employment strain, time scarcity, emotional stress, and financial pressure. Some caregivers expressed fear about their ability to continue meeting these needs as dependents age or as they themselves face declining health.

4. Employment Instability and Income Insecurity

Several participants faced unstable or insufficient employment, difficulty securing full-time work with CPF, or challenges balancing work with caregiving. Others worried about adult children's employment prospects or described the strain of working long hours with low pay, limited leave, and unpredictable schedules. Business opportunities were also described as difficult to pursue under current economic conditions.

5. Housing Instability

Participants reported challenges related to unstable housing arrangements, high rental fees, strained relationships with landlords, or difficulty saving for BTO payments. The aspiration to own a home remained distant for many due to competing financial pressures.

6. Children's Schooling and Developmental Needs

Several participants expressed anxiety about their children's schooling - promotion outcomes, tuition needs, homework support (especially for parents with low education), or upcoming P1 enrolment. Some also worried about care arrangements if children cannot secure a place in student care, which could reduce the parent's working hours. Families caring for children with disabilities highlighted ongoing developmental and mobility challenges.

7. Family and Relationship Stressors

Some participants described marital difficulties, separation, legal disputes, and conflict within extended family networks. For a small group, uncertainties such as a spouse's potential reincarceration or unresolved legal matters created chronic stress. A recurring theme was the struggle to balance work, caregiving, and personal well-being. Participants shared feelings of guilt when unable to spend time with family due to work commitments, alongside stress from juggling multiple responsibilities with limited support.

E. Requested Support

Participants were asked what kinds of support would be helpful for them in navigating these challenges. Overall, participants' support needs cluster around **financial stability, healthcare, caregiving, employment, housing, and children's development**. These themes reflect persistent structural and household-level pressures that continue to shape families' well-being beyond the end of the FEP program. The findings point to opportunities for targeted, layered support, particularly in caregiving, employment, and medical cost assistance, to complement financial assistance and strengthen long-term resilience.

1. Financial Assistance and Income Support

The most frequently cited need was ongoing financial support to help with day-to-day expenses, outstanding debts, children's educational costs, rental fees, medical bills, and overall household stability. Several participants explicitly mentioned a desire for programs similar to FEP or increased support from SSOs. Others highlighted the need for more affordable tuition, subsidies, or assistance with legal or housing-related expenses.

2. Support with Healthcare Costs

Participants facing chronic illness, mobility issues, or high out-of-pocket medical fees expressed a need for enhanced healthcare subsidies, expanded Medisave use, or other forms of medical financial assistance. A few also requested help navigating healthcare systems for themselves or dependent family members.

3. Caregiving Support and Respite Services

Families caring for elderly parents, special needs children, or family members with disabilities described needing respite care, subsidized babysitting, caregiver training, and access to allied health professionals for periodic short-term support. Some also wanted simplified application processes for social services, given the pervasive strain of caregiving.

4. Support with Employment and Housing

Participants experiencing unstable or low-paying employment highlighted the need for job-matching, opportunities suited to health constraints or age, or support securing full-time work

with CPF. A few emphasized broader economic support for local SMEs and business opportunities.

Further, households facing unstable or costly rental arrangements expressed the need for more stable housing pathways, assistance navigating the system, or help securing long-term permanent housing.

5. Support with Children and Family Needs

Parents requested affordable tuition, enrichment programs, subsidies for school-related expenses, and support for navigating schooling issues such as promotion or behavioral challenges. Some also noted that counselling or motivational support would help children struggling with school attendance or engagement.

A smaller group expressed the need for counselling, mediation for family disputes, or emotional support to manage stress, marital issues, or challenges involving extended family members.

F. Stories of Struggles and Success

Client A is a 30-year-old Singapore citizen, married and living in a two-room rental flat. One year after the FEP, she remains unemployed and reports poor physical health. She is the primary caregiver to two children with special needs, which places her under significant caregiving strain and limits her ability to seek employment or pursue further education or training, despite her interest in doing so.

Her household's monthly income is S$2,480, and she has minimal financial buffers, with approximately S$300 in savings. She carries S$6,000 in formal debt and an additional S$5,000 owed to moneylenders. She used the FEP money to buy nutritious food, educational books, and toiletries for her children. Client A reports a deterioration in her relationship with her spouse, alongside reduced confidence in her parenting. Her psychological distress remains high, reflected in a Kessler-10 score of 45.

Client A identified respite care and free babysitting services for her children with special needs as key forms of support that would help alleviate caregiving stress and potentially enable her to re-enter training or employment. She also requested support for transportation expenses, which are high with two children with special needs.

Client B is a 67-year-old single male Singapore citizen living in a one-room rental flat. One year after the FEP ended, he is still unemployed with no household income. He reports very poor physical health (self-rated at 1 out of 10), with significant difficulty walking, and has mental health conditions that deem him unfit for work.

Client B is also food insecure and has virtually no financial reserves, with only S$2 in savings. He has no outstanding debts. He found the FEP assistance useful to pay off essential bills. Despite his circumstances, he expressed a strong desire to be self-reliant and not burden others; however, his ongoing physical and mental health challenges significantly limit his ability to achieve this goal.

Client C lives with her husband and ten-year-old daughter. Her husband works as an IT support staff and provides her with a monthly allowance of S$400. Prior to participating in the FEP, she experienced financial insecurity and food insufficiency, as she was unable to negotiate a higher allowance. Her husband also has a history of physically abusing her, and their daughter had witnessed repeated incidents of violence, contributing to a stressful home environment.

Through the financial support and guidance provided by the FEP, Client C developed stronger budgeting skills and was able to save over S$2,000, which gave her a sense of financial security

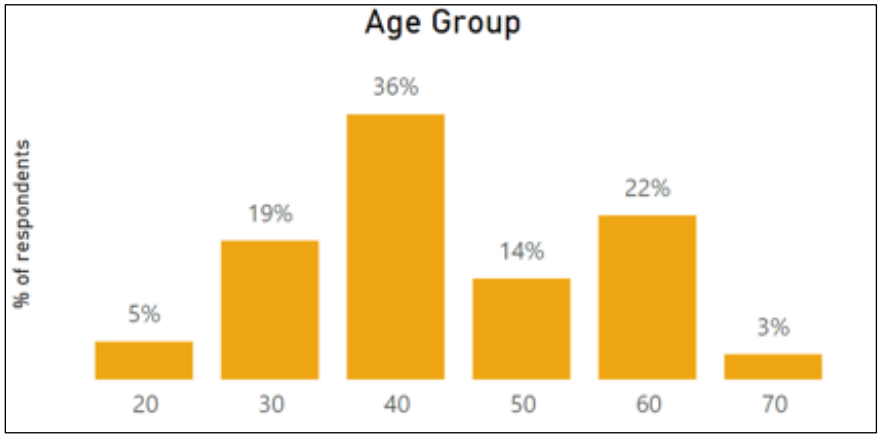
she had never previously experienced. This financial stability contributed to positive shifts in family dynamics; Client C reported reduced resentment towards her husband and improved communication between them. Her daughter also shared with the social worker that she felt less stressed at home.

With this increased confidence and a desire to maintain her independence, Client C actively sought employment by approaching stalls in a nearby market. She subsequently graduated from FSC and has continued to manage her finances well. Since the FEP ended, Client C and her family have moved to a larger flat, where she rents out a room for additional income, and she has consistently maintained her savings built through the program.

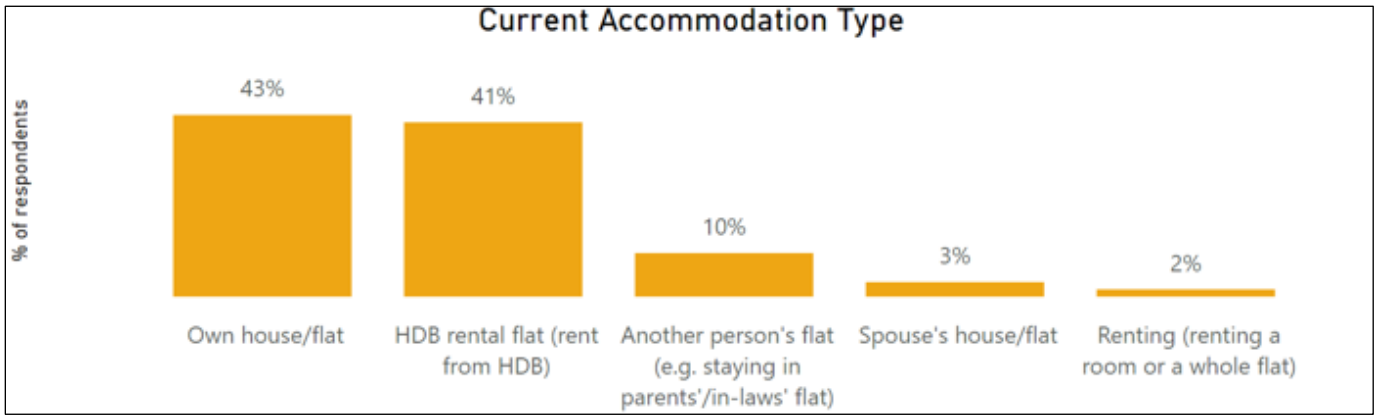
Appendix – Follow-up Survey Results

A. Quantitative Data: Demographics

1. Age Group

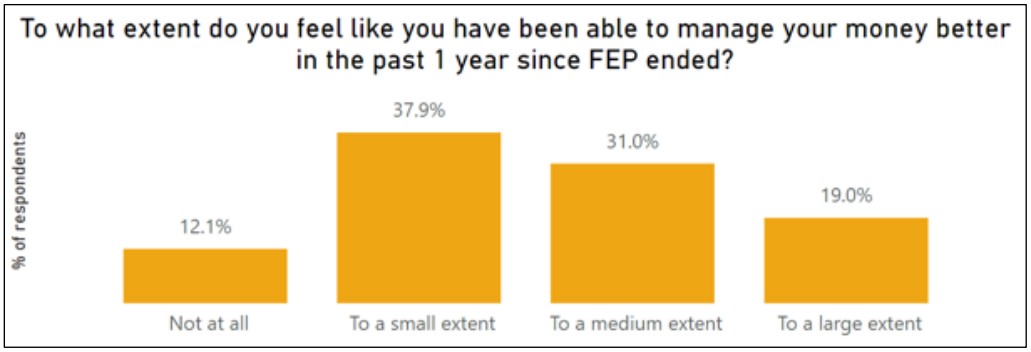


2. Accommodation Type

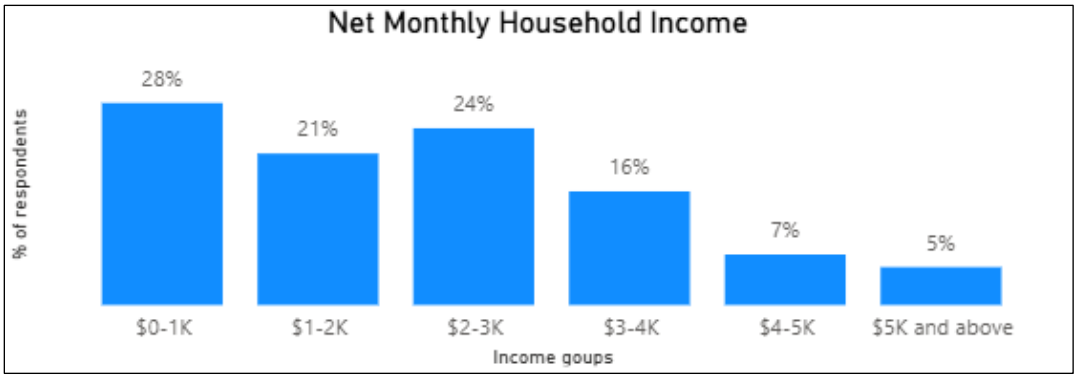


B. Quantitative Data: Finances

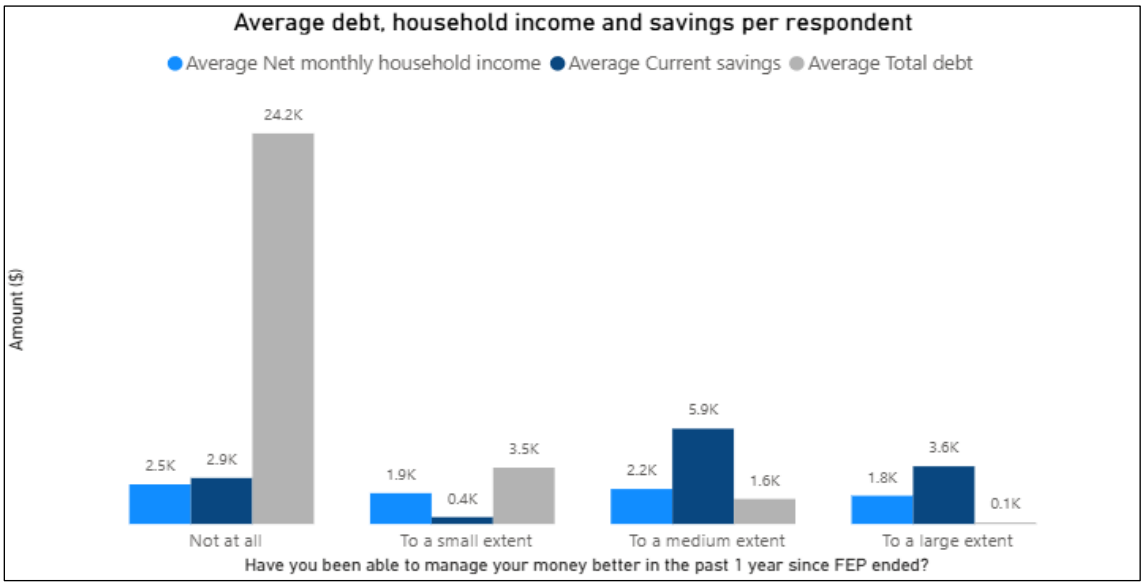
1. Money Management Skills



2. Net Monthly Household Income

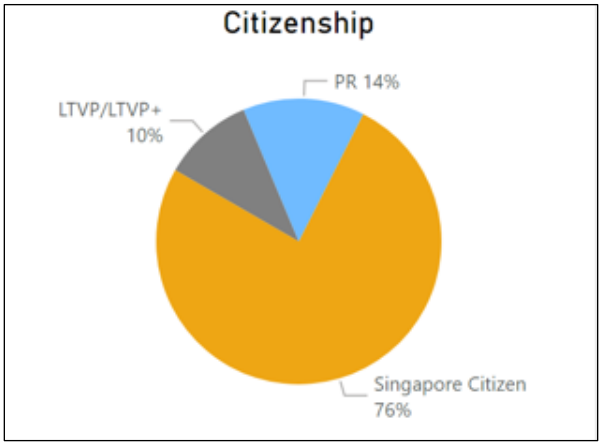


3. Financial Position against Money Management Skills



C. Quantitative Data: Employment, Skills Upgrading, and Education (ESE)

1. Citizenship of Work-Capable Adults



2. Change in Employment Status between Wave 4 and Follow-up

Change in Employment Status

Current employment status

Employment status at FEP Wave 4	Formally employed	Not employed	Self-employed/ home-based work	Total
Self-employed/home-based work			10%	10%
Not employed	2%	31%		33%
Formally employed	55%	2%		57%
Total	57%	33%	10%	100%

3. Job Applications and Interviews

Job applications and Interviews

Did you attend any job interviews in the past 3 months?	Did you send out job applications in the past 3 months? No	Yes	Total
No	90%	5%	95%
Yes		5%	5%
Total	90%	10%	100%

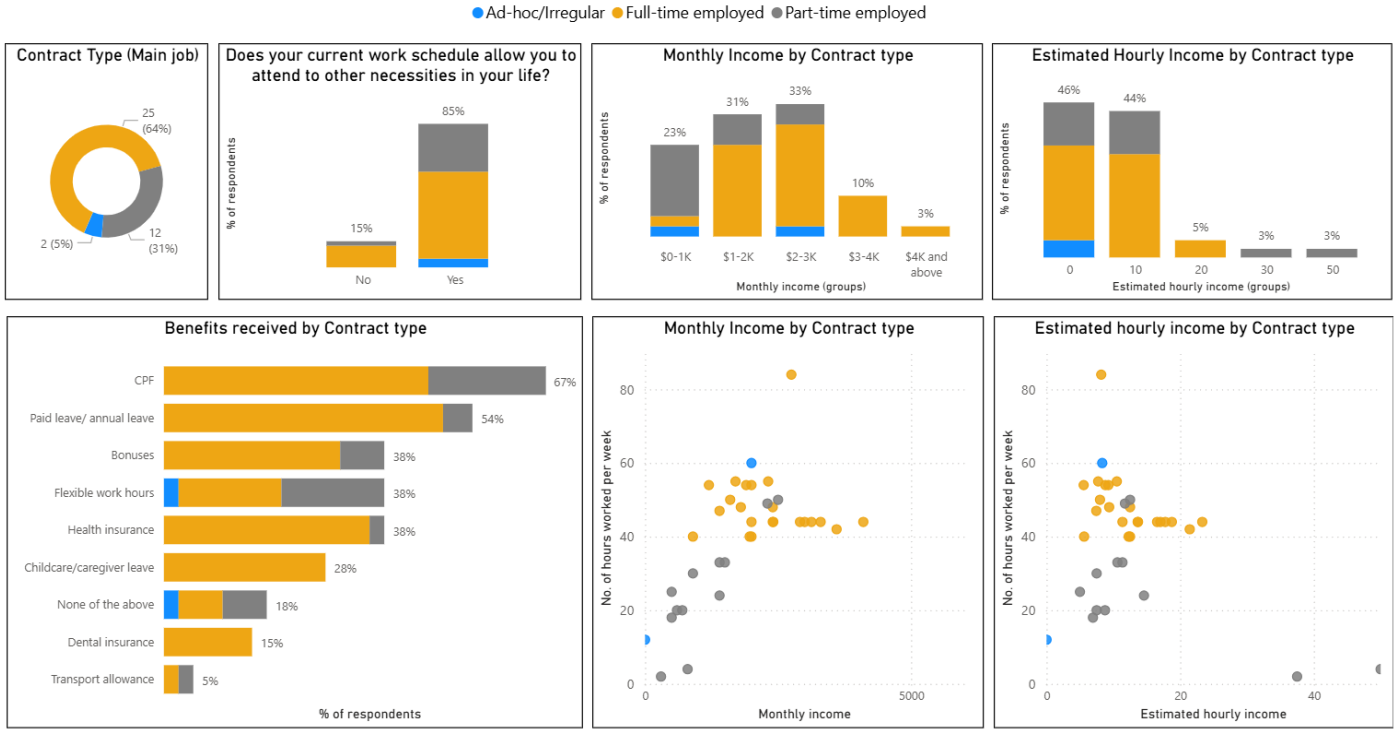
4. Attempts to Earn Money

5. Recent Completion and Aspirations in Education / Professional Training

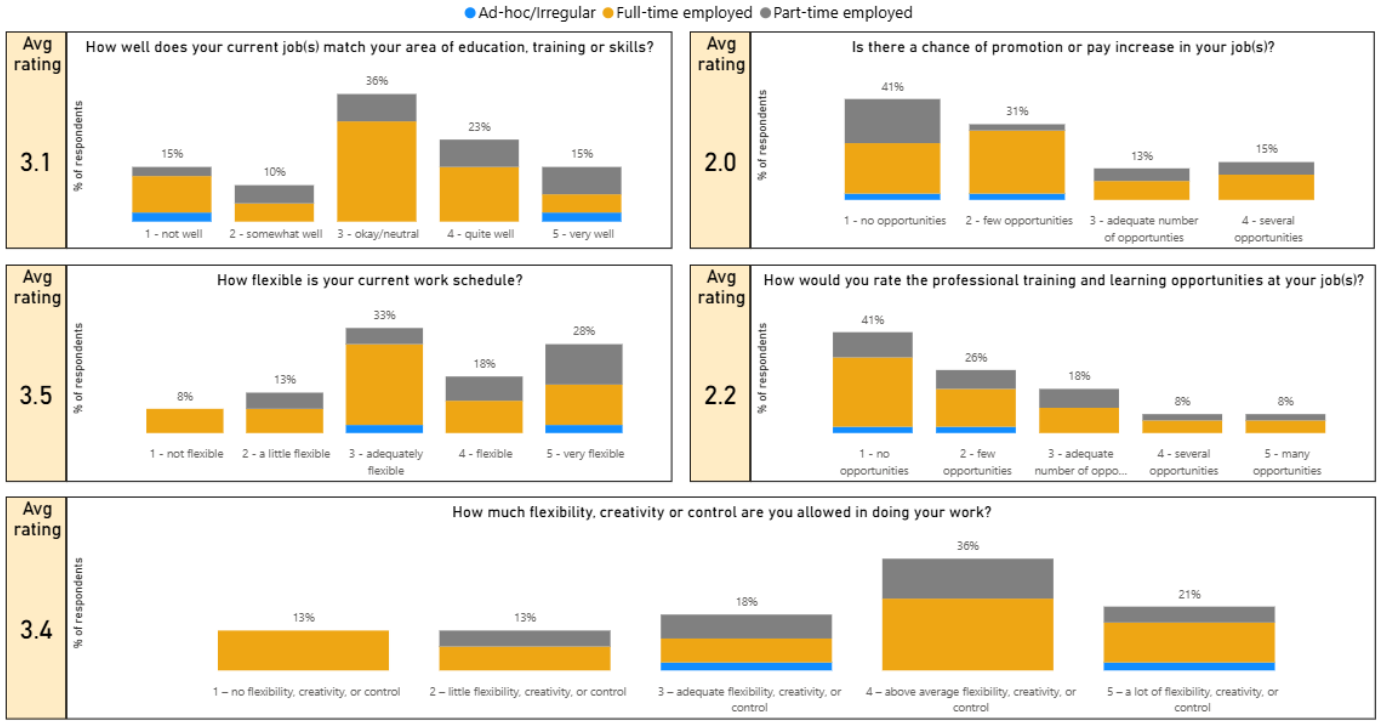
Education

Would you like to pursue additional education / professional training?	Have you enrolled in/graduated from/attended/completed any education or professional training in the last 6 months? No	Yes	Total
No	48%	3%	52%
Yes	34%	14%	48%
Total	83%	17%	100%

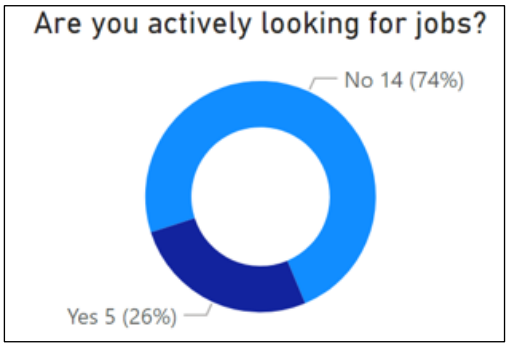
6. Income and Benefits of Employed Work-Capable Adults

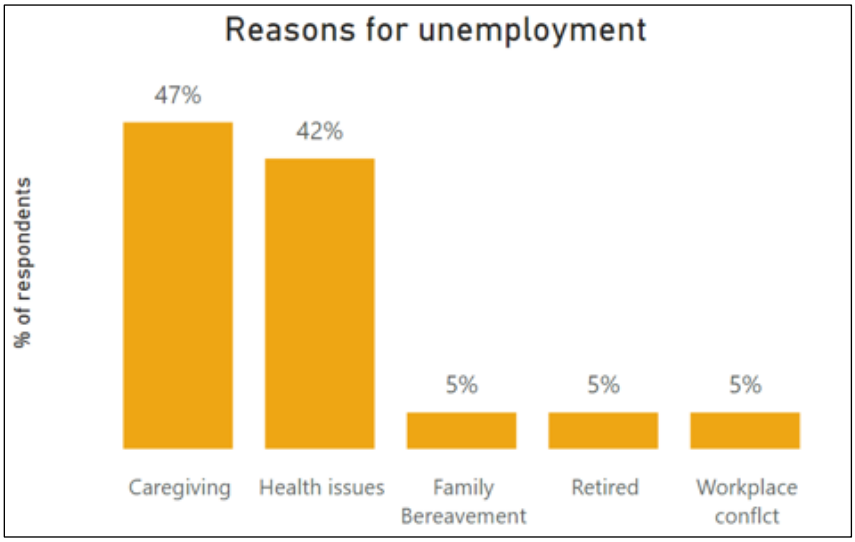


7. Self-Assessment of Jobs by Employed Work-Capable Adults



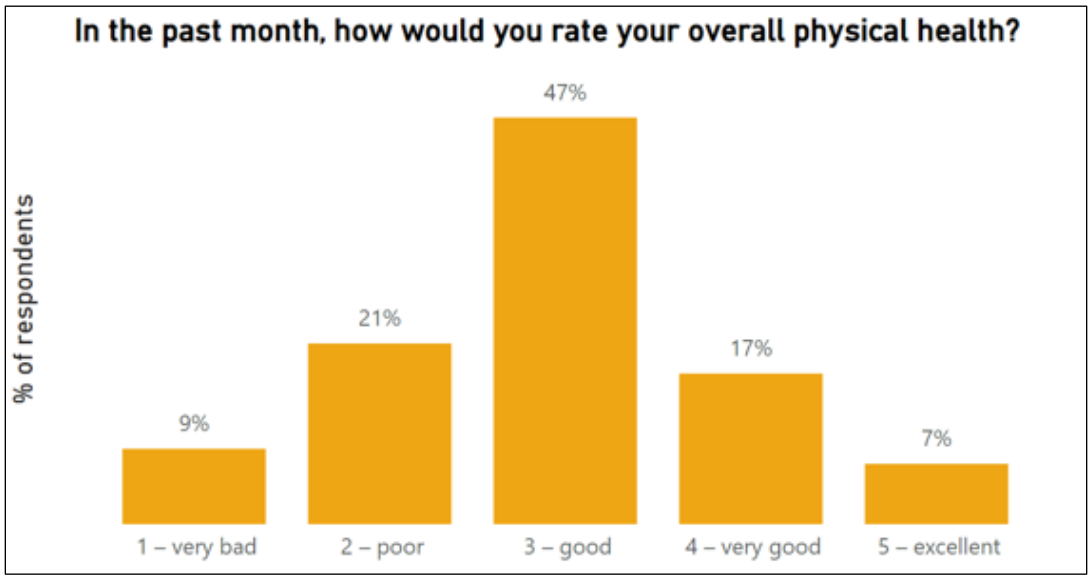
8. Unemployed Work-Capable Adults



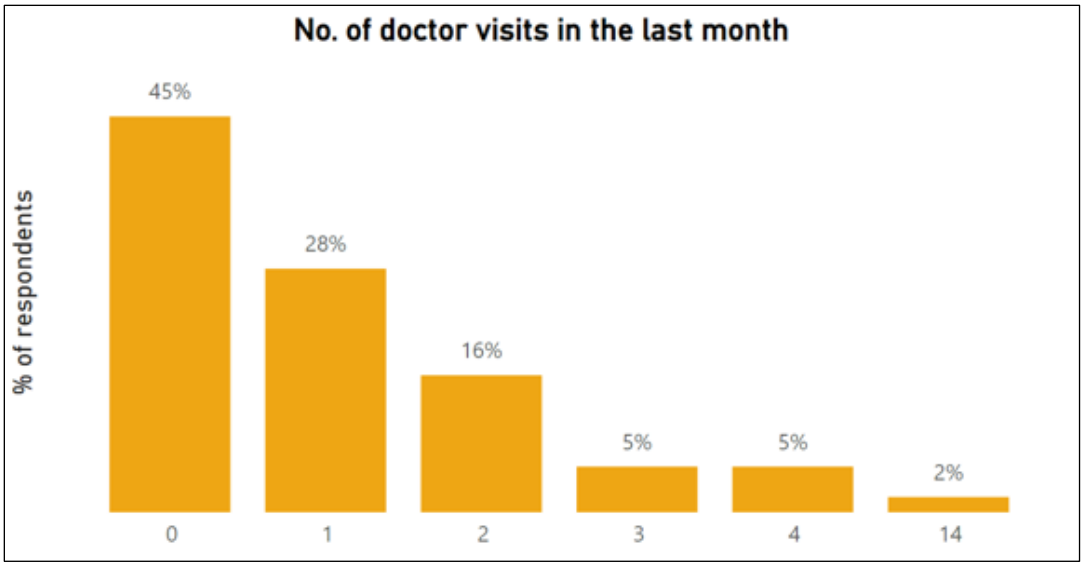


D. Quantitative Data: Health and Food Security

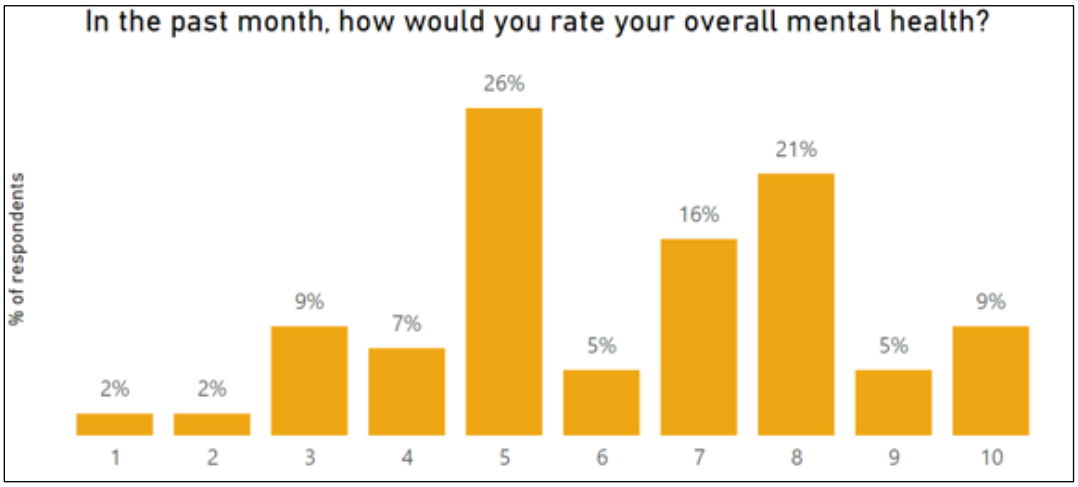
1. Self-Reported Physical Health



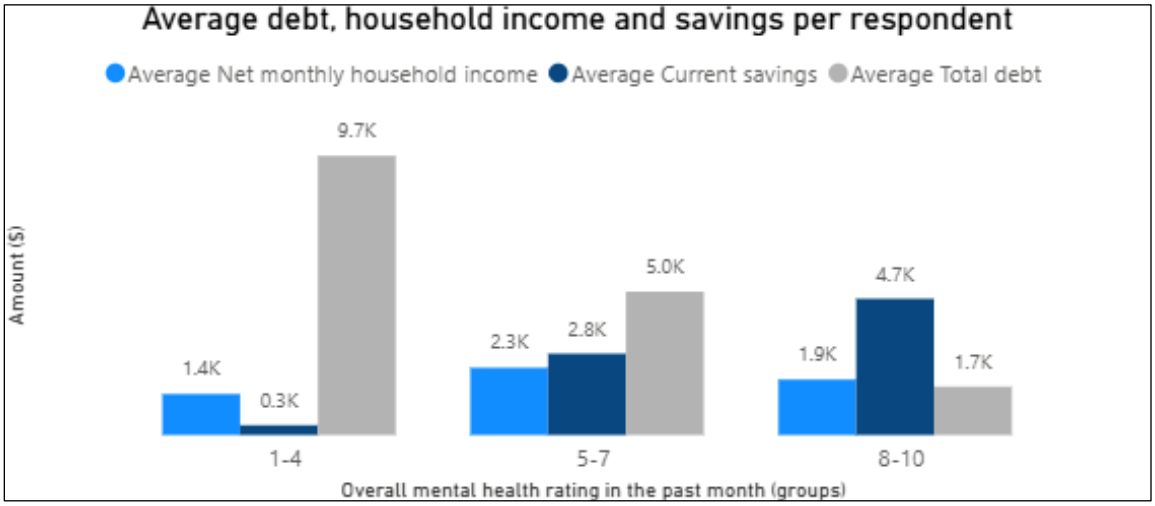
2. Doctor Visits



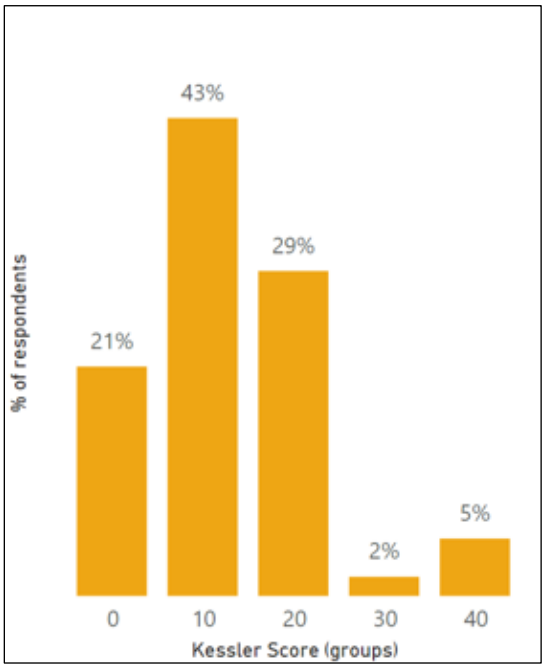
3. Self-Reported Mental Health



4. Financial Position against Self-Reported Mental Health

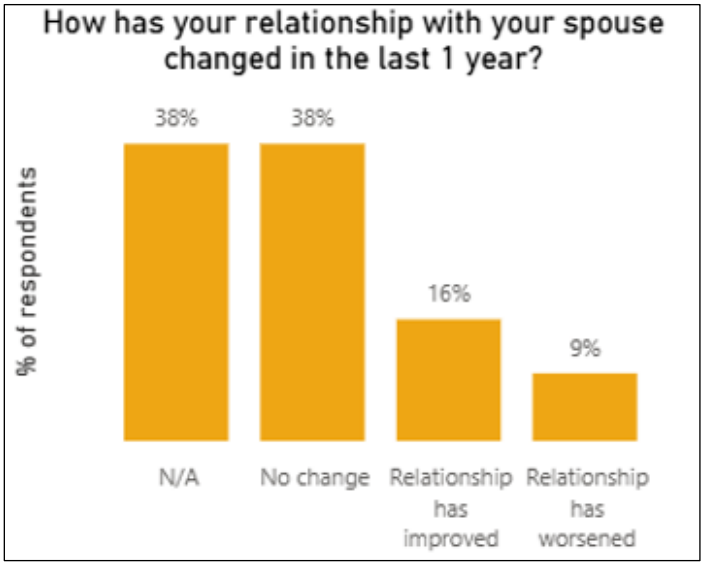


5. Kessler Score

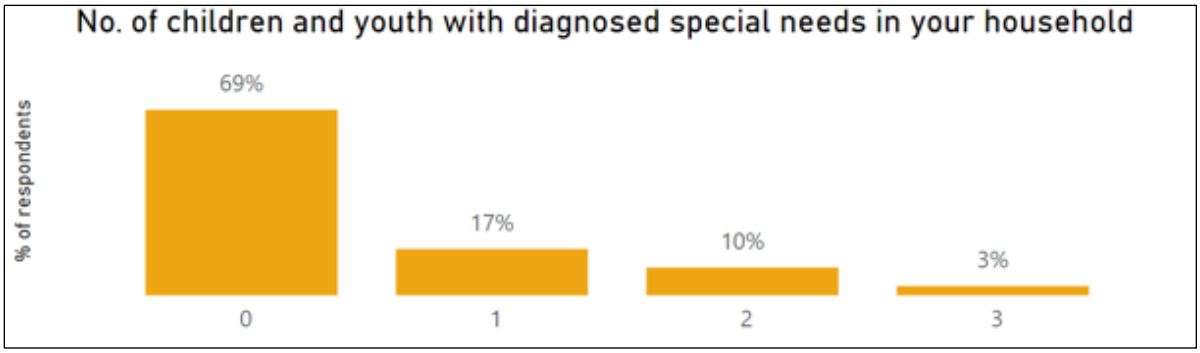


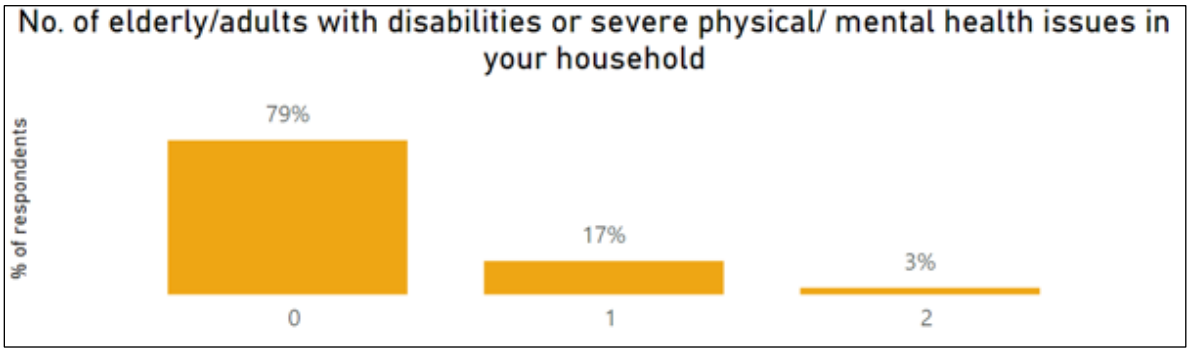
E. Quantitative Data: Relationships and Caregiving

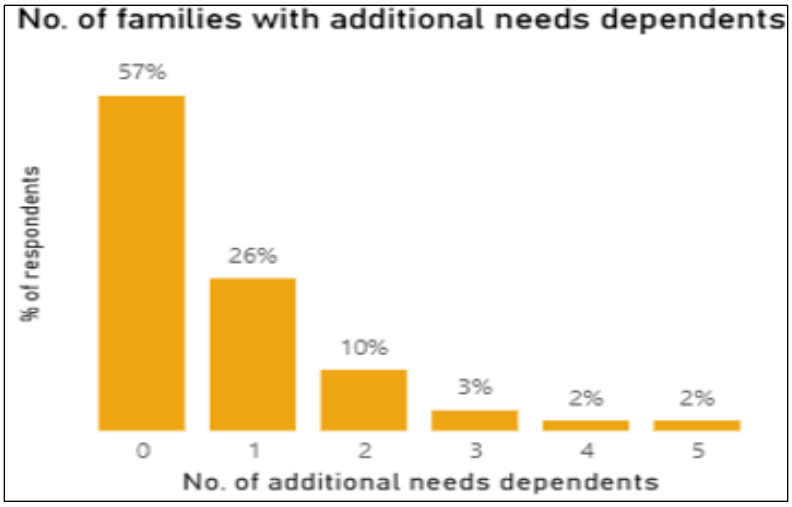
1. Relationship with Spouse



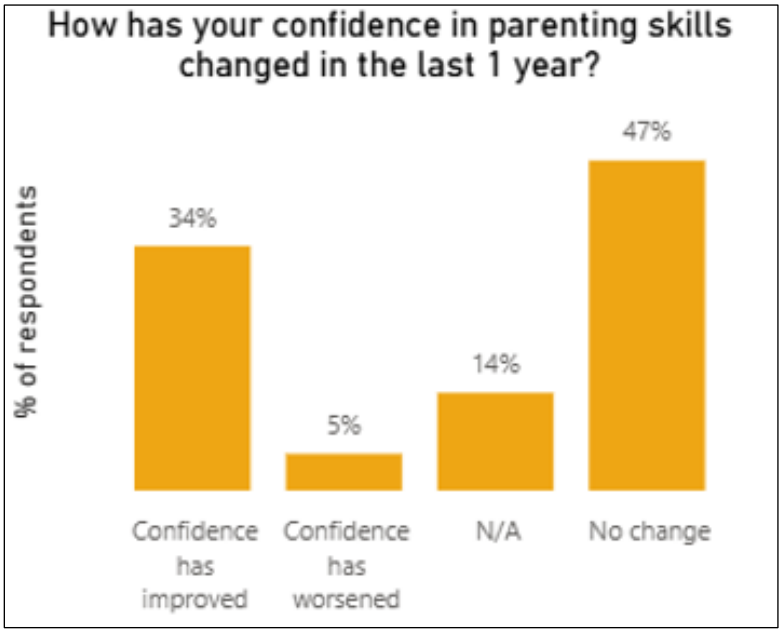
2. Persons with Additional Needs in Household





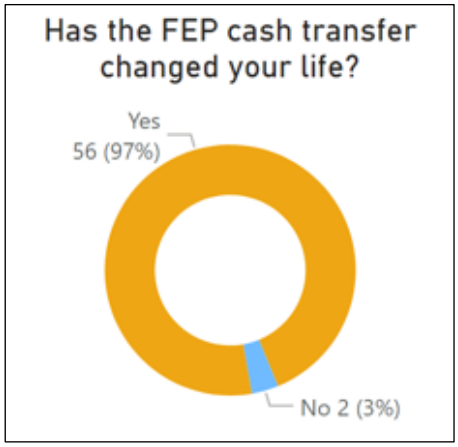


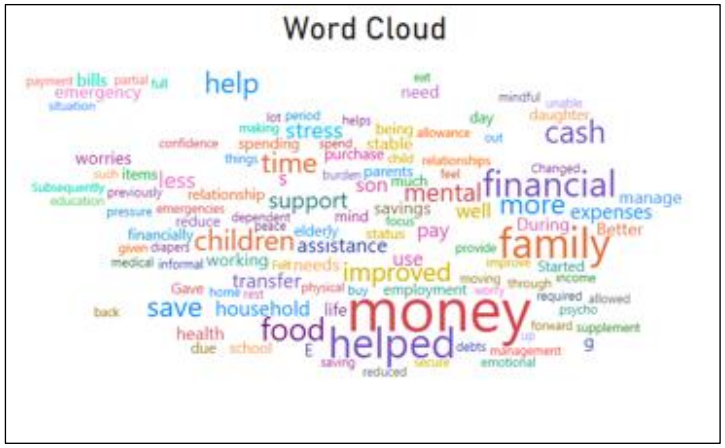
3. Confidence in Parenting Skills

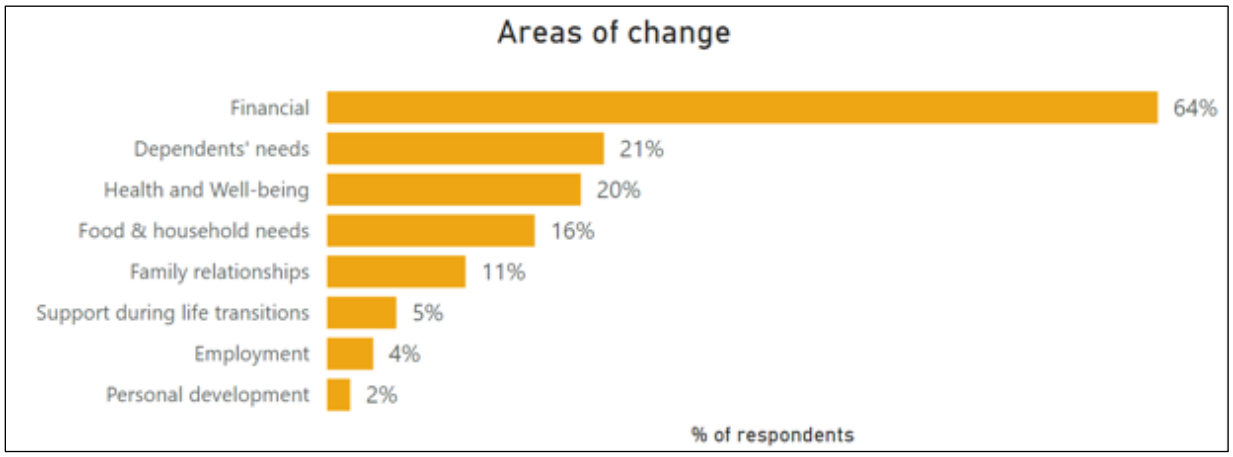


F. Qualitative Data

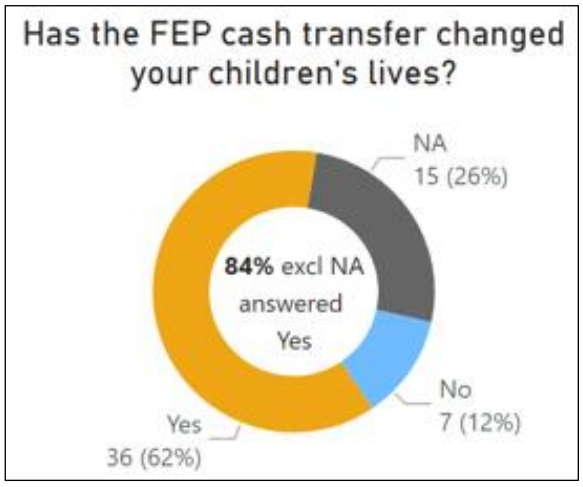
1. Impact of FEP

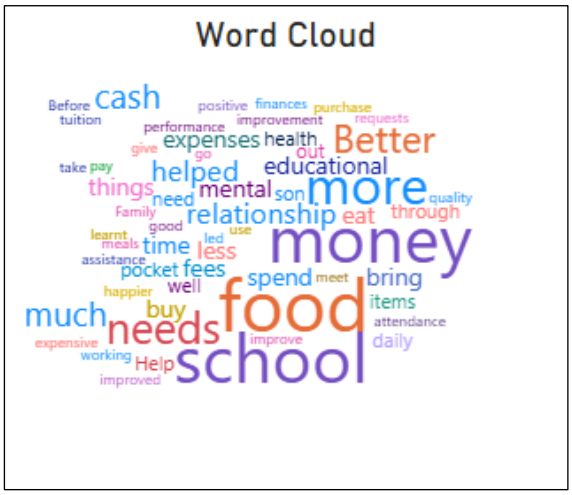


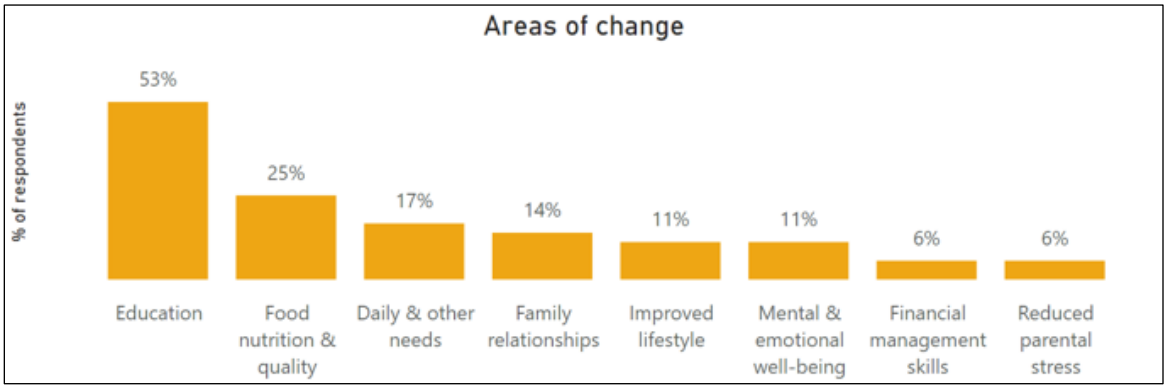




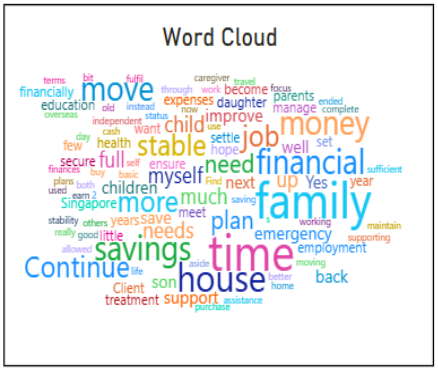
2. Impact of FEP on Children

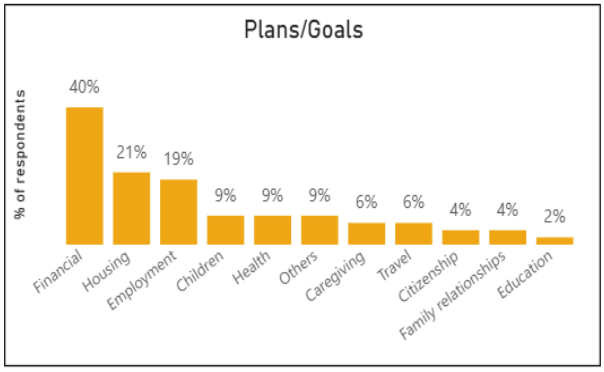


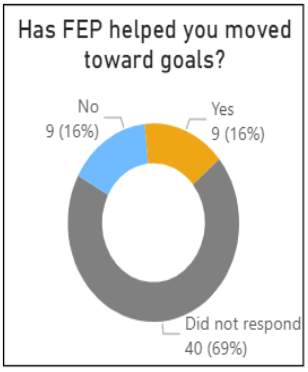




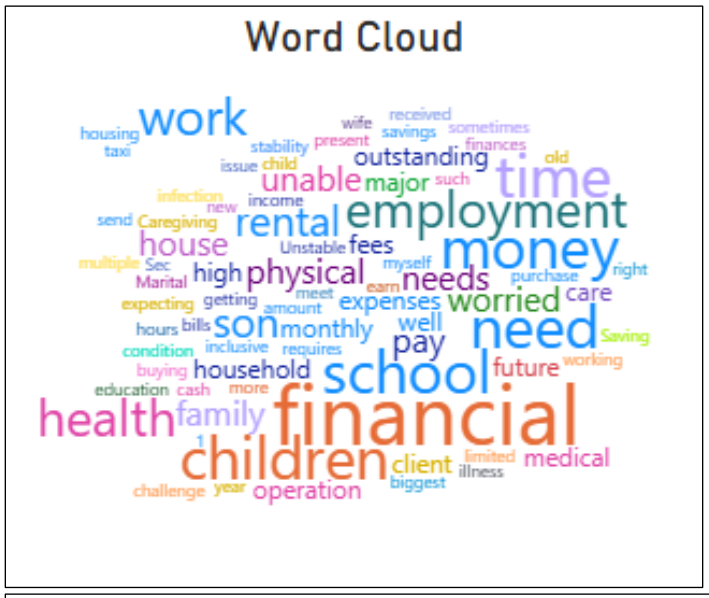
3. Impact of FEP on Future Plans and Goals

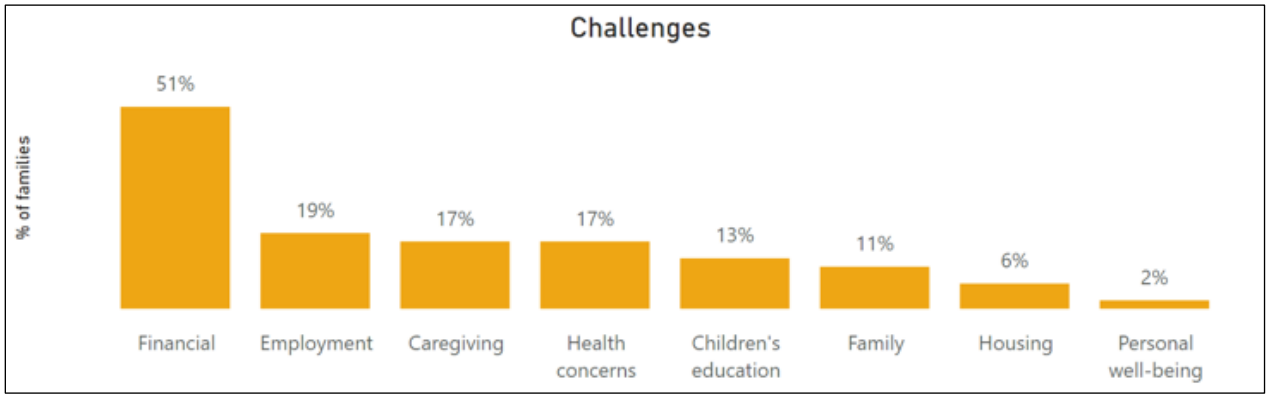




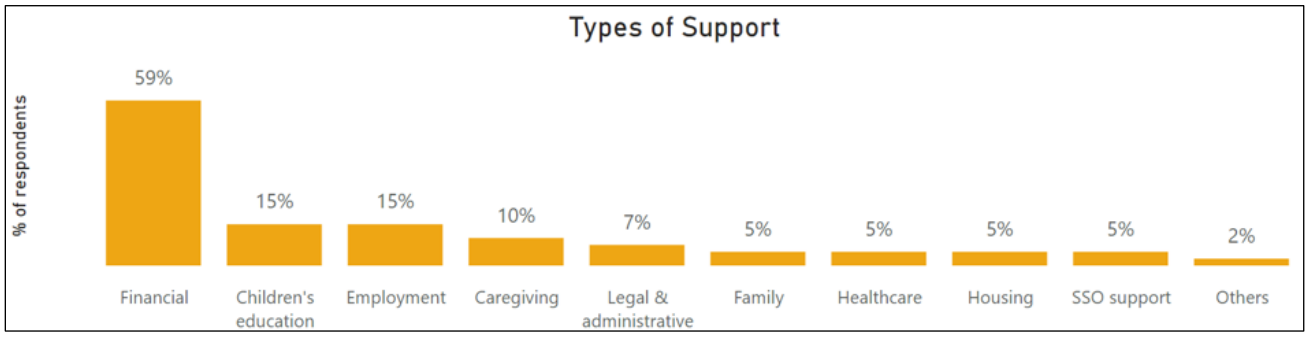


4. Current Challenges

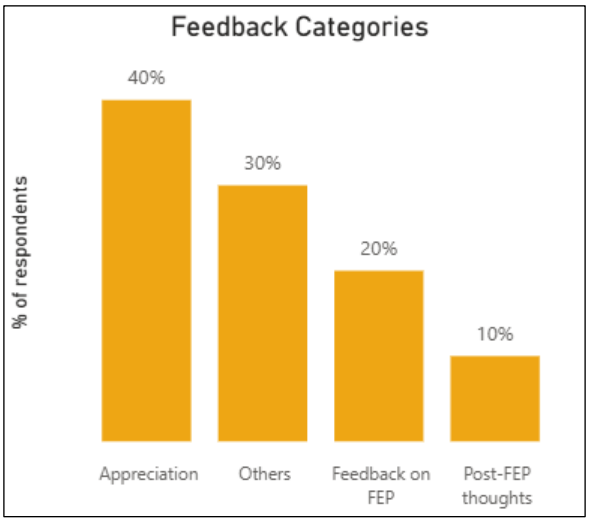




5. Requested Support



6. Others



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