

# *Family Experience Map*

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The Family Experience Map describes the issues and challenges that the lower-income families face in different life stages. It sheds light on the complex factors that affect their decision-making and beliefs.

## **How to use it:**

- Take a look at the 7 life stages listed on the map. Each stage is interconnected with the others.
- Choose a life stage that interests you and read up on its significant events, past experiences, belief systems, and associated considerations.
- Use the information from the map to create new experiences that will help lower-income families see new possibilities. Identify new areas where support is needed - that's where your ideas can really make a difference!

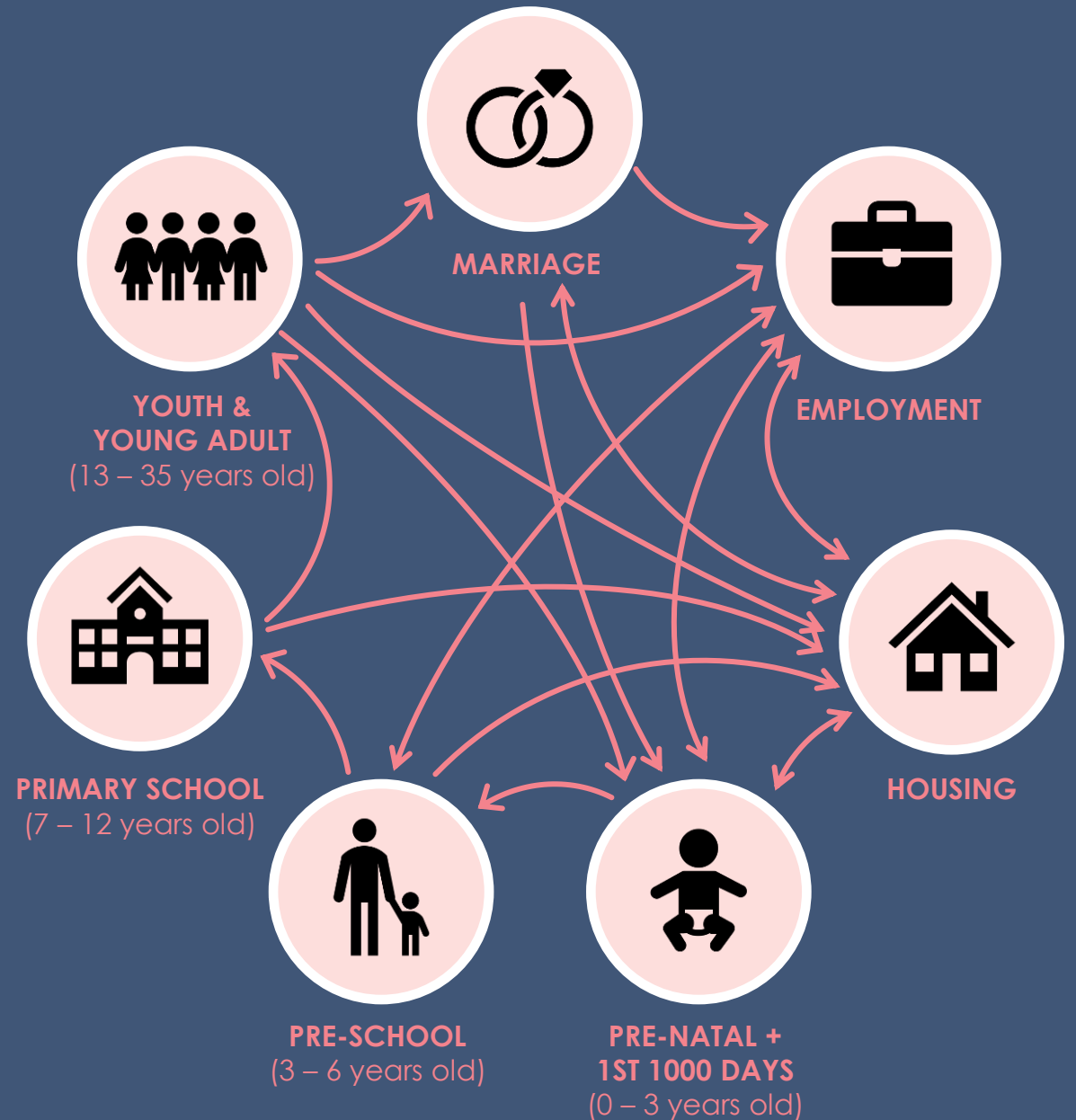
# LOWER-INCOME FAMILY EXPERIENCE MAP

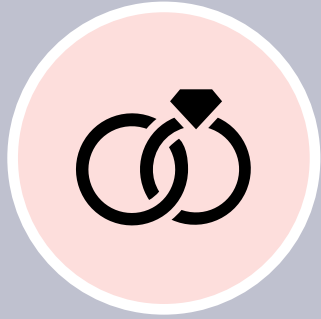
The Family Experience Map is designed to help readers understand the complexity and experiences faced by lower-income families in Singapore across 7 different life stages.

The maps provide a comprehensive overview of significant events that families encounter during the stages and examine how past experiences shape their beliefs, values and decision-making processes during critical junctures.

While the 7 life stages provide some structure for understanding the issues and needs of the families, it is important to note that these issues often affect and influence each other across life stages and do not necessarily occur chronologically. It is essential to consider this interconnectedness when reading the maps.

The maps aim to cultivate empathy and understanding among readers by highlighting the challenges and providing detailed insights into the tensions and decision-making processes that occur during crucial moments in their lives. This deeper understanding of their mindset and worldview can facilitate greater compassion for the difficulties they encounter.





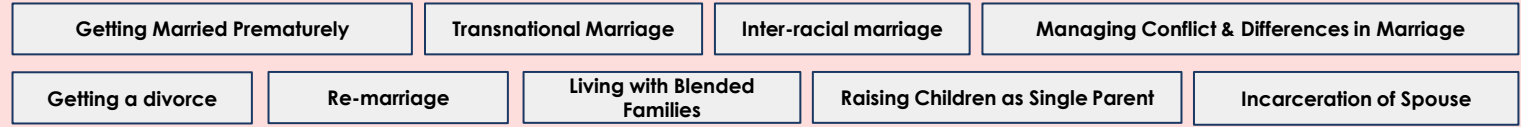
Lower-income families are complex. Blended families are not unusual and divorce is common. Families commonly have more than two children with each of them being close in years of age. Sometimes the parents may not be Singaporeans while their children are. Many lower-income families start off with fractured family systems, and this has an impact not just on the stability of the home, but also on the children's life in later years.

**KEY CHALLENGES IN THIS LIFE STAGE:**

Parents starting a family when they are not ready to do so (E.g., young marriage due to pregnancy)

Family systems are complex and challenging for families to navigate (Broken families, absent parents due to incarceration, divorce, blended families, etc.)

**Significant Events**



**My Past Experiences**

- I did not experience affection from my parents.
- My parents were struggling with work and spent little time with me.
- Growing up I do not see my family staying together.
- I had bad experiences growing up in children homes.
- I struggled with repeating the same problematic patterns from my past relationships.
- In my family, we kept domestic issues private to preserve our reputation.

**My Belief System**

- Acceptance and companionship are more important than long-term well-being.
- My family's reputation is more important than the challenges I face in the family.
- I worry that I will be judged if I were to share my personal struggles in my marriage.
- My family's livelihood is more important than any family issues.
- I will please my partner so that I do not get abused again.

**My Considerations**

**Should I stay in this relationship?**

- Should I seek a divorce because my spouse is abusive? But this gives me a great sense of insecurity.
- What do I do if my relationship with my partner has soured because of financial difficulties from inadequate income and/or retrenchment?
- Should I marry my partner to avoid the pressures and stigmas of being a single mum in Singapore?
- Should I stay together for pragmatic reasons (e.g., finances, stability for children)?

**Should I give birth?**

- Can I handle raising multiple children at home?
- What would my parents and my peers think of my pre-marriage pregnancy?
- Am I ready to settle down and start a family?
- Can I financially afford to raise a child?
- Should I let my parents decide?
- Is abortion a feasible option for me?

**Should I seek help?**

- Should I try to figure things out on my own?
- Do I have the mind space to consider what's happening to me?
- Do I have the space to consider my needs when we have so many more pressing and material issues?
- How can I communicate to my partner that I need a break from my responsibilities at home?
- In an unfulfilling marriage/relationship, should I seek help, stand up for myself, and risk placing the entire family in turmoil?

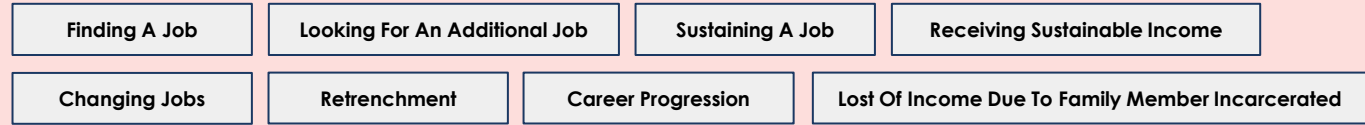


The Employment life stage maps out the challenges that lower-income families face in the area of finding and sustaining a job while also taking care of their families. Many lower-income breadwinners tend to end up in short-term, low-paying jobs, making it difficult for them to grow their social mobility in terms of finances and employability.

**KEY CHALLENGES IN THIS LIFE STAGE:**

- Job choices are limited to those that provide quick disposable income. Often, the wages don't meet basic living standards.
- Up-skilling and re-training is a luxury that lower-income families cannot afford as there are many opportunity costs.
- Need more specific help in terms of career guidance and interim help which is often unavailable.

**Significant Events**



**My Past Experiences**

- I did not have a positive experience of education or learning.
- I have certain negative assumptions of what certain jobs are like.
- I was able to survive in the past, why do I need to do things differently now?
- My parents were able to survive doing things this way. This is what I am familiar with.

**My Belief System**

- I will still be stuck in these "low-paying" range of jobs
- It's beyond me due to my low education level.
- Training/ upskilling does not change my background.
- I am used to failing my tests and exams
- My priority is to put food on the table, not job progression.
- I am happy with my current lifestyle. This is my lot in life.

**My Considerations**

- What job should I take up?**
  - Does the job allow me to support my family and children financially and also allow me to meet my caregiving responsibilities?
  - How old am I? How much life experience do I already have?
  - Is the job relevant to my experience and passion?
  - Does the job allow me to get paid weekly?
  - Is this a job that give me flexible hours?
  - Do I, as an ex-offender, have to overcome social stigma to secure employment?
- Should I commit to a job training programme?**
  - Can I afford the opportunity costs (e.g., time and money) of retraining or upskilling?
  - Do I have the right people I trust looking after my child?
  - Does it fit the job I am trying to aim for?
  - Is this going to be a positive experience? It wasn't a positive one for me before.
  - Are there tests of exams that I have to take?
  - Is it in English or in a language I am comfortable with (e.g., dialect, mother tongue)?
  - Is it too difficult to understand? (academic jargon)
- What does career progression look like to me?**
  - Do I have the sufficient transition support and reserves for a job switch?
  - What does a home-based business mean? What can I do? How does it work?
  - What skillsets should I prioritise to invest in? Would it make a difference in getting a better job?



Lower-income families in Singapore often live in rental flats due to financial constraints and limited housing options, with large families facing overcrowding and social challenges in small units. Those who aspire to own a home face financial barriers such as a lack of cash savings and difficulties accumulating funds for option and renovation fees, even if they qualify for housing grants and loans.

**KEY CHALLENGES IN THIS LIFE STAGE:**

Moving out of rental flat into a purchased home is not always ideal as it comes with other costs (e.g., loss of community, loss of subsidies, loss of existing way of life)

Home environment is too small, impacting the family socially, mentally, emotionally and physically. However, improving this often takes too long.

**Significant Events**



**My Past Experiences**

I am used to staying in rental flat throughout my life.  
 I am used to sharing room with my other siblings.  
 I am used to the stereotype of being someone staying in rental flat.  
 My parents were able to survive doing things this way. This is what I am familiar with.  
 I am used to my husband's repeated reincarceration with the drug issues in my neighbourhood.

**My Belief System**

Space is a luxury and luxury is not for me.  
 God has a plan for me, so I don't need to think too hard about improving my situation.  
 If my grandparents do not think this is an issue, I will respect their views even if it is an issue for me.  
 Just providing a roof over my head for shelter and safety is good enough. I don't need "luxury".  
 Getting more money is a quicker way to solve my problem than moving to a bigger flat.  
 I value relationships and connections most as I make these choices.

**My Considerations**

**Should I change my job and earn more money in order to purchase a flat?**  
**Should I move to a bigger place?**  
**What are the uncertainties of moving into a new housing option?**

- Will I lose out more from receiving less financial aid even if I have increased my income level?
- Does it give me flexibility of timing to have child caring options?
- Does it allow me to take breaks if I have caregiving duties or health conditions?
- Is my family evolving in the near future?

- Where I am moving to? What is the distance to my workplace or new workplace?
- Will I complicate my childcare arrangements for all my children after moving to a new location?
- Are the choices available to me a significant upgrade from what I have now?
- Do I trust the person who is going to renovate my new home? Are they helping me to make the most of my money?
- Will I have more physical and mental fatigue in maintaining the new home?

- How do I sustain my mortgage loan?
- What is my new community like? Can I connect with them?
- Will I still have the same support network as what I currently have?
- Do I have to build trust again with another person from another FSC?

# PRE-NATAL + 1<sup>ST</sup> 1000 DAYS



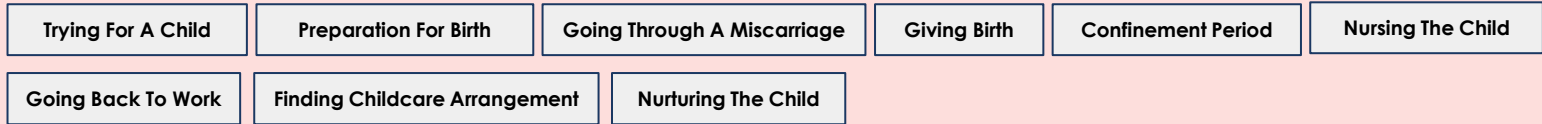
The first 1000 days of a newborn's life significantly impact their development, but not all parents have support to help their child reach key milestones. Lack of finances and time can lead to inadequate care, hindering growth and development.

## KEY CHALLENGES IN THIS LIFE STAGE:

There is insufficient resource and capacity within the family system to support proper care of children in their formative ages. Access to external help is often also limited.

Support for the mother and father's mental-emotional well-being, and their new roles as parents are limited.

### Significant Events



### My Past Experiences

All babies were all cared by my family members instead of infant care in my time.

I am part of a complex blended family with bad family relationships, so sharing any childcare responsibilities will be difficult.

My own parents abided by strict gender roles when raising me (i.e., man as the primary breadwinner; woman as housewife).

### My Belief System

I value being in the community where I can give and receive.

My parents did it this way, so I can.

Kids are a blessing, not a burden, so there is no need for family planning.

I am constantly reminded by my help-seeking experience that I am not good enough.

As a man, I need to be strong, even if there is no peer support.

This is about the child, not me. Focus on the baby instead of my well-being.

### My Considerations

**Should I go for regular gynae check-ups?**

**How do I cope as a single father?**

**Should I be a breadwinner or a caretaker?**

- I might have bills from the first pregnancy that I have not paid off. Maybe I can save some money here.
- If it is my second kid, maybe I don't need so to save some money.
- What is the value for this? I do not know what I do not know.

- How do I balance being a breadwinner and caregiver roles as a father?
- How I can be 'the man' in the family?
- Can I have more flexibility in my job as a father, so to allow me taking care of my newborn?
- Do I have enough knowledge for this? Where can I get the support that I need?
- Do I ask my older children to help taking care of the newborn, while also risking their chance of doing better in school?

- I want to work but I have young children to take care of?
- My job is physically demanding, and I am pregnant. Should I continue working?
- Do I chip in with the caregiving responsibilities after the birth of my child? Can my family handle the load when I am resting?
- How are we going to have enough financial resources now that the mother is not working?

# PRE-SCHOOL



Research emphasises stable family relationships as vital for safeguarding the interests of children and youth. Even one long-lasting adult relationship can aid growth and success. Recognising the complexity and dynamism of family life, we can focus on assisting individuals and families. Regardless of income, responsive caregiving, secure environments, nutrition, and health-promoting habits are critical for children in need.

## KEY CHALLENGES IN THIS LIFE STAGE:

**Sending children to pre-school is not a simple decision for parents although it could help their children increase their social mobility. (issues of costs, trust, proximity of school, mindset, etc.)**

**Parents lack access to information and awareness of the benefits of the pre-school system and don't have sufficient community support to navigate this.**

### Significant Events

PARENTS:

- Finding Pre-school
- Arranging For Childcare
- Family Time
- Developing The Child
- Parenting

CHILD:

- Learning Fundamental Literacy And Numeracy Skills
- Experiencing Healthy Modelling
- Developing Core Social And Emotional Learning Competencies
- Exposure To Healthy Experiences

### My Past Experiences

- My community do not usually send their children to pre-school.*
- My neighbours used to take care of me before I was ready for primary school.*
- My parents kept me at home when I was growing up so I could be close to them.*

### My Belief System

- Financial income to support the whole family is more important than purely used for pre-school education.*
- Investment in my child's pre-school education does not guarantee any returns in future.*
- Pre-school is more like an enrichment than a necessity to me.*
- Pre-school is more like an enrichment than a necessity to me.*
- I am not convinced about the value of pre-school as not many teachers are handling the children*

### My Considerations

**Should I send my children to pre-school?**

- What is the amount of time that I can personally spend with my children?
- Do I look at short-term basic needs for the family or long-term education needs for the child?
- What are the associated costs – ranging from transportation to birthday parties – if I were to send my children to pre-school?
- Should I take responsibility as a primary caregiver so that I can spend more time with my child instead?
- Would sending my children to pre-school gives me wider bandwidth to work and take care of other parts of the family?

**What is the value of pre-school?**

- What is the quality of time that I am providing my children?
- Do I know sufficiently what pre-school offers to my child?
- What is the prospect of my child doing well in the future if I send them to pre-school?
- Are there any examples from my community that I could see the benefits of sending my child to pre-school in a more tangible way?
- Do I trust that the school will take care of my children well?
- I am so emotionally attached to my children that I wonder if I want them to spend so much time away from home.





The definition of success varies among individuals. What types of opportunities and systems can we establish to assist low-income youths in acquiring the skills and knowledge needed to succeed on their own terms? Additionally, how can we aid youth and young adults from low-income families in overcoming barriers to opportunities and resources, particularly in terms of social networks?

**KEY CHALLENGES IN THIS LIFE STAGE:**

**Lack of availability of parents pushes youth and young adult to alternative influences outside, which often reinforce negative behaviours and mindsets.**

**Circumstances at home make pursuing academic and career development a much lower priority to earning quick cash.**

**Significant Events**

Transiting To Secondary School	Streaming	First Relationship/ Break Up	National Service	Tertiary Education	Coping With Academic Demands
Going Through Puberty	Expanding Social Circle Beyond School	First Job	Navigating Family Dynamics	Finding Part-time Jobs	Caregiving Of Siblings

**My Past Experiences**

- Everyone around me is doing this.
- Jobs that provides quick cash allows me to gain independence quickly.
- I do not have good connection in school. Please do not like me.
- If I do trendy things, I build connections with my peers faster. (e.g., smoking and drugs)
- I have more peers than adult role models to relate to.
- I have been shouldering family responsibilities since young.

**My Belief System**

- Acceptance by my peers is very important to me.
- I need autonomy and to be respected as an individual.
- I cannot make good choices.
- I am expected to contribute back to my family even if I were still in secondary school.
- I cannot break out of my current situation since everyone shares similar realities.

**My Considerations**

- Should I connect more with my peers? If so, how?**
- What job should I take up?**

- Do my peers give me a sense of belonging and support that my family could not give?
- Do I have other adult role models in life, other than my peers?
- How I can spend in a way that will get me social validation with peers?
- How do I appear to my peers around me?
- How does social media allow me to connect and bond with more peers?

- Is this related to my passion or interest?
- Does this job pay me quickly and have quick returns?
- Does this job involve any risks? Are they being properly covered?
- Will this job affect my time to study?
- Should I attend to the pressing needs of my family, or take a longer time to build a career?
- Will this job get me the respect that I want from my family?





Primary school education is a significant milestone for both parents and children, with key phases such as the preschool-primary school transition and the PSLE. Lower-income families may lack adequate support during this important phase, including not just academic but also social and emotional learning competencies, as well as the emotional health of students.

**KEY CHALLENGES IN THIS LIFE STAGE:**

- Parents do not have capacity to focus on the development of their children, leaving much of that work to grandparents or schools. This has impact on the child's social mobility in the future.
- Children from low-income families typically have less access and exposure to community and networks as their families have limited resources and choices.
- Parents with special needs children find it especially challenging to access information and support, making early intervention difficult.

**Significant Events**

PARENTS:

- Finding Primary School
- Childcare Arrangements
- Coaching Child In Studies
- Enrichment Classes

CHILD:

- Settling Into Primary School
- Expanding Social Circle
- Sitting For PSLE
- Passing PSLE
- Joining A CCA
- Learning Independent Study
- Afterschool Care
- Puberty

**My Past Experiences**

- My grandparents took care of me growing up.
- My family do not stay together when I was growing up.
- Growing up in a blended family, my father is always absent.
- I spent more time with other kids in the neighbourhood than with my family growing up.
- I did not do well in school.

**My Belief System**

- If my child is slower in class, he/she could experience harsher treatment in school.
- Wanting more is greed. Be content with what you have.
- Enrichment activities are a luxury.
- I do not need to be so involved in developing my child at this stage of life.
- It is grandparent's duty to take care of my children.
- My priority is for my children to do well in their academics. I do not need them to join a CCA.

**My Considerations**

- Should I send my child to student care?**
  - What is the cost of placing my children in student care?
  - Does the staff at student care have a good rapport with my child?
  - Does my work arrangement allow me to follow my children's academic performance and behavioural issues closely?
  - Are my neighbours or parents available to take care of my child if I were to go to work after school hours?
- Should grandparents be my child's caregiver?**
  - Do they have the same values as me when caring for my children?
  - Do they have sufficient language skills to attend to my children's academic matters?
  - Do I trust them enough to care for my children, including academic and behavioural matters?
  - Are they always available to take care of my child?
- Should I send my child to a special needs school?**
  - There are only a few special needs school in Singapore. Are they far and what are the logistics involved?
  - As the waiting list for these schools is long, will my child get access to appropriate education support in time?