

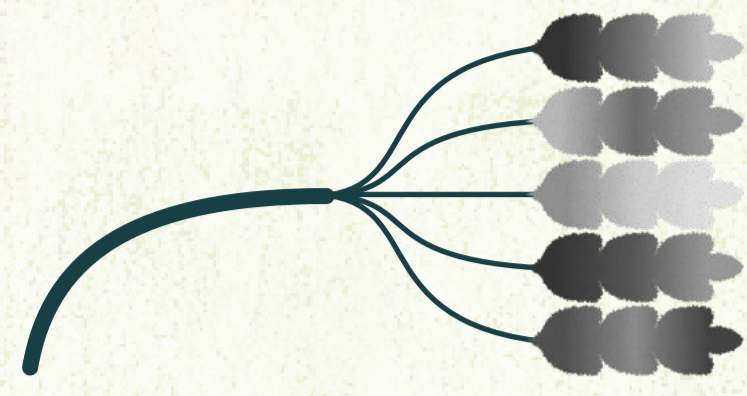
# Coaching and income support both bolster stability for lower-income women. Long-term stability requires integrating both, requiring broader shifts in caregiving, healthcare and workplace conditions.

The Social Mobility Research Programme explores the impact of income and coaching support in decreasing chronic instability faced by lowered income women in Singapore. It provided 98 women with either intervention within a 12-month period.

## How to read this chart

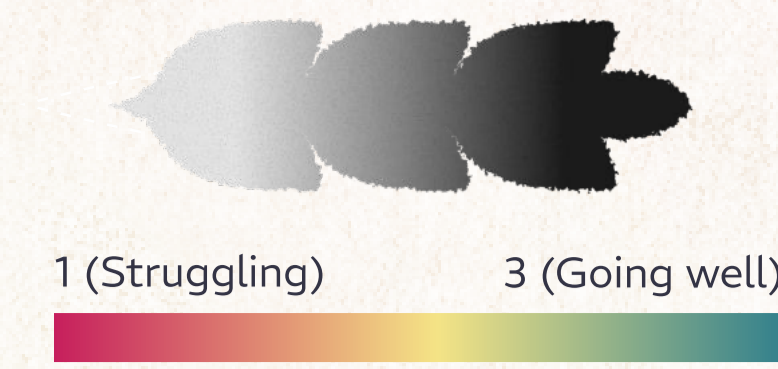
Women did a "stoplight" guided self-assessment across a set of indicators across three timepoints. Women in the **Coaching Support Group** also set priorities and had monthly coaching check-ins, while women in the **Income Support Group** received S\$400 a month.

Each petal represents an indicator, while a stem of them represents a category. There are 5 categories in total.



Each stem then contains petals that represent indicators within the categories.

Survey 1 Survey 2 Survey 3



The petals represent the progress the participants make from survey 1 to 3.

They are coloured with a gradient based on the average scores for each survey, from 1 (Struggling) to 3 (Going well).

Some indicators are chosen as a priority by some participants in the Coaching Support group. This is indicated by a flower at the end of the indicator's petals. The flower's size indicates how many participants prioritised it.

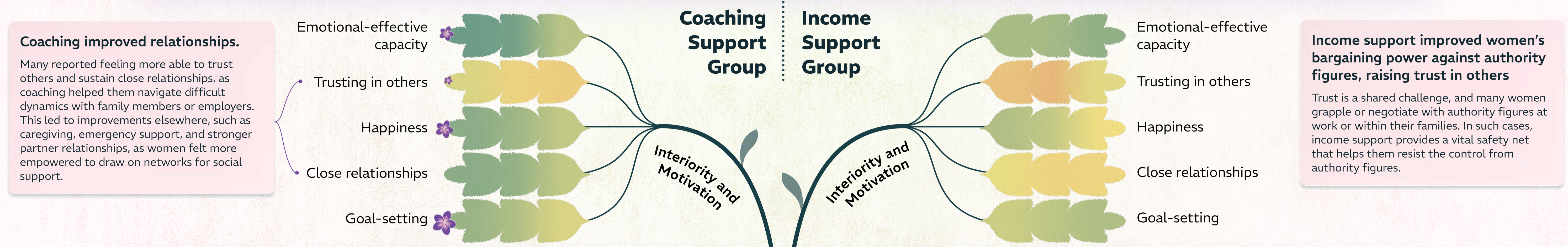
### Coaching directly supports psychological safety.

Women in the Coaching Support group reported the greatest changes of 30% and above in Interiority & Motivation during the one-year period, and better than the Income Support group.

### "It allows me to breathe", said Elaine\*.

Receiving consistent and timely incentives appeared to improve stability. Many women mentioned that receiving the monthly S\$400 as promised meant that they had peace of mind the following month.

\*This name is a pseudonym.



**Coaching improved relationships.** Many reported feeling more able to trust others and sustain close relationships, as coaching helped them navigate difficult dynamics with family members or employers. This led to improvements elsewhere, such as caregiving, emergency support, and stronger partner relationships, as women felt more empowered to draw on networks for social support.

**Income support improved women's bargaining power against authority figures, raising trust in others.** Trust is a shared challenge, and many women grapple or negotiate with authority figures at work or within their families. In such cases, income support provides a vital safety net that helps them resist the control from authority figures.

### Coaching helps women identify priorities and set achievable goals.

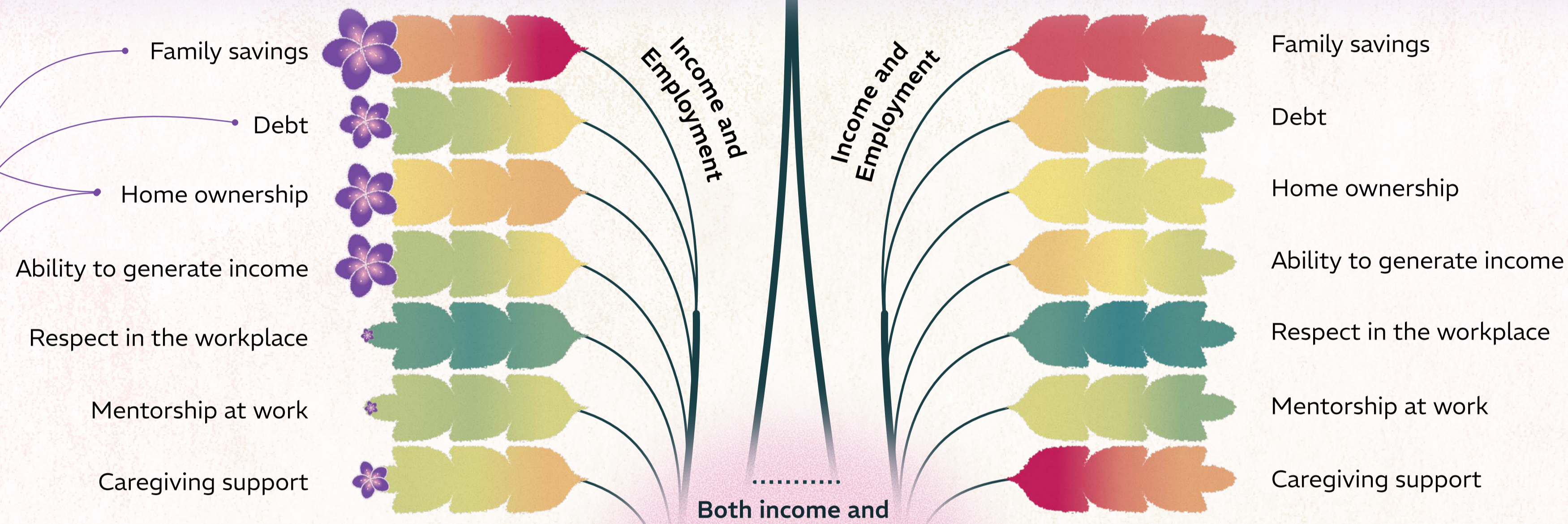
Women in the Coaching Support group experienced improvement in Income & Employment such as Family Savings and Debt which were amongst the most frequently named priority.

### Limited income support is insufficient to create long-term material stability.

The income women received often got absorbed into urgent and emergency expenditure, such as health crises, sudden unemployment, debt repayment, and so on. Women had little room to use the income support for longer-term benefits, including sustainable upskilling for income generation, caregiving arrangement and saving plans—priorities listed by women in the Coaching Support group.

**With better psychological stability, women are able to set priorities that may have been harder for them to select initially, such as home ownership.** Homeownership remains a key priority for many women too. In survey 1, many reported that they have not been able to achieve it because of the lack of stable income or citizenship issues. By survey 3, this reason continues to persist on top of the difficulties they face in navigating bureaucracy.

**Intervention beyond coaching is needed for several areas.** Women often repeated priorities throughout the multiple surveys despite receiving coaching support. Persistent barriers that coaches noted as something requiring more intervention include issues of domestic violence, death/major health issues in family and challenging relationships with children due to behavioural issues.



**Lack of caregiving support results in reduced psychological stability due to long-term stress, exacerbated by lack of support and recognition.** Caregiving was repeatedly named a priority. The stress of being the sole or primary caregiver contributes to exhaustion and low confidence. When without reliable caregiving support, many reported skipping meals, taking unpaid leave, or feeling isolated.

**Both income and coaching support ensure caregiving support for women, which are crucial for their long-term stability.** Availability of consistent, reliable caregiving support enables women to seek stable employment, tend to their own health, and ultimately provide stable income for their families.

**Caregiving woes amplifies financial precarity.** Without work, women cannot accumulate savings, or have to spend on childcare, tuition, or medical needs of dependents.

**The income support group saw the biggest improvement in caregiving.** With some financial relief, women could hire short-term help or arrange childminding for their children. The monthly cash helped them secure helpers as well as temporary infant care arrangements.

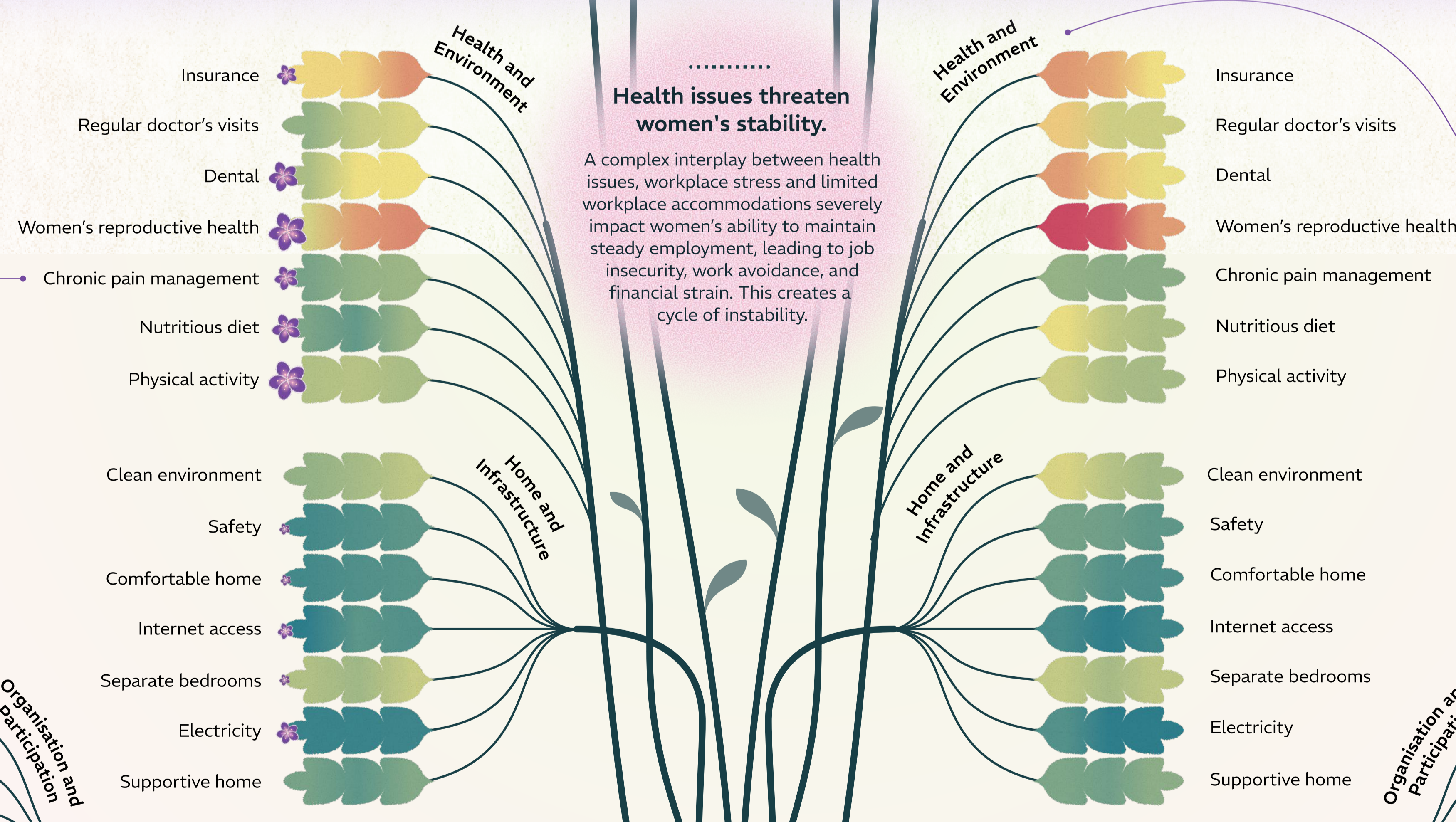
### Coaching alone is insufficient to ensure long-term stability for lowered-income women.

While coaching is important for stability in some aspects, they were not always sustained over time.

### Income support of \$400 a month is insufficient to overcome systemic and/or structural challenges.

Many indicators saw a drop off at the end of the project, pointing to the need for more long-term, and higher-levels of support.

**Chronic health conditions significantly limit work capacity for women.** This is especially so for physically demanding roles that require long hours of standing, heavy lifting, and climbing stairs.



**Health issues threaten women's stability.** A complex interplay between health issues, workplace stress and limited workplace accommodations severely impact women's ability to maintain steady employment, leading to job insecurity, work avoidance, and financial strain. This creates a cycle of instability.

**Income support appears to help women with addressing health issues, or improving home conditions.** Several women reported using the money they received on their health, which may account for less "struggling" health indicators throughout the research period. Some also used it on home repairs and furniture they could not afford before, improving Home and Infrastructure indicators.

**Emergency support**  
Spouse/partner relationship  
Extended family  
Family quality time  
Domestic violence  
Decision-making in the family  
Group participation  
Political voice

## Methodology

We selected women from DOT's existing network—50 for income support and 48 for coaching support. This number was chosen for meaningful results within resource limitations. We also set clear criteria to ensure the support would truly help. Women had to be between 18 and 63 years old, have children, live in households of up to four people, and have a per capita income of SGD 1,500 or less. Those who had received large cash transfers before, or had complex health conditions preventing work were excluded.

Family Stoplight was chosen to ensure women's voices were at the center of this data collection process. This multidimensional coaching and impact measurement tool is adapted from Poverty Stoplight. It helps women assess their own lives across areas like income, health, housing, education, and motivation. It uses simple visuals and colours to show where things are going well and where improvement is needed. Women in the coaching group create action plans to turn challenges into opportunities. It gives descriptive numbers, while integrating personal stories, making the research both rigorous and empowering.