EXECUTIVE SUMMARY

Where Reintegration Is Not an Option:

Post-Care Housing for Youths Who Age Out of Care in Singapore - An Evaluation of Children's Aid Society (CAS) Housing Programme

AUTHORED BY:

Research Team, Quantedge Foundation (Singapore), in collaboration with Children’s Aid Society

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Introduction

In Singapore, around 500 children and adolescents are in out-of-home residential care due to abuse or neglect (Ministry of Social and Family Development, 2024a). While most eventually reintegrate with their families, **a small number — around 30 a year — are unable to and would age out into independent living by the time they turn 21 years old (this group would henceforth be termed "care leavers") (Chan, 2024).** This critical transition in life could be especially daunting for these care leavers as they juggle education, finances, housing, and other demands of independent living with limited support, and could set their trajectory and determine their longer-term life outcomes post-care. In particular, housing options for these care leavers are extremely limited due to existing eligibility criteria for public housing and the care leavers' general lack of financial resources.

In recognition of these challenges, Children's Aid Society (CAS) — a charity and operator of Melrose Home, a residential home for children and youths aged six to 21 years old facing challenging family circumstances or child protection issues — launched the Thrive21+ pilot in 2022 to support care leavers' transition into independent living. Thrive21+ is a three-year long programme for care leavers aged 17 and above and aims to help develop them in the areas of educational attainment, asset-building, employment, financial literacy, and other life skills. It consists of a year-long independent living preparation (Year 1) and a two-year Housing Programme (HP) (Years 2 and 3). **Under the HP, participants rent an apartment together and co-pay the living expenses for Years 2 and 3 with the support of social workers.** For the inaugural batch, a total of eight participants were enrolled in Year 1 of the programme; with six of them being unable to reintegrate with their families. Of these six, four are participating in the HP.

This report presents the findings of a qualitative evaluation study conducted by Quantedge Foundation (Singapore) (QFS), in collaboration with CAS, of Thrive21+, with a focus on the HP component.

The objectives of the study are as follows:

1. Highlight housing challenges faced by care leavers ageing out independently.
2. Understand how the HP by CAS has influenced the residents who have aged out of care.
3. Synthesise learnings from the implementation of the HP to inform potential policy enhancements.

Methodology

Through surveys with 10 residents of Melrose Home (including four participants of the HP) and interviews with five CAS staff members, the study explored **care leavers' housing needs and aspirations, their concerns about and experiences with transitioning out of care, and how the HP has affected participants.** The Life Skills Inventory - Independent Living Skills Assessment Tool was used to understand changes in the care leavers' **attainment of life skills** across several categories at the pre-and mid-programme stages, as well as how they compare to non-HP participants.

An analysis of Singapore' housing landscape was also conducted to identify potential opportunities for improving housing access and support for care leavers.

Main findings

A. Educational and income profiles

Most of the study participants **have or will have Institute of Technical Education (ITE)-level educational attainment.** Six of the 10 are still studying at the time of the study, and they are all attending ITE. Of the four who are no longer in school, only one has a Polytechnic Diploma.

Eight in 10 of the participants are earning money, including allowances from National Service (NS), at the time of the study. Of these eight, **the mean amount earned was S$1,137 and the median was S$800.**

B. Financial concerns

For those ageing out of care, the prospect of having to support themselves is daunting, with **half the respondents citing money-related worries as their biggest concerns about ageing out independently.** These care leavers are transitioning from a setting where most of their daily expenses — shelter and food — are taken care of (by residential homes) to one where they would have to support themselves. While such independence is expected in adulthood, those with good family support typically have a safety net to fall back on, but this is not an option for this group. Furthermore, these care leavers may face challenges at the outset, given their education profiles, which put them at a disadvantage in the job market.

The care leavers in the study are acutely aware of their financial prospects, and CAS staff respondents have observed that such **financial worries drive them to start earning money as soon as possible.** They point to a trend of these youths picking up part-time jobs while still in school and not pursuing higher education to start working full-time; sometimes, the care leavers overwork themselves or turn to risky methods of income generation.

C. Care leavers' housing options and aspirations

Current policies greatly restrict the options available to single young adults, like care leavers. Those unable to live with their families likely have to turn to the private rental market, which is generally unaffordable to those leaving care if they do not have any form of financial support. Landlords typically also prefer not to rent to such a profile of tenants. Negotiating with landlords in the private rental market is a particular challenge for these care leavers. As a result, **most of the participants in the study are not confident about being able to rent in the private market** by themselves, but slightly more confident about doing so with friends. While **Public Rental Housing** is heavily subsidised, the **age eligibility criteria are high, and there is no certainty that they would qualify.** Knowledge of the housing landscape was also generally low among study participants, warranting concerns about how they would navigate the system upon ageing out.

Survey responses also reveal **a gap between the participants' ideal housing option and their confidence in achieving it.** Some emphasised having a space of their own ("a house where I'm staying alone"; "stay alone") but cited **lack of financial resources as a barrier to realising it.** In turn, finances were also frequently cited as one of the most important factors that will help them to achieve their ideal housing arrangement.

D. Emotional and social challenges

Finally, transitioning out of care can be emotionally jarring, with some expressing **worries about coping without a support network.** The experiences of the HP participants also show that moving from a group setting of residential homes to their own apartments could also be an isolating experience. In the initial stages, some struggled to return home to an empty apartment and visited Melrose Home frequently to have some company.

Independent living also challenged HP participants' social skills as they learnt to resolve conflicts, share responsibilities, and adapt to different living habits. CAS staff respondents observed that some children in institutionalised care struggle with interpersonal communication, which can complicate the experience of living with housemates.

E. Impact of the Housing Programme

The evaluation suggests that the HP has helped participants attain life skills in several areas. According to the pre-and-mid programme comparison of participants' life skills attainment scores (maximum score = 4 per category), there is an **increase in mean scores in 14 out of 15 categories**[1]**.** Notable improvements (defined as ⩾1.5 change in mean scores in this report) are observed in the categories of Money Management, Health, Housing, Educational Planning, Emergency and Safety Skills, and Legal Skills. **HP participants' mid-programme mean scores are also higher than non-participants' in 11 categories.** Observations by CAS staff interviewees support these improvements, emphasising that the HP provides **practical, hands-on opportunities** for participants to develop life skills.

However, participants still have low attainment in the areas of knowledge of community resources, and pregnancy prevention/parenting and childcare. The former suggests that the participants' **integration into their community** may not be as smooth as expected, while the latter could pose serious concerns down the road in the event of unwanted pregnancies.

Crucially, the HP has cushioned some of the shocks that come with transitioning to independent living, **providing safety and stability for participants to get their footing right. Not worrying about accommodation costs also allowed participants to pursue their interests and focus on work.** Living together also fostered peer **interdependence** and allowed participants to improve their interpersonal skills.

Recommendations

The Enhanced Aftercare Support (EAS) Programme[2] introduced by the Ministry of Social and Family Development (MSF) in July 2024 contains welcomed measures to support care leavers aged 17 to 21 at the point of discharge who are transitioning to independent living. The evaluation of the Thrive21+ HP suggests that community programmes can be a useful complement to the EAS. Based on what we learnt from this evaluation, we thus offer recommendations that aim to provide a useful framework to other organisations to guide further innovations and conversations, and collectively, these can help inform future enhancements to EAS policy where appropriate.

Our recommendations are based on the following four key determinants of a successful transition to independent living:

1. **Adequate pre-discharge preparation for care leavers**
2. **Stable housing**
3. **Sufficient financial support**
4. **Individualised support and guidance**

Although the definitions of adequacy and sufficiency may evolve over time, these four key determinants provide a foundational framework upon which community organisations and stakeholders can develop and evaluate care leaver programmes, form best practices, and build a knowledge base alongside government policy and support schemes going forward.

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[1] Due to the small sample size, tests for statistical significance were not performed.

[2] In July 2024, MSF enhanced aftercare support for youths for whom reunification with their family is not possible, and who are transiting into independent living after leaving care. The enhanced support includes:

(i) Aftercare Casework Service, where a caseworker prepares youths for independent living, advises them on future pathways, and provides counselling and mentorship; and

(ii) ComCare Short-to-Medium Term Assistance (SMTA) to cover housing and daily living expenses.

1. Introduce a year-long pre-discharge preparation programme for care leavers

Although there are several areas a care leaver programme can focus on during pre-discharge preparations, the interview data highlights the critical importance of addressing the following areas: (a) knowledge of the housing landscape and community resources, (b) financial planning and budgeting, and (c) cffective communication and conflict management.

Prioritising these key areas during pre-discharge preparations will better equip care leavers for a successful transition to independent living, ensuring they are well-informed, financially prepared, and capable of navigating interpersonal challenges effectively.

As these three key areas are complex and largely new to these care leavers, a year-long preparation period would be suitable to cover these areas in adequate depth, and give care leavers sufficient runway to secure stable housing.

2. Create secure housing pathways for care leavers

The dynamics of the free market often do not favour of vulnerable individuals like care leavers, who tend to have fewer resources and support systems. In a tight property market, **landlords can afford to be selective, preferring tenants who can offer financial stability and who have a track record of reliability.** Care leavers make for less desirable tenants compared to more financially secure individuals, making it harder for them to secure stable housing.

To effectively facilitate the transition of care leavers into independent living, it is essential to **facilitate access to stable housing. Both government and community organisations can play a role in this.** This could involve **facilitating access to public rental housing, providing longer-term stable financial assistance, and partnerships with private landlords to ensure care leavers are given a chance to rent.** The goal is to create a system that proactively facilitates housing stability for care leavers so that they are not completely subjected to the vagaries of the free market.

3. Ensure sufficient longer-term basic financial assistance and supplementary support grant

A. Ensure that the financial assistance quantum is adequate for independent living

Ensuring that the quantum of financial assistance to care leavers is sufficient for independent living is critical. If care leavers are to rely on renting from the open market, the level of financial support needs to be pegged to a reasonable amount expected of young adults living in the community. For instance, according to the 2023 Household Expenditure Survey, the average monthly household expenditure per household member for those living alone, including rent, is $2,426 (Department of Statistics, 2024). The figure for those in the "Others" non-couple-based category is $1,659 (Department of Statistics, 2024). Therefore, we estimate that care leavers living in the community would need at least **$1,500 a month for basic sustenance, i.e. living expenses and renting from the open market.**

Furthermore, there is scope for financial support of a longer tenure, i.e. one to two years, to address care leavers' particular needs and circumstances in an even more targeted manner. Such an approach ensures a **stable and predictable financial foundation,** allowing them to focus on securing employment, building skills, and addressing other important aspects of their independence without the added worry of fluctuating support. Extended assistance creates the security necessary for a successful, less stressful transition.

The financial support available under MSF's EAS programme—customised to the needs of each care leaver—serves as a starting point. Building on this, **there is scope for MSF, community partners, and other organisations to work together to explore how financial support can be strengthened to better meet care leavers' basic needs,** while remaining responsive to inflation and rising housing prices.

B. Provide a supplementary grant to support the personal development and aspirations of care leavers

We propose expanding the scope of financial support **with a S$100/month supplementary grant** to help care leavers pursue opportunities for self-development, such as higher education, training, or even activities or programmes that contribute to one's well-being and ability to participate more meaningfully in the community (club memberships, sports equipment, art materials, therapy etc.). Beyond helping care leavers to afford basic necessities, such funds could also help to **bridge a gap in resources they often face to explore and pursue their interests and aspirations.** This grant can be funded by the community.

Alternatively, the supplementary grant could also be structured to help care leavers build their savings. For example, Thrive21+ disburses S$100 each month to its participants, conditional on them meeting certain criteria such as participating in a part-time job or complying with Melrose Home rules and regulations. A good starting point for this supplementary grant would be to cover expenses related to one's pursuit of education or training (residual of any bursaries or scholarships the youth qualifies for).

4. Provide individualised support and guidance that focuses on the building of care leavers' social capital

Apart from material needs, it is also important to address the social-emotional needs of care leavers. The experience of the HP participants has shown that the transition process is emotionally jarring, but it can also be smoothened through the **availability of trusted adults** (in the form of CAS caseworkers) and **support from their peers.** Other studies have also recognised the importance of such social support. For instance, some have found that being able to share experiences with fellow care leavers provided "great relief" (Höjer & Sjöblomb, 2013, p. 81) or that informal social networks (peers, partners, friends, etc.) can provide tangible support like temporary housing (Perez & Romo, 2010). In the absence of family or parental support, the availability of a constant, committed adult whom care leavers can turn to for advice and support on both practical and emotional matters is also of great help (Höjer & Sjöblomb, 2013) (Thompson et al., 2016).

Therefore, the individualised support and guidance provided to care leavers must emphasise the **development of their social capital.** Caseworkers should adopt an approach centred on **fostering social connections and networks, helping care leavers build a robust web of relationships to access, rely on, and mobilise for support.** This network can play a pivotal role in enhancing their well-being, providing opportunities, and helping them navigate challenges.

By strengthening their social capital, care leavers can access resources, gain emotional support, and create pathways to achieve their personal and professional goals, ultimately contributing to their successful transition to independent living.

The individualised support and guidance caseworkers provide should also recognise the emotional challenges and potential loneliness care leavers face during this critical transition. **Transition support should focus on fostering interdependence and building social connections.**

5. Conditional extension of post-care support coverage

Finally, we propose that post-care support be extended to **cover care leavers who have already started working but have low incomes.** Considering the educational profiles of care leavers, they are likely to face relatively low starting salaries and could benefit significantly from a boost in support to stabilise their financial situation in the immediate years upon leaving care. Other care leavers who would benefit are those in **challenging circumstances, i.e. suffering from mental health problems or employment issues.**

Care leavers pursuing higher education should be covered until they complete their studies and secure full-time work, as is the case under the EAS now (Ministry of Social and Family Development, 2024c). For others, the level of support could be tiered down after the first three years to reduce the cliff effect **for a maximum of two years thereafter, or until care leavers turn 25 years old, whichever duration is shorter.**

APPENDIX

Thrive 21+ Overview

Launched in 2022, Thrive21+ is a three-year in-house pilot programme by Melrose Home at Children's Aid Society, designed to support care leavers aged 17 and above as they transition to independent living. Through intensive casework, groupwork, and psychoeducation, the programme builds on internal and external resources.

The programme includes a one-year preparation phase (Year 1) followed by a two-year Housing Programme (Years 2 and 3).

Programme Philosophy

The Latin phrase 'In Loco Parentis' – which translates in English to 'in the place of parent' underpins CAS's community-centric approach in taking care of our residents. By establishing trust and providing consistent guidance, mentors and caregivers can step into familial roles that help young people feel safe, seen, and understood. This approach fosters a profound sense of stability, self-worth, and resilience as they navigate their journeys. CAS strives to carry out our professional duties while replicating familial interactions in our work with the residents, to support their growth and development into healthy and productive adults. For care leavers, balancing professional boundaries with the nurturing qualities typically associated with family requires a delicate blend of empowerment, compassion, and encouragement. It is essential to respect the unique histories and independence of these young individuals while offering the support they need during their transition into adulthood. By embodying these principles, we not only guide them through challenges but also help them forge their paths with confidence and hope.

Programme Structure

Part A: Preparation for Independent Living

Participants engage in individual or group sessions covering key life domains:

1. **Knowing Self:** Youths explore their personal histories, fears, and strengths to build emotional literacy, self-awareness, and tools for emotional regulation and personal safety.
2. **Housing Literacy:** Covers types of rental housing, tenancy rights, common housing terms (e.g. lease, utilities, security deposit), cost calculations, and factors to considering when choosing accommodation.
3. **Education and Employment:** Provides guidance on mainstream and vocational pathways, understanding future prospects, job search and interview skills, and workplace behaviours such as punctuality, respectful communication, and professional conduct.
4. **Financial Management:** Introduces budgeting and saving strategies (e.g. setting S.M.A.R.T goals, compound interests), understanding CPF and basic insurance, and identifying financial pitfalls like deferred payment schemes.
5. **Medical Literacy:** Focuses on preventive care (e.g. nutrition, screenings, vaccinations), when and where to seek medical attention, understanding prescriptions, and basic first aid knowledge.
6. **Interpersonal Skills:** Develops skills in respectful communication, conflict resolution, and understanding of consent and healthy communication patterns.
7. **Daily Living Skills:** Covers practical areas such as family planning, navigating community resources (e.g. financial assistance schemes, family service centres), housekeeping, and food management.

Part B: Savings Programme

Eligible participants will receive credit of $100 of savings monthly from CAS if they:

1. Hold a part-time job (earning at least $350/month) while completing tertiary education, or participate in a full-time internship programme
2. Participate in all Thrive21+ activities, and
3. Comply with Melrose Home's rules and regulations

Part C: Housing Programme

With support from Melrose Home, eligible youths rent an apartment in the community and co-pay rent and living expenses. This phase simulates an independent living experience while providing the safety net of continued guidance, easing the transition before they age out of care.

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