AI and Resilient Families: From Behavioural Insights to Future-Ready Families in Singapore

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Presentation Outline

1. Allkin Singapore’s background
2. Concept of family resilience
3. Behavioural insights that affect family resilience
4. AI and family resilience development
5. Envisioning the future

Allkin Singapore, which is a community-centric social service agency that journeys with over 30,000 vulnerable individuals from all walks of life.

Established since 1978, some of our key programmes, which are largely funded by the Government, include :

- Senior services, such as Active Ageing Centres (AACs), which are social recreational touchpoints that promote the social-health wellbeing of seniors, and the Community Case Management Service (CCMS), which enable frail seniors to manage their care from home with the support of caregivers and family.

- Mental health services, such as the Community Resource, Engagement & Support Team (CREST), which increases public awareness and promote early detection of at-risk persons, and the Community Intervention Team (COMIT), which provides therapy, psychoeducation support, and case management.

- Youth services, such as the Integrated Service Provider of diversionary programmes to support at-risk, offending, or troubled youths, and Club Infinity, which is a preventive and developmental programme that builds confidence and creativity.

- KidSTART, which provides pregnancy and early childhood support to low-income families with children aged 6 and under, with the main aim of enabling parents to build strong foundations for their children.

Our core work is to enable families, especially the vulnerable ones, to overcome challenges and build resilience

1. Family Service Centres (FSC) , which are community-based touchpoints that uplift individuals who face socio-emotional, financial, and family-related challenges. Our FSCs journey with families towards meaningful and sustainable change.

   Client groups (predominantly):
   a. Low-income and vulnerable individuals and families who require social or emotional support
   b. Families with multiple or complex needs who require coordinated assistance from different social service agencies

2. Strengthening Families programme (FAM) Through counselling services, families undergoing challenges can receive the socio-emotional support and advice needed to strengthen relationships, improve dynamics, and resolve disputes.

   Client groups:
   a. Couples experiencing marital difficulties who want to resolve conflicts or improve their relationship
   b. Couples contemplating, undergoing or recovering from divorce, including parents who need help navigating changes in family structure
   c. Children and youths affected by parental conflict or divorce who need emotional support and help adjusting to family changes

3. Families For Life @ Community (FFLC) initiative, which equip couples and parents with the knowledge, skills and confidence that they need to nurture positive family dynamics, strengthen parent-child relationships, and manage behavioral issues in children.

   Client groups:
   a. Couples and married individuals who want to strengthen their marital relationships
   b. Grandparents, parents and caregivers who want to improve their parenting skills and relationships with their children
   c. Families at different life stages who want to build stronger relationships and receive support from their communities

A resilient family can withstand, recover from, and adapt to significant stress and change while maintaining or improving the family's functioning

Referencing from the Walsh's family resilience framework and corroborating with our agency's experience, there are 7 core characteristics that define a resilient family:

1. Strong emotional bonds, trust, and a sense of belonging – A secure relational foundation helps family members cope with stress and provides a sense of stability when other parts of life become unpredictable.

2. A shared sense of meaning, hope, and realistic optimism – Families' perception of stressful events will shape their emotional responses, expectations, and willingness to work together on solutions.

3. Flexibility and adaptability in the face of change – Allows families to respond constructively rather than remain trapped in arrangements that no longer work.

4. Open, clear, and emotionally responsive communication – Effective two-way communication reduces confusion, helps family members understand one another's needs, and allows problems to be addressed before they worsen.

5. Collaborative problem-solving and constructive conflict resolution – Shared problem-solving helps convert stress into manageable tasks and reduces the likelihood that difficulties will become persistent patterns of blame or conflict.

6. A balance between family connectedness and individual autonomy – Resilience is reinforced when people can depend on one another and still develop as individuals.

7. Adequate access to social, practical, and economic resources – Families cannot solve every problem through communication or determination alone. Financial insecurity, housing instability, illness, discrimination etc. can constrain their ability to cope. External support helps reduce these pressures.

We observed that family resilience, especially among the vulnerable, is largely dependent on two key factors

1. Adequate access to social, practical, and economic resources

2. Families' willingness to seek timely support, work with social workers on a feasible care plan, and address/mitigate root causes.

3. Based on our experience, these factors are often affected by behavioral biases:

    a. Present bias – the tendency to give greater importance to immediate rewards or benefits than to future rewards.

    b. Loss aversion – the tendency to feel the pain of losing something more strongly than the pleasure of gaining something of equal value.

    c. Status quo bias – the tendency to prefer things to remain as they are rather than make changes, even when a change might lead to a better outcome.

    d. Omission bias - the tendency to judge harmful actions as worse than harmful inactions, even when both may lead to the same negative outcome.

Common examples of how present bias impedes family resilience

1. A parent chooses the immediate convenience of skipping a social worker appointment rather than investing time in a care plan that could prevent relationship problems from worsening.

2. A parent chooses short-term borrowing to obtain immediate spending money rather than pursuing debt counselling that could improve long-term financial stability.

3. A parent chooses immediate discretionary spending over debt clearance or saving for future essential expenses.

Common examples of how loss aversion and status quo bias impede family resilience

1. Parents fear losing privacy or dignity if they seek professional help, outweighing the potential benefits of support. Hence, they continue to handle problems privately because this is their established way of coping.

2. A parent rejects a care plan involving temporary changes to work arrangements because the immediate perceived sacrifice outweighs uncertain future benefits. The parent is unwilling to redistribute established routines and responsibilities.

3. A parent resists changing an established parenting approach because doing so feels like losing authority, despite evidence that change may benefit the children. The parent continues with the the current approach despite recurring conflicts.

Common examples of how omission bias impede family resilience

1. Parents avoid acknowledging harmful behavior because confronting it could trigger immediate conflict, even though the underlying problem remains unresolved.

2. Parents decline to implement a social worker's recommended change because they are worried of the potential short-term risks.

3. A family avoids applying for financial assistance because it fears scrutiny, allowing financial difficulties to worsen.

So how do AI come into the picture of building family resilience?

1. Social service sector has largely been ‘high-touch, low tech’ :
    a. Limited financial resources
    b. Highly relational and people-centric nature of the work
    c. Organizational inertia
2. With Government’s support and the rise in AI in recent years, the sector is gradually embracing AI and digitalization.
3. There are four potential areas where AI can value-add in helping to build family resilience, either directly or indirectly:
    a. Productivity improvement
    b. Early intervention
    c. Better care outcomes
    d. Behavioral nudging

A) AI productivity improvement tools free up social workers' bandwidth to help more families or focus on more complex cases to build family resilience

1. Examples of AI productivity use cases :

    a. Transcription and case note summarization tools uses speech recognition and generative AI to transcribe multilingual conversations and convert them into structured summaries.

    b. Chatbots and information retrieval agents ease the workload of combing through vast information bases for specific details.

    c. AI voice/text agents to manage first-line communications with clients by gathering basic case facts and/or resolving straightforward queries.

2. This is considered the relatively lowest hanging fruit as these solutions tend to be off-the-shelf adoption with little required customization.

3. The success is dependent on measures such as :

    a. Tracking of manhour savings

    b. Redesigning workflows and responsibilities to redirect manhour savings into serving more families and more complex cases

B) AI allows early intervention of potential cases

1. Potential example : By tapping on various databases across social service agencies and Government (e.g. MSF, SPF and CNB etc), the AI agent can assess and determine the risk profile of families that require early intervention by social workers.

2. Recently, the Ministry of Social and Family Development (MSF) has established the Sensemaking Alerts for Frontline Engagement and Response (SAFER) unit to strengthen child protection by identifying potential concerns earlier and helping social workers provide timely support to vulnerable families.

3. This is a good starting point and case study. Potential enhancements could include scope expansion to include families at risk through AI integration.

4. Notwithstanding, the success of such AI application is dependent on factors such as the:

    a. Data quality

    b. Means of accessing and sharing the data with relevant stakeholders

    c. AI guardrails to ensure safety, ethics and responsibility of utilization

    d. Feasibility of early intervention by social workers before a case is lodged with the social service agency

C) AI assists social workers in delivering better care outcomes

1. Potential examples :

    a. AI agents that guide social workers in client needs assessment and care plan development by addressing potential blind spots, standardizing the quality of care, and ensuring comprehensiveness.

    b. AI programme/activity planning agents that analyze data to plan and curate programmes/activities targeted for different persona groups in senior care / active ageing centres.

2. This is a promising area for AI to enable social workers to help clients build up family resilience by :

    a. Developing more targeted and accurate care recommendations to address gaps (e.g. understanding the personas within the family to calibrate the recommendations accordingly).

    b. Improving ease of access to social, practical and economic resources (e.g. AI agent could competently simplify, connect and guide clients to apply for these resources).

3. The main drawback of such AI application in family resilience building is that it is remedial in nature. For greater sustainability, AI's application should be to drive preventive, self-help behavior among families.

D) AI behavioral nudging to build preventive family resilience

1. Potential example –

    a. An AI virtual companion/PDA which assists you/family in everyday tasks and influences you/family to establish desirable family routines/practices, set achievable goals, monitor progress, and recover after setbacks. It uses encouraging messages and progress indicators rather than punishment.

    b. It could also proactively help you/family to understand available assistance schemes, compare relevant options, identify eligibility requirements, and follow step-by-step application instructions.

    c. Additionally, it could help caregivers organise appointments, access support resources, and identify small actions they can take when caregiving becomes overwhelming.

2. For AI to succeed in behavioral nudging to build family resilience, it needs play a useful role and earns our trust as a virtual companion. Notwithstanding, it should augment and not replace the role of any family member.

3. This is the most aspirational AI application to drive family resilience as there will be many safety and ethical guardrails and policies to be addressed. Additionally, it will take time for society to adapt to the role of such AI application, though it has begun already to some extent.

Envisioning AI's role in strengthening family resilience within the next 3 to 5 years

AI's role in strengthening family resilience is likely to be indirect and largely confined to productivity improvement :

1. Most social work professionals will still view family resilience as a human-driven responsibility with little AI involvement. While pockets of social work AI bilinguists have begun to spring up in recent years, it will take time and efforts to overcome the sector's inertia.

2. Given the sensitive and high-stake nature of the sector's work, most social service agencies are likely to focus on AI as a productivity improvement tool to limit risks.

3. Furthermore, most social service agencies have only begun to explore AI. They are likely to go with tried-and-tested off-the-shelf AI productivity tools for a start to build up small wins and confidence.

4. AI behavioral nudging based on a virtual companionship is still a distant concept in our society as compared to other countries. It will also take time to develop the necessary guardrails around such AI application. Thus, it is unlikely for families to rely extensively on AI to self-help and/or address behavioral biases.

Conclusion

1. Family resilience is not determined by resources alone, but also by behavioral choices made under uncertainties and constraints.

2. Behavioral biases such as present bias, loss aversion, status quo bias, and omission bias can hinder long-term family well-being despite good intentions.

3. AI's most immediate impact is likely to come from improving productivity and enabling earlier, better-targeted interventions, rather than replacing human relationships and judgement.

4. The long-term opportunity lies in using AI to support preventive behaviors, informed decision-making, and easier access to social and economic resources.

5. Building resilient families, like building resilient economies, requires sustained investments, small behavioral shifts, and collective support over time.

"Great things are not done by impulse, but by a series of small things brought together."
– Vincent van Gogh

Thank You

