

EXECUTIVE SUMMARY

WHY STABLE HOUSING MATTERS

*Outcomes of the S.H.E. Project
for Single-Mother Families*

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Executive Summary

In 2016, AWARE conducted a study on low-income, single-mother families' access to housing. We identified several challenges these families faced when seeking housing from the Housing & Development Board (HDB), such as: unrealistic income ceilings, exclusion from existing policies' definitions of "family nucleus", long debarment periods and lack of transparency and clarity in policies. Recent policy announcements have tackled the issue of long debarment periods for divorced parents, but other issues identified in the 2016 report have yet to be addressed.

In response to the release of our 2016 report, a generous donor reached out to AWARE and offered to help a number of low-income single-mother families achieve housing stability by financing rent and utilities for four apartments. Through this partnership, we launched the Support, Housing and Enablement (S.H.E.) Project.

The S.H.E. Project is a research-based service that provided stable and decent housing, alongside transformational support programming, for low-income families headed by single mothers. AWARE worked with partner organisation Daughters of Tomorrow (DOT) to set up four apartments across Singapore and provide housing to 18 low-income single mothers and 21 children from 2018 to 2021. The mothers were also provided additional support and resources to improve various aspects of their lives. They had all experienced domestic violence prior to arriving at the S.H.E. Project.

Alongside the housing and support programme, AWARE undertook longitudinal qualitative research to test the following hypothesis: If single mothers and their families have access to affordable temporary housing for two years, they build the capacity and strength to tackle issues such as permanent housing, employment and personal growth. We conducted quarterly interviews with 12 single mothers whose tenancy lasted more than six months, tracking their progress in housing access, employment, family well-being and other areas.

In this report, we first examine the positive outcomes of the S.H.E. Project. We then explore the challenges that our residents continued to face in (i) securing housing, (ii) navigating divorce processes, as well as (iii) balancing employment and caregiving.

POSITIVE OUTCOMES OF THE S.H.E. PROJECT

Our study found that the residents' lives were positively impacted by their stay at the S.H.E. Project. By the end of their tenancy, eight families managed to secure and move out to public rental flats. Two moved out to rented rooms on the open market, while the remaining two moved in with family and friends. Moreover, the majority of the S.H.E. mothers were able to find and maintain work, with many seeing improvements in their employment situations, e.g. moving from part-time to full-time positions. Their incomes also increased substantially: Their median income doubled, from \$500 before they entered S.H.E. to \$1,150 when the Project concluded. At the same time, living in an abuse-free environment helped improve their well-being and that of their children. For some S.H.E. mothers, having some distance from their families of origin also allowed them to build healthier relationships.

SINGLE PARENTS' DIFFICULTIES WITH HOUSING ACCESS

Although the majority were able to secure a public rental flat, S.H.E. mothers encountered challenges that delayed, and continue to delay, the overall process of achieving housing stability. This caused them much anxiety and distress.

Currently, unwed parents do not constitute a "family nucleus" with their children and can only apply to purchase a flat after they turn 35 years old. While the Ministry of National Development stated that all unwed mothers, regardless of age, are welcome to apply for purchase of HDB housing and rental flats, such applications are assessed on a case-by-case basis and do not guarantee unwed parents a place of their own. Underage unwed mothers are especially vulnerable to housing instability as they face the additional barrier of the minimum age requirement (21 years) for public rental applications. Given their youth, many cannot afford to rent from the open market and typically have no choice but to continue living with family members, despite unfavourable conditions. Similar obstacles are faced by victim-survivors of family violence.

RECOMMENDATIONS

- Implement a new housing programme to provide unwed mothers and family violence victims who have no place to go with stable housing for at least two years, alongside support services.
- Take housing applicants' family relationships into consideration when suggesting living with family as a housing option.

In our research, divorced and divorcing S.H.E. mothers also faced housing insecurity. As second- and third-time home-buyers, the support they can receive from existing schemes, such as housing loans, is limited. This adds to the financial strain that they experience from their divorce proceedings. Current definitions of "family nucleus" also do not take into account evolving family structures, such as parents who have non-citizen children, or do not have care and control of their children. Additionally, under-35 divorcees without children with whom they could form family nuclei are unable to purchase or rent flats from HDB under existing schemes and thus suffer housing instability.

RECOMMENDATIONS

- Allow divorced single parents to receive HDB loans and levy waivers regardless of previous reception.
- Expand the definition of “family nucleus” such that a greater diversity of families can qualify for flats and housing grants under the Public Scheme.

Other housing challenges faced by the S.H.E. mothers included unclear application processes and incompatibility between housemates at the S.H.E. apartments.

RECOMMENDATIONS

- Make information about housing eligibility clearer and more accessible.
- Create a HDB unit to coordinate services for families transitioning to single-parent households.
- Under public rental schemes, house each family in their own apartment.

SINGLE PARENTS’ DIFFICULTIES WITH DIVORCE PROCESSES

Divorce and other related proceedings can drag on for far longer than expected if spouses are uncooperative. The process consumes much time and resources, hampering the parties’ ability to secure long-term stable housing. In particular, enforcement of maintenance orders may come to naught in cases where the defaulting spouse remains elusive, either due to unwillingness or inability to pay.

Of the 12 S.H.E. mothers, six underwent or started legal proceedings for divorce, custody, maintenance and/or division of matrimonial assets while at the S.H.E. Project. However, by the end of their tenancy, only one had managed to complete her divorce proceedings; another the enforcement of her maintenance order. Because of these delays, two S.H.E. mothers did not manage to secure a public rental flat by the end of their tenancy. The remaining residents took a median of eight months to receive their flat allocation from HDB after their initial application — this excludes the median of two years to resolve their divorces and other related legal issues before they could qualify for housing applications.

RECOMMENDATIONS

- Allow single parents to submit HDB applications once their divorce proceedings have been initiated.
- Expand the eligibility criteria for the Parenthood Provisional Housing Scheme to include single parents who have received interim judgment of divorce, even if they have not yet disposed of their matrimonial flats.
- Expand the eligibility criteria for the Assistance Scheme for Second-Timers to include single parents who have received interim judgment of divorce, even if they have not yet disposed of their matrimonial flats.

In some cases, the ex-spouse may not comply with court orders for the sale and transfer of matrimonial flats. Even if a single mother tries to enforce these — a costly and time-consuming process — HDB is unable to ensure compliance as this falls outside of their purview. This means that her name will still be attached to the matrimonial flat, leaving her ineligible for purchase or rental of another flat from HDB.

RECOMMENDATIONS

- Include Registrar's Empowerment Clauses in all court orders relating to the sale and transfer of matrimonial assets.
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SINGLE PARENTS' DIFFICULTIES WITH EMPLOYMENT AND CAREGIVING

For single parents, the need to balance employment and caregiving is particularly salient. The S.H.E. mothers faced several challenges in this area, including: limited vacancies and long waitlists at subsidised childcare and infant-care providers; high childcare fees at private providers, and conflicting and inflexible work hours. These were amplified at the onset of the COVID-19 pandemic, when childcare centres and schools closed. Due to the incompatibility between employment and caregiving needs, two residents were still unemployed at the end of the S.H.E. Project.

RECOMMENDATIONS

- Extend the duration of childcare subsidies to cover the entire preschool period, instead of renewal every six months.
- Address the current shortage of subsidised childcare vacancies by allowing low-income families to access non-subsidised childcare centres (including private childcare centres) for free.
- Provide more flexible childcare via (i) licensing childminders and (ii) night care services.
- Legislate the right for all employees to request Flexible Working Arrangements.
- Introduce a care allowance in Singapore for those whose work is heavily disrupted by care responsibilities during crises.

Despite the increases in the S.H.E. mothers' incomes, their wages remained far lower than the income of around \$3,200 required to meet basic needs in 2021 (as determined in the recent study on Minimum Income Standard) and the national median income of \$4,680. Moreover, two residents left their jobs after experiencing poor working environments, e.g. poor management, long working hours, and disrespectful behaviour from co-workers. When COVID-19 hit, residents saw a drop in their already low incomes, with one resident losing all her income. Combined with growing household costs from having their children home, the crisis placed these families under significant financial stress. Seven of the nine residents employed at that time were also working jobs that required frequent interaction with others, exposing them to higher risk of infection. At the same time, three mothers were employed on a contract or casual basis with few labour protections and benefits, like paid medical leave or workplace health insurance.

RECOMMENDATIONS

- Widely and continuously educate the public on workers' rights.
- Develop a new framework on the rights and benefits of casual workers who are currently not covered under the Employment Act.
- Introduce pay loading for casual workers.
- Offer a targeted, short-term Universal Basic Income programme to help low-income families in the event of future crises.

Two residents also saw their employment opportunities affected by health conditions caused by abuse they suffered from their ex-spouses.

RECOMMENDATIONS

- Include ability and health status as grounds upon which workplace discrimination is prohibited in the upcoming anti-discrimination legislation.
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