

Annex A: Methodology

From May 2015 to February 2016, AWARE conducted semi-structured interviews with 55 single mothers. The respondents were selected because they were 1) Singaporean Citizens, Permanent Residents (PR) or on Long-Term Visit Pass, 2) who qualified for public housing or had ever applied for public housing and 3) were divorced, unmarried, separated, widowed or had spouses who were incarcerated.

Some respondents were referred by THK Family Service Centre @ Tanjong Pagar and the Singapore Children's Society. Others were recruited through word-of-mouth or advertisements on relevant websites. Interviews took place at their homes, void decks, AWARE's office, or coffee shops, depending on the respondents' preferences. Each interview typically lasted an hour to two hours and was conducted by at least two interviewers. Thirty volunteer interviewers received basic training for conducting the interviews. Audio recordings were made for most of the interviews where respondents had given their permission, and were conducted in English, Mandarin, Malay or Tamil.

60% of respondents were ethnic minorities: 40% were Malay, 18% were Indian and 2% were Eurasian or others. AWARE recognises that our sample size does not comprehensively reflect nationwide demographics of divorce or single parenthood, as respondents for this study were found through Family Service Centres (FSC) and word-of-mouth referrals. However, national statistics correspond to our sample size in showing higher rates of divorce among ethnic minority couples. Of 6,861 divorce cases in 2014, 1,254 involved a Malay-Muslim couple under the Administration of Muslim Law Act. This means that Singaporean Malay Muslims are overrepresented among the divorce statistics: over 18% of divorced couples in 2014 were Malay-Muslim, even though only 13.3% of all Singaporeans are of Malay ethnicity (Department of Statistics Singapore, 2014).

The audio recordings were transcribed, and translated into English if necessary. Consequently, a team of researchers analysed the material. They coded the transcripts using qualitative software programme NVivo, and noted key findings in a separate document. Each coded transcript was reviewed by another researcher for accuracy and consistency. Several meetings were held throughout the process to agree on key findings and recommendations. Following the draft writing up of findings, a Roundtable Discussion was held on 10 June 2016, where single parents, academics, and social workers offered perspectives and personal experiences that provided more context to AWARE's findings. These have not been cited directly in the position paper, but they have helped to sharpen certain arguments where the data has supported it.

Annex B - Case studies

Below, we elaborate on the stories of the 11 respondents we cited in our report. Though they were each used to illustrate a particular problem, it is apparent that each often experienced more than one barrier to accessing public housing. These barriers are often compounded by the single parent's problems with employment, finances and childcare.

Note: All names of respondents used in this Annex are pseudonyms unless otherwise stated.

Siti: Her rental flat application was rejected because she exceeded the income cap, so HDB told her to stop working.

Housing

Siti is a 45-year-old divorced mother with custody of her two children. Siti started divorce proceedings in 2007, but only sold the matrimonial flat (co-owned with her husband) in 2010. After this, she applied for rental housing but was rejected because her salary exceeded the income cap of \$1,500. She appealed but was rejected once again. The HDB officer interacting with her said she should stop working if she wanted to qualify for rental housing.

“They told me, and I quote, ‘What you can do is stop working first. Stop working and apply for Public Rental and then you go back to work again.’ What? I have been working in this company for so long, I have got benefits. You want me to quit my job? What would happen to my benefit if I were to quit?” - Siti

With no other options, Siti was forced to live with her children in the houses of friends and family, as well as in rooms rented on the open market. They wound up moving four times in five years.

Throughout this period, Siti applied for a BTO four times unsuccessfully. She was told by HDB that because she is a second-timer and an ethnic minority, her chances for success were only about 20%. Having to repeatedly apply, write in to her MP, receive a rejection letter and apply again has been exhausting for Siti. During her fourth application, she received yet another rejection because of the Ethnic Integration Policy (EIP), and broke down in the middle of her workplace.

She finally secured a BTO flat in 2015, but says that the whole process has been extremely draining for her. She has already paid 10% of down payment for her BTO, which will be ready in 2018. She is currently staying in IRH while waiting for her flat to be completed. For a

while, Siti was worried that she would not be able to afford the \$36,000 levy for her new BTO flat. Fortunately, after speaking with her MP, this levy has been reduced to \$20,000.

Employment and Finances

Siti works in an office, earning a stable income.

Childcare

When Siti's children were younger, she would bring them to the office if there was no one at home to care for them. She would ask them to occupy themselves in a corner while she finished up her work for the day.

Safiya: Since her divorce, she has been forced to crowd into her parents' one-room flat with her two children, because the 30 month debarment excludes her from rental housing.

Housing

Safiya is a 35-year-old divorced mother of two sons. She dropped out of school when she was in Secondary 2 and currently does not have a stable job because of her lack of educational qualifications. She and her children currently live with her parents in their one-room flat, which is severely overcrowded.

Prior to her divorce, Safiya co-owned a flat with her ex-husband. Since her divorce and the sale of this flat in 2014, Safiya has tried to apply for a rental flat, but failed because of HDB's 30-month debarment policy. The HDB officer she interacted with said that since she profited from the sale of her previous home, she should purchase a resale/BTO flat instead. Safiya found this argument frustrating because the profits that she earned have been used to pay for debts and medical treatment for a chronic disease. Currently, she is staying with her children in her parent's one-room flat, which houses a total of six people. This results in overcrowding and a lack of privacy. Further, Safiya's current residence has a poor social environment and an unsafe neighbourhood. There are numerous instances of fights, suicides, drugs and people throwing things out of the window.

Safiya recently tried to appeal for rental flats again but HDB took two months to get back to her. The officers rejected her application again due to the 30-month policy.

Employment and Finances

Safiya is unable to work full-time as she has to take her mum for hospital check-ups and fetch her kids from school. She also has frequent medical appointments because of her own health problems.

Impact on children

Safiya is afraid that her kids will pick up negative habits (like uttering vulgarities) or mix around with the wrong social circles if they are allowed to go around the neighbourhood. As such, she confines them at home. This has caused her kids to become more reserved and attached to their electronic devices.

Uma: Given short IRH tenancy periods while awaiting her BTO, she and her four children were on the brink of eviction - finding a solution only on the afternoon before their things would be removed and the locks changed. She felt that regulations and policies were not always made known and were difficult to understand; and that HDB staff lacked sympathy.

Housing

Uma is a single mother of four children. After selling the matrimonial home upon divorce, she tried to apply for a rental housing twice from HDB, but was rejected, even though she was earning less than \$1,500 at that time. Uma said that HDB assumed she had profited from the sale of the matrimonial flat, but she had actually used the money to settle the deficit of her mortgage.

Unable to secure affordable rental housing from HDB, she and her children moved four times in six years.

They moved in with her brother for a period, but felt like a 'burden' and 'like (they) were not wanted there', especially when he started his own family.

After finally securing a BTO, they spent four years in an IRH unit, where they paid \$300 a month for 'poor environment' and 'poor living conditions'. Uma related that HDB personnel and managing agent would enter their units without warning, to check that nobody was illegally occupying the place. This even happened once at night. It made her and her children feel like they had no privacy. Uma also described the living environment of the IRH to be 'noisy', with frequent loan-shark and police activity.

Uma's search for stable housing did not end after her BTO application succeeded, as she still had to deal with the question of how to finance for the flat. It took four years and multiple tries for her HDB housing loan to be approved, despite the successful application for a BTO unit. Uma found the lack of coordination between the two responsible departments to be vexing, as she was left without a viable way to finance her house.

Furthermore, she had to pay a resale levy of \$20,000, which she found hard to afford as she did not always have a full-time job,

She also experienced difficulty in understanding the policies and regulations, which were apparently not always consistent.

"It's like a real shot in the dark. If you go, you never know whether you're going to get a flat— You know, you're never certain. So I will like, "Ey, you mean can ah?" You know? That sort of thing, like I was surprised. Then later, I didn't know the loan is a problem, so the steps are never clear and the stories are never the same with other people." - Uma

Often, she is only able to understand a certain policy *after* being rejected and made aware of its existence. Even more problematic, she feels, is the staff's lack of sympathy and unwillingness to assist. She also questions if the staff themselves are clear about the policies.

"As long as you don't meet the criteria or you fall short of one category, you are rejected. They do not offer second chance or say how you can go about doing it. So they are very... to them no means no, so then you have to go appeal, and you have to repeat the whole process again." - Uma

Employment and Finances

After her children were born, Uma did part time advertising work as a freelancer. She resigned from her full time job to take care of her children and only managed to hang on to another full-time job again in 2004 when children got older. When making maintenance claims from her ex-husband in court, she was told by the judge to go out and work, and to stop making maintenance claims. Uma felt the judge was unsympathetic for not considering that she had to stay at home and take care of four children by herself.

Impact on children

Moving always created a lot of stress in the children, and they have had to do it at least four times. One child became a lot more hot-tempered from the stress and would vent his frustration on Uma, blaming her for having to move around so many times.

Manju: Afraid that she would be evicted at the end of her two-year lease because her pay exceeded the HDB rental cap of \$1,500, she scrambled to get funds to purchase a resale flat. Had to wait for almost a year to get a unit after her application for rental housing was approved.

Housing

Manju is a 43-year-old divorced mother of three. In 2000, Manju bought a matrimonial home that she co-owned with her ex-husband. In 2008, this flat was sold to pay off the debts that her ex-husband had incurred after losing his job in 2007. She received almost none of the profits from this sale. Consequently, Manju and her family moved into her aunt's house, paying rent in instalments.

Manju lost her private sector job in 2012, when she was going through her divorce, because her employer was unhappy with the leave she took to attend court proceedings. Without stable income, she was unable to afford the rent to her aunt and was forced to leave. She and her children then stayed with her younger sister's family and she applied for a rental housing. After the approval of her application, she had to wait another eleven months before she could finally move into the unit. Manju was given the option of selecting a preferred zone and she chose the West since her children were schooling there. However, she was not told that she would get the rental unit sooner if she had not specified a zone. Manju also saw her MP a few times during this waiting time, hoping to expedite the process. Manju's brother-in-law was unhappy with her staying during this period, exerting pressure on her to move out.

In 2014, Manju was finally able to move into rental housing. She stayed with her three daughters and a helper in a one-room flat for eight months. During this period, she got a full-time job at AWARE that paid more than \$1,500 (HDB rental cap). Afraid that she would be evicted for exceeding the income cap for rental housing, she scrambled to buy a flat. Manju did not know that she might have been able to apply for an extension from HDB for her lease notwithstanding her increase in salary.

Getting funds for a flat was difficult for numerous reasons. Manju had been a housewife for 10 years during her marriage, accumulating very little in her personal CPF. Further, in 2014, she was still paying off the legal fees from her divorce. Manju felt extremely desperate when her lease started to run out. Eventually, she managed to borrow money from a friend to purchase a resale flat just before the lease ran out. In 2015, Manju moved into a three-room resale flat with her three daughters.

Employment and finances

Manju faced difficulty getting employment after her divorce. Employers frequently turned her down when they found that she was a single mother taking care of three children. She has also incurred deep credit card debt from her divorce, which cost her \$37,000 in legal fees. After a few years of unreliable maintenance payments and negotiating with her ex-husband, she now receives regular maintenance from him.

Childcare

Until 2015, Manju hired a domestic worker to look after her daughters while she was at work. However, she had to stop that arrangement last year because it got too expensive.

Nurin's story: Fears that her children will be negatively influenced by poor social environment of the rental flat. Unable to access housing grants, and unable to afford resale levy, Nurin's family of six has to continue staying in a three-room rental flat.

Housing

Nurin is a 42-year-old mother of five children. The older three children are from her first marriage and the younger two children are from her second marriage. Her current husband is serving a three-year sentence in prison. During her first marriage, Nurin stayed in a three-room flat which she co-owned with her ex-husband. They got divorced in 2002 but only sold the home in 2004, after which Nurin moved out to a rental flat with her three children and has stayed there since. She borrowed money to pay for a rental deposit for this flat.

When she first moved into the rental flat, the condition of the unit was poor. The floor was not properly tiled and there was no wiring. Two years ago, Nurin wanted to purchase a BTO because it was becoming increasingly difficult to accommodate six people within a single rental flat. In addition, she feels that the social environment around her flat is poor, as she has witnessed gang and drug activities in her neighbourhood.

However, because Nurin received a first-timer grant when she purchased her first matrimonial flat, she now faces a \$16,000 levy (to be paid in cash) when applying for another BTO. She has worked with her MP twice to write a personal letter of appeal asking for a waiver of the levy, but has been rejected by HDB both times. She has also written to HDB herself, asking if she can pay it through CPF instead of in cash. This request was rejected as well. Knowing that there is no way to get around this levy, Nurin has dropped her hopes of owning another flat.

Employment and Finances

Nurin's ex-husband does not pay her any maintenance for their children. Her current husband cannot provide financially because he is behind bars. Nurin has been working as a school canteen vendor, but is unable to work full-time because she has to care for her five children. As the sole breadwinner, she is not sure how long more she will be able to afford her current living and housing expenses.

Childcare

Nurin has been taking care of her children alone without the assistance of friends or family. Now, she encourages her three older children to make friends and spend time away from their neighbourhood, which she feels has a higher concentration of vice activity.

Hui Ling: HDB repeatedly cites her split care and control of her children as an obstacle to providing her with temporary help. Her ex-husband lived in the matrimonial flat for years in defiance of a court order, blocking her from rental housing and leaving her liable for half of the mortgage.

Housing

Hui Ling is a divorced single mother of two children. Her son is living with her ex-husband while her daughter is living with her in her sister's home. Hui Ling finalised her divorce in 2012, during which the family court passed an order for the matrimonial flat to be sold. Hui Ling's ex-husband refused to sell the flat in spite of the court order and has held onto it ever since. This is a barrier to Hui Ling's application for a rental flat as she is still listed as a co-owner of her matrimonial flat. Her husband's delay has also exerted a financial strain as Hui Ling is forced to pay 50% of the mortgage on that house and can be held liable if she stops doing so.

Hui Ling's search for stable housing is further impeded by the fact that she only has care and control over her daughter and not her son. Not only does this subject her to the 3-year debarment for HDB home ownership, it has also made HDB officers less friendly towards her appeals for rental housing. HDB officers interacting with Hui Ling have told her repeatedly that they cannot offer any temporary help because she lacks care and control over all her children.

"... I care and control my daughter and [my ex-husband] care and control my son. In this case, neither mother nor father can keep the matrimonial flat... I understand the [debarment] rule but [HDB] also need to think about those people who are really in need of a place. I went down to HDB a few times and they all say the same thing. They couldn't help me." - Hui Ling

As a result, Hui Ling has had to move six times over five years. For two years, she alternated between staying with her friends and parents. Then for three years, she rented units from the open market. She is currently living with her father and sister. Currently, she is waiting for her ex husband to buy her share of their pre-existing house from her so she can get her name out and purchase a resale flat.

Financial situation

Hui Ling does not have a lot of savings as her ex-husband controlled her finances during their marriage. Immediately after the divorce, she had to borrow money from her mother and friends but is now able to cope better because of a stable job. In 2014, Hui Ling was offered a job in the U.S., but was unable to see it through because her ex-husband applied for a PPO against her and accused her of abusing her daughter. This led to many subsequent court hearings. Eventually, she gave up the job opportunity in the U.S. to secure her custody rights.

Employment and Finances

Hui Ling is currently holding a full-time job that she is grateful for. However, she struggles between fetching her daughter from after school-care and her job which is not always flexible.

Domestic violence

During her marriage, Hui Ling faced physical and emotional abuse by her ex-husband, who also had an extra-marital affair. The final straw for her came when her husband posted pictures of him and another woman on Facebook. After divorce, she suffered from depression. She felt alone and helpless, especially when she saw other complete families. Later, she received counselling from a VWO for about a year.

Denise's story: MOP penalty caused severe financial insecurity, limiting her options for future permanent housing.

Housing

Before her divorce, Denise lived with her then-husband in the flat they co-owned. They lived in the flat for two years after it was purchased. In 2009, they got a divorce and sold the matrimonial flat to HDB as her ex-spouse refused to let her have the flat. Because she defaulted on the MOP, she had to face a one-year ban and the MOP penalty. HDB considered the valuation from the sale and after the penalty, had nothing to give back to Denise and her ex-husband.

"I got nothing. Because we did not stay for five years. And we took a loan from HDB. So everything is considered a penalty...We took the maximum loan (25 years). And after HDB

consider the valuation, they said they had nothing to give us back.” - Denise

Denise does not have enough finances for a three-room flat in her parents' area. She is reluctant to move too far away from them as no one will be able to look after her nine-year-old daughter when she is out working. Even if she had wanted to, she is unable to afford the cheaper housing alternatives suggested by her MP, because her CPF was already wiped out from the purchase of her matrimonial flat.

Denise and her daughter have been living in her parents' house since divorce proceedings started, together with her parents, her brother and his wife with a baby on the way. The house is crowded and Denise really wants a space of her own for her daughter to grow up in.

Employment and finances

Denise is now employed as a full-time administrative staff and draws a gross salary of \$2,600, but believes that this is not a very sustainable sum to raise a child as a single parent and also insufficient for saving up to buy a place of her own.

Childcare

Both her parents are working but Denise's father takes care of her child after school because he ends work in the afternoon. Denise's employers are also understanding of her childcare responsibilities and do not call her in to work on weekends.

Nicole: Facing pressure from her parents to move out, but unable to afford any housing options as an unwed mother whose “family nucleus” is not recognised by HDB.

Housing

Nicole, 32 years old has three children. Her youngest daughter was born out of wedlock. She moved out of her matrimonial home into her parents' four room flat in 2007 and finalised her divorce in 2009. Her two older children live with her ex-husband, coming to stay with her on weekends, but her youngest daughter of 5 years old lives with her. In 2012, Nicole applied for rental housing but was rejected on the basis that she does not form a family nucleus with this daughter. The HDB officer she spoke with said that she needed a marriage certificate to rent a house and that she could not even appeal if she did not. Nicole is not sure how to go about obtaining stable housing.

“I realized I cannot have anything with my youngest child.... When they put on the website... nucleus family, to me a nucleus family means a mother and a child ...but they (say) ‘oh she is out of wedlock’. They are making me feel like she is not my child...” - Nicole

Nicole is currently living in her parent's flat with her parents, brother, a helper and her youngest daughter. She has been pressured by her parents get a place of her own and move out because it could get quite 'chaotic', with six people living in the flat. Unable to qualify for a BTO flat or rental housing from HDB, her other option was to buy a resale flat, but she is unable to afford one.

Employment and Finances

When Nicole first became a single parent, she had to borrow money to make ends meet, due to the low pay of her job. She has been working part-time as a food taster for three years. She also does part-time administrative work at home. Every month, she receives \$720 from her ex-boyfriend for the maintenance of her youngest daughter.

Childcare

When Nicole is at work, her parents take care of the young girl. On the weekends, Nicole's two older children stay with her in her parents' house.

Support and subsidies

Nicole is frustrated that unwed mothers do not receive support from the government. She noted that there was an increase in Baby Bonuses in 2015, but only for children who were born within marriage.

Divya: Unable to acquire BTO housing as her divorce was not finalised at point of application.

Housing

From 2006 to 2012, Divya, 45, who has two sons, stayed in a five-room flat with her husband. Since leaving her husband, Divya has applied for a HDB rental flat three times. Each time she was turned down because she exceeded the eligible salary range of \$1,500. In 2014, she was almost successful in applying for a BTO three-room flat, but was eventually rejected by HDB on the basis that her divorce had not been finalised. This was in spite of the fact that Divya had already submitted a decree nisi for her divorce as well as an appeal from her lawyer stating that the divorce would be finalised within a month.

Since obtaining her absolute divorce papers, Divya has applied yet again for a BTO, but in fact she needs a resale flat to move in immediately. She meets with her MP weekly in hopes that he can expedite the process.

Divya worries that she may not be able to afford the levy imposed by HDB for people who have previously owned HDB flats. During her application in 2011, she was charged a \$45,000 levy; she expects this fee to increase for her ongoing application. Divya is averse to sharing a flat with other families because of concerns with security and overcrowding.

Even now, sharing a flat with her sister and mother has caused considerable tension. Divya feels her sister and mother are ‘kicking (her and her children) out’. When Divya’s mother is at home, she does not allow Divya’s children to come out of their room as she finds them noisy. As a result, they stay cooped up by themselves in a room most of the time.

Employment and Finances

Divya used to work at an advertising company, where she earned \$2,200 per month, placing her out of the income bracket eligible for assistance schemes such as the MSF vouchers and HDB rental flats. As a result, she chose to switch into another job that only pays her \$1,500 per month. This qualifies her for more assistance schemes, but still leaves her struggling to cover monthly expenses. She also receives fewer employment benefits under this job such as medical expenses and leave. Further, her ex-husband is bankrupt and cannot pay the alimony or maintenance fee decreed by the court. Divya intends to take on a part-time job to address this shortfall in income.

Childcare

Divya has two twin boys, who attend a private nursery. This costs \$520 a month, which she is afraid she will not be able to afford for much longer. In 2013, Divya’s mother retired to take care of the twin boys after school. One of Divya’s sons has to attend speech therapy and motor skills therapy, adding a further strain to the family’s financial resources.

Support and Subsidies

For six months in 2011, Divya received vouchers worth a total of \$1,200 from social services at Changkat Community Centre. When Divya began the process of selling her matrimonial flat, these vouchers were suspended.

Aditi: Rejected for rental housing as HDB assumed she could live with her parents.

Housing

Aditi is a 32 year-old divorced mother of a special needs daughter. She had a hard time applying for rental housing from HDB, being rejected thrice for different reasons each time.

She made her first application after the interim judgment on her divorce was out, but was

rejected by HDB as that was not the final judgment. The second time, it was an issue with the custody papers not being signed correctly (her ex-spouse had not signed it). Even though Aditi had a legal document stating that the care and control of her daughter was under her, HDB refused to entertain her appeal and closed the case. For her third application, she was told to go live with her parents as they had 'a big flat', and rejected her application again. She finally succeeded when her parents were selling their flat and downgrading to a smaller unit.

"They said since your child has special needs, you should be staying with your parents. I was like, "You don't tell me how to live my life!" I told them, "Look, they are downgrading to a smaller apartment, there is no way for us to squeeze. My parents don't want me there and I don't want to be there." - Aditi

Buying a new flat either from HDB or the open market is out of the question for her, as she simply cannot afford the resale levy nor the price of a flat.

While applying for a rental housing, Aditi found herself going down to HDB three times a week to appeal, and even brought her daughter with her one day to plead loudly, before HDB would even process her application. Her MP also helped write 25 appeal letters to the HDB.

Now, Aditi and her daughter are living in a one-room rental flat, but she finds the living environment and neighbourhood to be undesirable. Due to worries of her safety, Aditi usually keeps her daughter indoors, where she is 'cooped up inside' the whole day.

Employment and finances

Aditi worked on and off since she married, then stopped when her daughter was born in order to care for her, and so does not have sufficient CPF savings to purchase a flat. After her divorce, she worked full-time for awhile before switching to part-time to accommodate her caregiving responsibilities. Most recently, she got a full-time job again because she wants to be able to hire a domestic worker to help care for her child.

Childcare

Aditi has difficulty in meeting her child's care needs. Due to her special needs condition, her child needs more care and supervision. Aditi said there are very few childcare facilities for a child like her daughter, and even if there are there is always a long waiting time. Once, she waited for two years but did not manage to get a place for her child in the center. The center also only operates for four to five hours a day.

She hopes to hire a domestic worker but was unable to do so since she lives in a one-room flat, and is currently in the process of appealing for a two-room flat.

Wei Shan: She had to see her MP multiple times to resolve lack of coordination between HDB departments.

Housing

Wei Shan is a 40 year-old divorced mother of one. While going through the divorce process, she was unable to get rental housing from HDB as she was still fighting with her ex-husband for the care and control of her daughter. She thus rented a place from her relative, and now she is renting a unit from another aunt while she waits for renovations in her resale flat to be completed.

Wei Shan's name was never in the matrimonial flat, which her ex-husband bought before they married. However, she had co-owned a flat with her father, but had to sell this property when her father retired and could not finance the flat any longer. They did not make any money from the sale because the property market was not doing well.

While Wei Shan managed to retain her first-timer rights for HDB flat purchase, she was not recognised as a first-timer for the purpose of her loan application. Her application for the HDB loan failed and she went to her MP multiple times for help to appeal to HDB before her loan application finally got approved.

While she counted herself lucky to be able to 'fight' the system, she worries about other single mothers who do not have the resources to seek support or discretionary help.

Wei Shan found the whole process long-drawn and distressing at times.

"... you have to be service-oriented! And you have to be problem-solving. But you're not giving me the solution. You are, like, 'I'm in this department, I stick to this department,' and then shut the door. 'The other department,' then shut the door. So I was referring to the department individually, and when you ask them, they say that, 'Oh, no, you have to check with another department, because that is not my department.'" - Wei Shan

Knowing that it takes years to successfully obtain and move into a new HDB flat, and wanting to ensure that her young daughter gets to grow up in a stable housing situation, Wei Shan had attempted to start the process during her divorce proceedings. She wanted to exercise her first-timer rights and start queuing for a flat first, but HDB rejected her as she was 'still legally married', despite the fact that she was not a co-owner of any property at that time.

Employment and finances

Wei Shan finds her current state of finances to be a 'challenge'.

"There's a challenge, yes. I mean, of course the monthly maintenance... it's manageable, but now because I'm getting a flat of my own and you know that to start up, to get a place of your own, you need a start-up fee, and it's the start-up fee that now I'm getting my headache

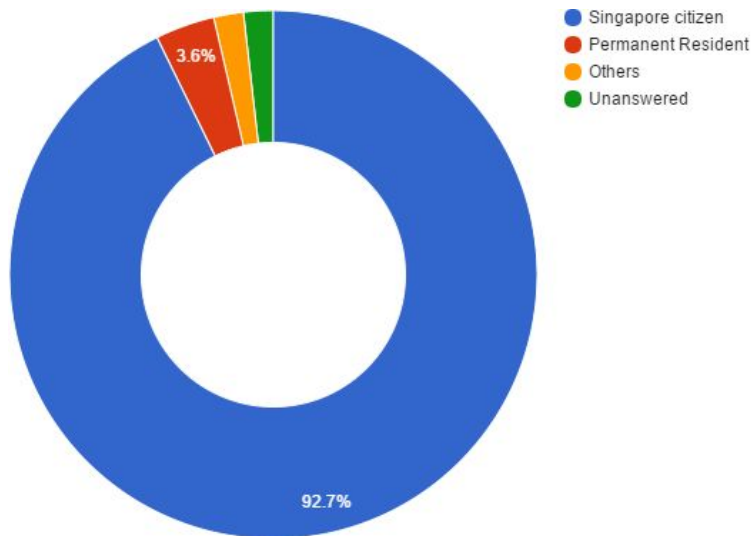
because of the renovation and everything.” - Wei Shan

The \$60,000 settlement awarded by the court had mostly gone into her rental payments and legal fees for the divorce, as both her divorce and her application for a flat took longer than expected, draining her savings.

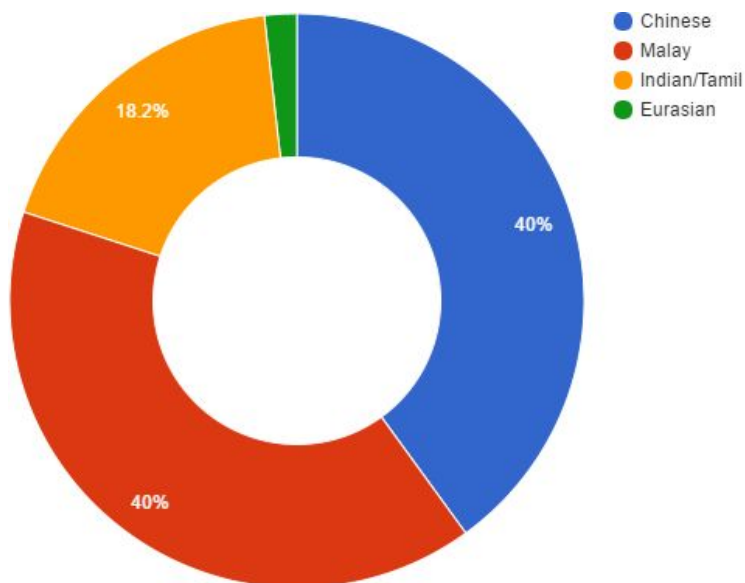
Annex C: Quantitative analysis of data

Demographic of sample

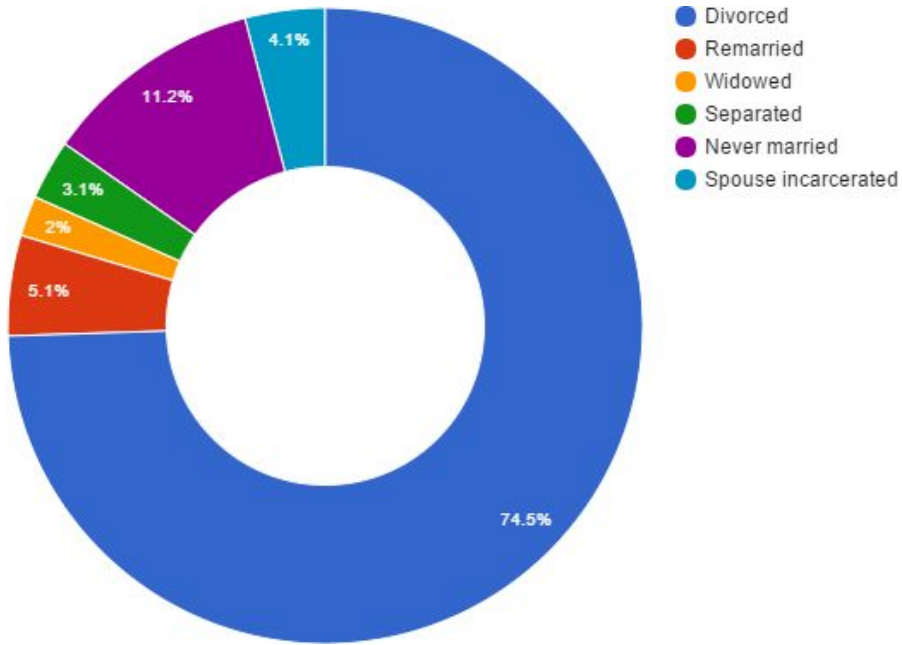
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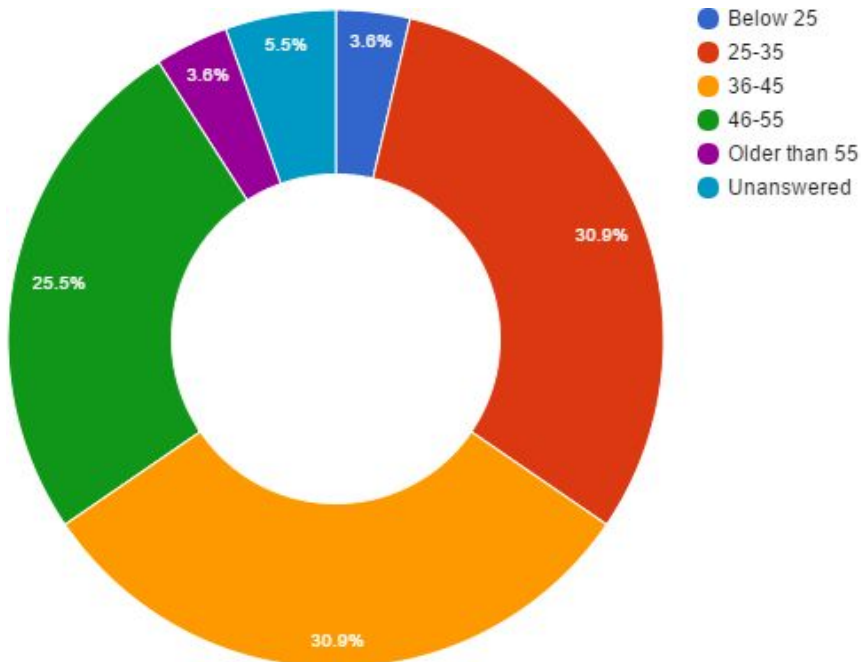
ETHNICITY



MARITAL STATUS

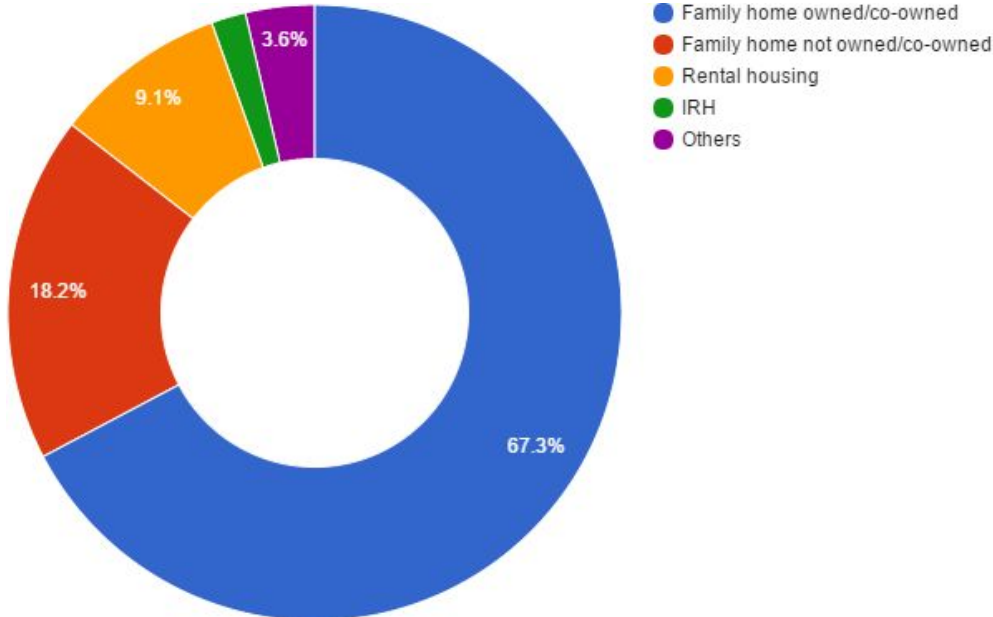


AGE RANGE OF RESPONDENTS

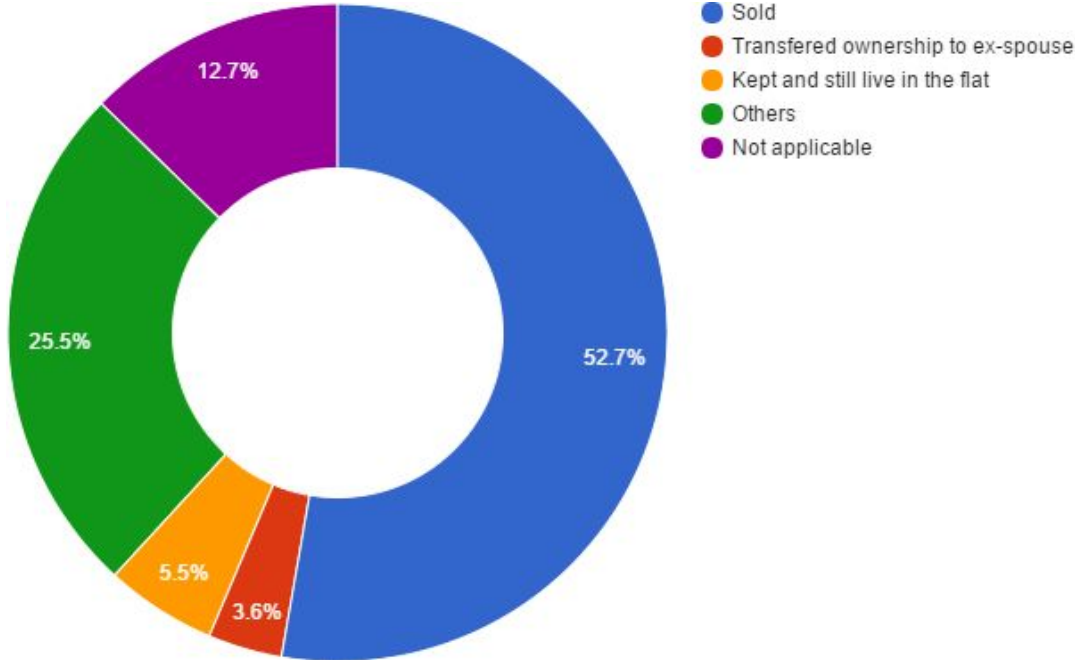


Breakdown of sample size by housing history

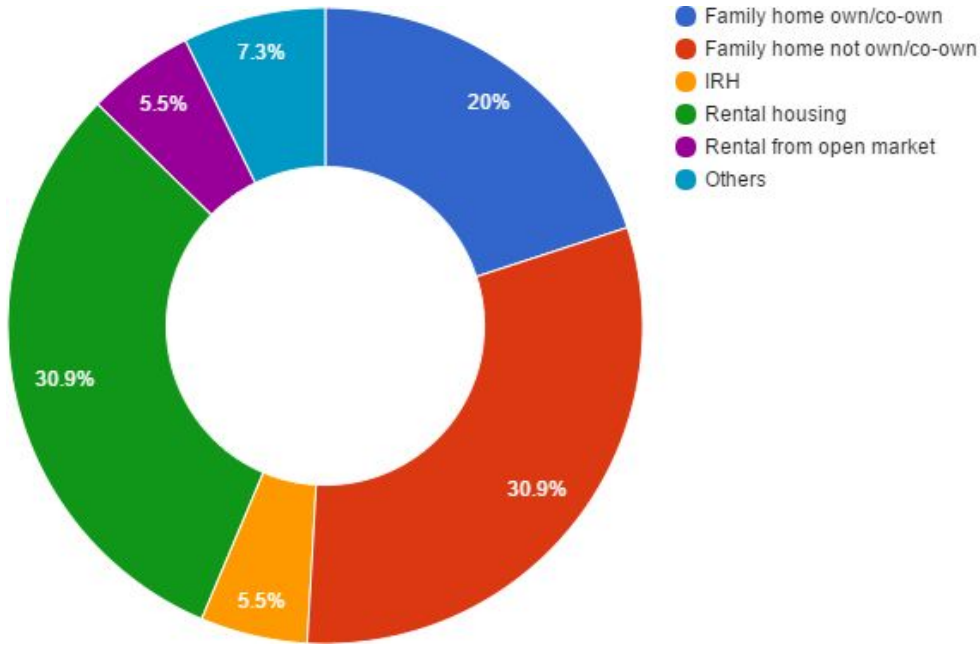
HOUSING TYPE BEFORE DIVORCE



WHAT RESPONDENTS DID WITH THEIR MATRIMONIAL HOMES



HOUSING TYPE AFTER BECOMING SINGLE PARENT (AT POINT OF INTERVIEW)



Challenges faced in accessing public housing

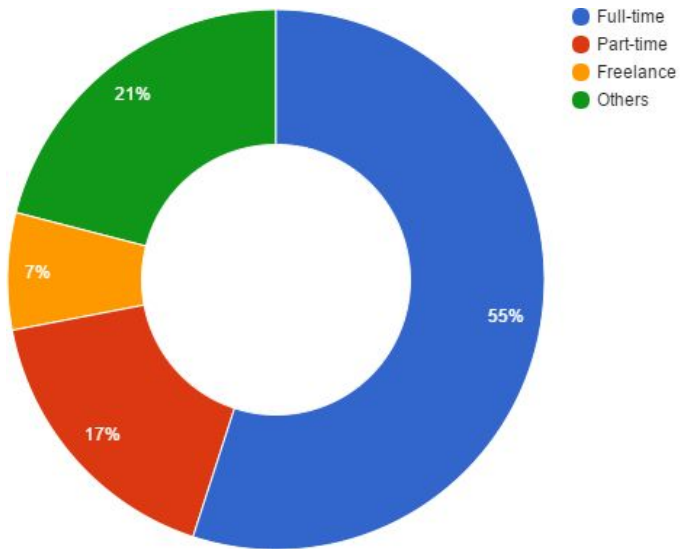
Challenge to accessing public housing	Number of respondents who experienced this
Salary exceeds income cap for rental housing	18
30-month debarment for rental housing	5
3-year debarment for divorcees	1
Minimum Occupation Period penalty	7
Cannot form family nucleus with child/children	5
Lack of transparency from HDB officers	26
Could not access public housing even with help from MP	21
Still listed as co-owner as ex-spouse refuse to sell matrimonial flat despite court order	3

Had to to continue living with abusive ex-spouse despite having PPO

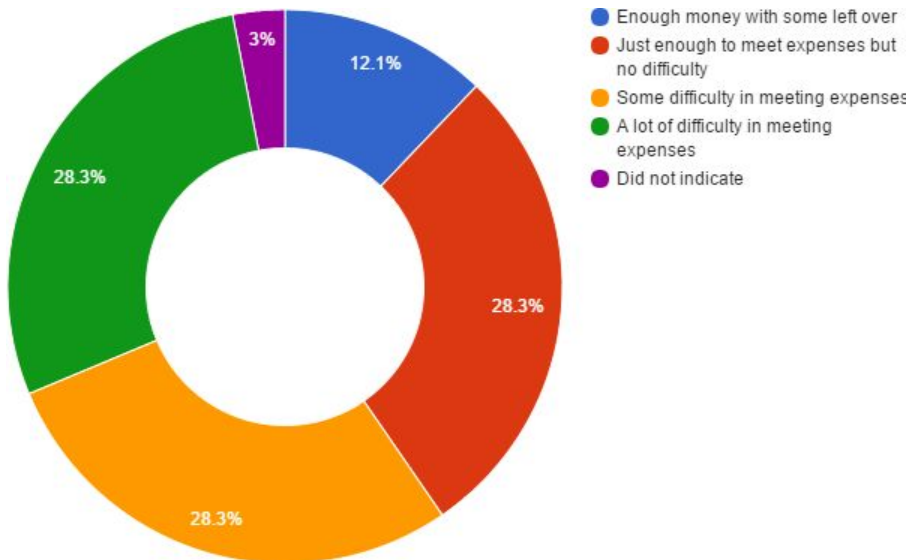
4

Breakdown of sample size by employment and finances

EMPLOYMENT TYPE



FINANCIAL STATUS



Annex D: Information on the Assistance Scheme for Second Timers (Divorced/Widowed) (ASSIST)

According to the HDB website,¹ 30% of two-room Flexi and three-room BTO flats in non-mature estates are set aside for second-timers. Under the Assistance Scheme for Second-Timers (Divorced/Widowed Parents) or ASSIST, 5% within this 30% quota is specifically set aside for divorced or widowed persons with children below 16 years old.

The eligibility conditions to qualify for this scheme are as follows:

1. The parent must have at least one child below 16 years old and the child has to be deemed as a natural offspring from lawful marriage or is legally adopted;
2. The parent must not have owned or disposed of a flat or private residential property after the date of divorce or separation or the demise of the spouse.

AWARE's research suggests that these conditions are too stringent, causing low uptake. As of 2014, only 130 divorcees and widows with children have booked a flat through ASSIST despite HDB setting aside more than 740 flats for this scheme.² Currently, ASSIST excludes second-timer single parents who only dispose of their matrimonial flat after their divorce, as well as single parents with children above the age of 16 years old, many of whom face the same challenges of employment and housing instability.

Further, given that divorce rates are on the rise in Singapore, allocating just 1.5% of public housing to single parent households is insufficient. More can be done to increase not only the uptake but the scale of this priority scheme.

¹ Housing and Development Board. Priority Schemes. Available from: <http://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/new/priority-schemes&rendermode=preview> [Accessed 3 August 2016]

² Housing and Development Board. *Annex E: Help for Divorced and Widowed Parents*. Available from: www.hdb.gov.sg/cs/infoweb/doc/press-release-mnd-e [accessed on 6 June 2016]

Annex E: AWARE's response to Fresh Start

1 February 2016

Prime Minister Lee Hsien Loong
Coordinating Minister for Infrastructure Khaw Boon Wan
Minister for National Development Lawrence Wong
Minister for Social and Family Development Tan Chuan-Jin

Dear Prime Minister Lee, Coordinating Minister Khaw, Minister Wong and Minister Tan,

Subject: AWARE's recommendations on the Fresh Start Housing Scheme

AWARE is very concerned about the impoverishment of single-parent (overwhelmingly single-mother) families. We are glad that the Government recognises their housing difficulties. The Fresh Start Housing Scheme is a step in the right direction, but we would like to make the following further recommendations to ensure that families can truly escape the poverty trap and achieve upward social mobility:

1. Following divorce, immediate access to rental housing – rather than flat purchase – is key to ensuring housing stability. Divorced mothers who are forced to sell the matrimonial home to pay the mortgage should be *immediately eligible* to rent a flat directly from HDB, instead of being forced to rent in the open market.
2. Scrap continuous employment as a condition of eligibility for Fresh Start, address the care gaps that make it difficult for single mothers to find and keep employment, and review the assumption that the children of employed single mothers do not require subsidies.
3. Scrap regular attendance of school as a condition of eligibility for Fresh Start, in recognition of the many welfare issues that make it difficult for children of single mothers to fulfil this condition; and take active measures to address those issues.
4. Involve MSF social workers (rather than solely HDB officers) in reviewing housing applications from single mothers and their families.
5. Adopt a whole-government approach to housing and homelessness, through better inter-ministerial coordination, particularly between MND, MinLaw, MSF, MOM and MOE.

We further explain our recommendations below. They are derived from:

1. In-depth qualitative interviews we conducted with 54 single mothers and 25 children of single parents (April-November 2015).
2. First-hand experiences of two AWARE members who are single mothers – one a previous tenant of an HDB rental flat, and the other a previous tenant of an Interim Rental Housing flat.
3. AWARE's ongoing research on women as family caregivers.

4. Our support services for women in need, including our helpline, counselling, befriending and legal counselling.
5. Our project to empower and enable single parents, called #asinglelove (see video at <https://drive.google.com/file/d/0BwYXMC18ZaZ5Mm5QWUxTODJFNIU/view>)

Detail on our recommendations:

1. Address post-divorce impoverishment through rental access, not flat purchase.

Contrary to the common assumption that selling an HDB flat yields a sizeable profit, a few years after divorce, many single mothers are poorer, some even destitute. *Why?*

- a. Many women drop out of the workforce after marriage or childbirth. In 2004, 680,600 women (compared to 325,800 men) were outside the labour force. In 2014, it was 693,200 women to 381,300 men (see 2015 *Labour Force Survey*). This asymmetry may be less problematic when couples stay married, but on divorce, a non-employed female ex-spouse often becomes a financially vulnerable single mother without adequate income, savings or CPF.
 - i. One single mother (who attended a public consultation with HDB in November 2015) said, “Women are 95% of the time the primary caregivers of children and elderly and often are expected to give up their careers to do so. During a divorce,... women will almost always be given care and control of the children. ...Agreements made during times when marriages are going well become detrimental for women when [the marriage] fails. Effectively, they leave the marriage plunging straight into poverty with children in tow.” She suggested that to prevent the impoverishment of single mothers, there could be more equitable sharing of the breadwinner’s CPF for the caregiving spouse on divorce, based on the understanding that the couple had jointly decided that one should stay home to provide family care. This upstream action would help the divorced mother secure a home, averting the need for downstream interventions. She also opined that, on divorce, there should be stricter penalties for a breadwinner spouse who hides assets and bank accounts from a caregiving spouse. This would lessen the debt burden that many single mothers incur in the divorce process.
- b. Usually, by court order, a divorcing couple has to sell the former matrimonial home. In some cases where a single mother is allowed to take over this property after divorce, she has to buy over the ex-spouse’s share and continue mortgage payments. As a result, she often becomes indebted and sometimes insolvent, leading to the sale of the flat to settle the outstanding mortgage. Some portion of the sale proceeds may be needed to pay legal fees for the divorce, as well as other debts incurred in separation and divorce. As noted by a single mother, “in trying to trace savings and to fight for custody and maintenance, divorces become protracted and acrimonious, resulting in high lawyer fees. ...Divorcing women not only have to face emotional trauma but often go into debt as well.”

- After the sale of the flat, the single mother and her children risk becoming homeless, seriously disrupting their children's lives. One single mother suggests that the former matrimonial home should instead be held by the parent with care and control of the children until they reach the age of majority, with support given to those without the means to pay the mortgage.
- c. Obtaining an interim rental flat or a rental flat from HDB is extremely difficult. Our research shows that single mothers' applications to rent flats directly from HDB were frequently denied for the following reasons:
 - i. Profit from the sale of matrimonial flat (even if it is sold to pay off the mortgage and part of the proceeds are used to pay legal fees and debts);
 - ii. A 30-month debarment after the sale of the flat;
 - iii. Monthly income over \$800 for a one-room rental flat or over \$1,500 for a two-room rental flat;
 - iv. Family members who are assumed to be able to provide temporary housing.
 - d. Unable to rent a flat directly from HDB, with limited financial capacity and often no family support, many single mothers are forced to rent in the open market. One single mother said she was regarded by HDB as "too well-off to qualify for a rental flat, but too poor to buy a flat." As a result, many single mothers deplete what money they have left from the sale of the matrimonial flat to pay the high cost of rent in the open market. By the time the 30-month debarment period is over, they are impoverished, with no assets or savings.
 - e. **Key point:** Single-parent families may not start out as poor, but become poor through the process of losing their matrimonial home and being forced to rent in the open market for 30 months while they are barred from HDB rentals.
 - f. **Recommendations on this issue:** While we agree with the Prime Minister's laudable aim that people not be "trapped in poverty", and poverty not perpetuated to "the next generation", we strongly recommend that measures address the problem upstream *before* single parents are impoverished. We thus recommend the following:
 - i. Measures should be taken to ensure that women who become single mothers after divorce do not become impoverished as a result of divorce.
 - ii. Single mothers who are forced to sell the matrimonial home to pay the mortgage should be *immediately eligible* to rent a flat directly from HDB, instead of being forced to deplete their money by renting in the open market.
 - iii. The cap for eligibility to rent from HDB should be raised significantly beyond \$800 for a one-room flat and \$1,500 for a two-room flat, with consideration given to the size of the family. The current low caps deter single mothers from seeking jobs or higher pay, so as not to risk losing their eligibility to rent.
 - iv. Single parents should not be excluded from rentals on the assumption that other family members can provide temporary housing. Some single mothers we

interviewed were stigmatised by their own families; others had family members who were already living in cramped spaces or with dependents with illnesses or special needs. Single-parent families should not be forced to stay with extended family against their wishes. Troubled family dynamics are often detrimental to children's emotional health.

- v. Unwed mothers should also not be excluded from rentals simply because they are not married. The child of an unwed mother is placed at risk of being homeless because of such exclusion.

2. Care gaps and poor prospects mean single mothers may not find continuous employment.

To be eligible for Fresh Start, an individual has to be continuously employed. It is difficult for single mothers to comply with this criterion. *Why?*

- a. Many married women drop out of the workforce to provide care to family members. These caregiving responsibilities do not decrease on divorce. Many single mothers we interviewed reported that caring for children of school going age, for a disabled child, or for a sick or disabled elderly family member made it difficult for them to find and keep jobs.
- b. If a married woman dropped out of the workforce, her chances of employment after divorce were slim. Years of caregiving are not counted as work experience by prospective employers. One single mother reported: “people do not even want to hire single parents.... I was turned down many times when they heard I have kids and was not working for 10 years.” This situation is even more difficult for those women who have never been employed.
- c. If the single mother and her children are tenants under the Interim Rental Housing (IRH) Scheme, the conditions of co-tenancy may not be conducive for her to be employed. As reported by a single mother,

“In the publicity for IRH, it was stated that tenants will be paired with similar demographics such as single parents and similar ethnic groups, etc. I had made a special request to not be paired up with another family with grown males as I had two daughters aged 14 and 16 at that time. My request was ignored because after a few months, I got a single mother who placed not only her furniture but also her son, aged 20 plus and just out from NS, in the flat. Not only did I have to say “no” to outside work just to be home to make sure my daughters were not alone, the boy brought home his girlfriend into the room.... I was a volunteer at Homework Café from 2012 to 2014, that operates from 7pm to 9.30pm and I had to accompany a girl aged 10 back to her flat for her own safety. The estate is not safe for children to go home to, rowdy teens are always gathered at the void decks.”

This mother wanted to provide the care and supervision that she regarded as being part of a good mother. She also reported that the IRH flat was so poorly maintained that “the flat

was infested with termites. It destroyed much of our stored items including some valuable documents like my WSQ certificate to be a massage therapist and other documents.” This further diminished her chances of being employed.

- b. Even among those who obtain work, financial hardship is common due to income-based pricing for HDB rentals and other types of financial support and subsidies offered by MSF and VWOs. When single parents earn more income, the price of HDB rental housing often goes up. One single mother said, “This flat now – I am not working and they are still charging me \$120 [rent] for this. If I got a job now, they would probably up it to \$250.” Another concurred: “For your income, you’re already earning a low income. \$1,600, \$1,700 is not a big amount! But the way they calculate the rental, it just gets higher and higher! If our salary gets higher, the rental gets higher and higher.” In such a situation, it also becomes extremely difficult for the family to accumulate any savings for the future.
- c. Single parents who work receive fewer subsidies and financial assistance from social service providers. The salary of the family’s sole income earner may not be sufficient to offset the loss of subsidies. Even if a single mother starts working, she is generally not immediately able to pay for all her children’s expenses. Employment carries additional costs, such as transport and lunch, and she may have debts to repay, for instance from the legal costs of divorce. From AWARE’s experience, the potential loss of subsidies for children deters single mothers from seeking jobs or higher pay, as they may become worse off financially, compared to when they were unemployed. The potential loss of such subsidies was particularly significant where the single mother is caring for a disabled child
- d. **Key point:** Single mothers may be unable to comply with the criterion of being continuously employed, not out of choice, but due to *constraints*, including the lack of affordable alternatives for caregiving, the lack of job opportunities due to employers’ prejudice against single parents, the risks faced by children in Interim Rental Housing, and the potential loss of subsidies for their children.
- e. **Recommendations on this issue:** We strongly recommend that continuous employment be scrapped as a condition for eligibility for the Fresh Start Housing Scheme. For this to be considered as a criterion for eligibility, we recommend the following as necessary pre-conditions:
 - i. The provision of affordable alternatives for the care of children of school-going age and of sick or disabled family members. In general, subsidies for children – e.g. childcare, after school care, school bus – should be provided regardless of the single mother’s income, without assuming that an employed single mother is able to earn enough to pay for all the children’s expenses. Indeed, larger regular subsidies should be provided to the children of single parents who are the only

income earner in the household, and to disabled children, regardless of whether their single parent is working.

- ii. The elimination of discrimination against single parents by prospective employers.
- iii. The provision of safe conditions of life for children, especially girls, in Interim Rental Housing.

3. Children growing up in unstable housing are at risk and may not be attending school regularly for valid reasons.

A criterion for eligibility for the Fresh Start Housing Scheme is that the children must attend school regularly. Yet the academic results of many children in single-parent families may be affected by their unstable housing situation, sometimes leading to failure and dropping out. Many single mothers reported the negative impact of unstable housing on their children's physical, mental and emotional health. *Why?*

- a. Shunted from place to place in the quest for housing, children may live far from their schools. Many living in IRH flats leave for school in the wee hours of dawn when it is still dark. They have an equally long journey after school to go back to their rented "home", where they may not have the space, time or quiet to do their homework.
- b. There is generally no consideration of family size in the allocation of rental flats. In one case, 5 adults were expected to squeeze into one room. Such dense congestion in a small space is not conducive to children studying.
- c. Many single mothers we interviewed reported that the social environment of the IRH flats is poor, with high rates of crime, substance abuse and violence. They were concerned about the safety and well-being of their children and feared the effects of their children mixing with "bad company" in the neighbourhood. They want to move their children out of such an environment, yet may be ineligible for the Fresh Start Housing Scheme which would help them to do so.
- d. This situation is worse for the Singaporean children of foreign single mothers without residence status. As their mothers are ineligible to apply for all public housing, these children are also ineligible for such housing. This leads to very precarious conditions of life which place these children at great risk.
- e. A significant number of the single mothers we interviewed were caring for disabled children. Such children were unable to attend regular school, and it was difficult for their mothers to find appropriate educational institutions.
- f. **Key point:** If the children of single-parent families do not attend school regularly, the root causes should be investigated. Is it the result of unstable housing? Are the rented places located very far from the school? Have the children been negatively influenced by poor social environments? Are the children unable to study because of highly congested living conditions? Is it because the child is disabled and cannot attend a regular school?

- g. **Recommendations on this issue:** We strongly recommend that regular attendance of school be scrapped as a condition for eligibility for the Fresh Start Housing Scheme. Rather than punishing the family by withdrawing Fresh Start, more efforts can be made to provide more intensive support and guidance, for instance through enrichment or care programmes. For this to be considered as a criterion for eligibility, we recommend the following as necessary pre-conditions:
- i. No child should be at risk of becoming homeless.
 - ii. No child should be negatively impacted upon by unstable housing, leading to negative health consequences.
 - iii. No child should have to grow up in unsafe social environments with high crime rates, substance abuse and violence.
 - iv. No child should be judged on the basis of academic results for the family to obtain stable housing.
 - v. No child should be excluded from public housing because of the non-residential status of the single mother.

4. Attention should be shifted to the needs of all children and their single parents, rather than the current focus on criteria of eligibility.

Most single mothers we interviewed reported that their interactions with HDB were negative. The most frequent feedback we received was that HDB officers “go by the book”, and did not show any understanding of the difficulties experienced by single-parent families.

The children of single parents are the next generation of Singaporeans, whose basic need for stable and adequate housing must be met if they are to contribute effectively to Singapore’s development. The risks to which they are exposed as a result of impoverishment and unstable housing make their future precarious. *Why?*

- a. **Key point:** HDB officers are trained to “go by the book” regardless of the consequences for the persons concerned.
- b. **Recommendations on this issue:**
 - i. Ideally, all civil servants should comprehend the big picture and prioritise the needs of all children and parents, rather than just going by the book, regardless of the human impact. Pragmatically, better inter-Ministerial coordination may help to achieve this result, especially between MND and MSF. We recommend that the housing of single mothers and their children be reviewed by MSF social workers in addition to HDB officers.
 - ii. We recommend that the Government adopt a whole-government approach to housing and homelessness, through better inter-ministerial coordination, particularly between MND, MinLaw, MSF, MOM and MOE. Areas needing better inter-ministerial coordination include the following:
 - Enforcing court orders through HDB’s intervention, and recognising legal documents in lieu of HDB documents, without the need for both parties to

physically sign HDB documents. This prevents situations where some ex-spouses refuse to sign any paper or remain in the matrimonial flat, openly flouting the court order.

- Ensuring adequate education and academic support for the children of single parents, including transport, tutorials and afterschool care.
- Providing adequate financial support and social services for issues beyond housing, including childcare, skills training, confidence building, employment support and health care, to ensure that the children are truly able to break the cycle of poverty and enjoy equal opportunities in comparison to children from higher-income and/or dual-parent backgrounds.
- Ensuring that living space is adequately allocated for the number of people in a family, rather than on the basis of income alone.

We have three more operational concerns about the Fresh Start Housing Scheme:

1. The Scheme is currently limited to two-room flexi-flats, similar in size and structure to existing rental flats. Overcrowding may thus persist, with negative impacts on family members, especially the children.
2. We understand that short-term leases of up to 30 years will be given. This is barely one generation in the life of a family, which will outlast this short lease. After 30 years, must the family go through another application process to meet all the conditions of eligibility once more? If so, they risk homelessness again.
3. A grant (amount yet unstated) will be given to help pay for the flat but disbursed over time. Would it be simpler to lower the flat's price to make it affordable?

Finally, we have some general comments on the thinking behind the Scheme as a whole:

- a. Fresh Start has the potential to improve lives, but we question whether flat ownership is sufficient to ensure that all families are able to escape the poverty trap. Even for middle-income families, economists are now raising questions about the economic rationality of housing ownership – that is, are people financially better off in the long term just because they own a flat?
- b. We are concerned about the possibility that housing ownership may lead to greater stress without necessarily bringing about greater long-term financial well being and security. It may also inadvertently further stigmatise those who cannot ever afford to purchase housing. In this context, should we consider the option of improving access and conditions of low-cost rental housing for people with limited or unstable income?
- c. Poor families often experience low employment and low school attendance. Rather than punishing them for this circumstance, would it not be more productive to understand the root causes of these problems so as to design solutions? The measures could include addressing caregiving needs through adequate support, improving conditions of work, providing additional support and positive conditions to children to encourage regular school attendance.

d. We share your concern about endemic poverty and widening inequalities. Based on our research and experience, some families are stuck in day-to-day struggles, from generation to generation, because what they earn is not enough to meet rising costs of living. Without a basic safety net, they cannot strive for social mobility. While we agree that everyone who is employable should be employed, there is a class of working poor who simply do not earn enough to lift themselves out of poverty. Redistributive measures may need to be considered to address the underlying conditions of poverty.

We hope that these recommendations are helpful to you and we would be happy to provide any further information you may need. We look forward to the opportunity to work with the Government to help low-income families escape the poverty trap and promote equality of opportunity for all of Singapore's children.

Yours sincerely,



Ms Corinna Lim
Executive Director



Dr Vivienne Wee
Research and Advocacy Director