



Single Parents' Access to Public Housing Findings from AWARE's Research Project

December 2016

I. Executive Summary

1. Singapore has significant success in meeting the housing needs of citizens whose family structures conform to a specific nuclear family model. Yet policies could do more to meet the needs of single parents (divorced, widowed, unwed or with incarcerated spouses) and their children - a growing and sizeable group. Our interviews with such households show that, despite reforms, housing policies unnecessarily exacerbate their difficulties. While HDB can in principle use discretion in implementing policies, our respondents' experiences suggest that current approaches still present substantial barriers to access.
2. This is a critical issue. Housing is a basic need which all citizens, regardless of marital status or family structure, should be supported to access. A lack of housing stability can contribute to social problems such as poverty, adverse health outcomes, poor academic performance and juvenile delinquency, with long-term, intergenerational implications.
3. Based on our research, we have formulated 16 recommendations to improve the ability of single parents and their children to secure affordable housing. These recommendations are grouped into four themes:
 - I. Improve conditions and accessibility of rental housing for single parents;
 - II. Remove barriers to home ownership for single parents;
 - III. Improve service delivery to single parents;
 - IV. Simplify enforcement procedures if there is a court order to sell the matrimonial flat.
4. The specific recommendations under these themes are as follows:

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Theme 1: Improve conditions and accessibility of rental housing for single parents

- A. Increase the income cap for rental housing, and set the cap on a per-capita basis** to alleviate lack of housing and remove unintended disincentives to work.
- B. Exempt divorced and widowed parents with (split) care and control of children from the debarment rule for rental housing** to reduce situations of insecure or inadequate housings and impoverishment.¹
- C. Lengthen tenancy periods of rental housing and Interim Rental Housing (IRH) for as long as is necessary for single parents and children to find stable housing without the threat of eviction.** Short tenancy periods are a barrier to housing stability.
- D. Increase supply of units for rental housing, in order to ease pressure on the system and reduce wait time.** Long wait time sees single parents and children enduring long periods of uncertainty and instability.
- E. Improve the conditions of rental housing** so children can grow up in an environment conducive to their wellbeing.

Theme 2: Remove barriers to home ownership for single parents

- F. Make public housing more affordable by (i) providing housing grants for single parents with (split) care and control of children and (ii) exempting single parents from the resale levy.** Purchasing a HDB flat after divorce is particularly financially difficult for single parents who previously left the workforce to take on caregiving roles at home.
- G. Lift the three-year debarment period for access to subsidised housing for divorcees who split care and control of children** to prevent situations of insecure or inadequate housing.
- H. Allow divorced couples to sell their flat without meeting the Minimum Occupation Period (MOP) of five years if there is a court order to sell the flat,** as the imposed penalty can cause financial difficulty.
- I. Expand ASSIST so single parents are eligible even if they have disposed their flat after divorce.**
- J. Allow unwed mothers to form a family nucleus with their child when applying for HDB housing.** Current policies place them at a high risk of insecure or inadequate housing.

¹ The meaning of ‘insecure’ and ‘inadequate’ housing in this paper follows the definitions under the European Typology on Homelessness and Housing Exclusion (ETHOS). Insecure housing includes living in conventional housing but not the usual place of residence due to lack of housing, including the arrangement of living temporarily with family/friends. Inadequate housing includes living in unfit housing or living in extreme overcrowding.

Theme 3: Improve service delivery to single parents

- K. Allow single parents to start queuing for the application of housing as soon as they get the interim judgement of divorce**, to ensure that they can stable permanent housing in the shortest time possible.
- L. Take into consideration applicant’s family relationships when suggesting living with family as a housing option**, to prevent a strain in family relations.
- M. Make information about housing eligibility clearer and more accessible.**
- N. Train HDB staff to show empathy towards applicants.**
- O. Create a unit to coordinate service to families transitioning to single-parent households and reduce reliance on MPs in ensuring access to housing.**

Theme 4: Simplify enforcement procedures when there is a court order for the sale of the matrimonial flat

- P. Empower HDB to enforce court orders to sell or transfer matrimonial flats upon divorce** as single mothers and their children risk situations of insecure or inadequate housing when their ex-spouses continue to occupy the flat against the court order.

II. Introduction

5. AWARE conducted semi-structured interviews with 55 single mothers.² Respondents were selected because they were (1) Singaporean Citizens, Permanent Residents (PR) or Long Term Visit Pass holders (2) who qualified for public housing or had ever applied for public housing, and (3) were single parents - divorced, unmarried, separated, widowed or had spouses in prison. Respondents were referred by THK Family Service Centre @ Tanjong Pagar and Singapore Children’s Society or recruited through word-of-mouth or online advertisements. (See Annex A - Research Method) (For more information about demographics and composition of the sample group, see Annex C - Quantitative Data).

² We also interviewed three single fathers and 25 children of single parents. The data of the fathers was not used in this report as they constituted a very small number of the sample size (only three). Data of the children was not used as they were not directly involved in the process of applying for public housing,

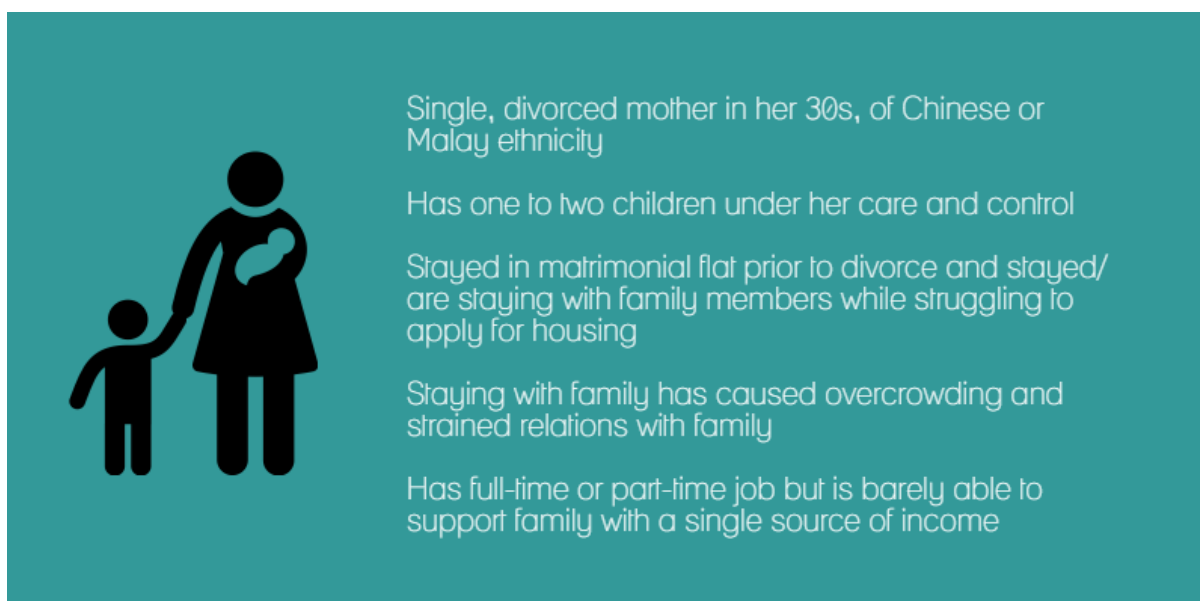
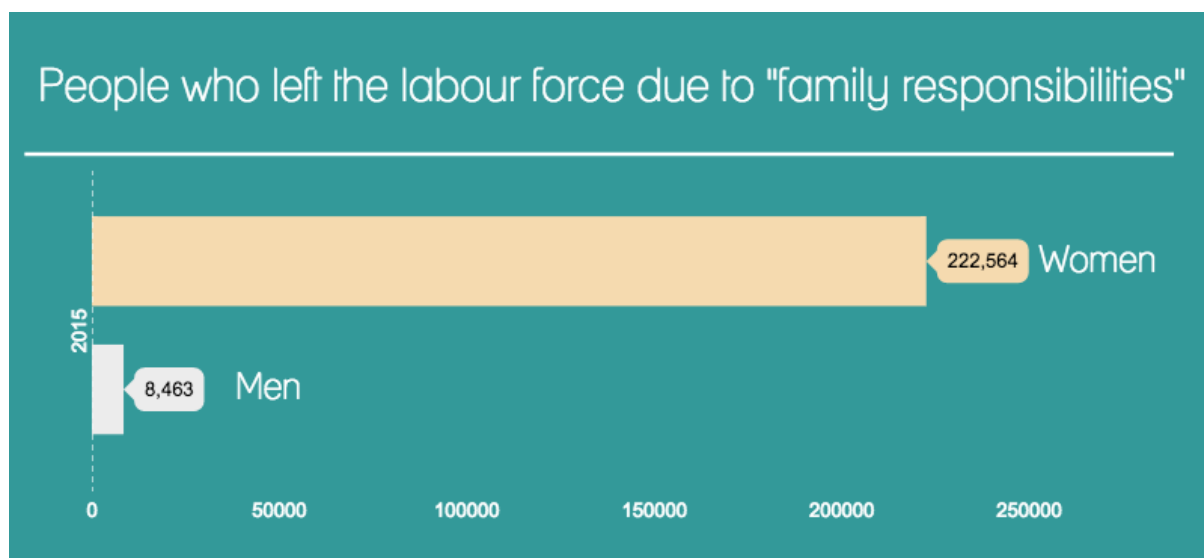


Diagram 1: A typical single parent based on our sample population

6. The rise in single-parents households makes their access to public housing an area of growing concern. There were 7,522 divorces (including annulments) in 2015 compared to 4,286 in 1995 (Department of Statistics Singapore 2016a). Each year, an estimated 7,300 children are affected by divorce (Ministry of Social and Family Development 2014c). In addition, around 800 to 1,000 children were born to unmarried mothers yearly, between 2006 to 2015 (Ministry of Social and Family Development 2016).
7. Most single-parent households (64%) are headed by women (Department of Statistics Singapore, 2015, p. 272), who generally have less resources to access housing. Divorced mothers are affected by the fact that women tend to leave or reduce paid employment to perform caregiving upon marriage or childbirth. The female Labour Force Participation Rate (LFPR) in 2015 was 60.4%, while the male LFPR was 76.7%. The Ministry of Manpower reported (2016:40):

Women formed the majority (64% or 0.67 million) of residents outside the labor force, many of whom cited family responsibilities (housework, childcare, care-giving to families/relatives) (41%) as their main reason for not participating in the labour force.



Source: Ministry Of Manpower 2016

Diagram 3: Total number of people who are outside of the labour force due to family responsibilities in 2015

Thus, divorced mothers generally have less savings and weaker earning power than male counterparts. Unwed mothers too face financial challenges as sole earners and caregivers for their families.

8. Single parenthood and divorce-related transitions can be very difficult for women and their children, materially and emotionally. Housing is often the biggest, most fundamental practical issue that families must deal with. Fortunately, it is also an area where the government has the opportunity to exercise the most control over the practical support that families receive, in order to achieve stability as quickly and smoothly as possible.
9. Some policies, such as Fresh Start and the Assistance Scheme for Second-Timers (ASSIST), recognise the issue of single parents' access to housing. However, our research findings and analysis point to significant gaps that these schemes do not adequately address (see Annex E with recommendations regarding Fresh Start and Annex D for more information on ASSIST).
10. Singapore is committed to providing adequate housing and to providing adequately for children, as declared in the 2016 Universal Periodic Review (Ministry of Foreign Affairs, 2016) and under the United Nations' Convention on the Rights of the Child. More can be done to strengthen efforts to fulfil this commitment, and this paper seeks to support this.

11. Below is an overview of key challenges respondents faced in accessing public housing:

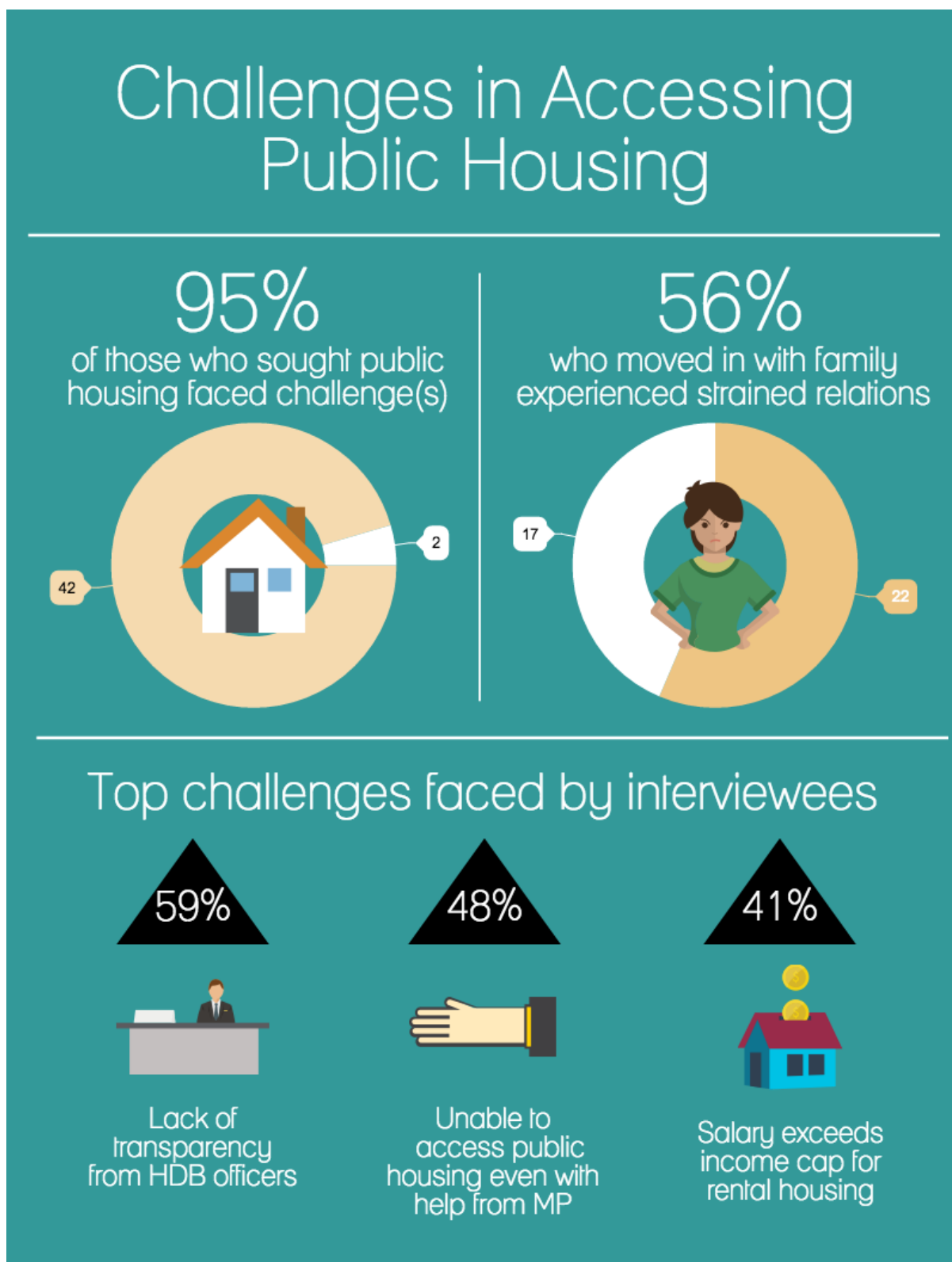


Diagram 3: Overview of challenges faced by single mothers who were interviewed

III. Findings and Recommendations

Theme 1: Improve conditions and accessibility of rental housing for single parents and their children.

12. Timely access to affordable rental housing is a key priority for many single mothers. Divorced parents need to place their families' lives on a stable footing at a difficult time of transition, but often do not have the financial resources to purchase housing or rent on the open market. Yet current policies create barriers which lead to housing instability (with multiple, frequent moves and/or long and uncertain waits for flats), create financial disadvantage, and disincentivise work. We recommend the following changes.

A. Increase the income cap for rental housing, and set it on a per-capita basis.

Note: All names of respondents used from here on are pseudonyms. To learn more about the respondents, refer to Annex B.

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

Two years after her divorce, Siti applied for a rental flat under the Public Rental Scheme. However, her application was rejected as at that time, her income was higher than the cap set by HDB. Siti was turned down straightaway and was not given any consideration.

Furthermore, the HDB officer asked her to stop working, even though she had custody of two children without any maintenance.

"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

Since she does not qualify for rental housing and feels that she had no chance to purchase a flat because of the high levy, she had to resort to living with family, and ultimately moved four times in five years.

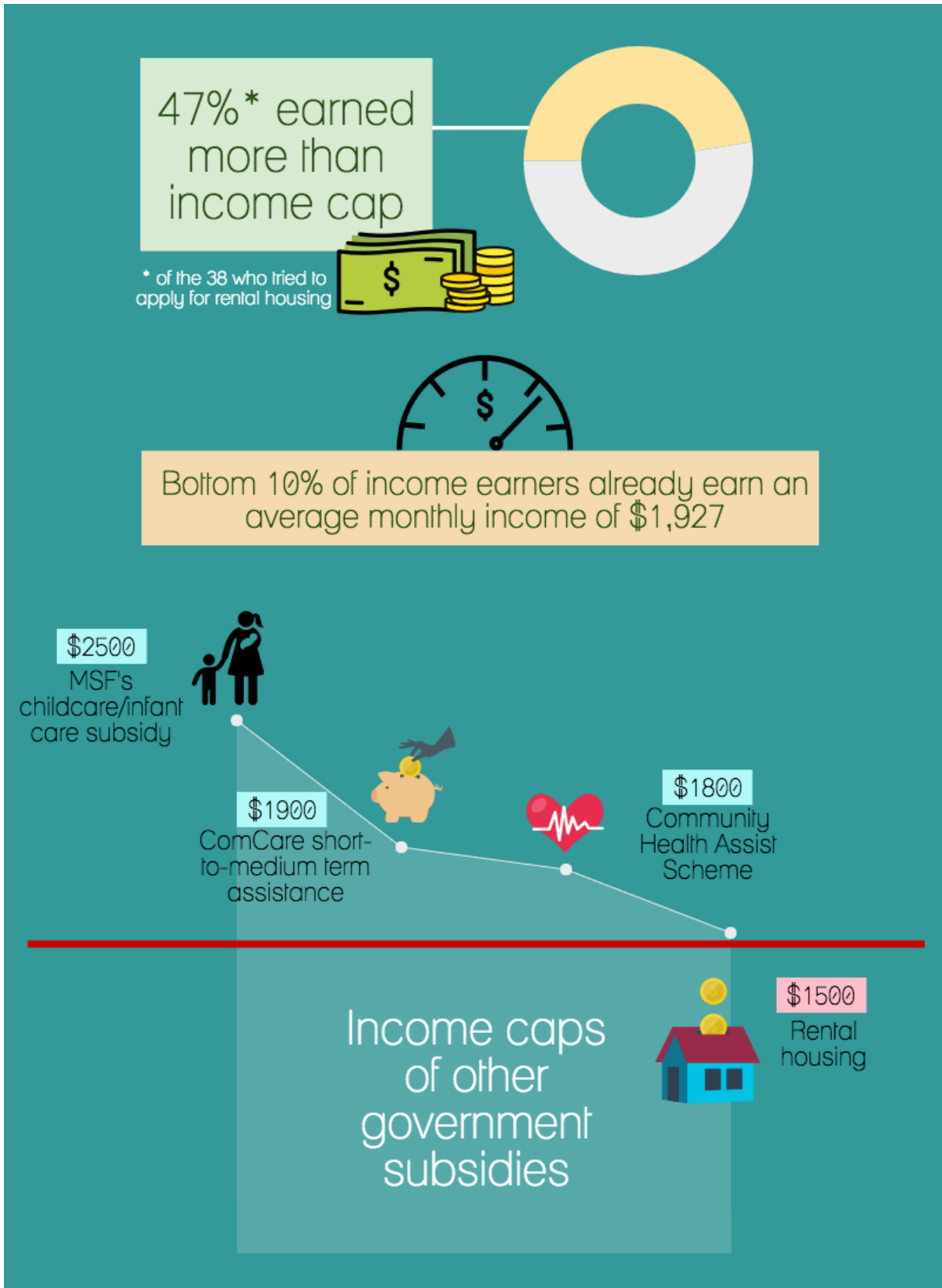


Diagram 4: 47% of 38 single mothers who were interviewed earn more than the income cap

13. As Siti's experience suggests, the income cap pressures single parents to keep incomes unfeasibly low. Of the 55 respondents, 38 had attempted to apply for rental housing; among them, 18 (47.4%) faced difficulties because they earned more than \$1,500. Yet many also earn too little to purchase a BTO or resale flat (typically requiring a cash down payment of around \$60,000). Thus, the cap may deter them from working or seeking pay raises which could increase their savings and expand their stable housing options.
14. The income ceiling of \$1,500 does not keep pace with Singapore's rising household income. In 2015, the average monthly income for the 1st to 10th percentile of all resident-employed households was \$1,927 (Department of Statistics Singapore, 2016b). Thus, the current income cap inherently excludes a large portion of the "bottom 20th percentile income earners", for whom rental housing is intended (Ministry of National Development, 2013). This is corroborated by a local study which found that the income ceiling for public housing excludes a significant portion of the needy (Ng & Neo, 2016).
15. The unrealistic level of the income cap is particularly clear when compared to conditions for other government subsidies. Under MSF's Child Care/Infant Care Subsidy, families with under \$2,500 monthly household income are considered "low income" and qualify for the largest amount of subsidies (Ministry of Social and Family Development, 2014a). Similarly, the income ceiling caps for ComCare Short-to-Medium Term Assistance and the Community Health Assistance Scheme are \$1,900 monthly household income and \$1,800 per capita respectively (Ministry of Social and Family Development, 2014b; Community Health Assistance Scheme, no date).
16. Unable to qualify for rental housing, 12 of our respondents were forced to rent flats or rooms from the pricier open market, where leases are as short as a month. Moving frequently from one place to another, not only did they endure stress and uncertainty, they also depleted financial reserves, with implications for their future housing situation.

B. Exempt divorced and widowed parents with (split) care and control of children from the debarment rule for rental housing.

Safiya's story: 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.

Safiya is a divorced mother with two sons. She was told by HDB that she was not eligible for a rental flat because (i) there was a 30 month debarment and (ii) she and her ex-spouse had sold off the matrimonial flat, and presumably profited from this sale. But Safiya had used that money to pay off debts and medical treatment for a chronic disease.

Even though Safiya has written to HDB to appeal, she and her two children had to resort to living with her parents in their overcrowded one-room unit, because she was

denied access to a rental flat.

“Even at times when you yell and scream at them, it doesn’t work. But my ex-husband already has got a rental flat. Because he re-married and has a baby. He got a rental flat but not me. And I have the care and custody of my two children, who’s under other – but I’m not eligible to have a rental flat. Which I understand, ok, you have to wait for 30 months but it’s not wrong for you to do a review. I mean you see the kids, my kids, see if I really need a house or not.” - Safiya



Diagram 5: Housing situation for interviewed single mothers who were affected by debarment rule

17. HDB has two rules barring prospective rental tenants. First, anyone who has owned a HDB flat may not rent for 30 months after disposing of it. Second, prospective occupiers must not have interest in or disposed of private property before renting a flat from HDB. For respondents who were barred from renting, it was because of the first rule.³
18. Though discretionary waivers may in some cases be available, respondents report facing barriers and difficulty in appealing to HDB, including through their MPs (see Section N.

³ Only one single mother from our sample was affected by the debarment rule of owning private property before applying for a rental flat. She faced difficulties renting because she was not allowed to occupy a rental flat due to previous home ownership. Because most of our respondents were low income single mothers, this affected only one interviewee.

below). In practice, therefore, the strict rules result in some single parents ending up in situations of insecure housing or sharing inadequate housing with their parents, siblings and/or other family members. As in Safiya's case, these housing situations can lack space and privacy, and can cause tensions within the families involved.

19. Of the 38 respondents who attempted to rent from HDB, five were denied rental housing due to the debarment rule. Four of them secured temporary accommodation in the homes of family member, while one stayed in her matrimonial home until she found permanent housing. Three of the four who lived with family members suffered from overcrowding and lack of privacy.
20. The sale of matrimonial flat on divorce should not be treated as an ordinary commercial transaction, especially when it has been ordered by family court. In these cases, the flat is given up involuntarily and the parties may not have backup housing options. They should be treated as priority cases and exempted from the 30-month debarment.

C. Lengthen tenancy periods of rental housing and IRH for as long as is necessary for single parents and children to find stable housing without the threat of eviction.

Uma's story: 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.

Uma is a single, divorced mother with four children. After her divorce, she sold off the matrimonial flat and was rejected twice for rental housing. Consequently, she and her children moved a lot, staying at family's residences and renting from the open market.

Eventually, Uma obtained a BTO flat and stayed in IRH until the BTO was finished. The tenancy contracts were only for six months and had to be renewed with the management agent every time. There was one incident, where the contract was not renewed on time:

"... They wanted to evict us. They say, 'by 4pm today, we will move your things outside and lock the door.' And they have done that with other residents... So what it means is that the managing agent, they're not very sympathetic. Yeah, they're just like the doers. 'If you don't renew your contract...I'm going to evict you.' And I have seen people at the void deck with their things, you know... Yeah, by 4pm. So between 12pm to 4pm, I had to scramble for a solution. So luckily for me, I know how to access government directory... There's a gov.sg and who's in charge of rental, call her directly and she's there. I don't know what other single mothers would have done.'" - Uma

Every six months Uma had to renew her contract or the managing agent would threaten her family with eviction. Meanwhile, she was constantly "pestered to go and pursue other housing options" even though she did not have the resources to do so. This added

stress to the already stretched family.

Manju's story: Afraid that she was going to 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.

Manju and her three daughters did not have stable housing for two years after her divorce, as she could not afford rental payments to her aunt (whom she was renting from), nor did she have enough to purchase a flat. Hoping for a more affordable option, she applied for rental housing from HDB and managed to secure a unit.

Manju then gained full-time employment a few months after she started living in rental housing, raising her monthly income to more than \$1,500. Expecting to be evicted at the end of her two-year lease, she scrambled to pull together money for a resale flat. Manju was a housewife for 10 years during her marriage, accumulating very little in her personal CPF, and she was still paying off the legal fees from her divorce.

Feeling desperate about the lease timing, 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 children.

21. IRH flats are rented for six months each time. The tenancy renewal process is tedious, as residents have to go between HDB and IRH operators such as EM Services to negotiate their leases (Leong 2011). They face constant uncertainty, scrambling to apply for more permanent housing while hoping their appeals are processed before their leases end. While IRH operators are empowered to “determine the tenancy period, taking into consideration the tenant’s circumstances” (Othman 2012), the experience of our respondents suggest that this is not always practised.
22. In 2012, HDB announced that it would extend the IRH tenancy period from six months to a year. However, Uma stated that even until the end of her IRH residency in 2014, contracts were being renewed every six months.
23. HDB rental flats, on the other hand, are provided for a period of two years. For respondents like Manju, this is too brief for them to find stable housing alternatives. The constant need to make renewal applications, with uncertain outcomes, also threaten housing stability, as changes in income and employment status require that single parents re-evaluate their housing options.

D. Increase supply of units for rental housing, in order to ease pressure on the system and reduce wait time.

Manju's story: Had to wait for almost a year to get a unit after her application for rental housing was approved.

Manju began her application process for a rental unit around December 2012 to January 2013 - this included going to an MP a couple of times for assistance with her application. HDB approved her application in April 2014, but she had to wait for almost a year (eleven months) before she finally got a unit and could move into it. 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.

During this waiting period, she went to see her MP again for another three to four times hoping to expedite the process. Manju had wanted to move into a place of her own as soon as possible as at that time, her three children and her were living with her sister's family and her brother-in-law was pressuring her to move out as he was unhappy with her staying with them.

24. To improve accessibility of rental housing, it will be necessary to address the supply of rental units. As of August 2013, there was a 97.4% occupancy rate of public rental housing (Khaw, 16 September 2013). One key result of this lack of supply is a long wait time for families seeking stable housing. At least four respondents (including Manju) reported a very long process between applying for a rental unit and finally getting one. One respondent reported a one and a half year wait after appealing to the PMO for HDB to give her a rental unit. The wait time can be long even after approval of the application, as in Manju's case. Single parents and children then endure long periods of uncertainty and instability - a significant impact for young children at a formative stage.

25. The current barriers may help to ration access in a situation of limited supply. However, this is at the cost of a long duration of housing instability (with all its attendant stress, financial disadvantage, and negative social impact) and, in the case of the income cap, a disincentive to work. Rather than maintaining the barriers, it would be more appropriate to increase the supply of rental housing. Publicly available information indicates that the government intends to have 60,000 rental flats in its housing stock by 2017 (Heng, 11 May 2016), and that as of 11 May 2016, HDB had 53,500 rental flats (Heng, 11 May 2016). We suggest that planning of future supply should be undertaken on the basis that these unhelpful conditions on accessibility are removed, rather than that they remain in place. Apart from building more rental flats, another possibility may be to adjust relative supply levels of public rental housing and IRH, as several social workers have suggested that, in contrast to rental

flats, IRH flats have low rates of occupancy (AWARE’s roundtable discussion, 10 June 2016).

E. Improve conditions of rental housing.

Nurin’s story: Fears that her children will be negatively influenced by poor social environment of the rental flat.

Nurin is a single mother of five children. Her current husband is serving a three-year prison sentence. During her first marriage, Nurin stayed in a three-room flat which she co-owned with her ex-husband. They got divorced and sold the home in 2004, after which Nurin moved out to a rental flat with her children, where she has since stayed.

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. Nurin also finds the social environment to be poor, and worries that her children will fall under the influence of ‘bad company’.

Nurin said that she had witnessed gang fights, glue-sniffing and drug activities in the neighbourhood. Police activity is also quite common in the area.

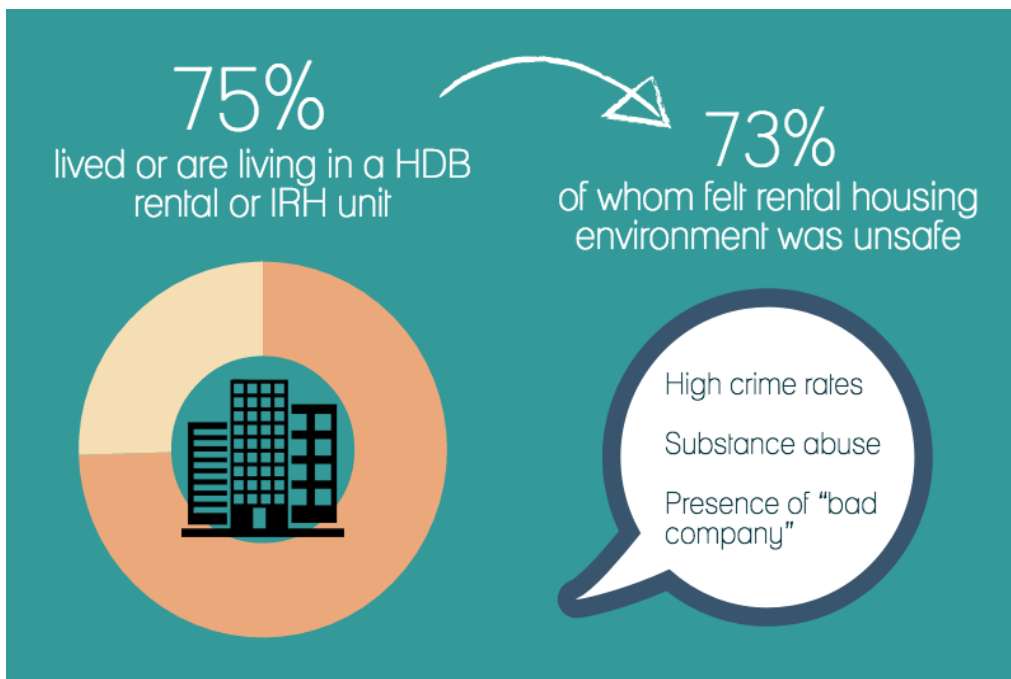


Diagram 6: Housing situation for 30 interviewed single mothers who lived in HDB rental or IRH units

27. The Government should ensure that accommodation provided to IRH and rental housing tenants is safe and conducive to wellbeing. Thirty of 41 respondents who lived in HDB rental or IRH flats felt that the social environment of rental housing was not safe, citing high crime rates, substance abuse and the presence of “bad company”. They feared these environments place children at risk of juvenile delinquency, poor academic performance and higher school dropout rates.

28. Of the five respondents who are currently living or have lived in IRH flats, two shared the flat with other families. Both reported overcrowding and a lack of privacy that negatively affected their quality of life, especially for their children. These findings are consistent with issues highlighted by Lien Centre (2015). Children in IRH slept on thin mattresses in the hallway, struggled to find space to do homework, and witnessed constant bickering by other family members. Some respondents feared for their families’ physical safety. Neo (2016) in a study of single mothers’ experiences in rental housing recommended that public rental flats and IRH be upgraded, keeping in mind that privacy and personal space are cited by her respondents as critical to their well-being. We therefore recommend that improvements to rental housing include ensuring that co-tenants have adequate privacy and space for themselves.

Theme 2: Remove barriers to home ownership for single parents.

F. Make public housing more affordable by (i) providing housing grants for single parents with (split) care and control of children and (ii) exempting single parents from the resale levy.

Nurin’s story: Unable to access housing grants, and unable to afford resale levy - Nurin’s family of seven has to continue staying in a three-room rental flat.

Nurin (whose story appeared earlier in Point D) faces financial difficulty. She had to borrow money to pay for a rental deposit down-payment. Her ex-husband does not pay her any maintenance for their children, while 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.

Two years ago, Nurin wanted to purchase a BTO because it was becoming increasingly difficult to accommodate her family within a single rental flat. In addition, she feels that the social environment around her flat is poor.

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 asking if she can pay the \$16,000 through CPF instead of in cash. This request was rejected as well. Knowing that there is no way she can get around this levy, Nurin has dropped her hopes of owning another flat.

29. Purchasing a new flat comes with large upfront costs, including the down payment and resale levy imposed on single parents, who are often second or third-timers. In addition, applicants need jobs that provide steady, sufficient income to qualify for housing loans, which can be difficult for low-income earners and sole caregivers like Nurin.
30. Single parents typically receive a fraction of the proceeds from the sale of the matrimonial flat, which is usually not sufficient to buy another HDB flat outright. If the couple divorces before fulfilling the minimum occupation period (MOP) of the flat, they can also incur financial loss because of the resulting penalty. Debts incurred before and during divorce (such as legal fees) may also eat into proceeds.
31. Existing HDB grants like the Proximity Housing Grant (PHG) and the First Timer Grant provide assistance of up to \$40,000, but are only available for applicants who have not previously received them. Single parents who previously owned matrimonial flats with their ex-spouses are thus ineligible, although they (i) become second-timers involuntarily, and (ii) particularly need governmental assistance because of the financial drain divorce or the death or incarceration of a spouse can cause.
32. Single parents generally have substantially less income than a married couple, yet receive less support than married couples to buy HDB flats. Twenty-six respondents suggested the Government should provide more financial and logistical support for single parents buying HDB flats.
33. Single mothers face especial financial difficulties. Of 55 respondents, 45 are unemployed or underemployed due to caregiving responsibilities. Many left work after marriage to care for children or other dependent family members.

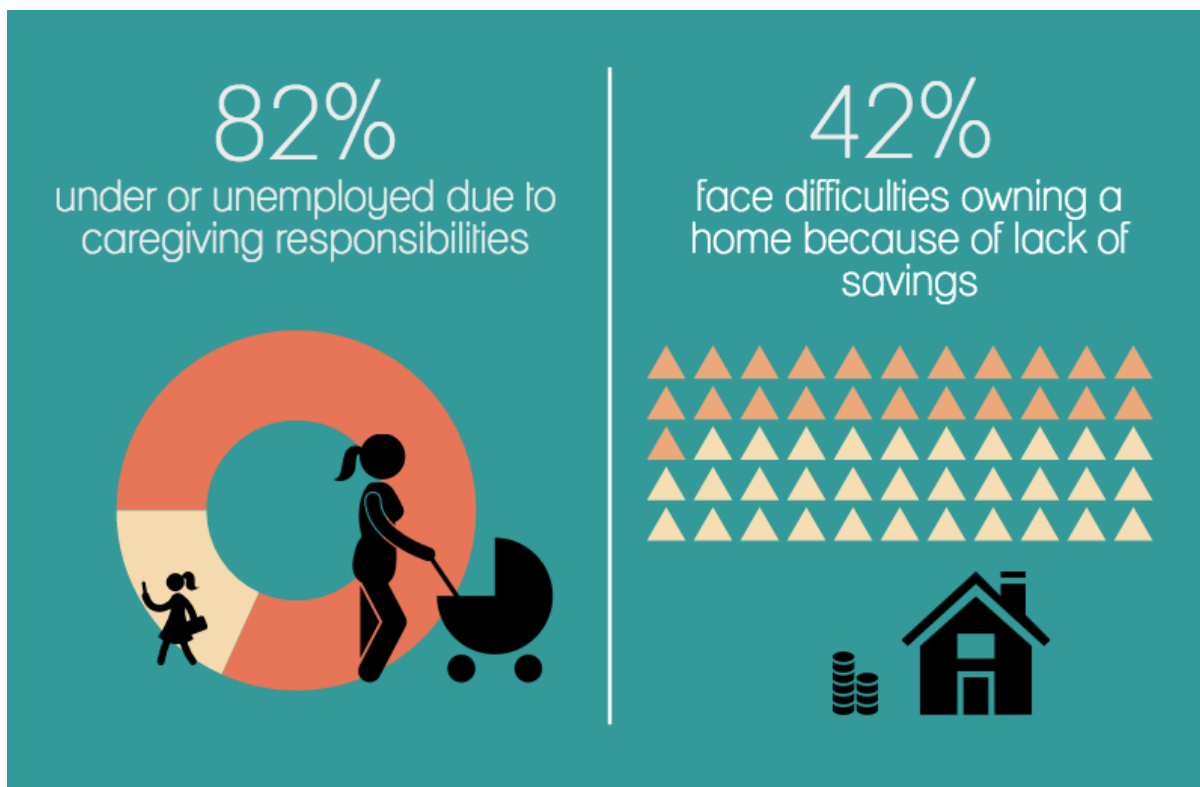


Diagram 7: Financial situation of single mothers interviewed (percentages are out of 55 respondents).

- 34. Six respondents reported difficulties in job-seeking because they lacked work experience. Discriminatory hiring practices may also play a role: five respondents faced employers who asked them irrelevant questions about marital status and child care arrangements.
- 35. With limited financial resources and various obstructions to stable, full-time work, single mothers urgently need public housing to be more affordable. This can be done by waiving the resale levy for single parents, as well as allowing them to receive the Proximity Housing Grant (PHG) and the First-Timer Grant, even if they have previously received it.

G. Lift the three-year debarment period for access to subsidised housing for divorcees who split care and control of children.

Hui Ling’s story: HDB repeatedly cites her split care and control of her two children as an obstacle to providing her with temporary help

Hui Ling is a divorced mother with two children: a son, aged 13 and a daughter, aged 9. She has split care and control of the children with her ex-husband. Her son is living with her ex-husband, while her daughter is living with her in her sister’s home.

The fact that she only has care and control over her daughter but not her son has impeded her search for stable housing. It subjects her to the three-year debarment for HDB home ownership, and it has 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

Due to a lack of space, Hui Ling describes her current living arrangement as ‘not the right environment’ for her child. There is also a lot of tension living with her sister and father after years of not living together, but this is her only housing option at the moment.

36. Divorcees face a three-year time bar, during which only one party may own a subsidised flat. If both parties cannot reach agreement on who this should be, a divorced parent with care and control of **all** children under 18 years old can be exempted from this debarment period when buying a second subsidised flat from HDB. While this rule may be intended to prevent abuse of subsidised housing and property speculation, it has created hardship for divorced parents who split care and control of the children. This is a particularly problematic outcome given that split care and control of children is ordered by a court based on information provided by the family - it is the result of a court order made in the best interests of the family.
37. The efforts of single-parent families to acquire affordable and stable housing could be made less onerous if the rule was amended to cater to divorced parents who each have care and control for at least one of the children, as in Hui Ling’s case.

H. Allow divorced couples to sell their flat without meeting the Minimum Occupation Period (MOP) of five years if there is a court order to sell the flat.⁴

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

⁴ Currently, HDB requires occupants to keep their flat for at least five years. If occupants do not meet this criterion, they are fined for selling the house before the MOP is over, even if a couple was ordered by the Family Court to sell the matrimonial flat.

sold the matrimonial flat to HDB, as her ex-spouse refused to let her have the flat. Denise says the penalty she suffered for violating the MOP led to severe financial insecurity.

“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 and her nine-year-old 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. Denise describes the house as ‘packed’, and that she ‘can’t be always squeezing in the room with (her) girl because she needs to grow up in her own environment’. She wants to get a place for her daughter and her but cannot do so due to financial constraints. Even the cheaper alternatives suggested by her MP are unaffordable.

“If you’re talking about like three room flat, right, very small square metre, 69 square feet... about SG\$150 (thousand)... I already got no CPF because all deducted from the first flat that I bought... And I also cannot (get) grant – they need to give me a solution.” - Denise

38. Seven respondents, including Denise, expressed frustration with the MOP, reporting that it forced them to either suffer financially due to the penalty, or endure the psychological stress of continuing in a marriage that was effectively over.

I. Expand ASSIST so single parents are eligible even if they have disposed their flat after divorce.

39. Launched in 2013, ASSIST is a priority housing scheme for divorced or widowed persons. To qualify, applicants must have sold their flat *before* their divorce and have at least one child, under 16 years of age, who is a natural offspring from a legal marriage or legally adopted. The scheme is meant to increase single parents’ access to public housing but uptake has been low: only 130 divorcees and widows with children booked a flat, despite HDB setting aside more than 740 flats as of December 2014 (Housing and Development Board, no date). This is probably due to the fact that most single parents who are second-timers dispose of their matrimonial flat only *after* their divorce.

J. Allow unwed mothers to form a family nucleus with their child when applying for HDB housing.

Nicole's story: 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.

Nicole, an unwed mother, was rejected for rental housing. According to HDB, she and her daughter (who was born out of wedlock) do not form a family nucleus.

"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 to 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 this proved to be unaffordable.

"I definitely cannot obtain COV (Cash-Over-Valuation) because the COV is more than \$50,000... No way man, I cannot fork out cash." - Nicole

She currently works two part-time jobs, and receives \$720 in child maintenance from her daughter's father. However, she feels that the current amount of income she has is not sustainable and furthermore, she does not qualify for cash benefits and subsidies such as the Enhanced Baby Bonus that is available to other children of lawfully wedded parents.

40. Allowing an unwed mother and her child to form a family nucleus when applying for HDB housing will enable them to become eligible for flats and housing grants under the families scheme. Currently, they can only apply to purchase a flat under the Singles Scheme. For this, they have to be 35 years old, and enjoy only a limited choice from smaller and less accessible flats, should they need subsidies. These policies exert additional pressure on their already-strained financial resources, subjecting them to the real risk of housing instability.
41. Nicole's experience is typical of the unwed mothers we interviewed, with five out of six reporting difficulties in obtaining housing. Without eligibility for a HDB flat or subsidies, they cannot afford a BTO or housing on the open market. Currently, the only channels for

them to work around these exclusions - HDB discretion or appeals through MP - are discretionary and arbitrary, with little clarity on process and outcome.

42. Over time, Singaporeans have become more compassionate towards single mothers. In 1994, former Prime Minister Goh Chok Tong explained the exclusion of unwed mothers from public housing by saying that “Singapore is still a conservative society” that does “not accept unmarried single-parent families.” (Goh, 1994:41-43). He added that “[allowing unwed mothers to purchase flats directly from HDB] implicitly accepts unmarried motherhood as a respectable part of our society. This is wrong.” (Goh, 1994:47). More recently, however, unwed mothers received 16 weeks maternity leave and access to Child Development Accounts (Kok, 14 April 2016). These were extended to support unwed mothers’ efforts to provide for their children. However, at the same time, moves to meet their needs do not “undermine parenthood within marriage”, which is “still the prevalent social norm” (Minister for Social and Family Development Tan Chuan-Jin cited by Kok 14 April 2016). Policies towards unwed mothers should be updated to reflect changing attitudes and realities in Singapore, and the Government’s recognition that support for these mothers in meeting their family’s needs, including housing, is compatible with social norms.

Theme 3: Improve service delivery to single parents.

K. Allow single parents to start queueing for the application of housing as soon as they get the interim judgement of divorce.

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

Divya, a divorced mother of two has been staying with her sister and mother since starting her divorce proceedings in 2012 because she has been unable to get alternative housing from HDB.

After three failed attempts to get a HDB rental flat as her salary exceeded the income cap, Divya tried to apply for a BTO flat. However, her application failed as 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.

The divorce took three years to finalise, and in that time, Divya’s hands were tied as she was unable to secure a BTO nor a rental unit. She had no choice but to move in with her sister and mother. This living arrangement has caused considerable tension between the family members and 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.

Since obtaining her absolute divorce papers, Divya is now eligible for a BTO but she applied for a resale flat instead, hoping to move out of her sister's place as soon as possible. She meets with her MP weekly in hopes that he can expedite the process.

43. Currently, single parents who have received only the interim judgment of divorce are considered neither divorced nor married. This leaves them stuck in limbo, particularly if it is not viable for them to continue living with their ex-spouses in the matrimonial flat.
44. As Divya's experience demonstrates, securing permanent stable housing can be extremely time-consuming. For a BTO, queuing for a flat and getting a key can take around three years. On top of that, divorce proceedings can drag far longer than expected. In this time, single parents have limited options for stable housing and are often desperate for a place of their own, as other living arrangements are not optimal for their children's well-being. For the purposes of applying for housing, they should be allowed to start queuing for application upon receiving the interim judgement of divorce.

L. Take into consideration applicant's family relationships when suggesting living with family as a housing option.

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

Aditi currently stays in a one-room rental flat with her daughter, a special needs child. She began her divorce proceedings in 2011, and stayed with her parents for three years during this process. She did not have a pleasant experience living with her parents as they 'made it very hard on (her)', having disapproved of her divorce.

During that time, she applied and appealed to HDB at least four times before HDB finally granted her a rental unit. She was told by HDB to go live with her parents as they had 'a big flat', and rejected her application.

"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

She finally succeeded in her fourth application as her parents were selling their flat and downgrading to a smaller unit.

45. HDB officers should not assume single parents can live with family members like parents or siblings, who may already live in overcrowded one- or two-room flats. Respondents report that this assumption is often made. Rather, HDB officers should carefully assess the nature of applicant's relationship with family members and the amount of space available to adequately meet the housing needs of the single parent and her children. Like several respondents cited in this paper, single parents who had to move in with family members cited difficulties with adjusting, family tensions, a lack of space and privacy, poor social environment and even physical violence as challenges they faced.

M. Make information about housing eligibility clearer and more accessible.

Uma's story: Regulations and policies were not always made known and were difficult to understand; and HDB staff lacked sympathy.

Uma described her application processes with HDB to be 'a lot of paperwork... and not a genuine assessment by HDB.'

Applying for the HDB housing loan was tedious, as it took four years and multiple tries for her 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.

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 fla— 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

46. Uma was not the only respondent to find HDB rules and policies hard to understand. Other respondents reported that the HDB website does not always answer the questions

that they had. Some respondents also felt that it was not easy getting information from HDB officers, who do not always offer explanations as to why an application failed or what alternatives there are for the applicants after rejecting their applications. A study by Lien Centre for Social Innovation (2015:22) found that “there seemed to [be] confusion or a lack of understanding on HDB policies”, which is in line with our findings. We therefore agree with Lien Centre’s recommendation that information on HDB “be made more accessible or communicated more effectively, so as to reduce doubts, uncertainty and worries of single parents” (Lien Centre for Social Innovation, 2015:22).


47. HDB should also better communicate information about the availability of rental flats. While respondents report long waiting times (around two years) for rental flats, suggesting a shortage of housing, several social workers have suggested that IRH flats have low rates of occupancy (AWARE’s roundtable discussion, 10 June 2016). Above we have suggested that increases in the supply of rental flats should be planned on the basis that harmfully restrictive access conditions will not apply (see section D. above). More transparent information about this process would also be helpful.

N. Train HDB staff to show empathy towards applicants.

“

“Even though (HDB) keep claiming (it's) “case by case” ...they all go by the book.”

“They would not give you a solution when you tell them that you have a problem.



They will just give you standard answers. There's no way you can actually fight your way through. There's no way.”


 “If I have a choice, I would prefer not to deal with (HDB) at all.” ”

Diagram 8: Experiences of interviewed single mothers who approached HDB for help

48. Divorce imposes emotional and psychological tolls. Distress from the failure of marriage is compounded by the anxieties of making practical arrangements. It is important that public servants interacting with divorcees avoid acting in ways that add to their distress.
49. Many respondents reported feeling that HDB officers lacked empathy. Twenty-six expressed frustration with a lack of transparency when communicating housing decisions, frustration that could probably have been alleviated if officers were able to better explain the reasons for policies. In addition, 30 respondents stated their dissatisfaction with the HDB's inflexible attitude, criticising the practice of "going by the book" without looking at each application on a case-by-case basis, while not making clear the content of this "book". HDB officers could probably better handle exceptional cases, and demonstrate sympathy for the hardship faced by single parents. Training could help HDB officers appear less as inflexible bureaucrats applying policies, and more as public servants trying to help citizens in need.

O. Create a unit to coordinate service to families transitioning to single-parent households and reduce reliance on MPs in ensuring access to housing.

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

Wei Shan is a divorced mother of one. She found the process of applying for a flat from HDB frustrating due to a lack of coordination between departments.

"... 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

Wei Shan was recognised as a first-time buyer for flats, but not recognised as a first-timer for 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.

"... it's very tiring. I don't suppose many women will want to go through all this,

especially if they've many children and ... are supposed to find your own means, you know, and you are supposed to like look after your children, and you still... where are you going to find the time to go and queue and look... and the queuing to have an interview with the MP took hours as well. It was not like as if, like, it's so short..." - Wei Shan

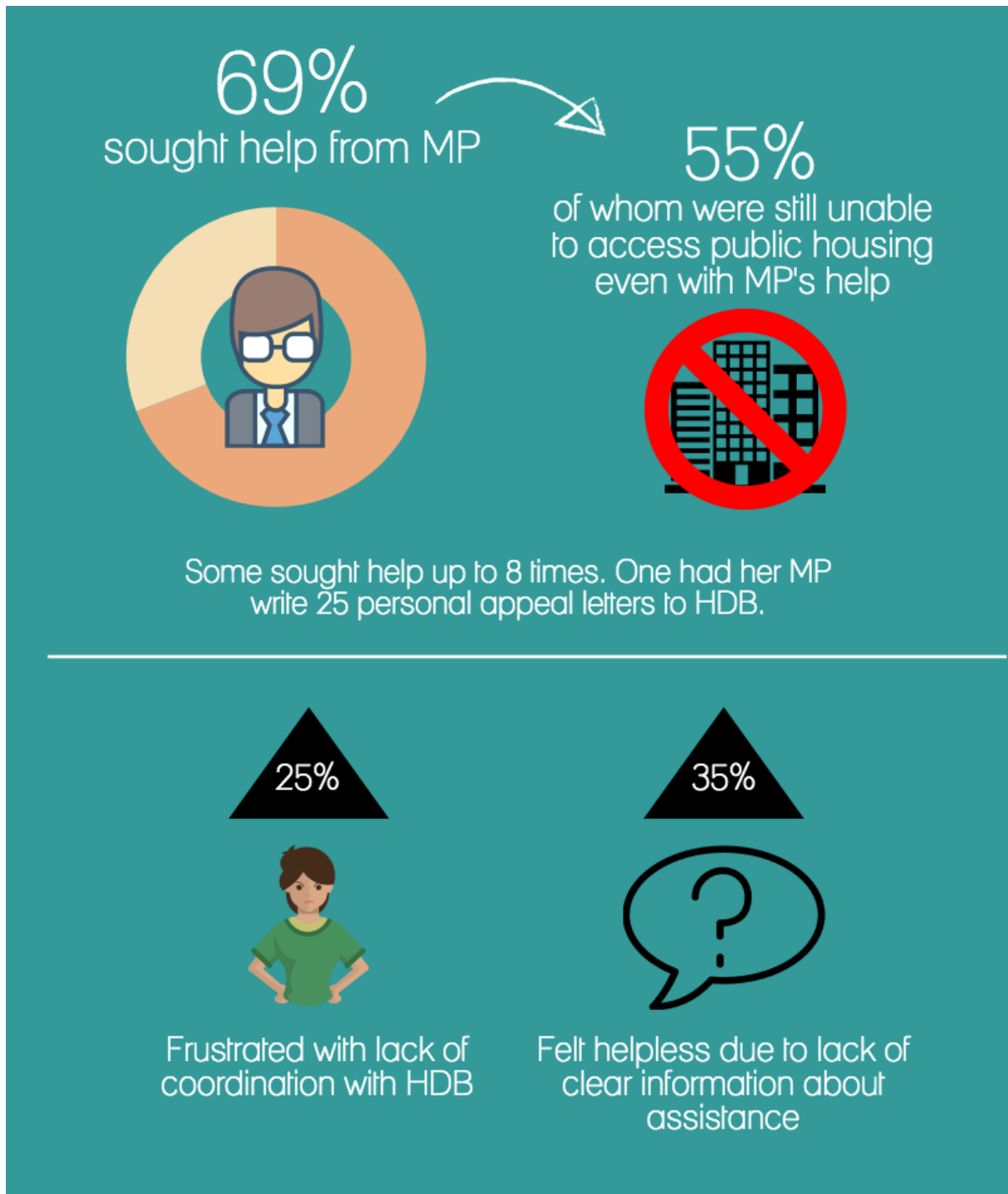


Diagram 9: Top - Experiences of 38 interviewed single mothers who approached their MPs for help. Bottom - Percentages are out of 55 respondents.

50. Many single parents rely on discretionary interventions by HDB personnel and/or MPs to secure a flat, due to a lack of coordination in providing single parents with public housing, and the absence of clear, comprehensive information about sources of assistance. This is a time-consuming endeavour for these parents, who are mostly time-poor. Furthermore, the discretionary nature of the help adds uncertainty and stress.
51. Of our 55 respondents, 38 reached out to their MP, and 21 of those still could not receive help afterward. This practice is so prevalent that VWOs and other support agencies customarily advise single parents to seek the help of local MPs when faced with housing difficulties. Some of our respondents have done so repeatedly – in one case, up to eight times – with mixed and unreliable results. One even had her MP write 25 letters to HDB, without success. Social workers we spoke to recounted many cases where single parents’ children had to write appeal letters to their MP and even the PM in order for HDB to provide them with a flat.
52. This arbitrary approach subjects parents and children to additional stress. It clogs up the system and wastes time and energy for all stakeholders involved, including time-poor single parents, busy MPs and civil servants. To prevent single parents and children from falling through the gaps in a fragmented social support system, the government should ensure better coordination of policies and services catering to families transitioning to single-parent households. A unit could be established specifically to ensure that policies and services cohesively meet the needs of such households. This unit could draw support from the Divorce Specialist Centres appointed by MSF in 2015, which work on the emotional well-being of children affected by divorce (Nur, 2015).

Theme 4: Simplify enforcement procedures if there is a court order to sell the matrimonial flat.

P. Empower HDB to enforce court orders to sell or transfer matrimonial flats upon divorce.

Hui Ling’s story: Ex-husband defied court order to live in the matrimonial flat for years, blocking her from rental housing and leaving her liable for half of the mortgage.

Hui Ling finalised her divorce in 2012, during which the family court passed an order for the matrimonial flat to be sold within six month of the final judgment. Hui Ling’s ex-husband nevertheless refused to sell the flat and has held onto it ever since. This has disrupted 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.

To this day, her ex-spouse has not left the flat.

“He [is] still hogging the flat.... I can’t understand this as well. He can hold while nobody checks but the court does not send people to go to the house and do any random check. I asked, I called HDB, you all don’t have a deadline, nobody can enforce the law, it’s not up to HDB.” - Hui Ling

53. Currently, the enforcement of court orders is beyond the purview of HDB, which does not ensure compliance. As a result, ex-spouses can continue occupying matrimonial flats, in spite of court orders. Because their names are still listed as owners, single parents and their children are unable to rent or buy another flat from HDB and are forced to move in with family members or face insecure or inadequate housing. Three out of 55 respondents, including Hui Ling, encountered this issue.
54. When one party fails to comply with a court order to sell the matrimonial flat, parties can return to court to seek an order to enforce the sale. This requires additional expenses and time, which can be a challenge for time-poor single mothers struggling facing financial struggles. This requirement (of going back to court) should be removed and HDB should be able to enforce the sale of the matrimonial flat if there is a court order.

V. Conclusion

55. It is clear that single parents face serious challenges in accessing public housing. We believe that the below recommendations, if adopted, can improve their situation.

Theme 1: Improve conditions and accessibility of rental housing for single parents and their children

Current approach

56. Single parents face difficulties accessing rental housing. The current **income cap is too low** for most people with paid jobs to access a rental flat. Divorced and widowed parents who split care and control of their children are **barred from rental housing** for 30 months after sale of the matrimonial flat. As a result, they seek emergency solutions like living with family, and face risks of housing instability/inadequacy or impoverishment. Moreover, **tenancy periods of rental flats and IRH are short**, pushing single parents into insecure positions. Overcrowding and the lack of privacy also negatively influence the quality of life of IRH tenants. **The conditions of rental housing should be improved** to create a living environment that is safe and conducive to the well-being of residents.

AWARE's recommendation: Improve conditions and accessibility of rental housing for single parents and their children

57. To make rental flats accessible for more single parents, we recommend **increasing the income cap**. Single parents can then gather savings to use for future housing. Widowed parents and divorced parents with split care and control of their children should also be **exempted from the debarment rule for rental housing**. Furthermore, **HDB could lengthen the tenancy periods** of rental and IRH flats to increase housing stability. The **supply levels of public housing and IRH should also be adjusted** to ensure adequate supply and efficient allocation for each type of housing, and **to reduce waiting time for a unit**. Finally, HDB should improve the conditions of IRH and rental flats and their environments. **The accommodation provided to IRH and rental flat tenants needs to be safe and conducive to wellbeing.**

Theme 2: Remove barriers to home ownership for single parents

Current approach

58. Purchasing a flat often requires high down payment and a double income. This makes **home ownership unaffordable for single parents**; they receive only a fraction of the profit from the sale of the matrimonial flat (often further reduced by expenses) and they earn only one income. On top of this, **divorcees with split care and control of children are barred from subsidised housing** after sale of the matrimonial flat. Both these situations generate risks of housing instability or inadequacy. Couples who want to sell their flat must meet the **Minimum Occupation Period of five years** or face a financial penalty. If there is a court order to sell the flat before meeting the MOP, they have no choice but to do so and face the penalty. To avoid this, some single parents have to endure psychological stress by continuing in a marriage that was effectively over or moving in with family (causing overcrowding) to meet the MOP. Current policies put **unwed mothers** and their children at risk of insecure or inadequate housing since they are **not allowed to purchase a flat until they are 35 years old.**

AWARE's recommendation: remove barriers to home ownership for single parents

59. Home ownership can become more accessible for single parents if they receive **housing grants and are exempted from the resale levy**. If HDB can **lift the debarment period of three years for divorcees who split care and control of their children**, we can increase access to home ownership and reduce the risk of insecure or inadequate housing. Additionally single parents should be **able to sell their flat without meeting the MOP of five years if there is a court order to sell the flat**. As many couples sell their flat after divorce, they are not eligible for the ASSIST scheme. We recommend **expanding ASSIST so that single parents are eligible even if they have disposed the flat after divorce**. Finally, if **an unwed mother and her child are allowed to form a family**

nucleus when applying for HDB housing, a vulnerable group of parents can be protected from insecure or inadequate housing.

Theme 3: Improve service delivery to single parents.

Current approach

60. Single parents' HDB applications are often considered on the basis of **technical availability under schemes or strict compliance with procedures** as if they were ordinary commercial transactions. The assumption that single parents can stay with family leads to unwanted situations including abuse or overcrowding. The **process of application is not transparent** and is confusing for most people. **HDB policies are unclear** and not properly explained by HDB staff. Civil servants are reported to act judgmentally and without due sympathy. This contributes to stress among single parents. As single parents cannot find their way and necessary information, they are often **advised to ask MPs for assistance in reaching out to HDB, with mixed levels of success**. This clogs up the system and wastes time and energy of every party involved, from single parent to MP to HDB officers.

AWARE's recommendation: improve service delivery to single parents

61. Service to single parents can be improved by **allowing single parents to start queuing for the application of housing as soon as they get the interim judgement of divorce and taking into consideration the applicant's family relationships when suggesting living with family as a housing option. Information about housing eligibility should be clearer and more accessible**. Additionally, **HDB staff can be trained to show more empathy** to applicants. To accomplish these improvements, we suggest **creating a unit to coordinate service to families in transition** to single parent households and to **reduce reliance on MPs** to access housing. With these measures in place, single parents would be relieved from additional stress in transitioning into new households and the application system and process of HDB will work more smoothly to save time, energy and money.

Theme 4: Simplify enforcement procedures if there is a court order to sell the matrimonial flat.

Current approach

62. **HDB is currently not able to enforce court orders to sell or transfer matrimonial flats upon divorce**. Single mothers and their children risk facing insecure or inadequate housing when their ex-spouses continue to occupy the flat against the court order; they are unable to buy or rent another flat since their name is still listed as owner of the matrimonial flat.

AWARE's recommendation: simplify enforcement procedures for court order to sell matrimonial flat.

63. Empower HDB to enforce court orders to sell or transfer matrimonial flats upon divorce to prevent situations of insecure or inadequate housing if ex-spouses are occupying the flat against the court order.

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