

aware 

Reimagining Equality

End Discrimination Against Single Parents

A Policy Wishlist From
The Community

July 2021



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Introduction

In the first half of 2021, AWARE brought together 21 single mothers who wished to speak about the impact of current policies on their lives as single parents, particularly with regard to their access to public housing, employment and interactions with the legal system. Among them were divorced, separated/divorcing and unmarried mothers. They shared a common interest in ensuring that the government's White Paper on improving gender equality will address challenges that single parents face. Together, we brainstormed policy options to better support single parents across Singapore.

The Current Situation

As unwed parents and their children are currently not considered a “family nucleus”, they are ineligible for priority schemes and grants aimed at enhancing families’ access to housing. Unwed parents under 35 years old face particular challenges as their applications are assessed on a case-by-case basis; only a fifth of such applicants successfully appealed to buy flats with their children between 2014 and 2016.¹ It is equally difficult for unwed parents to access rental housing, with only 380 of 1,014 (37.5%) applicants having their requests granted from 2014 to May 2019.

Divorced parents too face difficulties accessing housing due to the imposition of the resale levy on second-time home owners. Although between 2018 and 2020, HDB granted 535 divorced parents a reduction in levy, or permission to incorporate it into the flat price, the high resale levy continues to be financially burdensome to many divorced parents trying to purchase a flat.

From 2010 to 2019, 4,606 live births were registered without the father’s name. The legal status of these children born out of wedlock is disadvantageous as they are labelled “illegitimate” and this affects intestate inheritance.

Between 2014 and 2016, an annual average of 2,777 applications for enforcement of maintenance orders were filed.² The number of applications fell to 1,650 in 2020, but this was likely due to the halting of application operations by the Maintenance Support Central in March and April of that year because of the COVID-19 circuit breaker, and not necessarily indicative of women having fewer issues with receiving payment.³

¹ “Written Answer by Ministry of National Development on single unwed mothers purchasing or renting flats from HDB,” Ministry of National Development, Ministry of National Development, 3 April 2017, <https://www.mnd.gov.sg/newsroom/parliament-matters/q-as/view/written-answer-by-ministry-of-national-development-on-single-unwed-mothers-purchasing-or-renting-flats-from-hdb>

² Theresa Tan, “Curbing default on maintenance for children from husbands”, The Straits Times, Singapore Press Holdings Ltd. Co., 19 July 2017, <https://www.straitstimes.com/singapore/curbing-default-on-maintenance>

³ Theresa Tan, “More efforts to deal with maintenance defaulters”, The Straits Times, Singapore Press Holdings Ltd. Co., 1 March 2021, <https://www.straitstimes.com/singapore/more-efforts-to-deal-with-maintenance-defaulters>

Challenges Faced by Participants & Policy Wishlist

A. Housing-related challenges

Unwed participants experienced the following housing-related challenges:

- Having limited access to housing and grant options due to their marital status
- Being forced to live with family due to a lack of alternative housing options
- Having trouble navigating the housing application system as their single-parent status complicated the process
- Facing judgemental and/or unhelpful HDB officers

Divorced and widowed participants experienced the following housing-related challenges:

- Having few housing options, due to their limited financial ability as single parents and their court-ordered custody or care and control arrangements

Difficulties securing a flat:

"It's mentally and physically traumatising for a child if they need to stay in a rented room or house," said Roshni, a 32-year-old unwed mother of one. Describing her efforts to secure a flat to create a stable environment for her child as "two years of hardships and waiting", she added that "policies should support those who already have children", rather than focusing on encouraging married couples to have children when they may not necessarily want to be parents.*

Charlotte, a 35-year-old divorced mother of one, faced difficulties securing a flat because she had been granted shared care and control. As a single parent, she is only able to purchase HDB flats in non-mature estates. Resale flats are also not an option as she cannot afford one.*

Challenges Faced by Participants & Policy Wishlist

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Recommendations

Ease single parents' access to housing

- Expand the definition of "family nucleus" to include unmarried parents and their children, so they have the same housing and grant options as married applicants. At minimum, allow unmarried parents to purchase HDB flats in mature estates.
- Lift debarment restrictions for divorced parents with shared care and control of their children.
- Establish a dedicated unit within HDB to address the unique needs and challenges faced by single-parent applicants; ensure that all staff undergo sensitivity training.
- Improve interim housing options for people experiencing domestic abuse and/or considering separating from their spouses.
- Assess applicants' financial ability to purchase housing more holistically beyond the existing means-testing criteria.

Challenges Faced by Participants & Policy Wishlist

B. Participants faced the following legal challenges:

- Unwed parents' biological children are labelled "illegitimate" and deemed ineligible to receive intestate inheritance.
- For divorced and widowed participants, having to apply for enforcement orders for maintenance repeatedly is tedious and time-consuming.

Difficulties inheriting unwed mother's estate:

Roshni, a 32-year-old unwed mother of one, said that writing a will is "something [she has] always had at the back of [her] mind" because without one, her child would not have the automatic right to inherit her estate.⁴*

Difficulties claiming maintenance:

"I'm tired of going up and down to the court to just claim maintenance," shared Ianna, a 39-year-old divorced mother of two whose ex-husband has been refusing to pay her maintenance for nearly three years. No legal action has been taken against her ex-spouse. "[The government] should do something and enforce the laws properly."*

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Recommendations

Enhance legal protection for single parents and their children

- Abolish the concept of "illegitimacy" under inheritance law.
- Establish a governmental Child Support Agency to manage maintenance payments, so that divorced mothers do not have to repeatedly apply for enforcement of court orders. In the event that the paying parent fails to pay on time, the Child Support Agency would proceed with paying out maintenance and the paying parent will be legally compelled to reimburse the amount to the Agency.

⁴ Children of unwed parents are legally considered "illegitimate" and will only be entitled to their biological mothers' estates if their biological mothers do not have surviving legitimate children.

Challenges Faced by Participants & Policy Wishlist

C. Participants faced the following employment-related challenges:

- Being asked about their marital status and caregiving arrangements at the point of their recruitment interviews
- Not having sufficient childcare leave, especially when they have multiple children
- Facing employers who were unsympathetic about their struggles to juggle work and caregiving
- Being subject to penalty fees when they are late to pick up their children from childcare

Employment discrimination:

Mandy, a 26-year-old mother of two who is currently separated, had several hiring managers ask about her childcare arrangements should she fall ill or if schools are closed. "[Employers] won't tell you straight up that you're a single mother, that's why they don't want to hire you," she said; instead, they gave her "all sorts of reasons" as to why she was not suitable for a job.*

Insufficient childcare leave:

When asked about the sufficiency of the current six days of childcare leave that all parents are entitled to, 45-year-old Shi Hui said that it was "definitely not enough". As a divorced mother of three, she has experienced having her children fall sick at different times, as well as having different engagements in school (e.g. parent-teacher meetings) scattered across the year.*

Lack of alternative childcare arrangements:

"We don't have someone else to look after our kids when they fall sick," said Rheeya, a 29-year-old unwed mother of one. Based on her experience, "not everyone can take [childcare] leave even though they are eligible", because of a lack of manpower. Instead, parents "save their leave for when their kids are really sick". She shared that she has been unemployed for two years precisely because she has not been able to find an employer who is understanding of her struggles as a single mother.*

Challenges Faced by Participants & Policy Wishlist

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Recommendations

Provide more support for working single parents

- Legislate the right to request flexible work arrangements.
- Establish anti-discrimination legislation to prohibit employers from asking questions relating to applicants' marital status and childcare arrangements at the point of hiring.
- Base the childcare leave quantum on the number of children. At minimum, convert this to family care leave, which allows working persons to care for any family member residing with them.
- Establish alternative childcare facilities for mildly sick children whose parents are unable to take leave from work.
- Waive childcare centres' late fees for pick up for low-income families.

Challenges Faced by Participants & Policy Wishlist

D. Participants faced the following financial challenges:

- Unwed participants being excluded from the full Baby Bonus Scheme
- Maintenance payments (for divorced participants) being considered a form of income on financial assistance applications, regardless of the regularity of payments
- Tedious application and renewal processes for financial assistance
- Having their necessary expenditure under-estimated by a non-comprehensive needs assessment
- Repeatedly being told to seek help from family members instead of applying for financial assistance
- Being unable to accumulate savings, as financial aid barely covered a family's basic needs
- Being unable to afford health insurance for themselves and their children

Ineligibility for full Baby Bonus:

Many unwed participants were disappointed that they were ineligible for the full Baby Bonus, which could significantly help to alleviate their financial burden. "How is my child any lesser than any other child [born to married parents]?" lamented Rheeeya, 29 years old and unwed.*

Irregular maintenance payments:

Nuha, a 51-year-old divorced mother of three, was one participant who received irregular maintenance payments and yet had to declare them as a source of income when applying for financial assistance. She felt that this was a loophole that denied divorced parents the financial aid required to care for their children.*

She also recounted being disheartened when, on two occasions, she was questioned about her siblings' inability to financially support her (by a social service officer and a Member of Parliament). "If they were able to help me, why would I be here in the first place?"

Challenges Faced by Participants & Policy Wishlist

Inability to afford health insurance:

Many participants shared that they were unable to afford insurance due to their challenges finding work that allowed them to simultaneously manage their caregiving responsibilities. Hence, these single parents constantly fear the financial burden of medical bills should their children fall ill or sustain injuries.

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Recommendations

Enhance financial support for single parents

- Extend the Baby Bonus Cash Gift to unwed parents.
- Streamline application and renewal processes for financial aid.
- Improve the assessment for financial aid by
 - Expanding the types of expenses considered during needs assessment
 - Excluding child maintenance as a form of income
 - Only taking into account the income of family members living at the same address.
- Increase the quantum and duration of ComCare Short-to-Medium-Term Assistance.
- Introduce a low-cost healthcare insurance scheme for single parents that automatically covers their children up to 16 years of age.

Societal stigma around non-traditional family structures:

Lily, a 35-year-old divorced mother of two, was concerned that her children would feel negatively about not having a father if friends asked them about it.*

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General Recommendations

Inculcate more empathy for single parents

- Educate students about diverse family structures.
- Raise public awareness of the struggles faced by single parents.

How Far Have We Come?

As a result of various advocacy efforts, housing policies affecting single parents have seen improvements in the last few years.

For unmarried parents, these are the latest changes:

- From 2020, unmarried parents aged 21 and above are allowed to buy new three-room flats in non-mature estates.
- An eligible unmarried parent applicant may qualify for the same grant amount as a single person.

For divorced parents, these are the latest changes:

- Assistance Scheme for Second-Timers (Divorced/Widowed Parents) [ASSIST]: In 2017, the requirement for divorcees to sell their flats before divorce to be eligible was removed; in 2019, the age limit applying to children was raised to 18 years.
- In 2018, the three-year time-bar policy for divorcees to buy subsidised flats was removed. Both parties in the divorce are able to buy or own a subsidised flat each once they have obtained the Interim Judgement of divorce and resolved ancillary matters on their matrimonial property and custody of their children (alongside other eligibility criteria). However, this change does not apply to divorced parents with shared care and control.

What More Can Be Done?

Single parents—both unwed and divorced—continue to be penalised by policies meant to support families. Community members stress that a safe and stable home environment is imperative for children’s development, but current housing policies make it difficult for this to be a reality for single-parent families.

Unwed and divorced parents also experience heavy financial burdens as they have to juggle their roles as sole breadwinners and caregivers for their children. Many described their troubles holding down regular nine-to-five jobs, with few employment options that allow them to earn a sufficient income while fulfilling their caregiving responsibilities.

Unwed parents continue to be subject to social stigma from the officials with whom they come into contact during their public housing application process. The lack of sympathy from such authority figures can traumatise unwed applicants as they are left feeling unsupported by those from whom they need help.

Further, these parents experience much anxiety and hardship due to the lack of legal recognition of their relationships with their biological children. The “illegitimate” label affects their public housing options and the children’s rights to inheritance in the absence of a will.

For divorced mothers, many continue to struggle with ex-husbands defaulting on maintenance payments. Women are unnecessarily burdened with the responsibility to continually press for action from the court to receive maintenance. Such a process leaves them physically, emotionally and financially drained while their ex-spouses often go unscathed, especially when the women are unable to afford lengthy legal battles.

Conclusion

The government's efforts to aid women's development must include addressing the discriminatory effect of policies that penalise single mothers in various stages of their lives. We urge the government to consider policy recommendations made in this wishlist in the forthcoming White Paper.

Challenges Faced by Participants & Policy Wishlist

Societal stigma around non-traditional family structures:

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