



WHY STABLE HOUSING MATTERS

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

aware 

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Introduction

In 2016, AWARE conducted a study on low-income single-mother families' access to housing.¹ Through in-depth interviews with 55 respondents, our research found that low-income, single-mother families who sought sale and rental flats from the Housing & Development Board (HDB) faced a range of challenges, including (i) unrealistic income ceilings; (ii) exclusion from existing policies' definitions of "family nucleus"; (iii) long debarment periods; and (iv) lack of transparency and clarity in policies. Recent policy announcements have tried to tackle the issue of long debarment periods for divorced parents, but other issues identified in the 2016 report have yet to be addressed.

In 2021, 6.1% of all resident households in Singapore were lone-parent households.² As compared to the previous year, there was a decrease in the number of divorces, from 7,623 in 2019 to 6,959 in 2020. This was attributed to the "circuit breaker" and safe management measures implemented in light of the COVID-19 pandemic, with the Family Justice Courts only hearing "urgent and essential" cases, such as those that posed a threat to life or were time-sensitive.³ Prior to that, however, the annual number of divorces had been on the rise: From 2015 to 2019, the yearly average number of marital dissolutions was 7,536, compared to 7,402 in the preceding five-year average.⁴

The general trend of increasing divorces and the resulting increase in single-parent households makes their access to public housing an area of growing concern. Most single-parent households (81.7%) are headed by women,⁵ who generally have less access to housing—many leave or reduce paid employment to perform caregiving upon marriage or childbirth. In 2021, the labour force participation rate (LFPR) for women was 64.2%, while that of men was 77.2%.⁶

Housing is often a family's most fundamental and immediate practical need. Fortunately, the government can exercise control over housing support for families to help them achieve housing stability as quickly and smoothly as possible.

¹ AWARE, Single parents' access to public housing: Findings from AWARE's Research Project, (Singapore: AWARE, 2016), <https://aware.org.sg/wp-content/uploads/Single-Parents-Access-to-Public-Housing.-Final-version..pdf>

² "M810661 - Resident Households By Household Living Arrangement And Age Group Of Youngest Child", Singapore Department of Statistics, 10 March 2022, <https://tablebuilder.singstat.gov.sg/table/TS/M810661>

³ Theresa Tan, "Fall in marriages and divorces in Singapore last year due to Covid-19 pandemic", The Straits Times, Singapore Press Holdings Ltd. Co., 8 July 2021, <https://www.straitstimes.com/singapore/community/drop-in-marriages-and-divorces-in-2020-due-to-covid-19-restrictions>

⁴ "Fewer marriages, more divorces in Singapore last year", Channel NewsAsia, Mediacorp Pte Ltd., 28 July 2020, <https://www.channelnewsasia.com/singapore/fewer-marriages-more-divorces-2019-singapore-singstat-714411>

⁵ Ministry of Social and Family Development, Families and Households In Singapore, 2000 – 2017, (Singapore: Ministry of Social and Family Development, 2019)

⁶ Ministry of Manpower, Labour force participation rate by age and sex (28 January 2022), Ministry of Manpower, <https://stats.mom.gov.sg/Pages/LabourForceTimeSeries.aspx>

Recent policy changes have facilitated some single parents' access to housing. In 2020, the Ministry of National Development (MND) announced that, moving forward, single unwed parents over the age of 21 could now buy three-room flats in non-mature estates from HDB. Prior to this, single unwed parents were only allowed to purchase two-room flats. MND also confirmed that all unwed mothers, regardless of age, were welcome to apply for HDB housing.⁷ As for divorced parents, the three-year time-bar to purchase subsidised flats was lifted by HDB in 2018, allowing more to purchase subsidised housing immediately upon divorce.⁸

In spite of these changes, many other single-parent families continue to face obstacles in securing affordable and stable housing: Divorcees still cannot access public rental housing immediately upon divorce, while others continue to experience financial stress, strained family relationships, ineligibility to access grants, subsidies and loans, as well as long application waits.

Furthermore, although the policy changes now provide more options with a lower age of eligibility, single mothers will still need to make these requests through HDB, where their needs will be assessed, or through their Members of Parliament (MPs), instead of going through the usual sales channels.

Requests for rental housing also continue to be assessed on a case-by-case basis. MP Louis Ng's appeal for MND to define a set of objective criteria for evaluating housing applications was rejected on the grounds that each case is unique, and that the government needs to exercise maximum flexibility. Nevertheless, whether such flexibility has been exercised is questionable. While the number of successful rental housing applications from single unwed parents has been growing—214 requests approved in 2020 as compared to 48 in 2016⁹—many such families still struggle to secure a place of their own.

Our experience tells us that such an approach has historically failed to meet the housing needs of single parents.

⁷ "Speech by Minister Lawrence Wong at the Committee of Supply Debate 2020 - Building our Future City and Home", Ministry of National Development, 4 March 2020, <https://www.mnd.gov.sg/newsroom/speeches/view/speech-by-minister-lawrence-wong-at-the-committee-of-supply-debate-2020---building-our-future-city-and-home>

⁸ "Committee of Supply 2018: Building our Future City and Home", Housing & Development Board, accessed on 18 Dec 2021, <https://www.hdb.gov.sg/cs/infoweb/committee-of-supply-2018>

⁹ "Written Answer by Ministry of National Development on number of single unwed parents that have applied to rent a flat from HDB each year in the past five years", Ministry of National Development, 6 July 2021, <https://www.mnd.gov.sg/newsroom/parliament-matters/q-as/view/written-answer-by-ministry-of-national-development-on-number-of-single-unwed-parents-that-have-applied-to-rent-a-flat-from-hdb-each-year-in-the-past-five-years>

a. Embarking on the S.H.E. Project

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

The S.H.E. Project is a research-based service that provided stable and decent housing and a transformational support programme for low-income families headed by single mothers. Working with partner organisation Daughters of Tomorrow (DOT), we first set up a three-room apartment in northern Singapore for low-income single mothers and their children. After a year of operations, the S.H.E. Project expanded to establish three other apartments—two in western Singapore and one in the east—to offer housing to more women in need.

During their tenancy, the mothers attended DOT's Confidence Curriculum to foster their personal growth and develop their professional skills. Some participated in DOT's financial literacy programme and benefited from their job matching and job support services. The families also worked closely with social workers in the community to improve various aspects of their lives.

Alongside the housing and support programme, AWARE undertook longitudinal qualitative research to test our hypothesis: If single mothers and their families have access to affordable temporary housing for two years, they build the capacity and strength to tackle issues such as permanent housing, employment and personal growth.

GOALS AND PRINCIPLES

Through the S.H.E. Project, we aimed to enable our residents to:

- Stabilise their living conditions;
- Build their confidence and capacity;
- Build a path towards financial independence; and
- Find permanent accommodation after their tenancy ended.

These Enabling Agency principles underpinned the Project:

- The families were the experts of their own lives. They set their own goals, and tracked their progress towards these goals.
- Community support was critical and the families would support each other to find solutions to the problems they faced.
- Services would be provided on a non-judgmental basis to support the goals and strategies that the families set for themselves.

RECRUITING RESIDENTS FOR THE S.H.E. PROJECT

Through referrals by Family Service Centres (FSCs) and community partners, AWARE selected mother-headed families who were functional and did not have stable housing to stay at the S.H.E. apartments. In total, we received 124 applicants, of which 18 were granted entry to the S.H.E. Project.

When assessing the families' suitability, we adopted a strengths-based approach and used the following main selection criteria:

- They were single mothers and/or low-income women
- They were looking for a place in which to settle
- They earned a net income of less than \$650 per capita
- They had adopted strategies to cope with challenges they faced
- They had taken many small or big initiatives, such as:
 - I. **SELF-DEVELOPMENT:** Sustaining or trying to get a job; seeking legal assistance, divorce, a Personal Protection Order (PPO) or maintenance; upskilling; having an additional job; building their savings; purchasing insurance; and/or trying something new.
 - II. **FAMILY:** Helping their family members or their own children; proactively ensuring that their children receive education (e.g. engaging with their teachers, signing them up for tuition); applying for financial assistance or seeking other forms of support from organisations; bringing their children out; and/or ensuring that their children consumed nutritious food.
 - III. **COMMUNITY:** Participating in support groups; volunteering; and/or helping neighbours.

Other factors were also taken into consideration, including:

- Financial status, including their employment situation, arrears and financial assistance, if any;
- Housing situation; and
- Family background, including the mother's family of origin, current family, experiences of violence, security risk level and their children's caregiving arrangements.

OPERATIONS AT THE S.H.E. PROJECT

Unlike transitional housing programmes, which typically provide housing for three to six months, the S.H.E. Project provided housing for up to two years to afford the families longer-term stability. Each apartment accommodated up to three families, depending on size, with each family being allocated one private room.

A housemother appointed at the beginning of the Project managed the residents as well as the upkeep of the apartments. Once a resident was identified and moved into one of the four apartments, the housemother conducted an orientation with everyone at the apartment to familiarise them with each other. She also held mediation sessions whenever conflict and tensions arose between residents.

Additionally, the families made a one-time deposit of \$20 upon entry to S.H.E., and subsequently paid a nominal monthly contribution of \$10 per family member. This sum went towards a common fund that was managed by the housemother and was used to pay for household expenses. Any unused amount was returned to the residents.

CONDUCTING RESEARCH

To better understand the barriers to homeownership faced by single mothers and low-income women and the impact of housing stability on other aspects of their lives, a researcher from AWARE conducted semi-structured interviews with the residents once every quarter throughout their tenancy period.

This allowed us to track their progress in the following areas:

- Housing access
- Employment
- Family well-being
- Other achievements

Additionally, the families made a one-time deposit of \$20 upon entry to S.H.E., and subsequently paid a nominal monthly contribution of \$10 per family member. The researcher periodically checked in on their progress with their goals during interviews, and at the end of their tenancy, residents were asked to reflect upon these goals.

The interviews, which lasted from 20 minutes to one and a half hours, were audio-recorded and transcribed for analysis.

As the study focused on the impact of housing stability, only interviews from residents whose stay lasted more than six months were taken into consideration for analysis.

b. Residents in the S.H.E. Project

In total, the S.H.E. Project housed 18 women and 21 children across the four apartments from 2018 to 2021. For the purpose of this study, we tracked the progress of 12 families whose tenancy lasted more than six months. Summaries of their stories can be found in the Annex. Pseudonyms have been assigned to all residents to protect their identities.

A NOTE ON TERMINOLOGY IN THIS REPORT

In this report, the women leading the 12 households who stayed at S.H.E. for six months or more are referred to as the “mothers”. Only Putri, who was separated from her husband, did not have children at the time of her S.H.E. residence.¹⁰

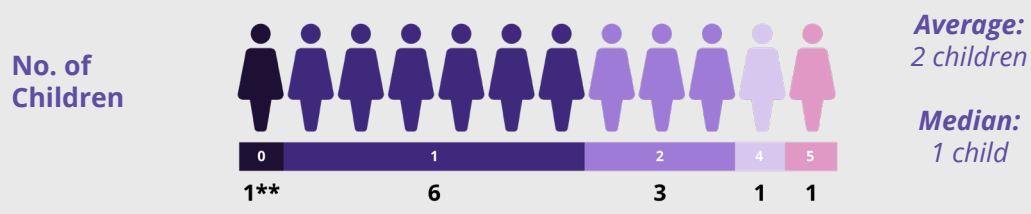
DEMOGRAPHICS

Below are the demographics of the 12 long-term mothers when they first joined the S.H.E. Project. Their detailed demographics can be found in Appendix A.



¹⁰ Putri, a victim of family violence, was referred to the S.H.E. Project by DOT. Her application was accepted on an exceptional basis as she had a health condition and was under 35 so she did not qualify for public housing or a rental flat.

		No. of S.H.E mothers
Education	Below Secondary	3
	Secondary	4
	Tertiary / Diploma	4
	Degree	1
Employment	Employed	9
	Unemployed	3
Financial Support	Maintenance	5
	MOE FAS ¹¹	2
	SSO ¹²	2
	ComCare (MSF)	2
	Medication Assistance Fund	1
	Organisation assistance	1
	None	4



*Spousal abuse refers specifically to violence inflicted upon the mothers by spouses and ex-spouses, while family violence refers to violence occurring within other close interpersonal relationships such as that of partners, parents, children and siblings.

**Putri came to the S.H.E. Project after experiencing family violence and separating from her husband. They had no children.

¹¹ MOE FAS: Ministry of Education's Financial Assistance Scheme
¹² SSO: Assistance from Social Services Offices

Of the two residents who had finalised their divorces at the beginning of their stay at the S.H.E. Project, one had sole custody and full care and control of her two children. The other had joint custody with no care and control of her four children.

Although a history of domestic violence was not part of our aforementioned criteria, all residents reported being subjected to domestic violence before moving into the S.H.E. apartments. Numerous studies have established this trend: Unlike men, domestic violence has been cited as one of the most significant factors driving housing instability and homelessness amongst women.¹³ Combined with poverty, these women often end up undergoing a cycle of abuse, homelessness, poor housing and poverty, and then returning to abuse due to economic and/or housing needs.¹⁴

It is also worth noting that all our residents were ethnic minorities, with the majority being Malay. This perhaps points to a larger issue of minorities being in a generally disadvantaged position from an economic, legal and social standpoint.

As such, Dale (2008) posits that women's housing needs differ from that of men and are "imbedded within the context of poverty, social, racial and gender inequalities, and violence against women".¹⁵

Our research, however, does not look into race as a factor in issues pertaining to their housing, employment or relationship.

The report is organised into four sections that discuss the impact of stable housing provided via the S.H.E. Project:

- I. Positive outcomes of the S.H.E. Project
 - II. Single parents' difficulties securing stable housing
 - III. Single parents' difficulties with divorce processes
 - IV. Single parents' difficulties with employment and caregiving
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¹³ Sarah Fotheringham, Christine A. Walsh, and Anna Burrowes, "A place to rest": The role of transitional housing in ending homelessness for women in Calgary, Canada", *Gender, Place & Culture* 21, no. 7 (2014): 834-853, <https://doi.org/10.1080/0966369X.2013.810605>

¹⁴ Amanda Dale, *Beyond Shelter Walls: System Change, Best Practices and Policy Initiatives to Address Violence against Women in Canada* (Toronto, Canada: YWCA Canada, 2007).

¹⁵ Amanda Dale, *Beyond Shelter Walls: No More Running in Circles* (Toronto, Canada: YWCA Canada, 2008), 21, <https://www.yumpu.com/en/document/view/23228287/beyond-shelter-walls-no-more-running-in-circles-ywca-canada>

Positive outcomes of the S.H.E. Project

a. Securing stable housing

During their tenancy, S.H.E. mothers were able to actively work on securing stable housing by applying to HDB or seeking alternative accommodations with support from AWARE, DOT and their social workers. Some were also able to make progress on their divorces and other related matters, which would later make the housing application process smoother.

At the end of their stay at S.H.E., nine single-mother families (75%) managed to secure public rental flats. Of these, eight moved into their allocated flats. The remaining mother who successfully applied for a public rental flat, Emma, felt that her allocated apartment was not located in a conducive environment for her only child and eventually moved out to a rented room from the open market instead.

Intan, a divorced mother, also moved out to a rented room from the open market. Finally, Radiah and Atiqah moved in with family and friends. Radiah was still in the midst of her divorce, which started even before she came to S.H.E., while Atiqah is an unwed mother above 21 years of age.

Housing type after moving out from S.H.E

Public Rental Flat 66.7%	Family / Friend's Home 16.7%	Room on Open Market 16.7%
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Research has shown that, combined with support services such as counselling, safe and stable housing improves the well-being of individuals who have experienced housing instability and builds their coping resources to tackle other issues in life.¹⁶ Those who receive employment skills training while in stable housing are also more likely to gradually move from poverty and isolation to economic participation.¹⁷ These positive changes were reflected in the S.H.E. mothers' experiences, upon which we elaborate below.

¹⁶ Melissa Johnstone, Cameron Parsell, Jolanda Jetten, Genevieve Dingle, and Zoe Walter, "Breaking the cycle of homelessness: Housing stability and social support as predictors of long-term well-being", *Housing Studies* (2015), <http://dx.doi.org/10.1080/02673037.2015.1092504>; Xiamei Guo, Natasha Slesnick, and Xin Feng, "Housing and support services with homeless mothers: Benefits to her mother and her children", *Community Ment Health J* 52, no. 1 (2016): 73-83, <https://doi.org/10.1007/s10597-015-9830-3>

¹⁷ Laura C. Johnson and Allison Ruddock, *Building Capacity: Enhancing Women's Economic Participation Through Housing*, (Status of Women Canada, 2000).

b. Employment and financial situation

Residing at S.H.E. enabled the mothers to concentrate on finding and maintaining employment without having to worry about a safe place to stay. Furthermore, they were able to set aside some funds for a rainy day or pay off their arrears instead of spending a large portion of their incomes on rent.

IMPROVED EMPLOYMENT SITUATION

The majority of mothers (75%) were holding full-time, part-time or casual jobs at the end of their stay with S.H.E. Moreover, during and after their tenancy, eight saw improvements in their employment situation, such as finding a job, moving from part-time to full-time positions, or switching to better-paying jobs. With secure housing, residents were also able to change or quit their jobs (often due to unfavourable work conditions or a desire for a change of environment) or take time off from employment to attend upskilling courses.

For instance, Radiah, a mother of five in the midst of a divorce, was working as a casual booth assistant and earning a monthly salary of \$500 when she first joined the S.H.E. Project. Since then, she has managed to find a better-paying full-time customer service job, and is currently drawing a monthly income of \$1,900. Residing at one of the S.H.E. apartments provided a safe space for her and her children, two of whom are living with her, and gave her peace of mind to fully focus during work, especially since her children were independent. With her higher wages, she was able to pay off her debts and better manage her children's expenses.

"So far right now [I am financially] coping well now... Because I get to pay those debts, those handphone debts all that... Right now, able to buy, you know, those food supplies, and then I can pay off the debts with my siblings and I can top up their EZ-link card, the monthly concession one."

- Radiah, mother of five, undergoing divorce, stayed at S.H.E. for 23 months

Another outstanding example is Emma, a 32-year-old mother of one who stayed at S.H.E. for 24 months. She started out working at her current company as a waitress, earning an income of under \$1,000 per month. She was then promoted multiple times to her current position as an executive of accounts, drawing a monthly salary of \$2,700. Throughout this, Emma had an encouraging boss who supported her career advancement, as well as the help of DOT's childminding services, which she employed so as to not worry about childcare while at work. She attributed these positive changes to having stable housing at S.H.E.

"Well, [the S.H.E. Project] actually gave me stable—it was an outlet for me to get a stable job. Because I had a base that was just for me and [my son], even though it's shared with other people."

- Emma, mother of one, undergoing divorce, stayed at S.H.E. for 24 months

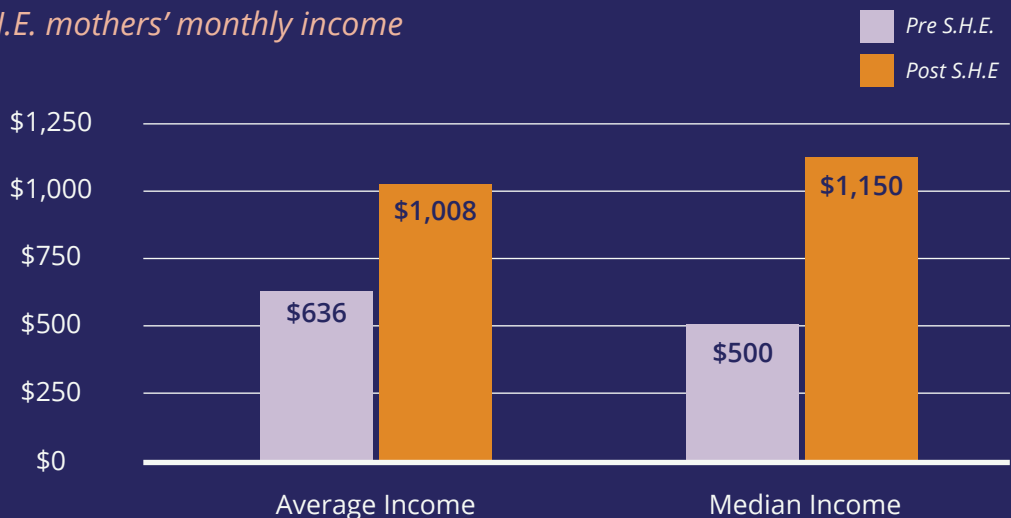
Putri, a 31-year-old separated from her husband with no children, previously had to work two jobs to afford renting a private room. However, at the S.H.E. Project, she was able to quit one of her jobs without worrying about losing a place to stay as she wanted a change in her work environment.

Only one resident, Cherry, a Permanent Resident (PR) 42-year-old mother of two, remained unemployed throughout her time at S.H.E. due to caregiving responsibilities and time-consuming divorce-related legal proceedings, despite holding a bachelor's degree in security from her home country.

INCREASE IN INCOMES

As a result of these improvements, the S.H.E. mothers' average and median incomes rose from \$636 to \$1,008 and from \$500 to \$1,150 respectively by the end of their stay.

S.H.E. mothers' monthly income



c. Families' well-being

Single-parent families typically face many pressures and challenges that other families do not experience, including surviving on a single income, continued conflict with the parent's ex-spouse, fewer opportunities to spend time together and disruptions to extended family relationships. Under these circumstances, it's important for single parents and their children to have supportive networks and relationships with those around them in order to thrive.

Of particular concern, also, is the environment in which a child is brought up as it plays an important role in their development. Childhood exposure to trauma and stress, such as abuse, neglect and witnessing family violence, can adversely impact children's neurological development and present as issues with executive function, emotional regulation and dissociation later on in life.¹⁸ Additionally, a lack of housing stability can contribute to social problems, including poverty, adverse health outcomes, poor academic performance and juvenile delinquency, with long-term intergenerational implications. It is thus imperative that children and their parents have safe and stable housing to prevent these issues from perpetuating.

MOTHERS' WELL-BEING

After moving into the S.H.E. apartments, mothers were able to foster stronger relationships with their children and raise them in an emotionally stable environment, free from abuse. The mothers also stated that living at the S.H.E. apartments helped them leave their abusive or toxic relationships. Given that the location of the apartments were unknown to their ex-spouses, they felt safer compared to when they stayed with family or friends, i.e. at locations where their ex-spouses could still harass them.

"To me, it's more safe... 'Safe' as in so that I don't face my husband. So I don't go through the abuse and all that. So for now also, he doesn't know that I'm here. So [I] feel safe."

- Radiah, mother of five, undergoing divorce, stayed at S.H.E. for 23 months

"I would prefer this than the [previous] house [with my ex-spouse]... I'm blessed. Because 16 years, I live in that marriage. I wanted to run away many, many times. Many, many times. But didn't have nobody to turn to and nowhere to go to. That's why I was in that marriage. Just taking all the crap from him."

- Anne, mother of two, undergoing divorce, stayed at S.H.E. for 25 months

¹⁸ Dorthie Cross, Negar Fani, Abigail Powers and Bekh Bradley, "Neurobiological Development in the Context of Childhood Trauma", *Clinical psychology: A publication of the Division of Clinical Psychology of the American Psychological Association* 24, no. 2 (2017): 111-124, <https://doi.org/10.1111/cpsp.12198>

The apartments also offered them a space to heal emotionally and develop a sense of community—mothers would offer each other advice or help out with caregiving. For example, Deesha was undergoing a mental health crisis before arriving at S.H.E. and started experiencing pregnancy complications a few months afterwards. Yet having a safe private space enabled her to care for herself and her newborn without worrying about keeping a roof over their heads. When she needed to run errands or rest, Anne, who lived in the same flat, would offer to look after her newborn.

“Once I shift to [the S.H.E. apartment], I’ve got people to check on me every now and then, so I feel like I’m in a family.”

- Deesha, unwed mother of one, stayed at S.H.E. for nine months

“I’m very happy... I’m able to go to work early, come back early. Have better rest... Have a better time for me, lah... Actually [moving here] calms me down a lot.”

- Intan, divorced mother of four, stayed at S.H.E. for 18 months

The safety offered by the S.H.E. Project was most strongly felt during the COVID-19 pandemic. Several residents expressed great relief not to be facing the crisis in their previous homes.

“It wouldn’t be life. It would drive me to madness, as it is dealing with toxicity, abuse from the outside. Too much to handle, especially when [my] ex-partner lives with [my] own parents.”

- Emma, mother of one, undergoing divorce, stayed at S.H.E. for 24 months

“No, I don’t wanna go back and live there because he still shouting at his maid... I will not be able to take it. I see her cry and feel sorry [about] the way he use vulgarity. I [am] OK to go visit but not go back.”

- Anne, mother of two, undergoing divorce, stayed at S.H.E. for 25 months

CHILDREN'S WELL-BEING

Housing stability is a major contributor to a child's well-being: It not only helps children achieve their developmental milestones, but also allows them to become happier, less stressed and more comfortable.¹⁹ This is in part attributed to the fact that, without frequent moves, children are better able to establish and maintain routines as well as social networks.²⁰ Furthermore, those leaving family violence situations can simply "be a kid" and not worry about "adult problems", such as abuse or housing instability.²¹

This was reflected in the families' experiences at the S.H.E. Project: Mothers reported improvements in their children's mental well-being after they entered environments free from abuse.

Anne's daughter, for instance, initially did not do well for her N-Level exams and had planned to go to Institute of Technical Education after completing secondary school. However, while living at the S.H.E. Project, she subsequently decided to sit for her O-Levels as a private candidate. While preparing for the exams, she was offered a place at a local polytechnic course she had wanted. Both Anne and her daughter were very happy about this.

Amirah also saw her daughter's academic performance improve and her self-confidence grow.

"I think they work very hard. I think [my daughter] is more confident and she's very responsible now. She is on her own, you know?... The mid-year result, she actually performed, like, 20% better."

- Amirah, divorced mother of two, undergoing mediation for breach of court order by ex-spouse, stayed at S.H.E. for 23 months

Others reported that their children were able to develop a healthier temperament and live more freely at the S.H.E. apartments.

"These two years that I had a place, I think it's been awesome, because I was able to create a better environment for [my son]... he is such a sweet boy, and very caring."

- Emma, mother of one, undergoing divorce, stayed at S.H.E. for 24 months

¹⁹ Heather Bomsta and Cris M. Sullivan, "IPV survivors' perceptions of how a flexible funding housing intervention impacted their children", *Journal of Family Violence* 33 (2018): 371–380, <https://doi.org/10.1007/s10896-018-9972-5>

²⁰ Ibid

²¹ Ibid

“Now all my friend say [that my son is] very good. I say, ‘Yeah, because last time [he] don’t know how to take care his own.”

- Cherry, PR mother of two, undergoing divorce, stayed at S.H.E. for 18 months

“Every time [before] they will get verbal abuse. So now it’s not like that here. So they feel more free, lah. Under [my care my kids are] more free.”

- Radiah, mother of five, undergoing divorce, stayed at S.H.E. for 23 months

MOTHERS’ RELATIONSHIPS WITH THEIR FAMILIES OF ORIGIN

Some of the mothers’ relationships with their families of origin improved after they joined the S.H.E. Project, as moving out of their overcrowded family homes often meant a decrease in friction between family members. It also gave residents a chance to build healthy boundaries with their families, especially if they had previously experienced domestic violence.

“I have two [sisters]. [One] sister I cut off totally, but the other is great. Ups and down, but definitely, I would say it’s better now. Yeah, definitely better. She’s a bit more cooperative... You know, when I was sick, she sent my daughter to school, to her tuition.”

- Amirah, divorced mother of two, undergoing mediation for breach of court order by ex-spouse, stayed at S.H.E. for 23 months

“Actually before I got this house, I got conflict with my mother, I never talk to her for a few weeks, and then when she got to know I already got a house, she was so happy, she called me. She say, ‘I was so worried. Not sure where you staying and all that.’ So got us back together, lah. Sometimes she will come over here.”

- Radiah, mother of five, undergoing divorce, stayed at S.H.E. for 23 months

As a result, the mothers felt more at ease when entrusting their children to the care of family members when they were working. Prior to the S.H.E. Project, Nadia, an unwed under-21 mother of one, experienced tensions with her family. However, after joining S.H.E., she started to leave her son at her mother’s house when working. The improvement in the residents’ familial relationships and willingness to rely on their families for caregiving is a positive sign, as such arrangements can enable these women to remain in employment in the long run.

Single parents' difficulties securing stable housing

Housing is a basic need that all citizens, regardless of marital status or family structure, should be able to access. As we observed from the S.H.E. residents' experiences and other research studies, having stable housing after a period of homelessness or housing instability may bring about various benefits, including improvements in well-being and employment situation.

Conversely, a lack of housing stability can contribute to a myriad of social issues such as poverty, adverse health outcomes, poor academic performance and juvenile delinquency, with long-lasting intergenerational implications.

Although most of our single-mother families (75%) managed to secure public rental housing by the end of the S.H.E. Project, they faced challenges that delayed, and continue to delay, the overall process of achieving housing stability. The S.H.E. residents who obtained public rental housing took a median of nine months to receive housing allocation after their initial housing application was submitted, as compared to the national average waiting time of five months for a rental flat as of May 2021.²²

While waiting to hear back on their applications, many expressed feelings of distress and anxiety. This period of time was filled with much uncertainty: Residents only received their flat allocations days before having to move out of the S.H.E. apartments, despite having applied for housing as soon as circumstances allowed (even before joining S.H.E., in some cases) and following up on their applications regularly. They were forced to plan for alternative accommodations, such as shelters, at short notice in case their rental applications were rejected.

Shelter arrangements are often not sustainable options for families like our S.H.E. residents. Many women we have spoken to say that existing transitional and crisis shelters in Singapore are inconveniently located, e.g. far away from their children's school and caregiving services. The lack of such a shelter in east Singapore also means that women living in that area who have experienced domestic violence would have to be uprooted from their community. As a result, shelter placements may fail and women may slip into housing instability again.

Below, we detail the various challenges that two groups of residents—unwed parents and divorced residents—faced in securing housing.

²² "Written Answer by Ministry of National Development on whether there are plans to increase the supply and model of Singapore's public rental housing and interim rental housing", Ministry of National Development, 11 May 2021, <https://www.mnd.gov.sg/newsroom/parliament-matters/q-as/view/written-answer-by-ministry-of-national-development-on-whether-there-are-plans-to-increase-the-supply-and-model-of-singapore-s-public-rental-housing-and-interim-rental-housing>

a. Unwed parents

Unwed parents often experience financial challenges and difficulties obtaining housing, as sole earners and caregivers for their families.

Due to their marital status, they are not counted as a “family nucleus” with their children and have to apply under the Singapore Single Citizen (SSC) and Joint Singles Schemes should they wish to purchase a flat. Under these schemes, only first-timer single Singapore citizens who are 35 years old and above are eligible to apply and qualify for grants.²³ Exceptions are given to those between the ages of 21 and 35, provided they are widowed or orphaned. The same criteria applies for the Joint Singles Scheme for public rental flats.²⁴

Although MND stated that all unwed mothers, regardless of age, were welcome to apply for purchase of HDB housing and rental flats, such applications are assessed on a case-by-case basis and do not guarantee unwed parents a place of their own.²⁵ In response to a 2021 Parliamentary Question (PQ) filed by MP Louis Ng, MND shared that only 55% of public rental flat applications in 2020 from single unwed parents were approved. The remaining requests were rejected due to reasons such as “applicants having the means to buy a flat, having family members who can house them, or not providing the full information required for assessment”.²⁶

It is not clear, however, if the applicant’s relationship with her spouse or family is taken into account when such assessments are made. Domestic violence was a major reason why the S.H.E. mothers moved out, or intended to move out, of their previous accommodations. Given their financial hardships, they had difficulty seeking housing on the open market and sometimes had no choice but to remain in untenable abusive circumstances.

AGE LIMIT FOR UNDER-21 UNWED SINGLE PARENTS

Underaged unwed parents face an additional barrier to housing: The minimum age for public rental applications is 21 years. In such cases, HDB has implemented case-by-case flexibility,²⁷ but it is unclear what factors are taken into consideration when assessing these applications and how they influence application outcomes.

²³ “Single Singapore Citizen Scheme”, Housing & Development Board, accessed on 30 November 2021, <https://www.hdb.gov.sg/residential/buying-a-flat/new/schemes-and-grants/cpf-housing-grants-for-hdb-flats/single-singapore-citizen-scheme>; “Joint Singles Scheme or Orphans Scheme”, Housing & Development Board, accessed on 21 March 2022, <https://www.hdb.gov.sg/residential/buying-a-flat/new/schemes-and-grants/cpf-housing-grants-for-hdb-flats/joint-singles-scheme-or-orphans-scheme>

²⁴ “Public Rental Scheme: Eligibility”, Housing & Development Board, accessed on 21 March 2022, <https://www.hdb.gov.sg/residential/renting-a-flat/renting-from-hdb/public-rental-scheme/eligibility>

²⁵ “Speech by Minister Lawrence Wong”

²⁶ “Number of single unwed parents that have applied to rent a flat from HDB”

²⁷ “Helping single parent households”, Housing & Development Board, accessed on 23 November 2021, <https://www.hdb.gov.sg/about-us/news-and-publications/publications/hdbspeaks/helping-singleparent-households>

Under the Civil Law (Amendment) Act 2009, the contractual legal age was lowered from 21 to 18 years to encourage entrepreneurship among youths,²⁸ but this does not apply to contracts for the sale, purchase, mortgage, assignment or settlement of any land or a lease of land for more than three years.²⁹ This means that unwed parents who are older than 18 but under 21 can turn to rental options from the open market. However, given their young age, many lack the financial resources to do so.

Meanwhile, those who are in overcrowded situations or abusive environments are not eligible for shelters, because these also have a minimum age requirement of 21 years. As such, underage unwed parents typically have no choice but to continue living with family members, even despite unfavourable conditions.

Five applicants to the S.H.E. Project—three of whom were ultimately accepted as residents—fell under this demographic of unwed under-21 mothers with children. This group of mothers took the longest of all S.H.E. residents to secure rental housing, with a median of 13 months between their initial applications and housing allocations, as compared to the general S.H.E. median of nine months.

Two of the three who were accepted to S.H.E., Izzati and Farah, had applied for public rental housing before they moved into the S.H.E. apartments but were rejected because of their age.

Izzati, a then-19-year-old mother of one, previously stayed with her family but had to move out due to her autistic sister's violent behaviour. In total, she moved nine times before settling into one of the S.H.E. apartments. After her initial application was rejected, she worked with her social worker to submit an appeal and subsequently received her flat allocation 13 months after her first application to HDB.

Farah came to the S.H.E. Project after living in her family's overcrowded rental flat, where her daughter was bullied by one of Farah's siblings. Upon receiving a rejection from HDB, she sent a private message to the Prime Minister on Facebook about her situation in April 2019. Her application was then quickly approved in September 2019; she received her flat allocation and moved out of the S.H.E. apartments in July 2020, a few months after turning 21.

“Social worker? They are not helpful at all. They say, ‘I will help you!’ But they, like, dilly-dally. So I straightaway [private-messaged] the PM.”

- Farah, unwed mother of one, stayed at S.H.E. for 12 months

²⁸ “Proposal to lower the Age of Contractual Capacity from 21 years to 18 years, and the Civil Law (Amendment) Bill”, Ministry of Law Singapore, last updated on 26 September 2013, <https://www.mlaw.gov.sg/news/public-consultations/proposal-to-lower-the-age-of-contractual-capacity-from-21-years-to-18-years-and-the-civil-law/>

²⁹ Gavin Gan, “Minimum legal age to sign tenancy agreement in Singapore?”, SGrentals.com, 30 July 2017, <https://www.sgrentals.com/minimum-legal-age-to-sign-tenancy-agreement/>

The remaining resident, Nadia, was 18 and a mother of one when she approached an MP for help with her appeal. She was questioned about why she could not stay with her parents. She had lived with various family members prior to S.H.E., but experienced overcrowding and other conflicts at home—one of her parents was dealing with depression but refused treatment, while other relatives displayed controlling behaviour. With the help of her social worker and AWARE appealing on her behalf, she finally received her flat allocation 12 months after her first application.

RECOMMENDATIONS

Unwed parents, especially those under 21 or 35 years of age, face limited housing options that impede their ability to secure stable housing. These challenges are not unique to them: Victim-survivors of family violence are often met with similar barriers should they attempt to leave abusive situations. Although shelters are an option, many victims are reluctant to uproot themselves from their communities. As such, we propose that the government:

- I. **Implement a new housing programme to provide unwed mothers and family violence victims who have no place to go with stable housing for at least two years, alongside support services:** Through the provision of longer-term stable housing as well as support from caseworkers and access to other programmes, family violence victims and unwed mothers will have adequate time to gain stable footing in their lives. As observed with the S.H.E. Project, this can have multiple positive impacts, such as improved well-being for the families and better employment.
- II. **Take housing applicants' family relationships into consideration when suggesting living with family as a housing option:** S.H.E. residents cited difficulties in adjusting, family tensions, a lack of space and privacy, poor social environment and even physical violence as challenges when staying with their family members. As such, HDB officers should not assume that single parents can live with parents, siblings or other family members (who may already reside in overcrowded one- or two-room flats). Instead, HDB officers should carefully assess the nature of an applicant's relationship with family and the amount of space available to meet the housing needs of the single parent and her children.
- III. **Provide unwed parents with a timeline for housing once they apply for it:** We echo MP Louis Ng's call to provide unwed mothers with a clear timeline for housing upon application.³⁰ This will afford them assurance and let them plan for the future.
- IV. **Allocate housing to unwed mothers by their third trimester of pregnancy:** This is another recommendation from MP Louis Ng.³¹ Unwed mothers need stability during this particularly stressful period.

³⁰ Louis Ng, "Committee of Supply 2022 debate, Day 5: Louis Ng on housing for single unwed parents, provision of lactation rooms", filmed in 2022, Channel NewsAsia, Mediacorp Pte Ltd., <https://www.channelnewsasia.com/watch/committee-supply-2022-debate-day-5-louis-ng-housing-single-unwed-parents-provision-lactation-rooms-2547786>

³¹ Ibid

b. Divorced mothers

As they enter a difficult time of transition, divorced parents need to maintain some degree of stability for their families, but often lack the financial resources to purchase housing or rent on the open market. Current policies also create barriers that may result in housing instability (with frequent moves and/or long uncertain waits for flats), place divorced mothers at a financial disadvantage, and disincentivise work.

Currently, HDB has several housing measures to help divorced single parents transition to permanent housing:³²

- **Policies for smoother housing transition:** Starting from May 2019, both parties in a divorce can apply to buy a subsidised flat upon obtaining the interim judgment of divorce and resolving ancillary matters on their matrimonial property and custody of their children. As with all other flat applicants, each party must meet the eligibility criteria.
- **Priority schemes:** Through the Assistance Scheme for Second-Timers (ASSIST), HDB has set aside a portion of two- and three-room Build-To-Order flats (BTOs) in non-mature estates for divorced and widowed parents with children aged 18 and below.
- **Access to housing subsidies:** Divorced and widowed persons buying a new flat from HDB with their children can qualify for housing subsidies, if they are first-timers. If they wish to purchase a resale flat, they can also qualify for the Proximity Housing Grant (PHG), which offers up to \$30,000, even if they are not first-timers, as long as they have not previously received the PHG.
- **Interim accommodation:** If they need housing while waiting for their BTO flats to be completed, they can rent a flat temporarily under the Parenthood Provisional Housing Scheme (PPHS).
- **Public rental housing:** For disadvantaged low-income parents who have no other housing options and family support, HDB can assist them with public rental flats.

Despite these existing policies, some S.H.E. residents encountered challenges accessing affordable stable housing during and after their divorces, including limited support for second- and third-time home buyers and narrow definitions of “family nucleus”. This led to delays in their journey towards stable housing.

³² “Helping single parent households”; Ministry for National Development and Housing Development Board, “Measures to Support Housing Needs of Singaporeans”, press release, 7 March 2019, <https://www.hdb.gov.sg/cs/infoweb/about-us/news-and-publications/press-releases/joint-mndhdb-press-release-measures-to-support-housing-needs>

LIMITED SUPPORT FOR SECOND- AND THIRD-TIME HOME-BUYERS

Purchasing a new flat comes with large upfront costs, including the down payment and resale levy imposed on divorced single parents, who are often second- or third-time home buyers. Divorced single parents who previously owned matrimonial flats with their ex-spouses are (i) involuntarily second-timers and (ii) particularly in need of government assistance due to the financial drain they may experience from divorce proceedings. They also typically only receive part of the proceeds from the sale of their matrimonial flats, which is often insufficient to outrightly purchase another HDB flat. With limited financial resources and various obstacles to stable full-time work, divorced single mothers urgently need public housing to be made more affordable.

Intan, who was with the S.H.E. Project for 18 months, applied to purchase a BTO under the SSC Scheme, but was rejected as she was a second-time home buyer. Her application for a HDB loan was also rejected as she had previously taken housing loans, once with family members and another time with her ex-spouse. She then considered purchasing a resale flat, but did not have sufficient CPF savings to do so.

Amirah, who resided at S.H.E. for 23 months, has also previously taken two HDB housing loans. She will have to apply for a loan again when she is able to purchase a flat, due to her limited financial resources as a result of her long-drawn divorce process.

DEFINITIONS OF “FAMILY NUCLEUS” DO NOT TAKE INTO ACCOUNT EVOLVING FAMILY STRUCTURES

Currently, HDB requires applicants to form so-called family nuclei with any of the following people or groups:³³

- Their spouse
- Their spouse and child(ren)
- Their parents and/or siblings
- Children under one’s legal custody, care and control (for widowed/divorced persons)
- Co-applicant(s) who are 35 years old or above (for unmarried/divorced persons)
- Co-applicant(s) who are 21 years old or above (for widowed/orphaned persons)

On top of the abovementioned issues that Intan faced, she did not have care and control of her children and thus did not qualify for the public rental scheme, being considered a single applicant. Upon agreement with her ex-spouse, she subsequently applied for care and control of her youngest child to form a recognised family nucleus. At the end of her S.H.E. tenancy, she moved out to a rented room on the open market while waiting for the legal proceedings to conclude.

Emma, a 32-year-old mother of one, also applied for a HDB rental flat but was rejected as her non-citizen child was on a Long-Term Visit Pass (LTVP) and was not recognised as being part of a family nucleus with her.

³³ Resale: Eligibility”, Housing & Development Board, accessed on 26 April 2022, <https://www.hdb.gov.sg/cs/infoweb/residential/buying-a-flat/flat-and-grant-eligibility>

"I applied for HDB, for rental apartment... But then they rejected me because I am applying alone. But I am not, because I put [my son]'s name in."

- Emma, mother of one, undergoing divorce, stayed at S.H.E. for 24 months

With the help of her social worker, Emma managed to secure an interim rental housing (IRH) flat. However, she found the environment at the allocated flat uncondusive for her young child, and eventually moved out to a rented room on the open market.

AGE LIMIT FOR UNDER-35 DIVORCEES WITH NO CHILDREN

Like under-35 unwed parents, only first-timer single Singapore citizens (SCs) who are 35 years old and above are eligible to apply and qualify for grants under the SSC scheme and the Joint Singles Scheme, unless they have been widowed or orphaned and are between the ages of 21 and 35.³⁴ The same age limit applies to public rental housing—under the Joint Singles Scheme for public rental flats, both applicants have to be at least 35 years of age in order to qualify for public rental.³⁵ Divorcees without children with whom they could form family nuclei would thus face housing instability as they would not be able to purchase or rent flats from HDB.

³⁴ "Single Singapore Citizen Scheme"; "Joint Singles Scheme or Orphans Scheme"

³⁵ "Public Rental Scheme: Eligibility"

Putri separated from her husband in 2017 after experiencing spousal abuse and moved in with her family. However, she moved again after eight months due to overcrowded living conditions with eight other family members. Then 29 years old and unable to find other housing options, she moved into a private room on the open market, which she had to work two jobs to afford. Residing at S.H.E. for 22 months enabled her to reduce her work hours, thus allowing her to focus on her divorce and repay her debt without worrying about the roof above her head.

“The [DBS] Cashline [loan] now I [repay] \$500... Because before that [I could only repay] \$250.” - Putri

Nevertheless, as she was under 35, Putri did not qualify for the public rental scheme or for purchase of HDB flats under the SSC or Joint Singles scheme. She would also need to form a recognised family nucleus in order to apply to purchase a flat.

“That one [public rental], I try to ask but then, they need two [names]. 35 and above if one person, if I’m not wrong. So sadly, both also cannot.” - Putri

Putri then attempted to submit an application for a public rental flat with another S.H.E. resident, 49-year-old Intan, who had no care and control of her children. Even then they did not qualify as Putri was still under 35 years of age.

“I just ask Putri to do it, you know. But Putri was not able to do it because she’s not even 35. So we said, if I put it under my first name, then she’s my second one? Also cannot because she’s not 35. So if I want to have a rental house, my partner have to be 35 and above.” - Intan

AWARE and DOT appealed to MND and HDB on Putri’s behalf. She eventually managed to secure a public rental flat nine months after her initial HDB application.

RECOMMENDATIONS

- **Allow divorced single parents to receive HDB loans and levy waivers regardless of previous reception:** Upon the dissolution of their marriage, single parents often find themselves at financial disadvantage. Even after receiving a share of funds from their matrimonial flats, they may lack resources to secure housing, and require additional support.
- **Expand the definition of “family nucleus” such that a greater diversity of families can qualify for flats and housing grants under the Public Scheme.**

To address the needs of under-35 divorcees with no children, we reiterate the recommendations we made on behalf of unwed mothers: for the government to (i) implement a minimum two-year housing programme with support services and (ii) take applicants’ family relationships into consideration when assessing housing applications.

c. Other housing challenges

UNCLEAR HOUSING APPLICATION PROCESSES

Many S.H.E. mothers reported that their housing applications required onerous documentation, and that they received unhelpful or conflicting advice from HDB officers.

Intan, 49, received conflicting advice from HDB about whether she was eligible for a HDB housing loan. She had previously taken a loan for her matrimonial home, but had since withdrawn her name from the flat. Later, when she sought help from HDB, one officer stated that she would be considered a first-time home-buyer as her name had already been withdrawn; however, another officer stated that even after the withdrawal of her name, she would not be considered a first-timer.

Putri, 31 and separated from her husband, had applied for a flat using her and her husband’s names without his knowledge. She then decided to not proceed as she could not afford the \$1,000 deposit and was unsuccessful in obtaining documents from him as they were already estranged at the time of application. She added that the HDB officers she encountered were unhelpful.

“Then like nobody helping... want to ask the HDB person [but] they not willing to help like that. They were, like, scolding me. I just wanted to ask for help. Scared, ah, so I thought no need lah.”

- Putri, undergoing divorce, stayed at S.H.E. for 22 months

Anne, a mother of two undergoing divorce, faced similar issues with the HDB officer assigned to her:

“I mean the guy who was handling the case... he didn’t respond to the social worker. He was not responding at all. They have been chasing, then AWARE was writing... he was responding very very late and every time, he was giving, like, very wrong info, like about my salary, about my kids, about [my daughter], about [my ex-spouse]... every time he responded, he will find something which was not relevant at all.”

- Anne, mother of two, undergoing divorce, stayed at S.H.E. for 25 months

The lack of coordination between departments at HDB also proved to be frustrating for the residents. Amirah, 51, had received assurances from HDB that they would provide assistance with securing IRH. However, this information was not relayed to the relevant departments, leading to her application being rejected. It was only after daily follow-ups by Amirah, MP Louis Ng’s team and various organisations that her IRH application was finally approved.

To help the S.H.E. residents secure housing, AWARE and other organisations, such as DOT, wrote numerous appeal letters on their behalf. While some appeals were successful, many others did not yield favourable outcomes. The seemingly arbitrary nature of this not only subjects families to additional stress, but also further burdens the system and unnecessarily consumes time and energy for all involved.

INCOMPATIBILITY BETWEEN FLATMATES

The S.H.E. Project was initially designed with the intention of pairing families together such that they would come to support and rely on each other. However, even after taking all the necessary precautions and holding mediations, all except one mother reported experiencing tension with the others. This was perhaps inevitable considering the diversity of lifestyles and communication styles at S.H.E.

For example, Cherry experienced a conflict arising from miscommunication, in part because English is not her first language.

“Some the problem come out, then some don’t understand lah. Like her also keep quiet, me also keep quiet... you also under the problem, me also under problem. Many thing is stressed.”

- Cherry, PR mother of two, undergoing divorce, stayed at S.H.E. for 18 months

The COVID-19 pandemic amplified the tension between flatmates, culminating in some residents temporarily moving out to friends’ or ex-spouses’ homes.

RECOMMENDATIONS

- **Make information about housing eligibility clearer and more accessible:** The current HDB website can be improved and made more user-friendly so that applicants have easier access to relevant information and can better prepare for their applications.
 - **Create a HDB unit to coordinate services for families transitioning to single-parent households:** Given the growing number of divorces in recent years, having a centralised HDB unit to address transitioning families’ needs will help streamline and expedite housing processes while reducing reliance on MPs to secure housing.
 - **House each family in their own apartment:** Although schemes to house strangers together in rental flats, such as the IRH scheme and the Joint Singles Scheme for HDB rental flats, could bring individuals out of homelessness, it should also factor in the possibility of incompatibility between families, which may lead to further conflict and violence. Thus, we recommend that each family be given their own apartment.
-

Single parents' difficulties with divorce processes

Divorce proceedings can drag on for far longer than expected, especially when ex-spouses are uncooperative. During this period, divorcing single parents have few stable housing options. While alternative living arrangements, such as their families' overcrowded flats, hardly make for ideal environments for bringing up children, the divorce process typically consumes much time and financial resources, hampering their ability to secure permanent housing of their own. On top of this, HDB requires divorced single parents to dispose of their matrimonial flat in order to qualify for most of the aforementioned housing assistance.

As a result of these barriers, two S.H.E. mothers, Radiah and Intan, did not manage to secure public rental flats by the end of their tenancy and had to move out to, respectively, a rented room on the open market and a family member's house. The remaining residents who underwent or started divorce and other related proceedings during their tenancy took a median of eight months to receive their rental flat allocation after their initial application to HDB.

It is worth noting that these residents' housing journeys extend beyond these eight months: They took a median of two years to resolve their divorce and other related legal issues before they could qualify for housing applications.

a. Long divorce proceedings delaying plans for long-term housing

Six mothers (50%)—Putri, Emma, Cherry, Farah, Anne and Radiah—underwent or started legal proceedings for divorce, custody and/or division of matrimonial assets while staying at the S.H.E. Project. Of this group, only Anne managed to complete her divorce proceedings by the end of her tenancy; while Farah completed the enforcement of their maintenance order. The remaining four residents were still in the midst of divorce and other related processes as many of their ex-spouses were uncooperative during the proceedings.

For instance, Putri's ex-spouse failed to appear in court for the final divorce hearing despite initiating the divorce. As a result, the case was closed, leading to a delay in Putri achieving stable housing, especially since she was told by HDB to first "clear [her] marital status" before applying for a rental flat.

"He want to hang me like that. Then I cannot do... I cannot find a house. I cannot do anything."

- Putri, undergoing divorce, stayed at S.H.E. for 22 months

Other residents faced similar issues:

"My lawyer send a letter again asking if [my ex-spouse] is going to [apply for Singaporean citizenship]. Then he just, like, you know, he is stalling... Then today I receive the letter, says no, he is not agreeable to it. He is, like, playing games leh... then I guess it will be contested divorce, lor. That's the problem also lah. So if I want to purchase the flat now also, I can't do it."

- Emma, mother of one, undergoing divorce, stayed at S.H.E. for 24 months

"Because PPO one case. Maintenance one case. Then divorce one case. Then same last time I have husband chase me out, have fighting, then also one case. Meaning I must go many [times to the] police..."

- Cherry, PR mother of two, undergoing divorce, stayed at S.H.E. for 18 months

Radiah, a mother of five undergoing divorce, also could not apply for public rental flats as her name was still attached to her matrimonial flat. She started her divorce months before joining S.H.E., but despite her proactiveness in following up on her case, she was still unable to finalise it before her two-year stay at S.H.E. ended. Thus, she was unable to apply for a flat with HDB.

Two other residents, Amirah and Intan, had already divorced their ex-partners, but Intan was awaiting the return of funds from the matrimonial flat to her Central Provident Fund (CPF) account, while Amirah was undergoing mediation due to breach of court orders by her ex-spouse. These delays impeded their ability to work on obtaining permanent housing.

Since the conclusion of her divorce in 2018, Intan had yet to receive her portion of CPF from her matrimonial flat, which she needed to purchase a BTO under the SSC Scheme. At that point, she did not qualify for public rental housing as she was pressured into dropping care and control of all her children during her divorce. This was in spite of the fact that she had sacrificed full-time employment for years to care for them as her ex-husband was unwilling to assume equal caregiving responsibility. Her children also financially relied on her for their daily expenses, making it hard for her to build adequate CPF funds. She needed this sum from the matrimonial flat in order to secure stable housing, but the process was time-consuming.

"If I want to rent, I have to have [care and control] of at least one of my children... So I wouldn't be able to rent. If I want to purchase, I'm still waiting for the CPF to be returned to me... It takes years. So I just have my final sign off from the HDB, so I'll be getting my CPF in another two to three months."

- Intan, divorced mother of four, stayed at S.H.E. for 18 months

In all, our residents took a median of two years to resolve divorce and other related legal issues before they could qualify for housing applications, which took another median period of eight months.

RECOMMENDATIONS

- **Allow single parents to submit HDB applications once their divorce proceedings have been initiated.** Subsequently, once the parent receives the interim judgment of divorce, they may submit it to HDB as part of their application. This will significantly shorten the process of obtaining housing for single parents whose divorce proceedings are protracted.
- **Expand the eligibility criteria for the PPHS³⁶** to include single parents who have received interim judgment of divorce, even if they have not yet disposed of their matrimonial flats.
- **Expand the eligibility criteria for ASSIST**, a priority housing scheme for divorced or widowed persons, to include single parents who have received interim judgment of divorce, even if they have not yet disposed of their matrimonial flats.

³⁶ "Parenthood Provisional Housing Scheme (PPHS): Eligibility", Housing & Development Board, accessed on 29 November 2021, <https://www.hdb.gov.sg/cs/infoweb/residential/renting-a-flat/renting-from-hdb/parenthood-provisional-housing-scheme-pphs/eligibility>

b. Non-implementation of court orders

For Amirah, housing instability started long before she joined S.H.E.: Her ex-husband had consistently refused to leave their matrimonial home since their divorce in 2015.

“Cause I still have my house, I can’t rent... I can’t rent because I still have my house.”

- Amirah, divorced mother of two, undergoing mediation for breach of court order by ex-spouse, stayed at S.H.E. for 23 months

Currently, the enforcement of court orders for the sale and transfer of matrimonial flats is beyond the purview of HDB,³⁷ which means that they are unable to ensure compliance. The government has clarified that data on the number of court applications relating to the sale of matrimonial flats made and the number of previous applications involving non-compliance by a spouse is not tracked.³⁸ However, as in Amirah’s case, ex-spouses can—and do—continue occupying matrimonial flats, in spite of court orders being issued to sell or transfer ownership of the flat. As their names continue to be listed as owners on their matrimonial flats, divorced single parents and their children in this situation are unable to rent or buy another flat from HDB. Instead, many are forced to move in with family members, with whom they may be in conflict, or face insecure or inadequate housing.

When one party fails to comply with a court order to sell a matrimonial flat, parties can return to court to seek an order to enforce the sale. However, this process is time-consuming and costly, especially for time-poor single mothers who are already struggling financially.

Despite obtaining two court order variations and two Breach of Syariah Court Orders (BOSCO) since 2018, Amirah was still unable to sell her matrimonial home after 23 months with the S.H.E. Project, due to her ex-husband’s refusal to sell the flat.

It was only after AWARE submitted an appeal to MND on her behalf, and Amirah approached two MPs for help, that she was granted the flexibility to apply for a BTO and an IRH under ASSIST while awaiting the sale of her matrimonial flat.

³⁷ AWARE, “Single parents’ access to public housing”

³⁸ “Written answer by Minister for Law, K Shanmugam, to Parliamentary Question on Court Applications Relating to Sale of Matrimonial Home”, Ministry of Law Singapore, 5 March 2020, <https://www.mlaw.gov.sg/news/parliamentary-speeches/written-answer-by-minister-for-law-k-shanmugam-to-pq-on-court-applications-relating-to-sale-of-matrimonial-homes>

RECOMMENDATIONS

- **Include Registrar’s Empowerment Clauses in all court orders relating to the sale and transfer of matrimonial assets.** This means that:
 - I. Under category A orders, the Registrar will be empowered to sign the relevant documents without further notice to the party for whom the Registrar is signing the documents on behalf;³⁹ or
 - II. Under category B orders, the Registrar will be empowered to sign the relevant documents only where the other party defaults despite written notification to him/her to sign the relevant documents.⁴⁰

This will help prevent situations of insecure or inadequate housing if ex-spouses are occupying flats against court orders.

³⁹ Family Justice Courts Singapore, Registrar’s Empowerment Clauses, last modified on 17 December 2021, https://www.judiciary.gov.sg/docs/default-source/family-docs/registrar%27s-empowerment-clauses-info-sheet-20211217.pdf?sfvrsn=f2c7d1a5_0

⁴⁰ Ibid

Single parents' difficulties with employment and caregiving

While the S.H.E. mothers saw some improvements to their employment and financial situations, any further improvement was hampered by several factors, including incompatible employment and caregiving needs, poor working conditions and health conditions caused by abuse.

a. Incompatible employment and caregiving needs

Although societal attitudes around gender roles have been shifting, the onus continues to be placed on women to carry out caregiving responsibilities. According to a national survey conducted by Blackbox in 2020, more than 6 in 10 respondents agreed that women are better suited for caregiving roles than men. It is thus unsurprising that mothers in Singapore spend twice as much time as fathers with young children (aged up to six) on weekdays, with a smaller time gap on weekends.⁴¹

To meet these obligations, women are more likely to step away from paid full-time employment by reducing their work hours or leaving the labour force entirely. In 2021, women formed 62.4% of those outside the labour force, with 23.9% of 626,700 women citing housework as the main reason for being outside the labour force.⁴² This was in stark contrast to men, only 0.7% of whom cited housework as the main reason.⁴³ Similarly, 14.3% of women were outside the labour force due to caregiving responsibilities, in contrast to 3.0% of men.⁴⁴

⁴¹ Amelia Teng, "Women take on more childcare responsibilities, even when working full-time: NUS study", The Straits Times, Singapore Press Holdings Ltd. Co., 21 June 2020, <https://www.straitstimes.com/singapore/women-take-on-more-childcare-responsibilities-even-when-working-full-time-nus-study>

⁴² Ministry of Manpower, Residents Outside the Labour Force Aged Fifteen Years and Over by Main Reason for Not Working, Age and Sex, June 2021 (30 January 2022), Ministry of Manpower, <https://stats.mom.gov.sg/Pages/Persons-Outside-the-Labour-Force-Tables2021.aspx>

⁴³ Ibid

⁴⁴ Ibid

Staying completely out of work, however, is often not an option for single mothers, who head 81.7% of single-parent households in Singapore,⁴⁵ as they need to provide for themselves and their children. For them, balancing employment and caregiving becomes a significant challenge.

As such, children's caregiving needs was one of the main concerns amongst S.H.E. mothers when seeking employment. At the end of the S.H.E. Project, two mothers were unemployed due to incompatible employment and caregiving needs.

One of them, Cherry, had an infant placed on a waitlist for infant care, but she had to wait for a year before her child could be enrolled as there were 19 children ahead on the waitlist. Another infant care provider near her required her to wait a year and a half for a spot. Throughout her 18-month stay at the S.H.E. apartments, she remained unemployed due to this issue, on top of other divorce-related matters.

Nadia had also attempted to get her son into childcare so she could seek work. However, there were no vacancies available near her, so she was placed on a year-long waitlist. Moreover, she was told that she had to first secure housing from HDB before her son could enter childcare. It was only after she moved out of the S.H.E. apartments that she managed to obtain a spot for her son in a childcare centre within her vicinity. While waiting for her son to be enrolled, she had to rely on her mother, with whom she previously had a tense relationship, to care for her son when she was at work.

Deesha, a 25-year-old mother of one, resigned from her shift-based job as the working hours conflicted with her child's caregiving needs. Even when her child fell sick, Deesha was not given the flexibility to take time off work. Deesha was still unemployed when her S.H.E. tenancy ended as her attempts at securing infant care for her child had been unsuccessful.

"They are not flexible with me to give me office hours. Die die, they want me to do shifts. Even after explaining my situation for my daughter, it was quite hard for them to understand. And that was the time my baby was not well. She was admitted [to the hospital] also... They said, 'Just have someone else to look after.' But there is literally no one, you know. And when I want to take urgent leave, because my baby was not well—she was coughing with phlegm—they said, 'Why didn't you tell us earlier?'"

- Deesha, mother of one, stayed at S.H.E. for nine months

⁴⁵ Ministry of Social and Family Development, Families and Households In Singapore

To cope, several mothers employed the help of community childminding services while they were at work. Though more affordable than regular babysitters, these services still consumed a significant portion of their income, since most mothers were engaged in low-wage jobs. To save costs, some mothers would occasionally involve their ex-spouses or other family members in their children's care. This was sometimes also more convenient for the mothers as timings could be more flexible.

For example, when Emma, a 32-year-old mother of one, became busier at work and had to put in overtime, she allowed her ex-spouse to pick up their child from childcare as this was more convenient. This also helped her save costs on childminding services, which cost half her income when she first started working at her company as a part-time waitress.

Yet despite those advantages, granting ex-spouses unmonitored access to children can be risky for both mothers and children, especially when those ex-spouses have a history of physical and emotional abuse. Ideally, support for low-income parents would be enhanced so that they could access childcare services that meet their needs.

The delicate balance between work and caregiving was further disrupted during the COVID-19 pandemic, which saw the closure of school and care facilities. Given that women are still expected to perform the bulk of caregiving, many had to take a step back from employment to meet these obligations, leading to greater financial insecurity. For the S.H.E. mothers, who had no partners to rely on, the challenge of balancing work and caregiving loomed even greater.

Three residents—Cherry, Emma and Nadia—saw their children's programmes, such as therapy or enrichment activities, suspended and schools and other childcare services closed during COVID, making it difficult for them to arrange childcare. As a result, Cherry and Nadia, who were unemployed, had to put off seeking employment to care for their children while Emma, who was then working full time, was placed under immense stress.

RECOMMENDATIONS

- **Extend the duration of childcare subsidies to cover the entire preschool period, instead of renewal every six months:** This will help reduce compliance costs, such as paperwork, especially for single parents who experience time poverty.
- **Address the current shortage of subsidised childcare vacancies by allowing low-income families to access non-subsidised childcare centres (including private childcare centres) for free:** Access to high-quality childcare services not only boosts labour force participation,⁴⁶ but also benefits children in their skills acquisition,⁴⁷ improves quality of maternal care⁴⁸ and protects against the development of behavioural problems in children from disadvantaged backgrounds.⁴⁹

To address the current shortage, we recommend allowing lower-income families to access non-subsidised childcare centres (including private childcare centres) for free until 2023, when an additional 10,000 new full-day preschool places will be developed.⁵⁰ This could be limited to those who have tried but failed to enrol in subsidised childcare, and therefore need to enrol their children into more expensive centres.

- **Provide more flexible childcare via (i) licensing childminders; and (ii) night care services:** For single parents like Deesha, childcare centre operating hours are typically incompatible with working hours, which forces them to make alternative informal arrangements with their relatives, neighbours and friends. Such arrangements are not always safe for children; there have been several media reports on child abuse within such arrangements.⁵¹ Sometimes this incompatibility forces parents to leave their jobs.

Some countries like the United Kingdom have developed a model to regulate these informal arrangements, such that childminders are legally required to be licensed before they can provide care in their own homes.⁵² This model enables mothers to benefit from the flexibility of informal arrangements without compromising their children's safety.

⁴⁶ For example, see Mateo Diaz, M. Rodriguez-Chamussy, L. (2013), Berlinkski, S. and Schady N. (2015), Albuquerque, P. and J. Passos (2010), Compton, J. and R.A. Pollak (2014), Posadas, J. and Vidal-Fernandez, M. (2013), Arpino, B., Pronzato, C. and Tavares, L. (2010) etc.

⁴⁷ Christina Felfe and Rafael Lalive, "Does early child care affect children's development?", *Journal of Public Economics* 159 (2018): 33-53, <https://doi.org/10.1016/j.jpubeco.2018.01.014>

⁴⁸ Christina Felfe and Rafael Lalive, *Early child care and child development: For whom it works and why*, (IZA, 2012), <https://ftp.iza.org/dp7100.pdf>

⁴⁹ Elizabeth Votruba-Drzal, Rebekah Levine Coley, Carolina Maldonado-Carreño, Christine Li-Grining and P. Lindsay Chase-Lansdale, "Child Care and the Development of Behavior Problems among Economically Disadvantaged Children in Middle Childhood", *Child Dev.* 81, no. 5 (2010): 1460-1474, <https://dx.doi.org/10.1111%2Fj.1467-8624.2010.01485.x>

⁵⁰ "Plans to Ensure Sufficient Numbers of Infant Care Centres, Child Care Centres and Kindergarten Places in Each Constituency", Ministry of Social and Family Development, 2 August 2021, <https://www.msf.gov.sg/media-room/Pages/Plans-to-Ensure-Sufficient-Numbers-of-Infant-Care-Centres,-Child-Care-Centres-and-Kindergarten-Places-in-Each-Constituency.aspx>

⁵¹ Shaffiq Alkhatib, "Babysitter found guilty of poisoning 2 babies under her care", *The Straits Times*, Singapore Press Holdings Ltd. Co., <https://www.straitstimes.com/singapore/courts-crime/babysitter-found-guilty-of-poisoning-2-babies-under-her-care>

⁵² "Become a childminder or nanny (England)", GOV.UK, accessed on 16 March 2022, <https://www.gov.uk/become-childminder-nanny/register-childminder>

Lessons from the United Kingdom’s model should be borne in mind for the upcoming childminding service pilot by the Ministry of Social and Family Development (MSF) and DOT:⁵³ Subsidies used for infant and child care centres can be made available for child-minding services. The Early Childhood Development Agency (ECDA) should also train and license childminders to ensure that the safety of children under their care is not compromised.

Another possible solution is the provision of night care services. Currently, MSF is exploring the possibility of piloting night-time childcare at a Community Link site to better assess demand and sustainability.⁵⁴ We hope that such services will eventually be implemented across Singapore to help single parents, especially low-income parents, cope with caregiving.

- **Legislate the right for all employees to request Flexible Working Arrangements (FWAs):** Currently, the Tripartite Standard on FWAs requires employers who sign on to the Standard to offer FWAs to employees and inform them about the types of FWAs offered, the process to request them and expectations regarding the responsible use of FWAs.⁵⁵ Additionally, the Tripartite Advisory on FWAs states that “it is important that employees determine which type of FWAs would serve both their organisations’ objectives and their own personal needs”.⁵⁶

The Standard will be elevated to a Guideline by 2024, as announced in the recently launched White Paper on Singapore’s Women’s Development.⁵⁷ We support this effort, and we hope that the Guidelines will explain the grounds on which employers must fairly consider FWA requests and take into account jobs for which FWAs are not appropriate by possibly offering alternative benefits such as eldercare leave.

Although this is a step in the right direction, like the existing Advisory and Standard on FWAs, the Guidelines will similarly lack legal enforceability. Inflexible and unsupportive organisational cultures persist, in which requesting FWAs remains taboo. The COVID-19 pandemic has forced many companies to adopt FWAs to minimise the spread of the virus: The proportion of employees who were working in establishments offering at least one FWA on a regular and sustained basis increased from 65% in 2015 to 86% in 2020.⁵⁸ However, as safe management measures are relaxed, we can expect more employees to return to the workplace and FWA take-up rates to decrease. A recent survey by the Institute of Policy Studies of more than 2,000 respondents found that between 37% and 42% of those who currently worked from home most or all of the time felt pressured to return to the office on most days.⁵⁹

⁵³ Government of Singapore, White Paper on Singapore Women’s Development: Towards a fairer and more inclusive society, (Singapore: Government of Singapore, 2022), <https://www.scwo.org.sg/wp-content/uploads/2022/03/White-Paper-on-Singapore-Womens-Development.pdf>

⁵⁴ Nadine Chua, “More signing up for night-time childcare services”, The New Paper, Singapore Press Holdings Ltd. Co., 22 March 2021, <https://tnp.straitstimes.com/news/singapore/more-signing-night-time-childcare-services>

⁵⁵ “Being progressive: 3. Learn about the Tripartite Standards”, Tripartite Alliance for Fair & Progressive Employment Practices, accessed on 16 March 2022, <https://www.tal.sg/tafep/getting-started/progressive/tripartite-standards>

⁵⁶ Tripartite Committee on Work-Life Strategy, Tripartite Advisory on Flexible Work Arrangements, (Singapore: Ministry of Manpower, 2014), <https://www.mom.gov.sg/-/media/mom/documents/employment-practices/tripartite-advisory-on-fwas.pdf>

⁵⁷ Government of Singapore, “White Paper on Singapore Women’s Development”

⁵⁸ Ibid

⁵⁹ Chew Hui Min, “Majority of workers prefer to continue flexible work arrangements: IPS working paper”, Channel NewsAsia, Mediacorp Pte Ltd., 25 April 2022, <https://www.channelnewsasia.com/singapore/work-home-pandemic-ips-survey-return-office-workplace-2645741>

As such, we reiterate our recommendation for the legislation of the right to request FWAs.

- **Introduce a care allowance in Singapore for those whose work is heavily disrupted by care responsibilities during crises**, such as the COVID-19 pandemic. During the pandemic, several countries provided a care allowance to caregivers who had to temporarily step away from employment to care for dependents. Under the Canada Recovery Caregiving Benefit (CRCB), for example, an eligible household received \$450 after taxes per week, for up to 44 weeks between 27 September 2020 and 7 May 2022.⁶⁰

A similar assistance scheme would help ensure that caregivers like Cherry and Amirah are on more stable economic footing while weathering the adverse impact of COVID-19.

b. Poor working conditions

According to the International Labour Organisation (ILO), decent work refers to “work that is productive, delivers a fair income with security and social protection, safeguards basic rights, offers equality of opportunity and treatment, prospects for personal development and the chance for recognition and to have your voice heard”.⁶¹ Conversely, work that traps people in poverty, rather than releasing them from it, or exposes them to discrimination or insecurity does not constitute decent work.

Singapore is committed to ILO’s Decent Work Agenda, and has signed a partnership agreement with ILO to promote Decent Work in the Association of Southeast Asian Nations (ASEAN) region.⁶²

While the mothers’ median income increased from \$500 before the S.H.E. Project to \$1,150 after their tenancy ended, this remains far lower than the national median income of \$4,680,⁶³ placing them firmly in the low-income bracket.

⁶⁰ “Canada Recovery Caregiving Benefit (CRCB): Who can apply”, Government of Canada, last modified on 2 March 2022, <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-who-apply.html>; “Canada Recover Caregiving Benefit (CRCB): How much can you get”, Government of Canada, last modified on 17 January 2022, <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-how-much.html>

⁶¹ “The Decent Work Agenda”, International Labour Organisation, accessed on 9 December 2021, <https://www.ilo.org/asia/decentwork/lang--en/index.htm>

⁶² International Labour Organisation, “ILO and Singapore moving forward to promote decent work in Southeast Asia, International Labour Organisation, 5 June 2018, https://www.ilo.org/asia/media-centre/news/WCMS_631487/lang--en/index.htm

⁶³ Ministry of Manpower, “Summary table: Income”, Ministry of Manpower, 28 January 2022, <https://stats.mom.gov.sg/Pages/Income-Summary-Table.aspx>

It is also significantly below the income required to meet basic needs, which according to the recently published study on Minimum Income Standard (MIS) in Singapore, stands at approximately \$3,200 for a single parent with one child (aged two to six) in 2021.⁶⁴ The definition of a basic standard of living in Singapore, as agreed upon by the MIS study participants, extends beyond just housing, food and clothing. It is also about having opportunities to education, employment and work-life balance, as well as access to healthcare. It enables a sense of belonging, respect, security and independence. Moreover, it includes choices to participate in social activities and the freedom to engage in one's cultural and religious practices.⁶⁵ Without hitting this minimum income, therefore, the S.H.E. residents may not only struggle to meet their basic physical needs, but also face challenges fitting in with the larger Singaporean community.

In addition, two residents, Intan and Anne, cited poor work environments as a reason for leaving their jobs. Both of them worked in hospitality jobs that required them to handle a high customer volume at a fast pace. Such situations are particularly stressful for older workers like Intan, who is 49 years old. Furthermore, Intan faced poor management and long work hours, resulting in high transport costs—she relied on taxis to get home as public transport was not available when her shifts ended. Her colleagues and supervisors also behaved rudely when she sought their guidance. She had requested a less stressful, lower-paying role in the company's backend operations, but management insisted that she remain in her position. Despite earning around \$750 more than she had in her previous job, she decided to quit after four months.

“I don't have any hotel background. So some of the things... even the cashier itself is, my god, so difficult! I cannot this lah that lah, you have to add in this, add in that. And then after that, your emails—at the same time you have to do emails... Then some more the pressure of the environment also down there, the staff there also, oh my god, I cannot take it.”

- Intan, divorced mother of four, stayed at S.H.E. for 18 months

Anne, a 38-year-old mother of two undergoing divorce, also left her job a month into the role as her manager was unprofessional and disrespectful, and would make condescending remarks towards her. Additionally, she had to endure long working hours while receiving a low monthly salary of \$1,800.

⁶⁴ Ng Kok Hoe, Teo You Yenn, Neo Yu Wei, Ad Maulod, Stephanie Chok and Wong Yee Lok, What people need in Singapore: A household budgets study, (Singapore, 2021), <https://whatsenough.sg/key-findings-mis2021>

⁶⁵ Ibid

“You have to go in advance and some more manager [says] every time, like, you have to be here half an hour earlier. Half an hour earlier? I’m not paid for that, to be there half an hour. I already 10 hours bloody there. And my role—another one hour is, like 11, 12 hours of my life? Just for that job, for \$1,800? And some more she’s disrespectful... They don’t treat people like people here, all stabbing each other.”

- Anne, mother of two, undergoing divorce, stayed at S.H.E. for 25 months

Residing at S.H.E. provided both of them the option to resign and seek other, less stressful jobs without having to worry about rent or their colleagues’ toxic behaviour. Even if they remained unemployed for a period of time, S.H.E. offered them the security of a roof over their heads.

After leaving hospitality, Anne held a stable job as a therapist aid in a nursing home for almost 1.5 years before resigning to pursue a healthcare course under the Singapore Workforce Skills Qualifications initiative. Meanwhile, Intan found work as an aviation security officer.

VULNERABILITY TO ECONOMIC SHOCKS

Due to conflicting work and caregiving needs, single parents may turn to informal and casual jobs, which offer them greater flexibility. However, such workers are not protected under the Employment Act and not offered the same benefits as regular employees. They are thus more susceptible to economic shocks.

Both Farah, a 22-year old mother of one, and Radiah, a 37-year-old mother of five, have secondary school qualifications and perform casual work as food delivery riders. Farah preferred doing delivery over working at a fast food chain because she could be “[her] own boss” and had more flexible work hours.

However, both mothers were affected by the ban on Personal Mobility Devices (PMD). Farah had purchased a PMD for work, but was subsequently unable to use it. While she managed to acquire a bicycle from her aunt, the physical exertion of cycling left her with knee pain. Radiah also bought a PMD to do food deliveries, but could not continue. Instead, she was forced to quickly seek other jobs to secure a higher income for her children and herself.

Low-income families such as those of our residents are also disproportionately impacted by economic crises. During the COVID-19 pandemic, an analysis conducted by DBS of its 1.2 million non-wealth customers revealed that lower-income workers earning under \$3,000 per month were the worst hit in 2020—they constituted 49% of those whose salary decreased by more than 10%. Of this group, 51% saw their pay decrease by more than 50%.⁶⁶

At the onset of the pandemic, women were especially vulnerable as they were over-represented in COVID-affected sectors, such as the service sector, and in informal work with few labour protections. In Singapore, female residents (11.3 retrenched per 1,000 employees) were more likely to be retrenched than male residents (10.9) in 2020.⁶⁷ Even as economies reopened, jobs in these sectors typically require frequent interaction with others and do not allow for teleworking arrangements.⁶⁸ Thus, female workers remain at higher risk of being exposed to the virus.

These trends were also reflected in the S.H.E. mothers' experiences. During the circuit breaker period (7 April to 1 June 2020), Amirah, a divorced mother of two, experienced a total loss of income as she was unable to carry out her job responsibilities, which entailed house visits.

As companies reduced working hours to accommodate social distancing measures, Intan, who worked in the aviation sector, saw a 32% decrease in her salary. To cope, she occasionally fasted to reduce her expenses. Farah and Atiqah, who were working in food delivery jobs, also saw a drop in pay due to increased competition from other food delivery riders, with the former experiencing a 44% drop in her income.

Of the nine mothers who remained employed, seven were frontline staff working in roles such as cashiers, waitresses and food delivery riders. Another resident, Emma, was largely involved in backend operations at work, but interacted heavily with the company's frontline staff on the ground. As a result, these mothers were placed at a higher health risk, which was particularly worrying for those with young children at home. Although some workplaces offered paid medical leave, as well as masks, gloves and hand sanitisers, these practices were not consistent across companies. For instance, Farah was concerned about not being provided with hand sanitiser while delivering food as she did not often have access to hand-washing facilities on the go.

COVID health risks are amplified for those with pre-existing conditions. Putri has a chronic illness that affects her immune system, making her susceptible to a severe reaction should she get infected with COVID-19. However, as a cashier, she did not have the privilege of working from home. She also had to continue working so that she could afford her medication, placing her in a particularly vulnerable position.

⁶⁶ Irvin Seah, Yeo Kee Yan, Lim Rui Wen, Lorna Tan, Yong Woon Bing, and Chung Wei Le, Same storm, different boat: Impact of COVID-19 on financial wellness in Singapore, (Singapore: DBS, 2020), https://www.dbs.com.sg/sme/aics/templatedata/article/generic/data/en/GR/082020/200818_insights_sg_financial_wellness.xml?pk_source=google&pk_medium=organic&pk_campaign=seo

⁶⁷ Chew Hui Min, "Singapore's sharpest fall in employment in more than 20 years borne by non-resident workers: MOM", Channel NewsAsia, MediCorp Pte Ltd., 16 March 2021, <https://www.channelnewsasia.com/singapore/unemployment-jobs-sharpest-fall-singapore-mom-259491>

⁶⁸ European Parliament, "Understanding Covid-19's impact on women (infographics)", European Parliament, 1 March 2021, <https://www.europarl.europa.eu/news/en/headlines/society/20210225STO98702/understanding-the-impact-of-covid-19-on-women-infographics>

Furthermore, three mothers—Amirah, Farah and Atiqah—were employed on a contract or casual basis which offered little in the way of labour protection and few benefits, such as paid medical leave or workplace health insurance. Nevertheless, their jobs were their sole sources of income so they had no choice but to continue working while risking exposure to the virus.

At the same time, for most of the mothers, having their children at home translated into increased grocery and household expenditures. For those who experienced a decrease in or total loss of income, like Amirah, the sharp rise in expenses exacerbated their financial strain.

RECOMMENDATIONS

Stable housing is important, but can only go so far to enable economic mobility through work if decent work is not available. As plans to strengthen protections for platform workers are underway, we recommend that the government:

- **Widely and continuously educate the public on workers' rights.**
- **Develop a new framework on the rights and benefits of casual workers who are currently not covered under the Employment Act:** As the number of casual workers in Singapore grows, we can model after common law countries, such as Australia,⁶⁹ and legally recognise casual workers as their own category of workers with clearly defined rights and obligations, while retaining the distinction between contract of service and contract for service.
- **Introduce pay loading for casual workers:** Casual workers should be entitled to a higher base rate of pay to compensate them for not accruing certain entitlements such as CPF contributions, annual or childcare leave, and redundancy entitlements. For instance, in Australia, casual employees covered by the national minimum wage are entitled to at least a 25% casual loading.⁷⁰

⁶⁹ "Casual employees", Australian Government: Fair Work Ombudsman, accessed on 17 March 2022, <https://www.fairwork.gov.au/starting-employment/types-of-employees/casual-employees>

⁷⁰ "Minimum wages", Australian Government: Fair Work Ombudsman, accessed on 21 March 2022, <https://www.fairwork.gov.au/tools-and-resources/fact-sheets/minimum-workplace-entitlements/minimum-wages>

On top of these, we recommend the following to help low-income families tide over economic crises:

- **Offer a targeted, short-term Universal Basic Income programme to help low-income families in the event of future crises.** While some worry that such cash transfers would disincentivise people from work, or that they would be used on “temptation goods” like alcohol, studies have not found support for this.⁷¹ Instead, people are more likely to save these transfers⁷² or, in the case of low-income persons, use them to clear debts.⁷³ Such a programme also has the potential to reduce poverty: In 2020, Brazil disbursed monthly cash transfers of 600 reais (110 USD) to 66 million citizens, or 30% of their population. As a result, poverty rates dropped: As compared to the year before, the poverty rate decreased from 25.6% to 21.7% while the extreme poverty rate decreased from 8% to 3.3%.⁷⁴

c. Health conditions caused by abuse

Two residents, Amirah and Putri, experienced difficulties in their work due to health conditions that arose from previous abusive relationships.

Amirah, a divorced mother of two, developed a phobia of computers and emails after receiving abusive emails from her ex-spouse. As a result, she had to leave a job requiring heavy computer usage, though this left her with significantly poorer job prospects. She was also unable to return to her previous hairdressing profession due to a back injury she sustained from the abuse which prevented her from standing for long periods of time.

⁷¹ Abhijit V. Banerjee, Rema Hanna, Gabriel E. Kreindler and Benjamin A. Olken, “Debunking the stereotype of the lazy welfare recipient: Evidence from Cash Transfer Programs (CTPs)”, *The World Bank Research Observer* 32, no. 2 (2017): 155–184, <https://doi.org/10.1093/wbro/lkx002>

⁷² Sinclair Davidson and Ashton de Silva, “Stimulating savings: An analysis of cash handouts in Australia and the United States”, *A Journal of Policy Analysis and Reform* 20, no. 2 (2013): 39–57, <https://www.jstor.org/stable/43199703>

⁷³ Bruno Martorano, “Lessons from the recent economic crisis: the Australian household stimulus package”, *International Review of Applied Economics* 29, no. 3 (2015): 309–327, <http://dx.doi.org/10.1080/02692171.2014.983052>

⁷⁴ Mario Sergio Lima, Andrew Rosati and Simone Preissler Iglesias, “Brazil hands out so much Covid cash that poverty nears a low”, *Bloomberg*, 2 September 2020, <https://www.bloomberg.com/news/articles/2020-09-02/brazil-hands-out-so-much-covid-cash-that-poverty-nears-a-new-low>

“People don’t understand how I can be so traumatised by a computer. It’s a big issue, yeah, it’s really a big problem. If I don’t have a job, right, it’s very difficult... unless I go back to hairdressing, which I’m not going back to hairdressing because I don’t think I can. Yeah, I mean, to be working in a hair salon, because of my back injury, I couldn’t be standing. So what else can I do?”

- Amirah, divorced mother of two, stayed at S.H.E. for 23 months

Putri contracted a chronic illness from her husband. Although she has sought medical care to manage her condition to the point where it does not affect her daily life, stigma around it led to additional challenges in her job hunt and many unsuccessful job applications. The scope of her work at her Food & Beverage (F&B) job was also restricted due to negative perceptions of her illness, such that she was only allowed to do cashiering, instead of both cashiering and serving, resulting in a reduction in her salary.

“Even though the manager know [about my medical condition], like, [they] ask me strictly to do cashiering... I don’t understand why I cannot do the serving part... cannot transmit the thing. I don’t understand.”

- Putri, undergoing divorce, stayed at S.H.E. for 22 months

RECOMMENDATIONS

- **Include ability and health status as grounds upon which workplace discrimination is prohibited in the upcoming anti-discrimination legislation.** During the 2021 National Day Rally, PM Lee announced that the Tripartite Alliance for Fair and Progressive Employment Practices’ guidelines will be enshrined in law.⁷⁵ This means that the upcoming anti-discrimination legislation will protect workers against discrimination on the ground of age, race, gender, religion, disability, marital status and family responsibilities.⁷⁶ We recommend that the legislation be extended to cover ability and health status, so that employees like Putri will also be protected from workplace discrimination.

⁷⁵ Jalelah Abu Baker, “NDR 2021: Singapore to enshrine into law workplace anti-discrimination guidelines”, Channel NewsAsia, Mediacorp Pte Ltd., 29 Aug 2021, <https://www.channelnewsasia.com/singapore/ndr-2021-anti-discrimination-law-tafep-pm-lee-2143101>

⁷⁶ TAFEP, Tripartite Guidelines On Fair Employment Practices, (Singapore: TAFEP), accessed on 22 March 2022, <https://www.tal.sg/tafep/getting-started/fair/tripartite-guidelines>

Conclusion

Securing stable housing remains a challenge for low-income single mothers, especially if they are unwed or undergoing a long, difficult divorce. Without a place to call their own, many remain trapped in overcrowded and abusive situations. The lack of housing stability also hinders them from finding decent work, and has enduring adverse effects on both their well-being and that of their children, as well as their relationships with people around them. The onset of the COVID-19 pandemic has only exacerbated these issues. Future crises will likely produce the same outcomes.

As family structures evolve, it is imperative that Singapore's housing policies are made more inclusive to ensure that every individual can grow and thrive in environments free from violence. At the same time, greater labour protections and support for caregivers need to be implemented so that women like the S.H.E. mothers can access decent work with peace of mind.

Appendix

Name	Age (as at 1 Jan 2022)	Citizenship	Ethnicity	Education	Marital Status (at move-in)	Marital Status (at move-out)
Amirah	51	Citizen	Malay	Diploma	Divorced	Divorced
Putri	31	Citizen	Malay	Diploma	Separated	In process of divorce
Intan	49	Citizen	Malay	Secondary	Divorced	Divorced
Emma	32	Citizen	Indian	Below Secondary	Separated	In process of divorce
Cherry	42	PR	Others	Degree	Separated	In process of divorce
Farah	22	Citizen	Malay	Secondary	Never married	Never married
Anne	38	Citizen	Others	Diploma	Separated	Divorced
Izzati	21	Citizen	Malay	Below Secondary	Never married	Never married
Radiah	37	Citizen	Malay	Secondary	Separated	In process of divorce
Atiqah	31	Citizen	Malay	Secondary	Never married	Never married
Deesha	25	Citizen	Indian	Tertiary	Never married	Never married
Nadia	19	Citizen	Indian	Below Secondary	Never married	Never married

Appendix

Name	No. of Children	Children's Citizenship Status	History of Abuse	Financial Assistance (at move-in)	Length of stay at S.H.E.
Amirah	2	Citizen	Spousal abuse	ComCare, MOE FAS, Maintenance	23 months
Putri	0	N.A.	Family violence	Medication Assistance Fund	22 months
Intan	4 (all not under care and control)	Citizen	Spousal abuse	N.A.	18 months
Emma	1	Social Visit, Pass at move-in, LTVP at move-out	Spousal abuse	Organisation Assistance	24 months
Cherry	2	Citizen	Spousal abuse	Maintenance	18 months
Farah	1	Citizen	Family violence	Maintenance, Organisation Assistance	12 months
Anne	2 (1 not under care and control)	1 Citizen; 1 Stateless at move-in	Spousal abuse	N.A.	25 months
Izzati	1	Citizen	Family violence	N.A.	11 months
Radiah	5	Citizen	Spousal abuse	MOE FAS, Maintenance	23 months
Atiqah	1 (not under care and control)	Citizen	Family violence	SSO	8 months
Deesha	1	Citizen	Family violence	N.A.	9 months
Nadia	1	Citizen	Family violence	SSO, Maintenance (unable to access)	9 months

Annex

Stories of the 12 mothers, and their families, who stayed at S.H.E. for at least six months. Each woman has been assigned a pseudonym.

Amirah*, 52 years old, divorced mother of two, stayed at S.H.E. for 23 months

Housing

Amirah divorced her ex-husband in 2015 and moved in with her sister after the separation. After experiencing increasing tensions with her sister, she applied for a HDB rental flat to have a place of her own. However, her application was rejected as she still co-owned her matrimonial flat with her ex-spouse: He continued to reside in the flat and refused to sell it, despite Amirah seeking the courts' help in enforcing the sale on multiple occasions.

Wanting to heal from her abusive marriage, Amirah moved into the S.H.E. Project soon after it was established. At the apartment, she continued to work on selling her matrimonial flat so that she could secure stable housing in the future. It was only after appealing to relevant ministries and approaching various MPs that she secured interim rental housing, into which she eventually moved. At that point, her ex-spouse was still living in their flat and Amirah was seeking to vary the order for the sale of the flat.

Employment and financial situation

At the beginning of her stay at S.H.E., Amirah worked part-time in a voluntary welfare organisation (VWO), earning around \$500 a month. She then switched to working on a casual, ad-hoc basis in the same VWO and found a second part-time job at an FSC. However, after the onset of the COVID-19 pandemic, she lost all her income as she was unable to work due to social distancing measures.

Seeking work is a perennial challenge for her: As a result of her ex-husband's abuse, Amirah sustained a back injury and developed a phobia of computers and emails. Thus, she is unable to work in jobs that involve standing for long periods of time or using computers.

Well-being

With the stability that the S.H.E. Project offered, Amirah felt that her well-being improved and that she was able to heal emotionally from the abuse she suffered. She also built a healthier relationship with her sister and mother, and saw her children's self-confidence grow and their grades improve.

Putri*, 32 years old, undergoing divorce, no children, stayed at S.H.E. for 22 months

Housing

After separating from her husband in 2017, Putri moved into her brother's home for about seven months, then a room on the open market due to overcrowding at her brother's flat, which housed nine people including Putri. However, to keep up with the monthly rent of \$550, she had to work two jobs. She did not qualify for HDB rental flats as she was under 35 years old and had no children with whom she could form a family nucleus. She moved into a S.H.E. apartment when the opportunity arose, as it was more financially sustainable.

During her tenancy at S.H.E., Putri submitted an application for a public rental flat with another S.H.E. resident, Intan, but was told that they did not qualify as Putri was still under 35. After AWARE and DOT appealed to MND and HDB on her behalf, she eventually managed to secure a public rental flat nine months after her initial HDB application.

Employment and financial situation

Before her stay with S.H.E., Putri held two jobs—one full-time and one part-time—in order to cover rent and repay arrears. However, staying at S.H.E. allowed her to quit her full-time job (she wished to change her work environment) without worrying about losing a place to stay. Towards the end of her first year with the S.H.E. Project, she resigned from her original part-time job as well and took on a different full-time job in F&B. Despite earning a slightly lower income with her new work situation, she was able to pay off more of her debts thanks to S.H.E.'s low housing fees.

Throughout her employment journey, Putri faced additional challenges: She had contracted a chronic illness from her husband and thus faced stigma in the workplace. For instance, despite her being able to manage her condition, the work scope at her F&B job was restricted—she was only allowed to do cashiering and could not assist in other tasks like handling food. This resulted in a pay cut.

Well-being

Staying at the S.H.E. apartments helped Putri's emotional health and gave her more peace while she worked through her divorce.

Intan*, 50 years old, divorced mother of four, stayed at S.H.E. for 18 months

Housing

After divorcing her husband in 2018, Intan continued to live in their matrimonial flat for six months as she was ineligible for public rental housing (lacking care and control of her children and having an income of \$1,500, which is too high to qualify for public rental flats). As she also could not afford open market rentals, she moved into the S.H.E. apartments upon her friend's recommendation.

She then applied for a HDB loan and multiple HDB balance of flat exercises (which gives individuals the opportunity to apply for balance flats from earlier BTO sales launches, repurchased flats and other surpluses). However, all of these applications were unsuccessful. At the end of her tenancy at the S.H.E. Project, her ex-spouse agreed to transfer care and control of their youngest child to her so that she could re-apply for housing. While waiting for this transfer to finalise, she moved out to a rented room on the open market.

Employment and financial situation

Intan was employed in the early childhood sector when she first joined the S.H.E. Project, but left for a hospitality job due to poor management. However, she soon resigned when she found her new workplace to be toxic and stressful, and moved on to the aviation sector, earning around \$1,750 a month.

With affordable housing at the S.H.E. Project, as well as a better paying job and additional financial support, Intan was able to grow her savings.

Well-being

During her tenancy at S.H.E., Intan experienced a strained relationship with her ex-spouse, which affected her relationship with her children, all of whom were under his care and control. Her ex-spouse prevented Intan from visiting her children as often as she wanted. However, staying at the S.H.E. apartments created some distance between her and her ex-husband, which helped her feel calmer.

Emma*, 32 years old, undergoing divorce, mother of one, stayed at S.H.E. for 24 months

Housing

After being abused by her ex-spouse when living abroad, Emma managed to flee and return to Singapore with her child in 2018. For about eight months, she stayed at her mother's flat with several family members, then moved to one of the S.H.E. apartments as she found her mother's home to be a toxic environment for her and her son.

A year into her stay at S.H.E., she applied for rental housing with her son, but was rejected as her son was not a Singaporean and they did not qualify as a "family nucleus." Her appeal was also rejected due to her salary. While undergoing legal proceedings to obtain sole custody of her son later on, she applied for interim rental housing and soon was approved. However, she found the environment at the allocated flat un conducive for her son's upbringing and eventually moved out to a rented room on the open market after the S.H.E. Project concluded.

Employment and financial situation

Right before joining S.H.E., Emma found work as a waitress, earning under \$1,000 per month. With her boss's support and the help of childminding services, however, she was able to focus on her job without worrying about her son and was promoted multiple times to her current position as an executive of accounts, earning a monthly salary of \$2,700.

Well-being

Emma was able to put some distance between her and her ex-spouse, and between her and her family, when she stayed at the S.H.E. Project. This allowed her to develop a better relationship with her family. Nevertheless, having to interact with her spouse during her divorce proceedings created opportunities for her ex-spouse to continue abusing her.

Emma noted that her son grew happier and felt comfortable at the S.H.E. apartments.

Cherry*, 42 years old, undergoing divorce, PR mother of two, stayed at S.H.E. for 18 months

Housing

Cherry experienced domestic violence before joining the S.H.E. Project and was chased out of her matrimonial home twice. She was pregnant during the second time and sought refuge at a crisis shelter with her child. Without family in Singapore, she moved into one of the S.H.E. apartments after her tenancy at the shelter ended.

Cherry worked on her divorce while she was with S.H.E. As her divorce progressed, her social worker submitted an application for rental housing on her behalf. Her application was approved within three months, giving Cherry and her children a place to move out to after 18 months with the S.H.E. Project.

Employment and financial situation

Although Cherry holds a Bachelor's degree in Security from her home country, she was unable to work due to caregiving responsibilities and divorce-related matters.

Under her maintenance order, her ex-spouse was ordered by the courts to pay her \$2,445 a month. At that point, she had applied for a PPO against him, but dropped it during their divorce in the hope that he would be more amenable to requests for maintenance and custody. Despite this, he continued to make only sporadic and partial maintenance payments to her. Cherry used most of the sum for utilities, leaving her with very little for food and sundries for her and her children. As a result, she had to regularly request supermarket vouchers, food rations and financial assistance from social workers. She considered enforcing the maintenance order, especially as she was unemployed and relied heavily on maintenance for basic necessities, but she was worried that it would negatively impact the divorce further.

Well-being

Throughout her tenancy, Cherry actively worked on her divorce and housing, which proved to be incredibly stressful and frustrating for her. However, she shared that her son's temperament improved while living at S.H.E.

Farah*, 22 years old, unwed, mother of one, stayed at S.H.E. for 12 months

Housing

Farah previously lived with her father and step-mother, but had to move out in 2018 after he was incarcerated and his flat rented out. At this point, Farah applied for a rental flat, but was rejected due to her age as she was under 21 at the time. She then stayed with her mother and siblings in their overcrowded rental flat, where one of her younger step-siblings bullied her daughter. In April 2019, Farah sent the Prime Minister a private message on Facebook about her situation; while waiting for assistance, she joined the S.H.E. Project in July 2019 after learning about it from her mentor. Her public rental flat application was subsequently approved in September 2019. She then received her flat allocation and moved out of the S.H.E. apartments in July 2020.

Employment and financial situation

Prior to joining S.H.E., Farah faced challenges in her job search, being unable to work on weekends due to caregiving responsibilities. She turned to doing food delivery since it allowed her to control her working hours. She was able to maintain this job for at least nine months while staying at the S.H.E. apartments.

However, once the ban on personal mobility devices (PMD) came into effect, Farah could no longer use the PMD she had purchased for work. Although she managed to acquire a bicycle from her aunt, the physical exertion of cycling left her with pain in her knees.

Although Farah is not married, she has a maintenance order requiring her ex-boyfriend to pay for child support. However, due to unemployment, he was unable to pay and accumulated nearly \$4,000 in arrears, which led to Farah enforcing the order.

Well-being

Staying at the S.H.E. Project allowed Farah to develop independence and helped improve her relationship with her parents. Farah also observed that her child was happier and livelier after joining S.H.E.

Farah continued to have a strained relationship with her ex-boyfriend, especially over matters concerning their daughter.

Anne*, 38 years old, undergoing divorce, mother of two, stayed at S.H.E. for 25 months

Housing

For years, Anne suffered abuse from her ex-spouse and thought of divorcing him. It was only after discovering that he was also violent towards their daughter that she decided to move out of their home to the S.H.E. Project in June 2019 with her daughter (via a referral). Once there, she filed for divorce.

While undergoing divorce proceedings, Anne applied for a public rental flat but was unsuccessful as she still co-owned the matrimonial flat with her ex-spouse. Her social worker then submitted an appeal after the final divorce hearing, but was again rejected for the same reason. Throughout her housing journey, Anne found the HDB officer assigned to her unsympathetic and unprofessional—he often recorded her details inaccurately and did not regularly follow up with her, which she believed contributed to the delays in her application. With the help of appeals from AWARE, her social worker and her MP, she finally received a rental flat days before the lease at the S.H.E. apartments ended.

Employment and financial situation

Soon after moving into one of the S.H.E. apartments, Anne found a job in the hospitality sector with the help of DOT. However, she left her job after a month into the role as her manager was unprofessional and disrespectful, making condescending remarks towards her. Additionally, she had to endure long working hours while receiving a low monthly salary.

In early 2020, she started working in eldercare and earning a stable income. She held onto this job for around 1.5 years before resigning to take a healthcare course under the Singapore Workforce Skills Qualifications initiative, soon after she moved out of the S.H.E. apartments.

Well-being

Being able to leave her marriage brought Anne a sense of relief and peace. Although her daughter initially did not do well on her N-Levels, she was eventually offered a place in her desired course at a local polytechnic while preparing to take her O-Levels as a private candidate.

Izzati*, 21 years old, unwed mother of one, stayed at S.H.E. for 11 months

Housing

Prior to joining the S.H.E. Project, Izzati, who was then 19 years old with a child, had already moved nine times. Immediately before she moved into S.H.E., she was staying with her family but had to move out due to her autistic sister's violent behaviour.

She had applied for rental housing months before moving into S.H.E. but was rejected due to her age. She subsequently worked with her social worker to submit an appeal during her tenancy. Izzati received her flat allocation 13 months after her first application to HDB.

Employment and financial situation

Izzati found a waitressing job soon after joining the S.H.E. Project and managed to maintain her role for most of her tenancy. She was also able to resume her N-Level studies, which she had to put on hold when she became pregnant and first faced housing issues.

Well-being

Izzati shared that her emotional state improved and that she was able to rest at the S.H.E. apartments. She was also able to maintain a good relationship with her parents.

Radiah*, 37 years old, undergoing divorce, mother of five, stayed at S.H.E. for 23 months

Housing

After filing for divorce in March 2019, Radiah moved out of her matrimonial flat with her children to her mother's flat (occupied by her mother and brother). Due to overcrowding and rising tension with her mother at that flat, Radiah and children then moved into her sister's flat. During this period, however, Radiah's ex-spouse continued to harass her. Thus, at her social worker's suggestion, she moved into one of the S.H.E. apartments, the location of which was unknown to her ex-husband.

Despite her proactiveness, Radiah was unable to finalise the divorce before her S.H.E. tenancy ended. As such, her name was still attached to her matrimonial home, thus disqualifying her from public rental flat applications. While waiting for her divorce to conclude, she moved back to her mother's flat.

Employment and financial situation

When Radiah first joined the S.H.E. Project, she had not had a full-time job for many years and was performing casual work as a booth assistant, earning \$500 a month. Upon learning that she wanted a full-time job, her supervisor moved her to a part-time administrative position with a monthly income of around \$700. Two months later, she started a new full-time customer service job at a different company, earning \$1,900 a month. She has since been promoted to supervisor.

With low housing fees and a higher salary, Radiah has been able to focus on paying off her debts and paying for her children's expenses.

Well-being

Radiah and her children felt safer and more comfortable residing at the S.H.E. Project as her ex-husband did not know their location and could not harass them. The space away from her ex-husband also gave her the mental bandwidth to handle her divorce-related matters.

At the same time, her relationship with her mother improved.

Atiqah*, 31 years old, unwed mother of one, stayed at S.H.E. for 8 months

Housing

Before coming to the S.H.E. Project, Atiqah experienced conflicts with her family, culminating in her moving out and her father obtaining a PPO against her. She subsequently moved at least three more times and, at one point, was homeless for two months, before moving into a transitional shelter for six months. Her contract with the transitional shelter could not be renewed after half a year, so she moved into the S.H.E. Project.

After experiencing tensions with one of her housemates at S.H.E., she moved out to her friend's flat. While living there, she applied for a HDB rental flat in her and her son's names.

Employment and financial situation

Atiqah had been working in a service job for several months when she moved into the S.H.E. apartments. When the COVID-19 pandemic struck, she could not work in her service job and turned to doing food delivery, which did not bring in much income.

To get by, she applied for multiple financial schemes, including ComCare and the COVID-19 Temporary Relief Fund.

Well-being

Before coming to S.H.E., Atiqah cut off contact with her father entirely. She also had a volatile relationship with her mother, who was providing care for Atiqah's child; however, Atiqah agreed to this caregiving arrangement until she could find a stable home.

While she initially felt more at peace staying at the S.H.E. apartments, friction between her and one of the housemates eventually led to her moving out to a friend's apartment.

Deesha*, 25 years old, unwed mother of one, stayed at S.H.E. for 9 months

Housing

Deesha first moved out of her family's home in May 2020 to a friend's flat as a result of family conflicts due to her pregnancy. However, due to overcrowding, she then moved into a rented room on the open market, paying \$400 a month. In search of a community, Deesha eventually joined the S.H.E. Project in September 2020 on her social worker's recommendation.

During her tenancy, she gave birth in December 2020, and applied for public rental housing in January 2021. Her application was approved in May and she was allocated a flat in June 2021. She moved out of the S.H.E. Project the same month.

Employment and financial situation

Deesha started working in the aviation sector in 2019, drawing a stable income. AWARE assisted her in securing infant care placement and Deesha made arrangements with her employer to be transferred to a new role that complemented the infant care hours. Despite these arrangements, her employer required her to work outside of infant care hours and did not provide her any flexibility, even when her child fell sick and required hospitalisation. Deesha thus resigned in April 2021. She then had trouble finding a job that fit her schedule and was convenient vis-à-vis the location of her child's infant care. (Infant care centres near her residence did not have vacancies.)

Well-being

Before coming to S.H.E., Deesha struggled with depressive thoughts, especially when living alone. However, she found living at the S.H.E. apartments helpful in dealing with these thoughts as she did not have to worry about being homeless, even when she quit her job. She was also able to build connections with her housemates, who regularly checked in on her. She thus felt at home with them at the apartments.

Nadia*, 19 years old, unwed mother of one, stayed at S.H.E. for 9 months

Housing

Nadia lived with various family members prior to the S.H.E. Project, but experienced overcrowding and conflicts at home. One of her parents was dealing with depression but refused treatment; other relatives were controlling towards her. Nadia then sought an MP's help to secure housing, but she was asked why she could not stay with her family. Following that, she submitted an application for housing to HDB on her own. After hearing about the S.H.E. Project from DOT, she moved into one of the apartments to develop her independence and bring up her son without her relatives' interference.

During her tenancy, she continued to work on securing stable housing. With her social worker and AWARE appealing on her behalf, she finally received her flat allocation 12 months after her first application.

Employment and financial situation

Nadia was unemployed when she first joined the S.H.E. Project, not having been able to secure convenient childcare services. Her struggle to find appropriate childcare continued even while she lived at S.H.E., however, as she didn't know where her allocated flat (or, should her housing application be rejected, other accommodation) would be. Applying for childcare prematurely may have led to her changing childcare locations multiple times, thereby disrupting her child's upbringing and care. While waiting for vacancies to free up, she underwent an eldercare training conducted by DOT and occasionally did some home baking for extra income. After being allocated her rental flat, Nadia immediately secured childcare for her son.

Soon after she moved out of the S.H.E. apartments, Nadia found a temporary full-time job drawing a stable monthly income of \$1,100.

Well-being

While at the S.H.E. apartments, Nadia felt relieved as she and her son were no longer in a hostile environment. Her relationship with her mother also improved, to the point where Nadia felt comfortable leaving her son in her mother's care whenever she had to work.

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