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Single-Parent Families in Singapore: Understanding the Challenges of Finances, Housing and Time Poverty

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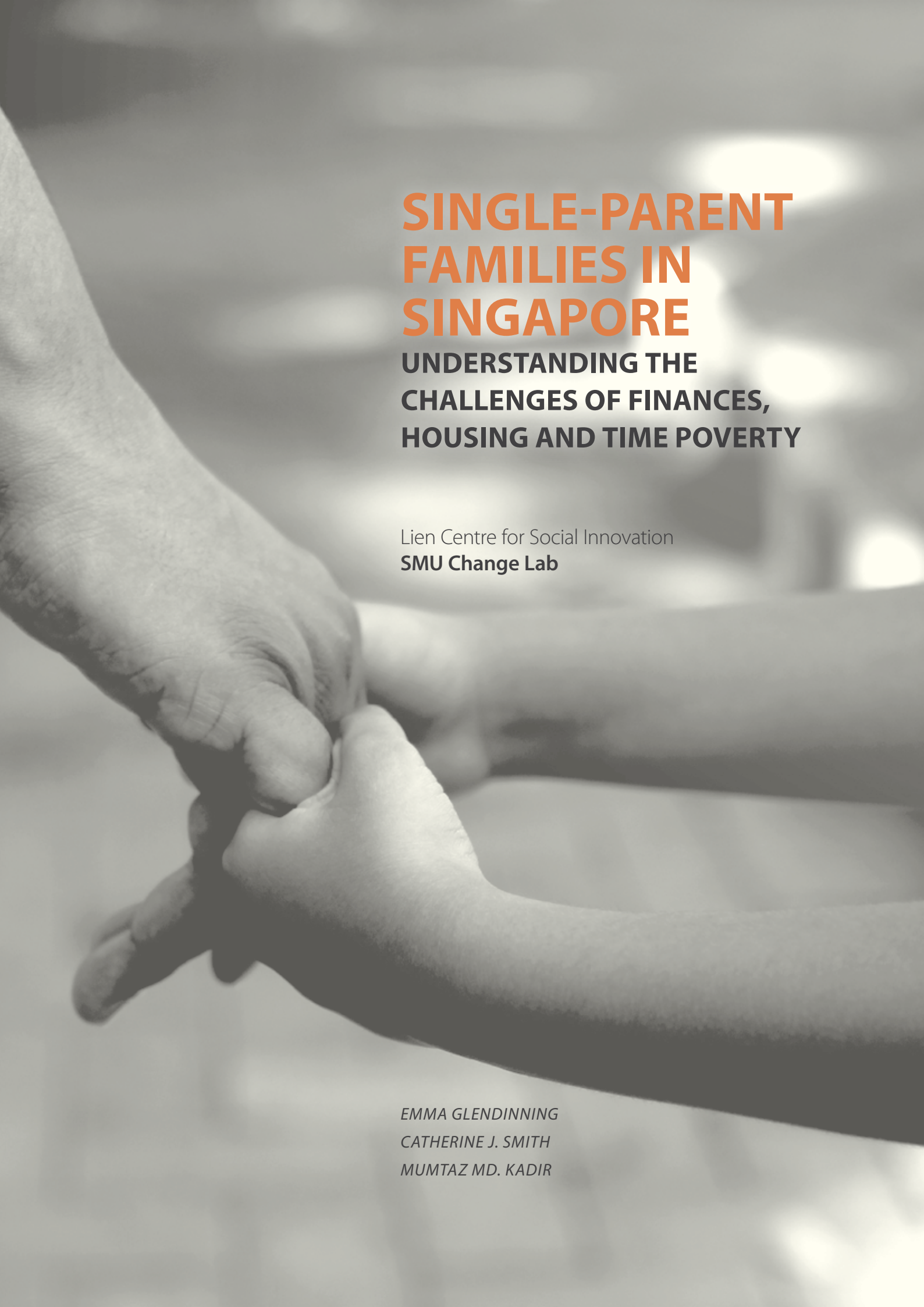


Lien Centre for Social Innovation
SMU Change Lab

SINGLE-PARENT FAMILIES IN SINGAPORE

**UNDERSTANDING THE CHALLENGES OF
FINANCES, HOUSING AND TIME POVERTY**





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LIEN Centre for Social Innovation
SINGAPORE MANAGEMENT UNIVERSITY

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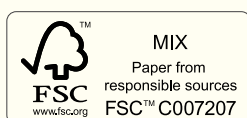
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SMU Change Lab

Over the years, the applied research conducted by the Lien Centre for Social Innovation has evolved into a community-engaged model. In 2014, SMU Change Lab was formed to support this model, with collaboration as its pivot. It is an action-oriented research and design programme within the Lien Centre for Social Innovation that investigates and responds to unmet needs in Singapore. SMU Change Lab works with community members, voluntary welfare organisations and students to use qualitative primary research to collaboratively (re)design innovative responses to social needs. The objective is to suggest new or improved support mechanisms, services, practices or policies to meet the needs of the various vulnerable groups.

SMU Change Lab has tried various approaches to participatory action research by looking closely at three vulnerable communities in Singapore – the low-income elderly, persons with disabilities and single-parent families. The intent is to find practical applications from the research findings for issues that affect vulnerable communities.

The SMU Change Lab team consists of:

- Dr. Balambigai Balakrishnan, Research Associate
- Ms. Carol Candler, Consultant (*until Jan 2015*)
- Assoc. Prof John Donaldson, Senior Research Fellow
- Dr. Emma Glendinning, Research Associate
- Ms. Mumtaz Binte Mohamed Kadir, Assistant Manager
- Ms. Sanushka Mudaliar, Senior Manager (*until Nov 2014*)
- Ms. Ranjana Raghunathan, Programme Manager
- Dr. Catherine Smith, Research Associate

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Further we would like to thank the whole Change Lab Team (as listed on page iv) for their support throughout, director of the Lien Centre for Social Innovation (LCSI), Jonathan Chang, LCSI staff Jared Tham and Shirley Pong, as well as the LCSI Board.

We are hugely grateful to three students from Singapore Management University (SMU): Rose Nabilah binte Rosli for her role in scheduling interviews and door-knocking sessions; Pearlyn Neo Hui Min for her role in arranging interviews and assistance with report writing; and Damini Roy for assistance with report writing. Additionally, we would like to thank the team of 12 student interviewers from SMU and the "Public-Policy Taskforce." The taskforce, facilitated by Professor John Donaldson, consisted of 19 undergraduate students from SMU who completed an initial research project on single-parent families, providing key insights which provided the focus for this research project.

Finally, we are truly indebted to all of the single parents who agreed to be interviewed for this research project.

List of Abbreviations

AWARE	Association of Women for Action and Research
CDAC	Chinese Development Assistance Council
CDC	Community Development Councils
CPF	Central Provident Fund
FAS	Financial Assistance Schemes
FSC	family service centre
HDB	Housing & Development Board
HES	Household Expenditure Survey
HOPE	Home Ownership Plus Education
IRH	Interim Rental Housing
LCSI	Lien Centre for Social Innovation
MP	Member of Parliament
MSF	Ministry of Social and Family Development
PAYU	Pay as You Use
PR	permanent resident
PRS	Public Rental Scheme
PTR	Parenthood Tax Rebate
SINDA	Singapore Indian Development Association
SMU	Singapore Management University
VWO	voluntary welfare organisation
Yayasan MENDAKI	Council for the Development of Singapore Malay/Muslim Community

Executive Summary

This report is one of three published by the Lien Centre for Social Innovation (LCSI),¹ which are all focused on understanding vulnerable communities in Singapore. This study seeks to explore the unique challenges faced by low-income single-parent families in Singapore, and includes interviews with 88 single parents. As this project prioritised variety over representativeness, the respondents were both male and female; included Chinese, Malay and Indian individuals; and had a variety of circumstances that led to them becoming a single parent (including the death of a partner, divorce, separation, incarceration and having a child outside of marriage). The qualitative interviews sought to gain greater insight into employment and finance, housing, social networks and time poverty from the perspective of single parents.

Our findings demonstrate that the lack of adequate childcare makes seeking employment hugely challenging; yet without employment, childcare subsidies are largely unavailable. Once employed, single parents value understanding management and workplace flexibility over higher income, as the former allow them to balance their working life and childcare responsibilities. Aspirations that single parents have to upgrade their qualifications go largely unfulfilled due to time poverty and financial pressure. Even if they are able to balance employment and childcare, single parents find themselves in the unenviable position of trying to earn an income sufficient for a family, without the support of any other household member. Finances are strained, “luxuries” are felt to be unnecessary and financial help and assistance are often thought to be for others “in greater need.” While dignity and pride are understandable, the lack of easy access to information regarding available assistance, the large amount of documentation required to apply for assistance and the time required for the application process all act as significant barriers to single-parent families seeking longer-term financial assistance.

When it comes to housing, single parents are likely to have to adapt to changes in housing and neighbourhood at least once, due to their circumstance. Many single parents fall back to informal or temporary solutions to cope with immediate housing struggles, and subsequently find that their housing problems re-emerge over time. For many, family members provide support with at least temporary housing solutions for a variety of reasons: a lack of alternatives, ease of travel to workplace and children’s schools, grandparents who can provide caregiving support to children and the comfort that a familiar environment provides to children. Whether housed by family members or within their own rental property, many single-parent families find themselves in overcrowded conditions and subsequently feel dissatisfied due to a lack of privacy and space.

We found participants in this study largely turned to external sources of assistance for financial support and to family and friends for emotional support. However, a lack of understanding around the circumstances of the situation that single parents find themselves in means that many avoid seeking help from those closest to them. There is, of course, a level of dignity on the part of single parents that can prevent them from seeking help, but a feeling of embarrassment, enhanced by the social stigma attached to single-parenthood, results in single parents “making do” rather than “reaching out” for support.

Single parents within this study placed great emphasis on spending quality time with their families, highlighting the importance placed on family bonding. These individuals carry the full “burden” of parenthood without the support of another individual as would be seen in a “traditional” family structure, and subsequently feel the pressure of these expectations. Time for personal development, whether it is health improvement (through participation in sport), upgrading skills (through attending educational courses), or relaxation (through taking time to meet with friends), is lacking, and these deficits might have long-term effects on the health and well-being of these single parents.

Our concluding chapter calls for changes that would seek to help low-income single-parent families overcome such challenges. These include:

- Providing childcare subsidies prior to single parents being employed, to help them seek work and upgrade their skills in order to provide long-term financial stability to their family;
- Giving greater recognition given to the array of reasons that may have led to single-parenthood (such as infidelity and domestic violence leading to divorce). Greater understanding within the wider population would hopefully lead to more single parents feeling able to ask for the help they are entitled to, without feeling embarrassed or ashamed of their situation;
- Making information regarding available help and assistance more open and accessible to everyone;
- Ensuring any assistance seeks to tackle the root causes of problems and is tailored to the specific needs of each situation with the aim of providing long-term solutions, rather than short-term “fixes”;
- Developing a holistic approach when providing assistance to single parents to ensure that the solution to one problem does not consequently cause instability elsewhere in the life of the single-parent family.

¹ John Donaldson et al., *Elderly Population in Singapore: Understanding social, physical and financial needs*, (Singapore: Lien Centre for Social Innovation, June 2015); Ranjana Raghunathan et. al., *People with Physical Disabilities in Singapore: Understanding disabling factors in caregiving, education, employment and finances*, (Singapore: Lien Centre for Social Innovation, June 2015).

Part I

Introduction and Background to the Study

This study concerns the challenges facing low-income single-parent families in Singapore. While it is generally accepted that single-parent families face more challenges than “traditional” families, there have been few studies in the Singapore context to provide greater clarity to the nature of these challenges, much less how they might be addressed.² This study attempts to gain greater insight into the unique set of issues facing single-parent families, specifically focusing on employment and finances, housing, social networks and time poverty. The study seeks to explore the ways that these issues often intersect and exacerbate one another, and finally seeks to suggest, in broad terms, possibilities for addressing these problems.

When seeking a definition for the term “single-parent household” there appears to be a universal understanding that this refers to an individual caring for a dependent child(ren), although exactly who this encompasses differs across academic studies. Examples include a study from the United States which defines single-parent households as a single adult living with a dependent child in their home;³ a study in Ireland which defines single parents as people “parenting alone, parents separated or divorced from their partners

or widows and widowers. Lone parents may also be temporarily parenting alone due to the incarceration, hospitalisation or other short-term absence of spouse or partner;”⁴ a Korean study that distinguishes various types of single-parent households according to the cause of singlehood and the sex of the single parents;⁵ and the Asian Women’s Welfare Association (AWWA) who define, in the Singapore context, a single-parent household as encompassing those who are (i) divorcees with children, (ii) widowed with children, (iii) unwed mothers, and (iv) foreign brides whose child is a Singapore citizen or permanent resident (PR) below the age of 18.⁶

For the purpose of this report, we have chosen to use the term “single-parent families” rather than “single-parent households” to highlight that such households are “families” as much as those with two parents. We define single-parent families as “a family structure that consists of a single mother or father supporting their dependent child/children;” with children being defined as dependent if they were 21 years old or below. We sought to include those who were separated or divorced, unwed mothers, widows and those whose partner was incarcerated, to give a breadth of understanding to our study.

Section A: The Singapore context

Singapore has seen a rising number of marital dissolutions in the past decade with the total number of annulments and divorces rising from 5,137 in 2000 to 7,525 in 2013, an increase of more than 46 per cent.⁷ Comparing this to the increase in number of marriages from 22,561 to 26,254, an increase of 16 per cent in the same time period, it can be seen that the increase in divorce and annulments is higher than, rather than proportionate to, the increase in marriages.⁸ This can be explained differently in that, in Singapore, 3.7 per 1,000 married males and 3.8 per 1,000 married females were divorced in 1980, rising to 7.3 per 1,000 married males and 6.9 per 1,000 married females being divorced in 2013.⁹ A rising divorce rate is likely to result in an increase in single-parent families.¹⁰

There is very little in the way of data in Singapore on unwed mothers. In 2004 a study on unwed mothers in Singapore was conducted to highlight the trends pertaining to unmarried females with children. At that time, approximately 500 cases of single-mother pregnancies had been registered at Kandang Kerbau Hospital.¹¹ In 2012, Ms. Irene Ng – Member of Parliament (MP) for Tampines Group Representation Constituency (GRC) – responded to a series of questions posed by members of the public on the statistics of unwed mothers in Singapore with a general overview of the statistics recorded from 2007 to 2011. These showed an average of 550 births per year that were registered without the father’s name.¹² Apart from this data, no other statistics on unwed mothers in Singapore are publicly available.

2 Many of those that exist are discussed in this chapter.

3 Mark Lino, “The Economics of Single Parenthood: Past Research and Future Directions,” *Marriage & Family Review* 20, no. 1 (1994): 99-114.

4 Clare County Council. Ennis West Partners & Clare County Development Board, “Study into the Barriers and Challenges Facing Lone Parents in County Clare: Synthesis Report 2009,” 2009, <http://www.clarecoco.ie/community/publications/study-into-the-barriers-and-challenges-facing-lone-parents-in-county-clare-4561.pdf>.

5 Park Hyunjoon, “Effects of Single Parenthood on Educational Aspiration and Student Disengagement in Korea,” *Demographic Research* 18 (2008): 377-408.

6 Michelle Gan et al., “Single Parent Type Families,” Presentation, Asian Women’s Welfare Association (AWWA), 2014.

7 Singapore Department of Statistics, “Statistics on Marriage and Divorces,” 2013, 65, http://www.singstat.gov.sg/docs/default-source/default-document-library/publications/publications_and_papers/marriages_and_divorces/smd2013.pdf.

8 Ibid, 73.

9 Ibid, 65.

10 Park, “Effects of Single Parenthood,” 377-408.

11 Promise Works & Beyond Social Services, 2004.

12 “Number and profile of unwed mothers,” Ministry of Social and Family Development, <http://app.msf.gov.sg/Press-Room/Number-and-profile-of-unwed-mothers>.

SOCIAL PERCEPTION OF SINGLE-PARENT FAMILIES

Over the past 20 years the global trend of changing and evolving family structures has gathered pace across both developed and developing countries.¹³ The notion of a “traditional family” – consisting of a heterosexual marriage between a male and female as parents, and children as their immediate line of support and dependents – is no longer as stable as it once was.¹⁴ Policymakers have noted the change in family dynamics in Singapore, but often in the context of a threat to the country's norms. In 2010, then Minister of Community Development, Youth and Sports, Vivian Balakrishnan identified the “breakdown of family institution” as one of the top three issues faced by policymakers.¹⁵ He emphasised the importance of the family unit as the main source of emotional and material support. Furthermore, he acknowledged the rising trend of divorces and further highlighted the importance of the family unit as the “social pillar of the nation.”¹⁶ Similarly other government officeholders such as Second Minister for Foreign Affairs, Grace Fu, and then Minister for Social and Family Development, Chan Chun Sing, have gone on record to reaffirm the government's stance on not wanting to send “the wrong signal on the kind of values we hold in society towards marriage and the institution of the family,” and their belief that “a stable, intact family structure provides a more conducive environment to raise a child.”¹⁷

Studies focused on single-parent families in Singapore have identified certain concerns raised within Singaporean society on the overemphasis on the “traditional family unit.”¹⁸ Teo You Yenn posits a direct causal link between government policies and the emphasis on the “traditional family” in Singapore society,¹⁹ which we now turn our attention to.

The Marriage and Parenthood Package includes the primary areas of support that the Singapore government provides to Singapore families. Some elements of the package apply to all

families, while others are designated only for “traditional” family units. Specifically, single-parent families are excluded from the full entitlements of the Baby Bonus, Parenthood Tax Rebate (PTR) and Government Paid Maternity Leave (GPML).²⁰ Such an approach towards parenthood welfare not only eschews recognition of responsibilities borne by single, unwed parents, but it also further penalises both parent and child by denying them essential resources. Further, the PTR, Working Mother's Child Relief (WMCR) and Grandparent Caregiver Relief (GCR) explicitly require the applicant to be married, divorced or widowed. This excludes those who have had children outside of marriage, or who are awaiting an official divorce (which itself can take time) from accessing these benefits.

Various housing schemes are motivated by a national policy environment encouraging pro-family ideologies and the endorsement of an ideal-type family nucleus. Most types of public housing require applicants to form a family unit comprising at least a spouse or a parent.²¹ From 2013, family units that include dependent children are allowed for widowed and divorced persons, and their inclusion can be seen in schemes such as Home Ownership Plus Education (HOPE) and Assistance Scheme for Second-Timers (ASSIST),²² but parents who have never wed remain unrecognised in the existing schemes. These examples demonstrate that housing policies act to reinforce the idea of a “traditional family” and result in restrictions in access to public housing for those families that do not match these ideals. However, the mere change in Housing and Development Board (HDB) policies over recent years indicates that government is giving more attention to the housing needs of single parents in Singapore.

Housing schemes do exist to help those in great need, such as the Public Rental Scheme (PRS). PRS flats are heavily subsidised and are meant “to cater to the housing needs of the poor and needy citizen families with no housing options.”²³

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- 13 Marloes de Lange, Jaap Dronkers & Maarten H. J. Wolbers, “Single-Parent Family Forms and Children's Educational Performance in a Comparative Perspective: Effects of School's Share of Single-Parent Families, School Effectiveness and School Improvement,” *An International Journal of Research, Policy and Practice* 25, no. 3 (2014): 329-350; Kathy L. Hill, “Single Mothers – How are they doing?” *Journal of Organizational Culture, Communications & Conflict* 15, no. 1 (2011): 1-10.
 - 14 You Yenn Teo, “Support for Deserving Families: Inventing the Anti-Welfare Familialist State in Singapore,” *Social Politics: International Studies in Gender, State & Society* 20, no. 3 (2013): 387-406; Hill, “Single Mothers – How are they doing?” 1-10.
 - 15 Sim, M. (2010, June 8). Four social policy issues facing S'pore. *The Straits Times*. Speech by Mdm Halimah Yacob, Minister of State for Community Development, Youth & Sports. (2012). Retrieved from SGPressCentre website: www.news.gov.sg/public/sgpc/en/media_releases/agencies/mcys/speech/S-20120309-2.html.
 - 16 Ibid.
 - 17 “Child Development Co-Savings (Amendment) Bill,” *Singapore Parliamentary Debates*, 8 April, 2013, 90.
 - 18 Teo, “Support for Deserving Families,” 387-406.
 - 19 Ibid.
 - 20 Hey Baby, “Marriage and Parenthood Package 2013,” 1 September, 2013, <http://heybaby.sg/mppackage.html>.
 - 21 “Renting A Flat: Direct from HDB (Public Rental Scheme) – Eligibility Conditions for Renting a Flat,” Housing & Development Board, <http://www.hdb.gov.sg/fi10/fi10323p.nsf/w/RentDirectHDBEligibility?OpenDocument>.
 - 22 “Buying A New Flat – Priority Schemes,” Housing & Development Board, <http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/BuyingNewFlatPriority?OpenDocument#ASSIST>; “Home Ownership Plus Education (HOPE) Scheme,” Ministry of Social and Family Development, <http://app.msf.gov.sg/Assistance/Home-Ownership-Plus-Education-HOPE-Scheme>.
 - 23 “Renting A Flat: Direct from HDB (Public Rental Scheme) – Overview,” Housing and Development Board, <http://www.hdb.gov.sg/fi10/fi10323p.nsf/w/RentDirectHDBOverview?OpenDocument>.

An income ceiling of \$1,500 ensures these flats are accessible to lower-income groups with rent fixed for two years.²⁴ In addition, the Interim Rental Housing Scheme (IRH) is designed to help families in need of short-term housing assistance. In the IRH scheme, families in financial hardship and in need of urgent short-term housing share a flat with another family at heavily subsidised rates.²⁵ Tenancy agreements are generally for one year, allowing single parents time to pursue longer-term housing options. However, HDB require two households to share such houses; this can lead to inter-family conflicts and discord in the household during the tenancy period.

It is identified by some that this exclusion of non-traditional families from specific welfare benefits furthers the identification of these families as “other” and less deserving of state support.²⁶ Indeed such a view is held by certain MPs, for example Nominated Member of Parliament (NMP) Laurence Lien pointed out that “we discriminate against the children of single parents and unwed mothers, who struggle harder than other parents because they do not have a partnering spouse to share the load with. Unwed mothers are not eligible for Baby Bonus and receive only part of the normal entitlement of paid maternity leave and childcare leave. A single parent would also have obstacles purchasing an HDB flat.”²⁷

VOICES OF THE COMMUNITY

In recent years, various community stakeholders, ranging from the general public to civil society, have frequently raised their concerns about the plight of single-parent families in Singapore. For example,

Association of Women for Action and Research (AWARE), a women’s advocacy organisation, released an article in 2013 titled, “Why no benefits for unwed mothers?” AWARE argued that domestic policies should “embrace different family types.”²⁸ Further, in March 2013, The New Paper published results from a survey conducted by National Population and Talent Division (NPTD) in which they surveyed 4,646 Singaporeans, seeking to examine the public’s opinion on single mothers in Singapore.²⁹ In particular, members of the public were asked, “Should single mums get the same perks?” This survey found that single mothers, especially those who were never married, suffered from social stigmatisation.

In an op-ed in The Straits Times in 2014, Teo You Yenn argued that society should not limit its definition to a single ideal family structure. She highlighted that there are many who do not fit into Singapore’s “narrow ideal of family” and struggle with both social and economic problems. She writes, “If familial life is a good thing for our society, we must work to ensure that everyone has access to the basic conditions that enable it.”³⁰

In recent times, some government ministers have stepped forward and emphasised the need for stronger policies to address the needs of single-parent families. In 2013, Deputy Prime Minister Tharman Shanmugaratnam mentioned at the launch of Project Athena that single mothers needed more help, adding that “...we’re all in this together and the Government will certainly do its part.”³¹ Madam Halimah Yaacob, currently the Speaker of Parliament, has also urged for policy changes on housing and other benefits related to single mothers over the past few years.³²



Concluding Remarks

- Family structures are changing across the world and Singapore is no exception to this.
- Some policies in Singapore are seen as creating barriers for single-parent families to seek assistance as well as contributing to the social stigmatisation of such families.
- Recent years have seen a call, in Singapore, to offer the same support to all families in need, regardless of their situation.

24 “MND Budget Debate 2013,” Ministry of National Development, http://www.mnd.gov.sg/budgetdebate2013/speech_mo.htm.

25 “Getting IRH to Work Better,” Housing Matters, <https://mndsingapore.wordpress.com/2011/12/30/getting-irh-to-work-better/>.

26 Teo, “Support for Deserving Families,” 387-406.

27 “Child Development Co-Savings (Amendment) Bill,” Singapore Parliamentary Debates, 8 April, 2013.

28 “Why No Benefits for Unwed Mothers?” Association of Women for Action and Research, 22 January, 2013, <http://www.aware.org.sg/2013/01/hooray-for-paternity-leave-but-why-no-benefits-for-unwed-mothers/>.

29 Benson Ang, and Foo Jie Ying, “Should Single Mums Get the Same Perks?” Asia One, 13 March, 2013, <http://news.asiaone.com/print/News/Latest News/Singapore/Story/A1Story20130311-407755.html>.

30 Youyenn Teo, “An Inclusive Approach to Family,” Association of Women for Action and Research, 13 January, 2014, <http://www.aware.org.sg/2014/01/an-inclusive-approach-to-family/>.

31 Rachel Tan, “Get the Village Involved’ to Help Low-Income Single Mums,” The Straits Times, 16 July, 2013, <http://newshub.nus.edu.sg/news/1307/PDF/VILLAGE-st-16jul-pB3.pdf>.

32 Robin Chan, “Speaker of Parliament Halimah Jacob Hopes for Housing Policy Changes,” The Straits Times, 28 November, 2013, <http://www.straitstimes.com/breaking-news/singapore/story/speaker-parliament-halimah-jacob-hopes-housing-policy-changes-20131128>.

Section B: Research methodology

This study was initiated through a research project undertaken by a group of undergraduate students as part of their degree course. The students scanned secondary literature as well as interviewed experts from voluntary welfare organisations (VWOs) and academia to gain an understanding of the challenges faced by single parents within Singapore. From this, the group developed a semi-structured interview tool and interviewed over thirty primary care-givers in single-parent families, aiming to explore the main challenges they faced. After the presentation of findings, the Change Lab team embarked on this study which consisted of a larger fieldwork exercise to explore further the key challenges faced by single parents as identified by the student project; these included housing, finances (including employment), time poverty and social support.

The Change Lab team developed a new semi-structured interview tool which combined qualitative and quantitative questions to explore and understand the four key issues. In total, there were 10 sections in the questionnaire. The majority of sections began with an open-ended question aimed at enabling conversation with each respondent. Each open-ended question had a number of probes, seeking to gather as much information as possible. It was then followed by a number of closed questions that could be answered during the open-ended conversation or could be asked as subsequent questions if they were not answered within the conversation (see Figure 1.1). The aim of this mix of questions was to gain a depth of understanding of each individual's situation while also gathering data which would allow for comparison across respondents.

1. Tell me a bit about your friends

(Prompt for contact with friends, where they live, how regularly they see / contact friends, what they do with friends, would they like to see them more. If don't see friends, why not? Any problems they faced with relationships with friends on becoming a single parent.)

a) Are there friends that respondent can depend on when s/he needs help? If you are ill / need help with childcare?

- ☐ Yes
- ☐ No
- ☐ Sometimes

b) If s/he needs financial help or assistance?

- ☐ Yes
- ☐ No
- ☐ Sometimes

c) If s/he needs emotional support / someone to talk to?

- ☐ Yes
- ☐ No
- ☐ Sometimes

Figure 1.1: An excerpt from the interview tool

The interview team was led by a Research Associate from Lien Centre for Social Innovation (LCSI) and consisted of a team of undergraduate students from Singapore Management University (SMU) as well as LCSI staff members.

A total of 88 single parents were interviewed during the second phase of research. Participants were identified through two processes. The first of these was through contact with VWOs who were providing support to single parents. A large number of VWOs across Singapore were contacted and five were able to provide participants for the project. Each VWO contacted its client list to ask for volunteers for the project and once individuals expressed an interest in participating, their contact details were passed to the research team who arranged a suitable time and location for the interview. The second process of seeking

participants was through door-knocking in specific areas. As the research was aimed at understanding the issues faced by low-income single-parent families, rental flats across Singapore were identified as door-knocking areas. Those that contained the highest proportion of one- or two-room flats were identified as priority areas. Rental flats in seventeen areas across Singapore were targeted. These methods of participant recruitment occurred simultaneously, and, while no targets were set for the number to recruit through each process, it happens that half of the respondents (44) were identified through each process.

Interviews were conducted between December 2014 and February 2015 in locations to suit each respondent. When recruited through door-knocking, many respondents were happy to be interviewed within their homes. Some, however, preferred

to be interviewed outside at the void deck or to arrange a different time for the interview. When arranging interviews with those recruited through VWOs, research participants were asked to suggest a time and location that suited them. Venues for interviews included participants' own homes, cafes, and meeting rooms provided by VWOs. Participants were given a \$50 Fair Price voucher as a "thank-you" gesture for their time.

RESEARCH PARTICIPANTS

While the majority of participants were females, (77 female respondents and 11 male respondents), we had a variety of ages

and ethnicities (as shown in Figure 1.2 - 1.5). Interviewers were able to conduct the interviews in English, Malay, Mandarin (and other Chinese dialects) and Tamil. Again, a mix of languages was used for conducting interviews although no interviewees requested to be interviewed in Tamil. There was a variety of circumstances that had led to individuals being single parents. As demonstrated below, while the majority of participants were separated or divorced, there were those who were widows, unwed parents, had a partner in prison and two whose partners had been deported. When recruiting participants, the aim was to get variation within the sample to give a breadth of understanding rather than for it to be a representative sample.

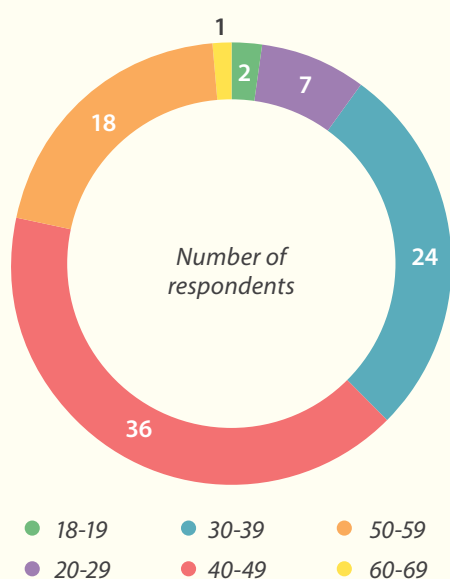


Figure 1.2: Age of respondents

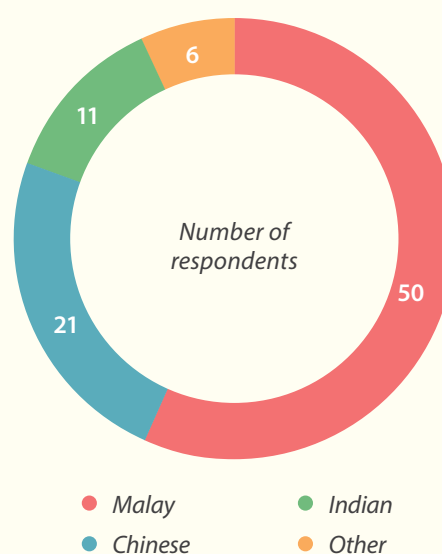


Figure 1.3: Ethnicity of respondents

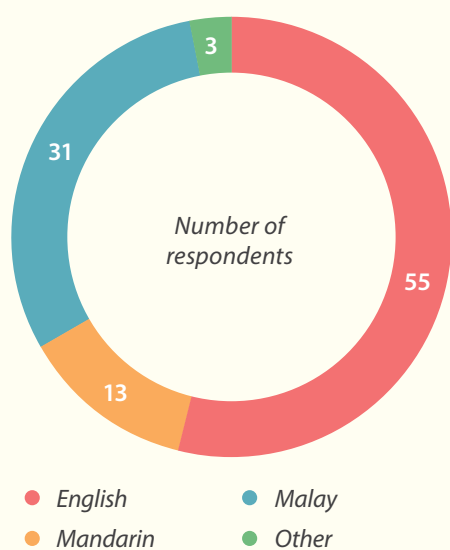


Figure 1.4: Language that interview was conducted in

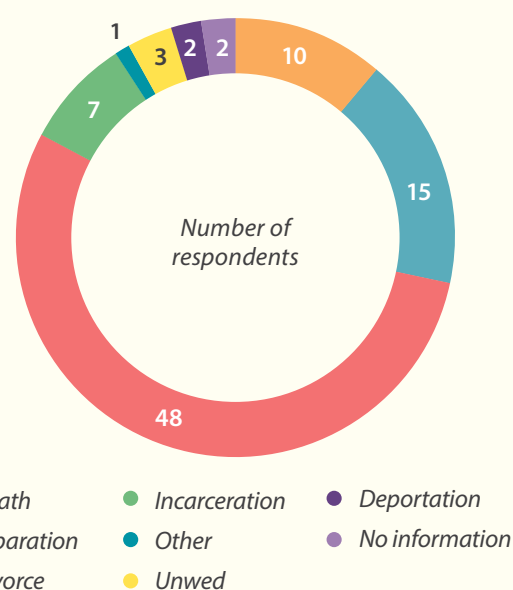


Figure 1.5: Circumstances around respondents being a single parent

Part II Analysis of Findings

Part II looks at the challenges faced by single-parent families based on responses in this study. It begins with more quantifiable challenges, such as employment, and moves towards the less quantifiable, such as types and levels of support received by our participants, as well as issues of “time poverty” and “bandwidth” that many of them face. It is in this type of analysis that our approach of a mix of quantitative and qualitative data is most

useful: Issues such as “time poverty” are important frameworks through which to understand some of the struggles of single-parent families.

We begin by looking at finances, including employment, income, expenditure, etc., and from there, move deeper into the more personal aspects of the lives of single-parent families.

Section A: Employment and finances

Single parents face myriad problems when seeking employment, such as possible stigmatisation by employers, skills inadequacy or the strain of juggling work-life commitments.³³ A single parent inevitably encounters difficulties in juggling “time, energy and other resources” between work and family responsibilities, otherwise termed as work-family role conflict.³⁴ Single parents, given their caregiving responsibilities, are frequently forced to work in part-time jobs that pay poorly,³⁵ which get in the way of their ability to support themselves and their children. Many have argued that there is a need for coordinated support, from public and private sectors, to assist them in overcoming these barriers, as research has shown that unemployment and underemployment create more severe consequences for single parents and their families.³⁶ This section seeks to add nuance to the understanding of single parents and employment in the Singapore context. The following sections provide analysis and discussion on the findings from our study around employment and finance related issues.

EMPLOYMENT STATUS

Single parents’ decisions regarding employment are generally guided by childcare concerns. One of the leading causes of unemployment among the single parents in this study was the inability to find childcare. This cause was frequently cited whether single parents had lost their jobs after becoming single, or whether they had been unemployed at the time of their introduction to single-parenthood.

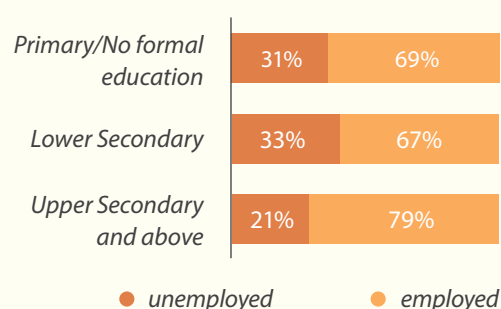


Figure 2.1: Intersection of education level and employment status

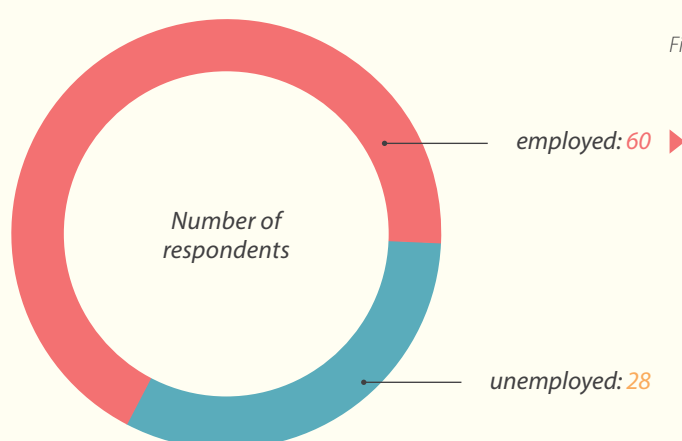
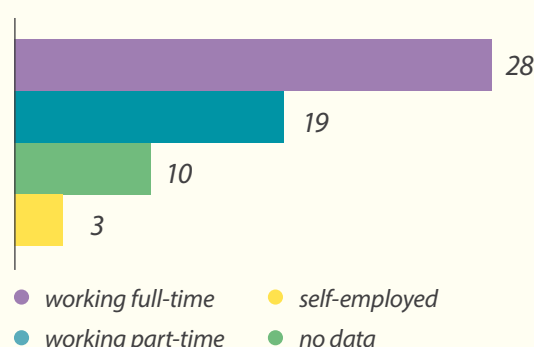


Figure 2.2: Employment status of respondents



33 Palaniappan Thiagarajan et al., “Work-Family Role Strain of Single Parents: The Effects of Role Conflict and Role Ambiguity,” *Marketing Management* 17, no. 1 (2007): 82-94.

34 Ibid.

35 Hill, “Single Mothers- How are they doing?” 1-10.

36 Mary Keegan Eamon and Chi-Fang Wu, “Effects of Unemployment and Underemployment on Material Hardship in Single-Mother Families,” *Children and Youth Services Review* 33, no. 2 (2011): 233-241.

Nine respondents had not been working at the time of their separation and were also currently out of work. The primary reason for unemployment among this group was difficulty organising childcare. For example, one respondent had been employed previously, but her job was stressful and she needed to take time off to pick up her children and look after them when they were ill. There was no flexibility in her workplace to allow her to do this and she eventually lost her job. One respondent felt she could not work as her son was ill and she needed to care for him. Others were waiting for childcare support before being able to seek a job. In one case, a mother was unsure about the timing of seeking childcare and a job, as she was also waiting to secure a rental flat. Until she was able to know the location of the rental flat, she was uncertain about the best steps to take towards childcare and thus her own availability for employment. Many of these respondents cited having limited childcare support from family and friends; it could be suggested that having this support may help these individuals to attend job interviews or to look after their children in an emergency (such as a child's illness if the single parent cannot take time off due to work commitments). However it should be appreciated that friends and family members will also likely be working and may therefore not be able to provide long-term childcare. Therefore, greater support that would enable these single parents to access long-term, formal childcare seems to be the key to helping them seek and maintain employment.

Another 10 respondents had been working at the time of separation but were no longer employed. The most frequently cited reason for the failure to find employment was ill health. However, childcare was once again a difficulty for over one quarter of these respondents who either had no other options for childcare and therefore had to do it themselves, or whose workplace offered no flexibility around childcare to allow them to continue working. Since April 2013, the ComCare Child Care Subsidy scheme has been combined with the universal working mother subsidy to create an integrated subsidy framework.³⁷ What this now implies for single-parent families is that the mother has to be a working adult in order for her to secure childcare subsidies. This is a problematic policy requirement as, without childcare, a single parent may struggle to seek and attend work, yet without employment she cannot secure the subsidies to provide suitable childcare. Similarly, even though Singapore has implemented targeted policy measures through "multiple lines of assistance,"³⁸ it is clear upon closer scrutiny of the eligibility terms that single-parent families may fall through the cracks.

The above examples underscore that childcare responsibilities have a serious impact on single parents' ability to remain employed. In many cases, respondents were eager to seek employment, yet faced limitations in being able to provide appropriate care for their children. Here there seems a Catch 22 where single parents cannot afford childcare, yet do not have access to suitable help with childcare to allow them to seek employment; employment in turn could render them eligible for childcare subsidies. This phenomenon is not unique to Singapore; similar challenges, for instance, have been documented as affecting single parents in the United Kingdom.³⁹

EMPLOYMENT SECTORS AND INCOME

Of those respondents who were currently employed, the majority were in the clerical or sales and services sectors, or were working as cleaners or labourers. There were no respondents in the professional/managerial sector, and only one was employed in the technical sector. Considering that 65 respondents have a maximum level of upper secondary school education,⁴⁰ and none are degree holders, this sector breakdown is perhaps not surprising. Figure 2.3 shows the sectors that respondents are employed in; the "other" category includes pharmacy workers, florists, masseuses, childcare helpers, nightclub workers, security personnel and drivers.

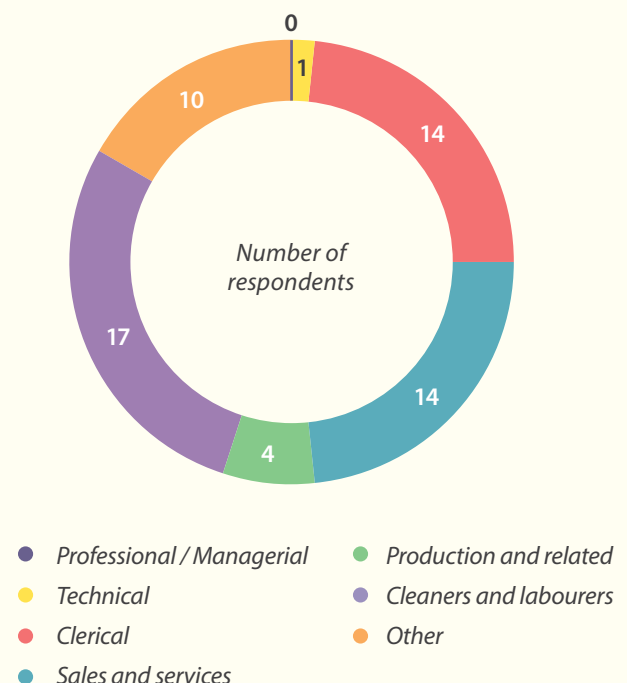


Figure 2.3: Sectors that respondents are employed in

37 "Child Care / Infant Care Subsidy," Ministry of Social and Family Development, <http://app.msf.gov.sg/Assistance/Child-Care-Infant-Care-Subsidy>.

38 "Multiple Lines of Assistance," Ministry of Social and Family Development, <http://app.msf.gov.sg/Assistance/Multiple-Lines-of-Assistance#box10>.

39 Adam Whitworth and Julia Griggs, "Lone Parents and Welfare-to-Work Conditionality: Necessary, Just, Effective?" *Ethics & Social Welfare* 7, no. 2, 2013: 124-140.

40 This figure may be higher as we are missing this information from 16 respondents.

Of those who provided salary information, 14 respondents earned more than \$1,500 per month, 23 earned \$1,000-1,499 per month and eight earned less than \$500 per month. The Household Expenditure Survey (HES) suggests that the average monthly household income for those living in a one- or two-room HDB flat (in which the majority of our respondents lived) is \$1,906;⁴¹ around 75 per cent of the employed respondents do not meet this average monthly household income. However, looking at the average monthly income per household member (i.e. each individual within the household rather than for the whole household) in a one- or two-room HDB flat, 70 per cent of the working respondents earned at least this average.

These two comparisons underscore another challenge single-parent families face: these households, by definition, only include one income. That is, if two equivalent incomes were supporting these households, it is likely that they would meet the average monthly income as reported by the HES. However, single parents are in the position of being able to earn at least the average of an individual household member, but would certainly struggle to bring in a typical household income. This disadvantage adds to the strain of limited time and resources to improve their employment and therefore their income.

JOB SATISFACTION

Respondents' level of and reasons for job satisfaction varied with employment sectors. Additionally, there appear to be unique reasons for job satisfaction for those individuals who have entered employment since separation. These differences are discussed in the sections below.

Have begun working since becoming a single parent

The vast majority of respondents who were not working at the point of separation, but had since found employment, reported feeling fulfilled in their current employment. Many reported having flexible and understanding management, meaning that they could work around their parenting commitments. Specifically for these individuals, job satisfaction is not just based on employer understanding, but also on the chance to meet others on a daily basis and the fact that any employment provides the single parent with financial independence; opportunities they may not have had during their marriage if they were not working. Although employment provides fulfilment, these respondents still suggest areas for improvement within their employment, such as bonuses, higher pay, or better job prospects. It could be reasonably inferred that these respondents do not want to risk losing some aspects of their jobs, such as the understanding of their family commitments and/or the time to seek other employment opportunities, and therefore continue with employment that fails to provide complete satisfaction.



Respondent #26

She is working 44 hours a week in the cleaning and labour sector. She has begun working since her divorce and earns less than \$1,500. She reports being fulfilled in her employment. "But there are no bonuses and she doesn't know how to ask for it. She cannot quit this job because other conditions are good and the management is understanding."⁴²

Sales and service sector: poorer earning, higher levels of satisfaction

Eleven out of the 14 respondents working in sales and services reported being fulfilled in their employment. While this sector appears to be a lower paying one – half of the respondents employed here earn less than \$1000 – it nonetheless brings a high level of fulfilment to them.

Those who do not report feeling fulfilled from working in this sector earn less than \$500 per month and have noted in their interviews that their income is too low. Those who

report feeling fulfilled note that the workplace is a happy or friendly environment, their work feels like an education and they are a model employee. Further, they enjoy their work, the management is flexible or their hours are good, so they have time to spend with family. This all suggests that flexibility around childcare, more time to spend with family and understanding employers lead to greater fulfilment, even if accompanied by lower pay. This prioritisation of family is a theme that emerges repeatedly throughout our analysis: Most single parents structure decisions in all spheres of their lives to maximise their time with their families and family well-being in general.

41 Singapore Department of Statistics "Report on the Household Expenditure Survey 2012/13," 2014, http://www.singstat.gov.sg/docs/default-source/default-document-library/publications/publications_and_papers/household_income_and_expenditure/hes1213.pdf.

42 The quotations used throughout the examples in this chapter are the exact notes from interview transcripts; these reflect the interviewers' notes, rather than verbatim quotations from respondents.



Respondent #70

She works part-time and earns less than \$1,000: "Feels fulfilled but not too happy that the pay is low."



Respondent #72

She works part-time and earns less than \$1,000 feels fulfilled at work: "Because it is part-time...and she can spend time with her daughter. Her friends at work are good as well."



Respondent #80

She works full time earning less than \$1,500: "She likes the job now. Her manager is very understanding. They give a lot of flexibility; allowing her to take time off if her children need her to without cutting her salary."

Cleaners and labourers

In contrast to those working in the sales and services sector, 16 of the 31 respondents working in both the clerical and the cleaning and labouring sectors report feeling unfulfilled in their workplaces. The majority of cleaners and labourers who feel that way believe that they lack the qualifications to get a different job. Many suggest that,

with better qualifications, they might be able to secure jobs with better hours and higher income. Respondents who were working as cleaners and labourers also reported receiving no bonuses, being made to work long hours and working overtime with little additional pay. They added, unsurprisingly, that such conditions make it hard to manage work and care for their children.



Respondent #3

He works full-time in the cleaning and labouring sector but reports that he "would really like to be a chef. He had an interview to be a chef, got the job but had to go on a course. The company would pay 95 per cent of the course fees and he had to pay 5 per cent which was around \$3,000. He had no money to invest and as a result could not take this job at present. Lacks qualifications to enable him to get a better job and lacks funds to be able to better his qualifications."



Respondent #4

She works full-time in the cleaning and labouring sector but reports that she "would like to be an office worker, better hours and only working Monday to Friday so would get the whole weekend off. It would also be better pay. Lacks qualifications to do this job and would need a "sponsor" company to be able to afford to enhance her qualifications."



Respondent #31

She works full-time in the cleaning and labouring sector and reports that "she tolerates her job: it is inevitable that she has to deal with it. She lacks qualifications for other jobs and lacks the ability to pay high travel costs."

Clerical sector

Those who report feeling unfulfilled in the clerical sector, nine of the 17 respondents employed in the sector, offer a variety of reasons for this: Some are working part-time hours but would prefer to work full-time; others want more challenging work; and others feel they have too much work stress. Further, a number

who feel unfulfilled working in the clerical sector report receiving no promotions or salary increases, even when those around them have. Therefore, a lack of fulfilment within the clerical sector seems to be linked to a lack of financial rewards for the effort expended within the workplace.



Respondent #37

She works part-time in the clerical sector. She reports being “not really fully fulfilled. Part-time is hard to judge her improvement over time so there is a lack of promotion opportunities. There is no salary increase.”



Respondent #64

She works full-time in the clerical sector. She does not feel fulfilled at work as there is “too much work stress but she has to work to get a salary and support her family. She doesn’t like some of her colleagues. She has received training and worked for a long time too but she’s only been promoted once and her salary increase is not high. However her colleagues have had multiple promotions.”

Overall, across the sectors, job satisfaction/dissatisfaction appears linked either to management and its flexibility around family situations, or to adequate and fair financial rewards for the work undertaken. This basis for satisfaction demonstrates the need of these individuals to support their families, having the time and/or money to do this; or indeed, if lacking the time, being financially compensated at an appropriate level for the hours they work. Evident in the examples above is the number of working single parents who would like to improve their skills and qualifications so that they might progress in their careers and earn more money to support themselves and their families, but who lack the time and money to invest in skills enhancement. This poses a significant long-term challenge in enabling these individuals to move themselves and their families out of the poverty cycle.

DEBT AND ADEQUACY OF INCOME

Twenty-four of the 88 respondents reported carrying some kind of debt. This included medical expenses, rent, utility bills and credit cards. Some of these debts were outstanding from the time they were married; in fact, some of our participants had been unaware of the debts that they carried at the time of separation and were surprised to learn that their partner had been missing payments.

It was clear from the discussions of debt with our respondents that they were prioritising food for their children over paying for rent, utilities and the like. In this situation, they had made the obvious choice to prioritise the more immediate need, but

the fact that this choice is necessary should provoke concern. An outstanding rental payment could easily lead to longer-term housing problems for these single-parent families. A general failure to keep up with bills could easily lead to longer-term problems and the perpetuation of poverty. This “spiralling effect” of minor problems into larger issues, which can have enormous effects on families, has been well documented.⁴³

Some respondents had contacted utility companies and arranged a procedure by which they could pay off or write off outstanding bills, yet some did not seem to know where to turn for help. When challenged with budgeting to feed, clothe and educate children, all the while dealing with one’s own employment and other concerns, it is perhaps difficult to find the bandwidth to cope with developing a strategy to deal with bills that cannot be paid. This issue of “bandwidth” is discussed at greater length in Section E.

In addition to those reporting outstanding debts, 17 respondents suggested that their monthly income could only pay the bills, including food, and could provide nothing else. This meant budgeting strictly and still not affording any “luxuries,” including the occasional meal out, or an outing during school holidays. There are various ways of measuring poverty, but standard measures of deprivation include not only items that are essential for survival, such as food and shelter, but also items that ensure a certain enjoyment of life. For example, one typical list includes items such as “a hobby or leisure activity,” “a holiday away from home at least

43 Department for Work and Pensions, Department for Education, “A New Approach to Child Poverty: Tackling the Causes of Disadvantage and Transforming Families’ Lives,” April, 2011, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/177031/CM-8061.pdf.

one week of the year," "leisure (e.g. sporting) equipment," and "celebrations of special occasions."⁴⁴ These are the types of items and activities that many of our respondents are lacking.

Fifty-nine respondents reported that their income was inadequate, usually inadequate or occasionally inadequate, although almost half of respondents did not report an average monthly expenditure higher than monthly income. While exactly what these respondents were lacking may not have been reported, it is apparent, due to their inadequate income, that these respondents have chosen to omit certain items so as not to overspend. It is therefore important to note that these families are not overspending or budgeting poorly, but are simply "getting by" with what they have. For some, it also meant going without meals themselves, or having older children sacrifice money or meals for the sake of younger siblings. This seems a tremendous burden to carry when working to provide a household income along with caring for household members. Further, having an inadequate amount of food could lead to health problems, which reduce working hours, thus curtailing income. Again, this appears to be a situation in which single parents can easily find themselves going into a downward spiral.

INCOME VERSUS EXPENDITURE

Almost half of respondents suggested that their average monthly expenditure was \$500-999, and a little over one quarter of respondents reported an average monthly expenditure of \$1,000-1,499.

Troublingly, 35 of the 88 respondents reported that their average monthly expenditure is greater than their average monthly income. A general, predictable pattern emerges among those who overspend: the less people earn, the more likely they are to overspend. This is evident not only in those who are unemployed, but also in those who are employed and earning less than \$1000 per month. Of the latter group, seven of the 18 respondents reported higher expenditure than income. This can be compared to only two of the 23 respondents who earn \$1,000-1,499, reporting greater expenditure than income. Twenty-one respondents had monthly expenditure that was lower than their monthly income.

Among those respondents whose expenditure exceeded their income, many cited the same needs for expenditure that posed the greatest challenges. A total of 12 respondents spent more than the overall average on their child's education. In some of these cases it is possible that subsidies, or some other type of help,

were available to them. Given that other respondents referred to receiving help with education expenses, it is likely that some single parents who report this as a high expenditure might be able to find help with it. Besides education, there were respondents whose expenditure was greater than their income due to high childcare expenses, pocket money, medical expenses, telephone bills and diapers. Of course there may well be assistance available for a few of these expenses, but accessing it will not only depend on a single parent being aware of the assistance available but also their eligibility and having the time to complete any necessary applications. This is discussed further in Section B.

There were some trends in the expenditures among participants: the largest amounts paid out are for housing (rent or mortgage) and food. Certain respondents received a subsidised rent from HDB, yet some had not approached HDB to ask if this was possible. Assistance from HDB is discussed further in Section C on housing. For those who were receiving this subsidised rate, some paid as little as \$26 a month for their rental. A very small proportion of individuals had help from Community Development Councils (CDC) towards their utility bills and an even smaller proportion paid via Pay as You Use (PAYU). The CDC scheme uses a conditional cash transfer mechanism to contribute to utility bills determined on a case-by-case basis. Singapore Power's PAYU scheme allows households who find themselves in arrears to pay for services before use through the installation of a pre-paid meter.⁴⁵ Using the PAYU scheme, which requires topping up to continue receiving electricity, may be of help to many of these families in order to budget and keep track of spending, rather than receiving large bills each month that they are unable to pay.

Another major expenditure was on mobile phones for both single parents and their children. For many, this not only provided a means of communication, which if they are to seek social support from friends and family is vital, but also served as a means to access the internet without paying for additional computer and internet charges within the home.

School pocket money was also a significant expenditure for many single parents. It appears that school pocket money is needed to allow children to participate in activities with their classmates, purchase extra food and participate in extra-curricular activities. That this is a significant portion of single parents' expenditure demonstrates the prioritising of their children's needs over their own. In many cases, we see that the goal of the single parent is to ensure that their children do not miss out on school activities, but in doing so they place strain and stress on themselves. This tendency is examined further in Section E.

44 Morag C. Treanor, "Deprived or not deprived? Comparing the measured extent of material deprivation using the UK government's and the Poverty and Social Exclusion surveys' method of calculating material deprivation," *Qual Quant* 48 (2014): 1337-1346; Paul Bradshaw et.al., "Growing Up in Scotland Sweep 4: 2008-2009," Scottish Centre for Social Research, http://www.esds.ac.uk/doc/5760/mrdoc/pdf/5760userguide_cohort1_sweep4.pdf.

45 "More in Singapore Unable to Pay Electricity Bills," *Wild Singapore*, <http://wildsingaporenews.blogspot.sg/2008/08/more-in-singapore-unable-to-pay.html#.VWPQ-k-qkqp>.

HOUSEHOLD ITEMS

The items in Figure 2.4 are all generally thought of as essential for a household, although some respondents reported that they did not have sufficient space for all of these. For example, if an entire family is occupying a one-room flat, it is not possible to have bedframes along with a table and chair. In some cases, families had some items but not others; sometimes mattresses were brought out at night to sleep on, and in other cases there simply was no “furniture” at all. Some respondents reported having broken furniture and many had received second-hand furniture from friends or donations from services. This trend might also be part of the reason why single parents often have very little in the way of furniture, as many cannot afford it if it is not donated.

Unsurprisingly, very few respondents could afford their own transport in the form of a car or a motorcycle. Nineteen respondents had no CD or DVD player and 37 had no computer or internet. Those interested in upgrading their skills or seeking work would face significant challenges in doing so without access to the internet or computer. Some respondents were also concerned that the lack of a computer might be detrimental to their child’s education. This is an example of a cycle of poverty – in this case, the lack of a computer and internet access serves to exacerbate the problem of children from low-income families falling behind their peers within the education system. This in turn may affect their qualification level, which would be detrimental to their longer-

term employment prospects, ultimately affecting their income level and ability to progress financially. Lacking an essential item such as a computer during schooling years can have a long-lasting effect on the progress of individuals.

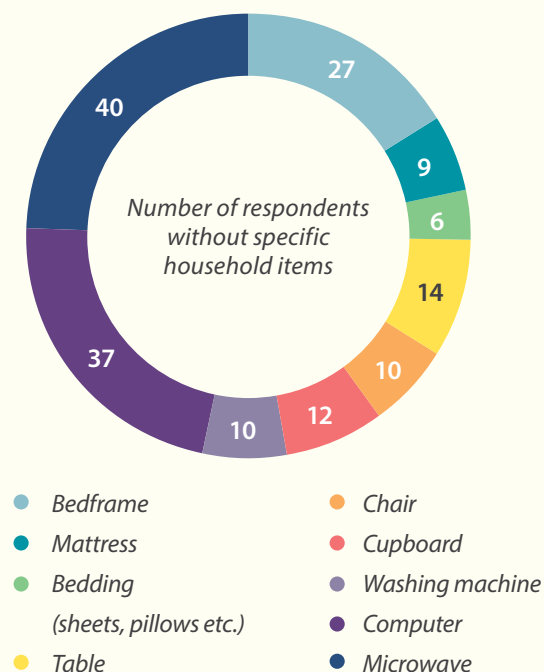


Figure 2.4: Number of respondents living without specific essential household items



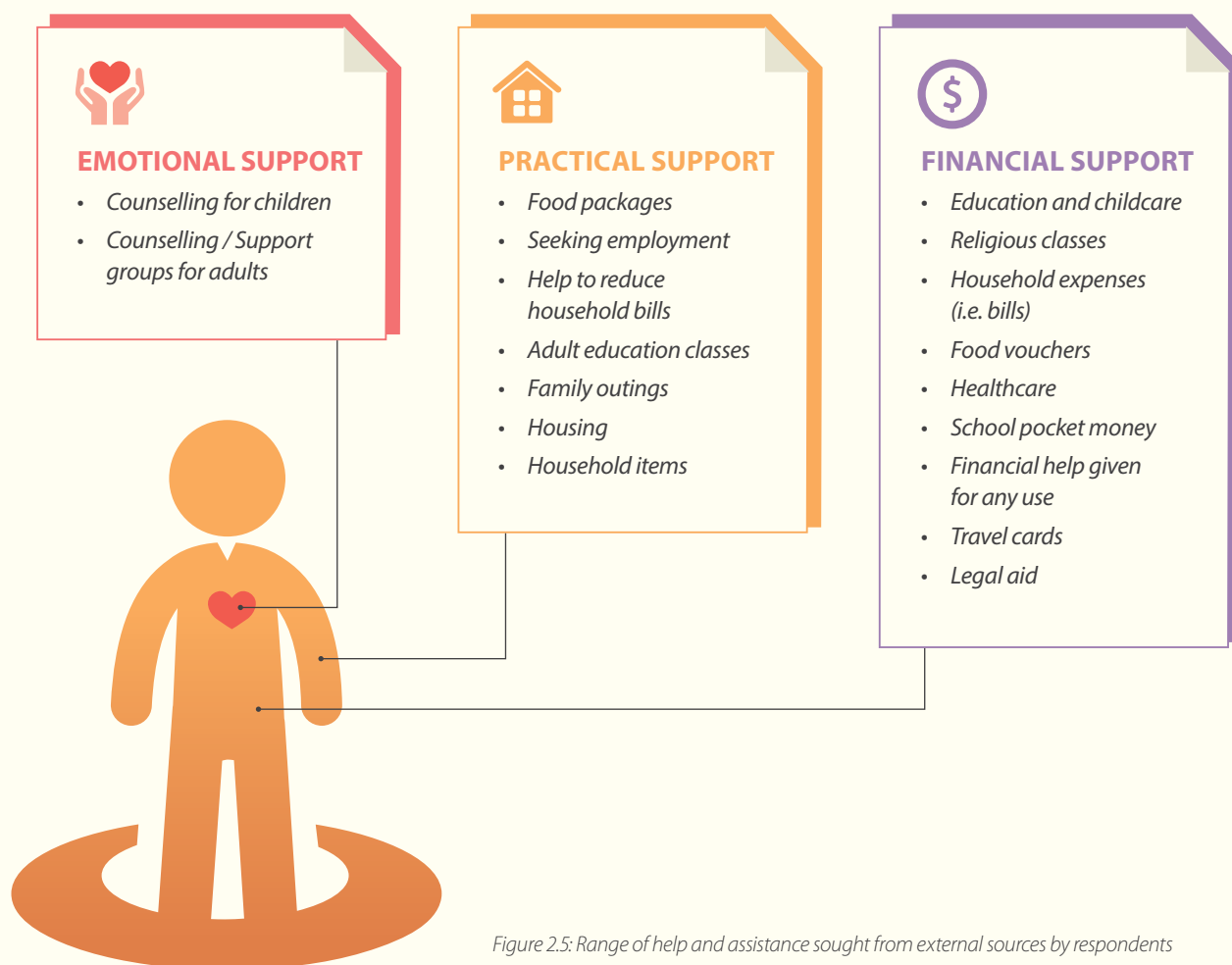
Concluding Remarks

- Lack of access to childcare makes seeking employment hugely challenging for single parents.
- Understanding management and workplace flexibility are more preferable to higher pay.
- Time poverty and financial pressures result in aspirations to upgrade qualifications remaining largely unfulfilled.
- Expenditure on children is prioritised, placing great stress on single parents in managing their finances.

Section B: Support from services

Given the employment trends discussed in the previous section, some level of financial support is necessary for many of the respondents in this study. In addition to financial support, practical

and emotional support is also sought by certain respondents. The range of types of support received by respondents in our study is shown in Figure 2.5.



In our study we found that receiving financial support from an ex-spouse was relatively rare. Excluding widow(er)s, 53 of the remaining 78 respondents did not receive any kind of financial support from their child(ren)'s other parent. This demonstrates that while there may be an expectation that both parents should provide financial support following a separation - and in some instances there may

be court rulings that demand this – single parents often have to get by without such support. Although it may be ideal for single parents to pursue financial assistance, this is seldom realistic given the time pressures and emotional strain that they are already facing. The concepts of “time poverty” and “bandwidth” are discussed further in Section E.



Respondent #67

She has three dependent daughters along with her elderly parents living with her. She is responsible for the finances of the whole household. When asked about her financial situation she responds that she “so far doesn’t have any outstanding bills but her daily finances are quite tight. She sends her daughter to tuition; this is expensive at \$100 an hour. She feels that everything adds up but her salary never rises-there is no promotion / promotion is difficult. Her ex-husband should be paying \$600 a month but he doesn’t always do this.”

Fifty of our respondents sought help from VWOs, including family service centres (FSCs), making these the most common source of help in this study. Forty-two respondents sought help from Financial Assistance Schemes (FAS)/Edusave/Childcare schemes, and 30 sought help through CDCs.⁴⁶ Seventeen respondents received help from Islamic Religious Council of Singapore (MUIS), with similar numbers receiving help from ethnic self-help groups (CDAC, Yayasan MENDAKI, SINDA) and religious organisations, such as churches, mosques and temples. Lower numbers of individuals received help from sources such as social workers, HDB, their MPs, or through their Residents' Committees (RCs).

These service providers offer different types of help and support, depending on the needs of their clients. A VWO, for example, may provide financial assistance in the form of cash to one individual, and for another it may provide school pocket money,⁴⁷ activities for children, or counselling services. While this demonstrates the diversity of help and assistance available, it is not clear whether these various agencies also provide assistance by referring a client to another organisation that might also help. Given how many respondents seemed unsure of where to find help, it appears that there is more to be done in promoting the help available.

FINANCIAL SUPPORT AND ASSISTANCE

Seventy respondents received some kind of support to cover expenditure. This includes help to pay for education; specific household bills or rent; food, or vouchers to purchase food; or unspecified financial support. In these cases, people are given financial assistance, but it is unclear whether this will have a sustainable, long-term effect.

For those receiving financial help, it is often only for a short period of time; many reported that they only received help for three months. This appears to be a common time-limit for urgent financial assistance such as that provided by Ministry of Social and Family Development (MSF).⁴⁸ Those who seek to prolong this financial support must regularly prove the details of their financial situation, which is time-consuming, particularly when

a single parent may be juggling employment, childcare and personal development. While this time limitation may discourage individuals' reliance on financial assistance, it may not actually be sufficient to address financial problems in a meaningful way.

Short-term financial assistance may help people to move out of a specific type of financial difficulty, but it is no replacement for a more holistic approach to helping single-parent families, whose needs are often complicated and intersecting. For example, if securing childcare is a concern for a family, they will likely also struggle to find employment, particularly on a full-time basis. Or, if people need to upgrade their skills to secure "good" employment for longer-term financial stability, they will also likely need to understand the options available to them to manage a work-life balance when no other parent is available to help with daily childcare. Furthermore, in some instances, this support might be more helpful if it were linked to employment support, guidance on budgeting, or advice on how to seek longer-term help.

Forty-nine of our respondents received financial help with education, making this the most common type of support in our study. Most commonly, this help was provided through the government's financial assistance scheme, CDC, or Council for the Development of Singapore Malay/Muslim Community (Yayasan MENDAKI). This included support for school fees as well as travel, books and uniforms. Forty of the 49 respondents who receive financial help for their child's education receive this through the government's FAS or Kindergarten Fee Assistance Scheme (KiFAS), both of which are provided through Ministry of Education (MOE). The application form for these types of support is advertised as being available in schools, a place where any parent is likely to spend time regularly and requires only information on household members as well as the latest payslip; it does not require a divorce certificate or other such information.⁴⁹ Apart from short-term and education-related financial assistance, applications for many other assistance schemes require individuals to visit their local social service office as well as provide a large amount of documentation, including a divorce certificate, utility bills and bank statements,⁵⁰ making it a much more cumbersome exercise. The ease with which people can apply for education assistance highlights the importance that Singapore places on education. Around 40 per cent of social spending in Singapore is geared towards education,⁵¹ and the government has been quite upfront

46 Singapore has five Community Development Councils who share the mission statement 'To build a caring and cohesive community, where we Assist the needy, Bond the people and connect the Community'. For more details, see <http://www.pa.gov.sg/our-network/community-development-councils.html>.

47 "SPMF Background," The School Pocket Money Fund, <http://www.stschoolpocketmoneyfund.org.sg/web/spmf-background.php>

48 "Urgent Financial Assistance," Ministry of Social and Family Development, <http://app.msf.gov.sg/ComCare/Find-The-Assistance-You-Need/Urgent-Financial-Assistance>.

49 "Financial Assistance and Bursary Scheme," Ministry of Education Singapore, <http://www.moe.gov.sg/initiatives/financial-assistance/>.

50 "Short-to-Medium Term Assistance," Ministry of Social and Family Development, <http://app.msf.gov.sg/ComCare/Find-The-Assistance-You-Need/Temporarily-Unable-to-Work>.

51 "Analysis of Revenue and Expenditure: Financial Year 2014," A document distributed on Budget Day, February 21, 2014, http://www.singaporebudget.gov.sg/data/budget_2014/download/FY2014_Analysis_of_Revenue_and_Expenditure.pdf.

about its belief that education is the key to social mobility and Singapore's meritocratic system.⁵²

For eight respondents, education subsidies through the government's financial assistance scheme are the only form of help or support they received from service organisations. Respondents cited a variety of reasons why they did not seek help and support beyond these subsidies. First, half of them have either had other applications rejected due to their income level, or they assume that their applications would be rejected due to their being employed. The other half of these individuals, who only seek education subsidies, reported feeling that they could manage without additional subsidies, as they were healthy and able to work. Often, these respondents add that support organisations have quotas, and that they would feel uncomfortable taking away support from others who might need it more. These comments demonstrate

the concern that some single parents have regarding applying for help, even when this is vitally needed. Accessing help to support children's participation in education appears to be widely accepted, yet seeking help to support general living costs seems to be regarded as much less agreeable to these single parents.

Finally, at least seven respondents received food from religious organisations. Some received it daily, some weekly, some monthly, and some whenever the religious group visited their block. No individual seemed content with having to receive these food rations/hand-outs, but it did allow them to provide some sustenance to their children. What is seen in the example below is the pursuance of further financial assistance which would give the respondent greater independence and therefore the ability to purchase their own food, rather than having to rely on the hand-outs they are currently getting.



Respondent #22

She reports receiving "groceries once every two months from the religious classes that her sister attends, as well as from an organisation that come every Sunday to give to the old folks in her block. The organisation has been doing this since June 2014 and the respondent's family has received help as they have so many children in the house." She goes on to report receiving money from MSF recently that will go towards her rent and that "she will be going back to seek further help."

EMOTIONAL ASSISTANCE

Eighteen respondents were seeking emotional help for themselves. For all but one of these individuals, however, this emotional support was combined with a variety of other types of help, including financial support, education subsidies and family outings. In many of these situations, it is unclear whether financial and emotional support were sought at the same time, or if referrals were made from one to the other. Regardless, it is clear that these single parents are seeking both financial and emotional security for themselves, thereby giving themselves greater long-term stability with which to support their families.

The only respondent who was receiving emotional support and nothing else explained that this was due to her not knowing where to go to seek further help. That only one parent was seeking nothing except emotional support suggests that single parents are not prioritising their mental wellness over the financial stability of their families. The trend of single parents placing their family's needs above their own is discussed further in Section E.

BARRIERS TO ACCESSING HELP AND ASSISTANCE

Only 10 respondents reported receiving no support of any kind. Over half of these respondents either did not ask for help, or were no longer asking for help. Two respondents explained that they did not qualify for help from services: one was a foreign mother, and another did not qualify because he was working. The first instance demonstrates the challenges that a non-Singaporean with citizen children might face if he or she were to become a single parent. In this case, the single parent acknowledged that she had not exhausted all options, but already knew her options were limited.

Another respondent felt that help and services were for those who were elderly or needy; as he was still healthy, he did not apply for help. It is important to note that this individual was not working due to illness, was being financially supported by his mother, and reported spending less than \$1,000 each month. This is an example of someone who would qualify for help but avoids pursuing it because of pride or a lack of awareness of the

52 Ho Kong Weng "Educational Aspiration and Intergenerational Educational Mobility of Youth in Singapore," Nanyang Technological University, Singapore, (2008); "International OECD Study Affirms The High Quality Of Singapore's Education System," Press Releases, Ministry of Education, Singapore, 7 December, 2010, <http://www.moe.gov.sg/media/press/2010/12/programme-for-internationalstudent-assessment-2009.php>.

help available. The concern in this type of situation is the longer-term impact that this financial situation may have on his already ill health and on his child's future. While his attempts to get by on very little might be laudable, it is also possible that he and his child are missing out on opportunities that might significantly improve both their lives. Understandings of poverty often include more than simply financial inadequacy; they also take into account the disadvantages that frequently accompany this. As the "New Approach to Child Poverty" act in the United Kingdom acknowledges, "Poverty is about more than income, it is about a lack of opportunity, aspiration and stability."⁵³ When people do not take advantage of services that might open up more opportunities, this affects them beyond their financial situation.

The final respondent who received no help from services found the application process for these to be "troublesome", requiring many documents and too many questions to answer. She also felt that those she had approached for help lacked the understanding of her specific needs, particularly because her sons had specific educational needs. This in turn made it difficult for her to seek employment, but without service organisations understanding her exact situation, she was not able to find the help she required. This underscores the need for service organisations to provide a more individualised approach to helping single-parent families, who often have a unique set of needs.

A small number of respondents who were receiving some kind of help provided feedback regarding the ease or difficulty in accessing services. A very small number of individuals reported that accessing services was not difficult; typically these respondents reported having a "friendly" experience when they sought help. For some of these individuals, this was through a specific social worker with whom they had built a good relationship, who helped them access whatever support was available to them. Others reported keeping a file of the required documents, which made future applications easy.

Not all respondents found it easy to access help. For certain individuals, gathering the required documentation was challenging. In some cases, people were required to provide payslips of their husbands, which they simply did not have, or a divorce certificate that they were still waiting for. For these individuals, the process was challenging, and for some it added to the stress of an already tense situation. Many respondents found the interview process when seeking help to be very intrusive, and thought that those conducting it lacked sensitivity and compassion. This was understandably upsetting and discouraging for many single parents. Many respondents also lacked the time to attend interviews to renew help, or found that help from their MP was only available every couple of months, which resulted in significant delay. This delay may be due to the single parents' own ability to visit their MP as local MPs hold weekly "Meet the People" sessions. At these sessions, residents can speak directly with their MP who can then petition ministries on behalf of the resident.⁵⁴ The application processes for various kinds of help appears to be time-consuming, and some respondents reported that in certain instances they received no response, or only received a response after much time had elapsed. Such challenges can create barriers to individuals seeking the help that they are entitled to, particularly when time poverty is a serious problem for many single parents (this is discussed in Section E).

Those who only received food, food vouchers and/or emotional support often did not know what further help might be available to them, or where to seek it. One respondent, who was getting financial help, had only found out about this assistance through her brother, who was in prison and who had asked his social worker to help his sister. Even though she was benefitting from the help rendered, she was unaware of other places she could seek further assistance. This type of scenario came up time and again, in which a respondent discussing the one type of help he/she received, and going on to explain that he/she did not know of other places to seek assistance.



Respondent #21

She reports that she has picked up used clothes that were being offered for free in her HDB block "but she didn't know where they came from. Sometimes they get rice, prata and mooncakes delivered to the block, particularly on special occasions, i.e. Hari Raya, Chinese New Year. She has got some help from CDC but she doesn't know where other organisations are. If she can find them, she will ask for help. There are lots [of organisations] but she doesn't know what they each specifically offer."

53 Department for Work and Pensions, Department for Education, "A New Approach to Child Poverty," 4.

54 "About the Singapore Government," Singapore Global Network, www.thesingaporepromise.sg/?tabid=2437.

If an organisation is providing food packages, simply providing their contact details or the contact details of a local FSC would at least act as a resource in terms of where these single parents could

seek further help. If this resulted in single parents finding sufficient help to become financially stable, then in the longer term they might not have so great a need for short-term, “drop-in” assistance.



Concluding Remarks

- Some single parents feel that help and assistance is for others “in greater need.”
- Lack of information regarding available assistance, the large amount of documentation required to apply for assistance and the time required for the application process act as significant barriers to single-parent families seeking longer-term financial assistance.

Section C: Housing

Many of our respondents had experienced, at some point, difficulty securing housing for their families. This section explores the intersections of housing with employment, childcare, education and other facets of the lives of single-parent families.

Figure 2.6 shows the type of housing that respondents are living in. With the exception of one, all respondents who are unemployed or looking for jobs are staying in rental flats. This suggests that employment is paramount to supporting one’s family in adequate long-term housing.

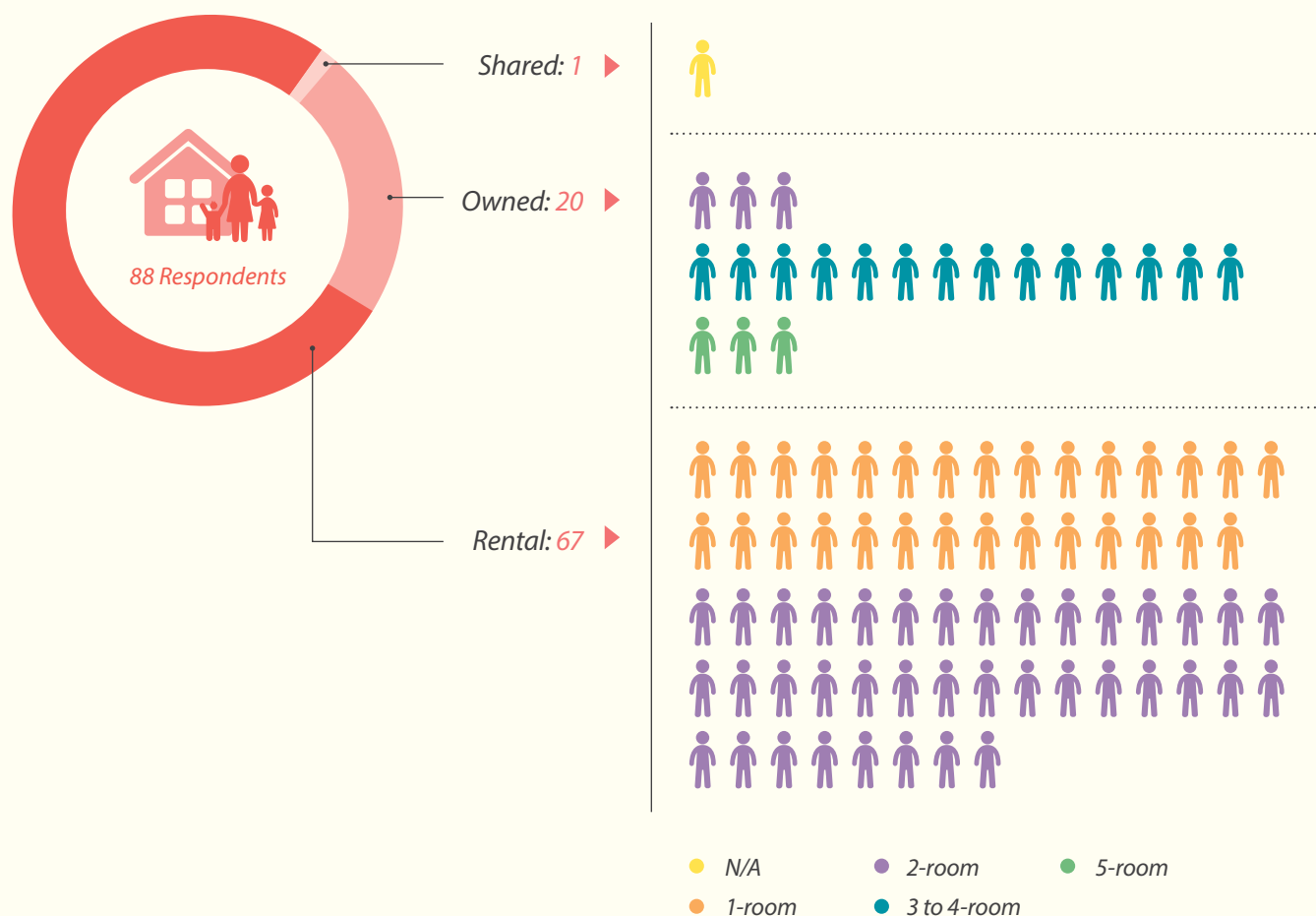


Figure 2.6: Housing ownership of respondents

HOUSING SUPPORT FROM FAMILIES

Twenty-two respondents are living with their parent(s) or parents-in-law. A further 20 respondents share their living arrangement with other family members which includes, uncle, sister, brother, nephew/nieces, grandchildren, etc. Seventeen respondents are living with non-family members, which includes partners, lodgers, friends and foreign domestic workers.

Of the twenty two respondents who are living with parents, there does not seem to be a relationship between employment and whether or not one is living with parents (see Figure 2.7).

Certain respondents living with parents worry whose name appears on the lease of a rental unit, or on the ownership documents of an owned home because this will affect the long-term living arrangement of the family. For example, some respondents who are living in rental flats have concerns about them passing away without providing a house as an asset to their children.

Of the 22 respondents, 14 of them are living with their parent(s) at their parent(s)' house, be it owned or rental; four respondents have parent(s) living with them at their house (owned or rental); there are two cases of the house belonging to the mother before the respondent moved in, after which a second name was added to the house for stability. In two cases, the respondents who are living with parent(s) opted to stay elsewhere on a temporary basis in order to get more privacy. One is living at an uncle's house with her daughter while her uncle is on a vacation. Another rents a room at a friend's place so he can spend his nights there.

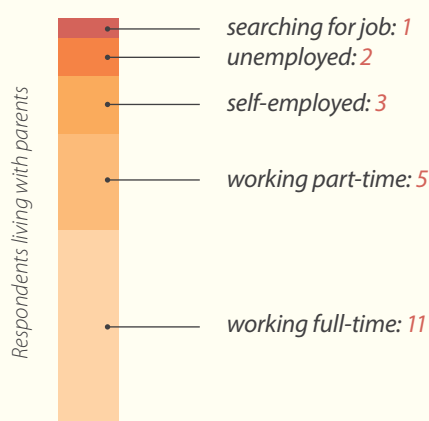


Figure 2.7: Employment status of respondents living with their parents

SINGLE PARENTS LIVING WITH THEIR PARENT(S)

Several reasons were cited for single parents living with their parents. Nine had moved in with them immediately after becoming single parents and had only moved once since their divorce. Two respondents had never moved away from their parents' homes and continued to live there after becoming single parents; they considered the houses to be their childhood homes. Four respondents commented that they had not been able to buy a house; in two of these cases, this was due to age and finances (they were unwed and not yet 35 years old, the age at which they could get subsidies under the single schemes).⁵⁵ Of the other two, one had experienced challenges due to being a foreigner, and one had been banned by HDB due to an incident of illegal renting.

Eight respondents were living with their parents because they needed assistance with caregiving. In most cases, "caregiving" refers to their parent or parents providing help caring for the single parent's child(ren). In one case, however, the respondent moved to her parents' house to take care of her mother, who had heart problems. In another case, the parents provided care for the single parent, who has a chronic illness. In all cases where caregiving is an issue, it should again be noted that these caregivers are not paid for their efforts, and in many cases have far more responsibilities than simply caring for family members. These are examples of families coming together as support networks, just as the government intends with the "family as first line of support" policies.⁵⁶

Two cited convenience as a reason for living at their parents' homes: namely, because these homes are near their workplace or their children's school. Two more stated comfort as a factor, either because their children are familiar with the house, or because the children have more friends in that neighbourhood. In many cases, it is clear that the reasons behind the decision to live with parents have to do with the children: Either the grandparents are acting as caregivers, the children are more comfortable at their house, or these homes are near the children's school. This is another example of single parents organising their lives around the needs of their children, which is discussed further below in Section E.

OVERCROWDING OF HOMES

Of the 22 cases of people living with their parents, we consider 10 households to be "overcrowded." There has not been a clear definition of "overcrowding" in Singapore, at least in terms of the number of people per square feet. Due to the lack of a formal definition in this context, we can estimate based on HDB standards. The government has set a maximum number of people for subletting HDB houses:

⁵⁵ "Financing Your Flat – Income Guidelines," Housing & Development Board, <http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/HLHDBIncome?OpenDocument>; For more details on grants available for single parents, see "Buying a Resale Flat – CPF Housing Grant," Housing & Development Board, <http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/BuyResaleFlatCPFGrant?OpenDocument>.

⁵⁶ "ComCare and Social Support Division," Ministry of Social and Family Development, <http://app.msf.gov.sg/About-MSF/Our-People/Divisions-at-MSF/Social-Development-and-Support/ComCare-and-Social-Support-Division>.

Flat Type	Total Number of Occupants
1-room and 2-room	4 persons
3-room	6 persons
4-room and bigger	9 persons

Table 2.1: Maximum Number of Subtenants allowed in each flat⁵⁷

Using this as a measure, 27 respondents are living in houses that are overcrowded. Their housing characteristics are listed in Figure 2.8.

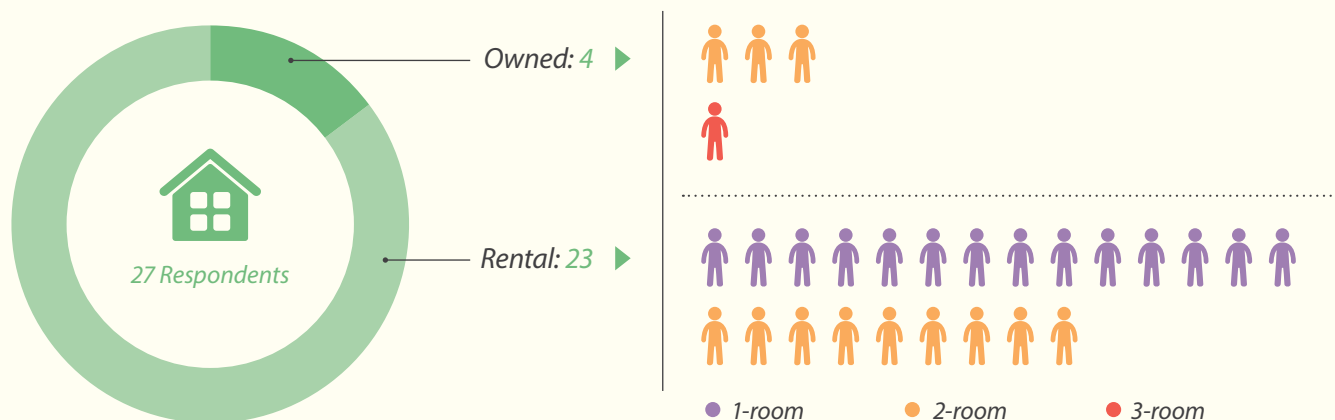


Figure 2.8: Housing characteristics of respondents in overcrowded living arrangements

While all the respondents in overcrowded housing arrangements are living with their children, 18 of them also have other occupants in the household. Sixteen respondents share their living arrangements with family members (parents, siblings, niece/nephew, grand children, in-laws) and two respondents live with non-family members (partner or lodgers).

The number of children that these respondents have varies, but most of them have more than one child. See Figure 2.9 for a breakdown of the number of children that respondents living in overcrowded houses have. Ten of these respondents have at least one child who is below four years old. Looking at other house occupants beyond their children, three other flats have children below the age of four living in them – be it nieces or grandchildren. This suggests that the overcrowding situation can only worsen as the children grow up, requiring more space and privacy. It is also not surprising that eight of the respondents living in overcrowded living arrangements stated that lack of privacy is a reason for dissatisfaction with their housing condition, while nine others stated lack of space as a reason for dissatisfaction.

In some cases, families developed informal ways to cope with overcrowding, with no permanent strategy. In one instance, the single mother and her daughter would move to her uncle's flat when the uncle was travelling. In a couple of other instances,

single parents or their adult children chose to stay at a friend's house when they feel the need for more privacy or space. Such examples suggest that overcrowding is perceived to be an issue for several families, but in the absence of a more permanent or acceptable solution, only informal and temporary solutions are possible.

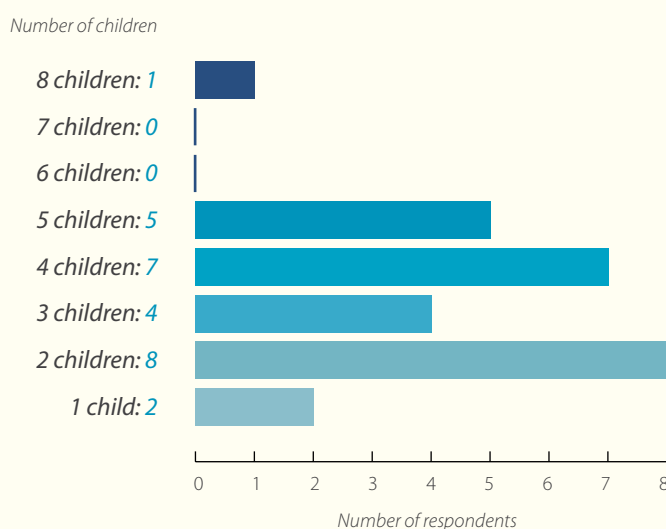


Figure 2.9: Number of children of families living in overcrowded houses

⁵⁷ "Renting a Flat: From Open Market – Guidelines for Renting Out the Whole Flat," Housing & Development Board, <http://www.hdb.gov.sg/fi10/fi10323p.nsf/w/RentOpenMktRentOutWholeFlat?OpenDocument>.

EXPERIENCES OF RELOCATION

As discussed at the beginning of this section, the myriad demands placed on single-parent families often make stable housing difficult. In the attempt to juggle employment, childcare, children's education etc., it is often difficult to meet HDB's requirements for subsidised housing, and living in rental housing often means moving from time to time. Further, as many single-parent families require help from their parents with caring for their children, there is some incentive to find informal housing opportunities near their parents' home, despite where HDB might have settled them. With this in mind, we asked our respondents questions about their experiences of relocating as shown in Figure 2.10.

The primary reason for moving was that the housing arrangements of the single-parent families had been short-term solutions. In six cases, they had been living in interim housing, a shelter or in a shared rental flat while waiting for their own flat to become available. In eight cases, single parents had been living temporarily with friends or family, and moved either when these arrangements became overcrowded, when their relationships became strained, or when they had saved enough money to afford their own housing. In one situation, a single parent moved in order to be reunited with her child, who had been staying in a children's home while she lived in

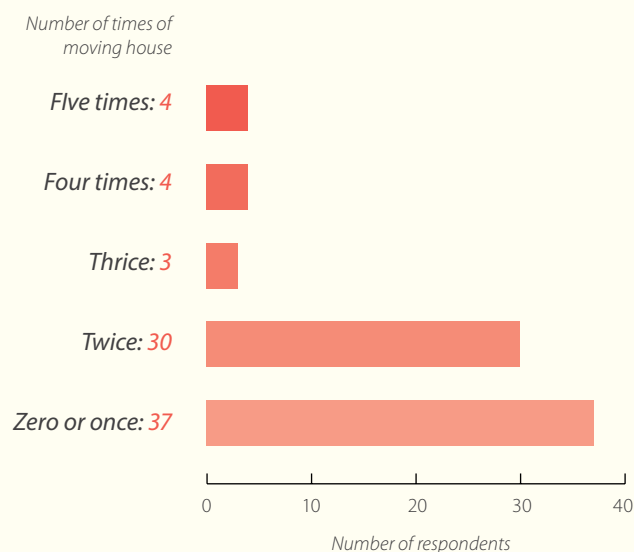


Figure 2.10: Number of times respondents had relocated

a shared apartment that did not allow children. Of the four people we interviewed who had lived in a shelter, all mentioned having bad relationships with their family members. Two also explained that family members had "their own problems" and therefore were not in a position to help them with theirs. The absence of family support left these single parents to rely on their communities.



Respondent #73

She is a PR with five children. She is not close to her family, some of whom are in Malaysia, especially after her second divorce because the family looks down on her and gives her too much negativity. After selling her house she rented a room twice, staying in these two places for more than three years combined. Then she moved to transitional housing for two years where she was living in a shared apartment, having a room for herself and her children. She has been meeting an MP regularly, appealing to speed up her process of buying a house. However, it is still taking a long time because she is a PR. She has lived in her current two-room rental flat for three years now. Due to lack of privacy and space, her son opts to rent a room at a friend's place even though the rental flat is in his name. Though her living arrangement is unstable for herself and her children, she is thankful that she has shelter.

Ten respondents moved for reasons having to do with location. In three cases, these reasons included children's safety (typically due to a bad neighbourhood). In three more examples, parents wanted to move closer to their children's school. Other reasons include parents wanting to be closer to their workplace or parents' home, where they could get childcare help. Three other respondents moved because they were having financial difficulties, and in another three cases single parents had to move because a relationship with their partner had soured

during the process of separation. In these cases, one had to escape domestic violence and one was chased out of her house by her partner.

Table 2.2 looks at the reasons that respondents offered for being satisfied or dissatisfied with a housing situation, which may then propel someone to stay in the same house or look for alternatives. A single respondent may be satisfied with one aspect of the house/living arrangement but dissatisfied with another.

Common themes	Reasons for satisfaction	Reasons for dissatisfaction
Location Convenience and access to schools, workplace, facilities, amenities etc. 	Twenty respondents stated location as a reason for satisfaction. - Near children's schools (10) - Good amenities in the location (4) - Near mother who provides childcare help (2) - Near workplace (2) - Near family (2) - Wants to move for other reasons, but would like to stay in the same location (2) - Lower transport cost (1)	Five respondents want a better location if they move. - Want to move nearer to family (2) - Want to move nearer to children's school (2) - Want to move nearer to workplace (1) - Want to move nearer to mother who provides childcare help (1)
Neighbourhood Relationship with neighbours; cleanliness of neighbourhood; influences of residents of the neighbourhood; familiarity 	Five respondents are happy with the neighbourhood that they are in. - Good neighbourhood (2) - Children have friends in the neighbourhood (1) - Lively neighbourhood (1)	Twelve respondents state neighbourhood or neighbours as a reason for dissatisfaction. - Bad relationship with neighbours (4) - Unsafe for children (3) - Bad influence on husband/children (2) - Wants to move to a more familiar neighbourhood (2) - Noisy neighbourhood (2) - Wants a livelier neighbourhood (2) - Unclean neighbourhood (1)
Privacy Personal privacy; Privacy for children 	Four respondents state privacy as a reason of satisfaction. - Personal privacy from ex-partner (2) - Personal privacy from family (1) - For children (1)	Fourteen respondents state privacy as a cause of dissatisfaction. - Personal privacy (8) - For children (6) In some of these examples, respondents do not say that they want privacy specifically but they mention wanting separate rooms for their children/themselves.
Space having an area where someone feels comfortable 	Two respondents state space as a cause of satisfaction. - Space from family home (1) - Space in general (1)	Twenty-seven respondents state wanting a house of their own because of a lack of space. Reasons some parents give for wanting space are: - For children, to grow/play (13) - For pets (1) - For things (1) - In comparison to previous house (2)
Ownership refers to buying a house instead of renting from HDB, or a house (owned or rental) independent of current household members 	Two respondents report satisfaction from having ownership. "Happy to have a permanent house that she can call her own" (1) "Happy with this house as it comes from her own money" (1)	Fourteen respondents state wanting a house of their own because of dissatisfaction with their current living arrangement. Reasons given for wanting their own house include: - Investment for children (4) - Stability (1) - Wants to bring her son home from children's home (1)

Table 2.2: Reasons for satisfaction and dissatisfactions with housing

Common themes	Reasons for satisfaction	Reasons for dissatisfaction
House condition 	Two respondents are satisfied with the condition of their house. - House is good (2) - Very nice and well kept (1)	Four of respondents state condition of homes as a cause of dissatisfaction. - Old and poor condition (3) - Brighter house, with more windows (1)
Financing the house 	One respondent is satisfied with the lower price of current house in comparison with previous one.	Three respondents are worried about financing their current house. - Want to downgrade to settle debts (2) - House too expensive to maintain (1)

Table 2.2: Reasons for satisfaction and dissatisfactions with housing (continued)

RESTRICTED ACCESS TO HOUSING

Our respondents cited several reasons behind their struggles to secure housing. For example, three non-Singaporeans were struggling because they were not given priority. Others had reached their limits in the number of times they could buy or rent flats and had to wait for some time before being eligible to buy or rent again. Some still had to wait the three years following their divorce before they would be eligible for another flat. Most of the other cases were related in some way to finance - either debt, Central Provident Fund (CPF) monies, or salary from employment.

In two cases, the owner of an HDB flat had passed away leaving housing debt, which had not yet been paid back. In one of these cases, the single mother was still paying off the debt her parents had left behind after they died and could not afford another home in the meantime. In a similar case, a single mother's husband passed away having paid two thirds of their mortgage, but with another third left to be paid. The HDB took back the

house, but the single mother was left perplexed as to why no money was refunded.

In at least four cases, there seemed to be confusion or a lack of understanding on HDB policies and the way that CPF funds are used or passed along. For example, one single mother was living in a flat purchased by her now-deceased husband and his father before they had married. When her husband died, the house went to his father, even though it was mainly purchased with her husband's CPF funds. The single mother is now questioning what happened to the money that had been paid through her husband's CPF account and why her sons did not receive anything after their father's death. In another case, a single mother sold her four-room flat following her divorce. Even though most of the mortgage was paid from her CPF account, because she was working while her ex-husband was not, the sales profits were split evenly between the two of them. She had to wait two years in order to rent a flat, and she was unable to buy as the CPF funds she had left were too little.



Respondent #68

She wasn't eligible for a rental flat after selling her house because the amount in her CPF account exceeded the threshold. Her husband wasn't paying maintenance as he had disappeared hence her lawyer fought to transfer her husband's CPF funds into her CPF account, to support herself and her eight children. After this transfer, she had too much money in her CPF account to be eligible for a rental flat.

The examples above suggest that information regarding HDB and CPF policies need to be made more accessible or communicated more effectively, so as to reduce doubts, uncertainty and worries of single parents.

Sources of help

When faced with housing challenges, people sought help from multiple sources. Our research instrument did not capture

whether they had to approach these sources once or several times, so it is possible that the analysis that follows understates the difficulty in finding help. In other words, some sources of assistance may require several requests.

As already stated, family and friends often provide help with housing. Additionally, two respondents were only able to receive rental flats because they were unusually assertive in

their conversations with HDB. One of them is a PR, who had been rejected by HDB three times and was told to return to her country of origin. According to her, she finally told HDB to “give me a letter allowing my sons’ exemption from National Service (NS) and I will leave this country.” She was ultimately granted the flat. Another respondent was having difficulties with her CPF funds and was denied access to a rental flat, despite having nowhere to live after selling her matrimonial home. Having no social support from friends or family, she threatened to make the void deck a home for herself and her children, and to call the media to share her story. In both of these accounts, the mother in question had exhausted other options and had reached a point of desperation. Even in these situations, these respondents believe that they were only granted housing because they resorted to extreme measures.

Finally, nine respondents identified MPs as a source of help. In more than half of these cases, respondents appealed to MPs

regarding the financing of housing. Four appealed for eligibility to receive HDB Housing Loans or the CPF Housing Grant,⁵⁸ and one of the single parents appealed for a reduction of the debt that she owed HDB. In three other cases, respondents were seeking help for a change in rental house location – either because of unpleasantness in the current neighbourhood, or to be closer to their parents’ house. Finally, there was one case of a single parent who met with her MP to request housing help because she was homeless. A rental flat was allocated to her within a month, and she is satisfied with her living conditions now. Singaporeans seem to have a higher chance of success than PRs in these appeals to MPs. In two cases in which the single parents were PRs, the MPs were supportive of their efforts, but did not ultimately solve their problem. When the issue of restricted access to housing is not being addressed, it can be an overwhelming cause of stress, adding to the stress from other aspects of single parents’ lives, taking a heavy toll on their mental well-being. This is reflected by the story of Respondent #16.



Respondent #51

She is a PR who has been living in a two-room rental flat for four years. Since her husband’s death, she has moved to various places – staying with her aunt, and then her uncle, moving to her family’s home in Johor Bahru and also renting a room in a friend’s flat in Singapore. As her living arrangement was too unstable, she left her two children in the care of her parents in Malaysia. She went to see her MP to ask if the process of her purchasing a house might be sped up and whether she was eligible for the housing grant. After nine months, she was allocated the two-room rental flat that she is currently living in with her parents and children. However, she is still not able to purchase her own flat due to problems with her eligibility for the housing grant. She was hoping that her mother, who is Singaporean, would be eligible, but she needs to have worked in Singapore for at least a year. She has applied for a three-room HDB flat as she feels she wants to provide stability and comfort for her family. However, she feels that whatever money she has paid to process the purchase of a house is now lost and her living condition will never improve.



Respondent #16

She bought a resale flat with her son after getting a divorce. Her ex-husband had sold the matrimonial house and took all the profit from it before the divorce. Her son took a bank loan to pay the down-payment for the house which provided shelter for his mother and his two younger siblings, both of whom are still studying. His debt with the bank amounts to \$70,000 (after interest), which he has yet to start paying. The son has lost his job due to his record with the bank and has settled for a lower-paying job at the moment. The interviewer notes that the single parent is under stress and in fear about the housing debt and the well-being of her son. She started working part time to help her son with finances. She has high blood pressure. She said, “Best to sell the house, pay back the debt and buy a smaller house so as to live without stress.”

58 “Financing Your Flat – Income Guidelines,” Housing & Development Board, <http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/HLHDBIncome?OpenDocument>; For more details on grants available for single parents, see “Buying a Resale Flat – CPF Housing Grant,” Housing & Development Board, <http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/BuyResaleFlatCPFGrant?OpenDocument>

Respondent #16's story represents the interplay between housing and other challenges that single-parent families face. In this case, the combination of housing difficulties, debt, employment problems and health issues has led the single parent to make what

is perhaps a less than ideal decision for her family, but one that will at least reduce some of the stress she is coping with. This issue falls into the category of "bandwidth," which is discussed further below in Section E.



Concluding Remarks

- Informal or temporary housing solutions are accessed to help with immediate struggles, but this results in re-emerging housing problems for single-parent families.
- Location, access to caregiving support and a familiar environment are all reasons why single parents turn to family members for help and support with housing.
- A lack of privacy and space are main reasons for single parents to express dissatisfaction with their current housing.

Section D: Support from family and friends

Part of the research tool was designed to interrogate the support systems of single-parent families. By definition, a parent in this situation has less support and the success or failure of these families might depend upon the external sources of support that are available. The tool sought to uncover who provides

support, along with the type of support provided, including emotional, financial, housing and childcare. For the purposes of clarity, we have divided this analysis into "friend support" and "family support," and have included longer discussions in each section.

SUPPORT FROM FRIENDS

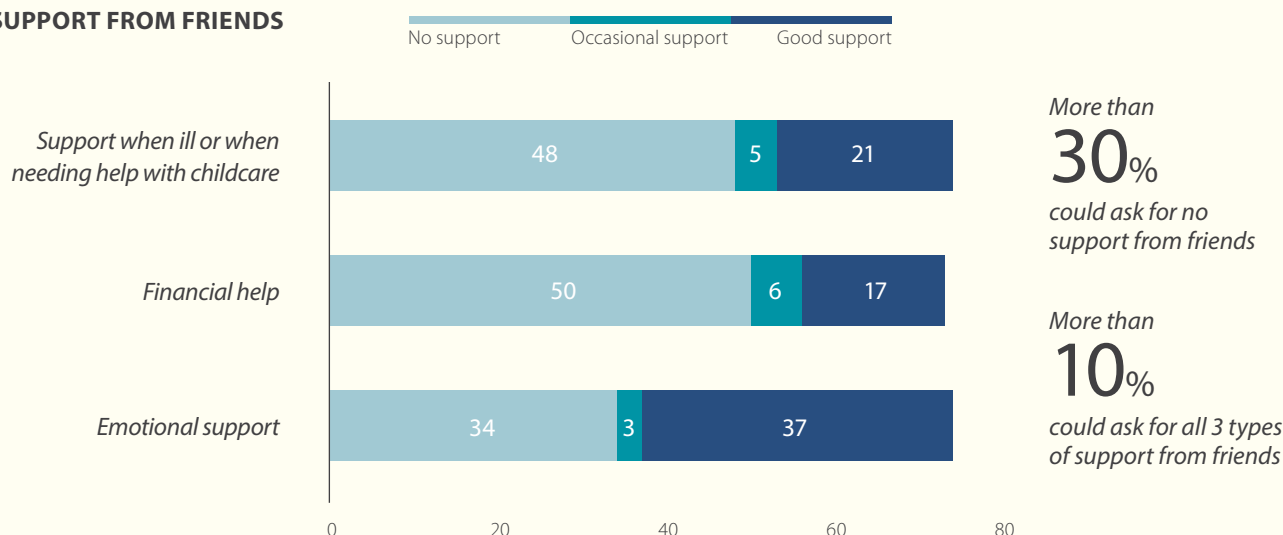


Figure 2.11: Types of support received from friends

For those who report having a good support network of friends, or at least a few friends on whom they can rely for certain types of support, the type that is most frequently available to them is emotional-based support, followed by help with childcare or in the case of illness and then financial support.

There were 27 respondents who reported that they had no friends they could rely on for any of the three types of support. Of these, one third reported that they occasionally socialized with friends, but

they do not feel that they could ask for help from them. Often, they would explain that they do not feel comfortable asking for help, or that they did not wish to share all of their problems with friends. In situations where respondents were developing new friendships, often with other single parents following the separation from their spouse, it appeared to be possible to share experiences and to seek strength from hearing others' stories, but not to go much beyond this level of intimacy. That is, these friendships were still new and required time to develop to a stage where people might feel

comfortable asking for help. In other cases, single parents did not want to be a burden to others in the same situation, so they were comfortable sharing feelings with these friends, but did not want to trouble them beyond this. Similarly, some single parents reported continuing relationships with “old” friends (friendships pre-dating their separation) but did not want to burden these friends with their new challenges, or they worried that their old friends might not be able to relate to their new situation.

The question of whether a single parent is able to seek help and support has a great deal to do with their sense of trust, and their level of confidence that their request for support will be met with empathy and understanding. Friendships which have had time to develop may provide this trusting relationship in which one

is able to share problems and seek support. Even in these cases, though, some may still choose not to share their concerns with friends, perhaps due to embarrassment, and still end up without a support network. This lack of support network could have very real consequences in the lives of single parents, who arguably need more support than others in order to manage the competing demands of their lives.

FAILING TO SEEK HELP DUE TO LACK OF TRUST OR EMBARRASSMENT

Explaining why they did not rely on friends, 33 respondents cited a lack of trust, embarrassment about their separation, or worry that their requests for help and their situations would not be understood.



Respondent #16

She has four children and divorced her husband due to his irresponsibility with finances, gambling and infidelity. She tells us that “previously a lot of colleagues were friends and they would go out and do things together. Now she doesn’t keep in contact with them because she is embarrassed to share her story about her husband. All these friends used to stay at Woodlands near her old house.” She goes on to say she no longer has “close friends” and “does not tell her siblings or friends about her problems; she prefers to write in her diary as she prefers privacy.”

A closer look at the circumstances under which respondents became single parents offers some explanation for specific feelings:

Widow(er)s: Ten of our respondents were widowed. It is understandable that many of these respondents might worry that their peers would not understand their situation. This does not suggest that their peers would in reality not express sympathy or be unhelpful – only that the concern might prevent these single parents from seeking help. It would be difficult to seek support from friends if one were worried about being a burden, or felt overwhelmed by the prospect of explaining complicated feelings to people who might lack the framework in which to understand them.

Never married: A handful of respondents were parents who had never married. As unwed parenthood is somewhat stigmatised in Singapore, and indeed in many societies, it is not surprising that people in this situation might feel self-conscious about confiding in their peers.⁵⁹ They would perhaps be aware of the differences between their situation and that of others and feel some concern that those around them would lack empathy for their situation. This sensitivity of being an unwed parent may therefore have an adverse effect on the ability and willingness to seek help and support from friends.



Respondent #15

She has three children, all from the same father, but she has never married. She lives with her mother and works part time. She would prefer to be in full-time employment but balances this with the flexibility that part-time employment provides for her to be with her children. She reports not having a close group of friends, and preferring to stay in with her children than socialising. A neighbour provides help with childcare but they only share small talk rather than being close. She “tries her best to figure things out herself or with help from the children’s father.”

59 Teo You Yenn, “Support for Deserving Families: Inventing the Anti-welfare Familialist State in Singapore,” *Social Politics* 20, no. 3 (2013): 387-406; L.D. Brush, “Changing the subject: Gender and welfare regime studies,” *Social Politics* 9, (Summer, 2002): 161-186.

Separated due to a breakdown in trust: Of the 33 respondents who cited a “lack of trust in friends” as a reason for not seeking help, or worried about feeling different, being a burden, or being misunderstood as a consequence of their separation, over half had experienced a separation due to a breakdown in trust. This “breakdown in trust” includes: partners being unfaithful and in some instances simply disappearing; partners being financially irresponsible, including gambling; partners being addicted to drugs and/or alcohol; partners being sent to prison; partners being violent towards family members; and, in one instance, a partner molesting children.

When someone has experienced a betrayal of trust such as the ones listed above, it is not surprising that they may find it difficult building trust in new relationships, or might feel some level of embarrassment regarding their situation. Again, their worries may not actually reflect how their friends would react,

or that friends would not be willing to support them. What is relevant is that these worries on the part of single parents may discourage them from asking for the help they need.

RELYING ON OTHER SINGLE PARENTS

Of the nine respondents who could rely on friends for all three types of support, the majority of these stated that they had one or more long-term friends that they could rely on. One respondent said that one of her closest friends was another single parent and that they could identify with each other’s problems and shared concerns. Some respondents have had success developing new friendships from attending support networks specifically for single parents. This link gives them a common ground and mutual understanding, meaning that they were in a good position to share worries with and support one another.



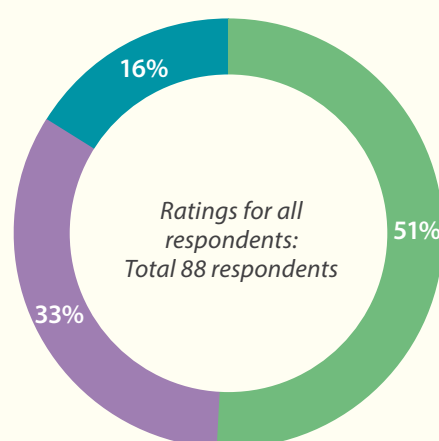
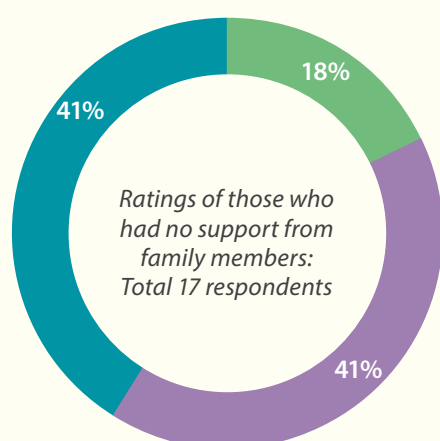
Respondent #53

She is a mother of three children who divorced when she discovered her husband had also married another woman. She tells us that her close friends are from a VWO that supports single mothers “as they are understanding of her circumstances. Nowadays she’s been seeing them often because one of them is getting married. Other times they would meet once every two weeks to eat, talk, give advice, essentially acting as a support network. Previously her close friends were her business partners. When she divorced they didn’t understand her circumstances, particularly when she was unable to commit to certain appointments or to join them for leisure activities. They would say that ‘everyone is facing stress too.’”

While such support networks clearly provide a valuable source of support and friendship for those involved, there would ideally be other avenues of support for single parents. There could, perhaps, be a greater outreach effort to the general population, to help them understand and identify with any friends who experience single parenthood. This might enable single parents to feel more comfortable reaching out for support, which would in turn reduce some of the challenges they face.

SUPPORT FROM FAMILY MEMBERS

All but one respondent had family members in their lives. Fifty-three respondents had at least one family member who provided them with emotional support, whereas only 29 had at least one family member who provided them with financial support. Twenty-five respondents had at least one family member who provided support with childcare.



● Good relationship with family members ● Average relationship with family members ● Poor relationship with family members

Figure 2.12: Respondents’ rating of their relationship with family members

Seventeen respondents reported receiving no support from any family members. Of these, three reported having a good relationship with their family even though no support was provided, seven reported having an average relationship with their family, and another seven reported that they had a poor relationship with their family. Unsurprisingly, these figures differ enormously from the overall rating for relationship with family members, where only fourteen of all respondents reported a poor relationship with family members, twenty eight reported an average relationship with family members, and forty three reported a good relationship with family members (see Figure 2.12).

One respondent rated his family relationship as “poor” but was provided with housing and some financial support from his parents. This respondent had been sent to prison for breaching the work permit of his parents’ domestic helper, by marrying and having two children with her. He reported that his parents disapproved of his situation and that this resulted in a very poor relationship with them. The respondent went on to explain that he had a room in the house, but that his parents never cooked any food for his daughters or himself. This is another situation in which respondents might rate the “relationship” with the family as poor, but are still in receipt of support from the family. This suggests that family ties and relationships are more complex than simply emotional relationships and/or types of assistance.

There are a number of reasons why participants were not receiving support from family members. For those who rate their relationship with their family as “good”, they still might not receive support from them for the following reasons:

- Family members had their own families to provide for;
- Families had financial problems or other issues;
- Family members were unwell;
- The respondent did not want to ask their family members for help; and
- Family members lived too far away, or are deceased, and therefore cannot help.

This helps to explain why emotional support is the type of support most widely given, as this can be provided through a close relationship with family members, regardless of their capacity to provide financial or physical help.

Overall, regardless of the type of support that family members may or may not have provided, or how respondents rate the relationship with their family members, there are some key barriers to gaining substantial help from a variety of family members:

- Twenty-two respondents had family members who lived too far away or were deceased and therefore could not provide support;
- Eighteen respondents reported that they had never been close to their families or had prolonged lack of support from family members, rather than it being a sudden change during marriage, child bearing and/or separation;
- Twelve respondents had families that disapproved of their marriage or subsequent separation;
- Twelve respondents did not want to ask family members for help;
- Ten respondents had families who had their own stresses (e.g. family members to care for, familial issues or financial problems) that they had to deal with;
- A smaller number of respondents also cited family being unwell and thus unable to provide support; that they themselves, or their family members, lacked time to be able to provide support; or that they, as individuals, had to help family members instead of the other way around.

SUPPORT FROM NEITHER FRIENDS NOR FAMILY

Of those who could not rely on friends for support of any kind, eight reported that either they had no family, or that their families did not provide them with any kind of support. For one respondent, this was related to her depression, which had come about due to her divorce. Feeling unable to seek help from any parties could of course lead to her depression worsening due to lack of support.



Respondent #86

She has suffered from depression for many years which started due to her divorce prompted by her husband having an affair. “She was suicidal, jobless and homeless and in that state had to fight for the custody of her daughter.” Around her family “she is embarrassed about single-motherhood as she feels that history is repeating itself (her mother is also a single mother).” She tells us that “her friends have all drifted away as they do not know how to handle her depression anymore. Initially they tried to help but she and her daughter feel that they are intruders into their friends’ lives.”

Another respondent, who had been married three times (two divorces and one widowhood), felt that she had no friends she could depend on when she was struggling, as she was at the time of the interview. She had no siblings, her parents had passed away and she had no other relatives she could rely on.

Three of these respondents simply stated that they were not close to their families and did not have close friends as they did not like communicating with them or they were “troublesome and nosey.” Finally, three respondents had families that disapproved of their marriages or subsequent divorces. One of these had friends she

had met from taking part in various community activities (through religion, support groups and interest classes). While these friends enabled her to maintain a positive outlook, they did not provide any of the three specific types of support that we were investigating.

These accounts suggest that judgmental attitudes concerning

divorce or separation, whether from friends or family, seem to have a negative impact on the single parent's support systems. Whether or not support is in actuality available is not the issue: not wanting to face the embarrassment of asking for this help means that these individuals do not have support from their family and friends, which leaves them more vulnerable to the myriad challenges they face.



Concluding Remarks

- Family and friends are vital to provide emotional support to single parents.
- A sense of dignity and also a feeling of embarrassment, enhanced by social stigma, means that single parents often “make do” rather than “reach out.”

Section E: Time poverty



Looking at the daily routines of single parents in Figure 2.13, it is difficult to see where they could fit in time for themselves without securing more help with childcare. Alongside their own work commitments, single parents are responsible for cooking, cleaning, marketing, completing household chores, and preparing their children for school and classes; these tasks are all mostly undertaken without the everyday help of any other adult. It is clear from our data that there are a great number of demands on these single parents, from keeping the house clean, the children fed, supporting their children's emotional and academic needs, along with providing the finances for the whole household. These demands create not only a lack of time, but a lack of mental space. This lack of mental space is discussed below in a sub-section on “bandwidth.”

Some households experience these everyday activities in more challenging ways than the norm. Take, for instance, having children in different schools, or at both school and childcare. Many schools and childcares do not start and finish at the same time, especially for younger children, who may only attend half a day at childcare. Having to work around these different

schedules, as well as finding the time to see to household demands, makes finding appropriately flexible work much more challenging. When family and friend support for childcare is not available, this puts single parents in a challenging and exhausting situation.

Against this backdrop, single-parent families are challenged with finding the time for family activities, and even more so for a single parent to carve out their own leisure time. The following sections examine more closely the types of activities that these families are able, or unable, to participate in, and the types of issues that circumscribe their choices.

FAMILY ACTIVITIES WITHIN PARAMETERS OF TIME AND FINANCIAL POVERTY

As part of this survey, respondents were asked whether they had taken part in a number of activities over the past month. Of these activities, by far the most common were those that involved the whole family, and which often took place within the home. For example, most respondents reported watching

television, listening to music and cooking. It is perhaps unsurprising that so many of the respondents regularly cook, as they need to care for their families and have limited income to eat out regularly.

Listening to music was part of the daily routine for many single parents; either they listened on their way to and from work, at work, or had the radio on while at home. Many respondents elaborated on the role of music in their lives, explaining that it provided them with entertainment and happiness. Some added that they would often dance to the music, which made them feel good, or that their children loved and enjoyed music, and that their children's enjoyment made them feel good.

This type of activity – listening to music alone or as a family, dancing to it, etc. – is indicative of the sorts of activities that single parents often discussed participating in and enjoying. It is a simple activity, which is often taken for granted, yet the whole family is able to derive joy from it, so they participate in it regularly. Sadly, one respondent reported that she was too sad to listen to music, which also seems to speak of the emotions that are connected to music.

Many respondents regularly watched television and described this as an opportunity for them to relax or to spend time with their children after school or before bedtime. Very few respondents reported watching something specific; a handful watched Korean dramas or reality television shows. Many simply regarded this activity as a chance to be with their children and relax. Like music, television appears to be a simple and inexpensive activity that single parents report participating in regularly, less for specific songs or shows, and more for an accessible opportunity to relax and bond with their families.

Twenty-three respondents reported that in the last month, they had visited the cinema. Many, however, commented that they only did so infrequently due to not having the time or finances to go often. Importantly, this research was completed in December and January, around the time of long school holidays, and some respondents suggested that attending the cinema had been a "treat" in the holidays, occasionally adding that they only went twice a year, during the holidays. It should therefore not be inferred that this is an example of an "expensive" activity in which respondents participate in spite of a lack of funds. Further, certain respondents attended free movie events or secured cinema tickets from their MPs, which demonstrates that this is an infrequent treat, rather than a regular or affordable pleasure. As discussed in Section A, the absence of leisure activities and hobbies in one's life is a hallmark of poverty; one does not need to lack basic necessities such as food and shelter to be considered poor.⁶⁰

Sixty respondents reported eating in a restaurant over the last month. Again, for some, this was described as a special treat for their children during the school holidays. Others suggested that they regularly ate out on weekends with their children, with some also using this time to meet with other family members. Many of those who had eaten in restaurants during the last month and do this "regularly" suggest that this is a treat for their children around pay day. While the parents themselves also benefit from having a night off from cooking for the family, their description of the activity suggests that providing a treat for their children is most important to them.

TIME POVERTY AND PERSONAL LEISURE ACTIVITIES

Some have argued in favour of incorporating the element of time into measurements of poverty.⁶¹ While the traditional understanding of poverty generally focuses on financial matters, this definition fails to take into account an important challenge that working families face: the time to participate in activities other than their jobs. These other activities range from doing necessary household chores, to enjoying any respite from work. Not surprisingly, time poverty is imagined to be a more serious issue for single-parent families.⁶²

Although single parents in this study placed great importance on providing entertainment for their children and in setting aside "family time," most found that it was more challenging to find time for themselves. For example, 50 respondents had not socialised with friends in the month before the research was completed. For many, both time and financial constraints left them with little opportunity to socialise. Those who managed to attend single-parent support events or specific evening classes reported that these were their opportunities to see friends, which suggests that these events may provide support and skills development as well as an opportunity to socialise and develop friendships. However, few respondents had the opportunity outside of these specific groups or classes to socialise with friends.

Most activities that single parents mentioned participating in for themselves, rather than for their families, were things that could be done at or close to home, and which required little money. For example, 50 respondents read for pleasure. A number of this group only read the newspaper, as they reported having no opportunity to read books. Further, a few struggled to read due to their low educational attainment.

While 35 respondents said they used a computer, many explained that they were referring to their mobile phones, which they used to play games, sometimes with their children. Very few

⁶⁰ Treanor, "Deprived or Not Deprived?" 1337-1346.

⁶¹ Clair Vickery, "The Time-Poor: A New Look at Poverty," *The Journal of Human Resources* 12, no. 1 (1977): 27-48; Robin A Douthitt, "Time to Do the Chores? Factoring Home-Production Needs into Measures of Poverty," *Journal of Family and Economic* 21, no. 1 (2000): 7-22.

⁶² Douthitt, "Time to Do the Chores? Factoring Home-Production Needs into Measures of Poverty," 7-22.

suggested that they used it for work, to seek employment, or to look for courses to upgrade their skills. (Although as discussed in Section A the failure to upgrade skills is most likely due to a lack of time and financial resources.) The single parents in this study reported using their mobile phone for leisure activities, since it is something that they have already paid for and will therefore not add to their expenses. This is an activity that can be done alone or with children, but most importantly can be done within the confines of the home, so there is no added investment of time or childcare assistance.

Forty-four respondents reported exercising, and of this group, many counted housework, or their physical work, as exercise. Health problems prevent some respondents from taking part in exercise, and only a handful named specific exercises that they participated in with others; these activities included Bollywood dance, brisk walking and a weight-loss group. Further, many get their exercise from walking, cycling or swimming with their children. That the only exercise opportunity available to so many single parents is family exercise again demonstrates the lack of time that single parents have for themselves. Engaging in one's own exercise regime has many benefits that these single parents do not get to enjoy, such as health benefits, feelings of personal achievement and the development of social networks.

Other activities that respondents have participated in over the last month include sewing, baking, drawing and craft activities, karaoke, visiting malls, travelling to see family, fishing, counselling and volunteering. Visiting malls and travelling to see family are both most frequently done with their children. Sewing, baking, craft activities and karaoke are all pursuits that can be engaged within the home.

The types of activities that single parents are able to engage in are most frequently done either with their children, inside their own homes and/or without close friends. These respondents appear to have little time to themselves, or to spend socialising with friends. This lack of personal time is likely to impact the strength of the social support they can access and the opportunity that these single parents have to truly relax. This issue is also discussed, in Section D on "friend support".

TIME POVERTY AND INABILITY TO PARTICIPATE IN VALUED ACTIVITIES

Just as time poverty dictated many of the types of activities that single parents can participate in, it also prevented participation in other activities. The lack of time is usually not the only variable hindering activities; financial poverty plays a role as well. The sorts of activities which are typically "off limits" for single parents shed further light on what factors are circumscribing their lives. Furthermore, the activities they reported wanting to participate in have important implications for their priorities and the way they are able to organise their lives.

When asked what other activities they would like to be doing but they are not currently participating in, for whatever reason, 27 respondents stated that they would like to participate in more leisure activities, such as fishing and sewing. For many, these were activities that they would like to be doing not only for themselves, but also with their children. Eighteen respondents also wished to be able to travel; for some this was to visit family, some wanted to be able to take their children to certain places and others had children who aspired to travel to specific countries.



Respondent #77

She lives with her four children, nephew and a lodger. She was happily married for 15 years until her husband started gambling and drinking. This led to domestic violence and her children asked her to consider a divorce as they felt insecure. She tells us she "wants to travel. Her daughter wants to go to France. They have looked at going to Korea but it will take time due to finances."

Besides having specific aspirations that they were unable to participate in because of various constraints, a significant number of respondents (nine) reported wanting to spend more time with their children. This suggests that, although these single parents are already dedicating a huge amount of time and effort to their children, getting to spend quality time with them – engaging in leisure activities together – is hugely important to many of them. In contrast, only a handful of respondents stated that the activities they would like to be doing was meeting friends and having the opportunity to relax; this is all the more striking given how little time single parents have for themselves or for socialising.

Once again, our analysis suggests that single parents prioritise their time with their children over their personal time. Fulfilment for them appears to come primarily from having time with their children, providing for them and enabling them to participate in a range of activities. Their children's happiness and fulfilment sits at the forefront of their minds, even when asked to consider activities that they themselves would like to be undertaking but are currently unable to do, given their many time constraints.

Twenty-seven respondents wanted to upgrade their skills or improve their employment status. These were activities they

would like to be doing, which they were not currently involved in. Upgrading skills refers to taking courses and completing qualifications which would give these respondents an opportunity to seek promotion at work, or to switch to a different career. This, once again, would allow them to improve not only their own lives, but also provide more for their children. It could give these individuals a real sense of achievement and make them feel more fulfilled. Of course, if individuals pursue courses that could upgrade their skills or pursue career advancement in some other way, then they will likely get less time with their families. If this happens, would they ultimately feel that they are spending less time with their children? There seems to be a delicate balance between the potential for greater finances and the opportunities this could provide, and the effect this may have on “quality time” that the family enjoys together.

FURTHER BARRIERS TO FULFILLING ASPIRATIONS

Participants offered a number of reasons why they were not engaging in the activities they would like to participate in. The most common reasons provided by single parents were the lack of time and/or finances. For activities such as skills-upgrading, leisure time and travelling, time and money seemed to play an equal role in acting as barriers to participation. Nine respondents suggested that health problems were a major stumbling block to participating in valued activities.

Interestingly, a very small number of participants cited their responsibilities to their families as reasons they did not engage in valued activities. In many ways, this is linked to time constraints, yet these respondents specifically referred to the pressure of having to look after the family. As discussed above, there is the responsibility to support the family financially and emotionally as well as in everyday matters, such as cooking, cleaning and preparing for school.



Respondent #25

She is a mother of five children. Her divorce certificate is pending; she filed for divorce due to violence. She has very recently been re-trenched as the company she was working for had financial difficulties. She tells us she “finds solace in reading and writing which she finds time to do. She would like to take short vacations but cannot due to her commitments. As a single parent the responsibility increases and she needs to stabilise her finances.”

This responsibility was verbalised by only a small minority of participants but, if explored further, it is possible that this reason may apply to a much larger number of participants than these figures indicate. Similarly, a small number of participants stated that they had no one who could help with childcare and that this prevented them from participating in certain activities. This is not to suggest that these people could not rely on friends or family for assistance, but in some cases they already had support from friends and family and felt that they could not ask for more. Again, more participants may be experiencing this than the number suggests.

Only three respondents said that a lack of knowledge was

preventing them from participating in certain activities. Two of these respondents wished to travel, but reported that they did not have the knowledge to do this. One was divorced and expressed a wish to travel as he had done with his wife, but did not know how to go about it, as his wife had planned their trips. The other respondent was widowed; she is not Singaporean and wanted to travel back to her home country to visit family. However, she did not know how to make travel arrangements and was scared to travel, as it was her husband who had always organised their travelling. This final case demonstrates an additional challenge that a non-Singaporean single parent might have: living in a foreign country and feeling both scared and somewhat powerless.

Although most respondents were unable to find the time to participate in valued activities, respondent #39, a Singaporean PR with three children tells us “she had turned her life around, completing a cooking course which enabled her to bake and start a business. She had always been a housewife, and had been happy with this, but had managed to upgrade her skills in order to earn money doing what she enjoyed, while retaining her role within the house.” Interestingly this individual had sought advice from a VWO prior to divorce and through this had received both a counsellor and information regarding courses to improve her skills. She was advised to seek employment before becoming divorced, which she did, even though she had never previously worked.

BANDWIDTH

In addition to having a shortage of time, some respondents reported being so overwhelmed by responsibilities and stressors that it was difficult to take the time to consider what they could or should be doing. Around 12 respondents shared this outlook: quite simply, these respondents had no time to think of their own aspirations due to the pressures of being a single parent. Two of these individuals were dedicating their time and energies to seeking a house, and until the issues around housing were solved, they felt unable to think of any other activities they may want to undertake. Others simply dedicated themselves to looking after their children, completing family chores and working towards a better future for their children, including stabilising their finances. These individuals could not name activities they would like to be doing; they appeared to be singularly focused on their responsibilities to their families.

These cases demonstrate the way that challenges, such as housing problems and/or financial stresses, sap people's energy, leaving them with limited capacity to think about their own personal development and aspirations. As single parents are already coping with far more than others who have a co-parent to help shoulder the responsibilities, these stressors take an even larger toll. "Bandwidth" is a fairly new concept in poverty studies

and provides a helpful framework with which to understand the impact on mental processing that poverty can have on individuals. Harvard economist Sendhil Mullainathan and Princeton psychologist Eldar Shafir performed several studies in which they tested the effect of poverty on "fluid intelligence," or the cognitive flexibility that allows people to process new information and make decisions.⁶³ In one such experiment, they asked participants, both financially advantaged and less advantaged, to imagine having to pay US\$150 for car repairs, and then gave them an intelligence test; there was no significant difference in the scores of the advantaged participants and the disadvantaged participants. Soon after, they performed the same thought-experiment and IQ test, except changed the car repair fees to US\$1500. In this experiment, less advantaged participants scored 13-14 points lower than their advantaged counterparts.

These are not insignificant changes; the stress that accompanies the sense of "scarcity," as the authors call it, can have a serious impact on people's ability to function in daily life. With such a strain on bandwidth, many in these situations may lack the time and capacity to approach friends and family for help and support. In the long run, seeking help and support would almost certainly be beneficial to them, but it appears that the act of seeking support requires bandwidth, time and energy that many overwhelmed single parents simply may not have.



Concluding Remarks

- Quality time with their children is hugely important to single parents.
- The full "burden" of parenthood and the responsibility that comes with it weighs heavily on single parents, who lack the bandwidth to seek support from others.
- Single parents lack the time for their own personal development (including health improvement, skills upgrading and relaxation) and the long-term implication this may have on their health and well-being should be considered.

63 Sendhil Mullainathan and Eldar Shafir, *Scarcity: Why Having Too Little Means So Much*, (New York: Times Books, 2013).

Conclusion

The findings in this report have demonstrated the unique pressures that single-parent families face. Not only are single parents lone care-givers to their children, but also household breadwinners. They bear the responsibilities usually shared by two adults, facing time pressures, financial strain, as well as managing their own expectations of what they feel they “should” be able to provide to their children. Children’s achievements, happiness and successful future are the priority for many single-parent families, above and beyond any aspirations single parents may have for themselves.

One of the greatest challenges faced by single parents in improving their current situation is time poverty, exacerbated by their need to provide care for their children without the help of a partner. Without suitable childcare options, single parents may not be able to maintain or seek employment, pursue opportunities to upgrade their skills to provide greater financial stability for their family, or spend time with others who can provide them with much needed emotional support. Similarly, when seeking to complete household chores or care for children and work, the time to upgrade skills or seek available assistance is limited. Providing childcare subsidies, even if for limited days per week but for a suitable period of time, to enable an individual to seek work and upgrade their skills, would allow them to secure employment and enable them to care for the long-term financial needs of their family.

Current policies that seek to support “traditional” families, yet exclude single-parent families, promote a culture of stigmatisation within Singapore. This prevents many single parents from openly asking for help, either from friends and family or from assistance schemes. There is a concern of burdening others with their problems, or finding a lack of understanding of the situation that these individuals find themselves in. There is a vast array of reasons why an individual may be a single parent, not simply by being divorced, unwed or widowed, but the circumstances surrounding the situation. Importantly, we point here to the range of reasons for divorce cited by our research participants, ranging from infidelity and dishonesty about money, to alcohol/drug abuse and domestic violence. By acknowledging the existence of such problems and highlighting the effect this can have on the whole family, others could perhaps begin to understand the decisions around separation or divorce. Simply put, the “traditional” family unit is, for some families, a much more disruptive and unsettled unit than a single-parent family unit. With understanding from the wider population, there could be greater support

networks for single parents which would hopefully lead to less embarrassment on the part of the single parent, and a greater recognition that asking for help is acceptable rather than something to be ashamed of when families are struggling to get by.

When seeking to improve the situation they find themselves in, we repeatedly see single parents lacking access to necessary information. In the instance of housing, the lack of access to housing policies, as well as establishing entitlement and seeking solutions, provided added stress to individuals. Where assistance schemes are concerned, the lack of information about these, even in cases where other types of help were being received, resulted in single parents not having the time or energy to seek out their options, even when they were in need and “qualified” to receive help. We call for information to be made widely available and easy to obtain, especially for those who may not be able to get out of their house after work, so as to lighten the load for single parents who are entitled to help and support. Without knowing where to access information and with limited time, many single parents are struggling to get by, unaware that help may literally be “just around the corner.” It may be suggested that organisations who reach out to those in need could provide contacts that would enable single parents to seek longer-term, more sustainable help and assistance.

While short-term access to help and assistance ensures that individuals do not become reliant on hand-outs, there is a need to tackle the causes of problems, rather than providing a temporary “fix.” For instance, if individuals seek urgent and short-term financial help, consideration should be given to why they need this, whether there is a long-term underlying issue such as outstanding bills, poor budgeting or employment problems. Again, individuals who find informal, but subsequently temporary housing solutions, require assistance to determine a more formal and long-term resolution. Tackling the root cause of such problems through signposting individuals to other help available would assist them in overcoming the problem, rather than simply fixing the pressing current issue. Consideration in each case must be given to the individual circumstances. When a single parent is lacking time, the last thing they need is to be given a number of options depending on their situation; they need individualised and specific help that they can access. Through providing this longer-term vision of support, rather than short-term fixes, there is a greater chance that these families can move themselves out of their current situation, rather than spiralling further into challenging situations.

Finally, there appears a need to offer a holistic approach to assistance. Take for example the case of a single parent who is currently unemployed, whose children are not yet placed in childcare and is waiting for a rental house. If that individual begins work close to their current, temporary accommodation, but is then moved far away, they may well have to seek new employment due to the cost of transport to get to and from work. Therefore each case needs to be understood as a whole, rather than seeking to solve individual problems by themselves. Consideration needs to be given to single parents' complete situations: who might be providing them with help, how a relocation may affect this help, their employment, their child's schooling and the like. The hope is that this holistic approach would help to ensure that long-term solutions are offered that allow for employment and childcare to be balanced through

appropriate location of accommodation that facilitates access to support networks and familiar places.

Single-parent families are subject to a unique set of challenges, but family bonding, quality family time and children's development are all prioritised regardless. While current policies focus on not endorsing the rise of single-parent families, or the reliance on financial benefits, they might also be short-sighted by not providing long-term solutions to the challenges faced by individual single-parent families. For the future of all members of these families, greater understanding is required of individual situations to provide holistic and appropriate help to lift these families from their current situation to one with financial, housing and emotional stability.

About the publication

This publication documents the unmet social needs of single-parent families in Singapore. It specifically focuses on four key areas; employment and finance, housing, social networks and time poverty. In-depth, qualitative interviews were completed with 88 low-income single parents across Singapore. These interviews provided the opportunity to truly explore the stories of these single-parent families, displaying the complexity and interplay of the issues they faced.

Our findings display the huge responsibility that single parents carry as they balance the caregiving and financial needs of their family, alongside negotiating policies that are largely suggested to support the “traditional” family structure. While respecting that dignity and pride prevents many individuals approaching family, friends or support services for assistance, this publication offers some suggestions as to how to improve support systems to offer long-term solutions, rather than short term fixes, to the issues faced by single-parent families.

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The Lien Centre for Social Innovation, a partnership between the Lien Foundation and Singapore Management University, was established in 2006 to advance the thinking and capability of the social sector. The Lien Centre contributes to a more equitable, inclusive and vibrant society by addressing social needs through innovative approaches. We drive socially innovative solutions by strengthening social sector organisations so that they become influential and effective partners with business and government. We also work at the intersection of the public, private and social sectors to catalyse social innovation.

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