



# AN EXPLORATORY STUDY ON THE EXPERIENCES OF MALAY/MUSLIM FEMALE DIVORCEES IN NAVIGATING SINGAPORE’S HOUSING POLICIES

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## Background

In Singapore, divorcees often have to sell their matrimonial flat as part of their divorce settlement. Following the sales of their flats, they would then be imposed with a 30-month debarment from purchasing subsidized housing by the Housing Development Board (HDB) – a government agency. With such restriction, they faced a few housing options: to find accommodation by their own means; to reside with their families of origin, relatives and friends; or to apply for public rental housing if they are eligible (2 adult family members, at least one of them is a Singaporean aged 21 years and above with household income below SGD\$1,500). The above-mentioned situation causes a distinct transitional period where divorcees have to struggle with the emotional impact of divorce, loss of income, dual role of breadwinner and care-giver, and housing transition.

The identity of Malay/Muslim women is very much defined by their roles as mother and wife. Divorce forces women to re-establish their identity. However, due to housing transition, many have to tap on their informal resources of families and friends for accommodation and other support, putting a test to their ability to build a more independent life.

As a family service centre in Singapore, we encounter a steady stream of about 30 new cases of single parents annually. Our regular single mother support group consists of mostly Malay/Muslim participants. Through this study, we want to gain a better understanding of their experience in housing following divorce.

## Research Questions

- How do Malay/Muslim single mothers experience the transition of housing after divorce?
- How do the experience impact on their relationships with their own children and their extended families?

## Methodology

In-depth interviews with 10 Malay/Muslim divorcees, who are known to the family service centre where the authors work, were conducted. All participants have completed their divorce process, and have been awarded custody of their children. All interviews were recorded, transcribed and coded. Consent was sought before each interview. No real name is used in reports related to this study to ensure confidentiality.

## Participants

Details of the participants are summarized in the following table:

Name	Age	No. of Children	Accommodation during Transition	No. of Years to Achieving Stabilized Housing	Current Housing
Nurul	35	2	Rented flat in open market; Eventually stayed in an interim rental housing	2 years	HDB 2-room purchased flat
Fatimah	41	3	Stayed with mother	4 years	HDB 1-room rental flat
Nadirah	55	1	Stayed with friend who became 2 <sup>nd</sup> husband; No transition for 2 <sup>nd</sup> divorce as husband’s name was subsequently cancelled	N/A (remarried after selling flat)	HDB 2-room rental flat
Azimah	48	3	Stayed with father in Malaysia; Children travelled to Singapore to attend school; One child stayed with step-sister in Singapore	N/A (stable housing not achieved yet)	HDB interim rental housing
Suraya	43	4	Stayed with sisters; Eventually rented a room in the open market	5 years	HDB 2-room rental flat
Dian	45	3	Stay with parents; Subsequently applied for rental flat after father passed away	2 years	HDB 2-room rental flat
Haslinda	46	5 (3 with special needs)	1 <sup>st</sup> divorce – stayed with mother and uncle; 2 <sup>nd</sup> flat surrendered – stayed with sister, then in a hotel with a friend’s help	4 years	HDB 2-room rental flat
Juriah	46	2	Stayed with friend, nephew, and subsequently rented a room in the open market	1 year	HDB 2-room rental flat
Lina	47	7	Stayed with cousin	1 year	HDB 1-room rental flat
Mariah	43	3	No transition; Granted matrimonial flat by the court	N/A	HDB 3-room purchased flat

## Findings

**Identity change and the significance of housing stability:** We observed a reconstruction of life and identity in all our participants; they all pointed out that stable housing symbolizes independence and the single mother’s ability to run the family without a husband. Achieving housing stability formed a very important part in the successful transition to a new identity for many of our participants, often resulting in increased sense of agency. This is more obvious in Fatimah, Dian and Nurul, where they had placed a lot of effort in learning about housing policies and advocated for themselves. Some participants were contented with HDB rental flats and were able to re-construct their identity with such arrangement. Some mothers, such as Haslinda and Juriah, who aimed for a purchased flat but failed to get one, resulted in feelings of regret and resentment.

**Resourcefulness:** Participants were resourceful in coping with the transition and were active in seeking housing solutions. Resources utilized include family and friends, Members of Parliament, various government agencies, property agents, internet search among others. We observed a gain in knowledge on housing policies and relevant resources in our participants during the transition period.

**Changes in relationships:** Family was usually the first resource our participants tapped on after they lost their flat. However, relationships became strained over time due to conflicts on resources and space. This was probably because other family members were also financially strained. Participants’ sense of independence were affected as other family members would comment on their parenting, children’s behaviour or the failure of marriage. Some were being chased out after a prolonged stay.

Housing transition affected participants’ relationships with their children in both positive and negative ways. Most participants felt closer to their children after divorce, even when they had to put up in another person’s flat. However, daily routines were affected. Some were careful not to offend their hosts; others had to re-adjust routines because they shifted out of their previous communities/districts. The shift affected their children’s social circles as well, such as, the case of Madam Azimah, whose children lost contact with their friends because the family had to shift to Malaysia after her divorce. The stresses caused by the housing transitions have affected the well-being of the participants and their children.

**Barriers to stable housing:** The main barrier to get a public rental flat seems to be the wait for one in the preferred district. In some cases it was the prolonged divorce process. To purchase a flat, the main barrier besides the debarment policy, was cash. After divorce settlement and selling their matrimonial flats, most participants did not receive any cash proceedings as they had to service arrears in housing loan of their previous flats, thus became a major barrier for them. Some who stayed in rental flats and had income between SGD\$1,500-2,000 found it difficult to afford the rent, but did not have sufficient cash to purchase a flat. Most participants would like the government to be more flexible in providing public rental housing to single mothers, especially when the need for immediate housing arises.

## Discussions

Malay/Muslim women are expected to keep their problems to themselves and not to complain about their sufferings. However, during our interviews, all participants were willing to share how they utilized their own networks and knowledge to achieve their goals. They were also highly motivated to settle their housing, as their children’s welfare laid solely on them. If social workers focus on problems they face rather than the solutions they attempted, the interventions would be pathologizing instead of empowering. Our findings imply a more strength-based approach to work with this group of clientele, by identifying their resources and their motivations.

In this study, we are impressed by the participants’ significant gain of sense of agency as they pursue stabilized housing. Social workers can bring forth this empowerment by guiding single mothers to re-define meaning and consolidate learning in their process of family re-construction.

Lastly, we noticed that successful advocacy for better housing was a long and arduous process for our participants. Their stories have inspired us to be as patient as them in our own advocacy work.

## Key References

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