

# Types and intersections of economic and family instability among low-income single-parent households in Singapore: an exploratory study

Ms KOH Hui Nee, Jennifer  
Ms TEO Meiyi Stella  
Ms CHAI Ning  
Dr KWAN Jin Yao

TOUCH Community Services  
TOUCH Community Services  
TOUCH Community Services  
University of Delaware

# Funding

This work was supported by Singapore's Ministry of Social and Family Development under the Social and Family Research Fund (SFRF-2018-1). The Ministry of Social and Family Development does not endorse the research project or its findings, methods or results in any way and that any views, findings or results arising from the research project are strictly the Principal Investigator's own.

# Overview

1

**Research  
Context  
and Design**

2

**Results and  
Discussion**

3

**Implications  
and  
Conclusion**

# Research Context and Design

# Literature Review on Low-Income, Single-Parent Households



There is extensive existing literature on the **economic disadvantages** faced by **low-income** populations, such as that on platform workers in Singapore by Mathew et al. (2022) and the psychological impact of chronic debt as examined by Ong & Ng (2019).

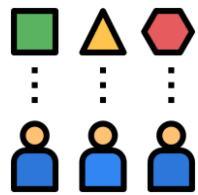


There is also literature on **family structure transitions** faced by **single-parent** populations, such as by Womack et al. (2022), Lu et al. (2021), and Johnston et al. (2019). These have been framed by Lavee et al. (1978) as **stressors and strains**, and by Mcubbin & Patterson (1982) as **demands** which pile up and weaken households.

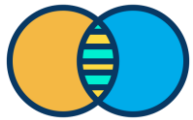
# Research and Knowledge Gaps

1. Existing literature tends to examine economic and family instabilities separately as **discrete disadvantages**. There is a limited literature on how low-income and single-parent families are **doubly-disadvantaged**.
2. Family instability has been generally conceptualised as **family structure transitions**, with other episodes of destabilising transitions, life events, and stressors excluded from analysis.
3. There are insufficient recent **local studies** on such issues to inform social work practice and policy in Singapore.

# Objectives of Exploratory Study



Understand the **heterogeneity** among single-parent and low-income households, particularly in terms of the types of economic and family instabilities experienced



Explore **potential intersections** of such instabilities and how they affect the households



Generate **locally contextualised recommendations** for practice (e.g. service/programme design) and policy



# Methodology

This study is part of a larger research project which employed an exploratory sequential mixed-methods dyadic design, involving in-depth interviews, focus groups discussions, and a survey.

Findings from this study are based on in-depth, one-on-one interviews involving 40 parent-adolescent dyads ( $n = 79$ ).<sup>1</sup> Ecomaps were also administered to visualise families' networks.



Overall, data collection and analysis were guided by constructivist grounded theory (Charmaz, 2014).

<sup>1</sup>An adolescent eventually decided to withdraw from the interview.



# Methodology

Working definition of instabilities<sup>1</sup>:

**Life events** and **transitions** that induce stress and negatively affect the household's responses and wellbeing outcomes.



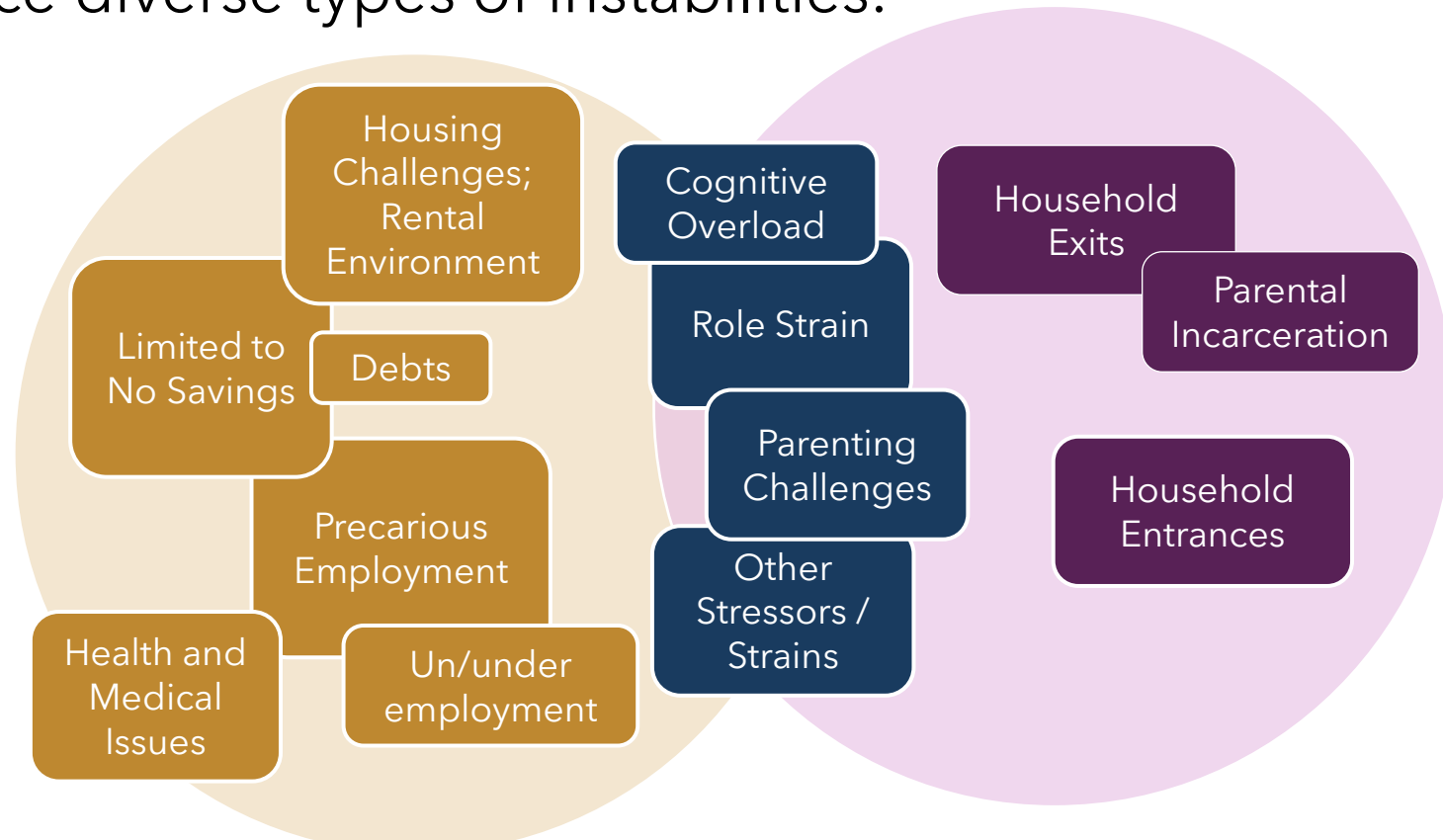
<sup>1</sup> Informed by and adapted from literature on family instability hypothesis (Wu & Martin, 1993; Fomby & Cherlin, 2007), differential impact of 18 major life events on wellbeing (Kettlewell et al., 2019), and principles of life course theory (Elder, 1998)

# Results and Discussion

# Heterogeneity of Instabilities

Low-income single-parent households (n=40 parent-adolescent dyads) experience diverse types of instabilities:

**Low-income**



**Single-parent**



# Instabilities Associated with Low-income Status



## Employment

### Low-Skilled; Replaceable

e.g. driver, warehouse assistant, F&B server, teacher's aid

### Low Wages

Often paid by the hour; income badly affected during COVID-19

### Long Hours

Often with shift work; hard to take leave for exigencies

### Chronic Unemployment



## Finances

### Limited-No Income

### Limited-No Savings

### Debts

e.g. credit card debts, bank loans, housing arrears

### Limited Purchasing Power

Tension between needs and wants on a daily basis



## Housing

### Struggle for Home Ownership

### Public Rental Flat Situation

e.g. overcrowding, limited personal space and privacy

### Negative Environmental Influences

e.g. violence, substance abuse, littering, neighbours' children running away from home



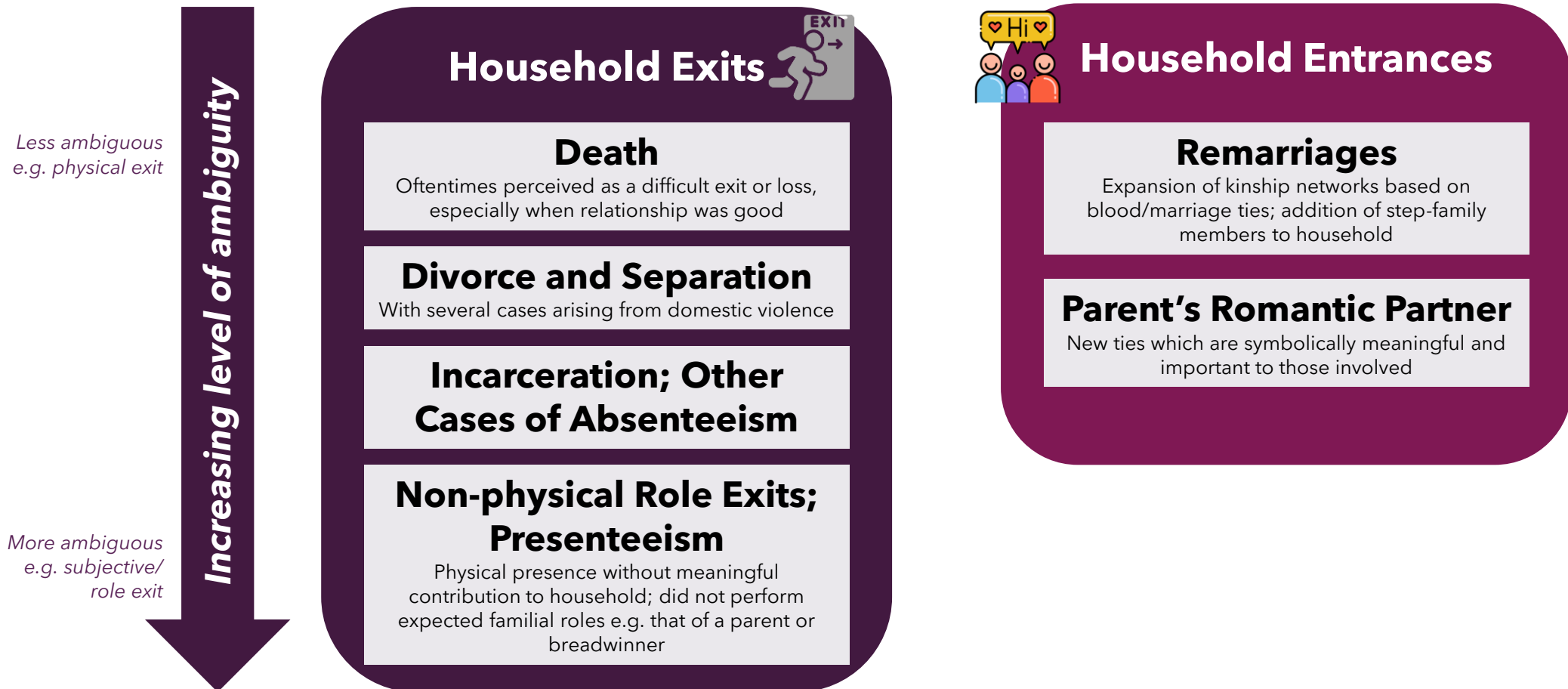
## Health

### Health Conditions Incurring Medical Expenses

e.g. cancer, hole-in-heart, mental health issues, chronic conditions

### Work Stress and Fatigue

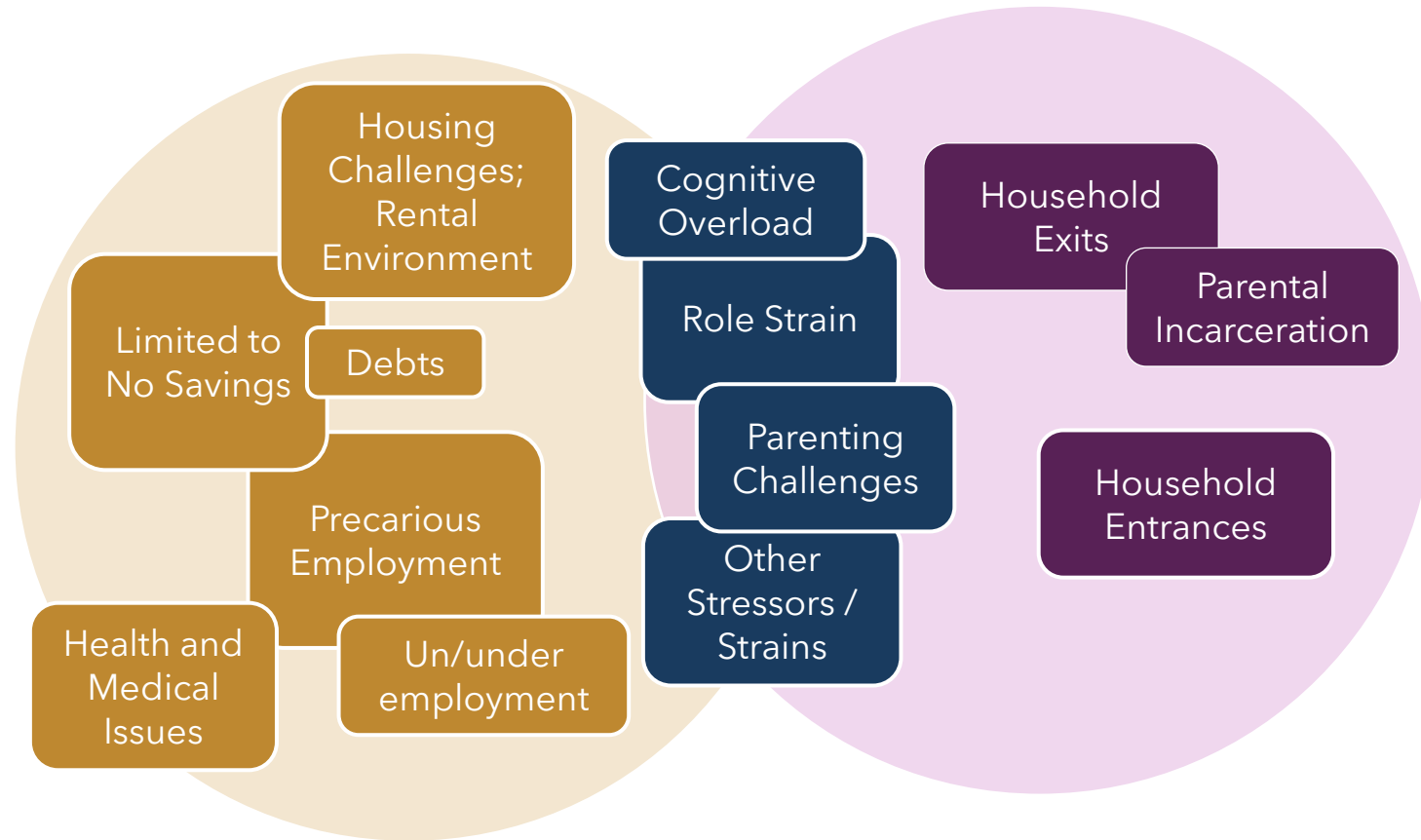
# Instabilities Associated with Single-Parent Status



# Intersectionality of Instabilities

Low-income and single-parent households are doubly disadvantaged compared to middle-income and intact households. Those that struggle to adapt and adjust, such as due to limited internal resources and social capital, may be destabilised.

## Low-income



## Single-parent



# Intersectionality of Instabilities

Low-income and single-parent households are doubly disadvantaged compared to middle-income and intact households. Those that struggle to adapt and adjust, such as due to limited internal resources and social capital, may be destabilised.

## Low-income



Multi-stressed; limited "bandwidth" to make more-informed decisions

Cognitive Overload

Household Exits

Role Strain

Limited to  
No Savings

Debts

Struggle to shoulder parenting responsibilities; emerging instances of parentification among children

Parenting Challenges

"I am both a mother and a father"... and caregiver, breadwinner, educator etc. for children

Other Stressors / Strains

E.g. poor mental health and suicidal tendencies

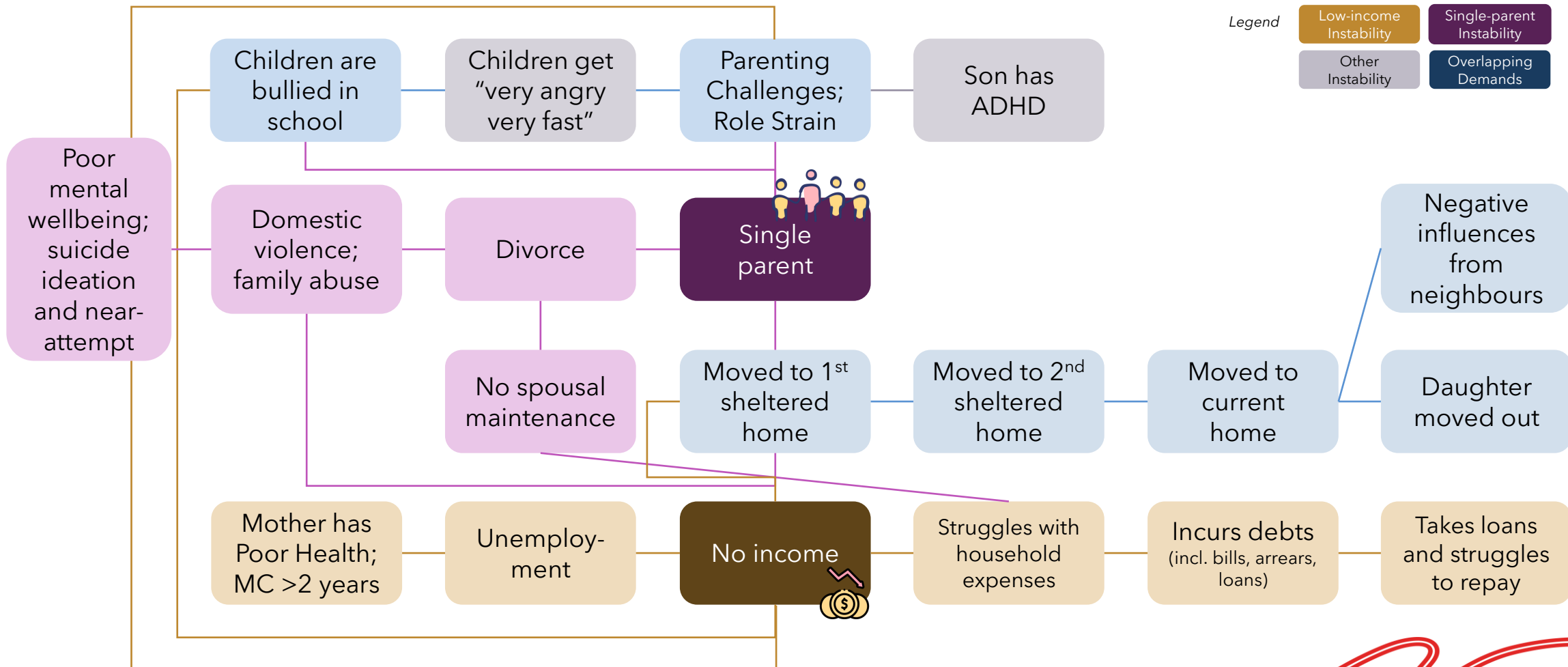
## Single-parent





# Intersectionality of Instabilities

**Example:** This household comprises a single mother with three children aged 28 (F), 18 (M), and 16 (M). Family has experienced diverse types of instabilities:



# Implications and Conclusion



Social work practice and policy must recognise the **heterogeneity** in low-income and single-parent households, and not reduce that to a **monolith**.



More attention need to be paid to the **diversity and intersectionality of instabilities** experienced by these households. Similarly, it is critical to examine the **contexts** (e.g. social, economic, political, historical) in which these instabilities develop, and push for concerted systemic changes.



Social work **assessments** (e.g. needs assessment, intake and diagnostic tools) need to be sufficiently multifaceted and sensitive to detect nuances.



Findings need to be used to inform the **design of services and programmes** to better support these families; we must bridge research and practice.

An abstract graphic on the left side of the page composed of various geometric shapes and patterns. It includes a dark purple triangle at the top left, a blue square, a grey circle, a pink and white striped triangle, a blue square, a grey circle, a pink and white striped triangle, a purple square, a grey triangle, and a purple triangle. There are also several concentric circles in blue and purple.

# THANK YOU

Keep in touch at [impactnresearch@touch.org.sg](mailto:impactnresearch@touch.org.sg)