



# MONASH University

## **Older Homeless People in Singapore: An Ethnographic Study**

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*Dedicated in memory of my aunt, cousin and friends*

*Alice Tan, Jeffery Tan, George and John*

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## **Abstract**

Homelessness is an idea that seems far removed from the image of Singapore as an efficient provider of cheap affordable public housing for its citizens. It is also illegal to sleep rough in Singapore and anyone found doing so can be institutionalised into any of its 12 welfare homes for ‘care and rehabilitation’.

In recent years, the increased visibility and number of older people sleeping rough in public spaces have led to a contentious debate about homelessness in the country. The different interpretations offered by the government, the national print media and local online blogs and forums tend to attribute homelessness to personal problems for which the government is not held responsible, or to broader structural problems resulting from government policies and bureaucracy. Amid such one-sided explanations, scholarly research in this area remains lacking in Singapore.

This thesis is an ethnographic study of how older people (aged 50 years and above) became homeless, and experienced and exited homelessness in Singapore. The theoretical framework that guides the research is the pathways approach which highlights homelessness as a process involving personal decisions as well as structural factors. The study involves two stages. Documentary and archival research of newspapers and online blogs and forums were conducted prior to undertaking fieldwork. The second stage, the main fieldwork includes participant observations, conversations with homeless people, keeping a field journal and formal in-depth interviews. Through the voices of older homeless people, this ethnographic study contributes new insights to the field in the understanding of homeless pathways; an approach which has traditionally relied on quantitative methods or qualitative interviews.

There are three key findings in this thesis. First, three key social institutions of work, family and friends, and government (housing) assistance provided the necessary resources needed to avoid a housing crisis. This reflects the foundations of Singapore’s welfare system that prioritises self-reliance and work, mutual support from family and friends and views the government as the last resort. Older people became homeless when they could no longer draw on resources from all three of these key social institutions. Their inability to do so stemmed from a combination of external circumstances and personal decision-making.

Second, homeless people in the study survived on the streets by exercising their agency. Homelessness was physically and mentally demanding, dangerous, and they were subjected to constant surveillance by the government. Older people in the study had “no choice but to find ways” to adapt to the structural constraints they encountered when they were homeless. Lastly, many older people in the study were able to get out of homelessness when they regained access to resources provided by either of the three key social institutions of work, family and friends and government assistance. However, it was challenging for them to stay out of homelessness and many returned to sleeping rough; some after repeated exits. The ability to stay housed for older people depended on having regular support from the voluntary welfare organisations (VWOs) in Singapore as well as individual agency.

## Declaration

This thesis contains no material which has been accepted for the award of any other degree or diploma at any university or equivalent institution and that, to the best of my knowledge and belief, this thesis contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

Signature:



Print Name: Harry Tan

Date: 26/7/2018

## **Publications during enrolment**

Tan, Harry and Helen Forbes-Mewett. 2017. "Whose 'Fault' Is It? Becoming Homeless in Singapore." *Urban Studies*:0042098017743723. doi: 10.1177/0042098017743723.

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# Chapter 1

## Introduction

“Mummy, so actually those people sleeping with cardboards, they have homes but don’t want to go home right?” a young girl was overheard asking her mother as they walked past a group of older homeless people interacting with volunteers. To this young girl, the idea of people sleeping outside and not having homes in Singapore probably seemed odd. It was not just this young girl who found it strange. When I mentioned the topic of homelessness as a PhD research project to several colleagues from a local Singaporean university, they were equally puzzled. They were genuinely concerned about the feasibility of the entire project and also always asked the same question: “Are there really homeless people in Singapore?”

The thought that there may be homeless people in Singapore seems far removed from the image of the country as an efficient provider of cheap affordable public housing for all. In fact, its public housing policy was deemed such a success that the United Nations (UN) project for the homeless invited other nations to study the Singaporean model (*The Straits Times* 1987). Singapore’s public housing program was initiated in the 1960s and the public housing authority, the Housing Development Board (HDB), has since provided more than one million homes across the country (Housing & Development Board 2017). Over 80 percent of Singapore’s resident population (citizens and permanent residents) live in public housing called HDB flats while a small minority live in private condominiums, private apartments and landed properties<sup>1</sup> (Housing & Development Board 2017). Unlike other cities, public housing in Singapore tends to be also privately owned, in which case an owner purchases a 99-year lease on a flat while the state owns the land that the flat is built on (Chua 1996, Teo 2017). As such, home ownership is high among the resident population (private and public housing), with 90.7 percent in 2017.

Such is the confidence in Singapore’s housing success story that it prompted the country’s Permanent Representative to the UN to declare that poverty has been eradicated in and that there are no homeless or starving people in Singapore (Mahbubani 2001). Consequently, it is

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<sup>1</sup> In Singapore, the term “landed property” refers to ownership of the land in addition to the building built on the piece of land. The ownership takes the form of either leasehold that is 99-year-old lease or freehold which is a 999-year-old lease.



commonly assumed (by both locals and foreigners) that there are no or few homeless people in Singapore. In recent years, the increased visibility of older homeless people sleeping in public spaces such as beaches, parks, sheltered pavilions or HDB public housing's void decks (open spaces located at the ground floor) has begun to challenge these assumptions. More so, it has led to a contentious debate within Singapore about homelessness and homeless people.

### **The impetus for the study**

My interest in studying older homeless people in Singapore grew from several years of volunteering with voluntary welfare organisations (VWOs) that work with homeless people in Singapore. A key influence on my passion to give voice to older homeless people in Singapore has also been my mother's own counselling work in We Care with people suffering/recovering from addictions, including those who were homeless (See "Introduction" in Chapter 7 for details).

The volunteering work began in 2012, first with Mercy Centre and then with Paya Lebar Homeless Ministry (PLHM) since 2013. While I also volunteered with We Care in 2014 and Catholic Welfare Services (CWS) in 2016, it was the experiences gained during the initial years of volunteering that left a deep impression. Three incidents were particularly poignant. The first was witnessing an older man who was newly homeless on the night volunteers and I met him, break down and cry. What stayed with me was the fear in his eyes and how lost and confused he felt. The second was meeting Wesley (pseudonym), one of the respondents in this study in 2012. Wesley left an impression because he loved reading and always had a library book with him in his backpack. As I became more familiar with him, I noticed that there were certain topics such as Angsana Home (a welfare home)<sup>2</sup> and his old rental flatmate that would set this mild-mannered man off into a tirade laden with expletives. With Wesley, it was his face contorting with anger and rage that I remembered from those initial years. The third was a simple plea from an older homeless man I met at the time who challenged the volunteers to "help people with no house. Give them a house to stay. Don't let them suffer, sleeping all over the place. Tell the government to help all of them."

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<sup>2</sup> Welfare homes are designed for the reception, care and rehabilitation of the destitute and homeless in Singapore (Destitute Persons Act 2013 Rev. Ed). Further details about the welfare homes in Singapore will be offered in the next chapter as well as the findings chapters of the thesis.

Fear, confusion, tears, anger, rage, suffering are not often associated with the homeless in Singapore. More often, it was words such as “choice”, “lazy”, “dirty”, “sick”, “poor”, “beggar” and “crazy” that dominated the public discourse. The experiences I gained as a volunteer differed from the comments my friends would offer about the homeless in Singapore. As I will show in the following chapter, they also did not match how homelessness was being reported in the newspapers or by the government. Somehow, the older homeless people I knew appeared to me to be more ‘human’, more ‘flesh and blood’ rather than the caricatures which were being drawn of them. Scholarly research about homelessness in Singapore is underdeveloped, and there were few alternative sources of information. These gaps provided the aim and focus for this thesis.

### **The aim, focus and significance of the study**

The thesis aims to better understand older homeless people and homelessness in Singapore, specifically how they became, and experienced and exited homelessness. I focus specifically on older homeless people (see “Working Definitions” on pages 3-4) because they constitute the majority who are sleeping in public spaces in Singapore. This observation is informed by my own experience as a volunteer working with homeless people in Singapore and further verified by the government statistics provided by the Ministry of Social and Family Development (MSF)<sup>3</sup>. Older homeless people are shown in this thesis to be a group that is silenced and marginalised in public discourse, government policies and local scholarly research in Singapore.

The crucial need to understand older homelessness in Singapore relates to the rapidly ageing society with a low fertility rate. According to Singapore’s current Prime Minister, Lee Hsien Loong: “Based on trends, if we project into 2050, even with immigration, the population pyramid will be inverted.... We are going to be growing old faster than any society in the world” (Ng 2015a). Demographically, there will be fewer working people supporting this rapidly growing pool of elderly people. This, of course, does not equate to a corresponding rise of older homelessness. However, as the government boasts of helping seniors “age well and live fulfilling lives” through home ownership and good healthcare, it is important to hear

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<sup>3</sup> The Ministry of Social and Family Development (MSF) is the government body in charge of policy and administration relating to homelessness as well as other social welfare matters in Singapore. For instance, MSF’s Destitute and Shelter Support Branch (Tan 2015) is primarily responsible for “rounding up” beggars and homeless people in Singapore.

the voices of a group of older homeless people who have seemingly fallen through this safety net (Ng 2015a).

The significance of this thesis is three-fold. First, the current project represents the first local ethnographic study to date. It is also the first study to incorporate longitudinal elements by asking questions relating to older homeless people's individual life-course experiences. Second, the study differs from other ethnographic approaches which tend to focus on the description of a homeless culture or subculture. Instead, this study seeks to reveal the processes of structure and agency relating to homelessness in Singapore. Framing homelessness as a lifestyle or subculture often leads to stereotypical assumptions about homeless people and offers more incentive for punitive responses like the Destitute Persons Act (2013 Rev. Ed) in Singapore. Finally, the thesis offers new insights to rethink the ways that the "pathways approach" tends to be understood in the field of homelessness. It will be shown that older homeless people in the study did not become homeless from a specific pathway such as substance abuse or generational poverty, but rather from encountering multiple pathways during their lives. More importantly, this study shows the importance of understanding homelessness pathways in relation to the foundations of a country's welfare system or its social safety net.

## **Definitions**

### ***Homeless***

The focus of this study is on older people who are found to be sleeping in public spaces, or what contemporary scholars have described in the homelessness literature as "sleeping outside", "rough sleeping" and "street homelessness" (Anderson 2007, Fitzpatrick and Jones 2005, May, Cloke and Johnsen 2005). However, the findings of this study also show that older people's experiences of homelessness extended beyond sleeping rough. Many older people in the study continued to experience homelessness when they slept at workplaces, lived with friends or in government-funded institutions such as halfway houses, transitional shelters, welfare homes and VWO-run shelters. This was because none of these temporary forms of 'housing support' provided any housing security. As such, the term "homeless" in this thesis refers to the circumstances of individuals who sleep in public spaces as well as those who are unable to provide housing security for themselves and have no access to secure

housing provided by their families or the government (see Chapter 8, p. 193 for a comprehensive discussion).

### ***Older person***

The age where one is considered an ‘older’ person in Singapore is subjective. Similarly, there is no consensus within the scholarly literature in terms of a specific age when a homeless person is considered ‘older’. However, the phenomenon of “premature aging” is commonly cited as a consequence of homelessness (Jones and Peterson 2014). For example, geriatric syndromes such as cognitive impairments, falls, and depression were found to occur at a younger age for homeless people as compared to the general population (Brown, Kennedy, Tucker et al. 2013). Many of the older homeless people at aged 50 also look and act like they are 10 or 20 years older (Cohen and Crane 1996). To account for premature ageing, some scholars define ‘older age’ among the homeless population as 50 or 55 years old and above (Cohen and Crane 1996, Jones and Peterson 2014, Kisor and Kendal-Wilson 2002, Rota-Bartelink 2008). Following their lead, I shall define an ‘older person’ as aged 50 years and above for the study.

### ***Public Space***

I use the term ‘public space’ over ‘public place’ because the word ‘place’ tends to be imbued with subjective meanings and values that are linked to history, memory, identity and proper function (Gieryn 2000). While some older homeless people in the study invested such meanings and values into the public spaces they slept in, others did not. Many of these public spaces used by older homeless people in the study were also easily accessible and frequently used by the public. Therefore, I follow Scruton’s (cited in Chua and Edwards 1992:2) definition of “public space” where the term is used to designate a location which is: 1) designed, however minimally, such that; 2) everyone has the rights of access; 3) encounters in it between individual users are unplanned and unexceptional; and 4) their behaviour towards each other is subjected to rules none other than those of common norms of social civility. To this list, I add a fifth conceptual dimension: that is, users of public spaces in Singapore may be subjected to formal and/or informal surveillance.

## Thesis Outline

An overview of the different local interpretations of homelessness in Singapore is provided in Chapter 2 and sets the background for the thesis. The scholarly literature of homelessness in Singapore is essentially non-existent. This means that local interpretations to date rely primarily on ideas that are produced by the government, the national print media and local internet bloggers and forum commentators. In Singapore, the government and the national print media generally view homelessness as an individual problem rather than a structural one. On the other hand, local online bloggers and forum commentators have mostly been cynical about the position of the government and print media. They attributed homelessness instead to broader structural problems resulting from government policies and bureaucracy.

To understand the implications of the local interpretations of homelessness in Singapore, Chapter 3 reviews the different definitions and explanations of homelessness within the scholarly literature. This is organised using a basic sociological framework of structure and agency. It will be shown that adopting a strict structure and agency focus leads to problematic assumptions that one group of homeless people deserves assistance while others do not. The chapter will discuss recent scholarly attempts to address this problem through the pathways approach, which provides a research/theoretical framework for the study. Finally, three inherent problems with the local interpretations of homelessness in Singapore are identified in light of the literature review. These problems inform the objectives, aim and research questions which are presented at the end of Chapter 3.

Chapter 4 discusses the practice of ethnography as an integrated approach which allows for the holistic study of structural and individual components of society. The chapter draws extensively on Weber's ideas of *verstehen* and Geertz's ideas of ethnography as thick description. It examines various contemporary styles of writing ethnography that were influential in presenting the findings of this thesis. The second part of Chapter 4 deals with the methods employed in studying older homeless people and the analysis of data. The third part highlights the challenges faced in the field while studying older homeless people in Singapore. To conclude, a general overview of key demographic characteristics and details of all the 26 older homeless people interviewed for the study is provided at the end of the chapter.

Chapter 5 shows how older people in the study became homeless in Singapore. Three key social institutions provide the necessary structural resources needed by the older homeless people to avert a housing crisis. They include work, family and friends, and government assistance. It will be shown that older people in the study generally struggled with accessing resources from these three social institutions due to a combination of structural and individual factors. A key finding of this thesis is that homelessness occurs when a person was no longer able to draw on resources from all three of these key social institutions in Singapore.

Chapter 6 deals with older people's daily experiences of homelessness in Singapore. It shows what happened on the streets when older people could no longer draw on resources from work, family and friends, and government assistance. The chapter is organised around the key structural constraints faced during homelessness and the ways older people in the study were able to exercise their agency. Three key structural constraints emerge from the data. First, homelessness was physically and mentally demanding. Second, it was dangerous sleeping rough outside. Third, there was constant surveillance from government officials and all the older people in the study were at risk of compulsory institutionalisation for sleeping rough. A key finding was that to survive on the streets, older people had "no choice" but to find ways of adapting to these structural constraints.

Chapter 7 tells the stories of older homeless people trying to exit homelessness and the structural and individual challenges they faced after doing so. To allow for a comprehensive overview of the ways older people in the study had exited homelessness, no pre-assumptions were made about the types of housing or length of time that were considered as 'proper' exits from homelessness. A third key finding of this thesis emerged through these exit stories: there is a distinction between the ability to get out of homelessness and the capability to stay out. Many older people in the study were able to get out of homelessness when they regained access to structural resources provided by one or two of the three key social institutions in Singapore, namely work, family and friends, and government assistance. However, these exits usually did not last, and the majority went back to sleeping rough.

Chapter 8 concludes the thesis. It offers an analysis of the major findings presented in the previous three chapters. The notion of homelessness in Singapore, informed by these findings, is also defined in this chapter. Finally, the chapter concludes by stating three key areas of scholarly contributions in this thesis. These include offering new insights to rethink

the pathways approach, critiquing the idea of a homeless subculture, and providing further evidential support that a treatment-first approach to homelessness is counter-productive and in fact perpetuates long-term homelessness.

## Chapter 2

### Local interpretations of Homelessness in Singapore

#### Introduction

This chapter provides an overview of the different interpretations of homelessness in Singapore. It sets the background for this thesis and explores contemporary ideas of homelessness and older homeless people in the local context. To date, the scholarly literature about homelessness and older homeless people in Singapore is essentially non-existent<sup>4</sup>. This paucity of scholarly literature means that local interpretations rely mainly on a discourse that is produced through the state's legal documents, government reports, newspaper articles and most recently, online discussion in the form of local internet blogs and forums. The chapter is divided into three parts.

The first part discusses the government's interpretations of homelessness in media releases, existing laws, policy documents, and official speeches about homelessness in Singapore. There is no statutory recognition of homelessness in Singapore. Homeless people are either defined legally as a 'destitute person' or 'vagrant'. Until recently, the government has also denied that there are homeless people sleeping in public spaces in Singapore. While it has now acknowledged that homelessness exists, the government view is that homelessness is generally an individual problem rather than a structural issue.

The second part highlights the portrayals of homeless people in the national print media<sup>5</sup>. Given strict media regulation in Singapore, newspaper articles about homelessness generally reinforce the government's position that older people sleeping rough are responsible for their circumstances. Two general themes emerged in the national print media's interpretation of homelessness: 1) homelessness is caused by individual actions; 2) homelessness is a choice for some. In these newspaper articles, numerous terms were used to describe homeless

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<sup>4</sup> There are three honours theses and one PhD thesis from the National University of Singapore that deals with the topic of homelessness (see Chapter 3, footnote 17, p.37). Two scholarly publications exist to date about homelessness in Singapore: the first published in 2015 (from the aforementioned PhD thesis), focused on homeless families living in transitional housing; and the second published in 2017, was my co-authored publication titled, "Whose fault is it? Becoming homeless in Singapore" (Tan and Forbes-Mewett 2017).

<sup>5</sup> Newspaper articles (136 in total) dating back to the 19<sup>th</sup> century were collected from the National Library Board (Singapore) microfilm archives and its electronic databases. Further analysis was undertaken of 35 of the recent articles from 1997 to 2017.



people. Terms such as ‘vagrants’, ‘displaced’, ‘sleepers’, ‘nomads’, and ‘destitute’ were all used interchangeably to refer to people sleeping in public spaces in Singapore.

The third part of the chapter examines the online public discussions about older homeless people through local internet blogs and forums as well as voluntary welfare organisations’ (VWOs) websites. Online public discussions were mostly cynical about government and print media interpretations of homelessness in Singapore. Socio-political bloggers and forum commentators were often the most critical group and attributed homelessness to broader structural problems resulting from government policies and bureaucracy. In contrast, VWOs that work with homeless people tend to steer clear of making any controversial comments on their websites and focus solely on ideas about service provision.

### **The government’s view: An individual problem**

In 2010, the international news provider Al Jazeera, posted onto its website a video titled “Homeless in Singapore: Government Policies Force Some onto Streets” (Al Jazeera 2010, Ramesh 2010). The video highlighted the plight of a couple who had been homeless for nearly two years reportedly because of government housing policies. In parliament, various facts about the homeless couple and homelessness were produced by government ministers to refute Al Jazeera’s allegations. Subsequently, Al Jazeera was taken to task for misreporting and failing to ascertain its facts and has ceased operating in Singapore. These events, however, meant that homelessness became a topic that needed more attention.

Since then, the Singapore government has tended to release information following news about the homeless in the local media<sup>6</sup>. Without specific comment about the increased visibility of older people sleeping rough, government data usually focus on the number of homeless people it has assisted and the explanations as to why they are homeless. For example, the Ministry of Social and Family Development (MSF) indicated to *The New Paper* that they had picked up and assisted 1121 homeless individuals and 604 homeless families in the five-year period from 2009 to 2013 (Chai 2014, Ministry of Social and Family Development 2012). In an email interview about the homeless in Singapore, the government

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<sup>6</sup> Local media in Singapore is subjected to censorship by the government through the Media Development Authority of Singapore. Various Acts such as the Newspaper and Printing Presses Act (2002), Undesirable Publications Act (1998) and Computer Misuse and Cybersecurity Act (2007) are in place to regulate the local media (film, broadcast, print, publication, internet blogs and forums).

stated that they “provided assistance and support to an average of 300 cases each year” from 2005 to 2015 (Email communication April 2016). The latest figure in 2015 showed that among those who received assistance, 80 per cent were men and 20 per cent were women. Most were “between 50 to 69 years old, with about 20% above 70 years old” (Email communication April 2016).

Low levels of education and a series of individual factors were attributed to this group that the government has assisted. They were mostly older men who have attained secondary education or lower (Ministry of Social and Family Development 2012). Homelessness, according to the information released by the government, is mostly an individual issue/problem. For example, some homeless people had sold their Housing Development Board (HDB)<sup>7</sup> flats to resolve financial problems and could not afford alternative housing. Others were unable to stay with family due to strained family relationships, anti-social behaviours or addiction-related problems. The government also revealed that it faced most difficulties helping homeless people with mental health and/or addiction issues:

Some of the challenges and concerns include homeless persons with mental health conditions and/or addictions who may be resistant towards receiving medication and treatment. These persons face difficulties in employment and are difficult to place in co-sharing housing options (e.g.: joint singles scheme for public rental). Some individuals return to homelessness even after being released [from the Institute of Mental Health or the Welfare Home] to their families, who are not able to cope with their challenging behaviours.

(Email communication April 2016)

The above views represent a significant departure from past government leaders’ statements about the presence of homeless people in Singapore. Poverty, it was thought, had been eradicated from Singapore (Mahbubani 2001) towards the turn of the millennium. Then Prime Minister, Lee Kuan Yew epitomised this position when he declared in 1989 that:

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<sup>7</sup> The Housing & Development Board (HDB) is the statutory board responsible for public housing in Singapore. Over 80% of Singaporean residents live in public housing HDB flats (Housing & Development Board 2017).

You go down to New York, Broadway. You will see beggars, people on the streets... Where are the beggars in Singapore? Show me ... anyone without a home left to die in the streets and have to be collected as dead corpses?

(Lee 2013:136)

In 2005, the current Prime Minister Lee Hsien Loong told his audience during his address to launch ComCare (a social assistance initiative for low-income individuals and families) that:

The Government continues to help every Singaporean benefit from the country's progress. Our public housing programme has made us a home owning society. Our education system gives every student, regardless of family background, the opportunity to do well and rise to the top. Our healthcare system delivers good, affordable medical care to all, rich or poor ... As a result, low income Singaporeans are much better off than low income groups in any other country in Asia. We do not have destitute persons sleeping on the streets.

(National Archives of Singapore 2017)

Finally, at a constituency speech in 2009, Minister Mentor<sup>8</sup> Lee Kuan Yew relayed the government's confidence that despite the 2008 recession, nobody in Singapore will be destitute: "Singaporeans need not despair or be depressed. We will have to endure some hardship but nobody will be destitute, depending on soup kitchens or begging in the streets" (Au Yong 2009). Following the events of the Al Jazeera video in 2010, the government's stance on the presence of homeless people in Singapore has shifted. In that same year, a government media statement was released to *The Straits Times*:

Homelessness is a complex problem that cannot be solved through providing infinite subsidies. The needy must cooperate to arrive at long-term sustainable solutions. One key area that can be improved on is better integration and communication within the community to build a more robust social safety net.

(Cai 2010)

This apparent shift in the narrative (Tan 2014) suggests that the government is now acknowledging the existence and plight of homeless people in Singapore. In doing so, it has also taken the lead in characterising homeless people. It seems, however, that government

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<sup>8</sup> The Minister Mentor is "charged with the responsibility to act as mentor to Ministers, and to advise them on any of the subjects under their charge" (Constitution of Singapore 2006). Lee Kuan Yew was appointed as Minister Mentor by the Prime Minister of Singapore in 2004 and stepped down in 2011.

statements on homelessness do not reveal the full picture. First, government figures do not provide a clear indication of the actual numbers of homeless people in Singapore since they only refer to those who were picked up by the authorities. To date, no official count has been done on the homeless by the government. While the government indicates that it has assisted about 300 cases per year since 2005, a point-in-time survey by a volunteer group Montfort Care counted 180 homeless people sleeping rough across 25 locations in Singapore on a single night in 2017 (Kok 2017). In 2016, volunteer groups (that functioned as gatekeepers for this research) reached out to about 230 homeless people on a single night. There are other reasons why government figures are problematic. Since there is no proper definition of homelessness in Singapore, it is unclear who counts as homeless and who does not. The numbers provided by the government also do not account for those homeless people who were rejected/not eligible for government assistance.

Second, government statements focus primarily on individual factors and personal failings as root causes of homelessness. In 2014, the government reiterated in the national print media, the idea that homelessness is a result of individual problems. It argued that a typical homeless person in Singapore is a former flat owner who has sold his or her flat to settle money woes or to make a profit (Chai 2014). Having done so, this person now realises that he or she cannot afford to buy another home. A typical homeless person also has low income and weak social support or has fallen out with family members or friends they have been living with (Chai 2014). More importantly, while help from the government is available, “some do not accept alternative accommodation [and] ...insist on getting special consideration for housing of their choice” (Chai 2014). Others who remain homeless are described as unwilling to cooperate with government officials or social workers to work on their social and domestic issues or make changes to their lifestyles (Chai 2014).

In Singapore, the regulation of homelessness remains a complicated matter. While the government recognises that there are people sleeping rough in public spaces, the terms “homelessness” and “homeless person” do not exist in Singapore’s laws. Instead, the enforcement of the Destitute Persons Act (2013 Rev. Ed) and the Miscellaneous Offences (Public Order and Nuisance) Act, Part IV “Vagrancy” (1997 Rev. Ed) – derived in part from 19<sup>th</sup> century British colonial vagrancy laws<sup>9</sup> – perform the simultaneous functions of

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<sup>9</sup> British vagrancy laws were introduced in colonial Singapore since 1872 (Harwood 1886). The existing Destitute Persons Act (2013) and the Miscellaneous Offences (Public Order and Nuisance) Act, Part IV

policing, rehabilitating and providing compulsory care to those sleeping rough (Rusenko 2017). Under the above laws, a homeless person is either an idle person without any means of subsistence, a nuisance beggar or, in the extreme, a vagrant who is a reputed thief and criminal. Thus, “any idle person found in a public place, whether or not he is begging, who has no visible means of subsistence or place of residence or is unable to give a satisfactory account of himself” can be picked up by MSF authorities and admitted into any of the 12 welfare homes for care and rehabilitation (Destitute Persons Act 2013 Rev. Ed). Once admitted, a person is under the direct jurisdiction of the Director of the welfare home. The idea that a homeless person needs to be rehabilitated reinforces the government’s stance that homelessness is a result of personal problems and failures.

### **The national print media’s view: Individual action and personal choice**

Given strict media regulation, it is unsurprising that the national print media also portrays older people sleeping rough in Singapore as responsible for their circumstances. Two themes are emphasised in the national print media. The first is the idea that homelessness is caused by individual actions. For example, Mathi (2008) argues that the majority of the “transient homeless” in Singapore are divorcees and the down and out caught in a “swirl of bad decisions and poor planning.” These circumstances are presented as the reasons for banks seizing their flats over unpaid mortgage payments.

Some homeless people also reportedly sold their flats because of “money woes” (Chai 2014). For one homeless couple, the “nightmare” began when they started borrowing heavily from illegal moneylenders: “It was a stupid thing to do. When the time came to pay up, I borrowed from another ah long [illegal moneylender]” (Chai 2014). Other reasons reported in the print media for sleeping in public spaces include “personal preference”, “filling up their rental flats with too much junk that there is no room to sleep” and “being thrown out by their families” (Soh and Ong 2011). The focus on individual actions as a key reason for homelessness is summed up in a quote offered by a 78-year-old homeless man: “What to do, I have nowhere to sleep – my son says I’m dirty and smelly and threw me out” (Soh and Ong 2011).

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“Vagrancy” (1997) are derived in part from legal revisions made in 1906: specifically, the splitting of the original 1872 vagrancy ordinance into Ordinance No. 94 (Vagrancy) which was enacted to establish houses of detention for destitute vagrants and; Ordinance No. 96, which was meant for consolidating all types of minor offences including vagrancy.

Another idea that is highlighted in the print media about homelessness in Singapore is a personal choice. Most print media suggest that sleeping in public spaces – for some – is a matter of choice. Indeed, according to Lim (2007) these ‘sleepers’ are, in fact, not homeless but rather sleep rough for pragmatic reasons such as saving on taxi midnight charges or proximity to their workplaces. For example, one 35-year-old ‘sleeper’ who shares a three-room flat with his brother slept rough reportedly to be near his workplace: “Every morning, I clean my face, brush my teeth and two seconds later I am at work” (Lim 2007). The tension of living with relatives in a small space is also another reason for choosing to sleep in public spaces. According to a social worker, this is because “they just want to live on their own, without all the tension of living with others” (Mathi 2008). For one 71-year-old man, being homeless was apparently less restrictive than other options: “I do not want to live in an old folk’s home. There is no freedom there. Here I can drink coffee with my friends whenever I want” (Lim 2007). As Ng (2004) pointed out: “the warm tropical weather makes sleeping in the open tolerable ... and many of the homeless in Singapore who are prepared to accept the strictures of institutional life are already in one or another of the state’s homes, so those who are still living on the streets may simply prefer this”.

Given the strong focus on personal choices and individual actions (e.g. bad decisions, conflict with others) of homeless people, the print media often conflate them as an explanation for why older people become homeless in Singapore. For instance, some older homeless people or ‘elderly vagrants’ reportedly chose to sleep in public spaces after falling out with their public rental flat roommates<sup>10</sup> (Soh and Ong 2011). This, according to Robert Chua, centre manager of a Senior Activity Centre, is because “old people are stubborn and they are fixed in their ways, so it’s easy for them to disagree and quarrel. It is difficult for us to find them a roommate they are happy with” (Soh and Ong 2011). More recently, the notion of choice is tied to “an easy way out” (Tan 2015). Some able-bodied Singaporeans – mostly elderly men – are believed to be choosing a life of vagrancy because S\$200 can be earnt in Singapore by begging for a few hours. According to several print media sources, many older people also tend to refuse help from the authorities and are uncooperative, preferring and choosing to be homeless (Baharudin 2015, Chai 2014, Chai and Seow 2015, Soh and Ong 2011, Tan 2015).

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<sup>10</sup> Soh and Ong (2011) were referring to the elderly people living under the Joints Single Scheme in HDB’s Public Rental Housing scheme, a heavily subsidised rental scheme for low-income groups in Singapore. The exact details of the various government housing assistance will be discussed further in Chapter 5 and 7.

Terms like ‘elderly vagrants’ and ‘vagrancy’ are common in newspaper articles about the homeless in Singapore. In fact, numerous terms such as ‘vagrants’, ‘displaced’, ‘sleepers’, ‘nomad’, ‘transient homeless’ and ‘destitute’ are used interchangeably in the print media to describe people sleeping in public spaces. By doing so, these terms become a mere set of ‘homeless jargon’ devoid of their proper meanings. For example, Tai and Seow (2017) used three of the above terms: homeless, ‘vagrant’ and ‘displaced’ to describe the same group of homeless people in a single article in *The Sunday Times* (Sunday edition of *The Straits Times*). Such practices obfuscate rather than inform the public on the issue at hand. Furthermore, some of these terms like ‘transient homeless’ (Mathi 2008) portray homelessness as a temporary situation. Others like ‘nomad’ and ‘sleepers’ (Lim 2007, Mathi 2008) give the impression of homeless people having actively chosen to live a particular way or lifestyle. On the other hand, the term ‘displaced’ seems to suggest otherwise; that there are broader forces that force a person onto the streets. Finally, ‘destitute’ and ‘vagrant’ (Goy 2017, Soh and Ong 2011, Tai and Seow 2017, Tan 2015) are terms that include a wide range of activities from sleeping rough, begging, idleness to disorderly behaviours, trespassing and being a reputed thief found loitering in public (Miscellaneous Offences (Public Order and Nuisance) Act 1997 Rev. Ed, Destitute Persons Act 2013 Rev. Ed). The association by the national print media of homelessness with solely individual actions and choice, as well as the indiscriminate use of jargons to describe homeless people, are of course problematic.

### **Online Public Discussions: The Government’s fault?**

Individual explanations of homelessness are viewed with cynicism by local socio-political bloggers and forum commentators on the internet. For instance, one commentator on *SG Forums* was particularly critical of the national print media and the governments’ official rectitude but was careful to rely on the use of metaphors:

The poodles [government leaders] are too busy hiding their hands in their million-dollar salary. The lackeys [government officials] will clean up the street and sleepers when the poodle visit [*sic*]. If the poodle sees [homeless people], the lackeys will be sacked. The poodle will not want to solve this problem. How do you expect the problem to be solved if the national press dun [*sic*] even have the courage of providing a proper heading to the issue, instead choosing a lame label so as not to make their master angry? [*sic*]

(SG Forums 2007)

The commentator in *SG Forums* was responding to *The Straits Times* article titled “Sleepers in the City” (Lim 2007) where the journalist argued that homeless people are actually ‘sleepers’ who are, in fact, not homeless. Rather, the ‘homeless’ found to be sleeping in various public spaces in the city-state slept rough for pragmatic reasons such as proximity to work and trying to save on midnight taxi charges. A blogger Lucky Tan (writing under a pseudonym) was also cynical about the print media’s claims and responded in a tongue-in-cheek manner:

Sleeping in void decks, Changi beach, bus interchange is also very POPULAR among the poor... while the rich get to watch ‘*Les Misérables*’, the poor get to sleep in the underpass between Esplanade [an iconic theatre in Singapore] and the Citilink Mall at night. The Esplanade is indeed a very useful building [as] both rich and poor people get to use it.

(Tan 2007)

Of the 53 blog and forum articles analysed, 42 blame the government and its rigid bureaucracy for the increased visibility of older homeless people in Singapore. Of these, 29 belonged to *The Online Citizen* (TOC)<sup>11</sup> – a socio-political blog site that is generally critical of the government. According to TOC, the government’s “hardline stance on welfare borders on the extreme [and]... has become a mantra which lacks compassion” (Loh 2010b). In many articles, the government and its various agencies were described by TOC as “heartless”, “lacking compassion”, “clueless”, “high handed” and mostly oblivious to the plight of the homeless in the country (Cheng 2008, Leong 2010, The Online Citizen 2007).

For example, TOC described the plight of people who may lose their homes because they could not afford to pay the utility bills, service and conservancy charges, and the mortgage loan repayments to various government agencies. One family of four (including two elderly persons) reportedly had their power supply disconnected repeatedly, which meant that they had to rely on candles for lighting (Cheng 2008). They were eventually given three months by the Housing Development Board (HDB) to sell their house. The blog added that the family would likely end up on the streets because there was no guarantee that they could

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<sup>11</sup> *The Online Citizen* (TOC) was declared a political association (which requires it to declare all donations) in 2011. According to the government, TOC’s critical views on government policies and officials have “the potential to influence the opinions of their readership and shape political outcomes in Singapore” and hence “it is therefore necessary to ensure that the blog site is not funded by foreign elements or sources” (Registry of Political Donations 2011).



afford a resale flat after clearing their mortgage loans and debts to various government agencies (Cheng 2008).

Socio-political bloggers and forum commentators also see themselves as online activists who are unmasking the ‘real’ truth about homelessness in Singapore. For example, the author of the blog site *Carpe Diem* (2010) observed: “The actual numbers may be higher. Homeless Singaporeans, especially the elderly, are ubiquitous throughout the HDB flats in Singapore. One need only take a tour at night to find them sleeping at void decks, parks and even in the open.” Some argued that the government is out of touch with the realities on the ground and instead rely on their own local knowledge to educate others. The following comment on a local forum called *Singapore Palm Users Group* (SPUG) is an example:

Whoever up there thinks Singapore don’t have homeless has yet to visit Rochor [an area at the peripheral of Singapore’s Central Business District]. There are always uncles [colloquial term for older and elderly men] sleeping overnight, Fu Lu Shou [shopping centre] boss renovated the walk path of its building so that it’s not sleeper friendly, then these people moved over the second floor of Rochor HDB building.  
(SPUG 2007)

Others questioned what was thought to be the government’s punitive response to the homeless situation in Singapore. For instance, TOC was particularly dismissive of the government’s reliance on the Destitute Persons Act as a standard reply to all matters concerning homelessness and destitution:

Why do the [government] officers, in quoting the Act, immediately assume that there is something ‘defective’ about homeless people, so much so that they have to undergo ‘evaluation’ and ‘rehabilitation’? ... More importantly, such a reply smacks of an appalling lack of understanding of what being homeless is and who these homeless people are.  
(Loh 2010a)

While bloggers and forum commentators may claim to be online activists for the homeless in Singapore, their accounts of events cannot be verified. Many socio-political blogs are especially critical of the government, whether they are discussing older people sleeping rough or other issues in Singapore. In some of these blogs and forums, the social distance between blogger/commentator and homeless person is apparent; and betrayed by the tone used to

describe the homeless. For instance, one such commentator wrote in a local forum: “If you go HDB KK market [at night] there are loads of *such people* [homeless people] also. That was last year, not sure if they *clean up* the place or not.” (SPUG 2007; my emphasis).

The use of words like “such people” and “clean up” reveal possible deep stereotypes that Singaporeans have about the homeless. Even if bloggers and forum commentators see themselves as bearers of the ‘real story’ and online activists for the homeless in Singapore, they tend to tell this story from a comfortable distance from the homeless people. This paradox is best encapsulated by the way one blogger described his encounter with a homeless man in a blog about the effects of neoliberal economic policies and homelessness in Singapore:

After a few half pulls of air, I was able to characterize the smell: a sour mix of stale urine and damp fermenting mop. I looked around the floor of the bus but couldn’t see any uncleaned mess. Perhaps there was a dirty mop in the bus? But while turning my head around, I noticed the man sitting behind us – stained teeth, rough-complexioned, straggly hair knotted with dirt, torn clothes somewhere between indeterminate mud brown and charcoal black. It’s him. “There is a vagrant behind us,” I said to Wesley. “That’s where the smell is coming from.” “Yeah, I’ve noticed too there seems to be more homeless people in Singapore ...” he replied.

(Yawning Bread 2007)

## **VWOs**

On the other hand, Voluntary Welfare Organisations (VWOs) that actually work with homeless people tend to keep a low profile in online discussions about homelessness in Singapore. They focus solely on ideas about service provision and avoid making any overtly controversial comments on their websites. In Singapore, two types of VWOs provide services for the homeless: government-funded and independent ones. VWOs that are government funded do not typically use the term “homeless” on their websites. For example, government funded Transitional Shelters (run by VWOs) such as New Hope Community Services, Lakeside Family Services and WAHAH Shelter refer to their clients as “displaced families”, “men-in-crisis” and “families-in-transition” even though they provide temporary shelters for the homeless. Belonging to this group is Willing Hearts, a soup kitchen which distributes “4,500 meals to the needy daily” (Willing Hearts 2016). While it distributes meals to

homeless people as well, it avoids listing them as beneficiaries. Instead, the list includes elderly people, disabled people, low-income families, children from single-parent or otherwise poverty-stricken families, and migrant workers in Singapore.

In contrast, independent VWOs such as Paya Lebar Homeless Ministry (PLHM) and Youth With A Mission Singapore (YWAM) seem much less concerned about the use of the term “homeless”. Nonetheless, the norm is to focus on what they do rather than the homeless people they work with. On PLHM’s website for example, an invitation is extended to potential volunteers to befriend the homeless who spend their nights on park benches and street corners and to share in their stories of resilience and survival (Paya Lebar Methodist Church 2015). YWAM also states clearly on its website that they run a “homeless ministry” that feeds and befriends the homeless in Singapore (YWAM Singapore 2016). Whether VWOs are government funded or independent, they must perform a delicate balancing act while working in an ambivalent welfare system that is officially undecided about the status of homeless people.

## **Conclusion**

In Singapore, there is a lack of research and local scholarly literature on homelessness. Therefore, local interpretations of homelessness and homeless people, including the older people in this study are formed mainly through the government, the national print media and local internet blogs and forums. This chapter has shown that homelessness, according to these various sources, tends to be invariably attributed to personal problems for which the government is not held responsible or to broader structural problems resulting from government policies and bureaucracy. Within this debate, VWOs that work with homeless people steer clear of making any controversial comments and focus solely on ideas about service provision.

The implications of these contested interpretations of homelessness in Singapore are better understood in relation to the diverse ways homelessness is defined and explained within the wider scholarly literature. In the next chapter, I review some of these definitions and explanations using a sociological framework of structure and agency.

## Chapter 3

### A Sociological Understanding of Homelessness

#### Introduction

To understand the implications of the local interpretations of homelessness in Singapore, this chapter reviews the different definitions and explanations of homelessness<sup>12</sup> within the scholarly literature. There is no universally accepted way of defining or explaining homelessness and any agreement continues to be elusive and widely contested (Chamberlain et al. 2014, Crane 1999, Neale 1997). Given this, I review some of these divergent definitions and explanations using a sociological framework of structure and agency.

Traditionally, definitions and explanations of homelessness can be organised into two broad mutually exclusive categories: structural and individual (Fitzpatrick and Christian 2006, Neale 1997). From a sociological standpoint, these mutually exclusive categories form a structure/agency dichotomy. That is, sociologists understand structures as material and/or non-material “things” in society that are external to human beings (Durkheim 1938). One’s housing or economic circumstance may be understood as a material social structure while a family is generally regarded as a non-material social structure. Regardless, the conventional sociological view is that although structures are produced through human activities, they take on an ‘objective’ quality and exist as material resources and/or rules and relationships that constrain or enable their human creators (Giddens 1990). For instance, economic restructuring is an external structural constraint that may push those who are affected into long-term joblessness and eventually onto the streets if they cannot maintain tenure in permanent housing (Rossi 1989). Structures do not always act as external constraints but can be enabling as well. People may exit homelessness because they gained access to ‘enabling’ structural resources such as income or government housing assistance. Agency, however, refers to the idea of an acting and willing person; that is, it involves both a person’s will and conscience (Weber 1949). Having agency does not only refer to one’s ability to act but involves one’s ability to attach subjective meanings to his or her actions. In simple terms,

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<sup>12</sup> I focus on the scholarly literature in Britain, United States and Australia because they allow for a comparative analysis of local ideas in Singapore to the scholarly ones developed in countries that share a similar ‘history’ of homelessness. The similar history is that in all these countries, the idea of homelessness was introduced through English vagrancy laws (Ocobock 2008).

“people [with agency] understand what they do while they are doing it” (Chamberlain et al. 2014:33).

The chapter has three main parts. The first considers the structural definitions and explanations of homelessness. Structural definitions in the literature generally suggest that homelessness is an external condition that is independent of humans. These definitions often lead to the assumption that the reasons for homelessness are also found in the structures that are external of people. When homelessness is attributed to external constraints, the idea that a homeless person is deserving of assistance is reinforced.

The second part discusses the definitions and explanations of homelessness that focus on human agency. Such definitions within the literature define homelessness in relation to the actions and/or subjective interpretations of the homeless individual. When a homeless person is viewed as an acting and willing person, homelessness is often explained as a consequence of one’s personal choices, actions, failures and inadequacies. This leads to punitive responses in dealing with homelessness and the idea that a homeless person is undeserving of assistance.

A key challenge within the literature is to think about homelessness without being limited by the above structural and agency biases. The third part of this chapter focuses on the pathways approach as a prominent response to this challenge. The crux of this approach is to understand how people become homeless, experience and exit homelessness. The result is a shift from causal explanations to process-driven explanations that highlight homelessness as a process involving interrelated structural and agency factors.

To conclude this chapter, I argue that there are three inherent problems with the local interpretations of homelessness in Singapore. These problems inform the research objectives and aim of this research. The theoretical framework and the research questions, which are influenced by the pathways approach, will then be presented at the end of this chapter.

## **Structural definitions and explanations**

Definitions that consider homelessness in relation to structure often rely on the housing circumstances of individuals (which include both material and non-material structures) as the leading criterion. The most recent definition adopted by the Australian Bureau of Statistics (ABS) in 2012 for estimating homelessness in Australia is an example. It states that an individual is homeless if he or she lacks one or more of the following elements of being 'homed': 1) physical – adequacy of housing; 2) legal – security of tenure in the dwelling; and 3) social – control of, and access to, space for social relations (ABS 2012, cited in Chamberlain et al. 2014). The ABS considers people living in six types of housing circumstances as homeless: 1) improvised dwellings or rough sleepers; 2) supported accommodation for the homeless; 3) staying temporarily with other households; 4) boarding houses; 5) other temporary lodgings without security of tenure; and 6) severely crowded dwellings (Chamberlain et al. 2014).

Other examples include the United Kingdom (UK) Housing (Homeless Persons) Act (1977) and the United States (US) McKinney Homeless Assistance Act (1987) definitions of homelessness. These definitions also rely on the housing circumstances of individuals to define who, and in what circumstances, would qualify for various forms of government assistance for the homeless (Fitzpatrick and Christian 2006, McNaughton 2008). For instance, the UK Housing (Homeless Persons) Act (1977) states that a person is homeless if: 1) they have no accommodation they are entitled to occupy; 2) they have a home but are in danger of violence from someone living there; 3) they are living in accommodation meant only for an emergency or crisis, such as a night-shelter; 4) they are a family who are normally living together but are living in separate houses because they have nowhere to live together; and 5) their accommodation is movable, for example a caravan, and they have nowhere to place it (Crane 1999:13-14). Similarly, the US McKinney Homeless Assistance Act (1987) defines a homeless person as an “individual who lacks a fixed, regular, and adequate night time residence” or someone who either sleeps in a temporary shelter; is institutionalized or sleeps in a public or private place that is not designed as a regular sleeping accommodation for human beings (Foscarinis 1996:161).

When structural definitions suggest that homelessness is an external condition which is independent of human agency, there is a tendency to assume that the reasons for homelessness are also found in structures that are external to people. As such, external

structural constraints become the focus as reasons for homelessness. Three interrelated structural constraints commonly identified in the scholarly literature are shortage of low-cost housing, poverty, and labour market conditions (Chamberlain et al. 2014). For example, both the UK Housing (Homeless Persons) Act and the US McKinney Homeless Assistance Act maintain that homelessness is predominantly a structural housing problem, in particular, the decline in low-cost housing in both countries towards the latter half of the twentieth century (Koegel, Burnam and Baumohl 1996, Lowe 1997).

Often, related structural factors leading to the shortage of low-cost housing have also been associated with causing homelessness. These include urban gentrification, increase in house prices, welfare cuts, rising unemployment due to privatisation and deindustrialisation (Serme-Morin 2017, Timmer 1994). In the early 1980s, it was argued that widespread homelessness is a structural problem caused by significant cuts in government spending in public housing and other welfare programs designed to help low-income people (Foscarinis 2012). The dismantling of the welfare safety net in various countries in the West were also seen as a result of neo-liberalist policies that emphasised a 'free market' economy with a minimalist state government (May et al. 2005). In the last decade, the burst of the US Housing bubble in 2008 and the greed of the financial institutions have been cited as key causes of homelessness in the United States (Benjamin 2012).

Two other structural constraints typically used to explain homelessness are poverty and labour market conditions. A study of older homeless men in New York's Bowery (Skid Row) found that generational poverty was a common denominator in many of these homeless men's lives (Cohen and Sokolovsky 1989). Most of their parents were poor and could not afford to provide adequate schooling for them. These men entered the workforce either as unskilled or semi-skilled labour and lived in cheap, inadequate and insecure housing as a result. Acquiring inadequate and limited work skills also renders one vulnerable to changing labour market conditions such as shifts in the economy; the influx of cheap foreign labour; and technological automation replacing manual workers (Timmer 1994). The result is unemployment for these people with limited skills. Generational poverty, unemployment and the inability to cope with changing market conditions are all reasons that have been associated with homelessness in the US, UK and Australia (Anderson and Christian 2003, Peterson, Parsell, Phillips et al. 2014, Ropers 1988). Other external structural constraints cited in studies of older homeless people include systemic/structural disadvantage, reduced

income in older age, escalation of living costs, disruptive early life, breakdown of family households and relationships and itinerant working lives (Cohen and Sokolovsky 1989, Crane 1999, Doolin 1986, Peterson et al. 2014).

Since homelessness is attributed to external structural constraints that are independent of human agency or people's decisions and actions, it removes the burden of homelessness from the homeless individual. Structural definitions and explanations lead to a tendency to view homeless people as passive objectified victims of external forces that are beyond their control (Johnson, Gronda and Coutts 2008). Homelessness is then often framed as a violation of the basic human right to decent housing and a threat to the safety and well-being of the individual self (Benjamin 2012, Foscarinis 2012, Walsh 2011). This encourages the notion that one is deserving of public assistance.

Yet, how is it that some people become homeless while others do not under the same structural conditions? Perhaps the answer lies in the fact that people are not entirely passive victims and there is a need to acknowledge their agency.

### **Agency definitions and explanations**

Definitions that consider homelessness in relation to human agency hark back to medieval British and European legal classifications (Ribton-Turner 1887, Webb 1928). Homeless people were defined as vagrants, a term associated with begging, idleness and vice:

Because the many valiant beggars, as long as they may live of begging, do refuse to labor, giving themselves to idleness and vice, and sometimes to theft and other abominations, it is ordained, that none, upon pain of imprisonment shall, under the colour of pity or alms, give anything to such which may labour, or presume to favour them towards their desires; so that thereby they may be compelled to labour for their necessary living.

(The Statute of Laborers, 1349; cited in Chambliss 1964:64)

By 1874, vagrants were thought to consist of three groups: 1) idle and disorderly persons; 2) rogues and vagabonds, people who wandered around and not giving a good account of themselves; and 3) incorrigible rogues, those that have escaped from legal confinement (Home Office, cited in Crane 1999). Early definitions generally considered homelessness in relation to the activities engaged by homeless people or more specifically to the moral



aspects of those activities. Just as early definitions focus on the moral conduct of the homeless person, early explanations of vagrancy tend to focus on an individual's moral character. Hence, vagrants were either lazy and idle, immoral, corrupt, cunning, pathological, despicable social outcasts or at the extreme, evil criminals (Beier 1985). In fact, medieval writers and observers often colourfully compared the homeless to "drone bees that live upon the spoils of others", "ulcerous and cancerous beggars", and "children of Belial [devil], without God, without magistrate, without minister" (Beier 1985:6). In the early agency definitions and explanations of homelessness, the homeless person is viewed as an acting, and willing person and homelessness is thus explained as a consequence of one's personal character flaws.

Some contemporary agency definitions, however, focus on people's ability to attach subjective meanings to their actions. The National Youth Coalition for Housing (NYCH) and the Supported Assistance Accommodation Program (SAAP) in Australia are examples of such definitions. The NYCH defines homelessness as the "absence of secure, adequate and satisfactory shelter *as perceived by the young person*" (Chamberlain et al. 2014, my emphasis). The SAAP definition, Australia's official definition of homelessness from 1994 to 2008, broadens the NYCH's focus on youths and defines homelessness as "inadequate access to safe and secure housing". It was also implicit in the SAAP's definition that individuals' subjective perceptions of their own situation should also be taken into consideration (Chamberlain et al. 2014). The premise here is that it is not possible to understand and define what homelessness is without first establishing what a 'home' means to people (Ravenhill 2008). Therefore, individuals may be considered homeless in the above two definitions if they feel threatened or unsafe in their homes.

Two types of individual explanations emerge consequently in the field of homelessness: a strong and a weak version. The strong version – akin to medieval explanations – maintains that people are homeless because of poor personal choices in life; a result attributed to character or personality flaws (Chamberlain et al. 2014, Neale 1997). Alcoholism and drug abuse are two typical examples of strong agency explanations which point towards an individual's poor personal choices in life (Crane 1999). The weak version suggests that people become homeless because of "personal failure or inadequacy for which they cannot be held entirely responsible" (Neale 1997:36). An example would be a person with physical/mental health issues or a young person from a dysfunctional family.

Strong and weak agency explanations lead to ideas of undeserving and deserving homeless people respectively (Neale 1997). However, even though the weak version maintains that a person cannot be held entirely responsible for becoming homeless, it is often difficult to differentiate between what is considered strong or weak agency in practice. For instance, research shows that older homeless people suffering from poor or declining mental health (Jones and Peterson 2014) or homeless youths who are abused at home often exhibit ‘challenging behaviours’ that exclude them from services of organisations that provide assistance (Johnson et al. 2008). In these conditions, the causal relationship between weak agency and deserving homeless people is broken. Both versions, therefore, lead to an inevitable focus on people’s personal choices, actions, failures and their inadequacies.

When homelessness is attributed to human agency or people’s decisions and actions, it places the responsibility of homelessness on the homeless individual. Focusing on homeless people’s personal choices, actions, failures and inadequacies also lead to a tendency to view them as ‘public nuisances’. As such, the homeless become a threat not only to themselves but also to the general safety and well-being of others in society. An example is the medicalised view of the homeless advocated by the print media and city officials in New York during the early 1980s. Essentially, homeless people were defined as dangerous “former mental patients” and “bizarre characters” that posed a threat to themselves and others (Bogard 2001:440). This way of framing homelessness reinforces the argument that these ‘dangerous’ homeless people should be institutionalised and removed from public spaces for treatment and rehabilitation. There is also a greater propensity to view homeless people as undeserving of assistance and a responsibility unto themselves, encouraging a minimalist and punitive response from the authorities.

### **The Pathways Approach: Integrating structural and agency biases**

The idea that one group of homeless people deserves assistance while another does not is fundamentally problematic. Contemporary scholars (Chamberlain et al. 2014, Fitzpatrick et al. 2013, Johnson et al. 2008, McNaughton 2008, Neale 1997, Ravenhill 2008) recognise this as a key limitation of adopting a strictly structural or agency interpretation of homelessness. The challenge then is to think about homelessness without being limited by these basic categories. A prominent attempt within the literature is the pathways approach (Chamberlain and Johnson 2011, Crane 1999, Fitzpatrick et al. 2013, Johnson et al. 2008, McNaughton

2008, Ravenhill 2008). Proponents of this approach are mainly influenced by the sociologist Anthony Giddens and his ideas of the duality of structure (Giddens 1984). For Giddens, structure establishes limitations for the way one can act, but at the same time, it is the medium through which one can affect their surroundings. In short, structure constrains and enables human agency at the same time. Applying these ideas, scholars adopting the pathways approach shift their focus from finding solely structural or agency causal explanations of homelessness to finding explanations for the many ways homelessness is experienced by different people.

This shift in focus has led to new ways of understanding homelessness. One of these is to understand homelessness as a process of transiting between different housing circumstances (MacKenzie and Chamberlain 2003). It means that people find themselves in various housing circumstances while they are homeless. For example, some homeless people may sleep rough while others do not. Those sleeping rough on the streets may also find themselves sleeping in 'housed' circumstances if they manage to secure a shelter for the night. The other is to show that the duration of homelessness varies among the homeless population. Homelessness is not a state which one simply fell into and remained there (Neil and Fopp 1992). Some homeless people may be able to get out of homelessness in a relatively short period of time; some move in and out of homelessness periodically; while for others homelessness is a drawn out affair (Ropers 1988). To capture these complex nuances, scholars focus on developing various pathways which "describe the route of an individual or household into homelessness, their experience of homelessness and their route out of homelessness into secure housing" (Anderson 2001).

One way of developing these pathways is to focus on the individual biographies or life histories of the homeless people that they are studying, often complemented by a longitudinal research framework. In this manner, each pathway developed would describe a homeless person's or household's route into homelessness, their experience of homelessness and their route out of homelessness. Adopting this approach, Ravenhill (2008) agrees that homelessness is indeed a result of interacting structural and agency factors. More importantly, she showed that understanding the process of a person's pathway into homelessness is not just about identifying the risk factors or predictors of homelessness, such as substance abuse or relationship breakdown. Rather, these risk factors are to be understood as multiple triggers that accumulate over time. For Ravenhill (2008:143), these "complex

triggers consist of biographical, structural and behavioural factors that, when combined, increase people's vulnerability" to homelessness. When people become homeless, a cumulative process of losing resources and accommodating to the homeless culture makes it hard for them to move back into mainstream society (Ravenhill 2008).

Using the same approach, McNaughton (2008) conceptualises homelessness in terms of "edgework", which refers to voluntary and involuntary risky behaviours and experiences (e.g. abusive relationships or substance abuse), and their lack of resources or capital (human, social, or financial). Like Ravenhill, McNaughton (2008) argues that homelessness is caused by the interaction of structure and agency. This interaction occurs in two ways. The first is when homelessness is caused by "individual factors and trigger points, occurring within a certain structural context whereby they had a lack of resources" (McNaughton 2008:108).<sup>13</sup> The second is when certain structural context interacts with human agency such that it generates the conditions for edgework or risky behaviours. Homelessness occurs here when edgework (generated due to certain structural contexts such as relationship breakdown or unemployment) is combined with a lack of resources:

These individual factors (drug use, alcohol use, mental illness) may technically occur in anyone's life, the key difference leading to homelessness is when people lack resources of human, social, or financial capital to avoid them, or negate the risk of going 'over the edge' their edgework may bring.

(McNaughton 2008:108)

According to McNaughton (2008:91-96), "spirals of divestment passages", which refers to more edgework and loss of resources, and "integrative passages" whereby homeless people attempt to reintegrate into society explains how some people could get out of homelessness while others could not. The transitions out of homelessness for the homeless people she studied were also characterised by a "flip-flopping effect of integration and divestment" rather than a straightforward linear process (McNaughton 2008:109).

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<sup>13</sup> This as McNaughton acknowledges, aligns with the 'new orthodoxy' that emerged in the UK and the US at the end of the 20<sup>th</sup> century. The new orthodoxy posits that structural factors such as housing shortages and unemployment create the external conditions within which homelessness occurs (Fitzpatrick 2005). Within these external conditions, certain people are more vulnerable to experiencing homelessness than others because of individual factors such as health or mental disabilities, poor personal choices, deviant personalities or challenging behaviours. Contemporary scholars are mostly critical of the new orthodoxy and argue that it is simply a reconfiguration of the structure/agency bias in homeless research (Neale 1997, Fitzpatrick 2005).

Another way of developing these pathways is to construct them as ideal types (Weber 1949) or ideal typical routes through homelessness. For example, Chamberlain and Johnsons' (2011) ideal typical pathways model identifies five pathways into homelessness: 1) housing crisis; 2) family breakdown; 3) substance abuse; 4) mental health; and 5) youth to adult (Chamberlain and Johnson 2011). Unlike the pathways described above, Chamberlain and Johnsons' pathways are not accounts of the biographies or life histories of homeless people. They do not describe one's 'actual route' through homelessness or offer any causal explanation of homelessness (Chamberlain and Johnson 2011). Instead, their pathways function as analytical models meant for heuristic purposes.

In each pathway, different structural factors become key as individuals make decisions about their lives (Johnson et al. 2008). To elaborate, people who become homeless through the housing crisis pathway often experience financial problems brought about by loss of employment or a small business collapse (Chamberlain and Johnson 2011). Being cut off from the material structure of a labour market or market economy require decisions to be made about living expenses, rent payments, house mortgages. A decision to sell off one's property to repay a failed business debt, for example, will inevitably result in a housing crisis that may bring about the onset of homelessness. On the other hand, the breakdown of a social structure like the family typifies the experiences of those on the family breakdown pathway (Chamberlain and Johnson 2011). For those on the substance abuse, mental health, and youth to adult pathways, a combination of material structural factors such as their poor positions in the labour and housing markets and structural breakdown of the family usually precipitate the onset of homelessness.

Following Chamberlain and Johnsons' ideal type pathways model, Peterson and Parsell (2015) identified three pathways into later-life homelessness in Australia. These pathways are ideal types developed in relation to older people's housing history: 1) people with conventional housing history experiencing housing disruption for the first time; 2) people living with ongoing housing disruptions that continued into later life; and 3) people who had led transient lives (for work, family and lifestyle reasons) in Australia and elsewhere (Asia and Europe) which resulted in housing insecurity in later life. Other characteristics commonly identified as ideal type pathways into older age homelessness in Australia are long-term exposure to structural/systemic disadvantage, sudden onset of critical events in older age (Westmore 2011), increased biological and structural vulnerabilities associated with growing

old, shortage of affordable housing (Jones and Peterson 2014), and women's gendered work leading to income security (Batterman, cited in Jones and Peterson 2014).

The strength of Chamberlain and Johnsons' pathway approach is, however, not in the neat categorisation of homeless people's experience into several pathways. Johnson et al. (2008:229) argue that "if the pathways idea is applied too rigidly it can be overly deterministic". Rather, its strength is that these pathways are reinforced by in-depth sociological analysis of homelessness throughout. As such, key sociological ideas such as stigma experienced by people prior to and during homelessness; loss of established routines and social networks, and the subsequent development of new ones and; engaging with or distancing from a homeless subculture are central to understanding homelessness (Johnson et al. 2008). Like Ravenhill and McNaughton, Chamberlain and Johnson show potential users of the pathways approach that "the social practices that characterise becoming, being and exiting homelessness have both an agency and structural dimension" that are in constant interaction (Johnson et al. 2008:228).

The above examples are indicative of the pathways approach, which is to move away from one-sided causal explanations to consider homelessness as a process involving both structural and individual dimensions that are in constant interaction (Johnson et al. 2008). Regardless of the different understandings of pathways as individual biographies or ideal types, the approach, in general, has been helpful for providing a framework for this thesis. In particular, its focus on studying homelessness as a process in which people become homeless, experience, and exit homelessness has been instructive. As Fitzpatrick, Bramley and Johnsen (2013:150) sum up, the strength of using the pathways approach as a framework "is that it encourages a holistic analytical perspective, integrating consideration of a range of aspects of people's lives" without privileging either the structural or agency dimension.

## Research Objectives and Aim

In the previous chapter, various key observations of the local interpretations of older homeless people were established. These included:

1. The majority of homeless people in Singapore are older men in their 50s.
2. Homeless people are considered legally as “destitute” and/or “vagrants”; both definitions date back to British vagrancy ordinances introduced in Singapore during the 19<sup>th</sup> century.
3. The government and state-controlled print media attribute homelessness to individual explanations, particularly individual flaws and mismanagement.
4. Socio-political blog sites and forums on the internet attribute homelessness to structural explanations, particularly government policies.
5. Voluntary welfare organisations which work closely with homeless people tend to focus on their service provision and avoid producing ideas about homelessness in Singapore.

In view of the scholarly literature, I argue that there are three inherent problems with the different interpretations of older homeless people sleeping in public spaces in Singapore today. The first is the lack of a proper working definition of homelessness in Singapore. While the Ministry of Social and Family Development (MSF) defines homelessness as “an individual or family [that] does not have a home to return to and has no family and friends that are able or willing to provide housing support”, and adds that “some persons may experience periods of homelessness, ‘couching’ or sleeping rough in between housing arrangements”, this is not an official definition and was only communicated via an email interview conducted with the government. It is also contradictory to suggest that homelessness occurs when a person/family has no friends who are able/willing to provide housing support and at the same time include couching as an experience of homelessness. Without a proper working definition, it is technically impossible to count the number of older homeless people in Singapore and to assess issues related to older homelessness (or homelessness in general).

The confusion over definitions of homelessness in Singapore is also encapsulated in the indiscriminate use of jargons to describe homeless people in the national print media. At present, relying on archaic legal definitions such as “destitute”, “vagrant”, “rogue and vagabond” or spontaneously created ones such as “sleepers”, “nomads” and “transient homeless” only serve to hinder efforts in developing a proper understanding of older homeless people in Singapore. A key objective is thus to propose a definition of homelessness in Singapore that is informed by my research findings.

The second problem arises from the politicised nature of these different local interpretations. They either attribute homelessness to agency problems that the state government is not responsible for or to structural problems caused solely by government policies and bureaucracy. More importantly, these causal explanations lead to the problematic notion that some homeless people are deserving of assistance while others are not. A second objective is to gain and construct a different understanding of older homeless people in Singapore by focusing on the interaction of structural and agency factors in their lives.

The third problem is a lack of scholarly impetus contributing to these existing interpretations of homelessness in Singapore. Research about homelessness in Singapore remains underdeveloped. There are three honours theses and one PhD thesis (Social Work) from the National University of Singapore that address the topic of homelessness<sup>14</sup>. Also, two scholarly publications exist to date about homelessness in Singapore: the first published in 2015 (from the aforementioned PhD thesis), focused on homeless families living in transitional housing (Teo and Chiu 2015); and the second published in 2017, was my co-authored publication titled, “Whose fault is it? Becoming homeless in Singapore” (Tan and Forbes-Mewett 2017).

The consequence is the monopolisation of knowledge production and dissemination by the state. Bloggers and forum commentators who see themselves as unmasking the ‘real’ truths about homelessness in Singapore often have no ‘real’ interaction with the homeless people they seek to speak for. Whereas voluntary welfare organisations working directly with the

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<sup>14</sup> The three honours theses explore the marginalisation faced by homeless ex-prisoners (Mohamed 2011:21), neoliberalist policies and the use of public space by the homeless (Chua 2013) and the potential of using “strength-based” questioning techniques to get homeless people to tell stories of strength and hope rather than their personal problems (Foo 2014:56). The PhD study focused on the subjective experiences of homeless families living in a form of government housing assistance called the Interim Rental Housing scheme (Teo 2015).



homeless continue to favour a quiescent cooperative partnership with the government (Vasoo and Osman, cited in Mendes 2007). Within this cacophony of voices, older homeless people who are sleeping in public spaces do not speak for themselves. Their voices remain marginalised and the third objective of my research is to present these voices by producing an ethnographic account of their experiences of homelessness in Singapore.

To sum up, the above three objectives emerge from an extensive survey of the scholarly literature and the current ideas about homelessness in Singapore. These objectives underpin the overarching aim of my ethnographic study of older homeless people in Singapore, which is to better understand homelessness in Singapore through a group of people that are silenced and marginalised in public discourse, government policies and local scholarly research.

### **Research Framework and Questions**

The research framework and questions presented in this study are influenced primarily by the pathway approach (Chamberlain and Johnson 2011, Fitzpatrick et al. 2013, Johnson et al. 2008, McNaughton 2008, Ravenhill 2008). As shown earlier, current views about older homeless people in Singapore are dominated by causal interpretations that attribute homelessness to either agency or structural problems. This has resulted in the government attributing blame to individuals for their homelessness while internet bloggers and forum commentators criticise the government for the plight of homeless people in Singapore. The current study aims to avoid these biases, and the pathways approach provides a theoretical/research framework to do so.

In Singapore, housing circumstances, labour market conditions, institutionalised living conditions, voluntary welfare services, public services, state laws, family support, and the stigma of homelessness are just some of the material and non-material structures that older homeless people interact with while they are homeless. Older homeless people are also active agents who draw upon structural resources such as new social networks even as they face other structural constraints. At present, the lack of research into this group of older homeless people means that the complex realities of how older people become homeless, their experiences of being homeless and how they exit homelessness are lost and reduced to mere causal explanatory statements.

To capture these complexities, this thesis is guided by three key questions:

1. What are the key defining characteristics/features of older homeless people in Singapore?
2. How is 'homelessness' experienced by older people on a daily basis?
3. What structural processes and individual occurrences relate to older people who become homeless, experience and exit homelessness?

## **Chapter 4**

### **Methodology: Studying Older Homeless People in Singapore**

#### **Introduction**

This chapter discusses the methodology that guides the research. The overarching aim of the research is to better understand homelessness in Singapore through the perspectives of a group of older homeless people who are silenced and marginalised in public discourse, government policies and local scholarly research. Their stories are important because most homeless people in Singapore are older people in their fifties and above. Amid their silence, the state monopolises the role of knowledge provider and disseminates information about older homeless people through government institutions, government officials, and the national print media in Singapore.

As indicated in the previous chapter, government information does not tell the whole story about homelessness and older homeless people in Singapore. Policies and legal definitions of homelessness in Singapore remain based on 19<sup>th</sup>-century British vagrancy laws, which are irrelevant and ill-equipped to cope with the complexities of homelessness in contemporary society. A review of the scholarly literature also shows that there are inherent problems with the way homelessness is understood in Singapore. Local explanations of homelessness are enmeshed in notions of blame – the government and the national print media expunge the homeless individual while online bloggers and commentators criticise government policies. The lack of systematic research about homelessness in Singapore means that the complex realities of how older people become homeless, their experiences of being homeless and how they exit homelessness are unknown or reduced to mere causal explanations. Within this context, an ethnographic study that “involves entering the world of the people under study” is an important first step for scholarly research of homelessness in Singapore (Duneier, Kasinitz and Murphy 2013:2). This thesis takes that step.

This chapter is organised into four parts. The first discusses the key methodological foundations of this research and highlights the practice of ethnography as an integrated approach; one that enables the researcher to study the structural and individual components of society holistically. This study draws extensively on the work of Max Weber and Clifford

Geertz. In particular, Weber's idea of *verstehen* (1947) and Geertz's notion of thick description (1973) provide a methodology for studying the structural and individual dimensions of homelessness as an integrated whole.

The second part shows the methods employed for this ethnographic study of older homeless people. First, documentary and archival research was conducted during 2015 prior to undertaking fieldwork. Second, fieldwork was conducted from February to July 2016 and included participant observations, conversations and the keeping of a field journal. Four voluntary welfare organisations (VWOs) acted as gatekeepers for this research and respondents were recruited through them. In the field, the role of a participant-as-observer was adopted. Formal in-depth interviews were conducted from March to July 2016. 26 interviews were conducted in total including two pilot interviews in 2015.

The third part highlights the challenges faced when studying older homeless people in Singapore. A key challenge was negotiating the relationship boundaries between being a researcher, a volunteer and a friend to some of the older homeless people in the study. The other main challenge dealt with the need to manage the expectations of my gatekeepers and to ensure that the 'bridges' or networks formed were maintained.

To conclude, the final part of this chapter provides a general overview of key demographic characteristics and details of all the 26 older homeless people interviewed for the study.

## **Ethnography as Practice**

The choice of ethnography as the research methodology is informed by a simple proposition. The ethnographer seeks a deep immersion into the lives of others and their social worlds (Emerson 1995). In this regard, ethnography is well suited for studying older homeless people in Singapore, a group of people who are silenced and marginalised in public discourse, government policies and local scholarly research:

I would say that what the ethnographic tradition does is to define social problems that have either not been recognized or have fallen off the radar screen, either because the presence of this problem contradicts cultural expectations about what kind of society we live in, what sort of organization we're working in, or because the problem plagues people who have been written off. We don't see them because we don't care about them or because we somehow think their problems are endemic to the kind of people they are. Those are the kinds of circumstances in which I think ethnographic work has the greatest promise.

(Becker, Gans, Newman et al. 2004:269)

While ethnography is synonymous with a particular way of conducting qualitative research, it remains difficult to define. This is because ethnography is now used in diverse ways and transcends a wide range of disciplines and traditions (O'Reilly 2012).

A good place to start is to understand "what doing ethnography is" (Geertz 1973:5). Some scholars focus on an overly theoretical definition. For example, O'Reilly (2012:1) defines ethnography as a "theory of practice [that] understands social life as the outcome of the interaction of structure and agency through the practice of everyday life." For her, it broadly "involves conceptualizing and learning about the wider structures that frame the practice of a given community or group" through both grand theories and practical learning in the local context (O'Reilly 2012:9). When it is defined as such, it becomes overly abstract without addressing the actual issue of 'doing' ethnography.

Some scholars, however, focus on a purely literal description of ethnography as a series of methods. Hammersley and Atkinson (cited in O'Reilly 2012:2) define ethnography as involving "the ethnographer participating, overtly or covertly, in people's daily lives for an extended period of time, watching what happens, listening to what is said, and/or asking

questions through informal and formal interviews, collecting documents and artefact.” Here, ethnography is reduced to a series of qualitative methods bereft of methodological rigour.

The methodology of this study draws on the classical works of sociologist Max Weber and anthropologist Clifford Geertz. Their respective ideas on “*verstehen*” and “thick description” form the methodological foundations of the current research. For Weber, *verstehen* – which translates to the English equivalent of “understand” – is the basic foundation of sociological research. The task of sociological research is therefore geared towards “the interpretive understanding of *social action* in order thereby to arrive at a causal explanation of its course and effect” (Weber 1947:88). There are three core ideas that form the basis of Weber’s *verstehen*: 1) interpretive understanding as the ability to empathise or develop some degree of empathetic understanding between researchers and subjects; 2) social action as meaningful individual behaviour oriented towards the actions of someone else, and; 3) causal explanation of social action requires accounting for wider social circumstances. Taken together, Weber’s *verstehen* does not merely focus on human agency but draws attention to wider structural elements as well.

To avoid methodological individualism, the word “social” in Weber’s definition of *verstehen* is important. Individual action itself cannot be analysed sociologically without addressing the “nature of the situation” in which it takes place (Tucker 1965:164). For instance, some older homeless people in the study preferred sleeping alone at dark hidden locations while others preferred sleeping in groups at brighter public locations. These two practices, when analysed as individual actions, seemed likely a result of homeless people’s individual idiosyncrasies. However, the analysis of homeless people’s sleeping preference must also take into account the wider circumstance that sleeping in public spaces in Singapore is dangerous, and older homeless people risked being robbed or attacked by youth gangs. To appreciate the full extent of Weber’s *verstehen* and its usefulness as a methodological tool for ethnography, one must undertake the intellectual effort to interpret the individual in relation to the social and vice versa.

For Geertz (1973), ethnography is similarly an intellectual effort and not merely ‘doing’ a series of methods, techniques or procedures. The kind of intellectual effort involved is “thick description” (Geertz 1973). In explaining thick description, Geertz borrows from Ryle’s “Le Penseur” and cites a hypothetical event where two boys are contracting the eyelids of their

right eyes. In one, this is an involuntary twitch; and in the other, a wink or a deliberate signal to a friend. A third boy enters the fray and complicates the matter by parodying the first boy's wink as the example goes, only "to give malicious amusement" for the rest (Geertz 1973:6). Multiple complexities occur further in Ryle's and Geertz's accounts of the possible turns and twists in these three boys contracting their eyelids, but it suffices, for now, to consider the case as such: three boys contracting the eyelids of their right eyes, one twitching involuntarily; the other winking as a gesture to someone else; and the third parodying with the intent of ridiculing the rest. Thick description then is the intellectual effort involved in documenting and interpreting the twitches from the winks; the fake winks from the winks and so on; and most importantly getting at what the three boys 'think' they are doing. Conversely, thin description, as Geertz (1973) points out, is to describe three boys contracting the eyelids of their right eye.

The methodological rigour of thick description is instrumental to this ethnographic study of older homeless people in Singapore. For example, not all older people who sleep rough in public spaces in Singapore are homeless. Some may be homeless while others have a home but for various reasons are unable to go back to it. Others sleep rough for practical reasons such as saving on housing rent for example. For the casual observer, all the above three groups appear to be in similar situations. That is, they sleep rough in public spaces and are therefore assumed to be homeless. For the ethnographer, thick description provides the intellectual effort required to document and sort the 'winks' and 'fake winks' from the 'twitches'.

Geertz (1973) asserts that his ethnographic work is essentially microscopic – anthropologists, as he says, study *in* villages. General 'truths' (or structural properties) make sense insofar as these statements remained tied to the immediacies that thick description presents (Geertz 1973). However, the microscopic focus in his ethnographic work should not be confused with a bias for human agency. By tying structure to the immediacies of thick description, Geertz offers a methodological approach to consider structural and individual components of society as an integrated whole. As with Weber, Geertz's ideas show that the particular and the general aspects of society cannot be separated.

The intellectual effort of thick description must be translated onto the page in writing. Ethnographic writing, when it works well, cannot follow a conventional formula for

academic essays. Good ethnographies experiment with style, voice, structure, and purpose (Kahn 2011). For Geertz (1988:4), the credibility of a piece of ethnographic writing is not determined by a “factual look” or “conceptual elegance”, it is rather the ability to convince the reader that what is written on the page is a result of “being there”:

The ability of the anthropologists to get us to take what they say seriously has less to do with either a factual look or an air of conceptual elegance than it has with their capacity to convince us that what they say is a result of their having actually penetrated (or, if you prefer, been penetrated by) another form of life, of having, one way or another, truly “been there.” And that, persuading us that this offstage miracle has occurred, is where the writing comes in.

(Geertz 1988:4)

Geertz as such is a major influence in the way this research was done and written. Besides Geertz, the presentation of the findings in this thesis is also influenced by the ethnographic works of several other scholars (Charón-Cardona 2008, Dordick 1997, Duneier 1999, Gowan 2010, Liebow 1993). Dordick’s work on the homeless in four shelters in New York, Liebow’s accounts of homeless women in emergency shelters outside Washington, D.C., and Gowan’s five-year study on homeless men/street recyclers in San Francisco are all ethnographies that told the stories of the homeless from their perspectives. They plunged the reader into the world of their respondents relying on dialogues, thick description of the setting, of people, and of what these people were doing and feeling.

If ethnographic writing requires constant experimentation, Duneier’s study of street vendors who work and (sometimes) live on Sixth Avenue, New York goes against conventional ethnographic styles and relies heavily on a first-person personalised narration and a dialogue structure that is found in novels rather than academic writing. There are no interview excerpts in Duneier’s ethnography. One encounters the people using the sidewalks of Greenwich Village in Manhattan, New York, through Duneier himself. Yet, what emerges is a well-crafted piece of ethnographic work that gives the reader a sense of “being there” with Duneier and the street vendors on Sixth Avenue; the reader is privy to the relationship between the researcher and his respondents. And as the world of the sidewalks opens up to Duneier through his conversations with different street vendors as well as their conversations with others on the sidewalk, it reveals itself to the reader through these voices as well.



Lastly, the structures of Gowan's (2010) book *Hobos, Hustlers, and Backsliders: Homeless in San Francisco* and Charón-Cardona's (2008) PhD thesis *No Little Havana: Recreating Cubanness in Sydney Australia* are especially useful examples of how one could go about writing an ethnographic findings chapter. Gowan alternates between analytical chapters and what she terms "field vignettes", with the latter providing an intimate view or close-up of the themes discussed in her analytical chapters. In this sense, field vignettes are essentially thick descriptions of events and conversations that took place in the field. Even in her analytical chapters, Gowan tends to move back and forth between analytical and theoretical writing and evidences, interspersed with details presented in a less academic dialogue structure akin to her field vignettes. For Gowan, this manner of writing ethnography avoids the risk of oversimplifying her findings, especially if one is an ethnographer working within the discipline of sociology:

Different people and different traditions have developed highly divergent approaches to writing up the fieldwork. Some adopt looser, more expansive forms of narrative, using the text to follow people, to create richer descriptions of certain individuals, milieus, and particularly evocative episodes. Other ethnographers, especially those of us within sociology departments, are expected to produce and substantiate tightly argued claims and thus tend to chop our data into bite-size evidentiary segments ... this style runs the inherent risk of creating iconic subjects rather than individuals. People appear like stock characters on the news or reality TV, standing for particular experiences, particular positions taken.

(Gowan 2010:xxiv)

Like Gowan, Charón-Cardona does not shy away from the field settings in her ethnography and shows fully her involvement in the lives of the Cubans she met in Sydney. In her findings chapters, Charón-Cardona similarly includes field vignettes, which she terms as "field fragments", and moves back and forth between analytical themes, conventional qualitative interview excerpts of her respondents, and the less tidy and more organic details from her fieldwork.

Following the above contemporary ethnographers, I shall rely on the use of dialogues, thick descriptions of places and settings, people's emotions and interactions. I will also move back and forth between the specific events in my field notes (which I termed loosely "field journal excerpts"), the in-depth details from the interview data, and more general concepts and themes to tell the stories of older homeless people from their perspectives. I also

acknowledge my presence in these stories fully. As I shall show later in the discussion of my methods, I took on an active participant as observer role (Gold, cited in Baker 2006) and worked both as a researcher and volunteer in the field. To sum up, in writing up my findings, I am guided by two key objectives: 1) to allow the conceptual arguments to emerge from the voices of older homeless people; and 2) to bring the reader as close as possible to the particular setting/place/homeless people.

## **Methods**

The ethnographic research involved two stages. First, documentary and archival research was conducted during 2015 prior to undertaking fieldwork. Existing laws regulating the homeless in Singapore were collected from the online database of the Attorney-General's Chambers of Singapore. Government policy documents and speeches about homelessness in Singapore were accessed online from the website of the Ministry of Social and Family Development (MSF) – the ministry responsible for the regulation and administration of homelessness in Singapore. Newspaper articles (136 in total) dating back to the 19<sup>th</sup> century were collected from the National Library Board (Singapore) microfilm archives and its electronic databases. Online public discussions about older homeless people through internet blogs and forums are a recent development in Singapore. In total, 53 online blog and forum articles dating from 2006 to 2015 were found using the key search terms “homelessness”, “homeless people”, “older homeless people”, “vagrant”, “sleeper”, “destitute” and “Singapore”. The contents of the above documents were analysed thematically with emphasis placed on how the government, national print media and local internet community explained the increased visibility of older people sleeping rough in Singapore.

Thick description is not possible without doing fieldwork in ethnographic research. The second stage, the main fieldwork, was conducted from February to July 2016. A key challenge in doing ethnographic research among a vulnerable population like older homeless people is gaining entry. In this regard, entry into the field was facilitated by my past and continuing volunteering work<sup>15</sup> with four local Voluntary Welfare Organisations (VWOs):

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<sup>15</sup> Prior to the main fieldwork in 2016, I had volunteered with Mercy Centre for two years from 2012 to 2014, with We Care for six months in 2014 and had been volunteering with Paya Lebar Homeless Ministry since 2013. My volunteering work with Catholic Welfare Services began during the fieldwork and I remain a volunteer with the organisation to date. More importantly, the work that I do as a volunteer meant that I had already established the necessary relationships with most of the key stakeholders/gatekeepers as well as

Mercy Centre Singapore, Paya Lebar Homeless Ministry (PLHM), Catholic Welfare Service (CWS) and We Care Community Services Ltd. All four VWOs also acted as gatekeepers.

### *Entering the Field*

Initially, entry into the field was intended to be facilitated only through two VWOs acting as gatekeepers: Mercy Centre Singapore and Paya Lebar Homeless Ministry (PLHM). At its peak, Mercy Centre was working regularly with about 40 homeless people from five prominent residential areas at the southern part of Singapore. When I entered the field in February 2016, Mercy Centre had suspended its operations temporarily due to a lack of staff. Nevertheless, I met up with some of Mercy Centre's volunteers and they remained a valuable resource for establishing contact with some of the ex-homeless people in the study.

For the first two months, most of the fieldwork was done primarily through a second gatekeeper, PLHM. PLHM worked closely with approximately 60 homeless people spread across four residential estates in the north-eastern and central areas of Singapore. The task of working with volunteers from these two VWOs was made easier because of a previously established and strong working rapport developed at the Mercy Centre for two years from 2012 to 2014 and with PLHM since 2013. Both operated in a similar fashion. The main role of a volunteer was to distribute food and drinks to the homeless who were sleeping rough in various parts of Singapore. The activity served as an opportunity for volunteers to 'befriend' the homeless and understand what their immediate needs were. The overarching goal was to assist the homeless people (who were receptive) out of homelessness. This was usually done by helping the homeless reconnect with their families as well as apply for government financial and housing assistance. My previous volunteering experience also afforded a longitudinal perspective on some of the older homeless people that I had stayed in contact with since 2012. This longitudinal aspect allowed the inclusion of retrospective and prospective elements in my research and helped reveal the complex processes involved in becoming, being and exiting homelessness (Johnson et al. 2008).

In March and April 2016, I was presented with two new opportunities to diversify the sample population of the study. In March, We Care Community Services Ltd, a VWO day drop-in centre for people suffering from addictions, advised that they were working with some older

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participants (older homeless people) in the field. This allowed for a relatively short period of fieldwork: 6 months.

homeless recovering addicts and asked if I would like to visit. I had volunteered with We Care in 2014 for a few months and got on well with the people there. I accepted their offer, and the senior counsellors at We Care agreed to be my 'gatekeepers' to this group of older homeless people.

Through the counsellors at We Care, I came into contact with another VWO, the Catholic Welfare Services (CWS). CWS worked mostly with homeless people sleeping at the fringes of the Central Business District (CBD) in Singapore. It ran essentially the same outreach programs as Mercy Centre and PLHM and included fully-trained social workers in their staff. CWS distributed food and drinks to about 130 homeless people once a week and worked closely with a smaller group of 30 people. I volunteered with CWS intensively for a month to build up trust and rapport before approaching them to be my third gatekeeper. Volunteering with CWS led to involvement in setting up their Night Café (located at the dining area of an Elderly Home near Chinatown) for the homeless in May 2016. The Night Café was a useful place to build closer relationships with this group of older homeless people who were sleeping at the fringes of the CBD. Finally, the use of the above four VWOs as the points of contact for recruiting respondents helped bridge the social distance between researcher and respondent and allowed volunteers from these VWOs to act as safeguards in the field. This was important since older homeless people represent a guarded and vulnerable group and many are wary of strangers (Hill and Stamey 1990).

### ***Fieldwork***

The main fieldwork was further divided into two overlapping phases. The first phase involved participant observations, conversations with older homeless people and the keeping of a field journal. In the field, my dual role of a volunteer/researcher was vital in establishing and maintaining trust among the homeless. It also made approaching new homeless people easier in a country where a person sleeping rough can be statutorily institutionalised into a state-sponsored welfare home. Homeless people in Singapore are generally very wary of who they speak to for fear of being 'caught' by the authorities. In total, the study involved regular interactions with approximately 60 older homeless people - all Singaporeans.

During these interactions, I took on mostly the role of a participant as observer (Gold, cited in Baker 2006). This was an active role (as opposed to the completely detached observer) that required me to build meaningful relationships with their respondents. I spent the first month

of my fieldwork ‘rebuilding’ relationships with older homeless people that I knew as a volunteer. It included following PLHM volunteers on their weekly homeless outreach programs, visiting the public rental flats or homes of older ex-homeless people, and having meals with older homeless and ex-homeless people at the hawker food centres, coffee shops, and fast food restaurants. These regular interactions in the first month unwittingly resulted in the establishment of a core group of homeless and ex-homeless people who became my informants in the field. There were 7 in total, 4 older homeless men and 3 older ex-homeless men. It also meant that I became part of their ‘inner circle’ and were given access to their personal and social worlds (Pearsall, cited in Baker 2006).

A stable fieldwork routine emerged after two months in the field. Participant observations were conducted three nights a week for the remaining four months from April to July. They were carried out every Tuesday with PLHM’s volunteers distributing food and drinks to homeless people across four residential estates in the north-eastern and central areas of Singapore, Thursday at the Night Café, and Friday with CWS’s volunteers distributing food and drinks to homeless people at the fringes of the CBD. Other settings where participant observation of older homeless people took place included: barbeques in parks; Chinese New Year Dinner and Easter lunch hosted by PLHM; buffet dinners hosted by CWS at the Hub<sup>16</sup>; hospitals; government offices; fast food restaurants; hawker centres<sup>17</sup>; places where older homeless people used to sleep; ex-homeless people public rental flats, and; ex-homeless people’s family homes.

Field notes were recorded by keeping field journals. Notes generally included empirical observations and my interpretation of the events and data collected on a particular day. The intellectual effort that guides the writing of these field notes reflects Geertz’s thick description. It was not possible to write field notes while interacting or ‘hanging out’ with older homeless people. The sight of a researcher scribbling into a writing pad in the field would be detrimental for creating an atmosphere of trust and openness. As such, field notes were written as soon as possible after each session of fieldwork. As the frequency of interactions with older homeless people intensified, finishing the field notes for the day became a challenge. Eventually, I devised a system where the key observations of each

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<sup>16</sup> CWS Hub is a communal area in CWS’s headquarter office that provides light snacks, resting spaces, shower and laundry facilities, and computer and internet facilities for the homeless. It is also a place for both volunteers and the homeless to gather for meals and events during special occasions.

<sup>17</sup> A hawker centre is a local term for an open-air sheltered food court in Singapore.

interaction would be entered into my mobile phone and revisited the next day when writing up the field notes.

The second phase of fieldwork involved formal in-depth interviews conducted from March to July 2016. This began after a month of participant observation, which gave me time to re-establish relations with older homeless people I already knew and to build new ones.

Respondents were invited to participate in the interview from the larger pool of 60 older homeless people that I had interacted with. To ensure that they felt safe to speak openly, I began with people that I knew well. At this stage, these initial interviewees were often selected through convenience sampling. As the fieldwork progressed, snowball sampling was used instead of convenience sampling (Ritchie and Lewis 2003). The respondents for the interviews were recruited mainly from contacts established through my gatekeepers and informants. The criterion was that they must be at least 50 years old to be considered an “older” person. The justification for using 50-year-olds and above is based on government statistics that most of the homeless persons in Singapore are in their 50s and above as well as for reasons of premature ageing<sup>18</sup>.

In-depth interviews may involve the discussion of potentially sensitive issues or the recall of hurtful events related to older people’s lives. To minimise the psychological harm for respondents, some key steps were taken. Before each interview, informed consent was sought using a consent form. Respondents were asked if they consented to: 1) being interviewed by the researcher; 2) the audio-taping of the interview; and 3) the data being used for future research. Respondents also read (or was read) an explanatory statement explaining the reasons for their participation, the possible psychological risks involved, and the counselling services or crisis hot-lines available prior to the interviews. Respondents were assured that discontinuing the interview or refusing to answer questions will not in any way jeopardise services and financial assistance which they may be receiving.

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<sup>18</sup> As detailed in the “Working Definitions” section in the introductory chapter of this thesis, there is no consensus by scholars in the field of homelessness about a specific age when a person experiencing homelessness is considered ‘older’. However, premature ageing is commonly cited as a consequence of homelessness (Jones and Peterson, 2014). To account for this, some scholars define ‘older age’ among the homeless population as 50 or 55 years old and above (Cohen and Crane, 1996; Jones and Peterson, 2014; Kisor and Kendal-Wilson, 2002). Following their lead, this research defines an older homeless person as 50 years old and above.

Each interview lasted between 45-90 minutes. The semi-structured interview approach was based on questions focussing on the socioeconomic characteristics of the respondents, their experiences of homelessness, their interactions with social groups as well as their individual life-course experiences (see Appendix 1 for interview schedule). Questions pertaining to individual life-course experiences were influenced by pathways approaches that focus on the individual life histories of homeless people (McNaughton 2008, Ravenhill 2008). They were then tested out in two pilot interviews conducted in August 2015 and further refined to include questions relating to exiting homelessness. The interviews were conducted in a conversational style. This was done to make the interviewees feel comfortable and able to engage in a less formal manner. The total number of older homeless people interviewed was 26, including 21 men and 5 women. The respondents ranged from 50 to 78 years of age. A follow-up interview was conducted with one of the older homeless men who took part in the initial pilot interviews. The other could not be interviewed because he was serving a jail sentence for theft.

During the interviews, I was especially attentive to each respondent's emotional state and reactions. When respondents manifested behavioural and verbal indications that suggest emotional distress, I stopped the interview and used my training as a volunteer to reduce their stress and stabilise them. A planned contingency measure to reschedule or re-evaluate the suitability of the respondent for continued participation in the study and connect them with crisis intervention services was not needed.

I conducted the in-depth interviews in a variety of settings. These included the premises of We Care Community Services Ltd, CWS Hub, Paya Lebar Methodist Church, hawker centres and the places where older homeless people slept. Gatekeepers were present at some of the interviews so they could gain a better understanding of the issues facing older homeless people. In addition to interviewing homeless people, I wrote to the Ministry of Social and Family Development (MSF)<sup>19</sup> and subsequently conducted an email interview in April 2016 with the Senior Policy Officer in MSF. The purpose of the email interview was to access and verify government information on the homeless in Singapore.

No monetary payment was involved for participating in this research. Instead, NTUC Fairprice (a supermarket chain with more than 80 stores in Singapore) vouchers of S\$20 were

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<sup>19</sup> MSF is the government's main administrative body that deals with homelessness in Singapore.

given to those who agreed to participate in the in-depth interviews. Refreshments were also provided during the interview sessions.

### *Data analysis*

The 26 in-depth interviews were transcribed verbatim. All the key interviews were transcribed by me while others were transcribed by two undergraduate students in Singapore. Transcribing work began while I was in the field from May 2016 and was completed by early September 2016.

A first round of open coding data analysis was conducted in June 2016 with the interviews that were transcribed by that time. An initial 14 themes and some key characteristics that emerged were then presented to gatekeepers and volunteers from PLHM and CWS before I left the field. Some of these themes included low educational levels and incomes, physical/mental struggles, weak familial ties, and fear of welfare homes. These presentations culminated in a sharing session at the Caritas Round Table 4, “Hopeful People, Dignified Lives” on 23 July 2016. The Round Table session was attended by approximately 150 people from different VWOs and government bodies.

Subsequently, the data from all 26 interviews were subjected to a systematic round of open thematic coding (Warren and Karner 2015). In total, about 120 themes such as debt, sale of home, learning to adapt, danger, theft, housing assistance, welfare homes, and bureaucracy were identified during this phase. Relevant portions of the data were then selectively coded using a combination of these open themes to uncover broader themes involved in becoming, experiencing, and exiting homelessness in Singapore. For example, an interview excerpt about the experiences of homelessness such as “You must take care of your own IC [Identification Card], money and wallet. Because sleeping outside is very dangerous. I also did not think of this as well, that people will steal” was selectively coded using a combination of open themes such as danger, theft and learning to adapt.

Once key themes had been identified, they were then re-categorised according to each of the 26 older homeless persons to better understand their individual life-course experiences. Through this process, three overarching themes emerged from the data in relation to how older people became homeless, their experiences of it, and how they exited homelessness in Singapore. The themes included work, family and friends, and government assistance.



Finally, the key characteristics and coded data for all the 26 older homeless people were organised into three Microsoft Excel spreadsheet tables according to the main categories of “becoming homeless”, “experiencing homelessness” and “exiting homelessness”.

### **Challenges in the Field<sup>20</sup>**

A key challenge was negotiating the relationship boundaries between the roles of a researcher and a volunteer. Theoretically, the two roles are distinct and carry different expectations. In practice, it was impossible to separate these roles neatly. For example, to focus solely on the role of a researcher and to neglect the duties of a volunteer would be superficial and counter-productive in the field. It would have destroyed the trust and openness that took years to build not only with homeless people but also with volunteers and gatekeepers from the VWOs. However, the inability to separate these roles resulted in some challenging situations in the field.

Older homeless people had been known to borrow money from volunteers at times. Less experienced volunteers from one VWO had agreed to these requests, and word spread among the older homeless people that the ‘practice’ was the norm. This created some problems with a few older homeless people who repeatedly made requests to borrow money from me. While most of the older homeless people in this small group accepted that it was not appropriate for me to oblige, a few did not. This situation created tension that may have otherwise been avoided had I been solely a researcher and not a volunteer.

The second challenge that resulted was the management of expectations from gatekeepers. In this respect, my relationship with one of my gatekeepers was relatively new. The gatekeeper sat in some of the in-depth interviews because he felt that it was important for him to be involved. This was beneficial for everyone involved. It gave him a better understanding of the older homeless people that he was working with. He also acted as a safeguard during the interviews. Before I left the field, he sent me a text message to my mobile phone asking for an audio copy of all the interviews that he had observed. He also added that it was strictly for the VWO’s use only to understand their clients better.

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<sup>20</sup> The heading “Challenges in the Field” is inspired by a similarly titled seminar session given to undergraduates at Monash University by Dr Helen Forbes-Mewett.

This was a challenging request. As a volunteer with this VWO, I was concerned that relationships would be damaged if the request was not fulfilled. However, as a researcher, this request had to be refused for ethical reasons. Advice was sought from the lead-supervisor of the research regarding an appropriate way to decline the request. The decision was to refer to the ethics statement included in the research Explanatory Statement previously provided to the VWO. Fortunately, the gatekeeper accepted this explanation with full understanding. The incident was, however, challenging because it required a tactful response to manage the expectations of my gatekeeper, and one that did not ‘burn any bridges’.

## The Older Homeless People in the Study

**Diagram 4. 1: An Overview of the older homeless people in the study**

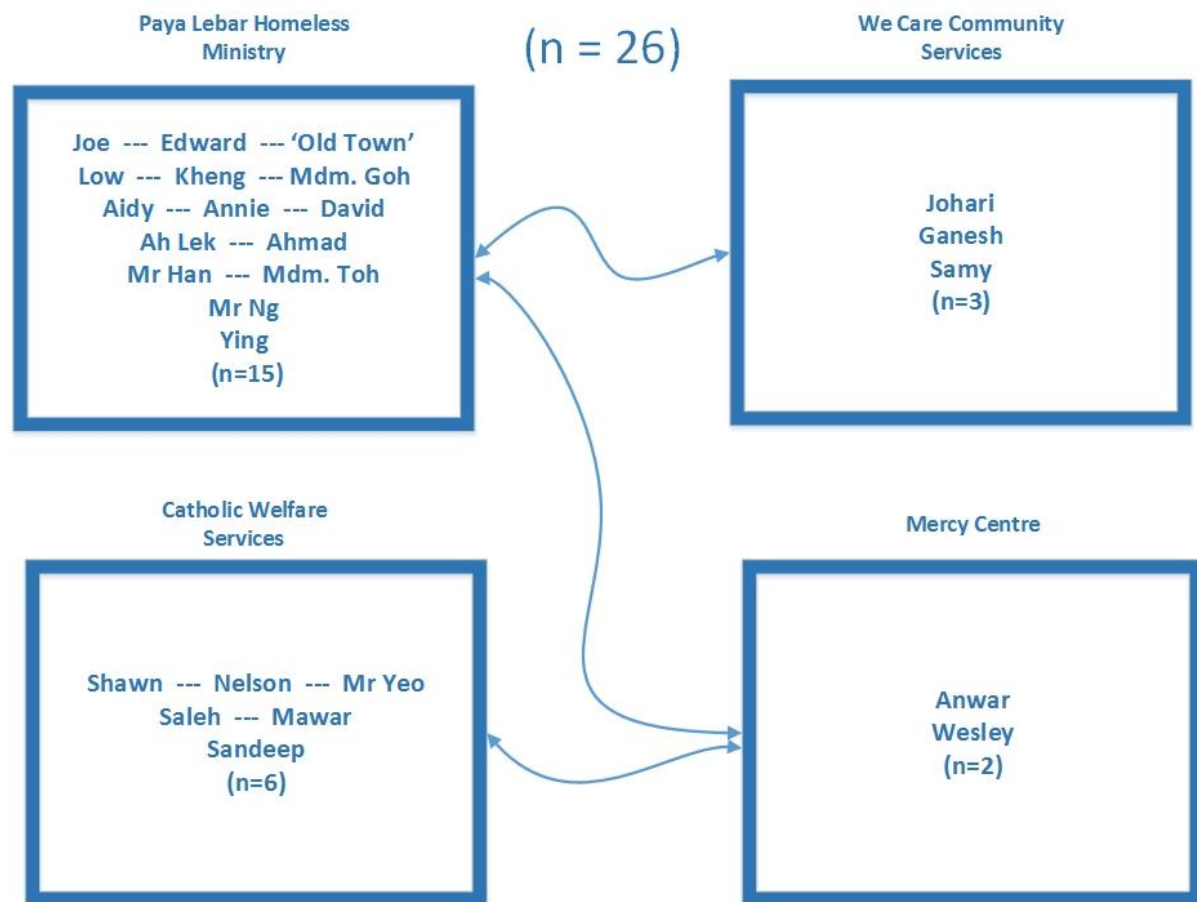


Diagram 4.1 gives an overview of all the older homeless people interviewed for the study and the four VWOs that acted as gatekeepers<sup>21</sup> to facilitate access during fieldwork. The names (including those who were not interviewed but mentioned in this thesis) have been changed to ensure anonymity and protect the identities of the homeless people involved in the study. The dotted lines connecting some of these names above indicate existing relationships between the older people. As I will show in Chapter 6, these relations take the form of friendships or romantic relationships and were usually developed as a result of sleeping rough together at a

<sup>21</sup> Senior staff/counsellors/volunteers from each of these four VWOs acted as gatekeepers to the field. They eased access into the field and helped create a sense of familiarity to reassure and build trust with the older homeless persons who participated in the study. By the end of the fieldwork in July 2016, all four VWOs had also established ways to share resources. This cooperation developed organically as an unintended consequence of the study. For instance, Paya Lebar Homeless Ministry and Catholic Welfare Services would refer homeless people who had addiction issues to We Care Community Services for addiction counselling. On the other hand, homeless people who turned up at We Care (which is a day drop-in centre for recovering addicts) would be referred to the other gatekeepers to better meet their welfare needs.

particular public space in Singapore. For example, Joe, Edward and ‘Old-Town’ (a nickname given by PLHM volunteers) became friends because they slept rough in an open-air pavilion together. Some, like Saleh and Mawar, or Aidy and Annie, were couples involved in a romantic relationship.

The arrows connecting the different boxes indicate existing networks between some of the older people in these four groups. For instance, although relations between Saleh, Mawar and Wesley were enabled by various gatekeepers, these three older homeless persons previously knew each other because they had all slept rough at the same open-air pavilion back in 2012. Some of these networks were also established in welfare homes, halfway houses or when older homeless people in the study attended events (e.g. lunches, dinners, barbeques, new year celebrations) organised by a gatekeeper. In one event organised by Paya Lebar Homeless Ministry, Wesley (whom I accessed through Mercy Centre) met Edward and they became friends. Wesley already knew Ah Lek (who went to the same event) from their time spent together in the welfare home. The nature of these relationships between the older people in the study will be further discussed in the findings chapters.

In addressing the first research question<sup>22</sup> of this thesis, the key characteristics and details of the 26 older people interviewed for this study are presented in Tables 4.1 and 4.2. Table 4.1 includes their age, marital status, educational level, employment status, and additional information such as jobs held and homeless duration (in terms of cumulative years of sleeping rough) at the end of the data collection in July 2016. Table 4.2 presents additional details about their physical and mental health along with their employment status to give an indication of how poor physical and mental health generally affected the ability to work. It also includes their homeless status – whether one was still homeless or not – as of end-July 2016.

A key characteristic of the older people in the study was that the majority had received low levels of primary and/or secondary education when they were young. Three interviewees indicated that they did not have the chance to receive any form of education. It will be shown in the findings that low educational levels affected the types of work which were available to the older people in the study. Most of them worked in blue-collar manual jobs as factory

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<sup>22</sup> The first research question of the thesis is: What are the key defining characteristics/features of older homeless people in Singapore?

workers, cleaners and security officers while some were involved in the informal sector, such as selling recycled goods.

Another characteristic was the poor overall health of a considerable proportion of the older people in the study (see Table 4.2). Poor physical and/or mental health had a direct impact on older people's ability to work and as the findings will demonstrate, this helps dispel a stereotype that homeless people do not wish to work and are "bums" (Anderson 1998). The findings on older people's homeless experiences will also reveal that sleeping rough affected the physical and mental well-being of the older people in the study.

The breakdown of marital relationships (Table 4.1) had also affected a sizeable group in the study. Divorce or separation from one's spouse usually led to an immediate housing crisis. However, this thesis will highlight the importance of understanding the interaction of structural and individual factors behind these relationship breakdowns (including familial relations) rather than assuming that divorce is a key cause of homelessness in Singapore.

Finally, working in low-income jobs, the inability to work due to poor overall health, and the breakdown of key relationships in older people's lives were all factors which had a significant impact on their homeless duration. All the older people in the study had experienced long-term homelessness<sup>23</sup> and findings in this thesis show that the majority struggled to exit homelessness. In this thesis, the importance of work and family (as well as the types of government assistance available to help people exit homelessness) will be analysed in relation to the foundations of Singapore's welfare system, in particular the government's concept of a welfare social safety net.

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<sup>23</sup> Long-term homelessness or chronic homelessness is defined in the United States (US) as individuals who have been homeless continuously for more than a year or had experienced at least four episodes of homelessness in the past three years (National Alliance to End Homelessness 2015). Some definitions in the US include an additional clause that those who are chronically homeless must also experience a disabling physical or mental condition which limits their ability to work (Coates 2007, U.S. Department of Housing and Urban Development 2007). In Australia and the United Kingdom (UK), long-term homelessness is usually defined without a specified duration and refers to homeless people with multiple complex needs and chronic physical and mental health issues (Chamberlain, Johnson and Robinson 2014, Fitzpatrick, Bramley and Johnsen 2013).

**Table 4. 1: Key characteristics (including job description) of older homeless people interviewed (as of July 2016)**

Names	Age	Marital Status (* = more than once)	Education <sup>a</sup>	Employ. Status <sup>b</sup>	Jobs (Jul 2016)	Homeless Duration <sup>c</sup> (est. total years)
<i>Male</i>						
Johari	50	Married	Primary	None	None	8
Shawn	50	Married	Diploma	None	None	28
Ah Lek	53	Single	Primary	None	None	3
Ganesh	54	Single	Secondary	Casual	Cleaner	10
Low	54	Single	Secondary	Full-time	Hotel cook	3
Aidy	55	Divorced	Primary	None	None	4
Nelson	57	Single	Secondary	Self	Sell ryc. goods	10
Saleh	58	Divorced	Vocational	Full-time	Technician	6
Joe	59	Divorced	Primary	Full-time	Factory work	5
Kheng	59	Married*	Primary	Self	Sells tissues	2
Ahmad	61	Divorced	None	Part-time	Security off.	2
Samy	61	Divorced	Primary	Part-time	Security off.	26
Edward	61	Divorced*	Diploma	None	None	1
David	62	Single	Secondary	Casual	Cleaner	19
Anwar	65	Divorced	Secondary	Casual	Cleaner	8
Mr Yeo	65	Married	Secondary	Self	Sell ryc. goods	25
Sandeep	68	Single	Secondary	None	None	3
Wesley	69	Single	Secondary	None	None	3
‘Old-Town’	69	Divorced	Secondary	None	None	10
Mr Han	69	Divorced	Primary	Casual	Odd jobs	7
Mr Ng	69	Single	Primary	Self	Sell ryc. goods	3
<i>Female</i>						
Mawar	50	Married*	Primary	Part-time	Hotel cleaner	28
Annie	57	Separated	Secondary	Full-time	Family work	5
Mdm. Toh	69	Divorced	None	Casual	Odd jobs	6
Ying	75	Widowed	Primary	Self	Sell ryc. boxes	10*
Mdm. Goh	78	Widowed	None	None	None	2
<i>N</i> = 26		Sng = 5	None = 3	None = 9	* = sleep rough for work and has home.	
<b>Male = 21</b>		Md = 5	Pri = 10	Self = 5		
<b>Female = 5</b>		Div = 10	Sec = 10	Casual = 5		
		Sep = 1	Voc = 1	P time = 3		
		Wd = 22	Dip = 2	F time = 4		

<sup>a</sup> Primary education in Singapore generally lasts for six years from ages 7 to 12. Secondary education lasts for 4-5 years from ages 13 to 17. Post-secondary education such as vocational training or diplomas generally lasts for 2 to 3 years from ages 17 and above.

<sup>b</sup> Employment status refers to the nature of employment undertaken. According to the Ministry of Manpower (2013), full-time refers to employment where the normal hours of work are at least 35 hours a week. Part-time refers to employment which is less than 35 hours a week. Casual employment refers to employment with no guaranteed hours of work while ‘self-employment’ here refers to people who work in the informal sector and who are not on a payroll. Full-time and part-time workers receive work benefits and CPF savings whereas casual and self-employed workers usually do not.

<sup>c</sup> Homeless duration refers specifically to the estimated total number of years that a person had slept rough. This excludes the time spent in institutions such as welfare homes, halfway houses, transitional shelters, VWO-run shelters or any other temporary forms of housing support provided by families or friends.

Source: In-depth interviews and field notes

**Table 4. 2: Health details, employment and homeless status of older homeless people interviewed (as of July 2016)**

Name	Physical Health	Mental Health <sup>a</sup>	Overall Health	Employment Status	Homeless Status (Jul 2016)
Johari (50)	None	Drug A. (rec.)	Healthy	None	Prison
Shawn (50)	Stroke	Alc. A.	Poor	None	Homeless
Ah Lek (53)	Epilepsy	None	Poor	None	Public rental
Ganesh (54)	Heart prob.	Drug/Alc. A.	Poor	Casual	Family home
Low (54)	None	None	Healthy	Full-time	Homeless
Aidy (55)	Gastric issues	None	Poor	None	Homeless
Nelson (57)	Neck cancer	None	Poor	Informal	Homeless
Saleh (58)	None	None	Healthy	Full-time	Homeless
Joe (59)	None	Gambling A.	Healthy	Full-time	Homeless
Kheng (59)	HIV / Stroke	Gambling A.	Poor	Informal	Homeless
Ahmad (61)	Heart attack	'see ghosts'	Poor	Part-time	Open rental
Samy (61)	Hypertension	Alc. A. (rec.)	Poor	Part-time	Public rental
Edward (61)	Heart attack	None	Poor	None	Public rental
David (62)	None	Drug/Alc. A	Unsure	Casual	Homeless
Anwar (65)	Rectum issues	Drug A. (rec.)	Poor	Casual	Homeless
Mr Yeo (65)	Heart attack	Gambling A.	Poor	Informal	VWO home
Sandeep (68)	Heart attack	Drug A. (rec.)	Poor	None	Homeless
Wesley (69)	Spine injury	Dementia	Poor	None	Public rental
Old-Town (69)	Stroke	Gambling A.	Poor	None	Homeless
Mr Han (69)	Arthritis	None	Healthy	Casual	Homeless
Mr Ng (69)	None	None	Healthy	Informal	Homeless
Mawar (50)	Chr. Leg pain	None	Healthy	Full-time	Homeless
Annie (57)	None	Depression	Poor	Full-time	Homeless
Mdm. Toh (69)	Chr. Leg pain	None	Healthy	Casual	Homeless
Ying (75)	Rheumatism	None	Healthy	Informal	Own home
Mdm. Goh (78)	Rheumatism	Gambling A.	Healthy	None	Homeless

<sup>a</sup> Mental health here includes addiction-related issues such as substance abuse and gambling addiction.

## Conclusion

This chapter presented the key methodological foundations of this research and highlighted the practice of ethnography as an integrated approach of studying the structural and individual components of society. I drew extensively on the work of Max Weber and Clifford Geertz and showed how Weber's ideas of *verstehen* and Geertz's notion of thick description provided the basic methodological foundation for my ethnographic study of older homeless people in Singapore. Geertz was also a major influence in the way I had chosen to write the ethnography. Besides Geertz, my style of writing was also influenced by the ethnographic work of other scholars such as Charón-Cardona, Dordick, Duneier, Gowan and Liebow.

The methods employed in conducting the fieldwork were also discussed. These included the use of four VWOs as gatekeepers to recruit potential respondents. The use of these four gatekeepers helped bridge the social distance between researcher and respondent and allowed volunteers from these VWOs to act as safeguards in the field. Fieldwork included participant observations, conversations and the keeping of a field journal. The role of a participant-as-observer was adopted in participant observation. This was an active role that required the building of meaningful relationships with respondents. Formal in-depth interviews began after one month of participant observation in the field. Due to the hard-to-reach nature of older homeless people, convenience sampling was first employed for these interviews followed subsequently by snowball sampling. The final number of older homeless people interviewed was 26 consisting of 21 men and 5 women.

The data from all 26 interviews was subjected to a systematic round of open thematic coding (Warren and Karner 2015). Relevant portions of the data were then selectively coded using a combination of these open themes to uncover broader themes involved in becoming, experiencing, and exiting homelessness in Singapore. Key themes were then re-categorised according to each of the 26 older homeless persons to better understand their individual life-course experiences. Three overarching themes emerged from the data analysis in relations to how older people became homeless, their experiences of it, and how they exited homelessness in Singapore. The themes included work, family and friends, and government assistance.



I also highlighted two key challenges faced in the field. The first was the challenge of negotiating the relationship boundaries between the roles of a researcher and a volunteer. The difficulty in separating these two roles led to some tension with a small group of older homeless people. The second dealt with the need to manage the expectations of my gatekeepers at times and to ensure that 'bridges' or networks formed were not destroyed in the process of saying no to some of their requests.

Finally, to address the first research question of this thesis, key demographic characteristics and details of all the 26 older homeless people interviewed for the study were provided in this chapter. The implications of these key characteristics and details in relation to how older people became homeless, experienced and exited homelessness, will be examined further in the next three findings chapters.

## Chapter 5

### Becoming Homeless in Singapore

#### Introduction

“Yah, eventually everything runs out,” Ganesh uttered these words, almost angry with himself towards the end of our interview. He recalled the time when his excessive alcohol and drug consumption had depleted his entire savings. Jobless, he could no longer pay his flat mortgage, and it was duly repossessed by the Housing Development Board (HDB)<sup>24</sup>. When that happened, Ganesh was out on the streets. He explained: “That’s [when sleeping outside] carefree life *lah* [Singlish expression used to assert a point]. I don’t want to worry, don’t want to bother, don’t want to think! Just be on my own”.

We were sitting in the arts and crafts room of We Care, a day drop-in centre for recovering addicts. It was a bright and cheery room, filled with paintings and papier mâché sculptures. Moments earlier, the staff at We Care had surprised Ganesh with a chocolate cake for his 54<sup>th</sup> birthday. Ganesh came dressed for the occasion, wearing impeccably pressed white shirt and dark trousers. I surmised he must have known about the surprise celebration although he claimed that he had dressed especially for our interview. The mood was joyful up until the interview.

During the interview, Ganesh recounted his failed relationship with his girlfriend, the death of his mother, his struggles with drugs and alcohol addiction, his four previous prison sentences, the stays at halfway houses, and a difficult relationship with his sister-in-law. The earlier joy on his face was quickly replaced by pain and frustration. As he sat across from me revisiting one painful episode after another, it became clear that homelessness cannot be attributed to a particular ‘point’ in his life. Being addicted to drugs or alcohol did not necessarily lead to him being on the streets. Becoming homeless in Singapore was just as he said: eventually, everything did run out.

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<sup>24</sup> The Housing & Development Board (HDB) is the statutory board responsible for public housing in Singapore. Over 80% of Singaporean residents live in public housing HDB flats (Housing & Development Board 2017).

This chapter is about becoming homeless in Singapore. It is the first of three findings chapters that draw on in-depth interviews with a core group of 26 older homeless people in the study as well as wider ethnographic field notes written throughout the fieldwork. It shows how a group of older people in Singapore ended up sleeping in public spaces, or as some of them put it, “living outside, wandering around and sleeping on the streets”. The stories related here of how “everything” seems to run out are told from their perspectives. Out of these stories, a first key finding of this thesis emerges. When older homeless people spoke of having everything run out, they were essentially referring to a loss and/or lack of structural resources (Giddens 1984) that leads to a housing crisis. In other words, they found themselves in a position where they did not have a home to go back to or a place to stay.

In Singapore, three key social institutions provide the necessary structural resources needed by the older homeless people in my study. These include work, family and friends, and government [financial and housing assistance]. The decision – not choice – to “live outside and sleep on the streets” often occurred when a person was no longer able to draw on resources from all three of these key social institutions. Table 5.1 (p.59) provides a summary of key indicators for all 26 older homeless persons in relation to these three social institutions.

The first part of this chapter discusses the challenges that most older homeless people in the study had with work in Singapore. Work is important because it allows one to either own a home or to rent a place in the open market. Two main interrelated areas of struggle could be observed from the data. The first was holding on to a regular income. The second was the insecurity of irregular, casual work. As a result, work ceased to provide the necessary economic resources needed to avoid homelessness when a housing crisis struck. For a few of the older homeless people in the study, having a regular income was also not enough to avert a housing crisis due to mounting debt, loan shark harassments, family conflict, extreme low wages and bureaucratic regulations.

The second part of the chapter highlights the tenuous ties that older homeless people in the study had with their families and friends. Most of them generally struggled with maintaining healthy family relations, including marital relationships. The majority also retreated from their friends once they became homeless. These failed and/or weak relationships meant that

the economic and physical structural resources (like money and housing support) that family and friends could have provided were lost as a result.

The final part reveals the difficulties that this group of older homeless people experienced in accessing help from the government in Singapore. For older people facing a housing crisis, an important structural resource that the government could provide is housing assistance. Four separate housing assistance schemes exist to date in Singapore. They are the Public Rental Housing, Interim Rental Housing (IRH), Transitional Shelters, and Welfare Homes.

However, many older homeless people in the study faced two main problems when it came to using government housing assistance. First, they struggled with the bureaucracy. Second, there was a lack of awareness of the different forms of government assistance. Homelessness was not an event that older people in the study planned for. When a housing crisis struck, many went out onto the streets, lost and confused.

**Table 5. 1: Key indicators of older homeless people interviewed**

Names	Age	Income History <sup>a</sup>	Marital Status (* = more than once)	Familial Relations <sup>b</sup>	Friends Relations <sup>c</sup> (not incl. homeless friends)	Government Assistance (prior to homelessness)
<i>Male</i>						
Johari	50	Irregular	Married	Weak	Average	None
Shawn	50	Mixed	Married	Weak	None	None
Ah Lek	53	Mixed	Single	None	None	None
Ganesh	54	Mixed	Single	Average	Weak	None
Low	54	Regular	Single	Healthy	Healthy	Housing
Aidy	55	Mixed	Divorced	Weak	None	None
Nelson	57	Mixed	Single	Weak	Average	None
Saleh	58	Regular	Divorced	Average	Average	Not Eligible
Joe	59	Regular	Divorced	Average	None	Not Eligible
Kheng	59	Mixed	Married*	Weak	Weak	None
Ahmad	61	Mixed	Divorced	Weak	Average	None
Samy	61	Mixed	Divorced	Weak	Weak	None
Edward	61	Mixed	Divorced*	Weak	Weak	None
David	62	Irregular	Single	Weak	None	None
Anwar	65	Mixed	Divorced	Weak	Healthy	None
Mr Yeo	65	Irregular	Married	Weak	Healthy	None
Sandeep	68	Irregular	Single	Weak	Weak	None
Wesley	69	Mixed	Single	Weak	None	Housing
'Old-Town'	69	Mixed	Divorced	Average	Healthy	None
Mr Han	69	Mixed	Divorced	Weak	Weak	None
Mr Ng	69	Irregular	Single	Weak	Average	None
<i>Female</i>						
Mawar	50	Irregular	Married*	Weak	Average	None
Annie	57	Regular	Separated	Healthy	None	None
Mdm. Toh	69	Mixed	Divorced	Weak	Average	None
Ying	75	Mixed	Widowed	Healthy	Average	Not Eligible
Mdm. Goh	78	Mixed	Widowed	Average	Healthy	None
<i>N= 26</i>		Reg= 4	Sng=5	Hea= 3	H= 5	Hous=2
<b>Male= 21</b>		Irreg= 6	Md= 5	Avg=5	Avg= 8	NE= 3
<b>Female= 5</b>		Mxd=16	Div= 10	Wk= 17	Wk= 6	NE= 23
			Sep= 1	N= 1	N= 7	
			Wd= 2			

<sup>a</sup> Income history defined as respondent's history of earning money from work. Regular income history refers to a history of earning consistent income from full-time employment. Irregular income history refers to a history of earning inconsistent income from part-time/casual employment or odd jobs. Mixed income history refers to a combination of both.

<sup>b</sup> Familial relations defined as relations between respondents and their immediate and/or extended families, excluding marital relationships. Healthy relations refer to having good relationships and regular contact with families. Average relations refer to having intermittent contact with select family members. Weak relations refer to having no or little contact with families. None refers to no families left in respondents' lives.

<sup>c</sup> Friends relations defined as relations between respondents and their friends, excluding homeless friends. Friends relations are gauged in the same way as familial relations.

Source: In-depth interviews and field notes

## **“To survive, you need to work”**

26<sup>th</sup> May 2016. I had just finished an interview with [a homeless man] at the Catholic Welfare Services (CWS) Hub. As I stepped out of the [CWS] Hub, Edward called. Over the phone, Edward spoke excitedly: “Harry, I have found a Malay guy for you to interview. He is very poor thing, and I think your supermarket voucher will help him a lot.” It had been a week ago that I had arranged lunch with Edward. That day when he entered the car, something was amiss. He was unusually breathless, and his lower calves had swollen to the size of ‘small tree trunks’. Edward suspected that his heart problems were acting up again and asked if I could drive him to Tan Tock Seng Hospital (TTSH) for treatment after lunch. During lunch that day, I asked if his heart problems were a symptom of high blood pressure. Edward responded, “On the contrary, I have low blood pressure but still suffered a heart attack. It must be all that [business] entertainment in the past,” his voice panting and weak.

A week later when I met Edward at his hospital ward, he greeted me with his usual gentle smile. He was eager for me to interview the Malay man. Edward met him that morning while smoking at the hospital’s ‘smoking corner’ [an open-air resting area with chairs facing a carpark] and found that they shared similar life experiences. Like Edward, this Malay man ‘became’ homeless after losing his home in his second divorce. As Edward led the way gingerly to the Malay man’s ward, he stopped to chat with two junior female nurses, telling them not to miss him too much. “Looks like you have regained your strength, Edward!” I quipped. Edward chuckled, blushing slightly that I was there to witness his ‘naughty’ side. When we reached the ward, the nurses told us that the man had been discharged that afternoon and had stayed in the hospital for two weeks already<sup>25</sup>. Edward looked disappointed. “Why don’t you show me the smoking area, Edward?” I said, trying to reassure him that he had not wasted my time.

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<sup>25</sup> There are three general types of health schemes – Medisave, MediShield Life and Medifund – provided by the government for Singaporeans in Singapore (Ministry of Health Singapore 2018). Medisave is a national savings scheme that helps individuals put aside part of their income for future personal and immediate family’s health care needs. MediShield Life is a basic health care insurance plan that pays for large hospital bills and costly outpatient treatments. Both the Medisave and MediShield Life are administered by the Central Provident Fund (CPF) Board. Finally, Medifund is an endowment fund set up by the government to help needy Singaporeans with their remaining health care bills after drawing from other means such as MediShield Life and Medisave or cash. The above schemes, especially the Medifund, explains why many older homeless people in the study were able to meet their health care needs even though they were sleeping rough.

At the smoking corner, Edward lit up the last rolled cigarette in his pack and asked if I knew how a bank ‘really’ operated. “I did not,” I replied. He launched into a complex explanation of a “9 X 7%” formula which mostly eluded me. Essentially, Edward was trying to show that the bank took my money that I thought I was ‘saving’, paid me a minute interest and loaned my money to many other people, profiting from the much higher interest charged in the process. I was curious and asked how he knew so much about the banking industry. “Of course, I have to know all these. I used to run a money lending business,” Edward exclaimed.

It was the first time Edward revealed that he ran such a business. In Singapore, a privatised ‘money lending business’ is equivalent to loan sharking. Edward then spoke about his experiences with bankers when he was a managing director for a Swiss textile company. “You know Harry, all bankers are crooks, and the banks earn the most,” he added. He took a drag from his cigarette and continued: “That is why I do not ‘*give face*’ [Singlish expression for “showing respect”] to the banks. I used to go inside there and ‘*bang table*’ [Singlish expression for “being tough and demanding”] because I know how much these buggers are earning. If you do not want my business or want to swindle me, I take my business elsewhere.”

In the above excerpt from my field journal, Edward, a 61-year-old ex-homeless man who I met regularly revealed aspects of his career when he was younger. It helps to debunk a common stereotype that homeless people are ‘bums’ (Anderson 1998) who have not worked a single day in their lives. Many older homeless people in the study like Edward had worked in jobs that provided a regular income. During the interviews, many of them would often repeat their strong belief that “to survive [in Singapore], you need to work”.

Edward was one of them. However, he was also one of the few exceptions in this group of older homeless people who had drawn a high income – S\$12,000 per month – in the past. The majority worked in blue-collar manual labour that provided a low to moderate monthly income from S\$1,000 to S\$2,500. Some older homeless people could not recall how much they were paid, although it was possible to gain a rough estimate based on job description and year provided. It is important to stress that public home ownership in Singapore is possible even on a low-income wage. This is because those with lower income received additional subsidies from the government. The key to home ownership was regular work.

Earning a regular income is important because it allows Singaporeans to accumulate two key economic resources that are needed for home ownership: personal savings and access to the government's social security system called the Central Provident Fund (CPF)<sup>26</sup>. Of the 26 older homeless people interviewed, 17 were able to own (or be buying) some form of private or Housing & Development Board (HDB) public housing previously because they had jobs that provided a regular income. The CPF savings scheme is mandatory for all working Singaporean citizens and permanent residents. This is relevant to the group of older homeless people in my study because all were Singaporean citizens who had worked in the past. As such, they could pay for the partial or full purchase of their HDB flats using their CPF savings. In addition, monthly home mortgages could be paid through the CPF savings instead of relying on monthly pay cheques. The ability to do so, however, was contingent on two factors. One must have had worked for several years to have a reasonable amount in CPF savings. One must also continue to work to maintain enough savings in the CPF to pay off a home mortgage.

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<sup>26</sup> The CPF scheme was established in 1955 in Singapore. It works mainly on the basis that workers contribute a part of their monthly income to their CPF accounts together with a monthly contribution made by their employers (Central Provident Fund Board 2015). It is also the key pillar of Singapore's social security system and serves to meet the retirement, housing, and healthcare needs of Singaporeans (Ministry of Manpower 2016).



### *Loss of regular income*

A main struggle for many older homeless people in the study was their ability to hold on to a source of regular income until the official retirement age of 62<sup>27</sup> in Singapore. At the height of his career as a managing director in the 1980s, Edward owned four houses. He had a public-housing flat which he bought from the Housing Development Board (HDB) and three private properties, a semi-detached landed property and two condominium apartments. He married his first wife at this prosperous stage of his career. However, the itinerant nature of work in the textile industry meant that he was constantly travelling in search of customers and entertaining them. As Edward revealed, this led to a penchant for the 'high life' and alcohol and the subsequent loss of health and savings in his later years:

[My heart problem] was because of my ... lifestyle. When I was young, I was an alcoholic and a chain smoker ... Well I made a mistake, a big mistake. That is, I do too much entertainment ... social entertainment and too much alcohol ... In one night, I can drink two towers of beer [and] probably one and a half bottle of whisky and brandy [at the nightclubs and karaoke pubs]. One day, I took out my calculator and I made a calculation. Oh shit! On social entertainment, I spent more than a million bucks!

The source of regular income stopped when Edward decided to retire at 41 years old. He explained: "I thought I could retire, so I stopped working and I considered myself retired. Every day I just go play golf". Edward always had a 'knack' of making light of bad situations in his life. More accurately, his retirement was a result of external circumstances as much as his own individual decision making. The Swiss textile company that he worked for had moved its operations to Indonesia in the 1990s and Edward followed suit. In 1998, the race riots in Indonesia targeted ethnic Chinese and their businesses. This meant that it was no longer safe for Edward, a Chinese person, to work there. He declined an alternative posting to Hong Kong and returned to Singapore. Edward then worked on an ad-hoc basis for his employers and started his own money-lending business. But by that time, Edward had 'given' his public HDB flat and all his private properties to his first wife as part of their divorce proceedings before he left for Indonesia. Edward did not go out onto the streets when he

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<sup>27</sup> Under the Retirement and Re-employment Act (RRA), the minimum retirement age is 62 years. Employees cannot be asked to retire before this age. The ability to hold on to a source of regular income before the minimum retirement age has implications for the savings one would have in the government's Central Provident Fund (CPF).

returned because he had an uncle who could offer him a place to stay. There is much more to Edward's story, which I will revisit in the second section of this chapter.

Edward was not alone among the group of older homeless people I interviewed in developing a penchant for the 'high life' through work. Samy's first exposure to alcohol was at the anniversary party of an engineering firm he was working with in the 1980s. He was in his mid-twenties at that time. Unlike Edward who graduated pre-university with a Diploma in Marketing, Samy left school after primary six (equivalent to Year 6 in Australia). He worked his way through a series of blue-collar manual labour jobs and eventually became a rigger with a power plant in Singapore. Samy always spoke with pride about performing the arduous and dangerous job demands of a rigger. "It is like a stuntman, a staging mastermind," he would say. When it came to his leisure time, Samy played as hard as he worked:

All the drinks come ... that time I got a lot money means I work hard, okay. At the karaoke I will spend two hundred dollars something in one day ... Karaoke, I hear songs *all*, drinks *all* [Local expression used to emphasise a point]. Sometimes I bring friends, sometimes [I spend] four hundred to six hundred dollars. The lady [hostess] will put the drinks for me down there lah.

Eventually, the social entertainment took its effect, and Samy became addicted to alcohol. His marriage suffered, and his relationship with his in-laws worsened. In 1997, Samy resigned from the power station as a rigger because he could no longer perform the tasks effectively. Like many of the older homeless people that I came across, Samy did not have the resources that Edward had available to start a 'business' after quitting his job. He found work as a security officer, a job that did not require the same amount of physical rigour and finesses. Even then, he worked only when he felt that he was "stable" At this stage, Samy's source of regular income had been lost. The social entertainment and drinking not only depleted his savings, it also led to 14 short-term prison sentences of two to three months each time. All were for public disorder behaviours. There was one particular episode that he still laughed at: "Yah, drink. Ah, [I feel] fed up already I go and urine there [at the police station]." Despite these prison sentences, Samy was not homeless because he still had his marital home, a flat that he bought from the HDB when (Samy could not remember the year) he became married.

For others in the study, work did not result in an extravagant lifestyle. Not all older homeless people enjoyed fraternising with work colleagues and/or customers when they were younger. Some like Ahmad, an ex-homeless man, did not. “I never drink, never smoke, I never mix [with work] friends [at] all. I go my own way only, alone,” he replied when I asked if he had any friends. As compared to Edward’s relatively high education level and Samy’s basic level, Ahmad, along with a few others in the study, belonged to the other extreme end. Ahmad had no education at all. He never went to school. When Ahmad was a boy during the 1950s, he helped his grandfather sell thosai or dosa (an Indian pancake made with fermented batter) in a rented shop.

With no education, Ahmad spent the initial part of his younger days working in blue-collar manual labour jobs. His first regular source of income came from the piling work<sup>28</sup> he did in the building industry. The job lasted for ten years. During that time, he got married, bought a HDB flat with his wife and had children. Ahmad saved enough to start his own business, selling coffee, tea and snacks to office workers in an industrial estate in Singapore. He did not make much money from this business. In 1986, Ahmad began working as a general worker in a building firm that was building HDB flats. He was especially proud of how he was promoted from a general worker to an assistant supervisor. Ahmad had finally worked his way from a blue-collar to a white-collar position:

[The company sold] HDB products. I worked as a general worker there. For my pay, overtime I got S\$1,500 per month. If I do more time, I get more money you see. So, from there ah, I work, work, work, until I get a post, very high post [assistant supervisor]. But I told my manager that I have no education, no nothing. But he says, “I no interest in you educated. I interest in the job you are doing are very good” [*sic*]. “Don’t think I sit inside office, outside what [is] happening I don’t know. I know everything. I got eyes to see,” he tell me like that. “I need your job, I got no interest in your education,” he says.

For Ahmad, his first white-collar administrative job was to be his last. External circumstances intervened. In 1999, the Asian Financial Crisis took its toll on the building firm that Ahmad was working in. The company did not want to retrench Ahmad but told him to “take cover” [wait out the crisis] in their factory in Malaysia. Ahmad declined and resigned, cutting off his

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<sup>28</sup> “Piling work” here refers to the driving of concrete, steel or wood piles deep into the ground to form the foundation/support of a building during the construction process.

source of regular income. He was then 43 years old. By the time Ahmad became homeless in 2012, his health had deteriorated. He had hypertension, high cholesterol and diabetes. His leg, like Edward's, would swell badly and prevent him from walking.

However, not everyone shared the experience of having their income diminished in their later years. Four others: Joe (aged 59), Low (aged 54), Saleh (aged 58) and Annie (aged 57) had managed to hold on to a source of regular income, but it was not enough to provide the resources needed to avert a housing crisis and homelessness. Joe, who earned S\$1,500 a month making cushions in a factory, had borrowed heavily from ten different illegal moneylenders (loan sharks). To clear his debts, he decided that he had to sell his HDB flat. Saleh and Low earned substantially more per month. Saleh was paid S\$2,000 a month as an air-conditioning technician and Low S\$2,500 a month as a hotel cook. Saleh left his marital home to his ex-wife and young daughter and agreed to pay a monthly maintenance of S\$500 when they divorced at the Syariah Court [Muslim Court]. Low decided to leave his government subsidised rental flat when his flatmate got into trouble with loan sharks. Once they started harassing and threatening him as well, he went out onto the streets to sleep. Low's monthly income was deemed too high and became an impediment when he re-approached the government for housing assistance<sup>29</sup>.

Annie's income, on the other hand, was at the extreme low end. She earned S\$450 a month helping at her mother's furniture business. "My mother pays me allowance only lah because business is poor, because economic [*sic*] is bad," she explained. This 'allowance' was not enough for Annie to rent in the open market when she decided that she had had enough of her husband's gambling and womanising ways and left home. As with Edward and Ahmad, I will return to some of these stories in greater detail later in this chapter.

### ***Irregular low-income casual work***

There were also six older homeless people in the study whose work experiences consisted primarily of irregular low-income casual work. Receiving irregular income made it difficult for this group to purchase their own homes. As a result, they either resorted to renting in the open market or stayed with friends. For some in this group, work was also illegal. Sandeep

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<sup>29</sup> The government subsidised rental flat scheme which Low was under before he became homeless is called the Public Rental Housing Scheme (Housing & Development Board 2015). It has an income ceiling of \$1500 per month per gross total household.

was one of them. Sandeep was a ‘regular’ at the CWS Night Café, a place where homeless people in Singapore could go for a cup of hot drink, a simple meal, to watch TV or to shower and rest for a few hours each night. He was a handsome elderly man. His thick-rimmed black spectacles and his greyish white hair, always neatly combed back, gave him the air of a grandfatherly school principal. He always made sure that people around him knew that he was a Sikh as opposed to an Indian. “No, I am a Sikh, S-I-K-H,” he would spell out to those who mistook his ethnicity. At the Night Café, Sandeep regularly captivated those around him with stories about the bustling music scene of 1960s Singapore. He was a young band boy then, in his late teenage years:

I was a musician. Play music. Where you play music is concern [*sic*] those days in Singapore, there was drugs everywhere. Tivoli, Boiler Room, all the places, they have drugs ... All around, drugs! Over here [referring to the vicinity of the Night Café], this Bugis was a place where all the Americans used to come and drink overnight, until the next morning. You want marijuana? Yes, I want marijuana. *This and that all* [Singlish expression for “having a wide variety”]. You exchange hands lah, money for drugs.

Before Sandeep played in a band, he grew up in an environment surrounded by drugs. Sandeep dropped out of school at secondary two (equivalent to Year 8 in Australia) and worked as a drug pusher in the kampong [rural village]. He was 14 years old and hooked on drugs. “I sell drugs... so I got money,” he said. At that time, he moved out of home and rented a small place in the kampong with his friends.

While Singapore’s stringent drug laws were not fully established in the 1960s, the repercussions of taking and selling drugs meant that Sandeep spent a majority of his teenage and early adult years in various drug rehabilitation centres. Spending time in these centres did not allow Sandeep to accumulate the necessary working skills. Hence, he was 30 years of age before he began his first steady job as a security officer. This was not a prolonged period of work, but it provided enough income for Sandeep to rent a two-room flat in the open market. Working as a security officer led to a drug relapse. The job, according to him, provided the ‘perfect’ environment. He added: “That one [referring to the security job] I take drugs. No police come and disturb you *everything* [Singlish speech pattern]. Night time you just lock the gate. Then you are inside, nobody knows.”

After the security job, Sandeep took on illegal work that resulted in multiple prison sentences. He said he knew where to look for such jobs because he “was a drug addict here [referring to the place he first sold and took drugs]”. Sandeep worked as a ‘lookout’ for gangs involved in illegal hawking:

I am a *tua pek kong* [Chinese dialect for “grand uncle”, although the term is often used mistakenly to refer to “Lord of the soil and ground”]. Your job is just to lookout lah. If NEA [National Environment Agency] officers come, just give your IC [Singapore Identity Card]. You take the *saman* [Singlish expression for “a fine”]; Sandeep meant that he took the fines on behalf of the illegal hawkers]. Two hours they pay me fifty dollars. Morning two hours, afternoon two hours. In the end, you have to go to prison.... Maybe you work, after you get one hundred samans, then you get caught. Because I have been working this one [as a lookout] for quite some time, I have taken about three hundred samans.

The three hundred samans or fines that Sandeep ‘took’ on behalf of the illegal hawkers resulted in four different prison sentences served separately. Each time he went into prison, he also served additional time for testing positive for drugs. Sandeep was released from his last sentence in late 2015. By that time, the HDB had taken his rental flat back because the friends that he rented his flat out to while he was in prison abused the place. Sandeep went out and slept on the streets. His health had also deteriorated because of the drug use through the years. He had to wear a catheter and a urine drainage bag, which made it hard for him to go back to work.

Sandeep’s *tau pek kong* job, as well as Edward’s and Samy’s work entertainment, show that while work was paramount to the provision of economic resources, it also fostered at times, individual actions that contributed to the adverse circumstances in their lives. Likewise, families and friends played both positive and negative roles in many instances. In the next section, the relationship between older homeless people and their families and friends will be explored in detail. I will show that the struggle to maintain healthy relationships with family and friends had a detrimental effect on this group of older homeless people. For more than half of the older homeless people, this led directly to a housing crisis. For others, this resulted in a lack of structural resources from families and friends, who could have otherwise intervened when a housing crisis occurred.

## **Families as the First Line of Support**

“Harry, now that you are back you must taste my food. Let me cook for you, a home-cooked meal lah,” Ganesh insisted. Ganesh liked cooking, and he was proud that it was one of the many skills he picked up at the Ashram, a halfway house for recovering Indian substance abusers. Ganesh’s struggle with drugs and alcohol began in his late twenties when he was sailing in Europe. After he returned to Singapore in 1990, a failed relationship with his girlfriend and the death of his mother plunged him deeper into his addictions:

She [his girlfriend] says that I have been neglecting her and all that. At that time, I was very young lah, also very proud. Ok lah, since I am neglecting you right, forget about it lah. Then when I came back, the last trip, when I came back from Europe, she told me she is having another relationship with another man ... That is where all the vices and drinking vices came in. Love failure, and Mum passed away, then the drugs. I went to prison for drugs, got better. I came out, went to drugs again. Then prison again, then on the streets.

At the time Ganesh invited me for dinner, he was not sleeping rough. Volunteers at the Paya Lebar Homeless Ministry (PLMH) had reconnected him with his elder brother and they reconciled. After the reconciliation, Ganesh’s brother offered him the keys to his late mother’s HDB flat. Ganesh suffered another relapse in this flat but that is a story for later.

Instead of Ganesh cooking dinner for me, we were hosted at his elder brother’s house. It was a two-storey landed property with a squarish small well-maintained lawn at the front of the house. Dinner was prepared by his brother’s wife and daughter. It was delicious and ‘simple’ home-cooked fare. We had stir-fried bhindi or okra, lamb bone-marrow curry, prawn masala curry, spicy fried chicken wings and basmati rice. Ganesh ate heartily, and the mood was relaxed. He did not stop reminding me afterwards of how fresh the prawns were and that he had just bought them that afternoon. During dinner, Ganesh’s brother put his arms around him and said: “This younger brother of mine is a little naughty, but he has a good heart. I know he can change and that is why I gave him the keys to our mother’s flat. I love my brother you know.” Ganesh smiled shyly.

The above short excerpt was drawn from my field journal as well as parts of my interview with Ganesh. It highlights the structural resources that families could potentially provide for older homeless people in Singapore. In Ganesh's case, volunteers from PLMH had to first help mend the fractured relationship between him and his elder brother. It was the re-establishment of this familial relationship that led to the access to his late mother's flat. Further details of Ganesh's exit from homelessness will be covered in Chapter 7. Meanwhile, the events recorded in the above excerpt shows that accessing resources from family require the maintenance of relatively healthy familial relations. Many older homeless people were unable to maintain healthy relationships with their families, especially in their marriages.

### ***Marital breakdown***

Half of the older homeless people (13 out of 26 respondents) in my study struggled with their marriages and 12 had divorced at least once. Work was one source of conflict and an extravagant lifestyle was another. Edward's first divorce was a consequence of his constant work travels and social entertainment:

Because that time I was still young, so I concentrate most of my time trying to make money and to climb up the corporate ladder. Out of one year, nine months I am overseas. And during the three months in town, I was seldom at home. I have overseas visitors, and then I also entertain myself with drinks, alcohol. And that causes the problem. So, after a while she gets ... unhappy, and then she asked for a divorce. And I am a peaceful guy, since you want divorce, okay! Go ahead.

He had a daughter together with his first wife. Five years after the first divorce, Edward met his second wife at a textile exhibition. They dated for a while and decided to marry when Edward realised that age was catching up. He was turning forty. As he put it: "So, I made a very quick decision, like a business decision. Alright, why don't we get married?" Shortly after his second marriage, Edward decided to retire. However, his love for the itinerant life did not stop. Edward started to travel alone around South-East Asia and to China. "I went to Vietnam, Cambodia, Philippines, China, Malaysia, Indonesia ... I enjoy myself! Thailand, I went to all the temples and most of the night spots. Philippines, I went to Cebu, it is like Hawaii!" he exclaimed. When I asked Edward what he meant by enjoying himself, he chuckled loudly and replied with a grin: "Well, some of them are private okay."



The quarrels with his second wife started when Edward reached 55 years of age. By this time, he was running low on cash because of his constant travels and social entertainment. “I spent, I enjoy myself. I give, I donate, because I know that I still have [money] in the bank,” Edward explained. He needed money to spend and wanted to withdraw a monthly amount from the joint account that he shared with the second wife:

The last time I saw the [bank] statement [it] was eight hundred and ninety over thousand Sing [Singapore] dollars [he meant approximately S\$890,000]. And it was my money! Part of it was my CPF withdrawal, when I reached the age of 55<sup>30</sup>. Part of it was [my savings]. Every month, whatever money I get, I just put in the bank [joint account]. And she need not have ... she never spent a single cent out of it! So, when come to after 55 [years old], I told her that I might need some money to spend, to [with]draw some money to spend. So, one month, I spend S\$1,000. Just [with]draw S\$1,000.

Edward had concluded that since his second wife did not use the money, she did not need it. As Edward revealed, his second wife, however, had other ideas:

She told me, “Why you need S\$1000, for what? You don’t work. You just enjoy your life. No lah, one-day S\$5”. She told me, “one day S\$5!” You think what? You make me a beggar! Yes. I was angry! So, I say, “Eh, come on, those are my money.” Then we started arguing and quarrelling over this matter.

Edward and his second wife divorced in April 2014 after more than ten years of marriage. He was 60 years old then. They had three children together. In June that year, he went out onto the streets. Each of Edward’s divorces depleted valuable structural resources that could have prevented his homelessness. His first divorce led to the loss of his HDB flat, a semi-detached landed property and two condominium apartments. Also, his first wife took custody of their daughter. Edward was successful then, and he was not worried. “I rebuilt myself from zero!”

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<sup>30</sup> Singaporeans can choose to withdraw their CPF savings when they reach 55 years old. The amount that can be withdrawn depends on whether one has accumulated enough savings to reach a Basic Retirement Sum (BRS). The BRS is a constantly evolving figure and it is currently pegged at the range of \$80,500 to \$90,500, depending on one’s year of birth (Central Provident Fund Board 2017). Those with \$5000 or less in their CPF savings could withdraw the entire sum. This explains why many older homeless people with irregular casual jobs were left with no CPF savings after the age of 55 because they had withdrawn the entire amount. Those who had worked regularly in the past like Edward could choose to withdraw \$5000 and any other excess amount above the BRS (subject to meeting CPF’s requirements such as having a property to pledge for the BRS withdrawn for example). Edward did not reveal the amount that he had withdrawn when he was 55 except to say that he had lost all that money in his second divorce.

he said. In his second divorce, Edward lost the money in the joint account, another HDB flat and his three children. He did not disclose the exact details of his divorce proceedings. Initially, Edward blamed the Women's Charter in Singapore<sup>31</sup>: "Well, maybe it is the Women's Charter that is causing the problem. During my divorce proceedings, I wanted to sell my house so that I can get more cash [and] part of the money can be returned to my CPF account. Then probably I should be more comfortable." Eventually, as I came to know Edward better, he offered a softer stance:

For my case, I have three children that are still in school [he counted his daughter from his first marriage] and one in NS [National Service]. And my ex-wife [the second wife], ever since she married me, she never worked. I was the sole breadwinner, so I know she doesn't have money. Even if we sell the house, the proceeds ... she might get part of it, but it is not enough for her to buy a house and [for her] to keep my three children also. So, I decided to give her the house ... [Out] of the three kids, I can easily take one to go with me. The [divorce] judge will give me, one can follow me, and two follow the mother lah. But then, on the other hand, I think if I take any one of them to be with me, then I have to sell the house. I need money. I sell the house, I calculated, I will have about half a million bucks. That's enough to rent another place or maybe buy one and then stay with my son or daughter. How about the other two? They don't have a place to stay. And on top of it, three of them are brother and sisters together. If I split them [up], that is not so nice, right?

Being divorced twice was particularly challenging for Edward. By the second divorce, he had 'retired' and was not buffered by having regular income. His older age also meant that it was hard to get a job that matched his past work experiences. When he became homeless, Edward found casual work as a waiter, supermarket retail assistant, and a cleaner sweeping the floors of a factory block. Each job did not last long because he either could not handle the physical demands or "it didn't suit" him (Edward). One night after work, Edward suffered a heart attack while showering at a public toilet. Since that incident, Edward's health had worsened – he refused adamantly to go for a heart bypass – and he was no longer able to work.

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<sup>31</sup> The Women's Charter is a legislative act in Singapore that "protects and advances the rights of women and girls. It regulates the relationship between husband and wife and the relationship between parents and their children, termination of marriages and division of matrimonial assets. It also provides protection against family violence and penalty for offences against women and girls." (Singapore Council of Woman's Organisations 2016)

An extravagant lifestyle was not always the consequence of peer influences outside the family. For some older homeless people like ‘Old-Town’ (a nickname given by PLHM volunteers), the family environment played a key part as well. Old-Town was a smiley elderly Chinese man built slightly smaller than the average Asian. With his spectacles constantly pushed right down to the tip of his nose, Old-Town looked like a retired mild-mannered bookkeeper. However, his tanned complexion, toned arms and the Chinese-styled tattoos on his back suggested a tougher past. Old-Town and Edward knew each other because they slept at the same open-air pavilion<sup>32</sup> in the north-central part of Singapore. “He [Old-Town] used to be a rather ‘big shot’ in a gang called the “Crazy Boys,” Edward revealed.

Old-Town was born in 1947 and grew up in the fifties when the Chinese secret societies and ethnic gangs were rife in Singapore<sup>33</sup> (Comber 2009). After leaving secondary school, he worked for his father, exposing him to gang-related activities such as illegal money-lending and gang-violence:

I work for my father daily. One was a tyre business. One was a bookshop, and the other one is a finance [money-lending] company. Do you know what a finance company is? [I did not and thought that it was a trading company] It is like say you needed to buy a car and had no money, we lent you the money with interests lah. You must be kidding. Finance company, also don’t know [Singlish speech pattern that showed Old-Town’s incredulity at my lack of knowledge]. The other job, I had to manage a piece of land at Punggol for my father. The bookshop closed down because someone smashed up the place. He [his father] offended someone, fought with someone, and the shop was destroyed. *Tah* [mimicking the sound of things being broken]! Nothing was left of the shop. In the end, I don’t need to work there anymore. I only managed the piece of land at Punggol [north-eastern region in Singapore] and the second-hand car dealership business my father started then. I also stopped working there eventually as well and went to work for my uncle’s export business. I stopped working there too.

(spoken in Mandarin and the Chinese dialect, Hokkien)

Old-Town did not elaborate further on what he meant by ‘managing’ a piece of land or what was being ‘managed’ there. The inference to gang activities, therefore, cannot be drawn in this instance. Nevertheless, businesses in 1950s and 1960s Singapore often engaged the

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<sup>32</sup> This pavilion was nicknamed “The Chalet Bungalow” by Old-Town, Edward and Joe (see Chapter 6).

<sup>33</sup> In 1955, the then-Commissioner of Police in Singapore, Mr N.G. Morris declared that there were 360 secret societies in existence in Singapore (Comber 2009).

services of members from secret societies to protect sites or ‘land’ against other rival gangs (Mohamed Nasir 2016). More importantly, working for the family did not draw Old-Town closer to them. Instead, he was rarely at home. He would return home once a month to see his mother. As for his father, for whom he worked, Old-Town added: “It can be said that I am with my father daily, but I did not stay with [him]. My father has two wives ... I slept outside. I am used to it.”

Like Edward’s second marriage, Old-Town also married his ‘colleague’. It was an arranged marriage agreed upon by both families. As a stamp of the family’s approval, they were given a one-room HDB flat by Old-Town’s father. At that time, Old-Town had moved on to collecting lottery and horse racing betting slips. He was working as an illegal bookmaker. The clearest evidence of his family’s connections to gangs was perhaps revealed indirectly in an interview excerpt. In it, Old-Town recalled with some anguish, the ‘fate’ of another man—a chemist who had decided to follow ‘them’:

We do [book-making] horse racing betting and lottery slips. People can lose up to S\$40000 on horse racing bets at one go ... Inside [the syndicate], there was a chemist who returned from studying overseas in Australia. The boss [indirectly] caused his death [he meant demise]. The chemist, when he first came was so decent. Then, he followed us to go drinking, going to bars, peeing in public places, smoking, betting on horses and collecting illegal betting slips. Finished! In the end, he couldn’t even drink one cup of coffee. He got a stroke lah. He suffered from stroke twice or thrice, but he still had to drive his pirate taxi [unlicensed taxis popular in Singapore from the 50s to the 70s]. His daughter is a doctor, is a big [prestigious] doctor, you know that? His daughter said, “Let him die. Don’t treat him.” University graduate, his wife is also a university graduate as well. Human beings you see. You follow the wrong people. A good and proper person like him followed people like us. I also followed the bad people. Huh! [Old-Town sighed].

(spoken in Hokkien)

Working as an illegal bookmaker fuelled Old-Town’s ‘passion’ for gambling. It was not clear if the constant social entertainment and gambling had taken a toll on his relationship with his ex-wife. Old-Town would only blame the failed relationship on the fact that it was an arranged marriage. “I cannot get along with my ex-wife ... That is because other people specially arranged one,” he continued. By the time they divorced in 2005, Old-Town and his ex-wife had moved out of the one-room flat and bought a bigger two-room flat. Unlike Edward, Old-Town did not give the flat to his ex-wife and daughter. Old-Town and his ex-

wife sold the S\$25,000 HDB flat they bought together for S\$150,000 and split the profits. “I never once thought of [buying another house]. I was prepared to sleep outside,” he said.

For Old-Town, the family proved to be a double-edged sword. Working in the family business when he was younger provided a regular source of income, notwithstanding the illegal nature of some of the jobs that he undertook. Singapore’s tough laws against secret societies and gang-related illegal activities meant that the structural resources his family provided were short-lived. However, the impact of working in the family’s business was not. It had long-term consequences for Old-Town. Of the vices that Old-Town was exposed to, he was especially addicted to gambling. When Old-Town became homeless, he had S\$75,000 from the sales of his marital home with him. He took the money and gambled at the horse races. He also found part-time work as a security officer and was earning S\$2,000 per month at the peak of his assignments. He rented a room in the open market twice but that did not last because he was unable to save and “worked only to gamble” (Old-Town). Even when he won S\$240,000 in the lottery, he went directly to the casino and “gambled for three days and three nights” (Old-Town), sleeping only for about two hours a day. Eventually, he lost all his lottery winnings by betting on the horses. Like Edward, Old-Town could no longer work because his health had deteriorated. He had suffered four strokes since becoming homeless. At the time of our interview, Old-Town had stopped gambling and changed the way he thought about having a home:

A person should have a home. Some people tell me, “Eh, sell house already have the money to gamble on horse racing lah”. [Others told me], “Uncle, you cannot sell your house. That is our ‘bird nest’. You cannot sell it!” Bird nest ... cannot sell. It is true.”  
(spoken in Mandarin and Hokkien)

One of the common consequences of a gambling habit is the incurring of debt. While Annie, an older homeless woman who had been homeless for five years, did not gamble, her husband did. Her husband was also ‘womanising’ and eventually the money ran out. He went into debt and borrowed from the loan sharks:

Actually, I have a house lah. Then my husband gamble, womaniser [*sic*] then we sold the house. He owed a lot of money to *Ah Long*. [Singlish expression for “loan shark”] So eventually we had to sell the house. We sold off the house then clear his debts lah.

When Annie decided to leave home and ‘stay’ outside, her marital home was not yet sold. At that time, her husband was “always forcing [her] to sell [the] house” (Annie). The loan sharks were harassing them for money. They splashed paint at her door and wrote on the walls of the stairwell “[unit number] owe money pay money” (Annie). Annie tried to report the constant harassment to the police, but her husband forbade her to do so. Stress was building up to a breaking point for Annie, and being left alone at home to confront her husband’s problems worsened the situation:

Very stressed with my work, very stressed ... because my husband doesn’t come home, always go to gamble. Yah, I have a son ... My son also never stays at home. He comes back very late. Then [the situation] very messy lah at home. At home very messy, no one wants to stay at home. That is why my house always empty ... Yah, he [Annie’s husband] is not at home. He will come back very late. And if sometimes I am alone at home, I will always think and cry.

When Annie could no longer bear the stress of being alone in an empty house, she decided to ‘stay’ outside. By this time, she was suffering from depression and taking medications so that she could get some sleep on her nightly bus rides:

After work, I usually take [the] bus until midnight lah ... Take [the] bus, go around Singapore then sit at the void deck<sup>34</sup>. But I never sleep lah. Just sit down, sit alone ... until next morning then go to work without shower.

Eventually, Annie agreed to sell the house that she bought with her husband in 2013. Annie had bought her share of the marital home using her CPF savings. Nothing was left for her from the sale of the flat. Annie’s husband took the money to pay off his debts. They filed for separation, and he ran off with a Vietnamese woman. “I lost contact with him. That is why I don’t know ... when I submit [the papers] for divorce, I don’t know where to find him,” Annie added, her face etched with worry during our interview. Annie continued to ‘stay’ outside after the sale of the flat that year and had found companionship with another older homeless man named Aidy. They had since been sleeping outside together, and Annie no longer stays awake sitting at the void deck alone.

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<sup>34</sup> A void deck refers to the open resting area situated on the ground floor of HDB flats in Singapore.

Annie's story showed that older people in the study did not only become homeless after a housing crisis. Some in the study slept rough outside to cope with the breakdown in familial relations. In such situations, homelessness preceded a housing crisis. Annie sat at the void deck every night because the stress and the painful memories that her 'empty' flat represented were too much for her to bear. However, she still had a home; a place she went back to "on and off" (Annie). The housing crisis struck when she finally relented to her husband's demand of selling the flat. When that happened, Annie like many older homeless people did not have the economic resources to find alternative housing.

Regular work could not provide the needed resources to avert a housing crisis for Annie. She had mostly worked in low-income jobs. After leaving secondary school without completing her 'O' levels (equivalent to Year 10/11 in Australia), she worked as a receptionist for a year and as an administrative clerk for another. Since then, she had worked for her mother's furniture business for thirty years. Her mother could only afford to pay her S\$15 a day. Working in low-income jobs meant that Annie did not accumulate enough personal savings to rent in the open market. Buying another place on her own was also not possible because her CPF savings were depleted and she did not receive any money from the sale of her marital home.

Her 28-year-old son "can't give [her] much because he is keeping money [to buy] his house" (Annie). He was married in 2014 and had since been living at his mother-in-law's place. Other family members were not able to help because Annie did not tell them that she was homeless. When a housing crisis struck, Annie told her parents and her siblings that she was renting outside. She did not want to burden them with her problems:

Okay lah, actually, if I have any problem they will help lah. But they don't know I am sleeping outside. I don't want to give them any problems. They have enough problems ... My mother, father, staying with my brother. My brother got three children. So it is a five-room [HDB] flat. Other siblings are having many problems themselves, so I don't want to bother them lah. Because there is no place for me to sleep also. They have many children. One sister got four children, one sister got three children, and one is staying far away. I don't want to disturb them lah.

### *Weak family ties*

The experience of a failed marriage does not apply to every older homeless person in the study. For single older homeless people especially, the inability to access economic and other housing resources from the family stemmed from having weak familial ties with their parents, siblings and extended families. Wesley, a bespectacled, lanky 69-year-old Chinese man with a slightly hunched posture, was one of them. His ties with his family weakened when they decided to sell the family home after the passing of his father. During our interview at the void deck of his HDB public rental flat<sup>35</sup>, Wesley spoke fondly of his late-father and how he struggled to build a home for the family:

My dear dad, he struggled for us lah. From no home, we managed to buy [a landed property], you know? And pay, eventually paid fully! We live there longest, thirty plus years lah. How long after my dad passed on, I don't know. We [the rest of the family] got together, we all decided okay, we want to sell it off, and then we share [the money] lah ... Today after so many years, in hindsight, we all make so much mistakes. If dad comes back from the grave, [he] will curse and swear at all of us.

Wesley moved out of the family home to work as a customs officer for the Port Authority of Singapore (PSA) in 1966. He was nineteen. Like many older homeless people, Wesley did not do well in school and left after secondary four (equivalent to Year 10 in Australia). When PSA offered him a job, he jumped at the chance because it allowed him to live in the then-newly established government quarters for civil servants. As Wesley recalled: "I itchy [restless], I want to roam around lah ... I want to leave home." Although Wesley was living in the government quarters, he would still visit his parents at the family home occasionally. After Wesley received his driver's license at 30 years old, he decided to be a delivery driver. He felt restless again. "I was already getting fed up. Tired of Customs Department, nearly ten years you know?" he explained. It was during this time that his father passed away and the family home was sold off not long after.

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<sup>35</sup> The rental flat that Wesley stayed in was heavily subsidized by the government under the HDB Public Rental Housing scheme. Wesley was renting the flat with another ex-homeless man, Osman, because one of the rental criteria for singles was that they needed to pair up with another single person of the same gender. The monthly rent was \$26 per person and the lease had to be renewed every two years.



With the sale of the family home, the focal point where the family would gather was lost. Wesley's brothers and sister left to focus on their own families after that. Wesley too went his own way and lost contact with them, including his mother:

Basically, it is simply we all already senior, not quite senior, all adults already what. You go your way, I go my way. You have your [family], all married except myself, you know? They all have their own family. Even I believe the younger one [brother] already by now, how many children, I don't know. I am the only one lah, single ... Yes, my dad is gone [passed on] lah. But my mum ... my mum ... today must be gone already ... I don't know. It has been many years that I have not seen my family. Many, many years ... not even a call or what, somebody [from my family] come and find me or what.

After the sale of the family home, Wesley could comfortably buy a place of his own. He bought a HDB flat in the northern region of Singapore. Wesley was afraid of heights so he chose a unit on the second floor. "What a mistake I made! Second floor, very noisy lah! I go and tell myself, '*Alamak* [Singlish expression for "Oh my god"], how man, like that? You picked the wrong place,'" Wesley said as he slapped his forehead with his hand. After five years (the minimum occupancy period before one is allowed to sell a HDB flat), Wesley sold his flat and started renting from the private market.

The exact details of how Wesley became homeless could not be pieced together. Wesley suffered from the early stages of dementia and had problems remembering certain events of his life. "I don't know how I ended up sleeping at Haig Road [a neighbourhood in the East region of Singapore], Haig Road area, sleeping from ... that one [his memory] not so very good lah. Haig road to Geylang East ..." Wesley struggled to recall how he first became homeless. After a long pause, Wesley continued: "I can't remember ... I can't remember." Despite his declining memory, Wesley was adamant that homelessness was a result of his own doing, especially selling his flat:

That [becoming homeless], I blame your own stupidity! Today, I can say lah, your own stupidity. But I am at the same time thinking, for what you go and buy [a flat] lah. For what [purpose] you buy? You got no family, you are single *what* [Singlish expression to emphasise a point]. And then, when you die, and then how? At that time I was thirty-plus. Thirty-plus already thinking about the day when you die and then, how this place [flat]?

Like Wesley, many older homeless people I spoke to in the field would blame themselves for becoming homeless. Yet, Wesley made an important point above as well. His decision to sell the flat seemed logical taking into consideration the external circumstances that he was in at the time. He did not like the unit that he bought. It was too noisy, but he could not choose a higher floor because of his fear of heights. He was single and had no family of his own. His father had passed on. His siblings and mother had gone their own way after selling off the family house. In short, he was alone. It did not make sense for him to buy the flat only to return it to the government upon his death. Wesley's perspective on home ownership was shared by other single older homeless people in the study who decided that renting made more economic sense than buying a place of their own. At the same time, such a decision exposed them to the insecurity of rental housing.

Wesley could also not remember how he depleted his personal savings and what he had done with the proceeds from the sale of his own home. If he recalled correctly, he claimed to have stopped working either in his fifties or sixties. Like Ganesh, Wesley was eventually 'picked up' from the streets by MSF officers and sent into Angsana Home, a welfare home for the destitute. He was discharged from Angsana Home when he found a 'partner' (another homeless man in the welfare home) to apply for the Public Rental Housing scheme with. According to Wesley, his flatmate "screwed him over and went secretly" to the HDB office to cancel the arrangement when the lease was up. Wesley was caught off-guard and went back out onto the streets in 2012. It was during this time that the Mercy Centre volunteers met Wesley.

At every juncture where Wesley experienced a housing crisis, he was not able to rely on economic and housing resources that his family would have provided. For Wesley, the one housing resource that would have helped was the family home. That was 'cashed out' early in Wesley's life, and the family fell apart after that. Although Wesley could not remember, it seems likely that like some older homeless people, he either was not able to or did not work by the time he became homeless.

### ***Retreat from friends/no friends***

Most in the study also retreated from their old friends once they became homeless. When Edward was successful, he had many business friends in “high places” (Edward). These friends represented access to economic resources that he needed when a housing crisis struck. Edward, however, was reluctant to approach them for help: “It is a lot of pride. I mean, I can’t swallow it, if I have to go and ask them for help. I can’t.” This was in part due to the humiliation he experienced in a previous attempt:

There was one who is doing very well ... I had no other choice, I ask him to help me with a hundred dollars. And you know what he told me? “Eh Edward! What the hell, man? A hundred dollars? Don’t have lah! I give you a cheque, you can write.” He signed it: “You can write up to maximum one million dollars.” That means he wants to lend me one million dollars. How the hell am I going to pay back?

It was often the humiliation of how far one had fallen in social standing that caused older homeless people to retreat from their old friends. There was a strong emphasis on the notion of ‘face’ or one’s sense of prestige and dignity. To save ‘face’, some older homeless people in the study would only interact with other homeless people. For some time, Edward would only “hang out” with those who were sleeping at the same open-air pavilion as him (Edward). As Edward explained, “I consider them as my friends, because we are of the same level. Whereas for the previous people I know, they are such a high level.”

While some retreated, others in the study did not have friends that they could distance themselves from. Seven older homeless people indicated during the interviews that they had very few or no friends at all in their lives. For instance, Annie had no friends to turn to for help when she was coping with the stress of her husband’s gambling and womanising ways and the subsequent loanshark harassment. At the void deck where she was sleeping, Annie described how she spent a large part of her life (30 years) working alone in her mother’s office:

I have no friends since young until now. Because I [am] helping my mom for thirty over years. I am alone in the office. I seldom go out. [It is] me and my mom only and the workers lah. Not friends [with the workers] lah. [I have] very less [*sic*] communication [with the workers].

Wesley, on the other hand, attributed his lack of friends to his scepticism about people's intentions:

I don't bother what. All make trouble only lah! All make, even here [the neighbours] now, I very wary lah. I tell myself, learn from your experiences before. They come: "Eh, hey, Wesley, how are you?" This and that, be careful you know, be very careful.

A key experience that resulted in Wesley's scepticism was the lease incident with his first flatmate, which left him homeless. Wesley always thought that his relationship with his flatmate was fine. He added: "We were there, maybe like three years. Everything was okay, good enough lah". Wesley did not expect his flatmate to cancel the HDB public rental behind his back. Although it happened four years ago, Wesley could not forget the distress that he went through. His face would contort with anger whenever he spoke about his flatmate whom he would only address as "that idiot". However, Wesley was also aware that he was not good at building relationships with other people. "I keep to myself lah ... I have to admit, I don't mix very well," he commented softly.

Wesley was not alone in his scepticism of friends. Joe (who slept at the same open-air pavilion as Old-Town and Edward) was equally wary. Like Old-Town, Joe was addicted to gambling on horses. "I just want to win a small sum. Just to see if life will be better. It is a joke if you talk about abstinence from gambling," Joe laughed. However, unlike Old-Town, who professed gambling as his passion in life, Joe always downplayed his gambling habit. Joe described the time when he approached a friend for urgent help in 2014 and was rejected:

One time, I was 'played out' by a friend. He promised to lend me some money but decided against it at the last minute. But I needed the money at that time, so I went to a moneylender [loan shark]. I needed to use it personally. I had to pay off some loans as well as some miscellaneous expenses. I borrowed from one moneylender to the next. Then worst was when I had to pay them [moneylenders] in the same period. All at the same time! The interests kept clocking and accumulating ... I borrowed from more than ten moneylenders.

(spoken in Mandarin)

Joe also approached other friends but none were willing to help him. As Joe put it bluntly: "People will be afraid of you once they know that you've walked down this path [of debts]. Correct? People will be scared of you!" Like Annie, he did not want to "trouble his siblings

because they have to care for their own families” (Joe). The S\$1,500 he earned every month making cushions at a factory was not enough to service all his loans, including his flat mortgage. Eventually, Joe was forced to sell his HDB flat so that he could pay off all his loans from the bank and the ten money-lenders that he had borrowed from. At that time, he went out onto the streets for the second time after 12 years. Joe’s first experience with homelessness was a result of losing his marital home in his divorce. How Joe got out of this first episode of homelessness will be discussed further in Chapter 7.

In the final part, I discuss the issues that older homeless people experience in accessing help from the government in Singapore. The first issue relates to the problem of bureaucracy. The second was a lack of awareness of the housing assistance schemes due to the fact that homelessness was not an event that they had planned for. When a housing crisis struck, many simply went out onto the streets, lost and confused.

## Lost in Bureaucratic Limbo

It was 8.30 in the morning. I was 15 minutes early for my appointment at the Toa Payoh Housing Development Board (HDB) Hub with my gatekeeper and the Director of the Paya Lebar Homeless Ministry (PLHM). I had just enough time to survey some of the architectural and landscaping models on display of upcoming ‘hot property’ housing estates planned in Singapore. At one of these upcoming ‘hot property’ HDB housing estate (with a man-made lake and park) in a central part of Singapore, prices reportedly start from S\$300,000 for a three-room flat and go up to S\$600,000 for a five-room flat before government grants. As I imagined what it would be like to live in one of these ‘hot property’ housing estates, a familiar voice called out and jolted me back to reality.

It was Mary, my gatekeeper. Mary was a jovial woman, always smiling. We greeted each other warmly. Mary wanted me to meet Mr Lek and Ahmad, two ex-homeless men with whom PLHM was working to apply for the Public Rental Housing scheme. “Ah Lek [nickname] is here already. He *kan cheong* [Singlish expression for “worried”] lah. At the third floor getting a queue number,” Mary said. Apparently, Ah Lek had arrived earlier than any of us and proceeded first to the Rental Housing Department so that ‘we’ could be first in line. Ahmad was running late because he had just finished a night-shift working part-time as a security officer at a private condominium. While waiting for Ahmad, Mary quickly brought me up to date with the situation.

Ah Lek was a single Chinese man in his early fifties. He first became homeless in 2009 when his uncle’s wife decided not to let him stay in the house. He had moved to his uncle’s flat after his father met with a fatal accident. Without his father, Ah Lek could not afford the rent on his own. He was 46 years old then and working as a cleaner. His mother died giving birth to him. In 2011, Ah Lek was picked up by the authorities while sleeping outside and sent to the Angsana Home. He was released in 2013 and went back out onto the streets. After two months of sleeping rough, a trishaw rider<sup>36</sup> he befriended told him that a vacancy had opened up in one of the

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<sup>36</sup> In Singapore, trishaw riders are people who ride a bicycle with a sidecar. It was a popular mode of public transport in the 1940s, but its popularity waned from the mid-1950s onwards (Koh and Han, 2014). In contemporary Singapore, trishaw riders are mainly involved in the tourism industry.

government subsidised rental flats. The second tenant had passed away. Ah Lek had been staying at that rental flat ever since.

Ahmad, a 61-year-old Indian man, became homeless when he sold the marital home after his divorce in 2012. For many years, Ahmad suspected that his wife was unfaithful to him. He claimed that out of his four children, only the eldest daughter was his own 'flesh and blood'. The rest belonged to another man. Ahmad brought them up anyway. When his 'children' became independent, Ahmad finally divorced his wife. The money from the sales of the flat was divided among his wife, his four 'children' and himself. Splitting the flat sales proceeds six ways meant that Ahmad could not afford to buy a place of his own. Since then, Ahmad either slept rough or rented rooms from the open market. In 2015, he went to his daughter's house to stay for a few months. He left and went back out onto the streets because he felt that his daughter was not able to take care of him.

Ahmad soon arrived wearing a dark blue shirt and black trousers. Mary introduced us, and we shook hands. Ahmad was a tall, portly man with a deep and rich voice. He exuded an air of quiet dignity. We made our way up to the third floor to the Rental Housing Department. When we met Ah Lek at the waiting area on the third floor, his high arched eyebrows and his slim triangular facial features were contorted in frustration. "The officer blocked me! He blocked me!" Ah Lek exclaimed furiously before muttering swear words in Hokkien and giving a subtle 'middle finger' (offensive hand gesture) in the general direction of the department's office.

Apparently, one of the HDB officers had told Ah Lek that his queue number was void because he did not bring his 'partner' – Ahmad the co-applicant – along. Ah Lek tried explaining to the officer that Ahmad was on his way but it was of little or no avail.

We took a new queue number. It was easy since we were the only ones there. In less than a minute, we were asked to enter the office of the Rental Housing Department. It was a spacious open-planned office with tables arranged in straight, neat rows. A HDB officer greeted us, hardly breaking into a smile. He invited Ah Lek and Ahmad to take a seat in front of his desk. Mary and I stood behind them. The officer was probably in his late twenties, early thirties, and wore a stern face throughout. He asked Ah Lek and Ahmad for their Singapore Identity Card (IC) and began entering

their details into his computer. After a few minutes, he asked Ahmad for his marital status. Ahmad replied that he was divorced but he did not have the divorce certificate. “The Syariah Court [Muslim Court] did not give me the divorce certificate,” Ahmad added. The officer nodded and went back to his screen. After an uncomfortable fifteen more minutes of silence, he delivered the verdict. Both Ah Lek and Ahmad did not qualify for the Public Rental Housing scheme. The reasons were as such: “Mr Lek, your name is registered as a second occupier in another rental flat.” Turning to Ahmad, he said: “Mr Mohamed [Ahmad’s surname], the records shows that you and your wife are currently staying with your daughter in her flat.”

At this point, Ah Lek protested that he was living with a flatmate with mental illness who would wake up in the middle of the night and scream constantly. He did not know this when he signed up as a second tenant. Mary interjected: “That is why we are here to discuss what we could do. We know that these two men cannot apply together because their names are stuck somewhere else.” Mary produced a letter written by a Member of Parliament (MP) on Ah Lek’s behalf and a letter from the HDB Branch Office in Sims Drive stating that Ah Lek should go to the Toa Payoh HDB Hub for clarification on how he could terminate his current tenancy. The officer read them and responded: “There is nothing we can do here at HDB Hub. The system shows that they do not qualify. The immediate step is for him [Ah Lek] to go to and clarify with the branch officer at Sims Drive there.” As for Ahmad, he would qualify if he could obtain his divorce certificate from the Syariah Court as well as his daughter’s agreement to have his name removed from her flat. “The state has no jurisdiction when it comes to breaking up a nuclear family,” the officer added before seeing us out.

We left the HDB Hub and made our way to its branch office at Sims Drive. “It is better to settle everything today,” Mary said. I agreed. We arrived at the branch office at 10.30am. At the waiting area, I took the opportunity to get to know Ahmad better. Ahmad revealed that he could not get the divorce certificate from the Syariah Court at the time of his divorce because he could not afford to pay the S\$5000 alimony to his wife. It was hard for his lawyers to prove that his wife had been unfaithful apparently. However, his lawyers managed to reduce the alimony sum from S\$150,000 to S\$5000.



When Ah Lek's queue number was flashed on the overhead screen, we accompanied him to the counter to see the HDB branch officer. He was a jolly, bespectacled bald man in his fifties and greeted us warmly. Ah Lek repeated his situation to the branch officer while Mary handed over his documents. After checking through Ah Lek's background, the branch officer looked up at us and then at Ah Lek: "First, you need *black and white* [Singlish expression for "formal document"] to show that your flatmate is mentally ill. The best way is to go to the police station to lodge an official report." Ah Lek also had to convince his flatmate to get a letter from the Institute of Mental Health (IMH) to certify that he is mentally ill. The letter would allow his flatmate could stay on his own while Ah Lek moved out to lodge a new application with Ahmad. "Attach the police report. Attach the medical certificate from IMH. Everything will be okay once the experts, the police, doctors and lawyers sign and approve. Don't worry," the branch officer laughed and reassured Ah Lek.

We left the branch office slightly 'dizzied' and exhausted from the entire experience. Mary and I reminded Ah Lek and Ahmad of their next steps. "Okay, Ah Lek, you go and make the police report first. Ahmad, you call the Syariah Court tomorrow and make an appointment with them," she instructed. We did not know how to persuade Ah Lek's mentally ill flatmate to get a letter from IMH to certify his mental illness. That challenge would be left for the entire PLHM team to tackle. "Well, at least the first 'baby' steps are taken today," Mary sighed. When Ah Lek and Ahmad had left, I commented to Mary: "This [application process] is so tedious. Can you imagine if you have to deal with it alone?" Mary replied: "You are 'dead' basically."

The lengthy field journal entry above demonstrates the complex problems that older homeless people in the study faced when applying for government assistance. Housing assistance is a valuable structural resource that the government could provide, and indeed a resource that older homeless people in the study need. According to MSF (email interview), four separate housing assistance schemes exist to date. They are the Public Rental Housing scheme, Interim Rental Housing (IRH) scheme, Transitional Shelters, and Welfare Homes. Not all forms of housing assistance were desired by older people in the study and the stories of those who had experience with them will be examined further in Chapter 7. For now, I focus on the bureaucratic struggles involved in trying to get government assistance

### ***Bureaucracy of government assistance***

Of the four housing assistance schemes, the HDB's Public Rental Housing scheme is the most sought after. Rental rates are heavily subsidised by the government and vary from S\$26 to S\$205 per month for a one-room flat or S\$40 to S\$275 per month for a two-room flat. The rent varies according to income earned and applicant type. To prevent abuse, individuals who apply for these heavily subsidised rental flats are accessed according to criteria such as income ceiling, marital status, family support, property ownership, sale of previous HDB flats and rental history (Housing & Development Board 2015). For instance, successful applicants must not have sold off property within the last 30 months, and they cannot have a household income of more than S\$1,500 per month. The 'cooling off' period of 30 months after a previous property sale effectively shuts out all the older homeless people who were in a housing crisis due to a recent sale of the marital home.

For those who do qualify, Public Rental Housing is in high demand, and there is a long waitlist. To cope, HDB had increased the number of public rental flats from 42,000 in 2007 to 51,000 in 2015, and the average waiting time to be allocated a rental flat has decreased from 21 months in 2008 to 4 months in 2015 (MSF's email interview). As the experience of Ah Lek and Ahmad showed, the challenge for some older homeless people, however, was simply to get past the pre-application stage of having the right documentation.

Ah Lek and Ahmad tried applying for the Public Rental Housing scheme together in February 2016. By the time I left the field in August 2016, they were no closer to qualifying for the scheme. Ah Lek had the police report ready, but he could not get his flatmate to go for a medical check-up at IMH. "I saw a letter in the letterbox. It was from IMH. The letter was asking him to go back. He didn't care about the letter. He didn't want to go," Ah Lek explained during our interview, his voice filled with exasperation. As a result, Ah Lek would sit at the void deck and wait until 4 or 5am before going back to his flat.

Ahmad went to the Syariah Court and managed to get his divorce certificate for a fee of S\$50. However, he was also not able to proceed with the public rental application because his daughter refused to remove his name as a dependent living with her. She wanted to claim income tax reliefs. As Ahmad recounted:

I just come out [and sleep]. I don't want to argue with them. Even though I ask them to cut down my name [from the flat], she [his daughter] don't want to cut down. I also didn't argue; I let you. Never mind.

Ah Lek and Ahmad did not qualify for the public rental housing because they did not have “the black and white from the experts”, to paraphrase the terms used by the branch officer at HDB that February morning. The experience of being stuck in a bureaucratic impasse with the government was not unique to them. Joe struggled similarly when he tried to apply for both the HDB's “two-room flexi” scheme<sup>37</sup> and the Public Rental Housing scheme before he became homeless the second time. At the time, Joe had just sold off his flat to repay his loans with the bank and loan sharks:

I didn't have a choice. So, I sold it [his flat]. I cleared all my debts. I tried applying for the apartment for the elderly [two-room flexi scheme] but failed twice. The third time I went to apply for a rental [Public Rental Housing scheme], and the officer reviewing my documents claimed that I have S\$200,000 left [from the sale of the flat]. I told him I paid S\$300,000 for the house and I still have to pay for my CPF [Central Provident Fund] retirement fund, the loan and the people [loan sharks] I owe outside. I have nothing left. The amount I owe people is approximately S\$100,000. I have almost nothing left.

(spoken in Mandarin)

Joe did not meet the criteria for both schemes because the official records in HDB showed that he had S\$200,000 from the sale of his previous flat. In reality, he was experiencing a housing crisis and sleeping at the open-air pavilion.

The IRH scheme is a form of transitional housing provided by HDB for low-income families who have successfully applied for the Public Rental Housing and are waiting to be allocated.

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<sup>37</sup> The HDB two-room flexi scheme is designed for elderly citizens (55 years old and above) and allows them to choose the length of lease on their two-room HDB flat (Housing & Development Board 2016). A 15-year lease would cost an estimate of \$35,000.

As such, it plays a supplementary role to the Public Rental Housing scheme and prevents families from having to sleep rough while waiting for a public rental flat. None of the older homeless people in the study had experience applying for the IRH<sup>38</sup>.

Transitional Shelters are temporary housing arrangements for people who are in a housing crisis and in need of immediate housing assistance. These are funded by MSF and are run by Voluntary Welfare Organisations. There are three such shelters in Singapore, New Hope Community Services, Lakeside FiT Shelter and WAHAH Shelter. Transitional shelters would have been a valuable structural resource for older homeless people if not for their strict criteria of admission. One must be 55 years and below, medically fit, not abusing drugs or alcohol, and employed or seeking employment to qualify. These stringent criteria eliminate more than three-quarters of the older homeless people in the study. The concept of a transitional shelter also means that individual applicants can only stay for six months while families can only stay for three months. Despite these strict conditions, transitional shelters are almost always at full occupancy. For instance, Sandeep did not mind going to any of the three transitional shelters after his release from prison. However, he could not: “Full house, I check [all of them] out also.” Given that there is a constant demand for the three transitional shelters in Singapore, older homeless people rarely gained admission by walking in on their own.

Finally, the last form of government housing assistance is the welfare homes. While the government argues that the welfare homes are a form of housing assistance, they function more accurately as institutions for the destitute in Singapore. Legally, any homeless person who is sleeping rough in public spaces in Singapore can be admitted to the Welfare Homes if they are picked up by MSF officers. Voluntary walk-in admissions are also allowed though this rarely happens. There are twelve Welfare Homes in Singapore to date, established under the Destitute Persons Act<sup>39</sup> (2013 Rev. Ed). Each one is designed for the reception, care and

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<sup>38</sup> This is likely due to two reasons. The first is the Interim Rental Housing Scheme (IRHS) mainly caters for low-income families who are awaiting allocation for Public Rental Housing. The second is the low incidence of homeless families sleeping rough in Singapore. No homeless families were found to be sleeping rough in this study. In Teo’s (2015) PhD thesis titled “Experiences of Homeless Families on the Interim Rental Housing Scheme in Singapore”, she argued that homeless families in Singapore generally found IRHS flats almost immediately or had other types of alternative living arrangements (which did not involve sleeping rough) when they lost their original homes.

<sup>39</sup> The Destitute Persons Act (DPA) was enacted in 1965 to provide for the care and rehabilitation of destitute persons in Singapore. Destitute person is defined here as “any person found begging in a public place in such a way as to cause or be likely to cause annoyance ... or otherwise to create a nuisance” and/or “any idle person

rehabilitation of homeless people. Nine persons in the study had previously been admitted to a Welfare Home. Out of the four types of housing assistance, the Welfare Home is the least desired (and most feared). Once admitted, a person's freedom is restricted and placed under the jurisdiction of the Superintendent of the Home. Discharge from the welfare home is dependent on the assessment of the Superintendent or whether relatives or friends state that they are willing to provide care and support.

Besides housing assistance, the government also provides financial assistance to people-in-need. However, the amounts provided are minimal, and applicants are subjected to stringent background checks. Some older homeless people like Edward reported that they received S\$200 to S\$300 per month for a period of three months when they applied for urgent financial assistance (Ministry of Social and Family Development 2017) from the government. When Ahmad had to stop work as a security officer because of his heart attack, he received some financial assistance as well:

They [social workers in hospital] are the one who recommend me to all these. So, I get S\$450 for... it is for food and for my using [*sic*] is enough lah. No rental, no nothing lah. That is my budget lah. After when I start to work, no more anything [financial assistance] already.

Even long-term financial assistance for elderly people who are incapable of working in Singapore is not considerably more. In fact, it does not exceed S\$500 per month (Ministry of Social and Family Development 2015). These amounts are kept deliberately low to discourage a dependency on 'welfare handouts'. Thus, compared to housing assistance, financial assistance would not be able to avert a housing crisis for older homeless people. The amounts provided were minimal, and as Ahmad summed up above, not enough for any form of rental in the open market.

Accessing government assistance, whether it is housing or financial resources, requires a substantial amount of planning and preparation on the part of the individual or the help of a social worker or volunteer. Some like Ah Lek and Ahmad needed volunteers like Mary to encourage them to take 'baby steps' towards the tedious process of launching an application. Moreover, older homeless people in the study generally struggled with the bureaucratic

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found in a public place, whether or not he is begging, who has no visible means of subsistence or place of residence or is unable to give a satisfactory account of himself" (Destitute Persons Act 2013 Rev Ed).

process involved, especially in getting the necessary documentation in order. Some tasks, as I have tried to show, seem impossible at times. For instance, even volunteers struggled with the task of convincing Ah Lek's flatmate to get a medical certificate from IMH to prove that he was mentally ill. Faced with these conundrums, it explains why some older homeless people simply gave up halfway through their applications while others remained daunted by the thought of having to deal with the government.

### ***Lack of awareness of government assistance***

At least 12 older homeless people in the study indicated that they did not know about the types of government assistance that were available to them prior to homelessness. Wesley was one of them. "I don't know about all these things lah, CDC [Community Development Council, now restructured as Social Service Office] and the what," he exclaimed. Many older homeless people only found out about the different forms of government assistance when they became homeless, either through the peers they met while sleeping outside or through volunteers and counsellors. Lacking the awareness and know-how of accessing government assistance meant that many older people in the study could not use these structural resources to prevent the onset of their homelessness.

Finally, this lack of planning and awareness on the part of older homeless people should not be interpreted as a consequence of poor personal planning or laziness. Homelessness is not something that an individual typically 'schedules' for in life. In other words, none of the older homeless people in the study planned to be homeless. When a housing crisis struck, many older homeless people were lost and confused. When Annie became homeless the first time, she thought of killing herself:

Oh, actually when I came out the first night, I actually wanted to commit suicide. I went to [a block of flats at] Hougang Central, go to nine floor [storey], I was about to jump down. And then something ... there is a picture come into my mind showing of my mother, my father all these. Then I didn't jump lah. I just come down. That is my first night. Then I sit around void deck.

Similarly, Ganesh was frightened and lost:

I feel frightened. I was lost. Lost on my own, you know? Thinking what I want to do next. I didn't sleep the first night also. I was awake, every hour. I hope, I pray that nobody come and rob me, you know? Nobody come and disturb me. That is what I was hoping. After that a few days later, [I] start drinking. I sleep. I sleep, drink, sleep, drink, sleep ...

Saleh hung on to a place that he was familiar with, his worksite:

The first thing, I walk, walk, walk, but as I walked, I am still thinking, "How today? How tonight?" My foreman asking [*sic*] me, "Today go back early." I [replied], "Yah, yah, yah, yah." But I never go back, I stay around my site area. I buy *makan* [Malay word for "food"], buy food and then I coming [*sic*] back to the project [area]. And then, I am sitting... blank already but cannot sleep.

Edward's thought process during his first night of homelessness aptly sums up the difficulties of negotiating a system of government assistance that requires awareness and planning when homelessness was not something that he had planned for:

First night I never sleep. I didn't sleep. The whole night I was sitting down. How come I become like this? *Alamak* [Singlish expression for "oh my God"], *jialat* [Hokkien term for "very terrible"] lah. Why ah? Then the first thing that came to my mind is to look for a house, to find a house. How to look for a house? I don't have much cash with me, how to get a house?

## **Conclusion**

The information in this chapter addresses the first component in research question 3 of the thesis, namely, what structural processes and individual occurrences relate to older people who become homeless? In the chapter, I showed how older people in the study became homeless when they could no longer draw on structural resources from all three of the social institutions of work, family and friends, and government assistance. Many of them were unable to hold on to a regular income and had resorted to working in low-income, irregular, casual work by the time they experienced a housing crisis. They also generally struggled with maintaining healthy relationships with their family and friends. Almost half of them had experienced a failed marriage, which contributed to a housing crisis. These struggles were a result of both external circumstances and personal decision-making. Finally, the majority did not seek help from the government because homelessness was not something they could have planned for. When a housing crisis struck, almost every older person in this study indicated that they went out onto the streets in a lost and confused state. Those who tried to get help from the government were hindered by bureaucracy. The next chapter picks up their stories after they became homeless. Through their voices, it describes their lives while sleeping rough on the streets.



## Chapter 6

### Experiencing Homelessness in Singapore

#### Introduction

Wesley, an ex-homeless man, exclaimed, “How much I suffered, you know?” as he recounted how he became homeless. He recalled that his rental flatmate had “screwed him over” by cancelling their lease to a government subsidised rental unit (Public Rental Housing scheme). Wesley indicated that he could not remember the exact number of years he had been homeless. At 69 years of age, his memory seemed to be failing at times, or perhaps he did not want to remember. Despite having difficulties in recalling certain episodes in his life, the experience of sleeping rough was etched deeply into his memory. Wesley remembered how he suffered. He recalled the mornings when he would wake up at a pavilion near the Rochor River, craving badly for cigarettes and coffee. During those times, nobody offered a kind gesture. He added: “Nobody ever asks, ‘Eh Wesley, come, come, come, let’s go to the coffee shop<sup>40</sup>.’ Never *lah* [Singlish expression used to assert a point], I have to find some way.”

Building on previous discussions about becoming homeless, this chapter is about experiencing homelessness in Singapore. It details the experiences of 26 older people, who became homeless in Singapore because they could no longer draw on structural resources from the social institutions of work, family and friends, and government assistance. This chapter focuses on the interplay of the structural constraints of homelessness and older people’s personal actions and decision-making on the streets. Like Wesley, nearly every older homeless person (25 out of 26 respondents) spoke of suffering and having to “find some way” to cope when describing their experiences of homelessness. For example, “the taste of sleeping outside” was described as “very bitter” (in Mandarin and other Chinese dialects), and that they had “no choice but to accept it”. These statements point to a second key finding of this thesis. Older homeless people in the study survived on the streets by exercising their agency. They had “no choice” but to “find ways” to adapt to the structural constraints of homelessness.

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<sup>40</sup> A typical coffee shop in Singapore consists of a variety of food stalls selling cheap local food, and a drinks stall (usually operated by the owner of the coffee shop) selling coffee, tea, soft drinks, beer, and other hot and cold beverages. Coffee shops are commonly found in most residential neighbourhoods in Singapore.

The first part highlights how homelessness was physically and mentally demanding for older people in the study. The loss of housing, economic resources, and familial relations were key structural constraints that made life on the streets physically and mentally demanding. Three sets of issues were particularly challenging for them. These include difficulties associated with getting adequate rest in the context of sleeping outside. Also, eating proper meals, and maintaining personal hygiene were especially difficult for older homeless people who struggled with alcohol on the streets. A lack of proper nutrition often resulted in poor health for these older homeless people. A final set of issues related to the loss of economic resources and familial relations. That is, these scenarios tended to impact older homeless people's ability to exercise agency in finding alternative resources, which further affected their physical and mental well-being.

The second part of this chapter continues with the loss of housing as a structural constraint of homelessness. It focuses on the dangers of sleeping rough outside. The most common danger encountered by older homeless people in the study was theft. Harassment by the public as well as other homeless people was another danger that older homeless people in this study experienced. A small number had been sexually harassed and/or molested<sup>41</sup>. To minimise risk, some older homeless people made friends with others who were homeless and slept in pairs. Most generally slept in groups. On the other hand, a small number of older homeless people in the study slept alone and avoided interacting unnecessarily with other homeless people. For this small group, sleeping in secluded places was their way of seeking safety.

The third part of the chapter discusses the legal implications of sleeping rough from the perspectives of older homeless people in the study. The enforcement of the Destitute Persons Act (2013 Rev. Ed) in Singapore was a key structural constraint for older homeless people sleeping rough. A common experience during their homelessness was their encounters with government authorities. To avoid being sent to a welfare home, some older people moved away from their sleeping spots before the spot checks by government authorities. Others in the study had to convince the authorities that they had no choice but to sleep rough because of the nature of their work. The last way to avoid being sent to a welfare home was if family

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<sup>41</sup> The term "molest" is commonly used by laypeople and the media in Singapore to refer to the criminal offence of "outrage of modesty". Outrage of modesty is defined under section 354 of the Penal Code as the act of assault or use of criminal force to any person with the intent to outrage or knowing that the act would likely outrage the modesty of that person (Penal Code 2008).

members or relatives of older people in the study indicated to the government authorities that they were willing to provide care and housing support.

### **Homelessness, “that’s a terrible thing.”**

Continuing from the beginning of this chapter, Wesley and I eventually found our way to a coffee shop that April morning in 2016. As we sat down, I offered to buy his usual cup of thick, strong coffee. Wesley followed behind and insisted that this was going to be his treat. Sipping his hot coffee, Wesley described how he had to find “some way” to get his cigarettes when he was homeless. “All the butts you pick one bag ... you find [a place], quietly nobody [around] and you strip all the cigarette [butts]. You only want the tobacco, as clean as possible lah,” he said. To afford coffee, Wesley stumbled upon an idea one day and told himself: “You so hard up on coffee, cannot survive man, without coffee. Eh, plastic bag, you get a bigger shopping bag lah. Pick up tins! Pick up tins!” Wesley sold the tins or cans for a “few bucks” to scrap shops near where he slept (Wesley).

That morning, Wesley cursed and swore at “the idiot, whoever it is” that cut a slit in his bag to steal his phone and wallet (Wesley). Although Wesley was no longer homeless, the anguish of losing things when he was sleeping rough still hurt. It was not so much about the stolen money that frustrated Wesley. He did not have much anyway. It was his Singapore Identity Card (IC), the important documents in his wallet, and his phone contacts that really mattered: “I be honest with you that part I want to cry lah,” the lines on Wesley’s forehead contorting tightly. Then, one night, after sleeping for a couple of years at a sleeping spot that Wesley felt safe and became familiar with, he was woken up at 3am by the Ministry of Social and Family Development (MSF) officers and put into a van. Wesley was sent to a welfare home, where he would subsequently injure his vertebra after an altercation with a foreign national who was employed by the Home (see Chapter 7, p.163). He commented in a quivering voice: “Whose fault? Your own fault lah. Who lah, who to blame?” When I left Wesley that day, I wrote these words into my field journal: “Homelessness is at the very core, a physically and mentally draining experience.”

Housing is a physical structural resource that one loses or is unable to access because of homelessness. The loss of housing led to the loss of home amenities that made life uncomfortable on the streets for older people in the study. Losing housing also subjects

everyday taken-for-granted activities to a set of material and non-material structural constraints. These structural constraints made life on the streets physically and mentally demanding. Edward summarised this succinctly: “My experience of losing my home? Well, that’s a terrible thing.”

When Edward became homeless in June 2014, he did what many older homeless people in the study would do. He ‘stayed’ near a familiar neighbourhood where he had previously lived. By that time, Edward had already lost all his housing properties (three private properties and a Housing & Development Board (HDB) flat) during his first divorce and was staying with his second wife in another HDB flat located in a north-central neighbourhood in Singapore. He had to leave because he lost the flat to his second wife as part of the divorce proceedings. The first thought that came to Edward’s mind the day he became homeless was about finding a house to stay. Edward could not rent or buy another place because he had little savings. Nor did he have family and friends who would help. As the hours passed that day, the reality that he had nowhere to go slowly sunk in. Faced with the above structural constraints, Edward had to exercise his agency to find some ways:

I was walking round and round the whole of the [neighbourhood], the vicinity. Then, it was time to take a shower. Where to go ah? Hey! I can go to SAFRA<sup>42</sup> and take a shower. I am a member of SAFRA. So, I continued walking to SAFRA. SAFRA did not have shower rooms. Oh no! The swimming pool around the area! I can take a shower there. I went to the swimming pool, had a shower. Not bad, at least I am clean. Then I started to think ... where to sleep? So, where do I sleep? I slept in a staircase [landing] in a block of flats. I went and hunt for some carton boxes, flattened it and put it down on the floor and I just sleep [*sic*]. But ... I never sleep! I [sat there] thinking. Where? Where can I go to at least have a proper home to stay? I couldn’t find one.

While Edward could not find a “proper home”, he would eventually find a regular sleeping spot on the floor of a large, rectangular open-air raised pavilion in the same neighbourhood. It was there where he met and became friends with other older homeless people<sup>43</sup> like Joe and Old-Town. Edward explained: “I mean, being a newcomer, I had to make friends with these people and I get along with them somehow”. The three of them named the pavilion “The

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<sup>42</sup> SAFRA stands for the Singapore Armed Forces Recreation Association. It is a recreation club for active and reservist servicemen in the Singapore Armed Forces and their families.

<sup>43</sup> At its peak, volunteers from Paya Lebar Homeless Ministry (PLHM) counted about 10 people sleeping at the pavilion that Edward, Joe and Old-Town slept rough in.

Chalet Bungalow”. Despite their good humour, the ‘Chalet Bungalow’ provided little respite from the daily challenges of sleeping rough.

### *Getting adequate rest*

The first challenge was the difficulty in getting adequate rest. Sleeping outside meant living without the home comforts that they were used to when they had a home. One of which was having a bed, or a mattress, to rest on. Sleeping without a bed was particularly challenging for Joe, who worked regular hours during the day making cushions at a factory. Joe arrived at The Chalet Bungalow three months earlier than Edward. It was his second spell of homelessness. Joe’s first spell of homelessness was in his mid-40s when he slept rough for three years, after losing his flat during divorce proceedings with his ex-wife. Although Joe had slept rough for a total of five years, sleeping on the concrete floor with only a flattened piece of carton box<sup>44</sup> remained ‘unnatural’ and especially tiring for him:

It is not so much about the pain. It just feels unnatural [sleeping on the concrete floor]. When you wake up in the morning, you will feel uncomfortable, very uncomfortable ... Very tired, not the same as you sleep inside the house with a bed. Also, at home when you return home from work, you can rest a bit, you can take a bath. When you are outside, where, how do you rest properly? Yah, very tired. Sleeping outside is very suffering [*sic*]. Endure lah, what to do? When you have already walked down this path, you have no choice.

(spoken in Mandarin)

Also, without housing, older homeless people in the study (as Joe hinted above) could not rest at a time of their choosing. It meant that they had no choice but to sleep late and wake up early. This was because most of the public spaces that they slept in<sup>45</sup> are places that people frequently utilised from early in the morning till late at night in Singapore. For example, Annie and Aidy, a homeless couple, indicated that they had to wait for people to clear away from their sleeping spot before they could sleep every night.

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<sup>44</sup> All 26 older homeless people in the study were sleeping on hard surfaces, either on the concrete floor or a metal or concrete bench at the time of their interviews. Most used a flattened piece of carton box as a make-shift bed of sorts. A key reason cited by some in the study was that they needed to be mobile in case of a spot check by government authorities. The humid and warm climate in Singapore also permitted this pragmatic approach of sleeping outside without bulky items such as sleeping bags and blankets.

<sup>45</sup> These public spaces include HDB flats’ void decks [public resting area on the ground floor] and staircase landings, shop corridors, open-air pavilions, benches in public squares and parks

Annie met Aidy in 2013, the year her husband forced her to sell their marital home to pay off his debts. At that time, Annie had already been ‘staying outside’ for two years; taking long bus rides after her work and sitting at the void deck throughout the night to avoid going home. She met Aidy when she was working as a cashier in a supermarket:

He used to go there and buy things lah. That time, he just got discharged from Angsana [Welfare Home]. Then, I used to talk to him when he came to buy things. One night, I saw him sleeping ... sitting there [outside the supermarket]. I asked him, “What are you doing?” He said, “Oh no lah, I don’t have a house to stay.” Ah, that was how I met him lah.

Their chance meeting led to mutual support and friendship. They indicated that they eventually fell in love and became a couple, staying together and sleeping rough at park pavilions and children playgrounds. After two years of enduring the mosquitoes at these parks and playgrounds, they decided to find a different sleeping spot. They found a more comfortable spot on the steel benches of a Senior Citizen Corner under a HDB void deck. Every night, however, they had to wait at a nearby park until 11.30 pm before approaching the Senior Citizen Corner’s sleeping spot under the void deck. Annie laughed as she explained further: “They [senior citizens] will not be happy lah. If they see us, they will show [displeasure on their] faces lah.” Annie and Aidy would usually be able to lie down on the metal benches by 12.30am, but they had to wake up at 6am every day before the first group of senior citizens returned to the Senior Citizen Corner. Aidy would keep watch, for the most part, napping only two to three hours while Annie slept. This arrangement gave Annie the rest needed to care for her ailing father and work for her mother’s furniture business in the day. To catch up on lost sleep, Aidy took long return bus journeys from one end of Singapore to the other if he was not working as a cleaner or a musical instrument player in a *gong guan* [Mandarin term for funeral service provider] brass band. “At night, here [*sic*] sleeping not enough, I sleep on the bus. Got air-con,” Aidy laughed as he looked gently at Annie during our interview.

### *Eating proper meals and Personal Hygiene*

The second challenge of being homeless was eating proper meals and maintaining personal hygiene. Eating proper meals outside became problematic when older homeless people in the study were not able to work. The main reason for stopping work when they were homeless was their poor physical health. Most in the study managed to find some alternatives to buying their own food. For instance, there was free food available from various religious organisations. Willing Hearts, a voluntary welfare organisation also distributed hot meals daily across some 40 locations in Singapore (Willing Hearts 2016). Knowing where to find these places depended on both formal (e.g. volunteers, social workers) and informal networks (e.g. other homeless people) one had on the streets. As Edward exclaimed: “the guys here at the Chalet Bungalow used to go hungry for two days until Old-Town found a place called the Singapore Buddhist Lodge that served breakfast, lunch and dinner for free!”

Also, personal hygiene routines such as showering and doing laundry became tedious and inconvenient without access to housing. The inconvenience, however, did not deter many in the study from showering daily or doing their laundry. Most like Aidy and Annie made the extra effort to maintain their personal hygiene as best as they could. Annie could shower and do her laundry at her parent’s flat, but she wanted to accompany Aidy. For them, this meant walking 20 minutes every morning to a sports complex’s gym toilet (with shower facilities) where they showered for free. When they needed to wash their clothes, they hand-washed them in the shower cubicle and brought the wet clothes back to a park to dry them. Workplaces with shower and laundry facilities lessened these inconveniences for seven older people in the study. For example, Low and Mawar were both able to shower and do their laundry at the hotels that they worked. Others who worked in factories or as security officers did likewise in their workplaces.

Out of the 26 older people interviewed, five struggled more than others with food and personal hygiene because of excessive alcohol consumption during their homelessness. This group comprised of only men who were addicted to alcohol prior to their homelessness. Three among these five older men were also addicted to drugs but indicated that they avoided it because of the strict prison penalties for consuming and selling drugs in Singapore (Misuse of Drugs Act 2008 Rev. Ed). However, there were no regulations against the public

consumption and sale of alcohol in Singapore until 2015<sup>46</sup>. Despite the 2015 restrictions, it was still possible to drink in public if one adhered to the nightly curfew of 10.30pm. As shown below, when alcohol is used to cope with the structural constraints of homelessness, it diminished one's agency relating to work, eating proper meals and personal hygiene.

Ganesh was one of the five older men who excessively drank alcohol when he was sleeping rough. He also had a history of drug addiction and experienced recurrent episodes of homelessness. These recurrent episodes added up to 10 to 12 years of “doing the same old thing again and again and again” on the streets (Ganesh). Homelessness was not just physically tiring for Ganesh but mentally challenging because he found it to be boring. Although Ganesh avoided drugs, he used alcohol to cope with the physical and mental strain of homelessness. This led to severe consequences for his health. Every morning, he needed to satisfy his cravings for “drinks” before he could think of food (Ganesh):

Once I wake up only, I go around to the coffee shop toilet. I wash up, just clean up my face. Then, I go around, looking for cigarette butts to smoke. Once I find my cigarettes, I would go around to see whether I can find any drinks. My first drink will be alcohol [at 7.30 am]. Normally when I was on the streets, I was drinking rice wine. We call it ‘Air Garam’<sup>47</sup>, one of the cheapest and easy to get high. If I got no money or what, I go around, look for people and see whether I can ask them for a few dollars, like begging lah. Then I go and get my drinks. Once I get my drinks, then I go and look for my food.

While Ganesh exercised agency to find his drinks, he often forgot about his meals. Drinking excessively also affected his ability to work. Once he started drinking, he could not stop. As he put it: “It continues, continues, continues... I sleep, drink, sleep, drink, sleep, like that”. Drinking rice wine, as he mentioned above, and not eating properly resulted in Ganesh's deteriorating health when he was homeless. Subsequently, Ganesh suffered from Hepatitis B, liver cirrhosis and his legs would often swell up badly so that he could not walk for days:

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<sup>46</sup> Under the Liquor Control (Supply and Consumption) Act (2015), drinking is banned in all public places from 10.30pm to 7am. Retailers are also not allowed to sell takeaway alcohol during these timings.

<sup>47</sup> “Air Garam” is a nickname given to the Chinese rice wine used for cooking by some older homeless people in the study. It means “salt water” in Malay. Another common nickname in English is “Sea Water”. These nicknames are given mainly because the Chinese rice wine has a high salt content. Chinese rice wine also has a high alcohol content, ranging from 34% to 57%. It is often used by some older homeless people in the study as a cheap substitute for alcohol because it costs \$1.50 to \$3 for a big bottle. Drinking it causes massive swelling of the feet and hands due the salt overdose caused by its high salt content.



Yah I destroyed my health also lah when I was homeless. I was neglecting myself. You know, just drinking, drinking, drinking, I don't know what are the effects. And a lot of sickness within me which I didn't go and see the doctor. But I know people who are dying on the streets just because of drink and all that, I still ignored it.

Samy, on the other hand, had already started drinking excessively before becoming homeless in 1990. His excessive drinking also led to multiple short-term prison sentences for public disorder. Eventually, Samy's marriage broke down, and he went out onto the streets after selling off the marital home:

Suddenly ah, I don't know what to do lah. I was with the family; suddenly I got no family like that lah. I just think that way: "What happened to me like that?" From there, I became stressed, depressed all lah.

Samy grew up in a household that he described as "very principled, straightforward and a really good solid family", therefore, being homeless seemed particularly challenging. Samy lost his self-esteem and experienced sadness and dealt with these emotions by drinking excessively. His cravings for alcohol overtook his desire for food. "I never think about the food for a few years all, just think of my drinks only lah. That is my pattern," he laughed. As a result, Samy ate poorly and would only eat proper meals when he had extra money (after buying his drinks) from the occasional part-time work. Otherwise, he would beg from strangers eating at the coffee shop for a plate of food if he was very hungry.

Excessive drinking took a toll on his savings. When the money ran out, Samy lied to his family members and friends to get money for his drinks. Soon, these options ran out as well, and Samy had to beg for a few dollars from strangers just to buy his alcohol. Having only a few dollars meant that Samy resorted to drinking 'Air Garum', the Chinese rice wine used for cooking. Like Ganesh, Samy's ability to exercise agency in other areas were affected. Drinking 'Air Garum' drastically affected his ability to function daily while sleeping rough: "Once I drink that, I got affected in my brain. I can't manage myself. I can't..." Samy sighed heavily. His mental health deteriorated further as he continued drinking 'Air Garum'. He explained: "Depressed, failure, err, suicidal thoughts! Everything come [*sic*] lah". Samy's personal hygiene was also affected: "That time, I never showered. Sometimes, two weeks also never shower. If people say anything, I also don't care. I am not going to bother," he

recounted. As Samy's mental health suffered, he retreated further from public view and other homeless people, sleeping eventually in a cemetery caretaker's hut:

Ah, there [cemetery] got the centre [caretaker's hut], nobody lah that one. That time I don't care already. I don't know what happened to me also. I don't fear ... I don't have fear [*sic*] also. "Die, die lah," I said to myself, "Just sit down and relax!" There [caretaker's hut] got water; there got one pail, enough already.

Samy stayed at the cemetery for a few weeks before returning to a more conventional sleeping spot like a HDB flat void deck. Like others in this group, Samy did not eat proper meals as long as he was drinking excessively. "Sometimes, [volunteers] pack and give me food all, I not interested... My eyes open for the drinks only," he added.

### ***Loss of work and family***

Insufficient rest, poor nutrition and personal hygiene were not the only challenges faced by older people experiencing homelessness. The third challenge was coping with the mental stress of unemployment and the loss of one's family. The loss of work and familial relations was stressful for many in the study. The lack of economic resources was a structural constraint for all older homeless people in the study. Money was a constant source of worry. To survive on the streets, one needed to have money. As Joe explained:

If you don't have money, you cannot sleep outside. At home, if you do not have money, you can cook something cheap like porridge to eat. Now, how to eat cheap [food]? Really, how do you cook? Maybe you say you can steal food from NTUC [a supermarket chain] and eat for one day but tomorrow you go inside [prison] 18 months and sleep behind bars... If I am working and the job is smooth, I don't need to worry so much. But the fear is once you don't have a job, you will be finished!  
(spoken in Hokkien)

For Joe, knowing that he could not afford to lose his cushion-making job was stressful. Joe knew that if he did not work, he was not going to get any economic support from his family and friends. No one would lend him money, and he would be tempted to borrow from the loan sharks again. An 8am to 5pm day job and inadequate rest sleeping rough at the pavilion left Joe physically and mentally exhausted most of the time. As Edward remarked: "You talk to him, sometimes he has no expression at all." While Joe was fearful of losing his job,

Edward who used to be a managing director for a Swiss textile company was stressed and saddened by the loss of his economic and occupational status.

After Edward became homeless, he had to find some ways to earn money even though he retired early as a managing director at the age of 41. Edward found work as a waiter, supermarket retail assistant and cleaner washing toilets, sweeping floors and picking up rubbish. The ability to exercise his agency to find work filled his stomach during the initial few months of his homelessness. However, Edward's physical and mental health suffered. The treatment he received from his supervisor in a cleaning job showed him how far he had fallen from the days when he was a managing director: "They treat me like a dog! Can't be helped, I have to swallow [my pride], so I swallowed it!" Edward revealed during our interview an incident that he found particularly humiliating:

It was lunchtime, and I was eating. [My supervisor] tell me, "Put the food on the floor. Come with me; somebody vomited in the wash basin. Better go and clean up! *Kan nia* [Hokkien expression for "fuck"] I was having my ... I look at that puke. Ow! It is terrible! Smelly! But no choice, I cleaned it, I had to swallow [my pride]. I was very angry! I wanted to hammer that guy, but then I think, that won't solve my problem. So, I had to swallow it. Okay, after I finished washing, when I got back ... it was terrible, cockroaches running over my food! Shit ... and that packet of food cost five dollars, gone!

Swallowing his pride repeatedly and enduring a loss of 'face' or personal prestige and dignity made Edward very unhappy. The emotional stress caused by "having to swallow all these unhappiness" as Edward described it, eventually affected his physical health as well. He explained: "After working [as a cleaner] for three months. I think I was thinking too much and I was stressed and sad, then I had a heart attack." From Joe's point of view, Edward was simply too affected by the loss of his 'face value' when he was homeless:

I pity him [Edward] lah. Whatever happened in his family, we [homeless people at the pavilion] pity him for having to sleep until like that, for having to sleep on the streets. Why did he become like that? He used to be a successful man but now how did it come to this, until he is sleeping here? Sometimes he still wants face. I told him, "Can you use your 'face value' for food now that you are sleeping on the streets?"  
(spoken in Mandarin)

While Joe and Edward were distressed by the work they did, six in the study were concerned by the fact that they could not do the work due to their ageing bodies. Many of the low-income jobs available to them such as cleaning, security work and retail were manual physical work that required long hours of standing. The stress of not being able to execute his job properly explained why Mr Ng, a 69-year-old homeless man, chose the insecurity of scavenging for old goods at his own pace rather than the security of full-time or part-time work:

I have problems walking and sitting down. My legs hurt when I stand for too long. It is a problem lah. Initially, I thought about going to work. A volunteer introduced some jobs for me to work but I told him I couldn't. If I went to work, I might earn about S\$1000 plus a month ... but if you want to take a salary from someone, you got to do the work. If you can't do the work, what are they paying you for? It is not that there are no jobs in Singapore for us. There are! Now the Singapore government encourages the elderly to work. Don't you think that will be a problem for some of us? For a 70-year-old person, he or she may have the heart to go and work. The will is strong, but the body is weak.

(spoken in Mandarin and the Chinese dialect, Teochew)

Family was another source of tension for the people in the study. As indicated in Chapter 5, 13 out of 26 older homeless people had experienced a failed marriage which led to an immediate housing crisis. For seven in this group, the breakup of their marital home caused considerable emotional distress when they were sleeping on the streets. Samy, Ahmad and Annie were among those I spoke to who were still affected by their failed marriage. Whenever Samy thought about his ex-wife and their daughter staying at the “bugger's house” (ex-wife's current husband's house), he would drink excessively at the void deck to try and forget everything. Ahmad could not forget what his ex-wife did to him: “Very bad lah. No man can accept that this happened to him. She slept with the other person, and the babies are being [*sic*] born.” Ahmad sighed heavily as he thought about how three out of four of his children were not his own. Annie's mental health suffered severely due to the breakup of her family. She was admitted into the Institute of Mental Health (IMH) for her depression and had since been on medication to control her mood. “Once I am depressed or stressed, I will go to the wrong side, I want to go and end my life lah,” Annie revealed while adding that with Aidy around, he has been making her laugh more often.

For four older people, it was their children whom they had left behind that caused them to worry. Mawar, a bespectacled 50-year-old Malay woman with short wavy hair belonged to this group. Mawar was born into a polygamous family: her Malay Singaporean father had four wives, and her Chinese Malaysian mother from Terengganu was the first one. According to Mawar, her biological mother took care of her as a baby in Malaysia before giving her away to her uncle and his wife in Singapore. When Mawar grew older, she began to suspect that she was adopted. “[They treated me] like *anak tiri* [Malay term for “step-child”]. Every day, [even if] I don’t do anything wrong, also *kena* [Singlish word for “got”] beaten,” she said. One day after work, Mawar overheard her neighbour asking her aunt: “Eh, tell lah! This one who? Whose daughter? Who is the mother?” Mawar was at the time 17 years old. The next day, she ran away from home and slept rough in Singapore.

Mawar moved to Malaysia again when she was 22 years old to marry a man introduced by her biological father. They had a son together. Four years later, she divorced the man, returned to Singapore and slept rough once again on the streets. Although she left her son in Malaysia with her ex-husband, she told herself that she would never abandon him, unlike what her biological parents had done to her. Throughout her 24 years of sleeping rough, Mawar tried to go back to Malaysia to visit her son whenever she could. Going back was, however, only possible if she had enough money for the trip. In 2016 when her ex-husband passed away, she was sleeping rough outside the humid shop corridors of Waterloo Centre, a commercial/residential complex at the fringes of the Central Business District (CBD). That night when it happened, Mawar could hardly sleep because her son wanted her to be by his side in Malaysia:

My son called me on Saturday night. The father died, right? But I am here, sleeping here [at the shop corridor]. But I no [*sic*] sleeping lah, cannot sleep. I worry about my son. He asked me, “Please, mother. Go back lah, go back.” That day I no [*sic*] money, how to go back? Want to walk to Malaysia ah? Then I tell my son, “Never mind lah. Monday, Monday mother go back. I borrow money from people, go back.” So, Monday I went back. Then Tuesday I came back to Singapore because I was working. After that, my son asked again, “Ah, mother, come back again lah.” Maybe this weekend or what, I go back again lah.

In contrast, three older persons indicated that their children did not care about them while they were sleeping rough. Old-Town's estranged relationship with his daughter was consistently on his mind for the first five years (out of 10) when he was homeless. He resorted to gambling to cope with his emotions. Gambling heavily meant that Old-Town was left with little economic resources even though he worked as a security guard for eight out of the ten years that he was homeless:

In the initial five years [of sleeping outside], I will think of my daughter daily. I will miss her daily. I will miss her ... But in recent years, I will go and gamble every day. When I have money, I will gamble until the horse racing has ended and I needed to go to work. And as long as I am lucky to have enough left to buy a packet of Nasi Lemak [coconut flavoured rice with spicy sambal and anchovies], S\$1.20, that was enough. I am contented. I stop thinking so much. Let tomorrow [worry about itself].

(spoken in Mandarin and Hokkien)

Unlike Old-Town's daughter, Samy's daughter did not ignore him altogether, but their relationship had worsened since 2015. While Samy did not reveal the details, he was affected by her lying and attributed it to his ex-wife's influence. As the father and daughter relationship drifted apart, Samy drank even more on the streets: "I stop seeing her because I know she was telling lies to me all. I suffered a lot outside, so a person *drama* [Singlish term for "being melodramatic"] to me also I can see very well." Of the three whose relations with their children broke down, Ahmad felt the most aggrieved. Ahmad had always worked hard to provide well for his four children even though he suspected that three of them were not his own. After Ahmad distributed the proceeds from the sale of his marital home to his ex-wife and children in 2012, he went outside and slept rough. By then, all his children were already grown-ups with children of their own. None offered Ahmad a place to stay:

At that time, I was unable to work. I got [*sic*] sickness. Ok lah, so I have no choice. I had to sleep on the streets. But my children never care about me, never look for me or whatever. They didn't even say anything.

On the streets, Ahmad would sometimes cry when he felt alone and abandoned, asking himself: "Why's my life like this?" Ahmad's mental health suffered after he left his family. He started seeing 'things' at night. Some volunteers from Paya Lebar Homeless Ministry

(PLHM) argued that Ahmad was suffering from a mild form of psychosis and tried to get him to see a counsellor. Ahmad, however, insisted that his eyes saw what others could not see:

People's eyes cannot, but my eyes can see all these things. Dirty things ah, most of these things, you can see at the bin centre<sup>48</sup> lah. They will be down there. I have seen a black colour one, ghost ah, around 1 am. Another time at a children playground [where I was sleeping], I saw one sitting at a seesaw, this black thing sitting on the top [end] of the seesaw. Why not moving, sitting like that only? Then I went to urine somewhere. After urine I comeback, this black thing still sitting up there, not moving.

His physical health also deteriorated drastically on the streets, and he suffered two heart attacks since 2012. After his second heart attack, Ahmad's children visited him at the hospital. As Ahmad recalled: "Nobody ever mentioned, 'Pa, come home and stay with me.' Nobody mentioned that." Instead, it was Ahmad's ex-colleague from a security officer job who visited him daily at the hospital with porridge.

Finally, while many older homeless people (17 out of 26 respondents) had weak familial relations with their parents (if they were still alive), siblings and/or extended family, this did not affect them as badly as the failed relationships with their ex-spouses and/or children. Some in the study like Mawar, Aidy and Ahmad were abandoned by their parents when they were young and brought up by grandparents and/or other relatives. Others like Wesley lost contact with their siblings once their parents passed on. A few, like Ganesh, Old-Town and Sandeep attributed their own actions such as substance addictions, multiple prison sentences, and gambling addictions to the breakdown of their familial relationships. Regardless of these different circumstances, most of these 17 older homeless people indicated that these family issues were "things of the past". A key reason may be time: that is, older homeless people had had more time to process these old familial scars as compared to more recent conflicts with their ex-spouses and/or children. Whether these emotional wounds had healed or not, the experience of homelessness had been and/or remained stressful because many older homeless people in the study carried the emotional scars and hurt of a broken family. While some like Annie and Aidy, and Mawar and Saleh managed to find some comfort through each other's

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<sup>48</sup> In Singapore, bin centres act as a key facility for waste management in HDB public housing estates. Many HDB flats have built-in rubbish chutes located in the kitchen of each individual unit. The waste from each household goes through a refuse chute into a collection bin at the bottom of the chute. This waste is then manually collected and stored at a bin centre (serving usually a small neighbourhood) before being removed by rubbish trucks to incineration plants.

companionship, there were little alternatives available for others to replace these broken familial ties. As Sandeep spoke about his mum during our interview, the anguish of not knowing how or where to find a loved one became apparent:

Family, I never ever see them. Never see my mother, never see my brothers. My father passed away. My mother is still alive. I don't know where. Even I go there, here, I look for her also I cannot find. If only I can get in touch with her, I can use her IC to apply another [Public Rental Housing] flat. I know she will grumble, this and that lah. But in the end, she will ... give it to me.

### **Sleeping outside is dangerous**

It was a Saturday night on the last weekend of May 2016. I was four months into my fieldwork and had started volunteering at the Catholic Welfare Services (CWS) Night Café for the Homeless. The Night Café was barely a month old. It operated seven days a week and was situated in the communal dining area of St Vincent's Home. The Home itself was located at the fringes of the Central Business District (CBD) in Singapore.

I arrived at 8.30pm, half an hour before the opening time. The first task was always the setup. Setting up included boiling the water inside a large metal water dispenser, arranging the cup noodles, the tins of biscuits, coffee, tea and sugar sachets and styrofoam cups on a wooden kitchen cupboard counter. The entire setup took 15 minutes. There was still time, so I sat down on one of the three rectangular dining tables in the Café to work on some unfinished field notes.

Shawn and Nelson were the first to arrive. As I looked up, Shawn remarked cheerfully: "Harry, every time I see you, you are always writing something." We chuckled loudly before he went about fiddling with the television remote. Shawn, a 50-year-old Peranakan Chinese<sup>49</sup> man with greasy straight black hair that parted from the centre of his forehead was one of the first older homeless men I knew from volunteering with CWS. Shawn often gave the impression that he was looking

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<sup>49</sup> Peranakan Chinese or Straits-born Chinese are the descendants of Chinese immigrants or traders who married local Malay women in the British controlled Straits Settlement of Singapore, Malacca and Penang in the 19<sup>th</sup> century. Peranakans in Singapore are generally of mixed Chinese and Malay/Indonesian heritage (Koh 2013).



elsewhere when he talked to people. His pupils drifted involuntarily due to a stroke he suffered when he was in his late-thirties. On the other hand, Nelson a 57-year-old Chinese man had a steely intimidating gaze. His moustache and the way he wore his long greyish hair in a tight ponytail added to his hardened facial features and toned physique. Both Shawn and Nelson settled on a channel which was airing a Saturday night movie special, “Indiana Jones and the Raiders of the Lost Ark”. Soon, I spotted another familiar face. Mr Yeo (hereafter addressed as Yeo), a 64-year-old portly tanned Chinese man, was pushing his bicycle back from work when he walked past the Café. He scavenged for old goods and items and sold them at a nearby flea market. I invited him inside the Café for a cup of coffee. Yeo saw Nelson’s back and made a disgusted face. He declined my invitation and said that he wanted to sit by the playground outside the Café to smoke instead.

Once we settled down on a bench at the playground, Yeo lit his cigarette and said: “You know the one with long hair inside (referring to Nelson), I don’t like to talk to him. He buys and sells old goods too.” I nodded, indicating that I knew. Yeo continued: “He always argues and quarrels with people [at the flea market]. He is a gangster!” Yeo added that he would go out of his way to avoid Nelson. As we sat at the playground, Yeo spoke extensively about his experience of homelessness. Mainly, he focused on the nasty people that he encountered when he was sleeping rough. He recalled the time when his pocket had been slit open in the middle of the night: “I knew someone was slitting my pants pocket, but I was so tired. When I woke up to touch my pockets, my wallet was missing.” Someone also threw paint that narrowly missed his face as he slept. On another occasion, a packet of urine was thrown onto his body in the middle of the night: “I felt really ... I could smell it. My whole shirt and trousers were soaked. I reported it to the police, but it was pointless,” he shook his head and sighed. Besides paint and urine, Yeo recounted having other things such as metal rods, plastic meal boxes, soya-bean milk, and flowers used for worshipping deities in Chinese temples thrown at him during the 20 odd years that he was homeless. Yeo explained, “I am sure it was foul play. They wanted to cut my safety pouch or steal my old goods. Once they couldn’t do it, they started throwing things at me.”

Back at the Night Café, no one was paying attention to the television. This was because Nelson was regaling those who arrived later with tales of his latest bravado. Nelson claimed that he was being investigated by the Criminal Investigation Department (CID) for punching another homeless person unconscious at a coffee shop. This person had been bullying Nelson at the flea market and hurling vulgarities and insults about his late parents. Nelson finally had enough and reacted: “You push me to the point of no return, I will just go crazy! I don’t care who you are. I will kill you!” Nelson exclaimed loudly. Sensing the crowd’s enthusiasm for more of his stories, he began talking about his rise to fame in the world of the triads. He told tales of his younger days. Nelson described how he fled from Singapore to a Thai village after some local gang chiefs were after him. At the Thai village, he was beaten to a pulp by some local Thai gangsters and eventually nursed back to health by a kind old man. The climax of the story was how he went about his revenge with a long blade attached to the end of a wooden pole. Nelson was a captivating story-teller. Just as he was about to launch into his adventures with the Yakuza in Japan, Brian, the CWS operations manager/my gatekeeper, called me on my mobile phone for an update on the Café.

When I returned after the phone call, the conversation had shifted to Shawn’s sleeping spots. To minimise the dangers of sleeping rough, Shawn avoided the ‘popular’ areas and slept in very secluded spots around Singapore. Rumour has spread among some of the older homeless people in the Café that Shawn’s latest sleeping spot was very eerie and haunted. Shawn laughed it off and joked: “It is just a dark place without lights but... there is another layer of darkness too.” He looked at Nelson and continued: “Ask him lah, he went there once.” Nelson replied: “I will never sleep there again. All my hairs stood up when the ghost appeared.” Nelson revealed that Shawn’s nightly ritual of lighting a joss stick in an urn full of salt was tormenting the spirits and hence the hauntings. According to him, the joss stick was ‘food’ for the spirits while the salt deterred them. Shawn offered no retort but merely nodded his head and smiled. As I walked through the dark, humid corridors of Waterloo Centre that night after closing, I could not help feeling slightly spooked by the tales of the Night Café.

The second part of this chapter continues with the loss of housing as a structural constraint of homelessness. It focuses on the dangers older homeless people in the study encountered when sleeping rough outside, as highlighted by the conversations recorded in my field journal excerpt above. Two main points will be discussed in the following sections: 1) the types of danger encountered by older homeless people in the study, and; 2) the practices they adopted to minimise these dangers. I begin with the types of dangers they faced when they were homeless.

### *Theft*

As the experiences of Yeo showed, sleeping rough in public spaces in Singapore was dangerous. All the others in the study also stated that they encountered danger when they were homeless. The most common danger was theft. Half in the study (13 out of 26 respondents) had been pickpocketed when they were sleeping outside at night. According to Sandeep, there were two techniques commonly used by thieves and pickpockets. The first was “the lighter trick” whereby the pretext of asking for a light was used to check if a homeless person was asleep. The second was “the shake” which involved shaking a homeless person’s shoulders to see if the person stirred. In both instances, if a person were found to be asleep and did not stir, the trousers pockets and/or bags of that person in question would be slit and the belongings and valuables inside stolen. Five also had their entire bag or backpack stolen because they left it by their side while they slept. The items stolen from older homeless people in the study included money, wallets, bags, backpacks, watches, jewellery, mobile phones, portable radios, CD players, food and clothes.

In general, three groups of older homeless people in the study were prone to having their belongings and valuables stolen. The first group were those who struggled with substance addiction when they were homeless. Samy was an ‘easy prey’ for people who wanted to steal from him whenever he drank alcohol on the streets. As Samy acknowledged: “I [was] sleeping with the drink all”. As a result, he indicated that he had his wallet stolen six times while his mobile phone was taken on at least 20 occasions. He also had luggage stolen that contained all his belongings as well, including his five sets of clothes, CD player and other important documents. The second group was those who were on medication that made them drowsy and sleepy. Nelson had his pockets cut, and his wallet and mobile phone stolen because he took cold medication that made him drowsy. Falling sick also made him weak:

“When I fall sick, I always oversleep lah. Then, when you take the medicine, you will totally knock out.”

The third group were older homeless people who scavenged for old goods or collected used carton boxes to sell for recycling. For this group, it was the visibility of their things left in the open that attracted theft. Ying, a 75-year-old Chinese woman, belonged to this third group. She slept rough under a multi-storey carpark ramp for over 10 years so she could watch over the three large stacks of flattened carton boxes that she collected every day. Ying was technically ‘not homeless’ because she had a flat that she could go home to. However, the nature of her work demanded that she was around when the truck arrived at 5.30am to collect the flattened carton boxes. Over the years, she also accumulated several boxes of her personal belongings that she packed in carton boxes under the carpark ramp. One night at 3.30am when she was waking up to start her ‘workday’, she was robbed by someone who looked familiar:

He robbed me of my things on the spot. Money, IC, house keys, everything also take lah. Whatever he wanted to rob, just let him take lah. He looked familiar; he really looked like ... Yes, it must be him! I rushed to tell the rest about it. One of [my friends] fell while trying to look for him. Poor thing! I got [the robber’s address] from his younger sister. I went to the police to make a report; they ignored me. I remember that.

(spoken in Mandarin)

Theft made life on the streets extremely difficult for many older homeless people in the study. Many of them did not have the means to replace the items that were stolen. These items included important documents and items kept in their stolen wallets and/or bags. As Wesley’s story showed at the beginning of this chapter, an important document that was lost due to theft was the Singapore Identity Card (IC). The IC is the main identification document used in Singapore and allows access to government facilities and services. Also, it was a key document that older homeless people in the study needed to access government assistance. The replacement fee for a lost IC, whether it was stolen or not, is S\$100 for the first time and S\$300 subsequently. As such, a few older homeless people in the study had problems accessing government assistance because they could not replace their IC. Anwar, a 65-year-old Malay homeless man, had two episodes of homelessness that amounted to some eight years of sleeping rough in public spaces in Singapore. In those eight years, his IC was stolen

five times along with other personal items. During one of those times, it resulted in debarment from government housing assistance that was still ongoing at the time of our interview:

Because of that [debarment], I don't carry much now. I carry my bus [concession] card, my photocopy IC and the money I have. That's all, maybe a cigarette or two, whatever lah. Even if I lose these things like bus card, I can reclaim again. So, I play it safe now because I lost my IC five times. And one of those times really gave me a big problem. Until now, I cannot get a [Public Rental Housing] flat. Because they use my IC to get married and buy property in Indonesia, an Indonesian guy [used it].

For some in the study, it was other important items that were stolen in the process. Sandeep was close to tears as he remembered the time his medication was stolen, and his only pair of trousers slit open:

They think there is something valuable in the plastic bag. I sleep, I put the plastic bag next to me, and then morning I wake up, all missing. And those medicine inside are very important to me. They are for my heart, high blood pressure, diabetes, all for my health ... They still cut my pockets; they took S\$300 from my pockets. And the thing was, I only have one pair of trousers, and the trousers was cut. And lucky thing, they threw my IC on the floor, my important documents they throw all on the floor, they just took the money.

### ***Indirect and Direct Harassment***

The second danger faced by older homeless people in the study was harassment by drunks, drug addicts, mentally unstable individuals and street gang members. A small number had also been sexually harassed and/or molested by friends or strangers. Two forms of harassment<sup>50</sup> generally occurred on the streets: indirect harassment and direct harassment. In this study, indirect harassment refers to a situation when older homeless people felt harassed even though they were not the intended target of harassment. Many older homeless people in

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<sup>50</sup> The definition of harassment is lacking in the homeless literature. Where it exists, harassment is discussed mainly in relations to the types of harassment such as police harassment (Aulette and Aulette 1987, Thrane 2003) or sexual harassment (Koehlmoos et al. 2009) rather than the manner it is carried out. Following the legal definition of harassment in Singapore (Protection of Harassment Act 2014), I define harassment as "using any threatening, abusive or insulting words or behaviour" and/or "making any threatening, abusive or insulting communication".

the study (18 out of 26 respondents) had experienced some forms of indirect harassment when they were homeless. For instance, Aidy and Annie felt threatened by drunks who were disturbing others under the void deck. According to Aidy, the weekends were the most dangerous time for Annie and him to be sleeping outside:

On Saturday nights, a lot of people drinking at void deck ah. I am scared lah, scared of them. People [drink until] high, high. Yah, drunks lah. I see them disturb people until I am scared. They throw and break the [glass] bottles anyhow; I am scared to sleep. I am very worried.

For Ying, it was the “heroin chaps” (translated from Mandarin) that loitered around the multi-storey carpark ramp that disturbed her most: “The heroin chaps kept walking over... I try not to pay attention to them,” she said, adding that she felt uneasy at the sight of people getting high on drugs. When Nelson slept rough in a small quiet park, he too felt harassed indirectly by the presence of drunks and drug addicts: “It was a cosy place, but you face all sorts of weird and ‘funny’ people. You face all those drugs addicts, drunk people that may create problems for you,” he remarked. Nelson was also worried by the prospect of increased police spot checks due to the presence of these drug addicts and drunks. He lasted only two weeks at the park before moving away for his own safety.

David, a 62-year-old Indian homeless man who slept at the same Senior Citizen’s Corner with Aidy and Annie, did not worry too much about harassment from drunks or drug addicts. It was the thought of getting assaulted due to mistaken identity or being caught in the ‘crossfire’ of street-gang fights that made sleeping rough dangerous for him:

Sometimes, there are gang fights, you know. We are sleeping, and suddenly they are having a gang fight around the area. They can simply come, and you know, kill us or what. And in the end, it can be a mistaken identity. That kind of stuff ever happened to a few of my [homeless] friends in the past. Sometimes, the [gangsters] finding for other people, they might think that we are the person that they are looking for. But too late ... by the time they found out that you are the *salah* [Malay word for “wrong”] person, they have already beaten you up.

Direct harassment refers to a situation when older homeless people in the study were the target of harassment themselves. 11 older homeless people in the study had experienced direct harassment during their time on the streets. Saleh, Mawar and Wesley were sleeping in

a pavilion near the Rochor River when they became the target of harassment from a drunken elderly man. Saleh, Mawar's 'partner', told the story.

In 2000, Saleh became homeless after he left his marital home to his ex-wife and young daughter. That year, he met Mawar on the streets via a mutual friend. At that time, Mawar's second husband (who she met while sleeping rough) had just been caught by the Central Narcotics Bureau (CNB) for selling contraband cigarettes and went to prison. She expressed desperation: "I [*sic*] one person, I don't know where I want to sleep. I want to jump [into the river], I want to die." Mawar revealed this poignant account while sitting next to Saleh during his interview. It was then that Mawar's friend introduced her to Saleh. As they knew each other better, they made a five-year pact that they would take care of each other until Mawar's husband was released from prison. Saleh and Mawar would eventually sleep rough together at a pavilion near the Rochor River where Wesley slept. One night at the pavilion, Saleh, Mawar and Wesley were woken up by a drunken elderly man waving a knife about. Saleh laughed as he related the incident that night:

The uncle [local term used to address an older male person] drunk already, he brought one knife, small knife and started talking loudly and walking [in the pavilion]. There are I think about ten of us, all just sleeping. Wesley was there too. So, he brought one knife, walking around, sometimes pointing at his own heart, sometimes pointing at us. *Action* [Singlish term for "show off"] only lah. After some time, I started to worry: "What is this uncle doing lah, we are all the same here, also suffering." "Why he do like this [*sic*]?" I was thinking to myself. Then I [was] fed up already lah. I come from behind, I grabbed him, supported him and carried him to a corner. "Uncle, don't cause a scene," I told him. "Everyone here is facing hardships in life." He looked me in the face and went silent. We became friends lah but soon after he passed away lah, fell into Rochor River.

At The Chalet Bungalow (nickname of the pavilion), Old-Town and Joe – Edward had exited homelessness and was housed by the time of this incident – had also experienced direct harassment by a drunk person. However, they were harassed by someone they knew; another homeless man who arrived at the pavilion in early 2016. According to them, this man would get drunk almost every night and create a loud ruckus. He also frequently rummaged through the bags and belongings of others whenever he got drunk. One night, Old-Town confronted him, and they fought: "Uncle [referring to himself as someone more senior] wants to play with you now. You want to play? Uncle officially wants to play with you now!" Since that

fight, the frequency of the police's spot checks on the homeless people at The Chalet Bungalow had increased drastically. Eventually, Old-Town and Joe moved away from The Chalet Bungalow.

Older homeless people in the study did not only experience direct harassment from drunks. One of them, Kheng, a 59-year-old Chinese man was threatened by a mentally unstable individual in the neighbourhood where he slept rough. Kheng had experienced two episodes of homelessness. His first episode lasted for six months when he was 42 years old. He slept rough under one of the many pavilions at the beach to escape loan sharks. Some eight years after that first episode, Kheng was sent to prison for sub-letting his rental flat to 10 illegal Thai prostitutes. He was diagnosed with HIV in prison and suffered a stroke that left him wheelchair-bound after his release. Kheng's eldest sister arranged for him to stay at a nursing home. In 2014, Kheng became homeless again when he was expelled from the nursing home after beating up a cook there that bullied him daily. During his second spell of homelessness, Kheng was harassed by a mentally unstable individual one night when he was charging the battery of his motorised wheelchair:

One night, I saw that crazy guy. He is always chanting "Na-mo-a-mi-to-fo" [a Chinese Buddhist chant] out loud to himself, that sort of stuff ... He saw my tattoos and said, "Wow, you have tattoos, I also have tattoos." He thinks he is a gangster lah. I told him, "You mind your own business, don't bother me. I am rushing for time lah." I don't know what else he mumbled but he told me not to run, he wanted to slash me with a knife. He also found a broken long fluorescent tube to try to hit me. I don't know where he found such things. He is crazy lah.

(spoken in Mandarin)

One person in the study indicated that he had a direct encounter with street gangs. Ahmad recalled a strange encounter with a young woman which he believed was a street gang syndicate's entrapment ploy:

Around 12am, I think it was around then because I slept already. There were two benches at the park; I slept on one of them. Then when I opened my eyes halfway, I saw one woman, she was sitting at my leg there. Very young woman! I was very shocked! Why must she sit at my leg there? There was another bench just beside me. Why can't she sit there, correct? She was sitting at my leg there playing with her handphone [mobile phone]. I think to myself, "Something is wrong ..." I woke up; I don't find trouble, I just walk off. If my leg touched her accidentally, she will say that



I molest her. Then I got problem. These people operate by gang; they will surely say I molest her. Before this happens, I run away.

Some older homeless people in the study were the target of direct sexual harassment and/or assault. When Mawar tried to borrow money from her male friends on the streets to go to Malaysia and see her son, they harassed her sexually and wanted her to reciprocate 'in kind' for their help:

I have many outside friends, but nobody helped me. I asked my Malay [male] friend [who was] sleeping outside to help me a little. He helped, but after that, he said, "Eh, no [*sic*] give me everything?" You think I what? Body, everything must give him. He wanted to 'play' [have sex with] me. My Malay and Indian [male] friends, all the same.

Two older homeless persons in the study were victims of sexual assault when they slept rough outside. At the Senior Citizen's Corner where Annie, Aidy and David slept, a stranger burned Annie's T-shirt and tried to molest her one night while she slept. Pointing to her chest area during the interview, Annie spoke about the burning sensation she felt while she was asleep that night:

I was with Aidy and some of them who were sleeping here lah. Then I felt something burning, burning. I see my ... because it was very hotness [*sic*] here [at my chest area]. Then I see my shirt was burnt. I wanted to shout, but the man ran away. He wanted to molest me. He used his lighter to burn my T-shirt. All of us could not catch him. He ran away very fast.

Women were not the only targets of sexual harassment and/or assault on the streets. Saleh was sexually assaulted when he slept rough at a dried goods market. The incident happened before he met Mawar when he was sleeping rough alone. One night, he heard someone whispering softly and asking him to wake up:

That incident I remember well. I just speak yah? The most unforgettable memory that I had sleeping outside was [a person asking me]: "Sweetheart, wake up, wake up ..."  
*Ah gua* [Hokkien term for "transvestite"] lah. He was touching me there [private parts], 'give me wake up' lah. Ah, [that person] wanted to make... making love lah.  
(spoken in Malay)

### *Ways to minimise danger*

To minimise the dangers of sleeping rough, three practices were generally adopted by older homeless people in the study. First, some slept rough in well-lit public spaces where they were highly visible to other homeless people and the public. Kheng, Low, and Madam Goh were among those in the study who slept rough in busy neighbourhood centres' public squares with 24-hour restaurants, supermarkets and police stations that were open through the night. According to Madam Goh, a 78-year-old homeless woman, knowing that she was "watched throughout the night" (Madam Goh) by the public and the occasional police patrol made her feel safe:

Here [at the public square], I don't feel it is that dangerous. You look, there is a police station on the opposite side. They patrol here at night. McDonald's is in front. Giant [local supermarket chain] is just over there. This food store operates till the morning, this one ... this Indian man selling roti prata [grilled flatbread usually served with a vegetable or meat-based curry]. And the security guard for that building, he patrols around here until the morning.

(spoken in Mandarin)

Second, some older homeless people in the study made friends with other people on the streets and slept in pairs and/or groups to look out for each other. In all instances, older homeless people in the study who slept in pairs consisted of pairings between a man and a woman. There were three such pairings: Annie and Aidy, Mawar and Saleh, and Madam Toh and Mr Han. All three pairs had been together for five years but had different views about the sort of relationships that they had. Annie and Aidy indicated that they were a couple. Mawar and Saleh indicated that they were also a couple but that the arrangement was temporary and would last only until the release of Mawar's second husband from prison. Madam Toh and Mr Han, a 68-year-old woman and a 69-year-old man indicated that they were just friends looking out for each other and not a couple. Older homeless people who slept rough in pairs may be part of a larger group depending on where they chose to sleep. For example, Annie and Aidy were part of a larger group of homeless people sleeping at the Senior Citizen's Corner. However, there was no indication of any strong affiliation to these larger groups from Annie and Aidy.

The lack of affiliation with a larger group was also observed among older homeless people in the study who made friends with others on the streets and slept in groups to stay safe. The

most 'stable' group observed in the field was the group at The Chalet Bungalow, the open-air pavilion in a north-central neighbourhood. The Chalet Bungalow's group consisted of a core group who were friends with each other and the occasional newcomer who may or may not be accepted by the core group. Edward, Joe and Old-Town were part of this core group. However, all three indicated that their friendship was just a pragmatic arrangement to help each other survive on the streets. As Joe pointed out bluntly: "All of us are not sincere friends. There are no such things as sincere friends on the streets. It is just for safety and survival lah".

While sleeping in groups helped minimise the dangers of sleeping rough, it increased the likelihood of conflicts among older homeless people. This was because those who slept in groups had no control over what others in that group would do. Not being able to control what others did was the problem for Nelson. He slept rough with a group of homeless people in a park where sheltered sleeping spots such as the park pavilions were highly sought after. Conflict ensued because of the competition for these sheltered sleeping spots: "They will just come and sit down at your place, and when you tell them that you are sleeping here, they don't give a fuck and will tell you that this is a public place," Nelson exclaimed. He stated further that one needed to be tough to sleep outside: "No choice, make sure they face the music. Even if you dare not fight, you fight. Don't let them overtake and bully you!"

Another problem that older homeless people faced when sleeping in groups was having no control over the cleanliness of the sleeping area. Three in the study would clean up after others. Although this made Nelson angry, he did it because he did not want to allow "one rotten apple to spoil the whole barrel" (Nelson):

You know, some of them sleep next to you and then the next morning, they just walk away and leave all their shit down there and let you pick it up. And if you don't do it or if nobody does it, then the public will complain, and we will no longer be able to sleep there. And the worst part is, some pee anyhow all over the place. Some are even worse; they shit there!

Keeping the sleeping area clean was a similar point of contention at The Chalet Bungalow. Over there, Old-Town took it upon himself to do what Nelson did: clean up after the rest. He would spend half an hour daily to sweep and pick up litter around the area. According to Old-Town, he had driven two older homeless persons away from the pavilion because of

cleanliness issues. Old-Town's strict attitude towards cleanliness was evident during my interview with Edward at the pavilion when he chided Edward and some of the rest for littering: "Edward ah, the town council people are taking photographs of everything already. All of you throw your things anyhow; we are all in trouble. Next time we cannot sleep here already."

In reality, these conflicts seldom escalate into fights. The overarching aim of sleeping in groups was to keep each other safe and avoid unnecessary danger. Another reason as to why conflicts seldom escalate into something more dangerous was because a fair number who slept rough in groups (11 out of 20 respondents) also claimed to have some affiliation with gangs in Singapore and made it known to others around them that they had such contacts to call upon in times of trouble. These 'affiliations' or 'contacts' acted as a sort of deterrent so that few were willing to "wake a sleeping tiger" (Edward). Most like Old-Town would only brandish these gang affiliations and/or contacts around as a threat and not actually use them:

You will meet all kinds of people, so you must endure. I am not young anymore, you know? I am not going to win many fights, am I right? To be honest, a phone call from me can summon 10 or 15 thugs over here. What is the point? You are creating trouble for others. If they kill someone in a fight, they will be imprisoned, and you get off scot-free. Are you not ashamed of yourself? Singapore has laws, am I right? Ah, Singapore is different now, unlike the past.

(spoken in Mandarin)

Only one person, Mawar had used her contacts to gangsters when she needed help. Even though she called a gangster down, she refrained from asking him to 'beat up' the culprit. She commented: "Last time, one Indian man, also homeless, he did something wrong to me. Then, I call my friend, Malay gangster. He came down and scolded him lah," she laughed.

The third way to minimise danger was to avoid sleeping in groups altogether. Six older people in the study indicated that they felt safer sleeping alone. Sandeep, Ah Lek and Shawn belonged to this group. After Sandeep lost his medicine and money to the pickpocket, his practice was to avoid any sleeping spots that had unfamiliar faces: "You don't know them, and they can easily take your things and walk away. Where are you going to look for them? I prefer to sleep alone now," Sandeep explained.

Ah Lek, who experienced two episodes of homelessness also preferred sleeping alone. During his first episode which lasted from 2009 to 2011, he slept rough with a group of homeless people outside the second storey corridors of shops selling dried goods at the fringe of the CBD in Singapore. It was there that he learnt the dangers of sleeping rough:

When I first came out to sleep outside, I never thought that it was so dangerous at that time. I did not think that people will steal, that some people will come in the middle of the night to take my IC, money and wallet. I never thought that someone will also complain and call the [auxiliary] police to arrest me [to the welfare home] or something like that. The reason I was caught was because they did not clean up the place after they woke up. It was dirty lah, the place. Rubbish were thrown here and there. You should always clean up in the morning. Most likely, the shop owners made the complaints.

(spoken in Mandarin)

After Ah Lek's release from the welfare home, he slept rough again. During his second episode, he kept away from other homeless people, choosing to sleep alone below a flyover over the Rochor River. "Nobody came to disturb me in the middle of the night; they did not come and catch me too," Ah Lek said and smiled. Lastly, Shawn who had avoided dangerous situations throughout his 17 years of sleeping rough summed up the logic behind sleeping alone in secluded places. For him, there was safety in secluded places that most people considered eerie:

Sleeping outside is dangerous because most people tend to sleep in popular areas. What I do normally is that my sleeping places are more like places that most people, even 'abnormal' people would avoid. These are places that the Cantonese would call "yim" or ghostly... There is a place like that which is popular with the anglers at the beach. After 7pm, when the sun sets, nobody will dare to stay behind. I would sleep there at the A-frame shelter alone.

Next, I discuss the legal implications of sleeping rough in Singapore and show how the enforcement of the Destitute Persons Act (2013 Rev. Ed) was a key structural constraint for older homeless people sleeping rough.

## **Move away, you can't sleep here**

It was 11.15pm on a Friday night, early April 2016. The next stop for the CWS Night Mission was Waterloo Centre, a Housing Development Board (HDB) commercial/residential complex. The first four storeys of Waterloo Centre consisted of commercial shops with open-air corridors. Most of these shops sold art supplies. The fifth floor was akin to a large airy roof garden, with three blocks of HDB residential flats rising to 18 stories high. This 'roof garden' had a feel of a tiny HDB residential community space suspended up in mid-air. According to Brian (my gatekeeper), they had connected well with some of the older homeless people who slept outside the shop corridors and under the void decks of the three HDB flats on the fifth storey.

Brian led the way around Waterloo Centre, as volunteers about 11 of us, moved quietly from one sleeping area to the next. To avoid waking those who were asleep, we took turns in pairs giving out a bun and a packet of flavoured drink such as lemon tea to anyone who was sleeping rough in the area. This act of 'giving' mainly involved putting the bun and drink down quietly next to the person sleeping on the floor. Every now and then, Brian would stop, and a couple of the more experienced volunteers chatted briefly with those who were still awake. This was always done in hushed tones.

As the night wore on, we left the dim humid corridors of the shops at Waterloo Centre and made our way up to the breezy open expanse of the HDB flats' void deck area on the fifth floor. The first stop here was St Vincent's Home, a small shelter under a void deck ran by CWS for ambulant elderly residents<sup>51</sup>. Gathering the volunteers, Brian spoke enthusiastically about the upcoming Night Café for the Homeless that would be situated in the communal dining area of the Home. After that, we continued with the Night Mission and walked to one of the HDB flat's void deck behind the Home. There were two new older homeless men<sup>52</sup> there, a Chinese and an Indian, each sleeping on top of a rectangular stone table adjacent to one another. Brian and I

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<sup>51</sup> Elderly residents at St Vincent's Home are Singaporeans who are above 60 years of age and rely on government financial assistance and have no immediate family to care for them. The Home provides basic amenities and allow the residents to manage their daily activities.

<sup>52</sup> These two homeless men were not part of this research. Volunteers from CWS did not get a chance to establish a closer relationship with them.

walked ahead to give them the buns and drinks. What happened next left a deep impression. When I tried to put a small plastic bag (containing a bun and drink) down gently next to the Indian homeless man, he literally jumped right up from his sleep and sat up, his eyes wide with fear and shock. I apologised softly: “Sorry, sorry, sorry.” The slight rustling of the plastic bag touching the stone table must have scared him. We chatted briefly, and his fear dissipated once he realised that we were there just to give him a bun and a drink.

Walking back to join the rest of the volunteers, we felt slightly startled and rather guilty at waking the man up from his sleep. Brian commented that what just happened was a good reminder that the homeless in Singapore really lacked a good night sleep because of their constant fear of being robbed or caught: “It affects their ability to hold down a job. Their health suffers, and then that prevents them from working. It is a vicious cycle”.

The above short excerpt draws from a lengthy account in my field journal describing a night of volunteer work with CWS, a Voluntary Welfare Organisation (VWO). The Indian homeless man’s reaction during the ‘plastic bag’ incident highlighted two main fears that those in this study had because of sleeping rough in Singapore. The first, which I already discussed in the previous section was the fear of being robbed or harassed. The following section discusses the second: the fear of being rounded up by government authorities. The enforcement of the Destitute Persons Act (2013 Rev. Ed) was a key structural constraint for older homeless people sleeping rough in the study. As indicated in Chapter 3, the Act targets two activities: sleeping rough and begging in public spaces. A person caught doing either may be placed under the custody of the Superintendents of any of the twelve welfare homes in Singapore.

### *Encounters with government authorities*

A common experience for many older homeless people in the study was their encounters with government authorities. Knowing the roles of these different government authorities was a lesson that most in the study learnt through their own experiences of the spot checks. 20 out of 26 respondents had been questioned by various government authorities during spot checks when they slept rough. Depending on where they slept, older homeless people in the study reported being spot checked and questioned by the police, the auxiliary police (AETOS), MSF officers and National Parks (NParks) officers.<sup>53</sup> These spot checks occurred in the early hours of the morning (from 2am to 4am) when they were asleep. Three questions were often asked: 1) Why are you sleeping here? 2) Do you have a home or address? 3) Do you have a family? The inability to provide satisfactory answers to these questions resulted in a verbal warning by the authorities to move away from the area, and that sleeping in public spaces was not allowed in Singapore. After two or three warnings, repeat offenders were rounded up and sent into the welfare home. As I related earlier in this chapter, Wesley was one of the older homeless people in the study who had been rounded up by MSF officers. This was because he went back to the same sleeping spot despite being told to “move away”:

At that time, these officers coming around night time lah, late night. They gave a warning: “Move away, don’t want to see you here again.” Ok lah, we move away, but we come back lah because we grew familiar with the spot, *shiok* [Singlish expression for “comfortable” and “pleasurable”] already lah. And then one night, I cannot remember the time exactly, 2am or 3am or what lah. “Come, come, come. Come quickly!” Like you are under arrest lah. “One more time see you here, come, come, come! Wake up! Wake up, let’s go!” Put in the van or what. Go to the Angsana Home lah.

Most older homeless people who had been rounded up by the government authorities (six out of seven) reported similar experiences. Usually, verbal warnings were given by government authorities, and when these warnings went unheeded, they were subsequently woken up in the middle of the night and put in a van. Only Shawn indicated that he did not receive any verbal warning. Shawn was caught for begging when he sold packets of tissue paper in public

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<sup>53</sup> Of the four groups of government authorities listed above, two groups: AETOS and MSF officers were directly involved with rounding up homeless people. While the police had the authority to enforce the Destitute Persons Act, their role as revealed by older homeless people in the study seem to be more focused with criminal and public security issues. NParks officers were tasked with issuing fines to illegal campers at parks and beaches.



without a license and was sent straight to the welfare home without being given a second chance. He recounted: “Err, at that time I was selling tissue paper at this Orchard Road [a shopping area in Singapore] underpass, and the MSF officers say, ‘We are MSF, come with us!’”. It was, however, possible to avoid being rounded up during these spot checks. There were three ways. Two depended on older homeless people exercising their agencies. The third depended on the structural support that their families (if any) were willing to offer.

The first way was to ‘move away’ before the spot checks. That was how Johari, a 50-year-old Malay man sleeping rough at the beach avoided the authorities. Johari belonged to the group of older homeless people in the study who struggled with drug addiction. His uncle’s friend introduced cannabis and heroin to him at the age of 12. When he was 19 years old, Johari received a 6-month prison sentence for drug consumption. Johari went on to serve two longer prison sentences for drug-related offences and was soon caught up in an institutional circuit (Hopper, Jost, Hay et al. 1997) of prison and halfway houses: “My family hates me because I broke my promise. I lied to them that I won’t take this thing [heroin] and I won’t go back to prison, but I still do it,” Johari said softly. In 2008, on the eve of Hari Raya Puasa [a Muslim holiday celebrating the end of the Islamic month of fasting], Johari was asked to leave his family home because he went back to drugs after serving his second prison sentence. “My sister said that if I cannot follow the rules of this house, I can go where I want to go,” Johari recalled, adding that he felt hurt by her comments and left. Johari went to the beach, pitched a tent and slept rough.

During his time sleeping rough at the beach, Johari encountered spot checks by the NParks officers and MSF officers. The NParks officers raided the beach at night for illegal campers<sup>54</sup> like himself. They would come in a group and cut the locks of tents that homeless people pitched on the beach. Johari slapped his forehead incredulously as he described how he and a group of his friends would ‘lock’ their tents: “*Alamak* [Singlish expression to express exasperation] I think about it I can laugh also. People can simply cut the tents, but everybody use a padlock to lock the zip [of the tent].” When NParks officers cut a tent, they would confiscate all the belongings inside the tent. Johari exclaimed: “Who wants to claim? They

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<sup>54</sup> In Singapore, each approved applicant is limited to camping for four days per month at designated camping grounds in parks and beaches (Parks and Trees Act 2006 Rev. Ed).

had to pay fine, S\$200!” However, it was the spot checks conducted by MSF officers that frightened Johari and his friends at the beach most:

When they come and ambush [at 2am], they will bring a video camera to ‘video’ our faces you know? We all run away. When someone shout, “MSF come already!” We all pack up our tents and run. Then when they leave, we start to build back lah. We have our people go and see: “Ok, area clear! Ok, area clear!” We use our handphones lah: “Area clear!”

Before Mawar left Singapore for Malaysia at age 22 to marry her late ex-husband, she also slept rough at a beach using a tent. Then, Mawar was working at a Japanese factory in the area, and she would walk 30 minutes to and back from work every day. Although it was a long time ago, Mawar remembered that sleeping rough in a tent attracted a lot of attention from government authorities. Eventually, she gave up sleeping in a tent and slept rough at pavilion shelters near the beach. Like Johari, Mawar avoided the authorities by moving away. She did not have friends to warn her of spot checks at that time. Instead, Mawar moved away from others who slept in tents:

Once, I saw a Chinese man; he used tent to sleep near me. There was shelter [pavilions] there, I don’t know why he had to use tent? It was also not raining. You think what, might as well set up a picnic there too! Use tent ... after that, the police come and check. So, I move away. I no more [*sic*] sleeping there.

The second way was to try to convince the government authorities during spot checks that one had “no choice” but to sleep rough because of work. This was also the most common reason cited by older homeless people in the study during spot checks. More importantly, having work also proved to the government authorities that one was not destitute and hence need not be admitted into a welfare home. When Mawar slept rough outside the shop corridors of Waterloo Centre later in her life, the AETOS would conduct regular spot checks there. At that time, she was working shifts as a housekeeper in a hotel. Unlike her younger days, she stopped moving away to avoid spot checks. Instead, Mawar explained her long working hours to the AETOS and convinced them that she had no choice but to sleep rough. She told them that there was no more transport left that could bring her ‘home’ (a house she shared with her son) to Malaysia after work:

I talked to AETOS, “How Sir? You want me to go back home? I stay JB [Johor Bahru]. You don’t believe; I got proof on my IC. Ah, I am working at the hotel until 11.30pm. If got bus, I go back lah. But don’t have bus, how to go? You want me to walk back? If I stay Woodlands [a residential town where the immigration checkpoint between Singapore and Johor Bahru is situated], I can go back every day. But I am working here at the hotel far away from Woodlands, how to go back?” Then the AETOS said, “Okay, okay, okay, okay.”

Work was also a reason used by older homeless people in the study who scavenged for old goods or recycled carton boxes to sell when they were spot checked. When Yeo was questioned by MSF officers one night at the same dried goods market that Saleh and Mawar had slept rough in before, he told them that he could not carry all the old goods home with him:

I told them I don’t have a choice. The MSF officers came to check. They asked me why I was sleeping there. I said, “I am running a business buying and selling old goods and rarely go home. My goods are so heavy. Why don’t you help carry them back for me?” After they heard that, they felt that I had a point and they didn’t arrest me. They went to arrest someone else.

(spoken in Mandarin)

Ying, who collected and sold recycled carton boxes for a living was asleep under the multi-storey carpark ramp when she was woken up one night by MSF officers and asked to follow them. In response, Ying told them that she was not homeless and gave them her home address. The MSF officers told her that she would be sent home immediately. Ying claimed that she ‘sang songs’ [colloquial Mandarin metaphor for “talking nonsense” or “to ignore”] to the officers until they left her alone. However, it was more likely her work reasons which helped her avoid the compulsory ride back home with MSF officers:

I ‘sang songs’ to them. I just ignored them. Actually, I asked them, “Why can’t I sleep here?” They said, “You have a home...” and they wanted to drive me home. I told them, “If you drive me home now, you have to drive me back here tomorrow morning before 5am, in time for the collection truck!” I am not being unreasonable. If you drive me home, what about all my flattened carton boxes here? Then they said, “Okay lah, okay. We will still come over and visit you. Don’t let us see you sleeping here again.” Since then, I slept here every day. They are earning a living, am I not doing the same?

(spoken in Mandarin)

The third way to avoid being rounded up and sent into the welfare home was if family members of the homeless person in question indicated to the government authorities that they were willing to take her or him in. This option was only available to a few in the study (5 out of 26 respondents) who had family they could or wanted to call when they were questioned during the spot checks. Most had weak familial relations and/or lost contact with their families. Some who claimed to have healthy familial relations did not want their families to know that they were homeless. As such, many who were questioned by the government authorities preferred to either move away or use work as a reason. This may be because one had no control over how one's family would respond when called upon. For example, when Ganesh was questioned by the MSF officers one night for sleeping rough, he gave his brother's contact number to them:

It was my oldest brother's telephone number. At that time, I was not on good terms with my sister-in-law lah. I thought I still try, you know. When they called, my sister-in-law said, "No, we got no place for him." She didn't want to accept me. That broke my heart lah, you know ...

Ganesh's voice dropped off as he recollected the events that night. After he wiped off the tears from the corner of his eyes, he said softly: "It's okay lah ... That was how I ended up at the welfare home. The MSF officers brought me there because I had no place to stay."

Anwar's brother would have helped, but he was not given a chance to call him the night he was rounded up. Anwar was only allowed a phone call once he was in the custody of the Superintendent of the welfare home. When his brother and his employer attempted to bail him out, they were all told that Anwar had to stay in the Welfare Home for a week. At that moment, Anwar almost punched the Superintendent:

When I managed to get my brother, I told him, "You come lah because the Superintendent detained me." The next morning, my brother and my employer came to bail me out. The Superintendent said that I must stay for at least one week. I almost *hantam* [Singlish expression for "beat up"] him but he kept away. The two guards stood in between us. There was nothing I could do. So, I asked him, "My brother is here, my employer is here. Why do you detain me and not let me go?" Then I found out; they wanted to check my body, my brain, blah, blah, blah ... Go to IMH [Institute of Mental Health], just next door only.

One older homeless woman, Madam Goh indicated that she was let off during the spot checks because of her ability to prove that she had family. Madam Goh slept rough in a prominent busy neighbourhood centre's public square and was often woken up in the middle of the night by government authorities. According to her, they would come around 1am: "Auntie [colloquial way of addressing a female who is more senior in age], wake up. You cannot sleep here," the MSF officers warned her. Madam Goh revealed that she usually got up, gathered her things and moved away quietly to the nearby 24-hour McDonald's. She added: "I don't want to say too much to them". There, she sat and waited for the MSF officers to leave. On one occasion, however, the officers questioned her in detail and asked for her IC. She told them that she was sleeping rough because she could not get along with her children's spouses. After running some checks, the MSF officers brought her to her son's house and questioned him:

They [MSF officers] did not believe that I had children. One of them took my IC. After some time, they asked me to follow them. They must be very resourceful because they found my son's home in the middle of the night and asked him: "Why doesn't your mother come home to sleep?" My son replied: "It's not that I don't let her come home to sleep. She's the one who doesn't want to sleep at home." The officers were so mad at me and told me: "Auntie, why won't you be more obedient?" I said: "No, I don't want to because my daughter-in-law and me ... we don't get along."

(spoken in Mandarin)

Finally, not every encounter with government authorities ended in verbal warnings or being put into the back of a van to be sent to the Welfare Home. Most encounters on the streets with the police were cordial in nature. For instance, Low a 54-year-old homeless man who slept in the same public square as Madam Goh mentioned that the police patrolled the area frequently and had very different concerns from the MSF officers or the AETOS:

The police have checked on me many times. They told me to be careful when they saw me sleeping outside here. They told me to be careful with my bag. They said: "Uncle [colloquial way of addressing a male who is more senior in age], you must keep your handphone and belongings properly."

(spoken in Mandarin)

Mawar suggested that the police questioned her only when they had to respond to the public's complaint about homeless people sleeping rough. Once they found that she was not behaving inappropriately, they left her alone:

Sometimes the police say: "Cannot sleeping here, people complain." I asked them: "Tell me who complained against me, I want to know the reason. Did I do anything wrong or disturb anyone? Tell me." I told them that I knew people at the Town Council here. I would go and find out who exactly complained about me. Then blah blah ... the police told me: "It is wrong that you are sleeping here." I told them that I know I am wrong, but I could not go back to Malaysia because of my work. Then they asked me: "You are not scared ah, sleeping here? You must take care of your bag okay." I replied: "I know, don't worry. I [*sic*] no drinking beer. I am okay to sleep here. Don't worry!" After that, they left.

These cordial interactions between the police and the older homeless people in the study suggested that the police was not involved in rounding up homeless people even though they had the legal jurisdiction to do so (Destitute Persons Act 2013 Rev. Ed). That had been tasked to the MSF officers and the auxiliary police (AETOS) whereas the NParks officers regulated the illegal campers in parks and beaches. In general, older homeless people who had negative experiences with the police were those who ran afoul with the law because of their actions and behaviours in public. A few who struggled with substance addictions like Johari, Ganesh and Samy were arrested by the police for criminal offences such as snatch theft, shoplifting and public disorder respectively. Others, like Old-Town and Nelson who slept in groups had been warned by the police for fighting during conflicts with other homeless people. Otherwise, it was the MSF officers, Nparks officers and AETOS that many were wary of rather than the police when they were homeless.

## **Conclusion**

This chapter addresses research question 2 and the second component of research question 3 of the thesis. These questions are: How is 'homelessness' experienced by older people on a daily basis? What structural and individual occurrences relate to older people who experience homelessness? The chapter showed that the experiences of homelessness for the 26 older people in the study were physically and mentally demanding, dangerous and subjected to constant surveillance by government authorities. The experiences of living on the streets were not only detrimental to older people's physical and mental health but also led to the loss of

their dignity. The stories of how older people suffered when they slept rough demonstrated that homelessness was not a lifestyle choice for them. Rather, it was a bitter experience, and older homeless people in the study had no choice but to find ways to adapt to the structural constraints they encountered while sleeping rough. The next chapter is about their experiences of exiting homelessness. It discusses how they got out of sleeping rough and the challenges they faced after their exit.

## Chapter 7

### Exiting Homelessness in Singapore

#### Introduction

“I heard of We Care [a day drop-in centre for recovering addicts]. I used to attend the anger management course conducted by Yvonne [a counsellor from We Care]. She is a very nice person,” Ganesh exclaimed softly, his face lighting up at the same time. “Ganesh, I know her. Yvonne is my mother,” I said. Both of us were surprised by the unexpected connection. “Would you like me to give her a call now?” I asked. He thought for a second, nodded and replied: “If you don’t mind, can I speak to her?” When Ganesh heard her voice over the mobile phone, he wept. The phone conversation was as he put it, “a sign” that affirmed a prior decision he made that night. That decision was to admit himself into the National Addictions Management Services<sup>55</sup> (NAMS) for a detox program the next day. Ganesh knew he needed help because he had been drinking “Air Garum” (Chinese rice wine) to satisfy his alcohol cravings. Both his lower legs had swelled up badly as a result.

The event described above marked the first time I met Ganesh while volunteering with Paya Lebar Homeless Ministry (PLHM). It was in early October 2014. After that night, Ganesh would subsequently begin a one-year process of exiting homelessness. It started first with a two-week detox program at the NAMS followed by a six-month stay at Highpoint halfway house to continue his rehabilitation. When Ganesh left the halfway house, he attended counselling sessions at We Care to continue his recovery process. As mentioned in Chapter 5, in October 2015, volunteers from PLHM and counsellors from We Care initiated a meeting between Ganesh and his elder brother. They reconciled, and Ganesh was handed the keys to his late mother’s Housing Development Board (HDB) flat.

However, Ganesh’s exit from homelessness did not go according to plan. There were left-over bottles of hard liquor in the cupboards of his late mother’s flat. Staying alone in the flat, Ganesh suffered another relapse and drinking excessively again. By July 2016, Ganesh revealed that he had gone back to using heroin as well. A month later, he was arrested for

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<sup>55</sup> The National Addictions Management Service was set up by the Institute of Mental Health in 2008 to provide treatment for people with different forms of addictions, including drugs, alcohol, gambling, and internet addiction (National Addictions Management Service 2015).



shoplifting under the influence of alcohol and received a six-month prison sentence. It was his third shoplifting offence. When Ganesh went into prison, his elder brother changed the padlock on their late mother's flat.

This chapter is about exiting homelessness in Singapore. It tells the stories of older homeless people trying to get out of sleeping rough in public spaces, and the structural and individual challenges they faced subsequently. What emerges through these stories is the distinction between “getting out and staying out” of homelessness (Johnson et al. 2008:200-01). The ability to get out of sleeping rough does not guarantee that one had the capability to stay out. Many older people in the study (24 out of 26 respondents) were able to get out of homelessness when they regained access to structural resources provided by one or two of the three key social institutions in Singapore, namely work, family and friends, and government assistance. However, 19 of them went back to sleeping rough; most after brief exits. This is the third primary finding of this research. In this chapter, I do not make pre-assumptions about the types of housing or the length of time that are considered as ‘proper’ exits from homelessness. This allows for a comprehensive overview of the types of exits that were available to older people in the study, whether they were short-term stays in budget hotel/hostel or compulsory admissions to welfare homes or long-term government subsidised rentals in HDB flats (hereafter termed “Public Rental Housing” or “public rental flats”).

The chapter is organised into three parts. The first part shows how 15 older homeless people in the study tried to get out of sleeping rough when they were working during their homelessness. These exits were mostly short-term rentals in the open market, sleeping arrangements provided at workplaces and stays at budget hotels/hostels. Most people in this group returned to the streets when they could no longer afford the monthly rent or pay for hotel/hostel stays. Others slept rough again when they quit jobs that had provided sleeping arrangements at the workplace. The main challenge was that their exits were highly dependent on work availability as well as their ability to work.

The second part discusses how 13 older homeless people in the study stopped sleeping rough with the help of their families and friends. Some stayed with their family members or gained access to a family member's property when they reconciled or reconnected with their family. Those who got out through the help of friends usually stayed with a friend or found friends to share a rental unit with. The networks of friends were also useful for gaining access to

vacancies in public rental flats. The main challenge was that these exit arrangements mostly depended on the state of familial relations and friendships. Most in this group returned to sleeping rough when these relationships broke down again.

Finally, the third part examines how 15 older homeless people in the study got out of sleeping rough through government housing assistance, including government-funded halfway houses and sheltered homes run by VWOs. Out of the four government housing assistance schemes<sup>56</sup>, three types of housing assistance were given to older homeless people in the study. Government/VWO housing assistance schemes presented their own challenges for older homeless people in the study. First, the Welfare Home scheme is more accurately a form of compulsory institutionalisation that was feared by almost every older homeless person in the study. Second, conflicts with flatmates and residents were a problem for some in the Public Rental Housing scheme and the VWO sheltered home. Third, the transitional shelters and halfway houses were temporary housing assistance, and those who stayed there went back to sleeping rough again once they had to leave.

### **At least, it is better than sleeping outside: Exiting through work**

Every Tuesday night, volunteers from the Paya Lebar Homeless Ministry (PLHM) would go about their weekly homeless outreach routes. Ahmad, who had exited homelessness in December 2015 had been volunteering regularly as a way of giving back. On 22<sup>nd</sup> March 2016, Ahmad and I were grouped in the same team for the first time. We were assigned to a group of four other volunteers covering a north-central neighbourhood of Singapore. Part of the outreach route included a visit to the ‘Chalet Bungalow’ – the nickname given to a large rectangular open-air pavilion by Edward, Old-Town and Joe when they were sleeping there. It was Ahmad’s first visit to the Chalet Pavilion, and I was excited to introduce him to the rest of the older homeless people there.

That night, I was at the Chalet Bungalow early. At 10.30pm, Ahmad and the rest of the volunteers arrived. As always, Ahmad dressed impeccably. Even though the night was warm and humid, he wore a well-ironed long-sleeve collared shirt tucked neatly

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<sup>56</sup> As introduced in Chapter 5, the four government housing assistance schemes are the Public Rental Housing, Interim Rental Housing (IRH), Transitional Shelters, and Welfare Homes.

into his sharply creased trousers with a black belt. I complimented Ahmad on his dressing and frowned jokingly; telling him that he had set a new dress standard for the volunteers in PLHM. Ahmad laughed it off, and we approached the Chalet Bungalow with the rest of the volunteers. As it was Ahmad's first meeting with the older homeless people there (there were only four that night including Joe<sup>57</sup>), he was not able to interact much apart from a brief "hello". Ahmad sat by himself in a corner of the pavilion and I joined him, leaving the rest of the volunteers to speak with Joe and the others.

At the Chalet Bungalow, Ahmad spoke about his experiences of renting in the open market. The first was shortly after he became homeless in 2012. "I cannot buy house, I wanted to get a rented place near [my old neighbourhood], but I cannot find any," he recalled. Eventually, Ahmad took the cheapest rental option available, a small space in a living room of a four-room private apartment in a red-light district. The rent was S\$200 per month, affordable given that Ahmad was working as a part-time security officer at the time. The rental included a small bed that he combined with the sofa from that living room for a larger sleeping area. Ahmad tried marking out the dimensions of his 'room' on the concrete floor of the Chalet Bungalow. It was probably 5 by 10 feet or 1.5 by 3 metres. For his privacy, a curtain was installed by the landlord to separate Ahmad's sleeping area from the rest of the apartment.

As Ahmad revealed more, it became clear that the living condition in the first rental was poor. The apartment was overcrowded. Ahmad shared it with 10 other tenants, all Chinese nationals from China. The number of people, he explained, would increase at night: "Night time, their friends come and gamble, make noise all." There would be cooking in the early hours of the morning because some tenants worked shifts. The cooking fumes and smells wafted over to Ahmad's spot in the living room and disrupted his sleep. While staying there, Ahmad suffered his first heart attack and had to stop work. Despite losing his income after experiencing a series of heart attacks and living in poor living conditions, Ahmad saw the bright side of things: "Lucky I

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<sup>57</sup> At the time of the above field journal entry, Edward was no longer sleeping rough at 'Chalet Bungalow' because he had exited homelessness some two months earlier in January 2016. Old-Town had left the pavilion temporarily to sleep elsewhere because of a quarrel with another homeless man there. That night, Joe revealed to volunteers that the Chalet Bungalow was becoming a less popular sleeping spot because of that man (who Old-Town quarrelled with). According to Joe, that person had been asking for free meals and borrowing money from them without paying back.

had a place there to get better.” Ahmad cancelled the rental when he felt sufficiently recovered. Altogether, he stayed at this first rental for seven months before going out onto the streets again in 2013.

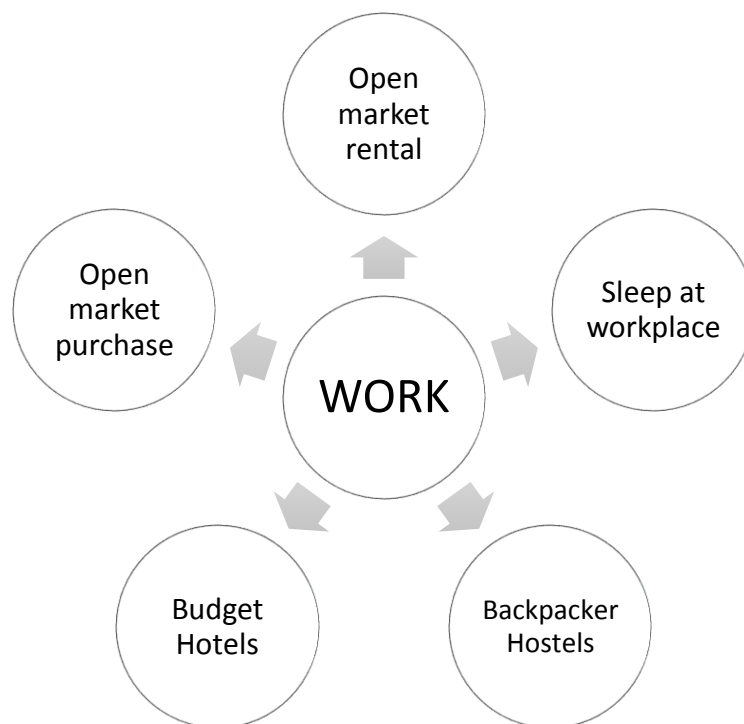
Since his first heart attack, Ahmad said that he could only work intermittently. He did not rent again until December 2015. Before that, he had been working in a security job for five months and was sleeping rough at an open-air pavilion in the north-east part of Singapore. “One night, I was crying and praying and asking why I am still sleeping by the roadside [at my age],” Ahmad recounted. The next morning when he went to work, Ahmad said that his prayers were answered. His colleague came up to him excitedly: “Ahmad, Ahmad, you want a [HDB] flat rental is it? Come, there’s a room for you, S\$600-a-month.” Ahmad did his calculations and decided that he could afford the rental. “The pay was very good then. S\$2000 a month if I took on more shifts,” he reasoned.

One week after moving in, Ahmad felt breathless and weak at work. Ahmad said he was reluctant to take a cab to the hospital but relented after much persuasion from his colleagues. It turned out to be a “life-saving decision” (Ahmad). He was admitted immediately into the Accident and Emergency unit (A&E) of the hospital and doctors told him that he was close to having another heart attack. A few weeks later, Ahmad was once again admitted to the A&E; this time with the help of volunteers. His heart’s small arteries were clogged. In mid-January 2016, Ahmad tried returning to work. His heart, however, could not take the strain of the security patrols. Two months later, Ahmad resigned from his security officer job.

As we walked towards the next location for the outreach, Ahmad lamented his uncertain future. He was not sure if he could continue with the current rental. “The problem huh, the rental is S\$600. I am not working now, that is a big problem,” he sighed before adding, “I must look for a cheaper place, like the last time, the S\$200 one, then I think I can survive.” I pointed out that paying S\$200 for ‘that kind of place’ was very expensive. Ahmad chuckled: “But at least how small, how bad... it is still better than sleeping outside.”

In the excerpt from my field journal above, Ahmad spoke at length about his experiences of getting out of homelessness and the challenges that followed. On both occasions when he exited homelessness, he was working part-time as a security officer. The monthly income allowed him to search for and rent a room in the open market. Ahmad managed to get out of sleeping rough by exercising his agency to accumulate economic resources when he was homeless. Similarly, 14 others were able to get out of sleeping rough when they were working. For them, regaining or having access to economic and other physical structural resources from work (i.e. money and alternative sleeping arrangements) was a key factor for exiting homelessness. There were several ways that this happened (see diagram 7.1).

**Diagram 7. 1: Exiting homelessness through work**



### ***Renting/Buying in the open market***

First, the ability to work when one was homeless provided the income needed to rent or buy from the open market, enabling people to exit homelessness. Like Ahmad, Old-Town also exited homelessness by renting in the open market. Old-Town's exit occurred somewhere in the middle of his 10 years of sleeping rough. For eight of those 10 years, Old-Town worked part-time as a security officer before his high blood pressure and the four minor strokes he suffered took a toll on his health. After he became homeless in 2006, he could not afford to buy another HDB flat because he had gambled away his share from the sale of the marital home. He also did not qualify for government housing assistance because the official records showed that he received S\$75,000 from that sale. Renting in the open market was the only available option for him. Old-Town could no longer recall the exact year of his exit, but he remembered that it happened around the fifth year of his security assignment at a chemical factory in Jurong [West region of Singapore]. It was then that a work colleague approached him about a rental opportunity in a neighbourhood near the factory:

I was sleeping [rough] at a park then. One day, a Malay colleague told me that there is a nice Malay auntie [colloquial way of addressing a female who is more senior in age] who has a room [in her HDB flat] for rent for S\$500. He asked me to be a co-tenant and to rent the room together. As a result, we became co-tenants and paid S\$250 each.  
(spoken in Mandarin)

After living there for three months, Old-Town's landlady's daughter told her mother to stop collecting rent from him. This was because he often helped with chores around the house and took good care of her mother. Twice a week, Old-Town mopped and cleaned the entire flat even though he was only renting a room there. He would also buy dinner and groceries daily for his landlady. Old-Town recounted: "Her daughter told me, 'Uncle [colloquial way of addressing a male who is more senior in age] if you are not working in the afternoon, you can take my mother to the movies.'" Old-Town laughed and said: "I told her no, no, no *lah* [Singlish expression used to assert a point]. I am too old to *pak tor* [Singlish expression for "dating"]. They are really nice people."

Old-Town stayed in the rental room with his work colleague for one-and-a-half years before moving out. After six-and-a-half years of working as a security officer at the chemical factory, he was reassigned to a shopping centre situated in the central shopping district of

Singapore. The long daily commute soon became too tedious. When Old-Town left his first rental, he did not return to sleeping rough on the streets. He was able to secure another rental in the open market at a neighbourhood closer to that shopping centre. The rental was a S\$180-per-month living room space that was being sublet illegally by the original tenant. Old-Town took the risk because it was affordable. By that time, the bulk of his part-time salary was feeding his gambling addiction, especially horse racing. The S\$180-rental soon proved too good to be true, and Old-Town found himself living under unreasonable constraints imposed by the original tenant:

He [the original tenant] was very stingy. This cannot [be done], that cannot [be done]. He would cut off the water supply to the tap during the day. In the morning, when I came back from work, I couldn't bathe. When I woke up at 4pm, I couldn't do any laundry or even shower. Without bathing or washing my clothes, I would leave for work. The other two tenants, a Mainland Chinese and a Malaysian, not a single one of them was fond of him. Eventually, I 'ran away'.

(spoken in Mandarin)

Old-Town did not actually run away but cancelled his second rental arrangement in less than half a year. He did not rent again after his second rental experience. Instead, Old-Town either slept rough in parks, Housing Development Board (HDB) void decks, and open-air pavilions or caught a few hours of rest in the security offices of shopping centres and condominiums where he worked. Other factors played a part as well. First, his gambling addiction worsened, and he often found himself in a precarious financial position: "I gambled all my money away on horse racing. I was left with only S\$3000. I was scared, S\$3000 over dollars left *leh* [Singlish expression used to assert a point]!" Second, working the security night shift in the shopping centre and dealing with drunks who patronised the various bars and nightclubs were particularly challenging for Old-Town. He found himself in numerous fights with difficult customers who were often drunk. As a consequence, he did not stay long in one assignment and was constantly looking for new ones. "There was a year when I had to change 10 agents," he remarked.

While Ahmad and Old-Town rented in the open market, Joe exited homelessness by buying another HDB flat in the open market. He was the only one in the group to do so. Joe first became homeless in 1999 after his divorce. He slept rough after giving up the marital home; a three-room HDB flat that he had bought together with his ex-wife. Joe did not want to waste

money on lawyer fees fighting over the flat: “Because if you go to court also, waste your money ... I don’t want to go; I gave her everything.” During this first episode of homelessness, Joe slept rough at another open-air pavilion in the same neighbourhood as the Chalet Pavilion. Despite being homeless, he continued working full-time making cushions in a factory, earning about S\$1,500 a month. Eventually, Joe saved enough to pay the down-payment of a re-sale three-room HDB flat using his Central Provident Fund (CPF) savings<sup>58</sup>. Having a regular income also meant that he did not have any problems getting a housing mortgage loan from a bank. Joe exited his first episode of homelessness in 2002, three years after he first went out onto the streets.

Two challenges were particularly detrimental to the long-term prospects of Joe’s second home ownership. Like Old-Town, he was addicted to gambling. Joe always stressed that gambling was something that everyone did: “Gamble? Everybody gambles, am I right?” He was also badly affected by the Global Financial Crisis in 2008 (Felton 2008). As Singapore slid into recession, its manufacturing sector shrunk by 11.5% (Balakrishnan 2008). An influx of cheaper foreign workers from China further weakened Joe’s position at the factory. He lost his job a year later. Burdened by gambling debts and without a steady income, he resorted to borrowing from money-lenders who charged an interest of 55.5%. An initial loan of S\$1000 spiralled out of control within a few years. As mentioned in Chapter 5, Joe found himself owing over S\$100,000 to 10 different money-lenders. After staying housed for 12 years, Joe went back out onto the streets again in 2014, sleeping rough at the Chalet Bungalow:

During that time, I didn’t have much work. Companies were not hiring, and it was impossible for me to pay all my loans ... I did not pay the Oversea-Chinese Banking Corporation Limited (OCBC Bank) housing mortgage [a bank in Singapore] for seven months. I had no choice. After seven months, OCBC Bank told me to sell my house, or they will repossess it. I also have debts outside [with the money-lenders], so I sold my house to clear all my debts. Yah, after clearing my debts, after using up some of it for daily living, I have nothing left.

(spoken in Mandarin)

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<sup>58</sup> See Ch. 5, p.61-62 for a detailed explanation of the Central Provident Fund and how the CPF Savings facilitate in the buying of public housing in Singapore.



### *Alternative workplace sleeping arrangements*

Second, the ability to work gave some older homeless people in the study access to alternative sleeping arrangements at their workplaces. For instance, when David found work as a cleaner for a Town Council, he was given access to a tools storeroom. It was a tiny enclosed space with a door that can be locked under a flight of stairs at the void deck of a HDB flat. Despite its size, the storeroom was a safe, sheltered space for David to sleep during the night. David slept inside the storeroom for three months before he had a falling out with his work supervisor. As he explained: “The supervisor tried to push more work to me. In the end, I quarrelled with him. From there, I knew that the job was gone.”

Those (6 out of 15 in this group) who found work as security officers when they were homeless also had access to alternative sleeping arrangements at their workplaces. These include the sheltered security posts and/or rest area in the security offices of factories, warehouses, private condominiums and shopping centres. The ability to gain access to such alternatives sleeping arrangements at night explains why all six in the group, Ahmad, Samy, Aidy, Sandeep, Yeo and Old-Town worked the night shift whenever they could. However, having to work at the same time meant that whatever sleep they could get during the night was intermittent. Old-Town explained below what it means to “sleep but still do your work”:

If I sleep, I sleep for half-an-hour to one hour. After that, I will wake up and patrol [the area] straightaway. One hour of patrolling and one hour of sleep. Every two hours, you need to ‘clock’ through all the checkpoints. I do not oversleep. I have an alarm clock. I will set my alarm clock for an hour, and when I wake up, I carry on with my patrolling. After coming back from my patrolling, I will sleep for another hour before I start again. Once, the manager [of the security officers] asked me if I sleep [on the job] at night. I replied him honestly, “I sleep!” The manager told me, “Uncle [colloquial way of addressing a male who is more senior in age], I observed how you work before, do you know that? You sleep, but you still do your work!”  
(spoken in Hokkien)

Alternative sleeping arrangements at workplaces provided at best temporary relief from homelessness. They lasted so long as an older homeless person was healthy and physically fit to do the job that gave access to such arrangements. External factors like working conditions and work availability also added to the uncertainty of these sleeping arrangements provided at the workplaces. David’s example showed that the level of work stress he could endure had

a direct impact on his access to the cleaner's storeroom at night. For the six who worked as security officers when they were homeless, getting out of sleeping rough depended mainly on the availability of night shift work. Also, sleeping intermittently at night meant that getting adequate rest was a challenge and some resorted to taking naps at isolated, sheltered pavilions and/or HDB void decks during the day.

### ***Budget hotels/Backpacker hostels***

Third, the ability to work provided income to pay for short stays at cheap budget hotels and/or backpacker hostels. Four older homeless people in this group avoided sleeping rough numerous times when they could afford such stays<sup>59</sup>. Of the four, three (Ganesh, Anwar, Samy) struggled with substance addiction (drugs and/or alcohol) and had a history of institutional living in prison and halfway houses. Kheng, the fourth older homeless person in this group also had a prison record<sup>60</sup>, but his greatest challenge was his poor health and a stroke that left him wheelchair-bound.

Struggling with poor health, substance addiction and institutional living generally affected their ability to work for sustained periods when they were homeless. Most of the four in this group found cleaning and/or food preparation jobs that paid them wages by the day. Kheng sold packets of tissue paper from his motorised wheelchair to passers-by at a town centre near the Chalet Pavilion. "When I have enough money [from selling the tissues], I will go to a hotel to stay. S\$40 a day or S\$80," he said. Similarly, when Ganesh had enough money from work, he too temporarily avoided sleeping rough:

It is not that I was sleeping outside for the entire 10 years. Sometimes, when I have enough money and all that [from working], I go and book myself a room... a hotel room. I sleep there for one or two nights, then I come out and go back out again on the streets.

Short stays in cheap budget hotels and/or backpacker hostels were essentially 'quick fixes' from having to sleep rough. As Ganesh pointed out above, such stays helped to ameliorate the

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<sup>59</sup> According to the amount paid by older homeless people in the study, the cost of staying at a budget hotel ranged from \$35 to \$80-per-night, depending on the standard of the rooms. A bunk bed at the backpacker hostels generally costs about \$20-per-night. These prices were confirmed on the websites of various budget hotels and backpacker hostels and found to be accurate up to 2018.

<sup>60</sup> As mentioned in Chapter 6, Kheng was given a two-year prison sentence for sub-letting his rental flat to 10 illegal Thai prostitutes.

sufferings of sleeping rough by providing momentary respite for mostly one or two days. Similarly, workplace sleeping arrangements, as shown earlier, mainly provided temporary relief from homelessness. In these respects, Samy's exit experience in late 2015 stood out from the rest in these two groups. Using a combination of both ways, he was able to get out of sleeping rough for a sustained period when he found work as a security officer.

Like Ganesh, Samy's exit process began with his 'readmission'<sup>61</sup> into NAMS for a 12-day detox program. Samy was determined that it was going to be his last detox: "Fed up already! I don't want to be like that [alcoholic and homeless] anymore. I want to live like ordinary people lah." After NAMS, Samy stayed at a halfway house called Teen Challenge (open to all age groups despite its name) for further rehabilitation. Staying at halfway houses was one way for some older homeless people in the study to get out of sleeping rough. This will be discussed in the third part of this chapter. Here, I continue with Samy's exit journey to demonstrate how short stays in cheap budget hotels and/or backpacker hostels played an important part in his exit.

At Teen Challenge, Samy became restless and contemplated leaving because he was not allowed to go out and work. It was at this juncture that Samy connected with counsellors from We Care. They were at the halfway house doing outreach for their day drop-in facilities. Samy stayed on, encouraged by the counsellors he met. After completing his three-month rehabilitation at Teen Challenge, Samy began 'dropping in' at We Care during the day and attended counselling and peer-group meetings<sup>62</sup> there. With regular emotional support from these groups, Samy remained sober and did not return to sleeping rough on the streets. Instead, he found part-time work as a security officer in a private condominium and alternated between sleeping at his workplace, cheap budget hotels and backpacker hostels.

Samy exited homelessness for nine months alternating between the above arrangements. His rental application with HDB for Public Rental Housing had been approved in March 2016 and he moved into the one-room rental flat in June 2016. As Samy revealed during the

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<sup>61</sup> Samy could no longer recall the exact number of times he had admitted himself into a detox program for his alcohol addiction. The first detox was in 1990, the year he became homeless after divorcing his ex-wife and selling the marital home. Samy claimed that he had since gone for detox for more than 100 times. This figure could not be verified. He also indicated that he seldom finished the full detox program, especially the rehabilitation portion at the halfway houses.

<sup>62</sup> Regular Alcoholic Anonymous (AA) and Narcotics Anonymous (NA) meetings were conducted by recovering addicts at We Care. Only counsellors from We Care were allowed into these meetings. This gave the recovering addicts a safe space to meet.

interview, the main challenge for sustaining his housing arrangement was the state of his own emotional and mental well-being:

Now, I am asking myself: “Why must I sleep like that [on the streets] in the past?” Something now is giving me a good feeling. That’s why now I got work, I got a [rented] house coming, so I must maintain everything. Step by step lah. Because I know there is no point sleeping outside anymore. I don’t even think of sleeping at the void deck also ... I read one book that says that my mind is like a mirror. If the mirror is dirty, you cannot see your reflection. You must try to clean the dirty mirror; then you can see your own face. I have to clean my mind ... all the dirt in my mind.

Out of the 15 who exited homelessness when they worked, only Ahmad and Samy remained housed at the time I left the field. For these 15 people, depending solely on the resources provided by work meant that they were susceptible to a combination of structural and individual factors such as economic downturns, job market fluctuations, work conflicts and relations, high rental costs, poor living conditions, physical and mental health, and addiction issues. Ahmad too struggled with these issues, especially high rental costs and poor physical health. However, Ahmad had a community to turn to. At the time I left, volunteers from PLHM were encouraging him not to give up his second rental and working closely with him to explore a cheaper option with the owner of the flat. Finally, alternative sleeping arrangements provided at workplaces and budget hotel/hostels were essentially temporary exits. While Samy’s exit seemed like an exception, he was more accurately using these options as temporary accommodations. During those nine months between his application and receiving the keys to a HDB public rental flat, Samy too had a community consisting of recovering addicts and counsellors at We Care Community Services who encouraged him not to go back out onto the streets.

### **There is a place for you: Exiting with the help of family/friends**

On 18 February 2016, a wet Thursday morning, I was driving to a major bus interchange at the southernmost part of Singapore to meet Edward. We arranged to meet there before going to his new rental flat in a residential neighbourhood in the vicinity. I tried to tell Edward that I could find my way, but he insisted. Edward stopped sleeping rough at the Chalet Bungalow at the start of 2016 exactly. On 1 January, his application as a second tenant for a public rental flat was approved by HDB, and he moved in two days later.

While driving there, I thought about the conversation I had with Edward at the Chalet Bungalow two weeks earlier. It was the first night of my fieldwork. Edward – who had exited homelessness for less than a month then – was visiting the open-air pavilion to look up Old-Town and Joe. “Harry, welcome back!” Edward exclaimed loudly. “I heard you have a place now Edward!” I said. We greeted each other warmly before Edward replied: “Yah, I pay S\$50 a month, not too bad ... Well, I must thank my friend Benjamin for that.”

Edward offered more details about his exit later that evening. “It was over coffee last year [in December 2015],” Edward began, “when Benjamin told me, ‘Eh, there is a place for you to stay, but you must register your name with HDB.’” Benjamin was helping his lead tenant find someone who could sign on officially as a second tenant.<sup>63</sup> When Edward said okay, he was introduced to the lead tenant Francis. Edward met Francis in a library and they spoke for half an hour. “We liked each other, so he bought me to the flat to have a look. ‘Can lah’, I told him. Anyway, I got no place to stay, might as well stay there,” Edward explained further. He also described his shock at seeing live and dead cockroaches inside the main compartment of the fridge the first day he moved in. Edward closed the fridge door immediately.

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<sup>63</sup> According to Edward, there were four tenants living in this one-room government subsidised flat. Legally, only two tenants were allowed, and both must be registered with the HDB. In the current arrangement, Francis, the lead tenant and Edward, the second tenant were legally registered with the HDB. The other two, Edward’s friend Benjamin and another Chinese national rented from Francis who sublet the rental flat out illegally. Benjamin could not qualify as a second tenant because he was barred by HDB from the Public Rental Housing scheme whereas the Chinese national (as a foreigner) did not qualify.

“Harry, you must see this fridge for yourself,” Edward added before we parted ways that night, his face twisted in disgust.

As I approached the bus interchange, my thoughts turned to the imminent sight of those cockroaches. It helped that Edward remembered the car that I was driving. He waved, and we were on our way. We arrived at the carpark of a 14-storey block of HDB flat. The exterior had been given a fresh coat of paint and looked new and bright. “The flats here had been recently upgraded by the government,” Edward remarked happily. We took the lift to Edward’s unit. It was a typical L-shaped one-room HDB flat, akin to a studio apartment. There were two beds, one belonging to Francis and the other to Edward. Edward’s bed was the neater of the two; blanket folded neatly and placed under a pillow. Benjamin slept on a thin mattress which at the time was propped against a wall. The Chinese national whom Edward called “the China boy” slept on the tiled floor without any mattress. “He is a strong young man, so he can simply sleep on the floor,” Edward said.

Edward was eager to show me the ‘infamous’ fridge. He explained that the main compartment was used primarily by the China boy to store his food items such as bread, instant noodles and drinks even though it was not working. Sensing my reluctance, Edward prodded me to open it. A foul stench wafted out as soon as I opened the fridge’s main compartment. It was strangely warm. There were five dead cockroaches inside along with some food items and other unidentifiable food stains. The upper chiller compartment which the rest of the tenants used to store perishable food items was however generally cool and did not have the same stench. “Why are the dead cockroaches still there?” I questioned. Edward grinned at me and shrugged his shoulders.

During lunch at a nearby hawker centre [local term for an open-air sheltered food court], I asked Edward if every tenant was paying S\$50 for the rental. Edward answered cautiously: “No, no, no. The actual rent is about S\$30 a month for the whole flat”. It turned out that Francis, the lead tenant was collecting extra from Edward and subletting the unit illegally to Benjamin and the China boy. The two illegal tenants had to pay Francis S\$100 a month while Edward paid S\$50; a discount he got from Francis for registering as a second tenant. “Oh, he is collecting S\$250

from all of you!” I blurted out the obvious. “Well, he pays all the electricity and utilities,” Edward said. I was cynical, but Edward offered another view: “So long as I can afford to pay the S\$50, never mind. It is like doing business; you must be able to let the other party make money.” Edward took a sip of his coffee before continuing: “Okay lah, maybe I should have open the fridge to check for cockroaches the first time,” we burst into laughter at the same time.

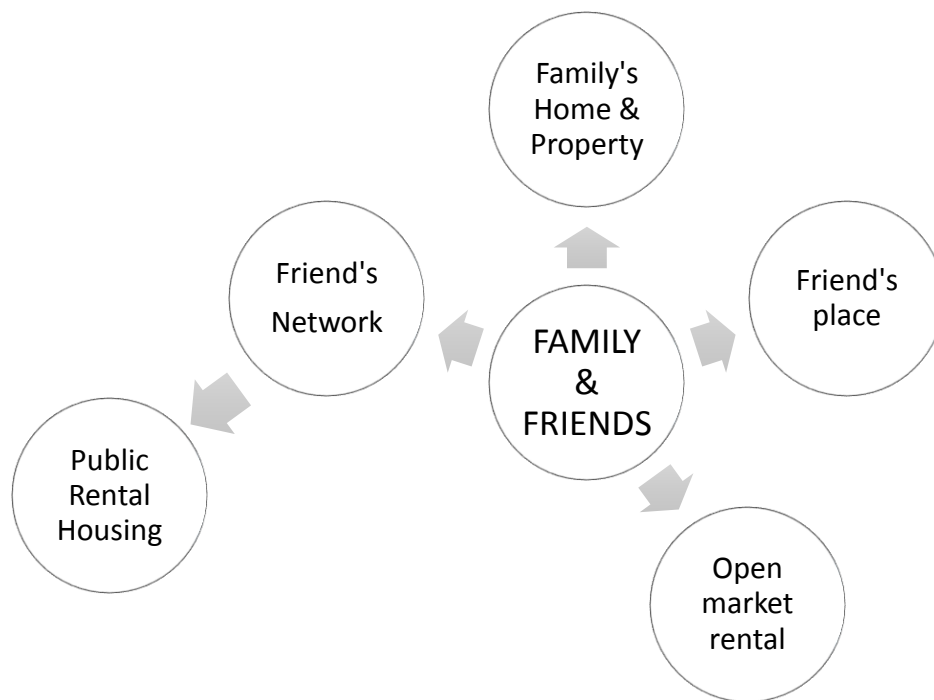
The above field journal excerpt about my visit to Edward’s new place revealed how he ‘accessed’ government housing assistance through the help of a friend. In Edward’s exit story, the network provided by Benjamin was key. It led him to Francis, the lead tenant of a public rental flat who was looking for an official second tenant<sup>64</sup>. Edward’s humour in the above excerpt masked the risky nature of his rental situation. Signing officially as a second tenant meant that he was being implicated in Francis’s illegal dealings. It did not matter that Edward was himself paying extra to Francis and had no part to play. All tenants (whether listed as the lead or second) who sublet their rental flats illegally will be subjected to a hefty monetary fine and banned from purchasing or renting any HDB flat for 10 years (D/O Sreedharan 2013). For Edward, his exit was “like doing business” (Edward); a calculated risk that he took to exit homelessness.

In total, 13 older homeless people in the study had exited homelessness through families and friends: eight out of these 13 with the help of their families and seven out of these 13 with the help of their friends. For these people, having and/or rebuilding ties with their families and friends was key to gaining the structural resources needed for exiting homelessness (see diagram 7.2). I begin with how older people in the study gained access to the resources provided by their families.

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<sup>64</sup> The Public Rental Scheme which offers highly subsidised rental housing to Singapore citizens consists of two sub-schemes: Family Scheme and Joint Singles Scheme. The Joint Singles Scheme applies to citizens who were either unmarried or legally separated/divorced and was the scheme that Edward applied for as a second tenant. To qualify, two people must occupy a rental unit; one to be listed as the lead tenant and the other as a second tenant or occupier.

**Diagram 7. 2: Exiting homelessness through family and friends**



### ***Rebuilding family ties***

For eight older homeless people in the study, fractured and strained familial ties had to be rebuilt. This was done by reconciling with certain family members. Such reconciliations mainly gave access to familial homes that helped people get out of sleeping rough. Five older homeless people in the study were able to stay with their family members (usually siblings or children), and one person gained access to a family's property after reconciling with family members. Ganesh's exit from homelessness, which I already discussed at the start, was accomplished through the latter. Reconciling with his elder brother led to Ganesh being given the keys to their late mother's HDB flat. In the interview, Ganesh revealed the exact words his elder brother told him:

Yah, it was the first time after a long, long time. Marcus, Janzen, Alex and Yvonne [volunteers and counsellors] gave me a lot of assistance. They showed me a way. Janzen gave me the courage to go and talk to my [elder] brother... He [Ganesh's brother] welcomed me back home, to his house. Janzen was the one who brought me over. I had a good talk with him, and he gave me the keys to my mother's house. He told me, "Okay, this is your house, it is [now] your property. This was your mother's property; you have to look after it. This is your responsibility now."



Ganesh's main challenge after his exit was living alone in that flat. Without regular support and counselling, he gave in to those left-over bottles of hard liquor he found at home. Unable to grapple with his "demons", Ganesh felt ashamed and retreated from his family, volunteers and counsellors. The relationship with his elder brother broke down after his latest arrest, and the familial house was taken away from him. "What is the point?" he said frustratingly during our final meeting in the field, "I get well [after rehab] and then when I am alone, the demons come again."

For others, staying alone was not the issue. Rather, their challenge was learning how to live with their family members again after their reconciliation. Ahmad's and Saleh's exit experiences illustrate this point. Besides renting in the open market, Ahmad also stopped sleeping rough when he and his daughter mended their relationship. As indicated in Chapter 5, his daughter invited him back to stay with her and her husband and registered him as a dependent living with them. Ahmad accepted the offer because he "wanted to see if they really take care of me" (Ahmad). Ahmad's exit lasted for a few months before he went back out onto the streets. Their relationship broke down when he felt that they did not care about him:

Tsk ... I knew already something like that would happen. Before staying with them, I got a feeling that something will happen and I can't take it. Like you see, once I stayed with them, I saw a big difference ... First thing, they never take care of me, not interested with me. When they eat, they can call me right? "Pa, come join us." No, they never call me to join them at all! So, my heart becomes very bad, tsk ... I feel very unhappy lah. After I see all these things, I just left.

In Saleh's case, reconciling with his ex-wife meant that he could go home to a HDB flat that they still owned together. Living with her again, however, was not easy. It reminded him of his feelings of inferiority given that he worked as an air-con technician while she had a successful career in the Army as a Staff-Sergeant. The deaths of two of their daughters had also placed a severe strain on their relationship. To complicate matters, Saleh hid the fact that he was homeless from his ex-wife and their remaining daughter. The tenuous peace was quickly broken when he felt that she was starting to complain about him. They argued, and he went back onto the streets. Saleh's exit from homelessness lasted for only two weeks before he needed to get away from home: "[Take a] break from them first. I need to *relax one corner* [Singlish expression for "chill out" or "cool down"]."

### *Chance encounters with family members on the streets*

Gaining access to familial homes also occurred through chance. In the study, this happened when a homeless person was found to be sleeping rough outside by a family member. Through these accidental encounters, lost familial ties were rekindled. Two older homeless persons in the study reported that they were able to stay at a familial home when a family member found them sleeping rough on the streets. Saleh's 'partner' Mawar<sup>65</sup> was one of the two. After her marriage to a Malaysian man introduced by her father (see Chapter 6 for details), Mawar moved to Malaysia for four years and lost contact with him. When she returned to Singapore after her divorce, she slept rough again. One night (she could not remember the exact year), her father saw her sleeping in a garden at the fringes of the Central Business District (CBD) in Singapore:

Last time, I don't have Saleh or [my second husband], I sleeping [*sic*] alone at the garden in front of the coffee shop there [a neighbourhood at the fringes of CBD]. Ah, the garden there got a shelter, I sleep there. I don't know my father stay there also. One night, my father wanted to go to the coffee shop. Suddenly, he looked ... I sleeping [*sic*] there! Then he woke me up: "Eh, eh, why you [*sic*] sleeping here?" "Eh! Father," I said. He told me, "Eh, come, come, go back home." Then I stay Block 2 there at [my father's flat].

Like most in this group, Mawar's stay with her family was short-lived. Mawar's challenge was getting her new Indonesian stepmother then (her father's third wife) to accept her. They constantly bickered while she was living there. "Quarrel, quarrel, quarrel," Mawar described the breakdown of their relationship. Mawar's first exit lasted less than a month before her father told her: "Sorry ah, your stepmother [does] not like you."

Shawn was the other person who reported being found by chance. However, it was not his "natural family" [blood-related] (Shawn) but his godmother<sup>66</sup> who found him sleeping rough on the streets. Brought up by his grandmother, Shawn did not see much of his own parents. His father, an alcoholic died when he was 12 years old while his mother abandoned him after his grandmother's death. Subsequently, his relationship with his godmother grew stronger

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<sup>65</sup> Saleh and Mawar's temporary relationship as a couple began when they met each other on the streets (see Chapter 6, p.115-116 for details). They made a pact that it would last until Mawar's second husband was released from prison.

<sup>66</sup> Shawn indicated during the interview that he had been a Roman Catholic since young and the 'familial ties' with his godmother was first established at his baptism.

when tragedy struck. Shawn and his godbrother were in the same infantry unit after both had signed on as an Army regular. They were also posted to Taiwan together. At the time, his godbrother had just gotten married. A military accident happened while they were in Taiwan. “We were unlucky lah. As the three-tonner [military truck] was going up a hill, there was this landslide, and the whole thing fell into a ravine,” Shawn explained. He indicated that he was the only survivor of that accident. The death of his godbrother drew him closer to his godmother when he returned to Singapore.

Shawn and his godmother lost contact when he became homeless. Almost a decade later, they would meet again by chance on the street. “Err... god-ma found me sleeping on the streets and was like, ‘What the heck are you doing here?’” he chuckled while recounting the incident. After that encounter, Shawn exited homelessness and stayed at his godmother’s flat for three to four years. In that time, he married his godbrother’s widow (who had stayed on after his death) when she became pregnant with the first of their two children. “One night, both of us got drunk and we ended up in bed,” Shawn said, matter-of-factly. Shawn also started working full-time, first as a cook and then as a waiter. His challenge after his exit was his addiction to alcohol: “And because I got regular pay, I went back to the bottle,” Shawn laughed. By January 2016, he had increased from one bottle of vodka a day to one-and-a-half and could no longer function without alcohol in his body:

My wife came and told me: “When are you going to stop? I cannot ... I don’t have the strength to be a widow a second time.” And she said, “How did you end up drinking in the first place? Because your dad drank right? What kind of example are you giving your two children now?” So, I ‘think, think’ [thought hard about it]: “Tio [Hokkien for “correct”], if I carry on drinking, my two kids will be following in my footsteps.”

The thought of his children “following in [his] footsteps” prompted Shawn to quit his job and begin rehab in a hospital. The initial treatment was to go “cold turkey” but the doctors decided to “do it the slow way” (Shawn). This was because of his severe withdrawal symptoms and the high risk of his previous heart attack and stroke recurring<sup>67</sup>. Both Shawn and his wife agreed that it was best for him to stay away from the children until he was sober.

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<sup>67</sup> During the interview, Shawn said that he experienced bad hand tremors and would hallucinate constantly if he stopped drinking. According to Schuckit (2014), severe withdrawal symptoms caused when alcohol is withdrawn suddenly can lead to “delirium tremens”: a condition that occurs due to the brain’s inability to adjust its chemistry. This increases the risk of heart attack, stroke or death.

Shawn did not have the ability to rent in the open market and returned to sleeping rough again. His daily drinking had depleted most of what he earned. Despite the setback, Shawn remained hopeful about exiting homelessness once again in the future: “My family is still waiting for me to get well, to go back to them and to go back to work.”

### ***Friend’s place/Sharing resources with friends***

For the seven people who had exited homelessness with the help of friends, the help came either from existing friendships that had been maintained or new friendships formed during one’s homelessness. For instance, besides David’s and Mawar’s experiences of exiting through work and family respectively, both also got out of sleeping rough by staying in their existing friends’ flats. These exits were considerably short-term because of the involvement of drugs. David lasted three months in his friend’s house before he was told to leave. While David did not reveal the full details, he admitted that it was his fault: “I was using [heroin] at his house, that’s why.” On the other hand, Mawar’s friend was the one using drugs at home instead. Mawar “ran away” after one week because she was scared (Mawar). When her friend discovered that she had left, she called Mawar over the mobile phone and threatened her:

She scolded me: “You stay my [*sic*] house for one week, you must pay S\$200.” I pay lah, S\$200. I was also scared. Then another friend told me: “Don’t be scared! You report her [to the police] for drugs, she *salah* [Malay word for “wrong”].” Never mind lah, I don’t want people to make trouble. They know where I am sleeping outside, right? After that, people bang me, beat me, how? I don’t want to have problem.

New friendships formed with other homeless people on the streets enabled three persons to share resources to get out of sleeping in public spaces. An observation about the nature of these new friendships was that all of them developed into romantic relationships. For example, Annie and Aidy met first as friends on the streets in 2013 and fell in love (see Chapter 6 for details). By combining their economic resources, Annie and Aidy were able to get out of sleeping rough three times during the period of 2013 to 2016. Each time, they rented a room in the open market for S\$600 to S\$700 a month. None of these exits lasted more than six months. Their ability to rent in the open market was contingent on two factors. First, Aidy had to be earning some part-time income (from cleaning jobs mostly) to supplement Annie’s meagre income at her mother’s furniture business. Second, their low combined income meant that they needed a third party (usually one of Aidy’s friends) to

share the rental with. According to Aidy, it was this second factor that proved particularly challenging for both Annie and him:

It is always the same problem. My friend, sometimes working, sometimes not working. All of them [that we shared with] were always drinking, drinking. Tsk ... how to pay the money for the room? Sometimes, they cannot give me money for [their] rent. First three months, okay they can pay. Then after three or four months, they don't help me with the rent already. Ok lah, S\$200, we can ask the owner and say [we] owe first. But ... how long can you owe the owner, correct?

Legal documents like a divorce certificate were also a resource for gaining access to government housing assistance. Mawar's divorce certificate became a resource out of homelessness after she met Rahim, a fellow divorcee who would later become her second husband. Both were sleeping rough at Haig Road [neighbourhood in the East region of Singapore] when they met. In time, they became a couple, and Mawar suggested that they "take their divorce letters" to HDB to apply for a public rental flat:

I saw him also sleeping there, don't have house lah ... Then after he become my boyfriend, I asked him: Ah, you take your divorce letter, I take my divorce letter, take one house lah."

Mawar's third exit from homelessness lasted for five years. According to Mawar, she was "stupid" to hide a friend in their flat from Johor Bahru's [a southern state in Malaysia that connects to Singapore via a causeway] loan sharks. When the loan sharks found out, they harassed Mawar and her second husband constantly even though her friend had left. Paint was splashed deliberately outside their flat, and they were often locked out of it by the loan sharks. Most of all, Mawar feared for the safety of her cat, and they decided to return the public rental flat to HDB. She told the HDB officer: "I scared they kill my cat. You take back the house lah. Maybe after one or two years, we will apply again." Since that time, Mawar had not been able to exit homelessness again. In 2011, her second husband went to prison for selling contraband cigarettes and Mawar would go on to meet Saleh on the streets.

### *Network/Information provided by friends*

Finally, three (including Edward) got out of sleeping rough through the network provided by their existing/new friends. Like Edward, Saleh and Ah Lek had a friend who recommended them to a vacancy in a public rental flat. While Edward's friend Benjamin was an illegal tenant in one of these public rental flats, Saleh's old friend from a previous workplace was the lead tenant himself. Altogether, Saleh stayed at the public rental flat for three months as a second tenant, paying about S\$100 a month. Saleh left because his friend, the lead tenant gave up the flat after reconciling with his family and went back home. "He [his friend] gave back the rental so I go out lah. I just rent to support him [as a second tenant]. The rest, I don't know," Saleh said, ignorant of the bureaucracy needed to take over the rental.

Ah Lek's exit experience differed slightly from the other two; it was his new friend who provided the network needed. Most of the details about Ah Lek's exit were mentioned in Chapter 5 (p.84-85) where I highlighted the bureaucratic impasse he and Ahmad faced at the HDB Hub. In 2013, Ah Lek was sleeping rough for two months under a flyover near the Rochor River after his release from a welfare home. During this time, he befriended a trishaw rider who would help him exit homelessness. Below is Ah Lek's account of what happened exactly:

I was sleeping there for less than two months when I befriended a trishaw rider. I saw that he meant no harm. And then, he asked me if I have a place to stay. I told him: "No." [He said]: "Come, come, come, I introduce a friend to you." He introduced a partner [the lead tenant] for a [public rental] flat lah. Because the second tenant passed away. He had a heart attack. And then, he asked his friend to bring me to HDB and put my name down as a second tenant.

(spoken in Mandarin and English)

Ah Lek's challenge after his exit was living with a flatmate with mental illness. He had not expected the lead tenant to wake up every night and scream incessantly. This was the reason for Ah Lek's visit to the HDB Hub in February 2016. He wanted to 'partner' with Ahmad to re-apply for the Public Rental Housing scheme together. The bureaucratic impasse with HDB meant that Ah Lek had to wait at the void deck every night until 5am before he could go back and get some rest while Ahmad (as shown earlier in this chapter) remained uncertain about his ability to continue renting in the open market.

Among these 13 older homeless people who had exited homelessness through family and friends, only two, Ah Lek and Edward remained housed when I left the field. Indeed, most of these exits were short-term because many older homeless people found it difficult to maintain their relationship with family members and friends. A short-lived exit was not necessarily the result of older people's individual actions, such as David's drug use at his friend's home. In some instances, it was due to broader factors like conflict arising from changes in a familial structure; Mawar's father's third wife for example, or friends' actions/inactions that jeopardised existing exit arrangements. Ah Lek and Edward stayed housed partly because they gained access to government housing assistance rather than stay with family or friends. However, this did not mean that they were less affected by the people they stayed with, as seen in Ah Lek's relationship with his flatmate. Like Ahmad, what Ah Lek had was the support of a group of volunteers from PLHM who often encouraged him not to go back to sleeping rough. Edward on the other hand, was always adept at making friends and socialising; in short, being part of a community. According to him, "three things" were important if one wanted to stay out of homelessness:

Firstly, it is building a network with your friends. Secondly, you must have some income. If you cannot work like me, you need to know how to walk to different organisations and ask for help. Thirdly, you plan your budget in such a way that you will survive.

## **Many Helping Hands: Exit through Government Assistance**

30<sup>th</sup> March 2016. “Hello! Harry, I am sorry to have to ask your assistance for this afternoon. I anticipate trouble will ensue. Could you come?” Wesley’s text message came through around mid-day at 12.30pm. The two-year lease for his Public Rental Housing unit (a one-room flat) was due for renewal. Wesley stayed in this flat with a 51-year-old homeless man called Osman – he was the lead tenant and Osman was the second. In 2014, Wesley exited homelessness when volunteers from Mercy Centre partnered them up and helped with their application for government housing assistance. At the time, Wesley was so excited that he moved in at 1am on the day he received the keys. The floor was dirty and there were no beds, but Wesley slept anyway. “I had enough of living on the streets,” he exclaimed. The problems started when Osman moved in a week later. Wesley and Osman could not adapt to each other’s living habits and quarrelled constantly; from the way they used the hot water boiler, washed their clothes, to the oil splatter after cooking.

Two years on, the animosity between Wesley and Osman had worsened and they hardly spoke to one another. This resulted in further conflicts which often escalated into loud ‘shouting matches’ through the night. The most recent one concerned the renewal of the flat’s rental lease. When Wesley received a reminder letter from HDB about the renewal, Osman accused him of hiding the original letter that was sent previously. Wesley on the other hand, argued that he kept it in his drawer with the intention of telling Osman but had forgotten about it. “Harry, to be honest, my memory is very bad now lah,” Wesley confided. Volunteers from Mercy Centre and PLHM intervened and both agreed to meet at the HDB branch office on 30 March (2016) at 2pm for the renewal.

After receiving Wesley’s text, I arrived at their flat at 1.45pm and found Wesley alone and pacing frantically. He was stressed. Wesley said that he and Osman had a “big fight” in the morning. More importantly, Wesley was having serious doubts about renewing the lease. “Harry, do you mind if I smoke?” Wesley asked, his face etched with anguish. I lit the cigarette for him, and he related the morning’s incident. The quarrel began when Wesley reminded Osman about the lease renewal: “*Oei* [Singlish



expression used for attracting one's attention], today at 2pm, remember to go and renew the flat." Wesley admitted that he could have improved his tone. According to Wesley, Osman must have been offended by the way he was spoken to and shouted back. He explained further: "Like as if he had no name, like that lah." Old wounds were 'reopened', and they began arguing about the condition of the flat again. "Everything came out lah!" Wesley's voice shook with fury, "You know what he said about his dirty things? Those are my stuff, none of your concern." Gesturing to the floor and the walls of the flat, Wesley continued: "See, you can obviously tell the difference between his area and my area." It was obvious: Wesley's area was 'spick and span' while Osman's was messy and dirty. At that point, I reminded Wesley that Osman may be waiting at the branch office since that was their original agreement. "Yes, we better go and check it out." Wesley sighed before adding: "I really hope he does not turn up."

By the time we arrived at the branch office, it was already 2.45pm. Wesley's face sunk when he saw Osman's mobility scooter parked in the middle of the branch office. Osman was complaining loudly to a HDB officer that Wesley had not turned up despite their agreement. As I sat down next to Osman, he turned to me in frustration: "All you volunteers told me to come and sign the extension at 2pm, I am here to sign it. Now, what happened?" What happened was that Wesley, having agreed to extend the lease (as recent as that morning), was adamant that he wanted out of the arrangement. As I related the impasse to the HDB officer, she told us that a senior officer would attend to us.

Not long after, a senior officer approached and invited all three of us into an interview room. The senior officer told Wesley and Osman that HDB public rental flats (under the Joint Singles Scheme) were not meant for single occupancy and had to be shared by two persons. He stressed that they were in a "very good situation" as there was a long queue for such cheap rentals - S\$26 a month in their case. The alternative was a lot worse as it would mean that they had to pay more than S\$200 a month for a single bedspace in the private rental market. Reminding them of the plight of foreign workers in Singapore who paid "such rates for a tiny space", he advised them to resolve their differences and come to a compromise (HDB senior officer). Sensing their indifference, the senior officer told them that the last alternative was for them to

seek lodging with their friends (who wanted to share another rental flat) or seek help from their families.

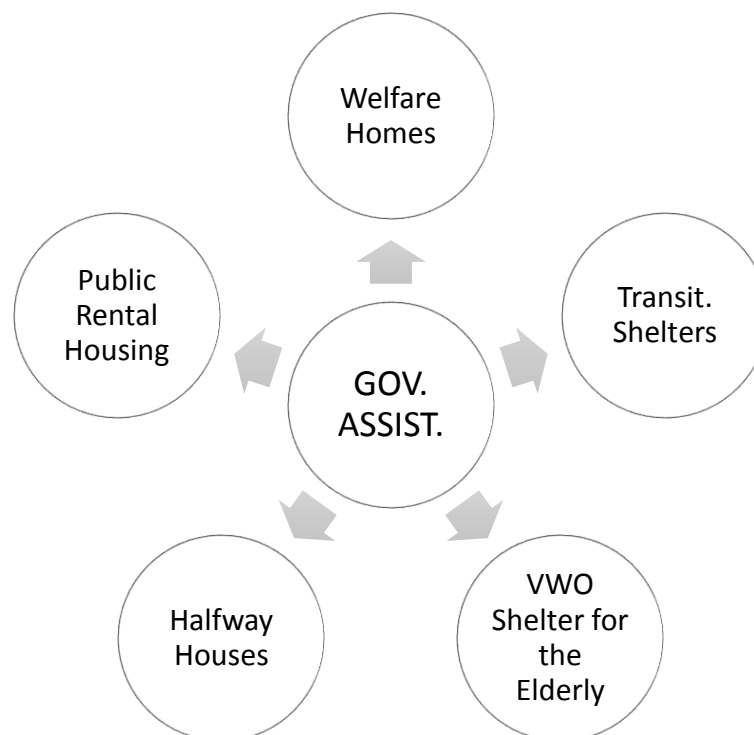
When the senior officer finished, Osman asked if they were going to sign the extension and made it clear that he was not making another trip down for it. Wesley refused to budge. At which point, the senior officer told Wesley that given Osman's health issues – he had severe diabetes which led to the loss of his toes and several strokes – HDB would give priority to Osman. If Wesley does not sign the extension eventually, Osman would remain in the flat and HDB would find a new flatmate for him. Wesley responded by declaring that he would leave the flat if that were the case. “All I need is a backpack, and I will survive!” he remarked angrily. The senior officer ignored what Wesley said and told him: “But surely you don't want to pay for the rental market which is so expensive.” The impasse continued, and the senior officer said that there was nothing he could do. By that time, Wesley had heard enough and had walked out of the interview room. Before leaving, Osman was reassured by the senior officer that he would not be ‘kicked out’ of the flat no matter what Wesley did. “Thank you, Sir!” Osman responded, happy that he had the upper-hand in the situation.

After Osman left, I found Wesley waiting for me outside the main entrance of the HDB branch office. Wesley said that he does not know what to do, but he was very certain that he could not live with Osman. He added that he was going to buy a backpack that evening and would pack his clothes, leave and go out and sleep rough. “Wesley now is not the time to do anything rash. Come, let me buy you a cup of thick coffee!” I said.

That evening, Wesley was on the verge of homelessness again. Many in the study who had exited homelessness through government assistance had similar experiences of housing precarity. Most, in fact, returned to sleeping rough on the streets. In total, 15 older homeless people exited homelessness – some more than once – by gaining access to different government housing assistance. According to MSF (email interview), four types of government housing assistance are available to help homeless people in Singapore. They are the Public Rental Housing scheme, Interim Rental Housing scheme, Transitional Shelters and Welfare Homes. Out of these four schemes, those in the study who had received government

assistance could relate to three. None had any experience with the Interim Rental Housing because it catered primarily to family units. In addition to the above schemes, some in the study also got out of sleeping rough through government-funded halfway houses and sheltered homes for the elderly (see diagram 7.3).

**Diagram 7. 3: Exiting homelessness through government assistance**



The most common way of exiting homelessness through government assistance was by admission into a welfare home. More than half (9 out of 15) in this group had been admitted into a welfare home called Angsana Home. This was followed up by those who had success with accessing the Public Rental Housing scheme. Seven gained access to cheap public rental flats. Quite often, those who were admitted into the welfare home had also received other forms of housing assistance prior to their admission or after their release. For instance, of the seven older homeless people who had gained access to Public Rental Housing, two had stayed in the welfare home previously. The majority who had gained access to transitional shelters (3 respondents) and halfway houses (5 respondents) also had prior or latter experiences of staying in a welfare home.

## *Welfare homes*

I begin with the exit experiences of older homeless people who had been admitted into the welfare home. Most were admitted after being rounded up by government authorities during the spot checks (as described in Chapter 6). Nine people had experiences of living in the welfare home: six were rounded up by government authorities for sleeping rough and one for begging; one was admitted by a social worker; and one admitted himself thinking that it was a typical shelter for the homeless. All of them were admitted into a welfare home called Angsana Home, situated near the Institute of Mental Health (IMH) in Singapore. One person, Wesley was also transferred from Angsana Home to another welfare home called the Bukit Batok Home for the Aged (BBHA). The length of their stays ranged from one week to four years.

Regardless of how long they stayed and the way they gained access to the welfare home, the challenges of living in an institutionalised environment were the same. The first challenge that many struggled with was their loss of freedom. Once a person was admitted inside, it was difficult to leave the Home compound unless it was for work purposes. For those who did not work, official permission must be sought and granted if they wanted to go out during the day. Residents of the Home (if they were allowed outside) had to return by a designated time<sup>68</sup> every day. Exceptions were made only for those who had a “written slip” from their employers outside stating overtime work (Wesley). According to Aidy and Nelson, outside work would usually only be available three months after their admission. Such restrictions came as a shock to Sandeep, who admitted himself into Angsana Home voluntarily after a friend told him that it operated like a night shelter:

So, I went lah. I went down there, register everything, admitted myself [into the Home]. In the end, they said: “Three months you cannot come out, cannot mix with people outside. You ‘lock up’ inside, confinement [within the compound] for three months.” I said: “What? I volunteered myself here and only after registering, you [are] telling me all this?”

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<sup>68</sup> This timing seems to vary according to different people’s experience. Some respondents like Wesley stated that those who were allowed outside had to “book in” daily by 6pm while others like David said that it was 10pm. Nelson suggested that residents come back at different time throughout the evening depending on their work schedules outside.

It was not only the confinement and curfews that contributed to the loss of freedom. For Ganesh, the repetitive routines of the welfare home (when he was not assigned work outside) meant that he could not do what he wanted. Even the things that fellow-residents talked about felt repetitive to Ganesh:

It was so boring you know, in the Home. You are doing the same old thing. Repeating and repeating and repeating. The same old story again and again and again. The guys there you know, they will talk about the same thing again and again: “I am here, I am there. I used to be there [referring to the same stories people tell].” Yah, so irritating.

The second challenge was the strict discipline in the welfare home. All nine in the study who had previously stayed in Angsana Home mentioned the many rules and regulations. Two rules were particularly stringent. The first was the daily regimentation of having to “stand-by-bed” (Nelson). As Ah Lek described below, this is also known as the “muster check”:

The officer inside will do a muster check every morning at 6am: “Muster Check!” Ah, you cannot sleep when they call for the muster check. Everyone must get up. It is the same every day: “All wake up, wake up!” Then before bedtime: “Muster check!” They will do it twice a day.

Most among the nine felt that such regimentation was excessive for a welfare home meant for the destitute. Nelson felt that the entire experience was worse than his Army days:

Stand-by-bed means that they make sure you are back in the bunk, you know. Even if you got diarrhoea or ‘high tide’ [local expression for “urgent need to pee”] or whatever it is, you still have to stand there. Wait until the officer come and check. Yah, they have to see if your bed is neatly packed and all. It is worse than being in the Army because as a Home, you shouldn’t do this to the public. We are humans you know, not criminals.

Another example of the strict discipline was the severity of the punishment meted out by the welfare home for disorderly behaviour and the breaking of Home rules. All of them were fearful of being segregated alone in what was termed (by respondents) as an “isolation cell”, “dark room”, “punishment cell” or “PC” for short. Out of the nine, two had received such punishment. Aidy, who was brought to Angsana Home by a social worker was one of them. He made a mistake once of drinking with his friends (also residents of the Home) after work.

When they got back to their dormitory at the Home, a fight broke out among the drinkers. Although Aidy was not involved in the fight, he too was sent to the punishment cell:

The officers did not care about what people say. Even if you are not involved, the officer still insisted: “You [are] also wrong.” Yah, everybody is wrong, as long as you are a resident there, you are always wrong. So, I was also sent to PC [punishment cell] lah. Like prison like that, a very small room, very hot inside. Cannot bathe, no water, you can pass motion only. There is only a toilet bowl inside lah. Cannot sleep, very difficult lah.

While Wesley had never been sent to a “punishment cell”, he felt the ‘full force’ of the discipline at the Angsana Home. He injured his vertebra as a result and was transferred to BBHA after the incident. According to him, he was slapped across the face because a Chinese foreign national staff member employed by Angsana Home thought that he was smoking in an unauthorised area:

Some guy was telling a joke, and we were laughing: “Hahaha.” I was there with a bidi [cheap cigarette] unlit, on my lips. It just happened, this idiot [the staff] was very near the door and saw me. He came in and stepped forward: “No smoking!” Bam! [mimicking a slapping sound] I got hit and fell lah. That bloody thing is unlit what! You are supposed to be a charitable organisation. Fuck you man! ... But I tell myself: “Stuff so long ago, forget about it lah.” I don’t want to think about all these.

Finally, many (7 out of 9 in this group) felt that the confinement, curfew and strict discipline amounted to a lack of human rights in the welfare home. Sandeep, who had been to prison on four separate occasions (see Chapter 5 for details) commented that staying in Angsana Home was akin to living in a prison. He questioned the need for the AETOS (Auxiliary Police) and the punishment cell in a “homeless place” (Sandeep):

You cannot go outside. You cannot do this; you cannot do that. Now, they got AETOS in the Home. You do anything wrong, catch you straight and put you inside the punishment cell. This is a homeless place, you know? And you ‘arrest’ people and put them inside the punishment cell. Is this a second prison?

Ganesh offered a reason for the perceived lack of human rights in the welfare home:

Angsana Home is for the homeless, jobless and hopeless. The staff treat us like useless guys lah, good for nothing. They look down on you lah, simple. Because it is a charity you know, where people sponsor your food like we are begging from them. The way the staff speak to us there, they don't treat us like humans, you know? But then again, some residents there also behave that way. They don't even bathe when there are showers there for them.

The above accounts of life in the welfare home meant that many of the nine did not view it as a viable exit from homelessness. As stated earlier, the welfare home is more accurately a form of compulsory institutionalisation feared by almost every older homeless person in the study. Two attempted to escape from the welfare home but were eventually caught by the police and sent back. A common sentiment among them was that staying at the welfare home often felt like a punishment for being homeless. Despite no longer sleeping rough, most felt that they were treated without dignity and respect. Others expressed fear of living at the welfare home. Aidy put it simply: "Don't bring me to Angsana, please. I scared [*sic*] to go Angsana." Only Shawn did not mind staying at the welfare home. He argued that there was a good reason for making people feel that the welfare home was akin to a prison:

They purposely make it so that you feel that way. Anyway, there are rules and regulations everywhere you go. And all those rules [at the welfare home] are actually common sense ... Okay, basically they try and encourage people to go out and work, and once you show that you can work for six months continuously, then they will ask you to find a partner and they will apply a [public] rental flat on your behalf. Because after six months, they know you already have a stable job, and you should be able to pay the rent. And their recommendation letter is very, very powerful.

### ***Public Rental Housing scheme***

The second form of government housing assistance that facilitated an exit for older homeless people in the study was the Public Rental Housing scheme. Seven persons were able to get out of sleeping rough when they gained access to government subsidised rental housing. Two, Wesley and Ah Lek had stayed in the welfare home previously. Only Wesley received the welfare home's "powerful recommendation letter" mentioned by Shawn above. This was

an earlier rental and is not the same as Wesley's second government subsidised rental with Osman (mentioned in the above field journal excerpt). As for the timing of Angsana's recommendation letter, Wesley was unsure of the sequence of events himself since he also remembered being transferred out of Angsana to BBHA after the 'bidi incident' with the staff. However, he remembered the Angsana incident clearly. What he could recall was avoiding going back out onto the streets:

We were at Angsana lah. One day out of nowhere, this guy came and asked: "Eh, Wesley, like that, like that, like that [Wesley meant that they were discussing the prospect of partnering for the HDB Public Rental Housing]." I told him: "Okay lah." Then we went to the office [of Angsana Home], and we said that we wanted to go and apply for a [government subsidised] rental flat together. Step by step, we got the letter, and then the place eventually.

For the rest, gaining access to the Public Rental Housing was usually done with the help of friends. How this happened had already been discussed at length in the previous part. One way that older homeless people gained access was through the network provided by existing friends or new friends made on the streets. These networks proved invaluable in getting information about vacancies in government subsidised rental flats. Another was finding friends who could and wanted to pair up to apply for the Public Rental Housing. This was what Mawar did after she met her second husband. Pairing up could also be done with the help of volunteers, as shown in Wesley's second government subsidised rental with Osman. Yeo was the only exception in this group. The way he gained access to a government subsidised rental housing was as he put it, "complicated":

I wanted to help my friend [a lady who cuts his hair at a hair salon] because she was paying a lot renting outside, about S\$300 to S\$400 a month. I asked another friend to put his name down as a co-tenant to rent a [HDB public rental] flat with her. After that, she passed him a few hundred dollars to 'drink coffee' [as a bribe] because he did not stay there. It was an arrangement for her to pay cheaper rent, that is all. How was I to know that he went to complain to HDB? He withdrew his name from the rental flat. So, I helped and went to put my name in as the second tenant instead, but I only stayed for a short while. Sigh ... it is a very difficult situation.

(spoken in Mandarin)



Exiting homelessness through the Public Rental Housing scheme also made the process of applying for government financial assistance easier. It lessened the bureaucracy involved since one was technically in the government 'welfare system'. However, government financial assistance had to be applied for in-person and applicants were still subjected to strict background checks. For some older homeless people in the study, it was this background check that deterred them when they were homeless. To them, having to account for their homelessness was a loss of 'face' or a loss of one's sense of dignity. Wesley reiterated the sentiments of others I spoke to when he remarked that simply having an address – even if it is a public rental unit – made the entire process of applying for financial assistance less embarrassing:

No longer so shameful. They [government officers] will ask you questions. "*Wa bo chu*" [Teochew for "I don't have a house"] I am homeless." You want to say that? Very shameful lah.

Five out of seven in this group were able to receive some form of government financial assistance after they exited homelessness through the scheme. All of them received short-term "Urgent Financial Assistance" (Ministry of Social and Family Development 2017) of S\$200 to S\$300 per month for three months. As explained in Chapter 5, these sums were kept deliberately low to discourage a dependency on them. Renewal after the three months was subjected to approval from the government. Out of the five who received financial assistance, only Edward and Wesley were able to renew theirs due to their poor health.

Two main challenges were encountered by older people living in public rental flats. The first was conflict with flatmates. Conflict between two individuals seemed, at first glance, to be an issue resulting from incompatible personalities. However, there is a broader structural component here. At present, HDB Public Rental Housing does not allow for single occupancy. Singles or divorcees – all seven in this group – were placed under the Joint Singles Scheme which requires two tenants for each government subsidised rental unit (Housing & Development Board 2015). As the HDB senior officer indicated to Wesley and his flatmate Osman, there is nothing much that HDB could do when conflict arises. They either had to resolve their conflict themselves or find a new partner to reapply for another

unit. This has resulted in stressful and potentially threatening conflicts<sup>69</sup> for older homeless people I have spoken to in the field. Wesley's and Ah Lek's exit stories are examples of what could go wrong under the Joint Singles Scheme, especially when two strangers were living together for the first time. Wesley described the agony of staying up all night arguing with Osman just a week into their joint-tenancy:

We were living there for hardly a week. I am not familiar with the fridge so when I closed it, it made a sound "pum". Late night already, he [Osman] cannot sleep but that is his problem, right? He was sitting there at his corner and suddenly he shouted: "Eh, *Kan ni na boo ji bai* [Hokkien expletives similar to "motherfucker"]!" No lah, you [referring to Osman] don't scold me like this man! He shouted very loud, you know. I got surprised! "You don't shout at me!" I said. "Bloody fuck you!" all the vulgarities came out, blah, blah, blah. Two cops came, that was already at least 11pm. Somebody must have called them because there was a lot of shouting and yelling, a lot of vulgarities lah. You don't yield; I don't yield man! Why should I yield? I did not do anything wrong. The cops gave us warning: "blah, blah, blah." Okay lah, we kept everything quiet after that. He sat quiet; I sat quiet. We sat until the morning because you are watching me, I am watching you man.

It must be stated that not all conflicts were caused by older people's inability to live together. Like Old-Town and Joe, Yeo struggled with a gambling addiction. After moving in as a second tenant, he constantly borrowed from his flatmate; the lady friend whom he first helped. "There was once she kept asking me to return the money," he revealed. Yeo returned the money eventually, but their friendship was ruined as a result. He left after three months and went back to sleeping rough. Despite not living there, his name remained registered as a second tenant in the public rental flat. Yeo did not reveal why he could not remove his name. All he would say was: "Being nice and helping others is very troublesome."

The second challenge was a lack of control over the activities of one's flatmates, particularly actions that could jeopardise the rental arrangement. For instance, Saleh's exit through the Public Rental Housing ended when his flatmate/friend decided to end his tenancy to go back to his family. The risky nature of Edward's rental situation was another case in point. Signing on as a second tenant in a government subsidised flat that was being illegally sublet meant that he would be implicated even though he had no control over his lead tenant's actions.

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<sup>69</sup> The Straits Times reported that in June 2016, a 72-year-old man living in a government subsidised flat (under the Joint Singles Scheme) killed his flatmate after a violent spat over the sound that this 72-year-old man was making while washing his cup (Lum 2018).

Low had also rented under the Joint Singles Scheme when he could no longer sleep at his construction work dormitory. The rental was before he found a better paying job as a hotel cook. After two and a half years, he decided to remove his name from the arrangement because of his flatmate's actions:

He kept causing trouble. The first time when the house is here, the regulations stated that we cannot bring anyone else to the flat. That first day, after we had gotten the keys to the flat, he brought someone. He claimed that she was his older sister. How can you sleep together with your elder sister? You listen, he said that she would stay for two to three days only. She stayed for close to two months before leaving. And they did not pay the rent and utilities; I had to cover for them. This should not be happening. After that, there were loansharks coming to the house as well. He borrowed money from them and did not repay the loan. When they [the loan sharks] splashed paint, I had to clean it up. Why would I want to stay there when it is like that? It is not safe to stay there. I rather you find someone else to rent the place with you. I don't want to rent it anymore. This [rental] flat, I give it to you. I will sacrifice myself [and sleep rough].

(spoken in Mandarin)

### ***Transitional shelters***

The third form of government housing assistance are the transitional shelters funded by MSF and run by Voluntary Welfare Organisations (VWOs). At present, there are three transitional shelters in Singapore: New Hope Community Services' Shelter for Displaced Families and Individuals, Lakeside FiT Shelter and WAHAH Shelter. As mentioned in Chapter 5, transitional shelters have strict criteria for admission and are almost always at full occupancy. An individual must be 55 years and below, medically fit, not abusing drugs or alcohol, employed or seeking employment to qualify. Stays at transitional shelters are limited to six months for individuals and three months for families. These strict criteria meant that only three older homeless people in the study had gained access to transitional shelters as a way out of sleeping rough. All three, Shawn, Samy and Anwar were referred by various government institutions to New Hope Community Services' Shelter for Displaced Families and Individuals. Shawn was referred by the prison, Anwar by Angsana Home, and Samy by NAMS after his alcohol rehabilitation. While waiting for their referral to be approved, they slept rough.

The three of them also had varying experiences staying at New Hope Community Services' Shelter for Displaced Families and Individuals. Shawn stayed at New Hope during its founding days in the mid-2000s and always saw it as a short-term solution out of homelessness:

At that time, it was very confined. [The Shelter] was actually just a semi-detached house. And there were like 60 to 70 people staying there. My room slept something like 24 persons. Everyone was like on a double bunk bed. The beds were squeezed until like it was just nice for one person to walk in between them. Well, basically, it is just a shelter provided for you on a short-term basis. They provide you with a place to sleep at night and in the day, you are expected to go out and work lah .... But if you come back after 12am, you have to sleep outside in the park because they will lock up everything.

By the time Samy gained access to New Hope, the rooms had become less cramped. "The most about 16 people like that, in one room," he said. When Samy was at New Hope, he too had to go out and work. According to him, he paid S\$100 a month during his stay at New Hope because he was working. Samy, however, does not consider transitional shelters as a shelter for the homeless. To him, New Hope was like a three-quarter house where rules and curfews were more relaxed. It was the last hurdle of his institutional circuit (Hopper et al. 1997) of prison, rehabilitation centres and halfway houses; the last step towards gaining his independence:

Three-quarter house means you stay there and sleep there. It means you are becoming independent. You are not locked up lah. By 10pm, you must come back lah. But if you cannot make it, you can inform them and come back tomorrow morning lah. That means you go as a free man; you come back as a free man.

Although transitional shelters offer an exit out of sleeping rough, none of the three older homeless persons in the study expected to stay there for the long-term. All of them knew that it was a short-term temporary solution to homelessness. New Hope Community Services (2018) stated in its website that one of its challenges is moving their clients out of the temporary shelter into permanent and long-term housing. This was also the challenge faced by all three in the study as well. None secured any permanent and long-term housing such as the Public Rental Housing or open market rentals. Consequently, all of them went back onto

the streets once their 6-month stay with New Hope was over. For Anwar, moving out of New Hope after six months caused him considerable distress:

I tell you, from my experience, New Hope is a con.... They don't cheat you know, but it's a con job between the workers, New Hope, and the residents ... But they don't go for the money. You know, we go there we bring our barang-barang [Malay expression for "things"], even small radio, my fishing rod, my guitar, my everything. And then they kept some information from us. They know that we do [*sic*] the mistake, they keep the information ... [For example], the letter to kick you out [after six months] on the 10th they have already. They let you stay until the 17th. Then only they give you the letter and tell you: "I supposed to kick you out on the 10<sup>th</sup> [but] I do it on the 17th, one week after." But the catch is, if you go, that means the letter says 10th right? You go one week after, right? At that very day, you don't claim your barang you know? ... [Because] the standing rules from New Hope is, once you leave one week, you don't claim [your things], gone!

### ***Halfway houses***

Besides the above government housing assistance schemes, five older homeless persons in the study (including Anwar and Samy) had also stopped sleeping rough when they gained access to VWO-run halfway houses funded by the government. There are at least 15 halfway houses<sup>70</sup> in Singapore that provide transitional care for ex-prisoners and recovering drug addicts (including alcohol addiction); eight that work directly with the Singapore Prison Services (Singapore Corporation of Rehabilitative Enterprises 2018). All five in this group struggled with substance addiction and had served prison sentences for drug-related and/or other offences. Due to limited space in the halfway houses, gaining access was usually facilitated by an official referral. For the five in the study, these referrals were provided either by the prison or other VWOs such as We Care Community Services, a day drop-in centre for recovering addicts. Only one indicated that he had gained entry as a walk-in case before.

Like transitional shelters, stays at halfway houses were short-term in nature; lasting from six months to a year at most. The only exception was when Ganesh stayed at a halfway house called "HEB-Ashram". After completing a one-year drug rehabilitation program with them,

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<sup>70</sup> There is no official data available on the number of halfway houses in Singapore. The number provided here in this thesis is based on online searches using the keywords "halfway house" and "Singapore" as well as cross checking it with a list of VWOs in Singapore provided by the National Council of Social Services (National Council of Social Services 2018).

he was hired by the halfway house to help with the daily operational routines. “I picked up a lot of skills like cooking and all that,” Ganesh’s face beamed with pride. Ganesh stayed at the halfway house for three years before he was asked to leave after they found him drunk one night.

Ganesh’s exit experience with HEB-Ashram was a one-off. Anwar thought that he would be offered a similar ‘deal’ after his contribution to a halfway house called Pertapis Halfway. He felt particularly aggrieved when he was asked to leave after his six-month program:

They use me in a very sneaky way, you know. They tell me that I can sleep there, but during that six months, they made the most of me. When I say, “made the most”, I meant that they squeezed me for their fundraising. I even went around distributing placards for them. And then they had this concert. They brought in this popular singer from Malaysia, Jamal Abdillah. He was the Pertapis president of the Malaysian addicts, but he is a very good singer. They asked me to back him up for the two concerts and I played the piano for him. After all I have done for them, they dismissed me after six months. I found out that I cannot stay there. Then I realised that they squeezed me dry, they got the funds they needed, then they don’t take me in.

For most in this group, gaining access to halfway houses was not considered a way out of homelessness. As David explained simply: “Halfway houses can’t do much to help us. Once you finish the program, you have to leave the place because the next batch [of people] is coming.” In Sandeep’s view, the challenge was living with the people in the halfway houses. After staying in numerous halfway houses, Sandeep concluded that he would rather “struggle outside” on the streets alone:

I don’t like to go to certain halfway houses because there are things going on. If you go there, you are asking for trouble. You see, as an addict, if you stop taking drugs, the pushers [who are also in the halfway house] would see you as an enemy: “You are my enemy. Why don’t you take? Are you against us?” This is all a matter of time. They will find you when you enter the halfway house. So, better I struggle outside as a free man. I don’t have to be afraid of anybody.

Like Sandeep, Samy’s challenge with halfway houses was that it represented the institutional circuit that he felt trapped in. Samy’s issue was not with the people living in the halfway houses but with the lack of freedom. Despite his many experiences with halfway houses (listed in the excerpt below), he had not once completed a program. Every time he exited

homelessness by gaining access to a halfway house, he would leave after three months and return to sleeping rough:

Christian Care Centre, I stayed for three months. Teen Challenge for three months. HEB-Ashram for three months. Highpoint [Highpoint Community Services Association] for three months. The problem is that they don't let me go out and work. Every day, I sit down there, I feel boring [*sic*]. Yah, I never complete [the program] lah. The reason was simple. I feel like my mind must go outside again lah.

### ***VWO-run sheltered home for the elderly***

Finally, one older homeless person, Yeo stopped sleeping rough when he gained access to a VWO-run sheltered home for the elderly. He belonged to a group of older homeless people that the Catholic Welfare Services (CWS) Night Mission worked closely with. One of the goals of CWS Night Mission was to help “those who were ready”, exit sleeping rough (CWS operations manager). The plan was to find suitable candidates for placement in CWS's St Vincent's Home, the above-mentioned sheltered home for the elderly. Yeo was shortlisted as a candidate because he met the following criteria (Catholic Welfare Services Singapore 2017): 1) the elderly must be 60 years old or above; 2) ambulant; 3) require minimal assistance in daily life; and 4) not suffering from any mental illness, dementia, contagious disease or any behavioural disorders. He had also shown a willingness to work with staff and volunteers of CWS and was usually mild-mannered – an important trait for getting along with others at the Home.

In April 2016, Yeo exited homelessness after CWS offered him a bed space at St Vincent's Home. However, he found it hard to adjust to the unfamiliar environment. “It was very uncomfortable on the first day. I did not sleep well,” he said. Two challenges confronted him when he moved into St Vincent's Home. The first was his frustration with the rules and regulations of St Vincent's Home, especially the nightly curfew of 9pm. The curfew – which was loosely enforced by a ‘senior resident’ (in terms of status) at the Home – represented the loss of his freedom. Yeo felt that he could not do what he wanted with his time at night. For instance, when he was sleeping rough, he would enjoy the occasional karaoke session with his friends. “Now, I could not go out and sing with them anymore,” he remarked.

The second was learning to get along with the residents of the Home. St Vincent's Home is a relatively small place that accommodates at most 22 elderly men and women (Catholic Welfare Services Singapore 2016). As such, residents at the Home tend to form a tightly knitted group. Being a newcomer, he found it difficult to fit in. Within a week of staying at the Home, Yeo got into a heated argument with the senior resident, who he thought was being unreasonable:

The first night, I saw that everyone had a fan by their beds, but I didn't. The next day, I told Lily [the supervisor] about it. He [the senior resident] came up to me at night: "Why did you complain?" I did not say much to him, I just walked away and slept. That was the first time. The second time, I saw that he was scolding someone. He wants to be the leader; you know that? He also told others that I complained about the fan. I could not stand his ways. I called him out and challenged him to a fight: "Why did you say I complain to the rest?" He asked: "Why did you complain to the boss then?" I told him that I didn't have a fan, but you guys have one. Why can't I complain? Luckily, I quarrelled with him because he does not dare antagonise me now. If he does, I will take a chair and whack him. I am not lying, I mean what I say.

(spoken in Mandarin)

At the time of the incident, Yeo threatened to go out onto the streets and sleep rough again. "I don't like it here, there is no freedom, and the residents are not nice people," he told CWS's staff and volunteers. Two months later, I interviewed him for this study. He was happy that the Home had provided him with a fan. Yeo still found it challenging adapting to life at St Vincent's Home, but he had softened his stance on returning to the streets:

Who wants to sleep outside? You think I really want to sleep outside? It was very tough sleeping outside. You are afraid of people stealing your belongings, slitting open your trouser pockets and there are also other problems. People threw urine and paint on me even. Even though this [St Vincent's Home] is not a nice place for me to live in personally, it is still good.

(spoken in Mandarin)

Yeo was still living at St Vincent's Home when I left the field. The other person who remained housed was Wesley. While Wesley threatened to go out onto the streets that day at the HDB branch office, he backed down shortly after. He remembered that a volunteer from Lions Befriender (VWO) was going to visit him at his place the next day. Wesley stayed housed mainly because there was a community of volunteers from different VWOs (Lions



Befriender, BBHA, PLHM, Mercy Centre) who were visiting him regularly. At BBHA, the welfare home that Wesley was transferred to, he struck up a platonic friendship – which the Home frowned upon – with a Myanmar nurse who was looking after him. She had also convinced Wesley that he “cannot go back out onto the streets again” (Wesley). After the initial failed attempt to renew their lease, two volunteers from PLHM visited Wesley and Osman. They sat down with them for two hours to resolve their differences. At the end of the two hours, Wesley and Osman shook hands, albeit with some apprehension. They renewed their Public Rental Housing lease successfully on 6 April 2016. As Wesley concluded cautiously:

I keep telling myself: “Wesley, don’t blame here and there, you know. Now you got some cash and house [government financial and housing assistance], keep, keep, keep something lah.

## **Conclusion**

The information in this chapter addresses the third component of research question 3 of this thesis: What structural processes and individual occurrences relate to older people who exit homelessness? To conclude, many older homeless people in the study were able to exit homelessness when they regained resources from one or two of the three key social institutions of work, family and friends, and government assistance. The challenge for them was to stay out of homelessness and avoid returning to the streets. While each of the above institutions provided resources needed for their exits, they also presented specific challenges for older people in the study. People who exited through work in the study were susceptible to economic downturns, job market fluctuations, work conflicts and relations, high rental costs, poor living conditions, physical and mental health, and addiction issues. Those who exited through family and friends struggled in general with conflicts that arose from change in familial structure, unresolved past hurts, substance addiction and a lack of control over friends' actions/inactions. Finally, people who exited through government assistance were exposed to compulsory institutionalisation, regimental discipline, the institutional circuit, boredom, and incompatible personalities and conflict with flatmates/residents.

These findings, as well as the findings presented in Chapter 5 and 6 will be analysed in greater depth in the following discussion and concluding chapter.

## Chapter 8

### Discussion and Conclusion

There are three primary findings in relation to how older people in the study became homeless, and experienced and exited homelessness in Singapore. First, three key social institutions of work, family and friends, and government (housing) assistance provided the necessary resources needed to avoid a housing crisis. Older people became homeless when they could no longer draw on resources from all three of these key social institutions. Their inability to do so stemmed from a combination of external circumstances and personal decision-making. Second, homeless people in the study survived on the streets by exercising their agency. Homelessness was physically and mentally demanding, dangerous, and they were subjected to constant surveillance by the government. Older people in the study had “no choice but to find ways” to adapt to the structural constraints they encountered when they were homeless. Third, 24 older people in the study were able to get out of homelessness when they regained access to resources provided by either of the three key social institutions of work, family and friends and government assistance. However, it was challenging for them to stay out of homelessness. Of the 24 older people who had exited homelessness, 19 returned to sleeping rough; some after repeated exits. In this concluding chapter, I analyse the above primary findings in greater depth.

#### **“Bor loh gia”<sup>71</sup>: New Insights into the Pathways Approach**

Chapter 5 showed how older people in the study became homeless in Singapore. The stories of how they resorted to sleeping rough in public spaces were told from their perspectives. The framework behind this focus on how people became homeless can be traced however to the pathways approach, which highlighted the process through which homelessness occurs (Chamberlain and Johnson 2011, Fitzpatrick et al. 2013, Johnson et al. 2008, McNaughton 2008, Ravenhill 2008).

A key component of the pathways approach is to describe people’s routes into homelessness. As mentioned in Chapter 3, one way is to identify and construct various ideal types (Weber

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<sup>71</sup> “Bor loh gia” is a Teochew (Chinese dialect) expression that means “no other paths to walk”.

1949) pathways into homelessness. For example, Chamberlain and Johnson (2011) identified mental health, domestic violence, housing crisis, substance use, and youth as pathways into homelessness in Australia. In addition, Peterson and Parsell (2015) identified conventional housing history, ongoing housing disruption, and transient housing history as pathways into later-life homelessness in Australia. Some other common pathways into older age homelessness in Australia include long-term exposure to structural/systemic disadvantage (Westmore 2011) and increased biological and structural vulnerabilities associated with ageing (Jones and Peterson 2014).

From a theoretical standpoint, these ideal type routes into homelessness were constructed as analytical models and do not describe actual routes taken by homeless people. Yet, it is difficult to avoid viewing, for example, a “mental health” pathway or a “substance abuse” pathway as a causal explanation for one’s homelessness. The search for these ideal types also results in a tendency to over-generalise and stereotype an action (e.g. substance abuse) or a particular structural circumstance (e.g. housing history) when analysing people’s pathways into homelessness. In my attempts at constructing these pathways, I questioned how is it that some substance abusers become homeless while others do not. The same question arises for any pathways that may be identified potentially, whether it is vulnerabilities of old age or exposure to systemic disadvantage.

The solution to this conundrum appeared when I flipped those questions around. What would help a drug addict stay housed? What could help a person who is divorced stay housed? The data reveals that three key social institutions of work, family and friends, and government assistance were key to buffering the onset of homelessness in Singapore. Sleeping rough in public spaces in Singapore often occurs when a person was no longer able to draw on resources from all of these three social institutions.

In the area of work, older homeless people in the study struggled with two interrelated aspects. The first was the ability to hold on to regular income. A group of older homeless people like Edward, Samy and Ahmad were able to own homes because they worked in stable jobs when they were younger. However, a combination of external circumstances and personal decision-making resulted in a loss of regular income before the official minimum retirement age of 62. This group had to find irregular casual work as security officers, cleaners and sweepers to get by. On the other hand, a regular income was not enough to avert

a housing crisis or the onset of homelessness if one is caught up with heavy debt, bureaucratic regulations or earned extremely low wages. A small group in the study also relied on irregular, casual work throughout. The insecurity of irregular, casual work meant that home ownership was not an option. For older homeless people in the study, work ceased to provide the necessary structural resources by the time a housing crisis struck.

Many older homeless people had difficulty maintaining healthy relationships with their families and friends. Half in the study had failed marriages. The failed marriages of Edward, Old-Town, Annie and Joe meant that their marital homes were sold or lost in the process. For those with children, their children were either too young to provide alternative housing arrangements or did not want to take them in. Most of the older homeless people also had weak familial relations with their siblings, extended families and parents (if they were still alive). A small number claimed to have healthy relationships with their families but did not want to “bother them” with their problems. The majority of older homeless people like Edward retreated from their friends to save ‘face’ or personal prestige and dignity. Others like Wesley and Annie indicated that they did not have friends to call upon for help. The tenuous ties with family and friends meant that many older homeless people were alone when a housing crisis struck.

Most older homeless people struggled with accessing government assistance. One reason for this was that they did not qualify for such help. For example, those who had recently sold property due to divorce could not apply for public rental housing. The government’s assumption was that they were ‘cash-rich’ from the sale and the public rental flats were reserved for more needy people. Joe’s story showed that this was not always the case. Others like Low and Saleh did not qualify because their income was deemed too high. Another reason was that some like Ah Lek and Ahmad did not have the proper documents to prove that they qualify for government assistance. Finally, accessing government assistance requires a considerable amount of planning. None of the older homeless people in my study had planned to become homeless. The experiences of Edward, Annie, and Ganesh showed that older homeless people were generally lost and confused when they first became homeless.

The ethnographic nature and the limited scale of a PhD study such as this did not allow me to arrive at the ideal type pathways developed by some scholars (Chamberlain and Johnson

2011, Petersen and Parsell 2015) adopting the pathways approach. However, the strength of an ethnographic study is that it reveals the complexities associated with the process of homelessness. In this sense, the study aligns itself more with the work of scholars (McNaughton 2008, Ravenhill 2008) who analysed pathways from the individual biographies and life histories of homeless people. It is to this end that these findings in Chapter 5 could contribute to the ongoing scholarship about how people become homeless.

First, the foundations of the welfare system in place is a key area that helps explain how people in the study became homeless. The significance of these three social institutions of work, family and friends and government assistance can be understood in relation to the Singapore government's 'social safety net'. The core principles are outlined below (Ministry of Social and Family Development 2009, Ng 2011):

- a) Self-reliance and mutual obligation
- b) Encouragement to work
- c) Families as first line of support; and
- d) Many helping hands<sup>72</sup> in supporting an individual

The government's foundations of a social safety net are self-reliance and mutual obligation, built around the social institutions of work, family and friends, and a "many helping hands" approach that places the government at the centre of a network of voluntary welfare organisations (VWOs) and community organisations. Despite the inclusion of the term "mutual obligation", the overwhelming focus of Singapore's welfare system is on self-reliance. The importance of the Central Provident Fund (CPF), a social security savings tied to stable/continuous employment in financing housing, healthcare and retirement (Teo 2017), demonstrates this. Furthermore, Teo (2011, 2017) shows that a social safety net built on such core principles of self-reliance through work and family mutual obligation effectively excludes people who are unemployed and who fail at performing appropriate gender and familial roles. The older people in the study generally struggled in these areas, especially with employment and family. Many struggled with holding on to a source of regular income and/or worked in irregular low-waged casual jobs and had weak familial relations. This

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<sup>72</sup> The Singapore government coined the term "Many Helping Hands" as an alternative to a welfare state approach. "Many Helping Hands" refers to the belief that the responsibility for helping the vulnerable groups in Singapore should be shared by various segments of society as opposed to a welfare state approach where the state bears the sole burden of caring for those in need of assistance (Mehta 2006).

meant that the only ‘protective layer of the safety net’ that they could rely on was the “many helping hands”.

Ideally, a network or ‘many hands’ from the different VWOs and community organisations could help when structural resources are not available from the social institutions of work and family. In reality, there are ‘few hands’ when it comes to the issue of homelessness in Singapore. Besides the government’s financial and housing assistance discussed earlier, there is no official policy which tackles the issue of homelessness directly. The few VWOs that received government funding are those that are running the welfare homes, transitional shelters, halfway houses and sheltered homes for the elderly. Others that work closely with homeless people are not recognised officially by the government and hence cannot do much without funding. Consequently, the remaining protective safety net for older homeless people in the study was the government assistance schemes. The lack of awareness as well as difficulty in accessing them explains in part why older people in the study became homeless.

Second, the findings in Chapter 5 add new insights into the pathways approach. When older homeless people in the study spoke about becoming homeless in Singapore, they did not identify a particular pathway. Neither did they speak of an external circumstance or personal issue that made them homeless. Rather, they spoke about different episodes in their lives, different issues they faced, and the decisions they made voluntarily or at other times, felt compelled to make. Edward’s story is a case in point. His two divorces, itinerant and extravagant lifestyle, alcohol addiction, and sudden loss of income due to the Indonesian race riots were all prominent events in his life that could potentially be conceptualised as different ideal type pathways into homelessness. The many influences and diminishing supports that contributed to his homelessness meant that not one singular episode could be considered as the reason for his circumstances.

To a considerable extent, Edward’s pathway into homelessness reflects Ravenhill’s (2008) assertion that multiple risk factors or triggers accumulated over time increase one’s vulnerability to homelessness. It also resonates with McNaughton’s (2008) argument that homelessness occurs when people lack structural resources or (human, economic or social) capital to negate the risk that their edgework or risky behaviours<sup>73</sup> bring. However, what is

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<sup>73</sup> It must however be stated that not every older homeless person in the study engaged in the types of edgework (e.g. drug use or abusive relationships) which McNaughton described. The concept of edgework is also open to subjective interpretation given that any action could potentially be deemed as a form of risky behaviour,

missing in Ravenhill's and McNaughton's pathways analyses are broader structural explanations behind the processes they described. For instance, how does the accumulation of multiple risk factors/triggers actually lead to homelessness and why does the lack of structural resources or various social or economic capitals matter?

To establish these broader structural explanations, an understanding of the foundations of the welfare system would help. In particular, it shows the specific social institutions and structural resources that are important for preventing the onset of homelessness. It also explains clearly why homelessness occurs when people accumulate multiple triggers which erode their access to these specific social institutions. In Singapore, given the particular way the social safety net is structured, these social institutions are work, family and friends and government assistance.

Amongst proponents of the pathways approach, it is obvious that there are two distinct conceptions of what a homeless pathway represents. Both ways have merits. The ideal type pathways are useful for categorising similar experiences and offering analytical accounts of what typically happens through a certain pathway. However, the individual biographies or life histories pathways also show that homeless people actually encounter multiple ideal type pathways through the course of their lives. To avoid confusion here, future research on homelessness that adopts the pathways approach could utilise the following framework:

1. To clearly distinguish between the two ways of conceptualising pathways in homeless research.
2. To clearly distinguish between an ideal type pathway (e.g. substance abuse pathway) and a trigger/risk factor/edgework (e.g. substance abuse) which may occur at any point in people's lives.
3. To explore the possibility of multiple pathways into and through homelessness.

Therefore, while it was not possible for me to identify specific ideal type pathways for the older homeless people in the study, I can state that all 26 of the older homeless people in this

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depending on the given context. For example, a relationship breakdown or divorce for low-income couples would be considered 'edgework' in Singapore since, in the study, this usually leads to a housing crisis.



study like Edward, encountered multiple pathways in their lives. Homelessness occurred for older people in the study when the accumulation of multiple triggers (Ravenhill 2008) led to the weakening and subsequent loss of structural resources from work, family and friends and government assistance. For example, drug use or divorce does not necessarily lead to homelessness, but it may potentially weaken one's ability to work or destroy family ties. When that happens, the resources that could potentially buffer a housing crisis diminish and "eventually, everything runs out" (Ganesh). To quote a Teochew [Chinese dialect] expression "bor loh gia" used by some of the older homeless people in the study, people who become homeless simply reached a juncture where they decided that they have "no [other] paths to walk".

### **"How much I suffer, you know?" Structural Constraints and Agency**

Chapter 6 discussed the experiences of homelessness from the perspectives of 26 older people who slept rough in Singapore after they could no longer rely on structural resources from the social institutions of work, family and friends, and government assistance. During the analysis of the data, it was particularly significant that 25 out of 26 older people emphasised their suffering as a key experience of being homeless. Only one, a 78-year-old woman called Madam Goh said that sleeping rough was "so free and easy". However, her comments must be understood together with the wider structural context of her relationship with her children's spouses. As I got to know Madam Goh better, I found that she often compared her 'freedom' outside to her lack of freedom when she stayed with her children. This was because she had poor relationships with their spouses and conflicts ensued whenever she felt that they restricted her freedom to cook and smoke in their homes. Even though Madam Goh felt a sense of freedom, it did not mean that she suffered less than the others in the study when she was homeless. Like most, she too slept rough on a hard metal bench and had encountered various dangers outside, however, her perception of the experience differed.

To understand these 26 individual experiences of suffering sociologically, I analysed the experiences in relations to the broader external conditions that affected all of them when they were homeless. For example, Joe's remark that sleeping on a concrete floor at the Chalet Bungalow was 'unnatural' and very tiring for him, showed that homelessness was not just about the loss of housing. It was also about the loss of material home comforts or amenities

that a house or in his case, his flat would have provided. Joe suffered because he lacked access to these home comforts. A house also provided more than just home comforts. Its physical structure offers basic security for its inhabitants. As the data showed, many older homeless people in the study were exposed to dangers when they slept rough and fell victims to theft and various forms of public harassment. As such, the loss of housing subjected everyday taken-for-granted activities to a set of material and non-material structural constraints. Not having access to housing made staying safe and other activities like resting and maintaining one's personal hygiene tedious and inconvenient. The loss of housing, in part, explains why the experience of sleeping rough was physically and mentally demanding for older homeless people in the study.

Associated with the loss of housing was often the weakening of familial relations, particularly the breakdown of marital relationships. Half of the 26 older homeless people in the study had a failed marriage that led to an immediate housing crisis. These broken relationships resulted in poor mental health for some like Samy, Ahmad and Annie when they were homeless. For Old-Town and Mawar, being separated from their children after their divorce was also emotionally distressing. Most in the study also had either weak relationships or lost contact with their extended family, which otherwise could potentially provide some much-needed housing, economic and emotional support. These broken and/or weak familial relations meant that for most in the study, the lack of family support was a second (non-material) structural constraint that affected their well-being while they were homeless.

The third structural constraint that made life difficult on the streets was the lack of economic resources. Money was a constant source of worry for all 26 older homeless people in the study. The ability to work when they were homeless generally helped ease some of their worries about daily expenditures. However, not everyone was able to work even if they wanted to. Edward's physical health deteriorated and was too weak to work after his heart attack. Mr Ng could not take the physical nature of the types of work that were available to him, especially jobs that needed him to stand for long hours. Others like Ganesh and Samy who drank excessively on the streets could only work when they felt physically and mentally stable. The lack of economic resources usually affected older homeless people's ability to get the necessary nutrition or to eat proper meals. Those who struggled with alcohol addiction were the most badly affected because their drinking usually depleted all their money when they were homeless.

Lastly, it was illegal to sleep rough in Singapore. The legal regulations against rough sleeping and begging in public spaces meant that older homeless people in the study were under constant surveillance by different government authorities when they were homeless. The enforcement of the Destitute Persons Act was a key structural constraint for homeless people who were sleeping in public spaces in Singapore. Regulation of the homeless was managed through regular spot checks conducted in the early hours of the morning from 2am to 4am. All 26 older homeless people in the study had experienced these spot checks by the MSF officers, NParks officers, auxiliary police (AETOS) and the police. Seven in the study who were unable to provide a “satisfactory account of themselves” during these spot checks were sent to the state-sponsored welfare home.

Faced with these structural constraints, many older homeless people in the study felt that they had no choice but to accept the ‘suffering’ associated with being homeless. For example, it was common for older people to say that they had no choice but to take it [the suffering] because they had already walked down this path (into homelessness). Others would also indicate that homelessness was not something that they wanted and that they had no choice but to find some ways to cope. This is a second key finding of this thesis: Older homeless people in the study survived on the streets by exercising their agency. They had no choice but to find ways to adapt to the structural constraints of homelessness.

The ability to exercise their agency in finding alternative resources when they were homeless generally affected their physical and mental well-being positively. The two exceptions were with the excessive use of alcohol to cope with the physical and mental stresses of homelessness or when conflicts among older homeless people sleeping in groups escalated into fights. Drinking excessively affected one’s ability to exercise agency in other areas such as work, personal hygiene and proper nutrition. Fights usually resulted in the loss of sleeping spots due to increased spot checks by the government authorities.

The experience of homelessness for this group of 26 older people in Singapore did not reflect a “romanticised homeless lifestyle” (Parsell and Parsell 2012) experienced by some other groups of homeless people depicted in contemporary ethnographic works (Ravenhill 2008, Wagner 1993, Wasserman and Clair 2010). Central to this romanticised view is the concept of a “homeless subculture”. This is a concept that calls attention to the ways homeless people acquire a distinct set of beliefs, values and norms that is resistant to mainstream society and

its dominant institutions as well as visible identifiers such as dress, speech, behavioural traits and demeanour (Ravenhill 2008, Wagner 1993). The romanticised view also carries connotations that certain aspects of homelessness may be considered as a lifestyle that offers a relaxing and “enjoyable reprieve from the demands of ordinary life” (Wasserman and Clair 2010:147). Although the above scholars were careful to stress that most people (in their studies) did not choose to be homeless, framing the homelessness of some people as a subculture or a sort of idyllic lifestyle opens the possibility that for these people; homelessness was indeed a matter of choice.

Within the pathways literature, Johnson et al. (2008) argue for a different conception of the homeless subculture. According to them, a homeless subculture is characterised less by a shared belief system but more by homeless people’s responses to common adverse conditions. For most groups in their study, the more engaged they were in a homeless subculture, the harder it was for them to exit homelessness (Johnson et al. 2008). The responses that are deemed as engaging in a homeless subculture include: 1) cognitive orientation such as making homeless friends or identifying with other homeless people; 2) present orientation or the extent to which one survives on a day-to-day basis; 3) resource sharing such as sharing cigarettes, money and survival information; 4) adaptive responses that include criminal activity or substance use; and 5) use of homelessness services or the frequency one uses such services (Johnson et al. 2008:236-38). This manner of conceptualising the homeless subculture shifts the focus away from the idea of choosing a homeless lifestyle to the choices that one made while homeless. Framing homelessness as a lifestyle or subculture also risks further marginalising homeless people themselves and leads to punitive responses like the Destitute Persons Act in Singapore.

Both the romanticised view found in contemporary ethnographic works and Johnson’s concept of homeless subculture does not show why older homeless people in the study were consistently claiming that they had no choice but to suffer as well as asserting the fact that they did not choose to be homeless. In fact, the data showed that older people’s arguments about not having any choice extended to the actions or ‘choices’ they made when they were homeless. For example, Wesley remarked that he had no choice but to pick up tins for his morning coffee when he was homeless. Why did older homeless people in the study like Wesley feel the need to downplay their agency?

Parsell and Parsells' (2012) ideas about homelessness and choice in the West shed some light here. In the West, the value of the autonomous self with individual aspirations is symptomatic of an advanced capitalist society (Parsell and Parsell 2012). These ideals about human agency and choice affect how people in the West – whether homeless or not – think about choice and homelessness. When homeless people in the West construct their homelessness as a choice, they were highlighting their autonomy and normality since such values of agency and self-responsibility were held in high regard by the mainstream society (Parsell and Parsell 2012).

Similarly, when older homeless people in this study argued that they had no choice but to suffer, or that there was no choice but to find some way to survive on the streets, they too were aligning themselves with the values and norms of the mainstream society. The dominant view espoused by the Singapore government and the state-controlled media was that if a person did indeed become homeless, it must be the fault/problem of that individual. Homelessness remains a highly stigmatised issue in a society that prides itself on its successful affordable public housing policy. Legally, one was not allowed to be sleeping rough. By downplaying their agency and stressing that they did not choose to be homeless, older homeless people in the study were actively trying to dissociate themselves from such stigma in Singapore. Indeed, the 'bitter' experiences of homelessness described by older homeless people in the study showed that they did not choose to live a homeless lifestyle. The ability to survive on the streets should not be misunderstood as competence in a homeless subculture in Singapore. All the 26 older homeless people in the study had to exercise their agency to cope with the structural constraints they faced during their homelessness. Contrary to the West, dissociating homelessness from choice was a way of reclaiming and asserting one's normality in Singapore.

### **Paradigm shift: Treatment first to Community first**

Finally, Chapter 7 showed how older homeless people in the study got out of sleeping rough in Singapore. Of 26 respondents, 24 were able to get out of sleeping rough when they regained access to resources from one or two of the three key social institutions of work, family and friends, and government assistance. However, 19 out of the 24 older people who had exited homelessness returned to sleeping rough eventually; some after repeated exits.

To understand why the majority struggled with staying out of homelessness, I analysed the structural factors and individual agencies involved in exiting homelessness through each of the three key social institutions. While regaining resources provided by a particular social institution to get out of homelessness was relatively straightforward; relying on those resources to stay out of homelessness was problematic. The difficulty of staying out of homelessness can be attributed to specific structural and individual factors.

For instance, the ability to work when one was homeless is an exercise of human agency. It provided three ways out of sleeping rough in the study: 1) earning a regular income from full-time/part-time work to rent or buy in the open market; 2) accessing alternative sleeping arrangements at the workplace; and 3) irregular casual work provided money to pay for short stays at budget hotels and/or backpacker hostels. Human agency alone does not determine one's capability of staying out of homelessness. Out of these three options, workplace sleeping arrangements, budget hotel/backpacker hostel were essentially temporary forms of accommodation and did not help older people in the study stay out of homelessness. From a housing security standpoint, renting or buying a HDB flat in the open market were much better options for getting out and staying out of homelessness. However, earning a minimal income and paying the high rental prices in the open market is challenging. Some in the study resorted to cheaper 'illegal sublet' rentals and found themselves in tenuous situations such as having their access to water restricted or living in overcrowded spaces.

Many who rented struggled and went back out onto the streets in less than a year. Even Joe – who bought another flat to get out of homelessness – struggled with the housing mortgage and went back to sleeping rough after 12 years. Therefore, exits that depended solely on the resources provided by work were generally short-lived because many older homeless people in the study continue to struggle with holding on to some form of regular income and have enough savings. They were especially susceptible to economic downturns, job market

fluctuations, work conflicts, high rental costs, poor living conditions, fluctuating physical and mental health, and recurring addiction issues.

In comparison, family and friends of older homeless people in the study provided the resources needed to exit homelessness very differently: 1) housing support was provided for some after broken familial ties were reconciled and rebuilt; 2) housing support was also provided through chance encounters on the streets between family members and homeless people; 3) friends either provided housing support, or had networks (and information) needed to access government subsidised rentals; and 4) resources were pooled together with new friends made on the streets to rent in the open market or access government subsidised rentals. In general, the majority of exits in this group did not last and were short-term; ranging from one week to six months. This was because relying solely on familial relations and friendships to stay out of homelessness was difficult.

Often, the maintenance of familial relations and friendships required a delicate balance between knowing when to exercise and/or restrain one's agency. Many of these already tenuous familial ties and friendships ruptured easily at the first sign of conflict or unhappiness. Several structural and individual factors made it especially challenging such as conflict arising from a change in familial structure, unresolved issues among family members, conflict arising from substance addiction, and a lack of control over friends' actions/inactions. Once familial relations and friendships broke down, the exit arrangements usually broke down too. The exception was the few who had gained access to government subsidised housing with the help of their friends, mainly because, their ability to stay housed rarely depended on the goodwill of family members or friends. This leads to the next discussion point, the types of exits facilitated by government housing assistance.

There are four official types of government housing assistance for the homeless in Singapore: 1) Public Rental Housing; 2) Interim Rental Housing; 3) Transitional Shelters; and 4) Welfare Homes. Out of these four types, older homeless people in the study could relate to three. No one had any experiences with the Interim Rental Housing. In addition, some also got out of sleeping rough through government-funded halfway houses and sheltered homes for the Aged run by VWOs.

The reason as to why older people struggled with staying out of homelessness through government assistance was mostly systemic. This did not mean that there were no individual agency factors involved. Rather, what it meant was that many of the government housing assistance schemes were inherently designed either for short-term stays or rehabilitation purposes. For example, transitional shelters, halfway houses and even the interim housing rentals provided short-term temporary accommodation ranging from six months to one year and served as stop-gap measures for moving people on to permanent and long-term housing. The challenge for most of these places was moving their clients to long-term housing arrangements. Welfare homes, established for the “reception, care and rehabilitation of destitute persons” (Destitute Persons Act 2013 Rev. Ed) were indeed effective in getting people off rough sleeping. However, they fared poorly in helping them stay out of homelessness. The problem with welfare homes is the focus of their rehabilitation, which is getting an individual to become self-reliant through work. As I showed in this thesis, older homeless people in the study knew the importance of work. In fact, many of them tried to work even when they were homeless but struggled due to poor physical and/or mental health, and recurring addiction issues.

A viable form of long-term government housing assistance is the Public Rental Housing scheme or government subsidised rental flats. Public Rental Housing was highly sought after by older homeless people in the study, but not many were eligible due to a stringent set of criteria and a long wait list. Those who qualify were placed under the Joint Singles Scheme. This scheme required them to pair up and live with another person, often someone they did not know well. As the experience of Wesley and Ah Lek pointed to, the main challenge in this kind of arrangement was conflict arising due to personality clashes or anger management issues. When these older people approached HDB about such conflicts, they were told that there is nothing the government could do except to renew or not renew the lease. The government’s bureaucratic response to these conflicts was a main reason why some older people found it hard to stay out of homelessness even when they were living in government subsidised rental units. Homelessness is not resolved but perpetuated when an older person moves back out onto the streets for fear of safety or to avoid conflict. In the study, Wesley was close to doing so, while Ah Lek decided he did not want to sleep in the flat any longer.

The findings in Chapter 7 can be further contextualised within the wider scholarly literature. At first glance, the above challenges and struggles of getting out of homelessness seem to



mirror McNaughton's (2008) description of the flip-flopping effect of spirals of divestment passages and integrative passages. These concepts may describe some of the experiences of older people who had exited through work or families and friends, especially those who had suffered relapses from their addiction issues. However, McNaughton's focus on edgework as a key factor for the spirals of divestment passages does not fully account for the structural challenges experienced by the older people in the study. It also does not address the challenges that older people in the study faced when they had exited through the various forms of government assistance.

A key idea then that has dominated contemporary scholarship on homelessness is the notion of a paradigm shift in the West from managing to ending homelessness (Parsell, Jones and Head 2013). While debates persist over the scale of such a shift, there is however broad consensus over the models that have shifted in the West. Mainly, traditional support models that focus on a "treatment first" approach have given way to a "housing first" approach (Johnsen and Teixeira 2012). Traditional support models, also known as "continuum models" or "staircase models" essentially place homeless people in a "linear continuum of care" (Padgett, Henwood and Tsemberis 2015:7, Sahlin 2005). Basically, this means that homeless people must address their problems through each stage or step before moving on to permanent long-term housing and independent living. Put another way; they must be "housing ready" (Johnsen and Teixeira 2012:197) in order to give them the best chance of staying out of homelessness.

The concern with the traditional support models is with the institutional nature of the housing (e.g. rehabilitative facilities, shelters, transitional housing) that homeless people are exposed to while they go through the 'continuum of care'. As a result, many of them eventually end up living life in an institutional circuit which further perpetuates long-term homelessness (Hopper et al. 1997). On the other hand, the gist of the housing first approach is about getting homeless people access to permanent housing without the pre-condition that one must first be treated/rehabilitated or 'housing ready'. Once housed, a complementary network of services will be provided for individuals to help them work towards recovery (if needed), reintegrate into the community and most importantly, sustain their housing (Johnson, Parkinson and Parsell 2012).

In Singapore, there is no such paradigm shift. At present, the bulk of government policies regarding homelessness remain rooted in the ‘treatment first’ traditional support model, driven primarily by the Destitute Persons Act (2013 Rev. Ed). Welfare homes, transitional shelters and halfway houses mentioned in this study are essentially part of a wider institutional circuit aimed at managing and getting homeless people off the streets. The idea is that people who are sleeping rough in Singapore require some form of treatment first, whether it is an addiction problem, a physical or mental health issue, a behavioural issue or simply an inability to work consistently. For those who went through such ‘rehabilitation’, their exit stories showed that many continued to struggle to stay out of homelessness. Some older homeless people especially those struggling with substance addiction like Ganesh, Samy and Sandeep lived out a large part of their life trapped in an institutional cycle of prison, rehabilitation centres, transitional shelters, halfway houses and welfare homes. Others merely went back to sleeping rough once the above institutions discharged them.

The ‘treatment first’ approach to exiting homelessness extends beyond government assistance in Singapore. To avoid the above forms of institutionalisation, older homeless people in the study had to be able to administer the ‘treatment themselves’ literally. This requires one to exercise agency to ‘fix’ their own homelessness by regaining access to the social institutions of work or family and friends. As I suggested earlier, such exits were problematic and fraught with structural and individual challenges. In general, older people in the study were incapable of sustaining their housing arrangements through work or family and friends. When most of them went back out onto the streets, they were often embroiled in a ‘cat-and-mouse’ game with the authorities or at risk of re-entering the institutional circuit.

Out of all the government housing assistance mentioned in Chapter 7, the Public Rental Housing has the greatest potential for helping older people get out and stay out of homelessness. With a renewable two-year lease, it also resembles the type of permanent housing security advocated for in the “housing first” approach. However, there is currently no policy of ‘fast-tracking’ a homeless person into these units. They compete with other low-income families and individuals and demand is high. From 2013 to 2015, HDB received 26,100 requests for Public Rental Housing scheme, or around 8,700 requests per year (Sim 2016). As stated in Chapter 5, eligibility criteria for the public rental flats are very stringent. Government housing assistance such as these are reserved for the “exceptional”; the minority in Singapore that requires extra assistance (Teo 2018:162). It is quite ironic that not many

older homeless people in the study were assessed as part of this exceptional minority by HDB. Some struggled with meeting the stringent criteria while others simply gave up due to the bureaucracy involved in the application process.

For the six who managed to stay out of homelessness at the time I left the field: four of them, Edward, Wesley, Ah Lek and Samy were staying in Public Rental Housing; Ahmad was renting a room in the open market; and Yeo was staying at CWS Sheltered Home for the Aged. An important institutional support that reinforced one's agency to stay housed was the "Many Helping Hands" approach that involves the government working with a network of VWOs and community organisations. All six older homeless persons received regular support and counselling from different VWOs in Singapore once they were housed. Their individual agency to seek out assistance, keep a budget, resolve conflicts and turn out for organised events were also important. To stay out of homelessness, this interaction of human agency and structural support was crucial. In other words, having a meaningful community and participating in that community increased the chances of an older person's ability to stay housed. At present, a lack of support and community for older people who had exited homelessness explains why so many in this study returned to sleeping rough.

Perhaps, what is needed in Singapore is not so much a paradigm shift from managing homelessness to ending homelessness. Rather, I propose we start by shifting the paradigm of the government 'social safety net'. In particular, the strong emphasis on work and self-reliance, mutual obligations of family and friends before the provision of government assistance require some rethink. It had been demonstrated throughout this thesis, that when older people struggle with getting resources from work as well as their family or friends, they are in deep trouble in Singapore. The stringent criteria for accessing government assistance did not help matters in this respect. As Teo (2016:262) pointed out, "the system in which Singaporeans live has framed dependence as a bad habit rather than a human trait." Indeed, humans live in a society where we depend on each other as well as structural supports. Institutionalising homeless people with the aim of getting them to become self-reliant does not solve the problem of homelessness. In fact, it lowers the self-worth and dignity of a homeless person. From my experience as a volunteer, the Many Helping Hands approach helps homeless people exit homelessness, but only if it is complemented with suitable forms of government assistance and fosters a sense of community. Also, there are not enough pairs

of dedicated ‘hands’ and a lack of communication between the various groups that do work with the homeless in Singapore.

### **What is homelessness in Singapore?**

Defining what homelessness is in Singapore can often be tedious and confusing given that there is no official definition. As mentioned in Chapter 3, relying on archaic legal definitions such as “destitute”, “vagrant”, “rogue and vagabond” or spontaneously created terms like “sleepers”, “nomads” and “transient homeless” by the national print media only adds to the confusion and hinders efforts in developing a proper understanding of homelessness in Singapore. As such, a key objective of this thesis is to propose a definition informed by my research findings:

1. The Destitute Persons Act serves as a poor definition of homelessness. Homelessness is not a state of idleness or an inability to account for oneself satisfactorily. In fact, the findings show that many older homeless people in the study attempted to work throughout their homelessness. Those who could not, were affected by poor physical/mental health or addiction issues rather than ‘choosing’ to be idle.
2. It is accurate that not all people who were sleeping in public spaces in Singapore were homeless. Of the 26 older people in the study, one older woman (Ying) indicated that she had a home to return to and slept rough so that she could watch over the flattened carton boxes that she collected every day to sell. However, this does not remove the fact that she too experienced homelessness and the consequences of sleeping rough.
3. The findings in this thesis show that housing support provided by families and friends did not necessarily translate into housing security. As such, staying out of homelessness depended not only on the availability of housing support but also on the security of that support. Housing support provided by friends, specifically couching or staying at friends’ homes offered the least security in the study and should be considered as a form of homelessness.

4. In the study, older people who lived in government-funded welfare homes, halfway houses, transitional shelters and other forms of VWO-run shelters often returned to sleeping rough upon their discharge. More importantly, living in an institutional circuit does not provide any housing security and was more likely to perpetuate long-term homelessness.

In light of the above findings, I propose a definition which builds on the government's interpretation provided via an email interview. The Ministry of Social and Family Development (MSF) describes homelessness as occurring "when an individual or family does not have a home to return to and has no family and friends that are able or willing to provide housing support". My proposed definition of homelessness focus on housing security rather than housing support, removes housing support provided by friends (i.e. couching), and includes all forms of sleeping rough (whether one had a home to return to or not) as well as the experiences of people living in halfway houses, transitional shelters, welfare homes and VWO-run shelters. Homelessness, as such, refers to the following circumstances:

Individuals or families who sleep in public spaces or who are unable to provide housing security for themselves and have no access to secure housing provided by their families or the government.

I will end by suggesting three areas for future research. These areas emerged from a set of questions often asked and through feedback received at conferences and university seminars<sup>74</sup>:

- What is unique or different about homelessness in Singapore?
- Is the experience of sleeping rough different from Western countries?
- What are the cultural specific elements of homelessness in Singapore?

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<sup>74</sup> These conferences and seminars include various academic conferences held in the United States, Australia, and Singapore and university seminars conducted by different universities in Australia where I had presented my work.

Since the focus of this research is not to compare homelessness in Singapore with other countries, I shall provide only brief comments on the above. There are some differences that I have come to observe. The most obvious one would be a difference in demographics. In Singapore, older people aged 50 years and above make up the majority sleeping rough in public spaces. There are younger ones in their mid-30s and 40s, but the numbers were few at the time of this research. Compared to countries like Australia, the UK and the US, there is no documentation of youth sleeping rough in Singapore (Ng 2015b). Volunteers also do not encounter youths sleeping rough in Singapore. However, a study on runaway youth in Singapore reported that at least 600 to 700 youths run away from home each year because of domestic conflicts and abuse (Khong 2009). According to that study, the runaway youth mostly stayed over at their friends' or relatives' homes.

Another difference is in the legislation of homelessness. In Singapore, the only piece of homelessness legislation is the Destitute Persons Act (2013 Rev. Ed). As part of the Act, 12 Welfare Homes had been established for the reception, care, and rehabilitation of homeless people found to be sleeping rough or begging in public spaces. Other policies exist to deal with homelessness, but they do not focus specifically on homeless people. The criminalising of homelessness is not unique to Singapore, given that similar laws exist in the US and the UK (Ali 2014, Charles 2009, Johnsen and Fitzpatrick 2010). What is different is the compulsory institutionalisation of homeless people in Welfare Homes for care and rehabilitation. This threat of compulsory institutionalisation resulted in certain 'cultural specific' responses by the older homeless people in the study. First, most homeless people in the study, when questioned by government authorities or someone they did not trust, often replied that they were sleeping rough because of work. Second, some would also insist that they had a home or an address to return to and that they were not in fact homeless. These responses potentially have implications for researchers conducting point-in-time surveys as well as government authorities collecting data on homelessness.

Finally, the bulk of the housing stock in Singapore consists of public housing as compared to the West. Those living in public housing administered by the Housing and Development Board (HDB) make up 80% of Singapore's resident population with up to 90% of public housing dwellers owning their home (Housing & Development Board 2017). From the government's standpoint, home ownership is achievable for low-income families and individuals due to higher housing subsidies for these groups (and if one had a relatively stable

work history). While the affordability of public housing in Singapore represents a form of social protection against homelessness, it has serious repercussions for those who do become homeless. First, homelessness is regarded as a particularly taboo issue in the country. It generates an over-simplistic perception that no one should be homeless since HDB public housing is technically affordable for all Singaporeans. Therefore, if people become homeless, it must be their own fault. This, in part, explains the punitive and rehabilitative policies concerning the homeless in Singapore. Second, it affects how older people in the study approach government assistance. Not having a ‘house’ and having to seek assistance from the government is considered a shameful thing by many older people in the study. This shame can be explained by the strong association between self-reliance and the deservedness of public goods in Singapore (Teo 2018). Accounting for one’s homelessness and one’s loss of housing to the government is akin to an admission of personal failure and one’s inability to be self-reliant. As a result, many in the study avoided government assistance while they were sleeping rough and only felt less embarrassed to do so when they exited homelessness.

In the end, how similar or how different homelessness in Singapore is, compared to other countries, are questions that require further research. The above three areas that I had highlighted offer useful starting points. A comparative study, however, is not the aim of my ethnographic study of older homeless people in Singapore. My aim was to understand how a group of older people in Singapore became, and experienced and exited homelessness. As I sought to show throughout this thesis, the key focus was on the interaction of structural factors and human agency involved. To conclude, I reiterate the three areas of scholarly contributions in this thesis:

1. This thesis contributes new insights to rethink the “pathways approach” in the field of homelessness. The findings in Chapter 5 (Becoming Homeless in Singapore) show that older people in the study did not become homeless from a specific pathway but encountered multiple pathways during their lives. They began to sleep rough when the accumulation of multiple triggers led to the weakening and subsequent loss of structural resources from the key social institutions of work, family and friends and government assistance in Singapore.

2. This thesis contributes to the scholarly debate on the idea of a “homeless subculture” that depicts how homelessness is experienced by people. The findings in Chapter 6 (Experiencing Homelessness in Singapore) show that both forms of homeless subculture: the romanticised homeless lifestyle; and the responses to common adverse conditions of homelessness, do not adequately explain the experiences of older people in the study. Indeed, the ‘bitter’ experiences of older homeless people in the study showed that they did not choose to live a homeless lifestyle. The ability to survive on the streets (exercise agency when faced with structural constraints) should not be misunderstood as competence in a homeless subculture. Framing homelessness as a lifestyle or subculture risks further marginalising homeless people themselves and leads to punitive responses like the Destitute Persons Act in Singapore.
3. This thesis extends the scholarly discussion on the topic of ending homelessness by providing further evidential support that getting people out of homelessness does not guarantee that they have the capability of staying out of homelessness. Therefore, ending homelessness begins with the provision of relevant types of support needed by homeless people to sustain their housing arrangements after their exits. At present, most government policies in Singapore remains focused on getting rough sleepers off the streets as well as a treatment-first approach to housing. The findings in Chapter 7 show that the treatment-based approach to homelessness in Singapore is counter-productive and in fact perpetuated long-term homelessness. A lack of support and community for older people who had exited homelessness also explains why so many in this study returned to sleeping rough eventually.



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## **Appendix 1**

### **Overview of Semi-Structured Interview Questions**

Project: Older Homeless Persons in Singapore: An Ethnographic Study

Chief Investigator: Dr Helen Forbes-Mewett

Student researcher: Harry Tan

#### **Key characteristics questions include:**

- 1) How old are you?
- 2) What is your nationality?
- 3) What is your race/ethnicity?
- 4) How long have you been homeless? If not first time, how long did each time last?

Other questions will relate to:

#### **The daily experiences of older homeless people in Singapore**

- 1) What are your experiences of homelessness?
- 2) Have they changed over time?
- 3) Do you know of others who share the same experiences?
- 4) Do you have any particular concerns about your experience?
- 5) Do you receive any assistance? If so, what types?

#### **The structural process and individual occurrences that relate to older people who become homeless, experience and exit homelessness**

- 1) What education experiences have you had?
- 2) What employment experiences have you had?
- 3) Do you or have you owned or rented a place/house/flat? If so, how would you describe it?
- 4) Have you stayed in a sheltered place/rental flat provided either by the government or a voluntary organization? If so, how would you describe the place?
- 5) Do you have family or friends? How would you describe them?
- 6) How would you describe your health?
- 7) What would you say are the things in your life that may have led to being homeless?
- 8) How did you get out of being homeless?