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## Financial Wellbeing of Single Mothers in Penang: The Sole Breadwinner

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### ABSTRACT

*Financial hardship has been documented as one of the most common issue faced by single mothers in many parts of the world. Therefore, studies on the financial well-being of a single mother are important to undertake as it determines the living standard of their households. This study explores the financial wellbeing of divorced single mothers in the state of Penang and its impact on the livelihood of single mothers and their families. This study employs a simple qualitative method via interviews. The respondents were chosen based on their willingness to participate in the study and that they fulfill specific criteria. Interviews were carried out with fifteen working aged divorced single mothers to identify the available sources of income including salary, wages, child support and other possible financial assistance. The findings indicate that most of the single mothers encounter financial hardships in their lives. This is probably due to their low level of education which is the common enabler for well-paid jobs and also based on the number of dependents in their households. Moreover, we find that only four of the respondents receive child support from the father. During increasing living costs, the financial wellbeing of these single mothers is in question and, their ability to save for the future needs to be addressed.*

**Keywords:** *Single mother, financial wellbeing, financial hardship*

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## INTRODUCTION

The livelihood of a single mothers' family is most likely dependent on the total of income of the mothers from paid jobs. They are the sole breadwinner of the family and given the limited financial assistance from the government as well as issues in obtaining child support from absent fathers, things could be difficult for low income single mothers. Therefore, the incidence of poverty seems to be higher within single mother households. The number of single mothers increased in Malaysia from 620,389 in 2000 to 831,860 in 2010 based on the Malaysia Population and Housing Census Report 2010 (Census 2010) leading to an increase in the number of female-headed households. The report states that there were 990,800 of those households in 2010 whilst in 2000 the recorded number is only 663,300 households. This statistic is in line with the increase in divorce cases, separation of family members, death of husband, and widespread social acceptance of divorce in the community (Mohamed, 2002). For example, a statistic provided by the Syariah Judiciary Department stated that the number of divorce from January to August 2016 is 38,035 or 156 cases per day. Furthermore, the number divorce amongst Muslim couples has increased 2.3 times from 20,916 in 2004 to 49311 in 2013 (Syariah Judiciary Department, various report). A similar trend is observed for non-Muslim couples as well.

The definition of a single mother is quite broad. In general, single mothers include women who look after their children after the death of their husbands; women who get custody of the children after divorce; women who are in the middle of divorce proceedings; women whose husbands are ill and unable to provide for the family; women who raise the children of others (Nor Aini & Selvaratnam, 2012); and women who are married but received no financial support from their husbands (Hamdan, 2007). Upon being a single mother, the main problem would be the loss of an income or a part of the income previously provided by the husband (Isahak, Selvaratnam & Nor Aini, 2009), causing financial distress to the single mother. Financial hardships are likely to create a stressful situation for single mothers (Youngblut, Brady, Brooten & Thomas, 2010; Syed Ibrahim, Yusof, Khalid & Syed Hussain, 2012; Faizah & Azian, 2013; Faizah & Hazirah, 2013; Sohail, 2014). Therefore, they may have insufficient income to maintain the previous standard of living, have limited savings, and may have to take on a second job to make ends meet (Abdullah, Paim & Abd Rahim, 2010).

Financial wellbeing is a function of individual characteristics, financial behaviours, and financial stressors (Kim, Garman & Sorhaindo, 2003). It covers the objective and subjective aspects of a person's financial situation that create a person's view of their financial situation (Porter & Garman, 1993). It is stipulated that the most effective personal economic management is when an individual manages his/her personal finances well and spends wisely (Rath, Harter & Harter, 2010) and to have satisfying financial situations (Kim et al., 2003). Financial wellbeing also refers to the adequacy and robustness of the family economy against risks such as job loss, poverty and loss of work ability (Goldsmith, 2005). In this regard, studies suggest that single mothers are more exposed to financial difficulties and financial pressures (Abdullah et al., 2010), leading to a lower level of financial wellbeing and poverty (Rusyda, Lukman, Subhi, Chong, Abdul Latif, Hasrul, & Wan Amizah, 2011). Consequently, the financial wellbeing of a single mother is of great concern because the wellbeing of their children is at stake. Therefore, it is imperative to investigate the financial wellbeing of single mothers to identify issues related to their financial wellbeing. Hence, in this study, we seek to identify the level of financial wellbeing for a group of single mothers by exploring the sources of their income, the hardships that they encounter and the many aspects of their lives in relation to financial issues. This study however, is limited to a small group of single mothers in the state of Penang and the findings should not be used for generalization for other states or for Malaysia.

## LITERATURE REVIEW

Child support which also known as child maintenance is a delicate issue on a personal level as well as on policy level, probably across the world, as it involves balancing the complex and competing needs of children, resident parents, non-resident parents, and the government (Blumberg 1999; Parkinson, 2007). Court-ordered child support is the main method used for mothers in Malaysia to obtain child support from the fathers of their children though some divorced couples may have come up with an out of court agreement on child support payments. Oftentimes, the child support issue focuses more on the fathers' willingness or ability to pay (Cook & Natalier, 2014; Natalier & Hewitt, 2014). However, some fathers are found to withhold or argue about child support to show sadness, anger and loss

(Smart & May, 2004) when ironically, in this case the real victims are their own children. In other instances, lower income fathers are obligated to pay unaffordable amounts for child support and making it difficult for them to pay on a regular basis, if at all (Huang, Mincy & Garfinkel, 2005).

Single mothers have been consistently shown to experience financial vulnerability in comparison to the general population (Broussard, Joseph & Thompson, 2012). Hence, the payment of child support becomes an important source of income for women and children post-divorce (Bartfeld, 2000; Huang et al., 2005) and some studies have incorporated child support in their measure of a divorced mother's household income (Duncan & Hoffman, 1985; Mauldin, 1990). Accordingly, women need to have a stricter budget and prioritize their expenses on necessities to make up the financial shortfall (McKenzie et al 2016). For single mothers, unavailability of child care and high child care expense may be the most important reasons why single mothers cannot obtain and maintain a job (Hao & Brinton, 1997; Connelly & Kimmel, 2003). Hence, high expenses for child care may lead single mothers to choose a poor quality of care arrangement or using informal care (Meyers, Han, Waldfogel & Garfinkel, 2001).

Therefore, a formal institutional and constitutional help is necessary to ensure that the children receive what belongs to them. However, the administrative burden and emotional labour associated with applying for child support becomes another issue that low income single mothers have to encounter, and this may outweigh the financial value of the payments that they may or may not have received (McKenzie, Natalier & Cook, 2014). This may result in many single mothers giving up the effort to claim for child support and resort to keeping their jobs, finding a second job or forced to find jobs to support themselves and their children.

## **METHODOLOGY**

In this study, we used a qualitative method to explore the financial wellbeing of single mothers. This method is suitable and accurate for research involving observation of a human group (Yin, 1994; Burn, 1995) and provides for a deeper understanding of the subjects. We employed three (3) techniques namely in-depth interviews to obtain detailed information

about respondents' finances; specific observation methods for assessing surrounding activities during the interviews; and a survey form for collecting the demographic and descriptive information of the respondents. The combination of these three techniques is sufficient to provide the necessary information needed to fulfil the objectives of this study.

A total of 15 single mothers were selected to be the respondents of this study. Specifically, there were 11 Malay, two Chinese and two Indian respondents. The respondents in this study live in Penang and those selected are within the working ages of 18 to 60 years old. However, most of the respondents are between the ages of 30 to 40 years and all of them are working whereby six of them are in the public sector and four of them are factory workers. The remaining five are petty traders and looking after the children of others as their source of income. All our respondents have various levels of education - from primary level to tertiary education. We found that nine respondents can be considered as in the early stage of being single mothers i.e. within one to five years. The living arrangements of the respondents' show that only two of them have owned their houses whilst many of them have either returned to live with their parents or siblings and some live in rented homes. Twelve of the respondents have two to four children whilst three of them have only a child each. In addition, eight of the respondents have an additional responsibility to support other close relatives such as their parents and siblings. All the data and information obtained from the interview sessions, observations and survey forms were analysed and presented accordingly. Names used in this paper are not their real names to protect their privacy.

## **RESULTS**

### **Single Mothers' Sources of Income**

Income is the most important element of single mothers' lives. This is because they have a spouse to provide for their livelihood. All the single mothers in this study have jobs such that they have a regular amount of income though we are not certain of its sufficiency. Ten of the fifteen respondents earn an income of between RM1000 to RM2000 per month and there are two respondents earning less than RM1000 per month. The

remaining three respondents have quite a comfortable amount of income of more than RM2000 per month. In general, the amount of income received by most of them may not be sufficient to provide for all family expenses, in particular with the escalating cost of living. Financial hardship seems impossible to be avoided and at times, the situations are persistent due to other issues such as childcare and parental care.

*I can only work as a babysitter because I cannot go out and work because I have to look after my children and my elderly father who is sick. (Liyana, 33 years old with three small children)*

However, some of the respondents were previously full-time housewives and they had to immediately find jobs after the divorce.

*I was left by my husband without any income. I had to find financial resources so that our family could survive. (Liyana, 33 years old)*

The problem of managing young children and schooling also affects the job and income of single mothers in this study.

*I was forced to support four young children. I have to work at a factory close to my house to make sure we have enough to live ... because my workplace is close to my house and my children's school ... so it's a bit easier for me to send them to school and fetch them from school. (Azida, 32 years old)*

The situation worsens when respondents are left without any properties, vehicles, or even a place to live.

*After the divorce I live in a dire condition... it was so hard because I was left with nothing... no savings, no vehicle to move around... the house I'm living now is rented... and I continue renting it after my husband left because I do not have anywhere else to go. (Iza, 36 years old with four children).*

Moreover, an inadequate amount of income has forced some of the respondents to find additional work to get extra income. Eight of the

respondents have second jobs. The importance of income supplement activities has been noted in many studies involving single mothers (Suriati, 2002; Nor Aini & Selvaratnam, 2012). Income generating activities include making traditional cakes, cleaning services, petty trading, and part-time factory worker. In this study, we also found that many respondents have problems in paying their monthly bills, indicating financial hardship that they face. Oftentimes single mothers should prioritize their spending and have to be really thrifty in their daily lives. Hence, food and shelter will be amongst their top priorities to spend the money on.

### Single Mothers and Child Support

It is important to note from this study that only four out of fifteen single mothers receive child support (*nafkah*) from their ex-husbands. Given the small amount of average income received by most of the respondents, child support from their ex-husbands may provide relief to the mothers. The absence of child support is an important issue to address because it will directly affect the livelihood of the children. According to the respondents, their ex-husbands have refused to provide child support for no apparent reason such that the responsibility of raising the child falls entirely on the mothers.

*I was divorced and ignored by my ex-husband. I support my children with the money that I received from babysitting and RM200 from Social Welfare Department and another RM400 from Zakat... (my) ex-husband does not give money to the children every month. (Iza)*

The respondents relate that the process and procedure that they have to encounter in claiming for child support have hindered them from doing so. In addition, there will be additional costs involved such as filing and transportation costs that becomes a huge burden for them.

*I cannot claim a child support from my ex-husband because I feel that the procedure for making the claim is very difficult and requires time. In fact, I don't even have a vehicle to go back and forth... so I decided to earn money on my own rather than go to the court. (Liyana)*

*I did voice out to claim the rights of the children in court to my ex-husband but he threatened to take my children away if I do so. I really didn't care about his threat anyway but (I) have no vehicle to go to the court... so I have to be patient and did not make the claim yet. (Iza)*

Amongst the single mothers who managed to get child support, they fare better in monetary terms. They have successfully made the child support claim via the court.

*The child support received from ex-husband allows my child and I to have a more comfortable life... it's like an extra money for me to support my child because before the divorce I was the one who support my family using my salary. (Iza)*

*In the beginning my ex-husband refused to give the child support and he gave various reasons if I asked for the money. I finally got an advice from a friend who is also a single mother... she taught me how to file a child support claim on such irresponsible father. In the end, the court decided that my ex-husband had to pay RM1000 a month to support our two children and he had to comply with the (court's) rulings. (Eta)*

## **Single Mothers and Financial Assistance**

In addition to their own wages and salaries, financial assistance contributes to the overall amount of money received by single mothers every month. In a few cases, some mothers received more than one source of financial assistance. Here, the financial assistance may come from official sources such as the Welfare Department, Zakat (tithe) Office, NGOs, and informal sources such as parents, and siblings. However, in this study some of the single mothers are ineligible for official financial assistance and their application had been rejected due to their education level and employment. In general, almost all mothers in this study have financial assistance apart from their own hard-earned income.

## Financial Wellbeing

This study shows that on average the respondents are not satisfied with their current level of financial wellbeing. In fact, half of the respondents are very worried about their personal finances and are very concerned about their future. In addition, we find that most of them do not have personal savings and financial investment whilst a small number of them are having trouble paying utility bills. However, the interview reveals that single mothers who work as civil servants fare better in their financial wellbeing.

*I'm not worried about (my) personal finance in the future as I have a pension. I am still able to make personal savings even a little... just RM100 a month... have a health insurance of RM38 per month... and make a RM50 savings in Tabung Haji for my children. (Iza)*

## DISCUSSION

The findings of this study show that most respondents have limited financial resources and that the level of their financial wellbeing is relatively low. Most of them are unable to have high paying jobs due to low education attainment, childcare problem, limited working experience and filial responsibility. Low education level has been documented in literature as one of the most common causes of low paying jobs (Isahak, Selvaratnam & Nor Aini, 2012). In addition, the low income earned by single mothers or female headed households could possibly make them prone to fall into poverty (Walter, 2000). It is apparent from this study that child support is a big issue amongst single mothers with young children. It seems that the father of the children does not willingly share the financial responsibility of raising their children after the divorce and the mothers also have difficulties in applying for child support through the court of law. Previous literature has extensively discussed these child support issues and the difficulties in obtaining child support from absent fathers (McLanahan & Sandefur, 1994; Rosmiza, 1997; Montenegro, 2004). In Malaysia, the child support issue could be discussed from different perspectives as Malaysia has a dual legal system, namely the Syariah court for Muslims and the Civil Court for non-Muslims. Filing for child support is obviously costly and perceived to be

complicated. Therefore, many single mothers must live without it though it is the wellbeing of the children which is at stake.

The issue of eligibility for financial assistance amongst single mothers must be revisited by relevant quarters. This is because as a single breadwinner, it is hard for them to support themselves, yet they also have children under their care. A sufficient and regular amount of financial help could make a lot of difference in the lives of single mothers' households and improve their financial wellbeing (Haleman, 2004), amongst the low income single mothers (Abdul Hamid & Salleh, 2013). Although some aid programmes have been implemented by the governments and non-governmental organizations (NGOs), the poor and the low-income single mothers are still left behind (Rusyda et al., 2011).

## CONCLUSION

Overall, this study has shed some light into the financial wellbeing of single mothers' family. Formal and informal employments are the main source of income for single mothers. This study suggests that additional income from second jobs, child support and formal and informal financial assistance contribute to the financial wellbeing of single mothers. However, we find that the level of financial worries is higher amongst our respondents probably due to the insufficient amount of total income received to support themselves, their children and sometimes their close relatives as well. In the current situation, most mothers seem to care more about the 'now' than about the future – to fulfil the current needs of their households and do not have enough buffer for rainy days. The setback of the divorce takes a heavy toll on the life of single mothers and the children. It is then imperative for relevant policy makers to take into consideration the livelihood of single mothers and their children to ensure that they have an acceptable quality of life in comparison to the public. We do not want the children of single mothers to be left out and inherit the poverty of the (their) mothers as stated in the literature regarding intergenerational poverty.

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