Built for Commitment:

How Singapore's BTO System Shapes Relationships and Adulthood

Douglas Toh

IPS News Fellow 2025/2026
Institute of Policy Studies
Lee Kuan Yew School of Public Policy
National University of Singapore

CONTENTS

ABSTRACT

Singapore's Build-to-Order (BTO) public housing system occupies a uniquely central role in the country's model of family formation, adulthood and homeownership. For many young Singaporean couples, securing a BTO flat represents not only a practical housing decision, but also a symbolic milestone associated with commitment, marriage and future family life. However, long waiting periods, rising housing prices, eligibility requirements and substantial financial commitments may also exert significant pressure on romantic relationships.

This study explores how Singapore's BTO system shapes emotional expectations, relationship timelines and perceptions of commitment among young Singaporeans. Through qualitative interviews with individuals who have experienced the BTO process across different relationship trajectories — including stable relationships, breakups and post-separation administrative complications — this report examines how housing policy intersects with intimacy, adulthood and emotional life.

Five key themes emerged from the interviews: **1) BTO as an institutional timeline, 2) financial realism and the transformation of romance, 3) stability, pressure and emotional amplification, 4) psychological lock-in and the illusion of permanence, and 5) risk management and changing relationship behaviour among young Singaporeans.**

The findings suggest that the BTO system functions not just as housing policy, but as a relationship-structuring process that accelerates commitment, intensifies practical evaluations of compatibility while embedding couples within emotional and financial obligations earlier in adulthood. However, the effects of these pressures vary significantly depending on the pre-existing stability and compatibility of the relationship itself.

1. INTRODUCTION

1.1. Housing, marriage and adulthood in Singapore

Singapore's public housing system occupies a uniquely central role in the country's social and economic structure. Since independence, public housing has functioned as a mechanism of nation-building, social stability, wealth accumulation and family formation. Scholars have frequently described Singapore's housing model as a form of "asset-based welfare", where homeownership simultaneously functions as social policy and economic security (Doling & Ronald, 2010).

Today, more than 75 per cent of Singapore residents live in Housing and Development Board (HDB) flats, with the Build-to-Order (BTO) scheme remaining the dominant pathway towards homeownership for young Singaporean couples. Eligibility for many forms of subsidised housing remains closely tied to marriage or the formation of a family nucleus. Couples below the age of 35 generally require either marriage or proof of impending marriage to qualify for many HDB schemes.

This link between housing and marriage has steadily been gaining public attention amid rising housing prices, long BTO waiting times and greater anxieties surrounding delayed adulthood and family formation.

Furthermore, in recent years, Singapore's demographic trends have intensified national concerns surrounding marriage and fertility. According to the Department of Statistics Singapore (2024), the resident total fertility rate fell to a historic low of 0.97 in 2024. The median age of first marriage has also steadily risen over the past two decades, with men marrying at a median age of 30.4 and women at 28.8 years old in 2023.

At the same time, younger Singaporeans increasingly face rising costs of living, housing affordability concerns and growing economic uncertainty. This raises the question on whether or not the BTO scheme has evolved beyond practical housing concerns to include more questions surrounding adulthood, commitment and emotional readiness.

Already long waiting periods associated with BTO flats have become a recurring source of frustration among young couples. During the COVID-19 pandemic, delays caused by labour shortages and supply chain disruptions extended waiting times substantially, with some projects requiring five years or more before key collection. Although waiting times have since improved, the issue remains politically and socially relevant.

The BTO process has therefore become deeply linked with relationship planning, financial preparation and adulthood milestones. For many young Singaporeans, the question of whether a relationship is "serious enough" increasingly becomes tied to whether the couple is prepared to apply for housing together.

1.2. BTO and the Institutionalisation of Intimacy

While public discourse surrounding Singapore's BTO system frequently centres on issues such as affordability, construction delays, ballot success rates and resale values, comparatively less attention has been paid to the emotional and relational consequences of the system itself. Discussions in parliament surrounding BTO are often framed primarily as a housing issue or an economic concern, focusing on whether flats remain affordable for young Singaporeans or on excessively long waiting times. Yet the reality for many couples is that the BTO process is also weighed by questions of commitment, emotional readiness, adulthood and the future trajectory of the relationship.

Recent studies on Singapore's public housing system suggests that it cannot be understood solely through the lens of urban planning or economics. Scholars examining Singapore's housing framework have increasingly noted how public housing policy intersects with broader social outcomes relating to marriage, household formation and demographic behaviour (Agarwal et al., 2021; Teo & Neo, 2024). In this context, housing policy in Singapore is closely connected to wider social expectations surrounding relationships, adulthood transitions and family formation.

Unlike many societies where housing and romantic commitment are relatively distinct life decisions, Singapore's housing structure closely links access to subsidised public housing with marriage and the creation of a family nucleus. In practical terms, this means that young couples are often encouraged — either directly or indirectly — to synchronise romantic commitment with state-administered housing timelines.

A recurring theme within existing literature is therefore the institutionalisation of intimacy through housing eligibility. The term refers to the way romantic relationships increasingly become structured around bureaucratic requirements, administrative processes and institutional expectations. In Singapore, subsidised public housing is closely tied to marriage eligibility. Couples who wish to secure affordable housing are often required to make decisions regarding marriage and long-term commitment far earlier than they otherwise might have intended to.

Anthropological research examining what scholars have termed "Build-to-Order Romances" argues that Singapore's housing bureaucracy actively shapes romantic life trajectories by encouraging couples to align emotional relationships with timelines surrounding marriage and homeownership (Wang, J. X. Y. 2025). In their research, the authors observed that young Singaporean couples increasingly "rearrange romantic projects" around BTO opportunities, adjusting relationship decisions according to application windows, waiting periods and financial considerations. The study further notes that couples often "hedge against the financial risks of relationship breakdown", suggesting that relationships are increasingly navigated not only emotionally, but also through calculations surrounding financial exposure and housing access.

Similarly, Agarwal et al. (2021), in their working paper *Marry for Love, or Love of House?*, explored the relationship between Singapore's BTO system and broader marriage trends. Drawing on administrative and demographic data spanning from 1996 to 2019, the researchers identified correlations between the expansion of BTO housing and increases in both marriage and divorce rates. Their findings showed that couples living in BTO flats were significantly younger and more likely to experience shorter marriages than couples in other housing arrangements. Although the study did not establish direct causation, it did give rise to growing public debate surrounding whether the BTO system may unintentionally incentivise premature commitment among younger Singaporeans eager to secure affordable housing.

Within this context, the BTO process is no longer viewed simply as a practical housing scheme, but as a milestone that may significantly influence when and how couples decide to commit to one another.

Importantly, however, scholars caution against simplistic interpretations suggesting that BTO directly causes relationship breakdown. Existing literature increasingly argues that housing policy is better understood as amplifying or accelerating underlying relationship dynamics rather than creating them outright. By introducing substantial financial obligations, commitment and perceptions of permanence earlier within relationships, the BTO process may intensify pressures that already exist beneath the surface. Stable relationships may therefore experience the process differently from relationships that already contain unresolved incompatibilities or communication difficulties.

These discussions also reflect more extensive sociological debates regarding the relationship between institutions and intimacy in modern societies. Sociologist Anthony Giddens (1992), in *The Transformation of Intimacy*, argued that modern romantic relationships increasingly rely on emotional negotiation, mutual satisfaction and individual fulfilment rather than rigid social obligation. Contemporary intimacy, according to Giddens, is characterised by greater flexibility and reflexivity, with relationships sustained through ongoing emotional work rather than institutional necessity.

Yet Singapore's housing system arguably goes against this. It reintroduces institutional structures into intimacy by embedding romantic relationships within bureaucratic and financial systems. Through housing eligibility rules, administrative procedures and waiting periods, the state indirectly sways how couples experience commitment and adulthood. Romantic relationships become increasingly entangled with housing timelines, financial planning, administrative obligations and social expectations surrounding marriage and family formation.

1.3. Delayed Adulthood and Accelerated Commitment

At the same time, young Singaporeans increasingly face a set of contradictory pressures surrounding adulthood, stability and long-term commitment. Milestones traditionally associated with adulthood — such as marriage, parenthood, financial independence and homeownership — are occurring later than they did for previous generations. Rising costs of living, competitive labour markets, changing social expectations and greater emphasis on self-development are all reasons for this shift.

Researchers have described this broader phenomenon as "delayed adulthood" or "emerging adulthood", where younger generations spend longer navigating instability in education, careers and relationships before reaching conventional adulthood milestones (Arnett, 2000). Rather than moving linearly from education into stable employment, marriage and parenthood, many young adults today experience extended periods of uncertainty and experimentation. In Singapore, this uncertainty is often intensified by high living costs, an ever-increasing competitive career race and anxieties surrounding financial adequacy.

Recent demographic trends in Singapore reflect these shifts. According to data from the Singapore Department of Statistics, the median age of first marriage has steadily risen over the past two decades, increasing from 28.2 years for grooms and 25.7 years for brides in 2000 to 30.7 years and 29.2 years respectively in 2023. During the same period, Singapore's resident total fertility rate continued its long-term decline, reaching a record low of 0.97 in 2023 — significantly below the replacement rate of 2.1.

Surveys and public studies have also increasingly found that young Singaporeans cite financial concerns, career priorities, housing affordability and uncertainty surrounding long-term stability as key reasons for delaying marriage and parenthood. These trends suggest that many younger adults are taking longer to feel emotionally and economically prepared for traditional adulthood milestones. This also reflects anxieties surrounding whether younger generations can realistically achieve the forms of adulthood experienced by their parents, particularly in relation to housing and family formation.

Yet while many adulthood milestones are occurring later, Singapore's BTO system simultaneously encourages young couples to make significant long-term decisions earlier. Long construction waiting times, competitive balloting processes and concerns surrounding rising resale prices create pressure for couples to apply for housing well in advance of marriage or full financial stability. As a result, many young Singaporeans find themselves planning major life decisions years before they feel emotionally or economically prepared.

This creates a paradoxical situation for many young Singaporeans. Many may simultaneously feel delayed in achieving adulthood while also being pressured into accelerated commitment. On one hand, they feel financially unstable and uncertain about their careers or emotionally unprepared for marriage. On the other hand, the practical realities of Singapore's housing system pushes them to make decisions associated with long-term adulthood.

Online discussions surrounding BTO frequently frame the process as requiring couples to "apply now and figure things out later", particularly given fears surrounding housing affordability and the possibility of being priced out of the property market. The logic behind this mentality is often pragmatic rather than romantic. Couples may feel compelled to secure a subsidised flat while they are still eligible, even if aspects of the relationship remain uncertain or unresolved. In this sense, the BTO system may encourage forms of future-oriented decision-making that prioritise timing and opportunity over emotional readiness.

Unlike many Western societies where renting and cohabitation before marriage are more common, Singapore's housing structure leaves comparatively fewer socially and economically viable alternatives for young couples. Renting remains prohibitively expensive for many young adults, particularly amid rising rental prices in recent years. At the same time, cultural norms surrounding intergenerational living often mean that residential independence is delayed until marriage or homeownership. Cohabitation before marriage, while increasingly common among younger Singaporeans, remains less socially normalised than in many Western contexts.

Consequently, the BTO process frequently becomes the primary pathway through which young Singaporeans imagine adulthood and independence itself. Applying for a BTO flat is often interpreted not merely as a housing decision, but as a declaration of seriousness, stability and future intent.

1.4. Research gap

While there is growing public discussion surrounding the emotional consequences of the BTO process, relatively little research has explored the issue through qualitative lived experiences.

Existing research surrounding BTO has largely focused on:

- housing affordability,
- demographic outcomes,
- fertility,
- and macro-level marriage trends.

Less attention has been paid to:

- how couples emotionally interpret the BTO process,
- how housing timelines shape relationship behaviour,
- and how young Singaporeans negotiate intimacy within organisational constraints.

This study seeks to address this gap by exploring the lived experiences of individuals navigating the BTO process across different relationship trajectories.

The research questions (RQ) are:

RQ1: How does Singapore's BTO system shape romantic relationships and perceptions of commitment among young Singaporeans?

RQ2: What forms of emotional, financial and psychological pressure emerge during the BTO process?

RQ3: How do relationship stability and compatibility mediate these pressures?

2. METHODOLOGY

A phenomenology-based approach was the research design adopted in-line with the exploratory nature of the study.

Semi-structured interviews were conducted with seven participants in their twenties who had either:

- applied for a BTO flat,
- experienced relationship strain during the process,
- or navigated relationship breakdown after applying for housing.

Participants represented a range of relationship trajectories, including:

- stable long-term relationships,
- relationships that ended after applying for BTO,
- relationships in flux after BTO application
- and individuals dealing with the administrative and emotional aftermath of cancelled BTO applications.

Interviews were conducted between 2025 and 2026. Each interview lasted between approximately 30 and 90 minutes.

Participants were recruited through convenience sampling and referrals. Pseudonyms are used throughout the report to protect confidentiality.

The interviews focused on:

- emotional responses to the BTO process,
- financial expectations,
- perceptions of commitment,
- adulthood transitions,
- and how housing timelines interacted with relationship development.

Thematic analysis (Braun & Clarke, 2006) was used to identify recurring patterns and overarching themes emerging from the interviews. Transcripts were reviewed to find commonalities through verbs, adjectives and propositions, which were then grouped into broader analytical themes.

Five key themes emerged:

1. BTO as a timeline
2. Financial realism and the transformation of romance
3. Stability, pressure and emotional amplification
4. Psychological lock-in and the illusion of permanence
5. Risk management and changing relationship behaviour

3. FINDINGS

3.1. Theme 1: BTO as a Timeline

Across interviews, participants consistently described the BTO process as imposing a structured timeline onto romantic relationships. Rather than emerging organically from emotional readiness or gradual relationship progression, commitment was frequently experienced as becoming synchronised with administrative deadlines, housing opportunities and financial considerations. Participants repeatedly framed the BTO process as one that accelerated adulthood, compressed major life decisions and forced an almost premature future-oriented thinking.

For many participants, applying for a BTO flat represented a transition from viewing the relationship primarily in emotional or present-oriented terms to viewing it through the lens of long-term planning and commitment. The process required couples to think concretely about marriage, financial stability, children and future living arrangements years in advance. As a result, participants frequently described the BTO application itself as a symbolic turning point within the relationship — one that shifted idealistic discussions about the future to tangible and immediate responsibilities.

Rachel, who described herself as personally “averse” towards the idea of BTO, reflected that the scheme effectively “sets a timeline” onto relationships. She expressed discomfort with the idea of very young couples applying for housing together, particularly those in their early twenties. In her view, individuals at that stage of life are often still developing emotionally, professionally and personally, making it difficult to fully assess long-term compatibility.

Her concerns reflected a more general anxiety surrounding premature adulthood among younger Singaporeans. Rachel suggested that many couples may feel compelled to make long-term decisions before they have had sufficient time to mature individually or fully understand what they want from a partner and from adult life. Yet despite these reservations, she ultimately found herself entering the BTO process due to practical concerns surrounding affordability and rising housing prices.

She described the experience of applying for housing as “sh*t getting real”, explaining that the process forced both her and her partner to seriously confront “adult” questions surrounding marriage, finances and adulthood. The existence of a future flat waiting several years ahead transformed the relationship into something that increasingly required planning and long-term coordination.

Rachel’s reflections illustrate some of the tensions emerging within contemporary Singaporean adulthood transitions. Young Singaporeans increasingly face contradictory pressures in which adulthood milestones such as marriage and parenthood are delayed due to financial insecurity and changing social expectations. At the same time, they are being encouraged to engage in long-term planning and commitment earlier because of the structure of the BTO system itself.

Phoebe similarly described applying for a BTO flat despite unresolved uncertainties within her relationship. She explained that both she and her partner approached the process pragmatically, believing that they could “figure things out later” if necessary. Rather than waiting until all relationship concerns had been resolved, the couple chose to proceed with the application because delaying it carried significant practical and financial consequences.

Her account mirrors what anthropologist Joy Xin Yuan Wang (2025) terms “romantic hedging”, where couples pursue housing opportunities despite lingering uncertainty because delaying application may carry significant financial consequences. Couples in this categorisation pursue housing opportunities despite lingering uncertainty because delaying application may jeopardise access to affordable housing. In this, the BTO process introduces a form of strategic future planning into romantic relationships, where couples weigh emotional uncertainty against financial and institutional opportunity.

Phoebe's experience also highlights how the logic of the BTO system may encourage couples to think in increasingly pragmatic terms. The fear of missing out on affordable housing opportunities, coupled with concerns surrounding rising resale prices and long waiting times, may create pressure to secure housing first while hoping that emotional compatibility can eventually be worked out over time. This is further amplified under conditions of housing scarcity and economic uncertainty.

Janice likewise described the pressure of attempting to synchronise multiple adulthood milestones simultaneously. Applying for a BTO flat while still financially unstable as a fresh graduate created intense urgency surrounding career progression, financial preparation and personal stability. She reflected that the knowledge of having a future flat waiting created pressure to quickly "get life together", despite still feeling uncertain about adulthood itself.

Her experience illustrates how the BTO process may psychologically accelerate adulthood even before individuals feel emotionally prepared for it. The anticipation of eventual key collection, mortgage payments and marriage obligations created an urgency that time was moving forward regardless of whether participants felt personally ready for those transitions. Rather than adulthood emerging gradually, Janice recognised it as something imposed through housing timelines and future obligations.

Conversely, for Ross, applying for a BTO was "a natural process" which he recognised as "simply a stepping stone towards adulthood". He described that although he understood the magnitude of the decision with regards to his life, he had always expected to do so, reasoning that it represented stability and was also a "sensible investment" since it meant property ownership. He attributed his positive outlook to having always adopted a "future-first" approach. In this example, the individual prioritised the power of commitment and stability above the volatility of emotional or romantic compatibility.

A similar perspective was expressed by Monica, although her housing trajectory differed from that of the other interviewees. Rather than planning to apply for another BTO flat, Monica and her partner were instead intending to purchase a resale flat within the next seven years. She had previously applied for a BTO on two separate occasions but was unsuccessful both times. Despite these disappointments, she described both experiences as relatively "stress-free", largely because she felt reassured by her partner's stability and financial outlook throughout the process.

In particular, she emphasised that her partner possessed a "good financial outlook" and was "more mature" when it came to financial decision-making, qualities which significantly reduced her anxieties surrounding future planning and housing commitments. Her account further reinforces the finding that perceptions of pressure within the BTO process are heavily mediated by relationship stability, financial confidence and trust in a partner's ability to navigate long-term adulthood responsibilities.

Taken together, the interviews suggest that BTO operates not just as a housing mechanism, but as a temporal structure that reorganises romantic relationships around administrative and financial timelines. The process effectively introduces institutional sequencing into intimate life, encouraging that couples have to align emotional commitment with economic milestones.

As a result, couples increasingly evaluate relationships not only through emotional compatibility, but also through their ability to align with housing opportunities, waiting periods, career trajectories and anticipated adulthood milestones.

3.2. Theme 2: Financial Realism and the Transformation of Romance

Participants consistently described how the BTO process transformed relationships from primarily emotional partnerships into practical and financial ones. While romantic relationships had previously been navigated largely through affection, emotional compatibility and day-to-day companionship, the introduction of housing responsibilities shifted the nature of the relationship itself. Applying for a BTO flat forced couples to begin thinking not only about each other emotionally, but also about whether they could realistically function together as long-term economic partners.

Before entering the BTO process, many participants described relationship differences as manageable, abstract or relatively insignificant. Minor disagreements surrounding spending habits, lifestyle preferences or future ambitions were often viewed as normal parts of dating and did not necessarily threaten the stability of the relationship. However, once housing entered the picture, these same differences frequently took on much greater emotional significance.

Participants described becoming increasingly aware of:

- spending habits,
- career ambitions,
- savings patterns,
- debt obligations,
- attitudes towards financial independence,
- and expectations surrounding long-term financial stability.

These concerns became difficult to ignore because once the BTO process began as what were once discussions were launched into immediate financial obligations.

Phoebe's interview illustrated this change particularly clearly. While she and her former partner had previously managed lifestyle differences relatively comfortably, the prospect of financing a BTO flat and planning for future children gradually transformed these differences into major relationship conflicts. Habits or behaviours that once appeared relatively inconsequential increasingly became interpreted as reflections of deeper values surrounding adulthood, responsibility and future family life.

For instance, disagreements surrounding spending priorities and financial independence became emotionally charged because they were no longer viewed simply as personal preferences. Instead, they became symbolic of more incompatibilities regarding what kind of adulthood each person envisioned for themselves and for the relationship. Questions surrounding saving, budgeting and financial discipline increasingly became intertwined with questions of trust, maturity and long-term suitability as life partners.

Phoebe's account demonstrates how housing can fundamentally alter the emotional meaning of money within relationships. What once appeared as manageable differences gradually became loaded with greater significance because the relationship was no longer imagined only in romantic terms, but also as a long-term economic partnership.

Similarly, Janice described the intense psychological pressure she experienced after applying for a BTO flat while still financially unstable as a fresh graduate. Although her partner did not explicitly pressure her financially, she nevertheless felt a strong internal obligation to rapidly stabilise her career and improve her financial situation due to the anticipated responsibilities associated with the future flat and marriage.

The knowledge that a future home already existed within the relationship created a persistent sense of urgency surrounding financial adequacy and adulthood preparedness. Janice described feeling as though she needed to "catch up" to the expectations associated with becoming a future homeowner and spouse, despite still feeling uncertain about her own career trajectory and adult identity. In this sense, the BTO process did not only create financial obligations, but also psychological expectations surrounding competence, responsibility and adulthood readiness.

Another participant, Chandler, similarly described how the BTO process transformed previously manageable relationship differences into significant sources of emotional pressure and self-doubt. Unlike Janice, whose relationship ended due to external reasons, Chandler explained that the gradual breakdown of his relationship stemmed largely from the growing pressure he felt to become a financial provider capable of sustaining what he perceived to be his partner's expectations of an "ideal" adult life. Although he generally considered himself financially prudent and did not spend excessively on himself, he increasingly struggled with the symbolic role that money appeared to play within the relationship.

Chandler reflected that his partner frequently viewed gifts and spending as important expressions of affection, something he often found difficult to fully understand or naturally reciprocate. While he did not necessarily resent these expectations, he described feeling increasingly anxious that he was unable to meet the emotional and financial standards he believed were expected of him as a future husband and homeowner. Over time, seemingly small disagreements surrounding spending and gift-giving gradually evolved into larger anxieties surrounding adulthood, masculinity and financial adequacy. He explained that "it stopped feeling like whether we loved each other and started feeling like whether I could provide the kind of life she imagined".

The pressure intensified further because Chandler and his partner had only been together for approximately two years when they decided to apply for their flat. Looking back, he admitted that the decision was driven less so by emotional readiness but more by fears of "losing out" on housing incentives, grants and future affordability. Similar to several other participants, he described feeling that delaying application would place them at a financial disadvantage later in life, particularly given rising resale prices and long waiting periods.

Reflecting on the experience, Chandler described becoming significantly more cautious about future commitment and financial compatibility within relationships. He explained that he would "weigh things much more carefully next time", particularly regarding how both partners viewed money, spending and future expectations. His experience further adds to the finding that the BTO process often transforms relationships into forms of financial and symbolic partnership much earlier than couples may be emotionally prepared for..

In this context, housing increasingly becomes not merely a practical necessity, but also a benchmark against which adulthood success and future stability are measured.

As housing costs and financial expectations rise, romantic relationships increasingly become entangled with concerns surrounding career progression, financial adequacy and economic survival. Participants repeatedly framed questions surrounding love and commitment alongside concerns about whether both partners were financially capable of sustaining a shared future. Emotional compatibility alone was often perceived as insufficient without corresponding financial and practical alignment.

Through this, the BTO process has shown to accelerate relationships from primarily emotional partnerships into forms of financial co-management. Couples are required to coordinate savings plans, discuss future financial goals and negotiate differing attitudes towards spending and stability much earlier than they otherwise might have. In many cases, the process arguably surfaces conversations that traditionally emerge only later within relationships.

Importantly, participants did not necessarily resent this practical dimension of long-term commitment. Several acknowledged that discussions surrounding money, housing and adulthood responsibilities were inevitable components of serious relationships. From their perspective, financial conversations were not inherently unhealthy or unromantic. Rather, they reflected the realities of building a life together in Singapore's economic environment.

However, the participants consistently suggested that the BTO process intensified these conversations much earlier. Instead of gradually navigating adulthood together over time, couples frequently found themselves confronting major financial and lifestyle questions within relatively compressed timeframes.

Ross's experience, however, contrasted noticeably with participants who described the BTO process as emotionally destabilising or anxiety-inducing. Throughout the interview, Ross consistently viewed both the relationship and the housing process in highly pragmatic terms, explaining that he generally "tends to not dwell on things" emotionally. Unlike participants who experienced the BTO process as accelerating uncertainty or exposing unresolved tensions, Ross described the application as feeling "relatively natural and unsurprising" within the greater trajectory of his life. To him, the flat represented another "building block" being completed rather than a source of emotional pressure or relational upheaval.

He explained that practicality and long-term planning had already been "a normal talking point" within the relationship long before the couple applied for housing together. Both he and his partner shared very similar financial ambitions, lifestyle expectations and views surrounding adulthood progression, which significantly reduced the likelihood of conflict emerging during the process.

As a result, conversations surrounding finances, savings and future planning felt less like stressful confrontations and more like ordinary extensions of values they had already aligned on earlier in the relationship. Ross reflected that the BTO process "didn't really change the way I saw the relationship", adding that if anything, it simply reinforced his sense that both individuals were progressing steadily towards a future they had already mutually envisioned.

Ross's account provides an important contrast within the findings because it demonstrates that the practical and financial dimensions introduced by the BTO process are not necessarily experienced negatively by all couples. Where strong alignment already exists regarding financial priorities, lifestyle expectations and long-term ambitions, the process could instead strengthen reassurance and stability within the relationship.

On a general scale throughout the interviews, the BTO process was frequently indicated to accelerate practical evaluations of maturity, compatibility, responsibility and future stability. Relationships increasingly became assessed not only through emotional fulfilment, but also through the ability of both partners to function effectively within the economic realities associated with homeownership and adult life in Singapore.

3.3. Theme 3: Stability, Pressure and Emotional Amplification

Importantly, the interviews did not support simplistic claims that the BTO system directly causes relationship breakdowns. Although participants frequently described experiencing emotional strain, financial anxiety and heightened pressure during the BTO process, the interviews consistently suggested that the impact of these pressures depended heavily on the pre-existing stability and compatibility of the relationship itself. In other words, the BTO process did not appear to create relationship problems within the interviewees entirely from scratch.

Stable relationships appeared more capable of absorbing the practical and psychological pressures associated with housing, while less stable relationships became increasingly strained under the same conditions. This distinction emerged strongly across the interviews and became one of the clearest recurring themes within the study.

For Rachel, the BTO process remained emotionally manageable largely because she viewed her relationship as stable and secure prior to entering the housing process. She described feeling relatively confident in her compatibility with her partner due to the experiences they had already shared together, including living overseas as a couple before successfully securing a BTO flat. Having already navigated significant life experiences together strengthened her confidence in the relationship and reduced the emotional uncertainty associated with future planning.

As a result, Rachel interpreted many of the anxieties surrounding BTO more calmly than some of the other participants. Although she acknowledged feeling pressure regarding finances, adulthood and long-term planning, these concerns did not fundamentally destabilise the relationship itself. Instead, they were experienced as practical challenges that could be navigated collaboratively. The stability of the relationship acted as a buffer against the emotional pressures introduced by the BTO process.

By contrast, Phoebe described how the BTO process intensified unresolved incompatibilities that had already existed beneath the surface of her relationship. Prior to applying for housing, certain differences regarding lifestyle, money and long-term priorities remained manageable because they could still be avoided, postponed or downplayed within the context of dating. However, once the relationship became tied to housing, future planning and eventual family life, these differences became much harder to ignore.

The pressures associated with budgeting, housing loans, marriage preparation and discussions surrounding future children forced both parties to confront deeper disagreements regarding money, adulthood expectations, lifestyle priorities and future family arrangements. What had once appeared as relatively ordinary disagreements gradually became interpreted as indicators of broader incompatibility regarding the future direction of the relationship itself.

Phoebe's experience suggests that the BTO process may remove the ability to indefinitely postpone difficult conversations within relationships. Applying for a shared home introduces long-term obligations that require couples to evaluate not only whether they love one another, but whether they are realistically capable of building and sustaining a future together.

Chandler's experience similarly illustrates how the pressures associated with BTO may intensify underlying insecurities and incompatibilities already present within a relationship rather than independently creating them. Prior to applying for housing, Chandler explained that differences between himself and his partner regarding spending habits and expectations surrounding affection did not appear especially serious. However, once the relationship became tied to long-term housing commitments and future financial planning, these differences gradually took on much greater emotional significance.

Again, importantly, he did not describe the BTO process as directly causing the relationship to fail. Rather, the housing commitment appeared to magnify insecurities and unresolved differences regarding financial values, adulthood expectations and long-term compatibility that may otherwise have remained less visible during earlier stages of the relationship.

This distinction is particularly significant because it suggests that BTO functions less as a direct cause of relationship instability and more as a form of stress test that amplifies underlying relationship dynamics already present within couples. The process introduces pressure, financial obligations and future-oriented planning that may expose incompatibilities more quickly and more intensely than would otherwise occur.

These findings align with sociological discussions surrounding stress and relational vulnerability. External pressures do not affect all relationships equally. Rather, their impact depends heavily on communication patterns, emotional security, conflict management and pre-existing compatibility between partners. Stressful processes such as housing acquisition may therefore act as catalysts that reveal or intensify existing relational dynamics rather than creating instability independently.

The interviews therefore complicate simplistic public narratives suggesting that BTO itself "causes" relationship breakdown. Such interpretations risk overlooking the complexity of intimate relationships and the emotional contexts within which housing decisions occur. Instead, the findings suggest that housing pressure interacts with existing emotional and relational dynamics already present within couples.

Viewed in this way, the BTO process may be better understood not as a singular cause of instability, but as a mechanism that accelerates emotional evaluation, intensifies practical scrutiny and forces couples to confront questions of compatibility earlier than they otherwise might have.

3.4. Theme 4: Psychological Lock-In and the Illusion of Permanence

Another striking theme observed from the interviews was the sense of psychological permanence created by the BTO process itself. Beyond the financial and administrative obligations associated with housing, participants frequently described the BTO flat as carrying deep emotional and symbolic significance within the relationship. Applying for a flat together was not experienced solely as a practical housing arrangement, but as a powerful confirmation of a shared future. In many cases, the existence of a future home gradually reshaped how participants understood the stability, seriousness and permanence of their relationships.

Janice's interview illustrated this phenomenon particularly strongly. She described how securing a BTO flat and beginning to plan for marriage gradually created assumptions that the relationship was effectively secured for the long term. The existence of the flat itself became symbolic evidence that the relationship was already moving inevitably towards marriage and adulthood. Over time, both partners began to treat the future as guaranteed through the shared home and impending marriage plans.

According to Janice, this gradually altered the emotional dynamics of her relationship. She reflected that both she and her partner became increasingly "laid back" over time because the relationship felt fixed and emotionally settled. Rather than actively maintaining the relationship with the same attentiveness and effort as before, both parties appeared to unconsciously assume that the relationship would naturally continue because so much had already been invested into it.

This finding introduces a paradox within the BTO process. Public narratives surrounding homeownership and marriage frequently frame institutional commitment as something that strengthens relationships by increasing stability and seriousness. Yet Janice's account suggests that this commitment may simultaneously reduce emotional attentiveness by creating perceptions of inevitability and permanence. In other words, the stronger the external structures surrounding the relationship became, the less urgency both individuals sometimes felt to actively nurture the emotional relationship itself.

This dynamic highlights how commitment within modern relationships is not simply strengthened through financial or institutional investment alone. Emotional maintenance still requires active communication, attentiveness and relational effort. However, the BTO process may unintentionally create assumptions that commitment has already been secured through external milestones such as housing and marriage planning, thereby reducing the perceived need for continual emotional work within the relationship.

The emotional significance of the flat itself also extended far beyond housing alone. Participants frequently described the BTO flat as symbolising imagined futures, adulthood aspirations, stability, marriage and emotional investment accumulated over several years. The flat partly became what the participants' visions of what adulthood and future family life were supposed to look like.

Consequently, relationship breakdown frequently involved not just losing a romantic partner, but also losing an imagined future that had already been psychologically constructed around the flat itself. Participants described grieving not only the relationship, but also:

- imagined family futures,
- housing security,
- long-term financial plans,
- and symbolic adulthood milestones associated with homeownership and marriage.

In this sense, the emotional consequences of relationship breakdown became amplified because the relationship was embedded within broader institutional and symbolic structures. The collapse of the relationship often disrupted carefully imagined timelines surrounding adulthood, independence and future family life.

Janice's interview also highlighted the bureaucratic burden associated with disentangling oneself from the BTO process after relationship breakdown. After the relationship's end, she found herself navigating not only emotional betrayal, but also the administrative complications tied to the flat itself. She remarked that "applying is easy, getting out is hectic", describing the emotional exhaustion associated with paperwork, annulment proceedings and uncertainty surrounding the future of the flat.

Her experience is an account of how the BTO process creates not only emotional attachment, but also forms of entanglement that can persist even after the romantic relationship itself has collapsed. The process of separation therefore becomes complicated by legal procedures, financial consequences and other obligations that go beyond the emotional distress of a breakup.

These findings suggest that BTO creates not only financial commitment, but also forms of a psychological lock-in. Couples become emotionally invested more than one another, but in state-recognised futures associated with the flat itself. The relationship becomes tied to larger narratives surrounding adulthood success, stability and future legitimacy, making separation feel significantly more consequential than the end of a conventional dating relationship.

This phenomenon also appears within public discourse surrounding BTO and relationships in Singapore. Online discussions increasingly speculate that some couples may delay separation until after fulfilling Minimum Occupation Period (MOP) requirements due to financial considerations surrounding property ownership and resale value. Although such claims remain difficult to verify empirically, their prevalence nevertheless reflects public perceptions that housing and romantic commitment are deeply connected within Singapore's social landscape.

These findings further suggest that the BTO system may alter not only how couples enter relationships, but also how they remain within them. Institutional commitment, financial investment and symbolic adulthood aspirations may collectively create powerful incentives to preserve relationships even when emotional compatibility begins to deteriorate. In this, the BTO process not only has a hand in how relationships are formed, but also the emotional and psychological conditions under which they are sustained.

3.5. Theme 5: Risk Management, Caution and Changing Relationship Behaviour

The interviews also revealed how previous experiences with the BTO process increasingly shaped participants' future attitudes towards relationships, commitment and adulthood. For several participants, difficult experiences involving relationship strain, breakup or administrative complications fundamentally altered how they approached future romantic commitments. Rather than viewing relationships purely through emotional or romantic lenses, participants increasingly described approaching future commitment with greater caution, pragmatism and awareness of consequences.

Participants who experienced emotionally difficult breakups or complicated separation processes became more hesitant about entering future housing commitments. In many cases, the emotional stress associated with disentangling a failed relationship from the BTO process appeared to leave long-lasting psychological effects. The BTO flat itself was no longer viewed simply as a symbol of stability or adulthood, but also as a source of potential emotional vulnerability and entanglement.

Janice, for instance, expressed significant reluctance towards applying for another BTO flat in future relationships due to the emotional and bureaucratic stress associated with her previous experience. Having gone through the process of cancelling housing plans, navigating administrative procedures and emotionally processing the collapse of a future she had already imagined for herself, she became considerably more cautious about entering similar commitments again.

Her reflections suggest that the emotional consequences of failed BTO relationships extend beyond the relationship itself. The experience reshaped her understanding of commitment, permanence and adulthood planning. What had once appeared exciting and reassuring — securing a shared home and planning for marriage — increasingly came to be associated with risk, uncertainty and complication.

Similarly, Rachel reflected that she would ideally prefer forms of cohabitation or renting prior to committing to BTO in future. In her view, living together first would allow couples to better assess compatibility before entering major financial and official obligations tied to housing and marriage. Her comments reflected a desire for more gradual forms of commitment that would allow emotional compatibility to develop organically before becoming fixed through shared housing.

These perspectives suggest that younger Singaporeans increasingly approach relationships through frameworks of risk management, reversibility and exit costs. Participants frequently described becoming more conscious not only of emotional compatibility, but also of the practical and institutional consequences associated with commitment. Relationships were increasingly evaluated through questions such as:

- How difficult would separation become?
- What financial obligations would emerge?
- What legal or bureaucratic complications might arise?
- And how emotionally costly would failure become once housing and future planning were involved?

Rather than viewing relationships purely through romantic or emotional terms, participants increasingly evaluated commitment through practical considerations surrounding financial exposure, legal entanglement and emotional risk. The possibility of future relationship breakdown became something participants actively anticipated and mentally accounted for when making decisions about housing and commitment.

This reflects broader shifts in modern intimacy, where relationships increasingly involve negotiation between emotional fulfilment and practical uncertainty. Contemporary romantic relationships often require individuals to balance desires for emotional closeness and stability against anxieties surrounding vulnerability, independence and long-term uncertainty. In Singapore, these anxieties become particularly pronounced because romantic commitment is closely tied to housing access and future financial obligations.

At the same time, Singapore's housing structure limits many forms of gradual commitment that are more common elsewhere. In many Western societies, couples may progress incrementally through dating, cohabitation, renting and eventual homeownership. Such arrangements allow compatibility to be tested over longer periods of time before major financial commitments are made. In Singapore, however, high rental costs and cultural norms make these alternative pathways less accessible.

As a result, BTO frequently compresses relationship progression into a narrower set of institutional pathways. Couples may feel pressured to move relatively quickly from dating into long-term housing commitments because delaying application risks losing access to affordable public housing. This compression of relationship progression may intensify anxieties surrounding compatibility, permanence and future uncertainty.

The interviews therefore suggest that younger Singaporeans increasingly perceive romantic commitment not merely through emotional attachment, but also through calculations surrounding institutional and financial consequences. Relationships become evaluated not only according to how partners feel about one another emotionally, but also according to how viable, secure and manageable the relationship appears within Singapore's housing and economic landscape.

More broadly, these findings reflect how housing policy guides the emotional and logical directions through which relationships are navigated. Commitment is no longer experienced solely as a private emotional decision between two individuals. Instead, it is also financial in nature, with couples having to evaluate fiscal risk, permanence and even fall out measures.

4. DISCUSSION

4.1. What do the results mean?

This study explored how Singapore's BTO system shapes romantic relationships, emotional expectations and adulthood trajectories among young Singaporeans. Across the interviews, participants consistently described the BTO process as going beyond a practical housing decision. Instead, the findings suggest that BTO increasingly functions as a relationship-structuring process that influences how young Singaporeans experience commitment, adulthood and perceptions of permanence.

The interviews revealed that the BTO process increasingly acts as a timeline through which romantic relationships become synchronised with state-administered housing opportunities, financial planning and adulthood expectations. Rather than relationships progressing entirely according to emotional readiness or gradual personal development, participants frequently described feeling compelled to organise their relationships around external timelines created by housing eligibility, waiting periods and affordability concerns.

This reflects a transformation in how young Singaporeans experience adulthood itself. Unlike earlier generations who may have progressed more gradually through conventional adulthood stages such as stable employment, marriage, parenthood and homeownership, many young Singaporeans today navigate these transitions under greater economic uncertainty and time pressure. Participants repeatedly described simultaneously managing career instability, rising living costs, housing uncertainty, relationship maintenance and future family planning, often within relatively compressed periods of time.

The BTO system appears to intensify this compression of adulthood transitions by encouraging couples to make major life decisions years in advance of actual marriage or homeownership. Participants frequently described feeling pressure to make life-altering decisions earlier than they emotionally felt prepared for. Applying for a BTO flat often required couples to think about marriage, financial stability, future children and long-term compatibility at stages when they still felt uncertain about their early careers, identities or adulthood readiness.

Importantly, however, the findings also complicate simplistic public narratives suggesting that the BTO process directly causes relationship breakdowns. Although participants frequently described emotional strain and heightened pressure during the housing process, the interviews consistently suggested that BTO itself does not directly create instability within relationships. Rather, the process appears to amplify and accelerate underlying relational dynamics that already exist between couples.

For participants in relatively stable and emotionally secure relationships, BTO-related pressure was often interpreted as manageable or even affirming. Housing planning became something that reinforced commitment and encouraged collaborative future planning. By contrast, participants in less stable relationships described the same pressures as emotionally overwhelming, with financial obligations and future planning intensifying unresolved tensions surrounding compatibility, communication and adulthood expectations.

This suggests that institutional pressures do not affect all couples equally. Instead, their effects appear heavily mediated by emotional security, communication patterns, compatibility and existing relationship dynamics.

Another significant finding concerns the psychological effects of institutional commitment and perceived permanence. Janice’s account particularly highlights how the symbolic and significance of securing a BTO flat may at the same time reduce emotional attentiveness within relationships. The existence of a future flat and planned marriage gradually created assumptions that the relationship itself was already secured, leading both partners to become increasingly "laid back" and emotionally complacent over time.

This introduces an important tension within the BTO process. Institutional commitment may simultaneously strengthen and weaken relationships. Although the BTO process increases financial investment, emotional seriousness and symbolic commitment between couples, it could also breed assumptions of inevitability and permanence which in turn reduces active relationship maintenance and emotional attentiveness.

This finding complicates traditional assumptions that stronger institutional commitment necessarily produces stronger emotional relationships. Instead, the interviews suggest that emotional stability within relationships cannot simply be guaranteed through shared financial obligations or future planning alone. Emotional maintenance still requires ongoing communication, attentiveness and relational effort, even when institutional structures appear to secure the future of the relationship.

The findings additionally suggest that younger Singaporeans increasingly approach romantic relationships through frameworks of risk management and practical calculation. Participants repeatedly evaluated commitment not solely through emotional attachment, but also through concerns surrounding financial consequences, legal entanglement and reversibility. Questions surrounding how difficult separation would become, what financial burdens might emerge and how emotionally costly failure would feel increasingly shaped how participants approached commitment itself.

This reflects growing anxieties surrounding uncertainty and adulthood precarity among younger generations. In a social environment characterised by rising living costs, competitive career pressures and housing insecurity, relationships increasingly become intertwined with concerns surrounding financial survival, future stability and risk. Romantic commitment therefore ultimately becomes almost centered on practical negotiation around financial exposure, bureaucratic obligations and long-term uncertainty.

4.2. Reframing BTO Beyond Housing

This study argues that Singapore's BTO system should be understood as more than housing policy alone. While the scheme is typically discussed in terms of affordability, waiting times, supply and homeownership rates, the findings suggest that BTO increasingly functions as a social institution shaping adulthood, emotional life, intimacy and future planning among young Singaporeans. In this sense, the significance of BTO extends beyond urban planning or economic policy. It increasingly structures how young Singaporeans imagine stability and legitimacy as adults.

Historically, Singapore's public housing model has been widely regarded as one of the country's most successful state policies. The Housing and Development Board played a central role in not only taking the nation from shanty towns to organised housing, but also promoting social stability and family formation following independence. Public housing became tied to narratives surrounding national development, social mobility and middle-class aspiration. For many Singaporeans, owning a home came to symbolise not only economic achievement, but also adulthood, stability and responsible citizenship.

However, as social expectations and economic realities evolve, the emotional implications of the housing system have become increasingly significant. Younger Singaporeans today navigate adulthood under conditions that differ considerably from those experienced by previous generations. Rising living costs, competitive labour markets, delayed marriage patterns and greater uncertainty surrounding long-term stability have altered how young people experience relationships, adulthood and future planning.

Within this context, the interviews suggest that younger Singaporeans see applying for a BTO flat as evidence that a relationship had reached a socially recognised stage of seriousness and permanence. Participants frequently spoke about housing in ways that reflected not only financial aspirations, but also emotional desires for stability and future certainty.

Consequently, failure within relationships often felt like failure within broader adulthood trajectories as well. Relationship breakdowns associated with BTO frequently involved distress that extended beyond the loss of the romantic relationship itself. Participants described grieving the imagined adulthood pathway attached to the flat such as financial stability and the symbolic entry into adulthood.

This helps explain why BTO-related breakups frequently carry such intense emotional weight. The collapse of the relationship simultaneously disrupts carefully imagined futures surrounding housing, independence and adulthood legitimacy. In this sense, the emotional significance of the BTO process cannot be fully understood solely through the lens of romantic attachment. Rather, it is embedded within cultural narratives surrounding success, adulthood and stability in Singaporean society.

The findings also highlight tensions between Singapore's housing structure and changing relationship norms among younger generations. In many societies, romantic relationships often progress gradually through stages such as dating, cohabitation, renting and eventual homeownership. These stages allow couples to negotiate compatibility and commitment incrementally over time before entering major financial or institutional obligations.

Singapore's housing structure, however, compresses many of these stages. High rental prices make independent renting inaccessible for many young adults, while the BTO system encourages couples to commit relatively early because delaying application may significantly reduce access to affordable housing opportunities.

As a result, romantic relationships are increasingly becoming institutional earlier in adulthood. Couples frequently move relatively quickly from dating into long-term financial and housing commitments because the structure of the housing system incentivises application when applying for a BTO at an earlier age.

First-time applicants, particularly younger couples intending to marry or start families, receive substantial advantages within the BTO system through priority allocation schemes and housing grants. Under the Family and Parenthood Priority Scheme (FPPS), a significant proportion of flats are reserved for first-time married couples and young families, while Enhanced CPF Housing Grants of up to $80,000 further increase the financial attractiveness of entering the system earlier rather than later.

At the same time, rising resale flat prices and lengthy BTO waiting periods create perceptions that delaying application may substantially disadvantage couples financially in the future. Consequently, many young Singaporeans increasingly perceive early BTO application not necessarily as a reflection of emotional readiness, but as a pragmatic and financially rational response to beat the challenges of affordability and housing access.

This creates what may be understood as an institutionalisation of intimacy. The state does not directly shape emotional relationships or dictate whom individuals love. However, through housing structures, timelines and eligibility frameworks, policy indirectly molds how couples imagine commitment, when they commit and what adulthood itself looks like.

The BTO process therefore operates as a subtle but powerful framework that influences emotional life without explicitly regulating it. Through waiting periods, financial obligations and eligibility requirements, housing policy also impacts the sequencing of relationships and adulthood in ways that become normalised within Singaporean society.

In this sense, the BTO system may be understood as part of an institutional environment that quietly shapes how intimacy, commitment and adulthood are negotiated among younger Singaporeans today.

4.3. Recommendations

First, policymakers should recognise that housing policy increasingly influences emotional and relational life, not only homeownership outcomes.

While Singapore's BTO system remains successful in promoting affordable housing and family formation, policymakers may need to consider how institutional rigidity and long waiting times affect younger Singaporeans' emotional well-being and relationship trajectories.

Second, greater flexibility within the BTO process may help reduce some emotional pressures associated with premature commitment and bureaucratic entanglement.

Several participants expressed frustration regarding the difficulty of exiting BTO arrangements after relationship breakdown. Policymakers may therefore consider:

- greater flexibility regarding ownership transfers,
- or expanded support for affected couples navigating separation.

Third, broader public discourse surrounding relationships and adulthood may need to evolve alongside changing social realities.

Participants repeatedly expressed discomfort with the implicit expectation that:

- adulthood,
- marriage,
- homeownership,
- and emotional readiness must occur simultaneously.

Public conversations surrounding adulthood may therefore benefit from recognising more diverse and gradual pathways towards independence and commitment.

Finally, future support systems should recognise that younger Singaporeans increasingly experience housing insecurity and emotional uncertainty simultaneously.

Rather than treating housing and relationships as separate domains, there may be value in understanding how institutional structures shape emotional life on a more comprehensive level.

4.4. Limitations of the Study

This study focused on a relatively small number of qualitative interviews and therefore does not aim to produce statistically representative findings about Singaporean relationships or the broader population of BTO applicants. Instead, the objective of the study was exploratory in nature. The research sought to examine lived experiences, emotional perceptions and recurring relational themes associated with the BTO process among young Singaporeans. As such, the findings should be understood as interpretive and illustrative rather than definitive or universally generalisable.

Qualitative research is particularly useful for examining how individuals emotionally experience institutional structures and social processes. In the context of this study, the interviews provided insight into how participants understood commitment, adulthood, financial pressure and emotional permanence within the framework of Singapore's housing system. However, the relatively limited sample size means that the findings cannot capture the full diversity of experiences associated with BTO and relationships across Singaporean society.

The participants interviewed were also largely university-educated young adults in heterosexual relationships. Their experiences may therefore differ significantly from those of individuals from other socioeconomic backgrounds, educational experiences, family structures or life stages. For instance, older Singaporeans may interpret commitment and adulthood through different social expectations and life experiences.

Similarly, the experiences of LGBTQ+ individuals are absent from this study due to Singapore's housing eligibility structures and the demographic profile of participants interviewed. Existing housing policies and social norms may shape relationship trajectories differently for same-sex couples or individuals who do not fit conventional family frameworks.

The study is also limited by its reliance on retrospective self-reporting. Half the participants reflected on past emotional experiences and relationship dynamics through memory and personal interpretation, which may be shaped by hindsight, emotional processing and changing perspectives over time. Individuals who experienced relationship breakdown may interpret past events differently from how they understood them while the relationship was ongoing. As with most qualitative interview research, the findings therefore reflect subjective lived experiences rather than objective measurements of relationship outcomes.

Additionally, while this study explored participants' perceptions regarding the emotional effects of BTO, it cannot establish direct causal relationships between housing policy and relationship outcomes.

Relationship stability and breakdown are shaped by highly complex combinations of emotional, interpersonal, financial and social factors. **The interviews suggest that the BTO process may intensify or accelerate existing relationship dynamics, but they do not demonstrate that housing policy independently determines romantic outcomes.**

This distinction is important because simplistic causal interpretations risk overstating the role of housing policy while overlooking more extensive emotional and relational contexts. The findings instead suggest that BTO operates as part of a larger institutional environment that interacts with pre-existing relationship dynamics, financial pressures and adulthood uncertainties among younger Singaporeans.

Future research could therefore build on this study in several ways. Larger-scale quantitative surveys may help identify how widespread particular emotional experiences or relationship pressures associated with the BTO process is perceived among Singaporean couples. Studies following couples across different stages of the BTO process may also provide deeper insight into how relationships evolve over time under housing-related pressures. Such studies could examine how emotional expectations, conflict patterns and perceptions of commitment shift from application to key collection and beyond.

Comparative international perspectives may also prove useful. Examining how housing systems shape intimacy and adulthood transitions in societies with different rental markets, cohabitation norms or housing policies could help contextualise Singapore's experience within global trends surrounding housing precarity and delayed adulthood.

5. CONCLUSION

This study examined how Singapore's BTO system shapes romantic relationships through accelerated commitment, financial pressure and institutional expectations among young Singaporeans. Through qualitative interviews with individuals who had experienced different relationship trajectories within the BTO process, the study explored how housing policy intersects with intimacy, adulthood and emotional life in contemporary Singapore.

The findings suggest that BTO functions not merely as a housing mechanism, but as a relationship-structuring prcoess that impacts emotional behaviour, adulthood timelines and perceptions of permanence among younger generations. Rather than operating solely as a practical pathway towards homeownership, the BTO process increasingly structures how young Singaporeans imagine commitment, stability and the future itself.

By linking housing access closely with marriage and family formation, the BTO system encourages couples to synchronise romantic commitment with financial and bureaucratic timelines. Participants repeatedly described how housing opportunities, waiting periods and affordability concerns accelerated conversations surrounding marriage, adulthood and long-term compatibility. In doing so, the BTO process often transforms relationships from primarily emotional partnerships into forms of practical and financial co-management.

The findings further suggest that the BTO system compresses multiple adulthood transitions into relatively short periods of time. Participants frequently found themselves simultaneously navigating career uncertainty, financial preparation, relationship maintenance and future family planning while also attempting to secure long-term housing. As a result, many described feeling pressure to make life-altering decisions earlier than they emotionally felt prepared for.

Importantly, however, the study also complicates simplistic narratives suggesting that BTO directly causes relationship breakdown. Rather than independently producing instability, the findings indicate that BTO more often amplifies and accelerates underlying relationship dynamics already present within couples. For participants in relatively stable relationships, the BTO process could reinforce commitment, strengthen future planning and provide a meaningful pathway towards adulthood. By contrast, for participants in less stable relationships, the same pressures frequently intensified unresolved incompatibilities, created emotional complacency or complicated separation through financial and bureaucratic entanglement.

The study also highlights the psychological effects of institutional commitment. Participants frequently described the BTO flat not simply as a future home, but as a symbol of adulthood legitimacy, stability and imagined family futures. Consequently, relationship breakdown represented the collapse of carefully imagined adulthood trajectories associated with housing, marriage and future security.

More broadly, the findings suggest that younger Singaporeans increasingly approach romantic relationships through frameworks of risk management, financial calculation and institutional consequence. Questions surrounding housing affordability, legal entanglement and emotional reversibility increasingly shape how commitment itself is understood and negotiated.

Ultimately, this study argues that Singapore's BTO system should be understood as more than housing policy alone. Through its eligibility structures, waiting periods and institutional expectations, the system increasingly shapes how young Singaporeans negotiate intimacy, permanence and adulthood itself. Housing policy therefore operates not just as an economic or urban planning mechanism, but also as a social institution that quietly structures emotional life in Singapore.

6. ACKNOWLEDGEMENTS

I would like to express my gratitude to the Institute of Policy Studies for the opportunity to pursue this research under the IPS News Fellowship 2025/2026.

This has been a fantastic experience: for how unfamiliar and exhausting the research process has been but also for what an intriguing topic it has come to be.

I am especially grateful to all interview participants who generously shared their experiences and reflections surrounding relationships, housing and adulthood. Their honesty and vulnerability made this study possible.

I would also like to thank my mentor and colleagues for their guidance and encouragement throughout the research process.

7. REFERENCES

Agarwal, S., et al. (2021). *Marry for Love, or Love of House?*

Arnett, J. J. (2000). Emerging adulthood: A theory of development from the late teens through the twenties.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology.

Department of Statistics Singapore. (2024). Population trends.

Doling, J., & Ronald, R. (2010). Home ownership and asset-based welfare.

Giddens, A. (1992). *The Transformation of Intimacy.*

Kyoto Review of Southeast Asia. (2024). Romancing the ballot: Public housing in Singapore.

Ministry of National Development. (2024). Public housing and family formation policies.

Wang, J. X. Y. (2025). *Built-to-order romances: Laboring for love and a flat in Singapore*.

(Additional references to be inserted during final editing and citation standardisation.)

APPENDIX A: TABLE OF PARTICIPANTS

Participant	**Relationship Outcome**	**BTO Status**
Rachel	Stable relationship	Applied
Ross	Stable relationship	Applied
Monica	Stable relationship	Applied
Chandler	Relationship ended	Applied
Phoebe	Relationship ended	Applied
Janice	Relationship ended	Applied

APPENDIX B: INTERVIEW GUIDE

1. How did the idea of applying for a BTO flat first emerge in your relationship?
2. Did applying for BTO change how you viewed your relationship?
3. What kinds of emotional or financial pressures emerged during the process?
4. Did BTO affect your perceptions of adulthood or commitment?
5. How did your relationship change after applying?
6. Did the process reveal or intensify any existing relationship issues?
7. How did you feel about the waiting period?
8. What did the BTO flat symbolise to you emotionally?
9. Looking back, would you approach relationships or housing differently today?