

**Closed-Door Roundtable Discussion  
on  
Issues Impacting the Malay community in Singapore  
Session Three: The Impact of Living in HDB Rental Flats on Malay Families**

Monday, 29 August 2022

Conference Room (Level 1)  
Oei Tiong Ham Building  
Lee Kuan Yew School of Public Policy  
National University of Singapore (*Bukit Timah Campus*)

**PROGRAMME**

2.45 pm – 3.00 pm

**Registration**

3.00 pm – 3.05 pm

**Welcome and Introduction**

Dr Mohamad Shamsuri Bin Juhari  
Research Fellow  
Institute of Policy Studies

3.05 pm – 3.35 pm

**Presentations**

**Speaker**

Dr Caroline Brassard  
Adjunct Assistant Professor (Executive  
Education)  
Lee Kuan Yew School of Public Policy

**Discussant**

Mr Zulfadhli Gazali  
Head, Social Development Policy  
Islamic Religious Council of Singapore (MUIS)

3.35 pm – 4.45 pm

**Discussion**

- What are the factors that have contributed to the rising proportion of Malay families living in rental flats, and what have been the implications of such long-term stay in rental flats?
- What current programmes have been undertaken to overcome these challenges?
- What more can we do as a community and as a nation to enhance these existing efforts?

4.45 pm – 5.00 pm

**Summary Remarks**

5.00 pm

**End**

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## **SYNOPSIS**

The rising proportion of Malay families living in Housing and Development Board (HDB) rental flats has become a growing concern for the community. The 2020 Population Census found that the number of Malay households in one- and two-room HDB rental flats has more than doubled, from 9,100 in 2010 to about 18,600 in 2020. Those living in rental households include elderly couples, families with divorced or separated parents and those who are unable to purchase a flat. This is a worrying trend as long-term stay in rental housing may cause families to lose the aspiration for home ownership, resulting in generations of Malay families becoming “trapped” into living in rental homes. The social issues that come with living in rental flats also do not bode well for Malay families. Current research warns that long-term stay in rental homes is a barrier to social mobility and may lead to the permanence of an underclass in society. A notable area of concern focuses on those who live in rental flats by choice. As the monthly rental fee system is pegged to household income, some rental flat dwellers have made a conscious decision against taking on better-paying jobs to avoid disqualifying themselves from access to community assistance programmes.

While initiatives such as Project DIAN@M3 have been initiated in response to this phenomenon, there remains the question of whether sufficient support is being given to Malay families to encourage them to attain home ownership.

## **BIOGRAPHICAL NOTES**

**Caroline BRASSARD** is adjunct assistant professor at the Lee Kuan Yew School of Public Policy (LKYSPP), National University of Singapore. She has been teaching at the LKYSPP since 2002, on topics such as development economics, econometrics, research methods, and policy analysis. She has also been an academic adviser at the Centre for Peace and Justice, BRAC University, Dhaka, Bangladesh since 2017. Her current research focuses on the risks, mitigation measures and impacts of COVID-19 on vulnerable groups in Singapore and Bangladesh. She also researches on poverty alleviation policies in urbanising Asia.

Dr Brassard co-edited a book on *Urban Spaces and Gender in Asia: Perspectives on Social and Economic Inclusion* (with Divya U. Joshi, by Springer 2020), Her earlier books include *Natural Disaster Management in the Asia-Pacific: Policy and Governance* (co-edited with David Giles and Arnold Howitt, by Springer in 2015). Prior to joining the LKYSPP, Dr Brassard worked in Madagascar for UNICEF, in Bangladesh for CARE and in Vietnam for her post-graduate research. She holds a PhD in Economics from the University of London.

**MOHAMAD SHAMSURI Bin Juhari** is Research Fellow in the Society and Culture Department at the Institute of Policy Studies (IPS). Prior to his foray into the field of research, Dr Mohamad Shamsuri had acquired a wide range of work experiences in the education service, ranging from classroom teaching to senior management and leadership positions in various academic institutions. He has taught students across diverse backgrounds and abilities, from at-risk youths to those in the Gifted Education Programme. He has also

designed and facilitated curriculum at the Secondary, International Baccalaureate Diploma, Undergraduate and Masters levels. Following a previous portfolio where he headed the Centre for Research on Islamic and Malay Affairs, Dr Mohamad Shamsuri's scope of research at IPS focuses on issues pertaining to the local Malay-Muslim community, specifically in relation to Identity, Family and Education. He received his PhD in education from the University of Birmingham, United Kingdom. He also holds a bachelors and masters in sociology from National University of Singapore as well as a postgraduate diploma in education from National Institute of Education.

**ZULFADHLI Gazali** is the Head of Social Development Policy at the Islamic Religious Council of Singapore (MUIS), and he has been with the organisation for 13 years. He started out with the Policy Development unit looking at various aspects research and policy work affecting the Muslim community and when he moved on to the Social Development Policy unit, his role was to oversee the management of *zakat* financial assistance as well as to look into the social welfare policies of vulnerable Muslims in the community.

Every year, MUIS disburses about \$20 million in *zakat* financial assistance to more than 7,000 households, and this is done in close partnership with mosques throughout Singapore. Besides *zakat* financial assistance, MUIS also works closely with mosques to organise a range of programmes such as home makeovers, grocery deliveries, daily meals, tuition, homework cafes, etc. Recently, MUIS has also been actively participating in a programme under Ministry of Social and Family Development to look into the issue of rough sleepers and homelessness. Mr Zulfadhli holds a first-class Honours degree in Arts (Politics) from Monash University, Australia, as well as a post-graduate diploma and masters in social work from the National University of Singapore.

*Last modified on 15 August 2022*

