



8 January 2021

Emerging Stronger Together - A Call for Inclusive Long-term Recovery

1. The COVID-19 pandemic has made visible our system's gaps in providing support to vulnerable populations in Singapore society. As we continue to reel from the effects of the ongoing pandemic, it is important to construct recovery plans that are as inclusive as possible.
2. With increased vulnerability to caregiver burden and financial insecurity, women have been disproportionately impacted by the pandemic. Global reports have observed a trend of women bearing the brunt of household chores and caregiving, even when all household members are at home during lockdown.¹ Given this unequal distribution of domestic tasks between men and women, women are more likely to struggle to balance paid work and caregiving responsibilities, which has an impact on their overall well-being. After the two-month circuit breaker, a survey of more than 3,000 Singaporeans found that women were more likely to feel stressed both at work and at home. However, they reported receiving less support from family, peers and colleagues as compared to men.² This points to a need for an explicit gender lens in framing our recovery approach, to ensure that sufficient assistance is offered to women and other vulnerable groups in their recovery from the pandemic.
3. In this year's Budget submission, AWARE strongly recommends that the Government take an inclusive approach to COVID-19 recovery. While we understand that Singapore continues to be under significant financial pressure, as the Government has increased its expenditure and drawn from past reserves to help the country tide through this period, it is still imperative to budget for and invest in the long-term economic recovery of women and other vulnerable communities.

¹ Reuters, "Women bear the brunt of childcare and housework in lockdowns: Europe, US study," Channel NewsAsia, 21 May 2020, <https://www.channelnewsasia.com/news/world/covid-19-coronavirus-women-housework-childcare-chores-12755468>

² Mind Science Centre, "Mental Health Resilience Survey on COVID-19," Mind Science Centre, Yong Loo Lin School of Medicine, 23 December 2020, <https://medicine.nus.edu.sg/nmsc/mental-health-resilience-survey-on-covid-19/>

What is inclusive recovery?

4. The foundation of inclusive recovery comes from recognising systemic sources of inequality that have been exposed, and exacerbated, by the pandemic.³ Groups that have been highlighted as targets of the Government's inclusive post-COVID economic growth strategies thus far are school-going children and young adults, as well as seniors.⁴ Unfortunately, women have not been included in this approach. In response, AWARE calls for an inclusive recovery plan that pays due attention to the nuanced challenges faced by women during this pandemic.
5. Challenges faced by women have implications that extend past the immediate threats of the pandemic. During the 2020 circuit breaker, AWARE conducted four surveys to better understand how the pandemic impacted specific vulnerable groups: female family caregivers, migrant domestic workers, low-income self-employed women and migrant spouses. We focused on these groups in particular as our previous research revealed their vulnerabilities to financial insecurity, and anticipated that they would be especially hard-hit by a pandemic.
6. The arguments and recommendations we make in this submission are informed by those April-May 2020 surveys, alongside prior research we conducted on these demographics. Although migrant spouses are generally left out of discussions on the National Budget, we chose to include them in this submission because, having settled and established family ties here, they are part of the Singaporean core.

³ The World Bank, "The Human Face of COVID-19: Six Things to Consider for an Inclusive Recovery," The World Bank, 22 October 2020, <https://www.worldbank.org/en/news/immersive-story/2020/10/22/the-human-face-of-covid-19-six-things-to-consider-for-an-inclusive-recovery>

⁴ Ministry of Finance, "C. Caring For Singaporeans, Building An Inclusive Home," Budget 2020, Ministry of Finance, 22 June 2020, https://www.singaporebudget.gov.sg/budget_2020/budget-speech/c-caring-for-singaporeans-building-an-inclusive-home

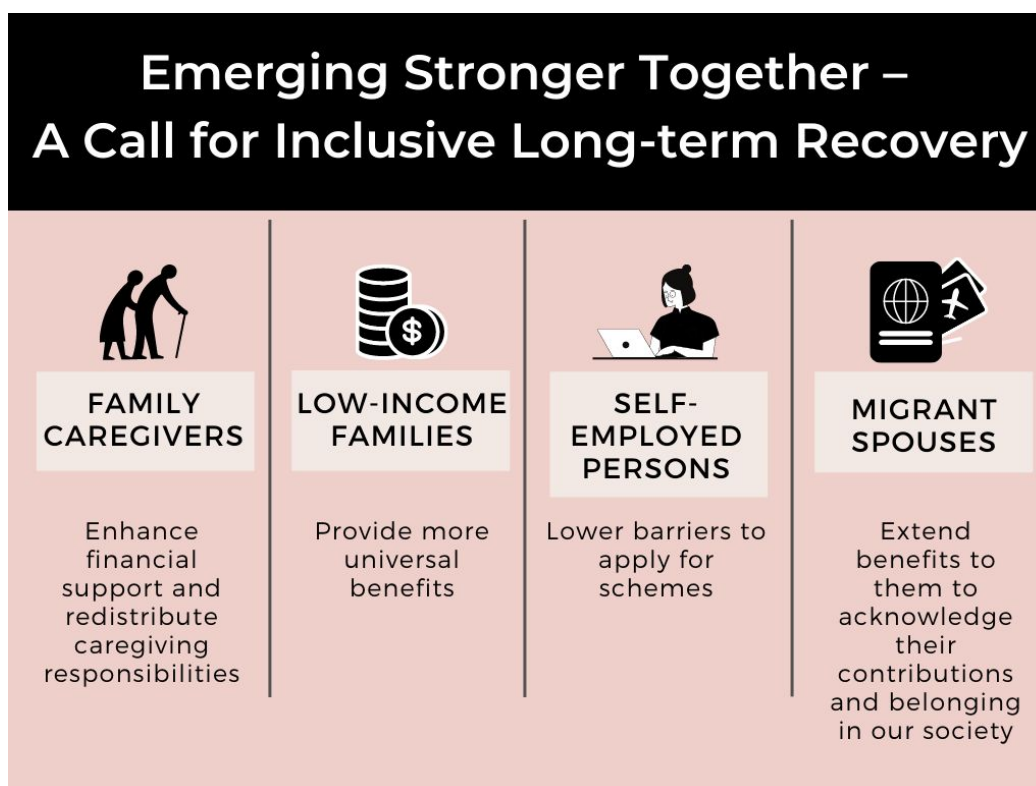


Diagram 1: A summary of AWARE's recommendations for each group

Family caregivers for the elderly

7. Even before the onset of the COVID-19 pandemic, women in Singapore were disproportionately laden with caregiving responsibilities, leading to greater risk of financial insecurity. Based on an analysis of the Labour Force Survey from 2016 to 2018, women constitute 80% of those outside the Singapore labour force, largely because they have to provide care to relatives and family members.⁵ The number of women citing family responsibilities⁶ as the main reason for being outside the labour force has also grown significantly between 2016 and 2019, from 263,000 to 291,900.⁷ Additionally, AWARE's 2019 *Make Care Count* report found that upon leaving their full-time jobs, the loss of income and CPF employer contributions necessitated female caregivers to tap into their savings to support themselves and their care recipients. This jeopardises their own retirement savings.⁸

⁵ Manpower Research and Statistics Department, *Labour Force in Singapore 2018* (Singapore: Ministry of Manpower, 2018), 44.

⁶ Comprising housework, care for families/relatives, and care for own children aged 12 and below.

⁷ Manpower Research and Statistics Department, *Labour Force in Singapore 2019* (Singapore: Ministry of Manpower, 2019).

⁸ Association of Women for Action and Research (AWARE), *Make Care Count: Research report* (Singapore: AWARE, 2019), https://www.aware.org.sg/wp-content/uploads/Aware_Eldercare-Research-Report-8-10-19.pdf

8. CPF statistics show that fewer women than men have been able to achieve the Basic Retirement Sum. In fact, only 56% of women achieved this in 2018, compared to 67% of men in the same year.⁹ This percentage difference has remained relatively unchanged between 2016 and 2018, indicating that retirement inadequacy of women remains persistently poorer than men's.
9. COVID-19 has exacerbated the stress experienced by female family caregivers, who spend more time and expenses on caregiving than before. According to a survey conducted in May 2020 by the Singapore Alliance for Women in Ageing (SAWA), three in four of the 42 surveyed female family caregivers saw an increase in out-of-pocket expenses due to a rise in utility bills and increased purchase of cleaning supplies.¹⁰ The closure of formal eldercare service centres during the circuit breaker and Phase 1 periods also meant that family caregivers were unable to rely on external care services to relieve their caregiver burden. While some organisations used alternative means to support their clients during this time, such as calling to check in with them¹¹ and hosting online group activities,¹² family caregivers had to manage the bulk of their family members' day-to-day caregiving needs. In fact, more than half of the surveyed caregivers saw an increase in caregiving responsibilities. These caregivers reported that they were solely responsible for keeping their care recipients engaged throughout the day, managing their medical needs and assisting them with physiotherapy.¹³
10. At present, all senior activity centres, day hospices and community rehabilitation centres have been reopened. Home-based services have also resumed.¹⁴ While this has helped relieve some family caregivers of certain caregiving responsibilities, more sustained effort is needed to prevent them from suffering burnout. Creating a robust support system for our family caregivers by enhancing their access to care services would reduce the risk of them being overburdened, and potentially bolster their abilities to provide quality care over the long term.

⁹ Written answer by Mrs Josephine Teo, Minister for Manpower, on CPF Basic Retirement Sum, Ministry of Manpower, 1 April 2019,

<https://www.mom.gov.sg/newsroom/parliament-questions-and-replies/2019/0401-written-answer-by-mrs-josephine-teo-minister-for-manpower-to-parliamentary-question-on-cpf-basic-retirement-sum>

¹⁰ Association of Women for Action and Research (AWARE), "Situation for female family caregivers has grown more dire during COVID-19, survey finds," 8 June 2020, <https://www.aware.org.sg/2020/06/situation-for-female-family-caregivers-has-grown-more-dire-during-covid-19-survey-finds/>

¹¹ Matthew Mohan, " 'It can be a lot for a person to bear': Dealing with dementia during the circuit breaker," Channel NewsAsia, 17 May 2020, <https://www.channelnewsasia.com/news/singapore/covid-19-coronavirus-dementia-circuitbreaker-caregivers-12721144>

¹² Venessa Lee, "Seniors turn to tech to connect," The Straits Times, 17 May 2020, <https://www.straitstimes.com/lifestyle/seniors-turn-to-tech-to-connect>

¹³ Association of Women for Action and Research (AWARE), "Situation for female family caregivers has grown more dire during COVID-19, survey finds," 8 June 2020, <https://www.aware.org.sg/2020/06/situation-for-female-family-caregivers-has-grown-more-dire-during-covid-19-survey-finds/>

¹⁴ Ibid.

11. In the next section, we provide a set of recommendations to fortify the financial security of family caregivers. The following graphic is a summary of these recommendations.

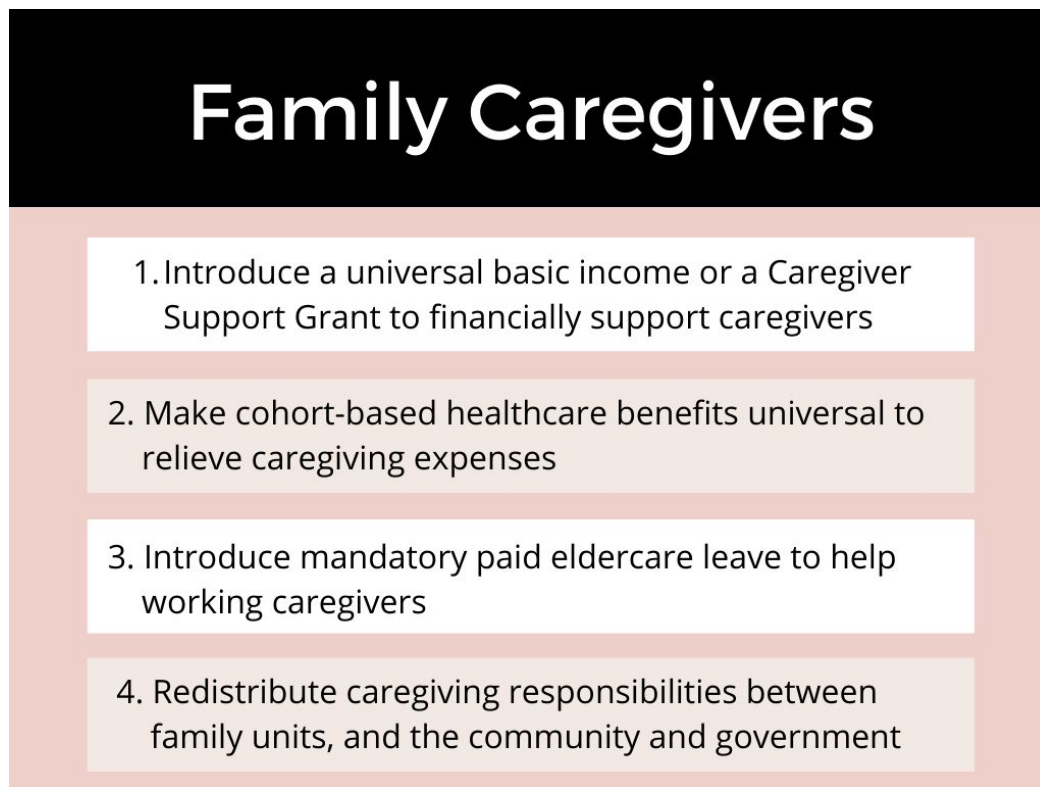


Diagram 2: Recommendations for family caregivers

Recommendation 1: Introduce a universal basic income or a Caregiver Support Grant to financially support caregivers.

12. Caregiving continues to be an undervalued form of productive labour. In particular, informal caregiving provided by family members is not remunerated. This can lead to the draining of their financial resources and translate into retirement inadequacy.

13. According to AWARE's research, caregiving is often incompatible with paid work due to care recipients' need for frequent supervision, unpredictable and recurring health conditions and high levels of dependence (e.g. due to dementia).¹⁵ As a result, family caregivers can find themselves caught in a bind: facing demanding caregiving responsibilities while needing to maintain employment to support their families and/or themselves. Some even find it necessary to stop paid work entirely to provide care.

14. We welcome the recent announcement that a Matched Retirement Savings Scheme will be introduced from 2021 to 2025, under which the Government will match contributions made by CPF members or their family members. This could potentially help family

¹⁵ Ibid.

caregivers accumulate retirement resources. However, family members in low-income households may not be able to contribute to one another's accounts and benefit from the scheme. The scheme thus inadvertently penalises those most in need of support.

15. As such, we recommend providing direct financial support to caregivers by introducing a universal basic income, or implementing a Caregiver Support Grant that has both CPF and cash components, without the need for self-contribution.
16. Introducing a universal basic income (UBI) can help relieve the current heavy dependence on formal employment as the sole avenue to attain retirement adequacy or simply achieve a basic standard of living. For family caregivers, UBI could be a form of recognition and compensation for their labour. It could also alleviate concerns about the sufficiency of caregivers' savings to cover care recipients' needs as well as their own future needs.
17. The findings from a 2018 Minimum Income Standards study could be used to inform the crafting of a government-funded pilot for UBI.¹⁶ At a series of focus group discussions, Singaporeans shared their ideas on what constituted basic needs and how much was needed each month to meet those needs. It was found that the budgets required to meet those basic standards of living were:
 - a. \$1,379 per month for single elderly households
 - b. \$2,351 per month for coupled elderly households
 - c. \$1,721 per month for single persons aged 55-64

These figures offer a starting point to determine UBI levels. Similar studies should be conducted across different population groups to better understand their specific needs.

18. Alternatively, the Government could implement a Caregiver Support Grant that has both CPF and cash components, without the need for self-contribution. This would ensure that those unable to participate in the matched savings scheme would still receive support in accumulating an adequate amount of retirement savings. With regard to family caregivers' payment level, we have the following suggestions:
 - a. Payment levels should vary according to the number of Activities of Daily Living (ADL) that each care recipient requires assistance with. This is to recognise that caregivers need to invest greater resources into caring for care recipients who need help with more ADLs.
 - b. The salaries of paid care workers could also be a reference point. Based on AWARE's research, family caregivers' responsibilities are a combination of tasks carried out by basic healthcare assistants or migrant domestic workers (MDWs) trained in eldercare (e.g. administering medication, lifting and transporting,

¹⁶ Kok Hoe Ng, You Yenn Teo, Yu Wei Neo, Ad Maulod and Ting Yi Ting, *What older people need in Singapore: A household budgets study* (Singapore: Lee Kuan Yew School of Public Policy, 2019), <https://whatsenoughsg.files.wordpress.com/2019/05/what-older-people-need-in-singapore-a-household-budgets-study-full-report.pdf>

bathing) and care coordinators or medical social workers (e.g. organising care services, applying for subsidies for care recipients).¹⁷ As such, the salaries of these workers could be referenced in deciding family caregivers' payment levels.

c. The amount of CPF could also match prevailing CPF contribution rates.

19. The pandemic has worsened the already tenuous financial situations of caregivers. Regardless of the model of support that the Government adopts, it is important to ensure that our caregivers have adequate financial resources to support themselves throughout retirement. Providing direct financial support would not only relieve family caregivers of their anxieties over the sufficiency of their savings, but also reduce their dependence on other family members to finance their existing needs and future retirement.

Recommendation 2: Make cohort-based healthcare benefits universal to relieve caregiving expenses.

20. Family caregivers currently shoulder the bulk of expenses incurred from caring for elderly care recipients. AWARE's research found that caregivers spend around 43% of their monthly household income on care-related expenses, including home-based care services, MDWs' salaries, medication and consumables.¹⁸

21. Many caregivers who were surveyed voiced their appreciation for healthcare schemes such as the Pioneer Generation Package and the Merdeka Generation Package in covering their care recipients' healthcare costs.¹⁹ However, they simultaneously expressed concerns about financing their own future healthcare costs, since these schemes are cohort-based. In particular, caregivers who had sacrificed their full-time employment to care for their elderly family members, and those who were single with no children, were especially concerned about financing their future healthcare costs.²⁰

22. Investing in universal healthcare should be part of our strategy to enable seniors to enjoy quality retirement. By introducing universal healthcare benefits, we can break the cycle of reliance in which young caregivers are forced to grapple with the financial load of providing eldercare and then, in turn, find themselves lacking self-sufficiency in old age.

¹⁷ Association of Women for Action and Research (AWARE), *Make Care Count: Research report* (Singapore: AWARE, 2019), https://www.aware.org.sg/wp-content/uploads/Aware_Eldercare-Research-Report-8-10-19.pdf

¹⁸ Ibid.

¹⁹ Ibid.

²⁰ Ibid.

Recommendation 3: Introduce mandatory paid eldercare leave to help working caregivers.

23. At present, there is no legislated paid leave that employees can take in order to care for family members who are not their children. In 2018, only one in five private companies offered paid family care leave, though the number of days of leave was unspecified.²¹ Employed family caregivers currently manage by utilising their annual or medical leave, or adjusting their working hours by arriving late or leaving work early. However, given Singapore's ageing population, we can expect a significant increase in the number of caregivers who will require enhanced support when it comes to balancing caregiving responsibilities and paid work. Legislating mandatory paid eldercare leave could help to staunch the rate of workers leaving the labour force due to uncompromising work arrangements.

24. We recommend legislating six days of paid eldercare leave, mirroring the amount of childcare leave currently offered to parents. Accordingly, those who are caring for both children and elderly parents should be given 12 days of paid leave.

Recommendation 4: Redistribute caregiving responsibilities between family units (including MDWs), the community and the government.

25. Caregiving is both physically and emotionally demanding. Despite the Government promoting a "many helping hands" approach towards eldercare, families continue to shoulder most of the caregiver burden. As such, families may experience a rapid depletion of financial and emotional resources, which ultimately will compromise their ability to provide care in the long-term. In order to ensure that quality care provision remains sustainable, there needs to be a more equal distribution of caregiving responsibilities between family units, the community and the government, so that no single entity is bearing the load alone. This can be done by:

- a. Setting minimum standard for all long-term care services and regulating service providers
- b. Facilitating caregivers' and care recipients' access to i) care-related information and ii) care management/coordination services
- c. Guaranteeing access to respite care services

²¹ Fann Sim, "More companies offering flexible work arrangements: MOM report," Channel NewsAsia, 16 January 2019, <https://www.channelnewsasia.com/news/singapore/manpower-flexible-work-arrangement-annual-leave-report-11128916>

Recommendation 4a: Set minimum standards for all long-term care services and regulate service providers to make formal care services a more attractive and reliable option.

26. In recent years, the Government's emphasis on ageing-in-place has led to an expansion of the capacities of home-based and centre-based care services.²² However, providers of such services are not held to clear standards or indicators of care quality. As of 2018, only two out of 60 private providers were subject to service requirements from the Ministry of Health (MOH), as they were receiving government funding.²³
27. Without legal requirements and appropriate service standards for care service providers, service users risk being offered low-quality care by inadequately trained staff. This could compromise their safety. Care service providers should be evaluated according to a set of standards and indicators of care quality before they are allowed to begin operation. References for this set of standards could be taken from the MOH checklist used to audit government-subsidised care providers.²⁴ Regular spot-checks and quality reviews could also serve to ensure the consistency of quality service provision. Establishing a minimum standard of care will assure family caregivers that they can regularly rely on care services to help offload their caregiver burden and afford them some respite.

Recommendation 4b: Facilitate caregivers' and care recipients' access to i) care-related information and ii) care management/coordination services.

28. In addition to enhancing the attractiveness and reliability of long-term care services, family caregivers need to be given better support when accessing the available services, schemes and subsidies to relieve caregiver burden.
29. The recent revamp and centralisation of information on the Agency for Integrated Care's (AIC) website will facilitate navigation of the eldercare service landscape, to some extent. However, family caregivers should be provided with more guidance with regard to long-term care planning. Those who currently do not have access to medical social workers have to establish these plans on their own. This can be tricky as these caregivers may not be able to anticipate the deterioration of their care recipients' medical conditions, which could necessitate the utilisation of targeted rehabilitative services and significantly increase care expenses. Providing family caregivers with guidance in long-term care planning, particularly in financial planning, can better prepare them for the evolution of their ageing care recipients' needs and the possible accompanying care expenses. Caregivers who are more informed may be empowered to make better caregiving decisions and arrangements.

²² Elaine L.E. Ho, and Shirlena Huang, *Care Where You Are – Enabling Singaporeans To Age Well in The Community* (Singapore: Lien Foundation, 2018), <http://www.lienfoundation.org/sites/default/files/Care%20Where%20You%20Are%20FINAL.pdf>

²³ Ibid.

²⁴ Ibid.

30. Existing care management services aid family caregivers and care recipients in identifying available schemes, services and providers based on their own needs and the needs of their care recipients'. However, such services are predominantly hospital-based, while available community care management services are largely targeted at seniors with high care needs and those living in rental housing.²⁵ ²⁶ Many seniors who require assistance with one or two ADLs, or who have not been previously hospitalised, thus remain under-served by current care management services.²⁷
31. All families should have access to care planning services that provide support in navigating services, applying for services and subsidies, and planning their finances. In bridging the existing gaps, family caregivers can be better informed about the eldercare service landscape. This would potentially reduce the frequency of caregiver burnout.

Recommendation 4c: Guarantee access to respite care services.

32. Finally, regular access to respite care is important for those who prefer to keep caregiving primarily within the family. This is so they can avoid burnout. Apart from family caregivers, respite care is also crucial for the increasing number of MDWs hired for caregiving in Singaporean households.
33. The cost of respite care is of concern. At present, the average price of home-based respite care ranges between \$458 and \$578 for one full-day, depending on whether nursing care is required. Given that not all services and households are eligible for subsidies, this only adds to the heavy care expenses that family caregivers have to bear. As a result, respite care remains an unsuitable alternative caregiving option for many. MDWs hired for caregiving roles are also at risk of caregiver burnout as their employers are unlikely to qualify for high levels of government subsidies for long-term care services, including respite services, due to means-testing. AWARE's 2020 report on MDW's caregiver burden found that employers opted to monetarily compensate MDWs for working on their rest days rather than utilise respite care services, due to the high costs incurred via the latter.²⁸ Without sufficient rest, family caregivers and MDWs are at risk of severe exhaustion, which can then compromise their caregiving abilities.

²⁵ Agency of Integrated Care, "Community Case Management Service (CCMS) Case Managers Go the Distance," Agency of Integrated Care, 17 January 2019, <https://aic-mosaic.sg/2019/01/17/community-case-management-system-ccms-case-managers-go-the-distance/>

²⁶ NTUC Health, "Cluster Support," NTUC, accessed 23 December 2020, <https://ntuhealth.sg/cluster-support/>

²⁷ Association of Women for Action and Research (AWARE), *Make Care Count: Research report* (Singapore: AWARE, 2019), https://www.aware.org.sg/wp-content/uploads/Aware_Eldercare-Research-Report-8-10-19.pdf

²⁸ Association of Women for Action and Research (AWARE), and Humanitarian Organisation for Migration Economics (HOME), *Neither Family Nor Employee: the caregiver burden of migrant domestic workers in Singapore* (Singapore: AWARE, 2020), <https://d2t1lspzrjtif2.cloudfront.net/wp-content/uploads/Neither-Family-Nor-Employee-AWARE-HOME-Report-Nov-2020.pdf>

34. A national respite care programme should be set up to guarantee access for all who require such assistance. We recommend that care services be publicly provided so as to keep them affordable and accessible. Households in which family caregivers or MDWs live alone with their care recipients should be given priority, as their ability to get adequate rest hinges entirely on the availability of alternative care arrangements.

Low-income families

35. The second group whose needs must be considered in long-term recovery efforts are low-income families, who bear the brunt of the COVID-19 pandemic. According to data from 1.2 million DBS customers, lower-income earners (defined as those earning S\$2,999 and below) constituted around 49% of customers. Thanks to the pandemic, these earners experienced a decline in salary, with around half of this group having their incomes fall by more than 50%.²⁹ Low-income families have also been more likely to experience retrenchment as compared to higher-earning households.³⁰
36. In May 2020, the Mind The Gap (MTG) fund was jointly launched by eight civil society organisations—including AWARE and Beyond Social Services—to raise funds for low-income families affected by COVID-19. A total of \$1.12m was raised and has since been distributed to 700 low-income families, in the form of monthly payouts of up to \$500 over six months. As of December 2020, AWARE has been managing the monthly distributions to 56 of these households. During their initial application period (spanning the end of May and early June), 85% of these 56 families had suffered a decrease in household income, with their average household income falling by 50%. At the same time, nearly 90% experienced an increase in expenses as utility bills rose and food prices increased due to a spike in demand during the circuit breaker. Their financial situations were made worse by existing debt, which 47% of families had.
37. Since May 2020, AWARE has regularly interviewed these 56 families to better understand how their circumstances have changed since receiving the MTG funds. The following recommendations address the issues that have surfaced in these interviews.

²⁹ DBS Asian Insights Office and DBS Group Research, *Same Storm, Different Boat: Impact of COVID-19 on Financial Wellness in Singapore* (Singapore: DBS, 2020).

³⁰ Singapore Management University (SMU), *Attitudes, behaviours, and the well-being of older Singaporeans in the time of COVID-19: Perspectives from the Singapore Life Panel* (Singapore: Centre for Research on Successful Ageing, 2020), <https://rosa.smu.edu.sg/sites/crea.smu.edu.sg/files/Briefs/ROSA%20July%202020%20Research%20Brief.pdf>

Low-income families

1. Simplify and streamline financial assistance application processes

2. Extend ComCare auto-renewals to all ComCare recipients

3. Waive public rental fees for six months

Diagram 3: Recommendations for low-income families

Recommendation 5: Simplify and streamline financial assistance application processes.

38. AWARE's MTG families had major difficulties collating the documents required to apply for most COVID-19-related government schemes. The Temporary Relief Fund, for instance, required applicants to submit relevant documents showing reduction of income as a result of COVID-19, such as payslips and CPF statements. One respondent, who worked two jobs, told us that after seeking advice from a Social Service Office (SSO), they decided not to proceed with the application: They did not have time to put the documents together and travel to the SSO to submit them. This may be a dilemma faced by other low-wage workers who work long and inflexible hours, too.

39. Considering the widespread financial implications of the pandemic on low-income households, support during this period should be made universal as far as possible. We welcome the Government's earlier efforts to simplify the application process for selected schemes, such as the COVID-19 Support Grant, by not requiring applicants to submit the same supporting documents if they had previously successfully applied for the Temporary Relief Fund.³¹ This should be applied to all COVID-19 schemes to further streamline the application process and minimise the need for applicants to repeatedly

³¹ Charmaine Ng, "Those who lost jobs or income can apply for aid from April 1," The Straits Times, 28 March 2020, <https://www.straitstimes.com/singapore/those-who-lost-jobs-or-income-can-apply-for-aid-from-april-1>

submit duplicate copies of documentation for different schemes. (Refer to Annex 1 for more information on the supporting documents required for the various COVID-19 schemes.)

Recommendation 6: Extend ComCare auto-renewals to all ComCare recipients.

40. While we applaud the Government's efforts to carry out ComCare auto-renewals, we found that not all of our MTG families were granted such extensions. As of early October 2020, only four of AWARE's MTG families received auto-renewals while five others had to apply for extension on their own. One respondent also reported that they did not receive an auto-renewal despite being eligible given that their ComCare assistance ended in July 2020.
41. The families receiving ComCare auto-renewals experienced some relief from their financial stress. From May to August 2020, these families' median household incomes fell by 53.8%, compared to a 66.7% decrease in the median household income of those who did not receive auto-renewals.
42. Considering that the financial impact of the pandemic has been more pronounced for low-income families, we urge the Government to consider auto-renewals for all who were already receiving ComCare assistance beyond the initial August and October 2020 cut-off, such that all recipients' renewals will last for at least six more months. The additional relief would be vital in relieving low-income families' anxieties about meeting basic needs, and could help bolster their ability to accumulate savings.

Recommendation 7: Waive public rental fees for six months.

43. Rent is a major concern and source of stress for low-income families. In May 2020, it was reported that 5,200 families living in public rental flats were in rent arrears.³² From January to July 2020, an average of 370 requests for rent assistance were submitted per month, with a quarter of these submitted by households with rent arrears.³³
44. Three in five of AWARE's 56 MTG families reside in rented flats/rooms. Half of all respondents were staying in one- and two-room HDB rental flats. When asked what they intended to spend their MTG disbursements on, 26.9% of families reported that they

³² Written answer by Mr Lawrence Wong, Minister of National Development, on rent arrears for public rental flats, Ministry of National Development, 4 May 2020, <https://www.mnd.gov.sg/newsroom/parliament-matters/q-as/view/written-answer-by-ministry-of-national-development-on-rent-arrears-for-public-rental-flats>

³³ Written answer by Mr Desmond Lee, Minister of National Development, on requests for assistance with rent payments received by HDB in 2020 under the HDB Public Rental Scheme, Ministry of National Development, 4 September 2020, <https://www.mnd.gov.sg/newsroom/parliament-matters/q-as/view/written-answer-by-ministry-of-national-development-on-requests-for-assistance-with-rent-payments-received-by-hdb-in-2020-under-the-hdb-public-rental-scheme>

would use it on rent. As of early October, 62.5% of respondents stated that they were struggling to fulfill their basic needs, such as food and utilities, with 36.7% of this group reporting difficulty paying their rent.

45. We recommend waiving the rental fees of all public rental tenants for six months, or at least until the household no longer has rental arrears. Those whose rent is already covered by existing financial aid may be excluded.

Self-employed persons (SEPs)

46. Finally, AWARE conducted additional research during the circuit breaker that focused on the vulnerabilities of two specific groups of low-income persons: self-employed persons and migrant spouses. The following sections will spotlight the challenges faced by these vulnerable groups and propose targeted recommendations to address these issues.
47. Based on AWARE's 2018 research on low-income mothers' and their challenges with work and care, we understand that some women take on self-employed work for its relative flexibility and lower barriers to entry, as compared to formal employment. However, many do not formally identify or register themselves as self-employed (refer to [our report](#) for more information on the barriers to registration) and thus miss out on labour protections and social security policies for SEPs, such as the Workfare Income Supplement (WIS).
48. WIS aims to provide support for low-wage workers over 35 years of age, including SEPs. One barrier SEPs face in accessing WIS is the MediSave contribution criteria. Ironically, the annual MediSave contributions required to qualify for WIS exceed WIS's cash payout level. As many low-income families are in constant need of cash to meet their daily needs, having to contribute to MediSave could leave them worse off in terms of cash, even if the payouts in the long run are favourable. Hence, we focused on this group as we expected them to be particularly vulnerable to economic shocks and wanted to understand their access to COVID-related Government support.
49. Twenty-two thousand SEPs currently earn less than \$1,300 per month, constituting a sizeable portion of the low-income population in Singapore.³⁴ Eighty-eight percent of AWARE's 25 self-employed interviewees reported having their work opportunities negatively affected by COVID-19 and circuit breaker measures. The financial situations of our respondents were dire, especially as 13 of them were sole breadwinners for their families. Our 25 respondents were confronted with an average 60% loss of income, with their median income falling from \$833 to \$233 post-COVID. While the Self-Employed

³⁴ Oral answer by Mr Zaqu Mohamad, Senior Minister of State for Manpower, on applications for Workfare and Singaporeans earning below \$1,300 per month, Ministry of Manpower, 3 November 2020, <https://www.mom.gov.sg/newsroom/parliament-questions-and-replies/2020/1103-oral-answer-by-mr-zaqu-mohamad-sms-for-pqs-on-lower-wage-workers-and-workfare>

Person Income Relief Scheme (SIRS) was introduced in March 2020, obstacles such as the lack of formal documentation of their income discouraged several SEPs from applying. As a result, low-income families with self-employed breadwinners continue to be plagued by financial issues.

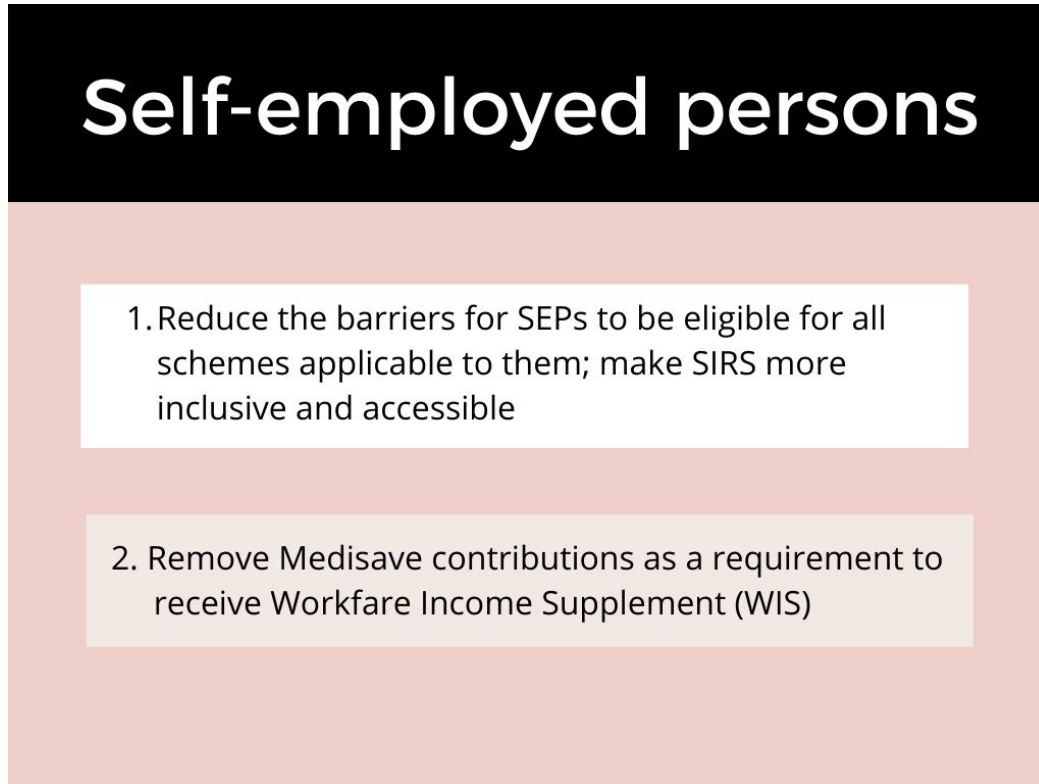


Diagram 4: Recommendations for self-employed persons

Recommendation 8: Reduce the barriers for SEPs to be eligible for all applicable schemes, and make SIRS more inclusive and accessible.

50. SEPs and people working in informal sectors rarely register themselves as self-employed due to the ad-hoc nature of their work and their income being too low for systematic documentation.³⁵ This absence of formal documentation means SEPs are often met with difficulties when they need to apply for financial assistance. SEPs have also reported finding the SIRS application process too complicated, receiving vague explanations for rejections and facing a long appeal process. Some even decided to not apply for SIRS due to their ComCare payout amounts potentially being adjusted downwards upon them applying successfully. These factors have discouraged some SEPs from applying for this scheme, despite their financial situations.

³⁵ Association of Women for Action and Research (AWARE), *“Why Are You Not Working?” Low-income Mothers Explain Challenges With Work and Care* (Singapore: AWARE, 2018), <https://d2t1lspzrtif2.cloudfront.net/wp-content/uploads/Advocacy-report-why-are-you-not-working-updated-2-April-2019.pdf>

51. To help a greater number of SEPs, including those who have not officially registered themselves as SEPs, tide through this period of economic uncertainty, we recommend reducing the barriers for them to be eligible for all applicable schemes. In September 2020, the Government announced that it was studying the possibility of extending SIRS.³⁶ We support this move and propose that moving forward, SIRS could be made more inclusive and accessible by:
- a. Providing concrete reasons for rejected SIRS applications so applicants can clarify information in their appeals;
 - b. Removing the requirement for spouse's income to be taken into consideration for married applicants, especially in cases of family violence. This is to avoid hindering potential applicants in difficult marriages from receiving help;
 - c. Providing a non-exhaustive list of examples of SEP work and the corresponding documents that would support their application, and
 - d. Offering help to applicants, particularly less literate ones, with their applications.
52. While more than half the beneficiaries of SIRS were automatically eligible for the scheme, the remaining 90,000 beneficiaries had to apply for the scheme in order to receive the payouts.³⁷ As such, we urge the government to review how self-employed persons are classified and to address the barriers they face in registering as self-employed. Easing the barriers that individuals face in registering as self-employed will enable more self-employed persons and their families to receive the aid they require, as they would automatically be eligible for schemes.

Recommendation 9: Remove MediSave contributions as a requirement to receive WIS.

53. Low-income SEPs and their families could also receive more income support if WIS was made more accessible to them.
54. Prior to 2020, SEPs were required to make contributions to their MediSave accounts for their most current work year and the two preceding years, before they could qualify for WIS.³⁸ This was a significant deterrent as the contributions often amounted to large sums that many low-income SEPs were unable to afford. While the Government has since changed the eligibility criteria to require SEPs to make MediSave contributions for the current work year,³⁹ the MediSave contributions that applicants need to make before receiving WIS remain greater than the cash payout. This requirement therefore

³⁶ Charmaine Ng, "Parliament: MOM, MOF to study extending income relief scheme for self-employed persons," The Straits Times, 4 September 2020, <https://www.straitstimes.com/politics/parliament-mom-mof-to-study-extending-income-relief-scheme-for-self-employed-persons>

³⁷ Ibid.

³⁸ Legislation Division, Singapore Attorney-General's Chambers, "Central Provident Fund (Revised Workfare Income Supplement Scheme) Regulations 2016," Singapore Statutes Online, Legislation Division, Singapore Attorney-General's Chambers, last updated on 4 Jan 2021, <https://sso.agc.gov.sg/SL/CPFA1953-S738-2016>

³⁹ Ibid.

continues to be a barrier for some SEPs. The requirement for WIS applicants to contribute to MediSave should thus be removed.

Migrant spouses

55. Another low-income group of concern are migrant spouses, who deal with a unique set of challenges as a result of their citizenship and residential status. Seventy percent of migrant spouses in Singapore are women⁴⁰ and they tend to be married to lower-income Singaporean men. Different pass types grant them varying levels of access to social assistance and employment opportunities. Unless they qualify for an employment-based pass, e.g. work pass, migrant spouses have to be sponsored by their citizen spouses for a long-term visit pass (LTVP) or Long Term Visit Pass Plus (LTVP+)⁴¹, which allows them to apply for a Letter of Consent (LOC) before they can work. Those on an LTVP+ (*not* LTVP) have some access to healthcare subsidies. Migrant spouses who neither qualify for an LTVP/+ nor an employment-based pass end up on the short-term visit pass, which does not come with the right to work nor access to any form of government subsidies. Even with LTVP+ offering the highest level of support (apart from permanent residency), these pass holders still have severely limited access to employment and social support. Such restrictions affect a significant proportion of the migrant spouses in Singapore: Between 2012 and 2016, an annual average of 13,900 of 16,000 migrant spouses were granted an LTVP/+; this constituted the majority of successful migrant spouse applicants for citizenship, PR and LTVP/+.⁴²
56. Throughout the pandemic, low-income migrant spouses experience limited alleviation of their financial struggles, being excluded from cash payouts and social assistance. AWARE's 2020 survey of 38 migrant spouses found that 90% of respondents either saw a drastic decrease in income or lost their jobs entirely since the onset of COVID-19. In fact, their average household income and average income per capita fell (to \$1,342 and \$342 respectively). Forty-six percent of these migrant spouses also did not earn any income during the circuit breaker, as working from home was not an option for the work they performed. To make matters worse, five of them were not entitled to any cash payouts as they were LTVP holders, not LTVP+. With no cash payouts and limited employment opportunities, low-income migrant spouses had scant resources to allay their weighty financial burdens.

⁴⁰ Strategy Group, Prime Minister's Office, Singapore Department of Statistics, Ministry of Home Affairs Immigration & Checkpoints Authority, and Ministry of Manpower, *Population in Brief 2019* (Singapore: Strategy Group, 2019),

www.strategygroup.gov.sg/files/media-centre/publications/population-in-brief-2019.pdf

⁴¹ The Long Term Visit Pass (LTVP) scheme grants pass holders up to two years residence in Singapore. The Long Term Visit Pass-Plus (LTVP+) scheme allows pass holders to stay in Singapore for three years. Upon renewal, LTVP+ holders will be allowed to stay in Singapore for five years. LTVP+ holders are also granted subsidies for inpatient services in government hospitals.

⁴² Written answer by Mr K Shanmugam, Minister of Home Affairs, on applications for citizenship, permanent residence, and long-term visit passes by foreign spouses of Singaporeans, 8 Jan 2018, <https://www.nas.gov.sg/archivesonline/data/pdffdoc/20180108001/WQ-8Jan18.pdf>

Migrant spouses

1. Allow LTVP/+ holders to be self-employed

2. Extend social assistance schemes and benefits to all migrant spouses

Diagram 5: Recommendations for migrant spouses

Recommendation 10: Allow LTVP/+ holders to be self-employed.

57. Low-income transnational families' financial burdens could be partly alleviated with increased access to paid work. Currently, LTVP/+ holders do not have an automatic right to work. Being required to obtain a Letter of Consent from potential employers first sometimes impedes their job-seeking, as employers may prefer their positions to be filled urgently (though the Pre-Approved LOC, introduced in 2018, may mitigate this problem for some). Some employers also continue to have the misconception that LTVP/+ holders contribute to a company's foreign worker quota, and hence express a preference for hiring Singaporeans and PRs. Existing Job Support Schemes are also largely geared towards supporting employers' hiring and retainment of local employees, hence making LTVP/+ holders an even less attractive option. Unsurprisingly, these collectively translate into fewer opportunities for migrant spouses to help bear their families' financial burden.

58. Furthermore, LTVP/+ holders are not allowed to be self-employed. This poses a challenge to migrant mothers especially, who often need the flexibility of self-employed work to effectively juggle caregiving. We therefore urge the Government to allow LTVP/+ holders to be self-employed, to expand their range of income-earning avenues.

Recommendation 11: Extend social assistance schemes and benefits to all migrant spouses.

59. Migrant spouses are a core part of Singapore society, having established family ties here and provided labour both within their families and in our workforce. They should not be excluded from benefits and access to social assistance solely on the basis of their citizenship and residential status—disadvantages that may trap their families in a cycle of poverty. The situation perpetuates gender inequality as the majority of migrant spouses are women married to lower-income Singaporean men. Transnational families would benefit greatly from assistance equal to Singaporean families.

60. Extending social assistance to migrant spouses not only financially benefits struggling transnational families, but also aligns more closely with the push to create a more inclusive society. Accordingly, there should be clear and timed access to Permanent Residency and citizenship for migrant spouses of Singaporean citizens.

Conclusion

61. COVID-19 has exacerbated challenges that women in Singapore have long faced. All the more, we must employ a gender-informed lens during recovery, to prevent further widening of inequalities. We hope that the pandemic has created an opportunity to restructure and build a more equal and inclusive society.

Annex 1: Supporting documents required for COVID-19 schemes

Schemes	Bank statement	Job loss: - Letter of retrenchment - Contract termination - Letter from employer	Income loss: Payslips/ CPF documents/in voices	Quarantine order /Stay-home notice/Proof of hospitalisation due to COVID-19	Proof of disability (if any)	Spousal income documents
Temporary Relief Fund		✓*	✓		✓	
COVID-19 support grant	✓	✓	✓			
NTUC Care Fund		✓	✓	✓		
Home Access Programme			✓		✓	✓**
NEU PC Plus Programme			✓		✓	✓**
Courage Fund				✓		
Self-Employed Person Income Relief Scheme	✓		✓			✓

*Only a letter of retrenchment is required.

**Documents from other working adults in the household are required.