

aware 

Reimagining Equality

**End Discrimination
Against Migrant Spouses
& Transnational Couples**

A Policy Wishlist From
The Community

July 2021



Contents

Introduction **1**

The Current Situation **2**

**Challenges Faced
by Participants
& Policy Wishlist** **3**

What More Can Be Done? **7**

Conclusion **8**

Introduction

In the first half of 2021, AWARE brought together 17 migrant spouses and Singaporean citizens married to migrants who wished to speak about the disadvantages they experience as migrant spouses and transnational couples.

They wish to see their concerns reflected in the government's White Paper on improving gender equality, and to see improvements to policies affecting their family lives.

Together, we brainstormed policy options to better support these couples.

The Current Situation

A. Immigration

In 2012, the Long-Term Visit Pass and Long-Term Visit Pass-Plus (LTVP/+) scheme was introduced, providing a longer period of residency and access to some healthcare subsidies.

The Pre-Marriage LTVP Assessment (PMLA), introduced in 2015, lets couples know whether a migrant spouse can qualify for a long-term stay in Singapore.

B. Employment

From December 2018, LTVP/+ holders who are spouses or unmarried children (under 21 years old) of Singaporeans or PRs, and who wish to work, can apply for Pre-approved Letters of Consent (PLOCs). PLOC-holders can work for any employer, who is only required to notify MOM at the start of employment.

C. Public Housing

Transnational couples can purchase HDB flats under the Non-Citizen Spouse Scheme and may be eligible for the Singles Grant or enhanced CPF Housing Grant (Singles). They can only apply for two-room flexi built-to-order (BTO) or resale flats.

Challenges Faced by Participants & Policy Wishlist

A. Participants experienced the following immigration-related challenges:

- Migrant spouses not given permission to even enter Singapore
- Unsuccessful renewal of LTVP for migrant spouses
- Citizen spouses not wishing to sponsor LTVP anymore (wanting to divorce)
- Couple scrambling to renew LTVP with the fear that the migrant spouse will accidentally overstay
- Anxiety over being separated from migrant spouses or (for divorcing migrant spouses) losing Singaporean children
- Multiple attempts at Permanent Residence (PR) applications, with no explanation for rejections

Difficulty renewing LTVP:

My husband doesn't want to renew my LTVP. I have to ask my social worker to persuade him to renew. It's a struggle. Every year I face the same problem. He will say, 'Ask your friend to renew.' I have to endure all the insults. He keeps threatening me, chases me out of the house. I'm scared I have no place to stay. I have nobody.

-Nur*, 46 years old, Indonesian, on an LTVP

1

Recommendations

Establish clear criteria for evaluating immigration applications from migrant spouses

- Establish and publish clear and transparent eligibility criteria for LTVP+ and PR. For PR, prioritise family ties over other criteria like income.
- Introduce timed access to PR; grant PR to migrant spouses upon the birth of a Singaporean citizen child or upon demise of a Singaporean citizen spouse.

Challenges Faced by Participants & Policy Wishlist

B. Participants experienced the following work-related challenges:

Limited options

- Desire to supplement income doing Grab driving, but not being allowed to as an LTVP holder
- Lack of knowledge of policy surrounding self-employment for LTVP/+ holders; lack of financial resources to register business as self-employed person
- Unable to find work as a divorced migrant spouse because employers do not want to hire those on a year-long LTVP
- Employer preference for PR/citizens over LTVP/+ holders

Problems with Letter of Consent (LOC) / Pre-approved LOC

- Migrant spouse told to find an employer first before applying for PLOC
- Divorced migrant spouse's LOC application failed because LTVP sponsor is her adult child

Lack of employment opportunities for LTVP holders:

When I separated from my husband in 2014, I still got the LOC and could work for five years. After divorce, my LOC was cancelled because my LTVP is sponsored by my eldest daughter. I tried many times but still cannot get it. Employers are looking for LTVP+ holders, not LTVP, so it's difficult.

- Rosa, Filipina, 57, on an LTVP*

2

Recommendations

Ease access to paid work

- Grant automatic right to work for all migrant spouses—including those who are divorced but still living in Singapore because they have custody or care and control of Singaporean children—without the need to first apply for a Pre-approved Letter of Consent or Letter of Consent.
- Lower barriers for LTVP/+ holders to register as self-employed; allow migrant spouses to do app-based freelance work.
- Intensify public education for employers about hiring LTVP/+ holders.

Challenges Faced by Participants & Policy Wishlist

C. Participants experienced the following housing-related challenges:

- Inability to co-own property, which creates a great sense of insecurity over housing arrangements in case of the divorce or death of a citizen spouse
- Inability to secure higher housing loan amounts because only the citizen's income is taken into consideration
- Limited housing options for a divorced migrant spouse (PR) who does not have care and control of her Singaporean child

Lack of housing security:

When we got married, my husband bought a house under his name. He told me that a foreigner does not have a right to the house. Now he has plans to share the house with a new partner, even though I have given birth to a Singaporean. I'm scared that I have nowhere to go after divorce.

- Mariah, Indonesian, 38, on an LTVP+*

3

Recommendations

Provide more housing options

- Facilitate housing ownership for migrant spouses through timed access to PR.
- Take both spouses' incomes into consideration for HDB housing loan amounts.

Challenges Faced by Participants & Policy Wishlist

D. Participants experienced the following healthcare-related challenges:

- Extremely limited and expensive options for private insurance
- Lack of knowledge as to whether or not a citizen spouse can use their MediSave to pay for migrant spouses' healthcare

Lack of subsidised healthcare insurance:

I have a pre-existing gynecological condition, and insurance here is just so expensive and limited for foreigners. The only quotation I got was \$15,000 a year with a payout of a little over \$4,000 if I needed an operation... I'm not sure if I can access my husband's CPF to pay for my healthcare costs. I'm grateful that I still have the National Health Service, though.

-Laura, 37 years old, British, on an LTVP+*

4

Recommendations

Ensure stronger healthcare coverage

Allow all migrant spouses of Singaporean citizens to access similar levels of healthcare subsidies as PRs and LTVP+ holders.

5

General Recommendations

Create a multilingual one-stop information portal to consolidate and communicate policies relating to migrant spouses' right to employment, housing options, legal rights, divorce, healthcare insurance options, etc.

What more can be done?

Overall, there was overwhelming consensus among the community members that the current application system and eligibility for LTVP and PR is too opaque, creating a great deal of stress, frustration and uncertainty for transnational families. They wish to see more transparency in the system, especially in the eligibility criteria for PR. Those who are getting divorced worry about losing their right to stay and possibly being separated from their children in Singapore.

While welcome, not all migrant spouses knew about the availability of the PLOC. There are also restrictions to the kind of work that LTVP/+ holders may perform, e.g. they are not allowed to do ad-hoc app-based work such as food delivery and private hire driving. This limits their ability to earn a living. Divorced LTVP/+ holders usually have Singaporean citizens other than their (former) spouses sponsoring their passes, yet those without spousal sponsorship tend to have their LOC applications rejected automatically.

Migrant spouses' inability to co-own property creates a great sense of insecurity over housing arrangements in case of divorce or the death of their spouses. Transnational couples applying for public housing face further limitations as the housing loan amount is dependent only on the citizen spouses' income, rather than both spouses'.

Only migrant spouses on LTVP+ can access any form of healthcare subsidies. Options for private insurance are extremely limited and expensive.

Conclusion

The promotion of women's rights and well-being must include those of migrant women who are living on our shores. Migrant wives are women who have settled down here to make their lives; some are parents to Singaporean citizens. Securing their right to reside here provides them with more opportunities to contribute to the country, which will only be of benefit to the rest of Singapore.