



Uplifting Lower- Income Families Through ComLink+

6 November 2024

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Director

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Ministry of Social and Family Development

We have made progress in income equality and mobility...



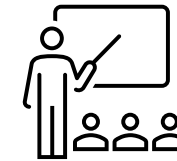
Real per capita household incomes increased across all deciles over the last decade

- The strongest growth was experienced by lower- and middle-income households



Income inequality is at its lowest in two decades

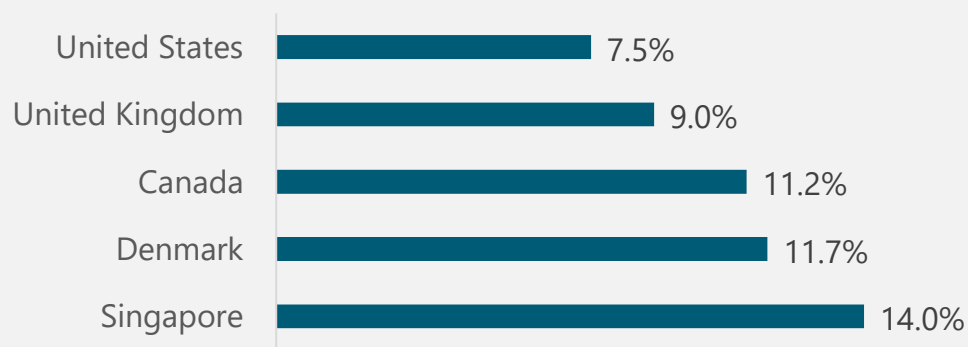
- The Gini coefficient decreased from a peak of 0.482 (0.439) in 2007 to 0.433 (0.371) in 2023 before (and after) taxes and transfers



Preschool enrolment has risen

- Over 9 in 10 children aged 3-6 are enrolled in preschool

Singapore's lower-income does better relative to those in other countries: Children from disadvantaged backgrounds have opportunities to succeed



% of children (1985 – 1989 cohort) born to parents in the bottom quintile that reached the top quintile at age 30¹

	Average PISA score of lower-SES Singaporean students	Average PISA score of lower-SES OECD students	Average PISA score of OECD students
Reading	484	434	476
Mathematics	515	431	472
Science	504	442	485

*Programme for International Student Assessment, 2022 scores reflected

¹ Tan Yen Ling, Glenyvia Sim, Ng Woon Chian and Ong Xiao Lin. (2021). *Income Inequality and Mobility in Singapore*. In Kuan M. L., Leong C. H., Poh J., Yong Y. W., Yip C. S., Chua B. L. (Eds.) *Economics in Practice: Evidence-Based Policymaking in Singapore* (pp 155-182). Singapore: World Scientific.

...but we are seeing some early signs of slowing social mobility amidst an increasingly challenging environment



“In the past we mostly had older folks staying in our rental flats; nowadays we see more families with young children staying in these flats, and they are there for longer durations too.”

“We want to ensure that no family in Singapore gets trapped in a permanent underclass. That means we have to do more to help – not just the parents, but also ensure their children have access to full and fair opportunities early in life.

*Our road ahead is clear, we want to see **a fairer, more equal, and more inclusive Singapore.**”*

- Then-Deputy Prime Minister Mr. Lawrence Wong at the Social Service Offices 10th Anniversary Celebration on 19 Oct 2023

The Government's approach to social support is broad-based, with targeted assistance for vulnerable segments

Support for all



Contributory social savings scheme through the **Central Provident Fund**



Healthcare subsidies that benefit all Singaporeans



Heavy investment in **quality education** regardless of family background, a culture of lifelong learning



Integrated public housing estates with common spaces where residents from all walks of life interact



Targeted support for specific needs

ComCare

Supports those unable to meet their basic living needs

MediFund

Supports lower-income persons who are unable to pay their medical bills

KidSTART

Supports pregnant mothers and children aged 0 to 6 years from lower-income families

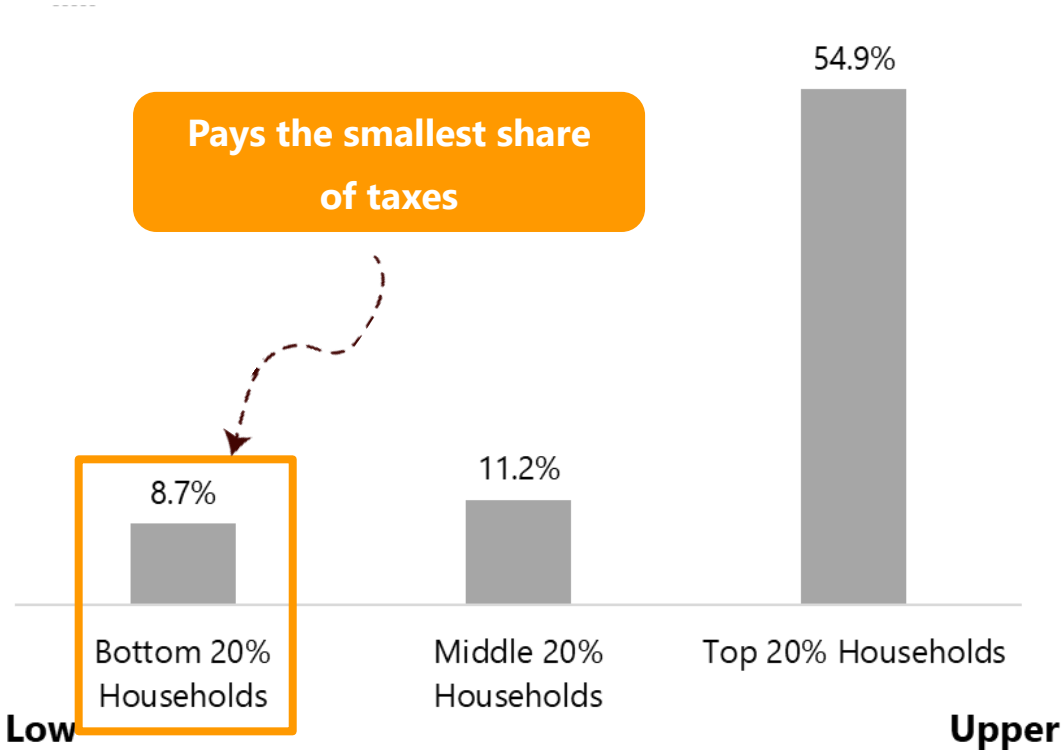
ComLink+

Supports lower-income families with children living in public rental housing (PRH), and families not living in PRH that (a) have school-going children at risk of long-term absenteeism or (b) are eligible for KidSTART.

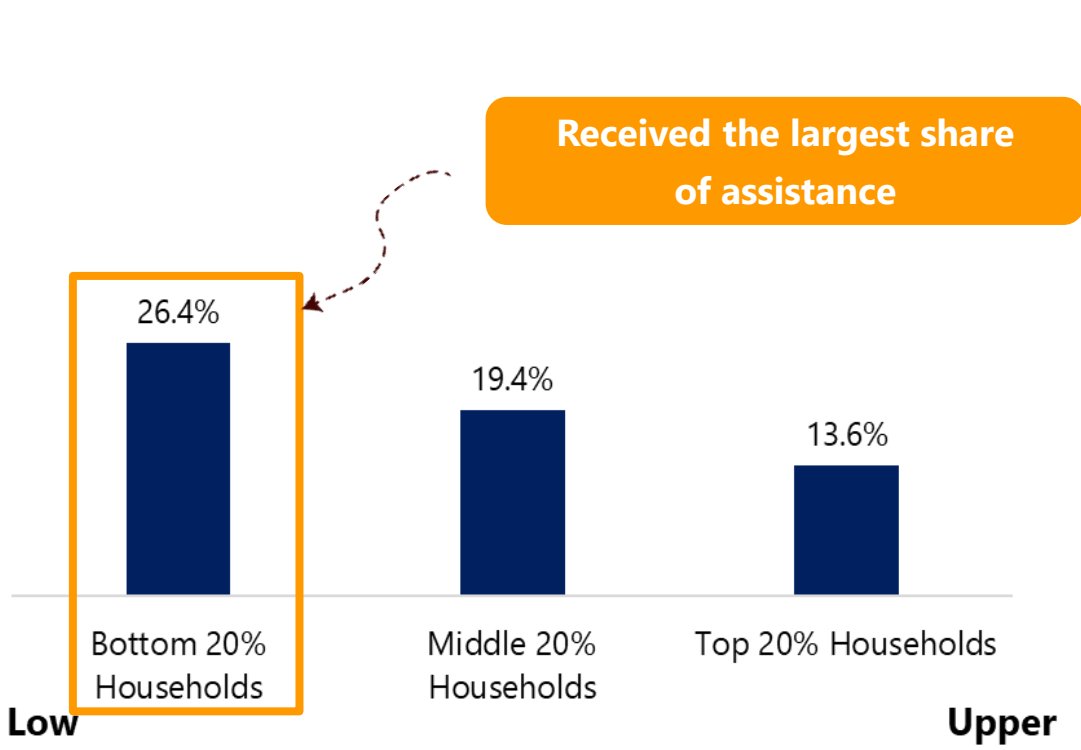
Our taxes and transfers are also progressive and redistributive

Lower-income households in Singapore receive \$4 in benefits for every dollar of tax paid.

Share of Government Taxes Paid



Share of Government Assistance Received



Singaporeans aspire to a caring and inclusive society, where we have a collective responsibility to support and uplift those around us

INDIVIDUAL & FAMILY

Do their best for themselves and their families; family as the first line of support

COMMUNITY

Contribute time, resources, expertise, and create opportunities to support families and build a more cohesive society

GOVERNMENT

Create conditions for growth and opportunity, and provide social safety nets, with more support going to those with greater need

To empower families to achieve social mobility requires more than financial assistance

Moving beyond financial assistance

- Families may face complex and interlocking difficulties, and **support must be proactive, integrated and holistic**
- Moving out of poverty takes time, and **supporting them for longer can increase their chances of success**
- We can make a **greater impact by partnering with and galvanising the Community**



We have moved beyond just providing episodic assistance for basic living expenses, to **journeying** alongside families over the longer term and **supplementing** their efforts to achieve stability, self-reliance, and eventually social mobility.

ComLink – a shift from episodic, short-term assistance, towards longer-term, family-centric support

- Community Link (or ComLink) started with the aim of **uplifting lower-income families with children** towards stability, self-reliance, and social mobility
- Rolled out nationwide in 2021, covering 21 ComLink communities



Proactive outreach to understand families' needs, strengths, and aspirations



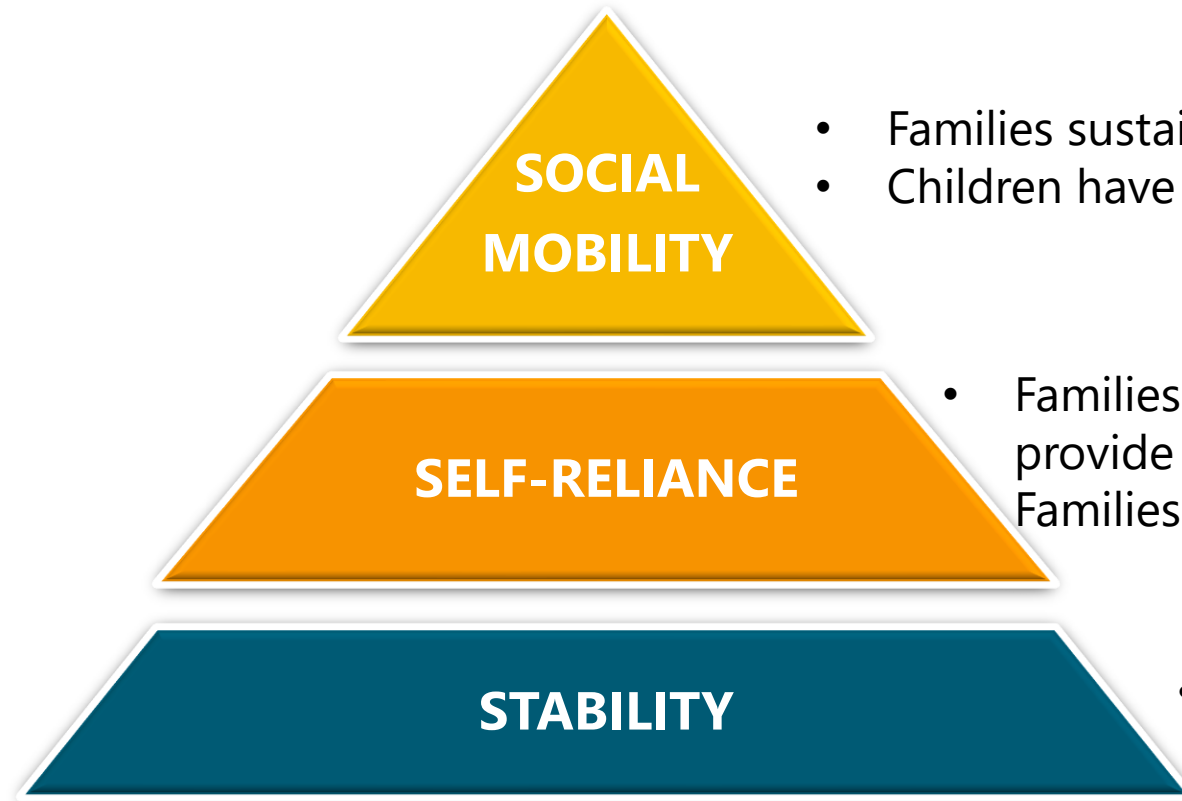
Journeying with families on their customised action plans



Partnering community to provide Comprehensive, Convenient and Coordinated (3C) support

- As at end-2023, ~10,000 families with children residing in public rental housing have agreed to work with us

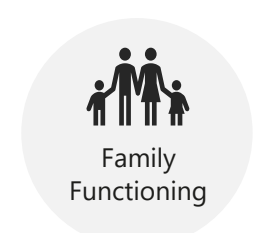
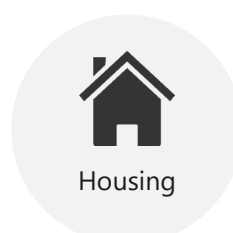
We want to uplift families to achieve Stability, Self-reliance, and Social Mobility (3S) across six domains



- Families sustain improvements in their quality of life
- Children have better lives than their parents

- Families able to rely on their own resources and abilities to provide for themselves
Families take stronger ownership in charting life goals and plans

- Families have food, shelter, and well-managed health conditions, and are in stable employment

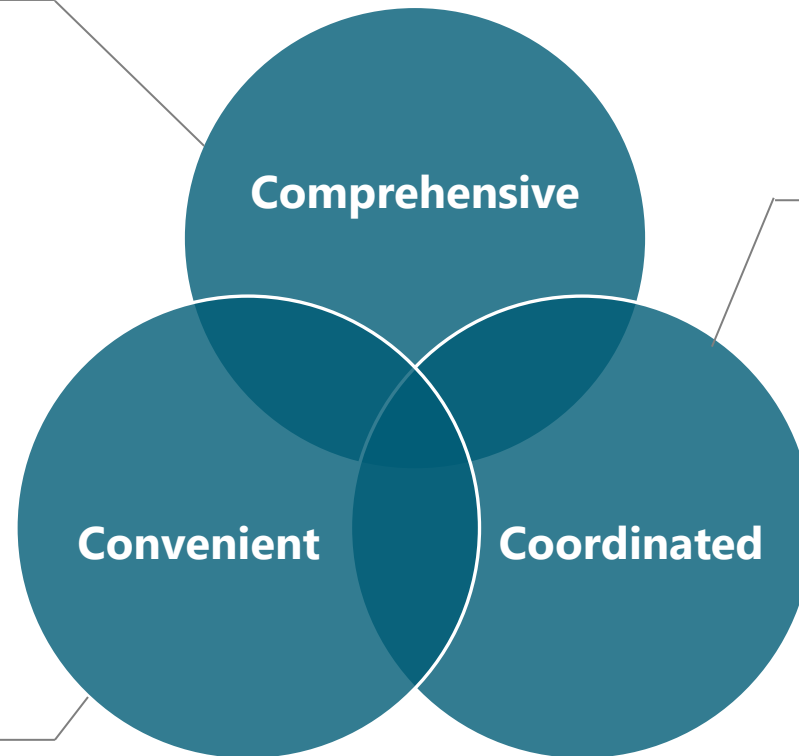


To achieve this, we have made social support more Comprehensive, Convenient, and Coordinated

Support for a range of needs

- Broad-based support provided across the six domains
- Additional targeted support for vulnerable segments

3C Support



Case coordination across partners supported by digitalisation

- Case Connect
- One Client View (OneCV)

Streamlining assistance

- Introduction of SSOs in all HDB towns
- ComCare scheme bundles
- Online ComCare SMTA applications

ComLink+ is a significant investment to do more to uplift lower-income families

- In November 2023, we have enhanced ComLink to ComLink+.
- Enhancements include:

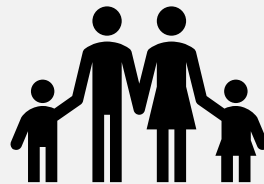
1

Family coaches and volunteer befrienders journey with ComLink+ families on their customised action plans



2

ComLink+ Progress Packages to give more support to those who do their part



3

Extend support to selected families with children, not living in public rental housing



Family coaches are critical in coaching, motivating and journeying with these families over the long-term

MSF will be deploying around **300 family coaches** to support families on ComLink+.



Family coaches, are equipped to work with ComLink+ families to **co-develop action plans**, and **coach** and **motivate** them towards achieving their goals.

Family coaches will also **take the lead to coordinate support** for families across multiple programmes, to help families better navigate social support services.

Adopting a **tailored training approach**, to equip FCs to effectively support and address the diverse needs of ComLink+ families.

Family coaches will introduce ComLink+ Progress Packages to provide additional financial support to families who do their part to improve their life outcomes

The Packages aim to multiply the impact of families' efforts to improve their longer-term outcomes, and will be trialled for three years.

- **Family coaches will offer families ComLink+ Packages that are relevant to the family's goals** in the areas of **preschool, employment, debt clearance, and home ownership**.
- When **families take active steps towards these goals**, the packages will provide **financial top-ups** beyond what is needed for basic needs, to:

1 **Ease short-term pressures** families face and allow them to focus on longer-term goals

2 **Motivate families to sustain progress** on their action plan, co-developed with family coaches

3 Enable families to **build and strengthen their foundation** to achieve the 3S

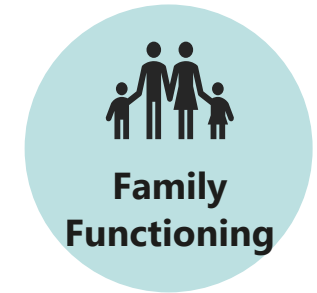
We will also extend ComLink+ to more lower-income families

- From Mar 2024, and over the next 3 years, we will extend support to another 3,000 lower-income families that are not in public rental housing but are eligible for KidSTART or support under the UPLIFT Community Network
- These families face similar challenges as our ComLink+ families and would also benefit from family coach support and the ComLink+ Progress Packages.



We will track families' progress and review the effectiveness of the ComLink+ model

- We will track ComLink+ families' progress towards the 3S outcomes of stability, self-reliance, and social mobility, across the six domains:



- We are also working with local academics to evaluate the effectiveness of the ComLink+ Progress Packages as incentives in nudging positive behaviours.

Ground sensing informs policy and practice

- As we journey over time with ComLink+ families, our Social Service Offices and family coaches provide a sense of the unmet needs in the community and resultantly helps to:
 - **Inform funding** for Social Service Agencies (SSAs) / ground-ups that **run programmes that meet these needs;**
 - **Shape our engagements** with Corporate and Community Partners, as we seek their **assets and skillsets** (e.g. Financial / Digital Literacy workshops) to complement programmes run by the Government / SSAs / ground-ups; and



The role of the community multiplies our efforts in ComLink+ implementation

Families have varied needs. The community plays an important role where it is not possible for the Government to meet all needs.

1

Volunteer as befrienders



2

Co-fund ComLink+ Packages



3

Co-create programmes



OUR SOCIAL COMPACT MUST BE
ONE

WHERE WE WORK IN SYNC AS A
STRONG TAPESTRY OF SUPPORT

Ministry of Social and Family Development



The Government's approach to social support is broad-based, with targeted assistance for vulnerable segments

Home Ownership

- Fresh Start Housing Scheme
- Various Central Provident Fund (CPF) Housing Grants
- Public Rental Scheme
- Subsidised HDB Flats

Healthcare

- Community Health Assist Scheme (CHAS)
- Basic health insurance
- Subsidies for elderly and low-income groups to access healthcare

Employment

- Adapt and Grow
- Workfare Skills Support (WSS)
- Workfare Income Supplement (WIS)
- Progressive Wage Model
- SkillsFuture

Education

- MOE Bursaries
- MOE Financial Assistance Scheme
- Preschool Subsidies
- Edusave Scheme
- Subsidised Education

Retirement Needs

- Silver Support Scheme
- CPF Extra Interest

Progressive Transfers: (e.g. Goods and Services Tax (GST) vouchers, utilities, Service and Conservancy Charges (S&CC) vouchers, CPF top-ups)

Social Safety Net: ComCare (Short-to-Medium-Term Assistance, Long-Term Assistance, Interim Assistance, Assistance Schemes for Children)
Subsidised Social Services, MediFund



Families must do their part to reap the benefits of the Packages

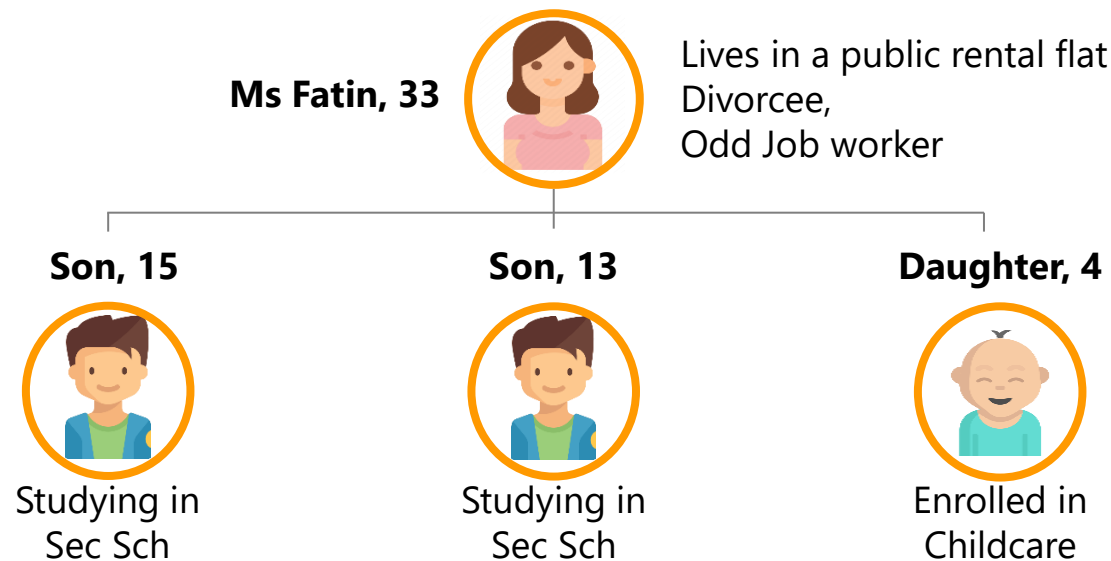
Progress Packages	Action that family must take	Financial top-ups that family will receive
Package 1: Preschool	<ul style="list-style-type: none"> Ensure child is enrolled in preschool in the year he/she turns 3 	<ul style="list-style-type: none"> One-off \$500 top-up to child's Child Development Account (CDA)
	<ul style="list-style-type: none"> Ensure child attends preschool regularly from ages 3-6 	<ul style="list-style-type: none"> \$200 top-up to child's CDA for every quarter of good attendance ($\geq 75\%$ attendance)
Package 2: Employment	<ul style="list-style-type: none"> Secure and/or sustain CPF-paying job that pays \geq \$1,600 per month 	<ul style="list-style-type: none"> Combination of cash and CPF payouts of \$450 to \$550 for each working adult, for every quarter of CPF-paying employment. If 2 adults are working, each will receive \$50 more per quarter
Package 3: Debt Clearance	<ul style="list-style-type: none"> Repay debts owed to licensed companies 	<ul style="list-style-type: none"> 1:1 matched debt repayment – for every \$1 that family repays to creditors, donors will pay \$1 directly to creditors.
Package 4: Home Ownership	<ul style="list-style-type: none"> Make voluntary contributions to CPF 	<ul style="list-style-type: none"> 2:1 matched CPF contribution – for every \$1 of voluntary contributions to CPF made by family, \$2 top-up will be made to same member's/members' CPF-Ordinary Account

With ComLink+, we expect families to take small but sure steps towards Stability, Self-reliance, and Social Mobility over the longer-term

ComLink+ families typically face complex challenges across multiple domains. Uplifting them will take time.

Family coaches will partner families that are willing to make progress on their action plan so as to improve their circumstances over time.

Take for example...



Ms Fatin's family coach, Farhanah, understood her aspirations and needs, and worked with her on the action plan they co-developed

Ms Fatin's Aspirations



Income Security

- To be financially independent to better support her family's needs.
- To attain full-time employment.



Children's Devt & Education

- Ms Fatin wishes for her children to do well in school, and eventually to have a comfortable life.



Family Functioning

- Ms Fatin and children enjoy and want to spend more time with each other.

Needs



- Additional financial support
- Skills upgrading



- Afterschool enrichment and academic support for her sons
- Developmental support for her daughter



- Social and emotional support

Action Plan/Interventions

- Financial assistance
- Employment assistance and training

- Community tuition programmes, interest workshops (e.g. UOL-PPHG Community Uplift Culinary workshop)
- KidSTART practitioner jointly visits Ms Fatin with Farhanah since Feb 2024

- Volunteer befriender, Jean, supported the FC by also visiting the family and nudging them along in their action plan
- Social activities and events run by SSO or ComLink+ partners

We are looking for volunteer befrienders to support ComLink+ families

Volunteer Befriender

Volunteer befrienders will be **paired with a Family Coach** and play a **complementary role** by:

- Spending time with the families, building rapport, working with them on their action plans, and encouraging them towards their long-term aspirations and goals;
- Supporting family coaches in making referrals to schemes and services that are relevant to the families; and
- Working with families in more specific ways, such as tutoring or providing basic financial literacy knowledge, if they feel able to, given their skills and experience.

ComLink+ Family



Volunteer Befrienders

Family Coach

Sign up today!



<https://go.gov.sg/befriending-comlink>

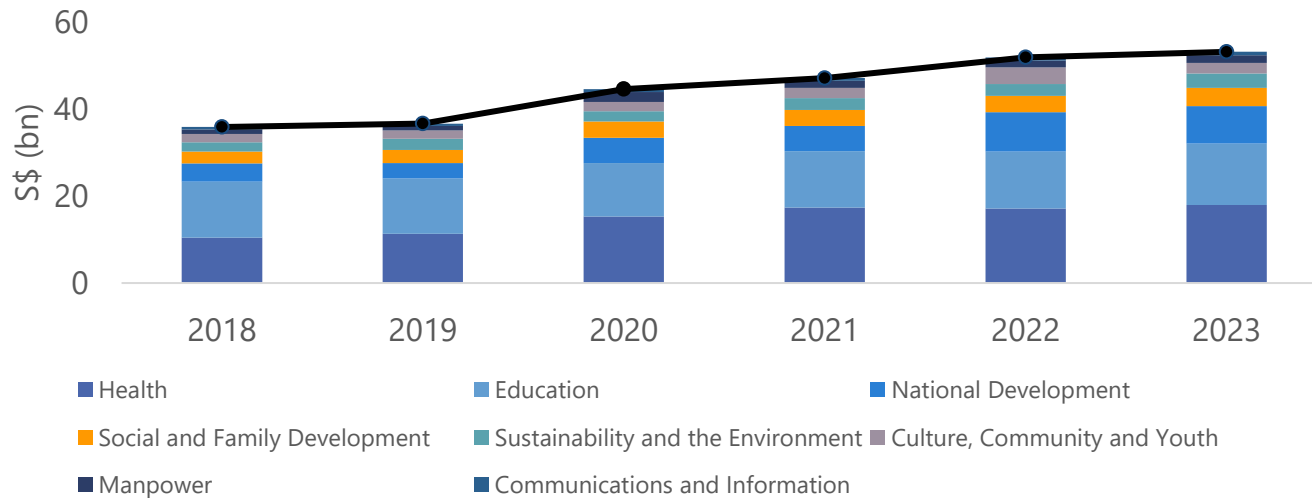
Even as the Government increases social spending, community giving will help us do more to assist and empower lower-income families

"We [give] not only because it is the alternative to paying the government taxes.

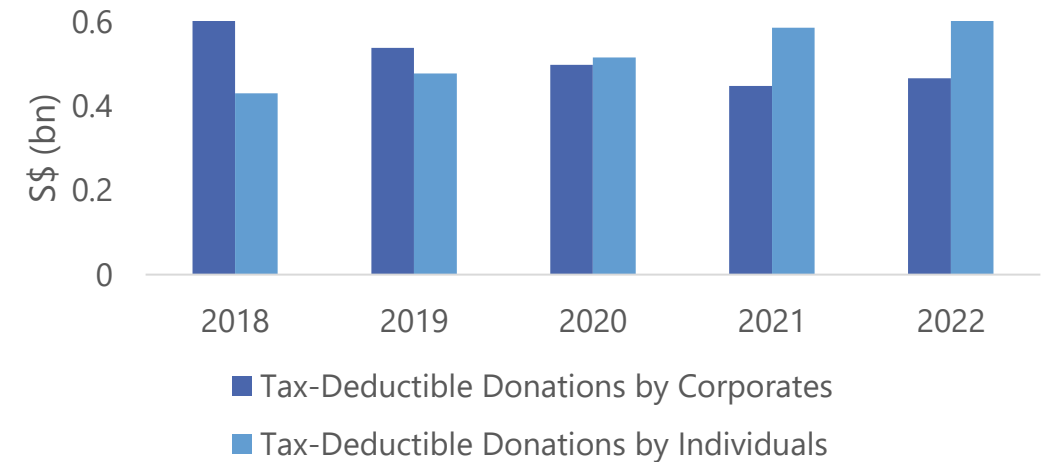
*We do it because it leads to a more spirited society, a more resilient society, really, **a better society where we all take care of the welfare of others, not just in our own families.**"*

- Then-Senior Minister and Coordinating Minister for Social Policies Mr. Tharman Shanmugaratnam at the National University Heart Centre, Singapore's (NUHCS) 15th anniversary charity golf and dinner on 19 Jul 2023

Government Expenditure on Social Development



Annual Tax-Deductible Donations to Charities



Commissioner of Charities (COC) Annual Reports (2018-22); <https://www.charities.gov.sg/Pages/Resource-and-Training/Publications/Publications.aspx>

Community programmes and volunteerism support last-mile needs and strengthen social cohesion

~170

organisations and individuals
are ComLink+ partners

- ComLink+ partners can offer ComLink+ community programmes, or in-kind support for underserved areas (e.g. childminding, homework cafes)
 - DBS' contribution to Progress Packages, Befriending
 - OCBC's Families100 Programme
 - UOL-PPHG Community Uplift Programme



1,300+

active volunteer befrienders
recruited and trained

- Volunteers can work alongside our family coaches to support our ComLink+ families and play a key role in sustaining ComLink+ programmes

Existing partnerships with corporates

DBS began conducting financial literacy programmes for ComLink families in 2022, providing volunteer trainers, facilitators and in-kind sponsorship of class materials to run the programmes.

DBS is scaling up the partnership, leveraging its skillsets and assets to help families in a range of ways:

- **Donations:** Generous donation of over \$30M to fully support the community-funded portion of the *ComLink+ Packages for Preschool and Home Ownership*.
- **Befriending:** 400 DBS staff are progressively being trained and matched as volunteer befrienders to adopt 200 families in Ang Mo Kio, Yishun, Boon Lay, Taman Jurong, Bedok, Geylang Serai, Hougang, Sengkang and Serangoon. Befrienders will leverage their financial literacy knowledge throughout the befriending experience.
- **Programme co-creation:** Training MSF SSO family coaches on financial literacy & more.

