

# SINGAPORE'S SOCIAL COMPACT

## DEVELOPMENT

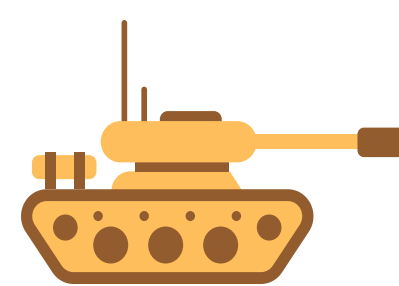
### Phase 1 (1960s - 1980s)

#### Early years of nation-building

- Focus on survival:



Economy



Defence



Education

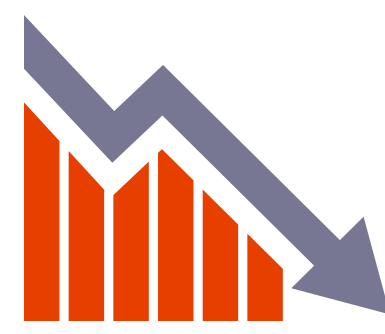


Housing

- Limited social assistance;
- Ground-up and localised community support;
- Strong emphasis on **self-reliance** and **individual responsibility**

### Phase 2 (1990s - mid 2000s)

#### “Many Helping Hands” approach to community support



- Volatile global markets, technological shifts and labour mobility led to uneven income growth and widening income gaps



- Government introduced social policies to:
  - Temper income disparity; and
  - Sustain social mobility



- Greater sense of **collective responsibility**

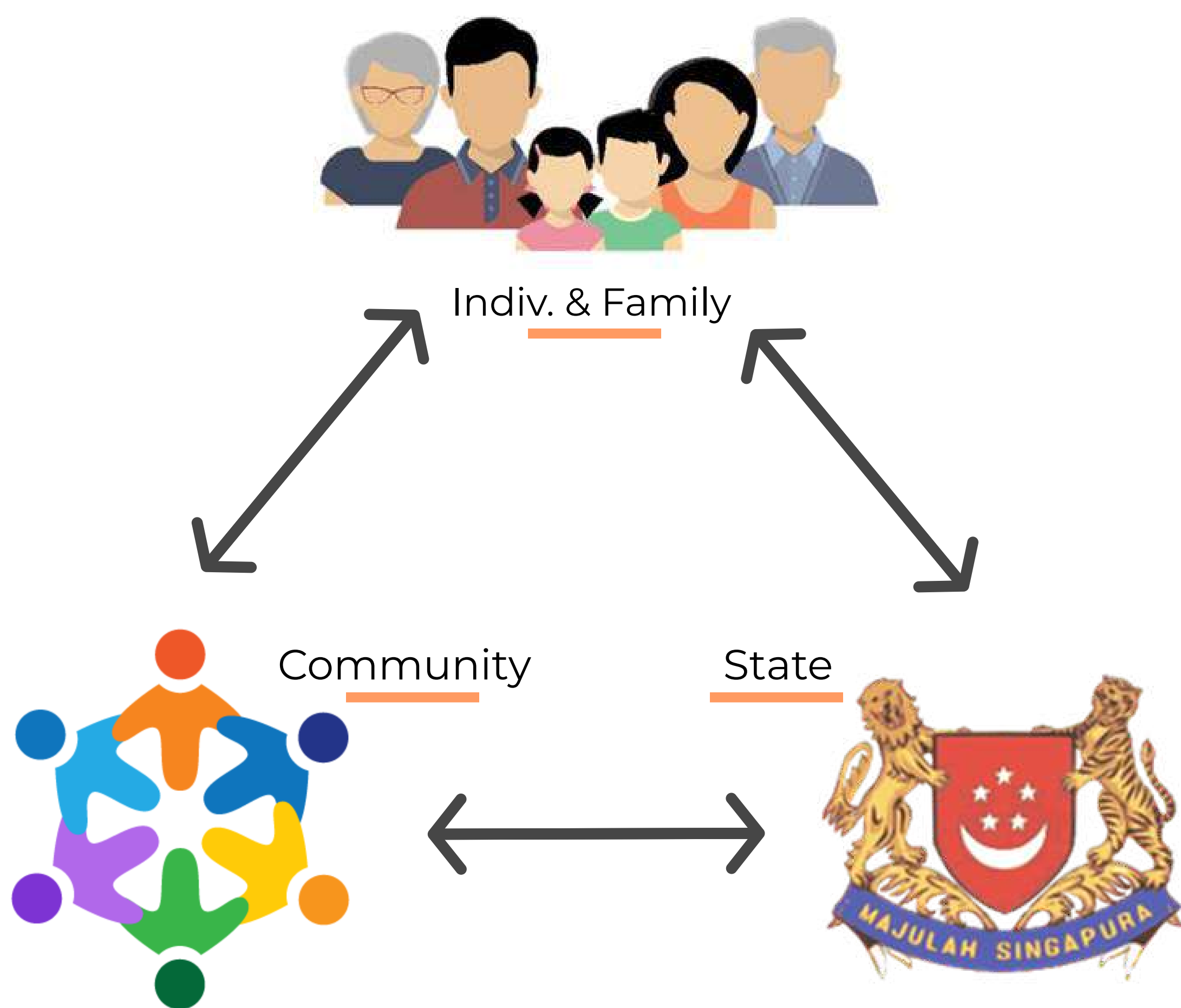
### Phase 3 (late 2000s - present)

#### “Our new way forward” (PM Lee, 2013)

- Demographic shifts: shrinking family sizes, ageing population
- Individual and family efforts were sometimes not enough.
- The government and community had to play a bigger role:
  - Expand support in key domains critical to a person’s well-being
  - Improve social service delivery and accessibility
  - Forge stronger partnerships with the community

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## KEY PRINCIPLES



Indiv. & Family

Individuals take **personal responsibility** where they can, with **support from their families**.

Comm.

Community, like community groups, VVOs, corporates and neighbours, play a critical role in providing both **informal and formal support**.

State

Government creates **conditions for growth and opportunity**; Puts in place "**trampolines**" to help people bounce back, and "**social safety nets**" for those who cannot fend for themselves and have little or no family support.

## SIX KEY FOCUS AREAS

EDUCATION



EMPLOYMENT



HEALTHCARE



6

HOUSING



RETIREMENT ADEQUACY



SOCIAL AND COMMUNITY ASSISTANCE



# SINGAPORE'S SOCIAL COMPACT



## EDUCATION

### Financial Support

Broad based subsidies

Targeted Assistance:  
Financial Assistance Scheme, School Meals Programme)



### Additional Support

**UPLIFT (Uplifting Pupils in Life and Inspiring Families Taskforce):**

To strengthen support for students from disadvantaged families

**UPLIFT**

### Emphasis on Preschool

Affordable and quality preschools

Preschool Outreach Programme for those not enrolled in preschool

**KidSTART pilot**

(For low-income families)

Home Visitation;  
Supported Playgroups;  
Enhanced Support to Preschools



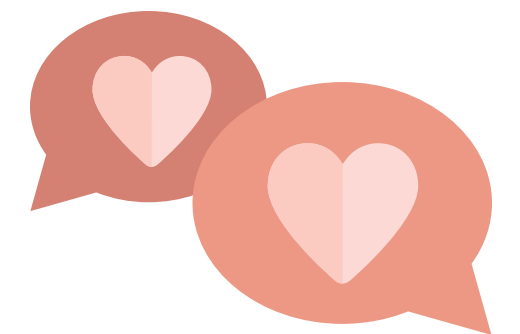
**123  
ABC**

**Academic Support:**

Learning Support for Literacy and Numeracy

**Non-Academic Support:**

Education and Career Guidance (ECG) Counsellor, Allied Educators for students with special needs



Expand pathways in **Higher Learning** and **Lifelong Learning** through SkillsFuture



## EMPLOYMENT

### Encourage Employment



**Workfare Income Scheme:**

Tops up income of lower wage workers

### Better Skills

**Workfare Training Scheme:**

Encourages lower wage workers to upgrade skills



**SKILLSfuture**

High quality and integrated education, training and career development

### Better Jobs



**Progressive Wage Model:**

Supports wage increase in specific sectors



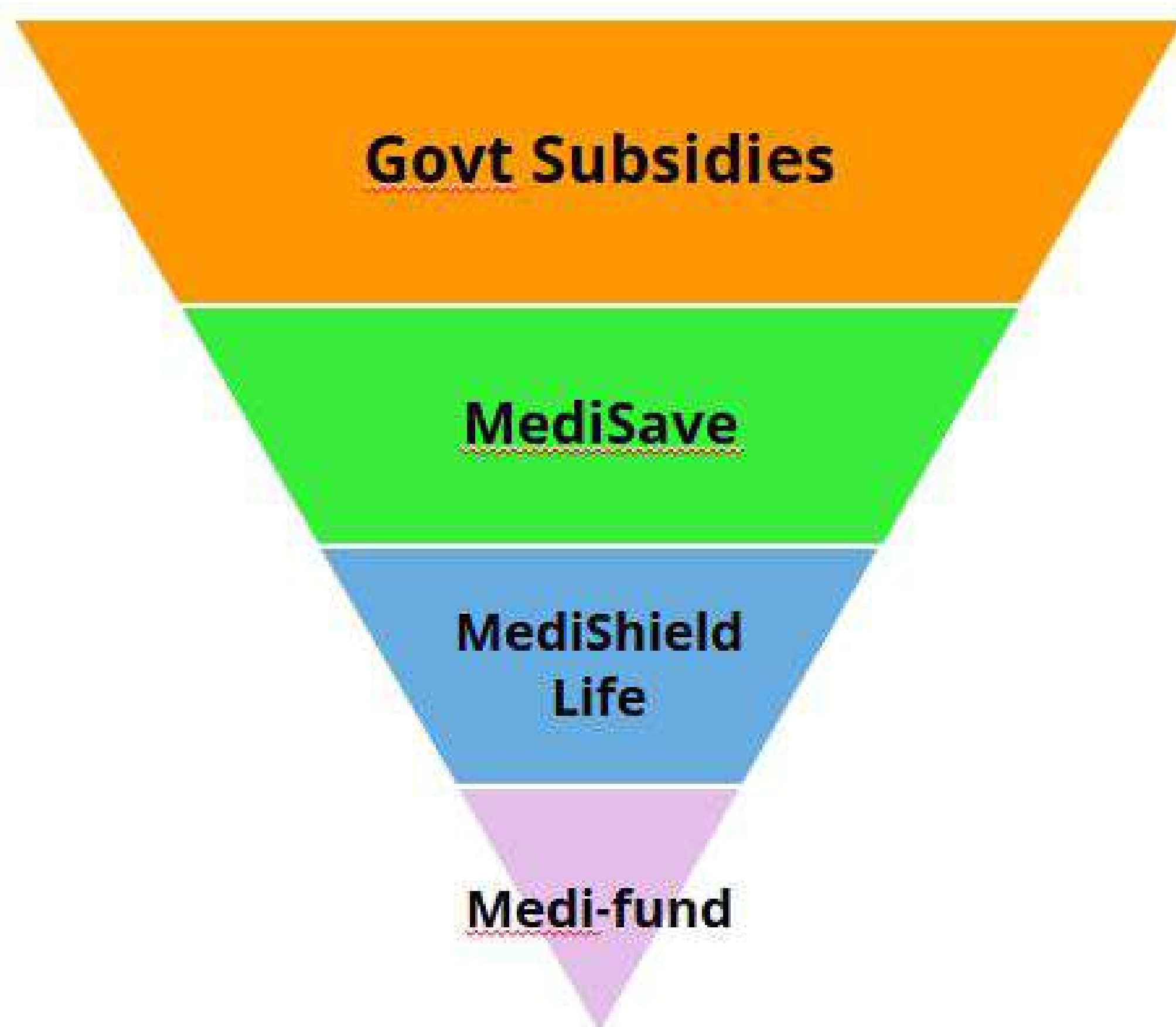
**Workforce Adapt and Grow:**

Facilitates job matching and provides employment support

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## HEALTHCARE

### S + 3Ms Financing Model



- Significant means-tested government subsidies to keep care affordable (e.g. up to 80% for subsidised hospitalization)
- Individual healthcare savings accounts for all Singaporeans.
- Universal healthcare insurance scheme
- Government-funded safety net for the vulnerable and needy

### Community Health Assistance Scheme (CHAS)

Subsidies for GP and dental clinics

For Singaporean pioneers, Singaporeans from lower to middle income households, and Singaporeans with chronic conditions.



### Pioneer/ Merdeka Generation Package



Outpatient Care Subsidies



Medisave Top-ups

MediShieldLife

Medishield Life premium subsidies



Disability Assistance

### CareShield Life (2020)

Long-term care insurance scheme for severe disabilities



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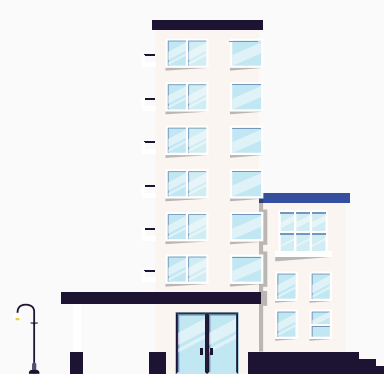
## HOUSING

### Broad based and progressive subsidies



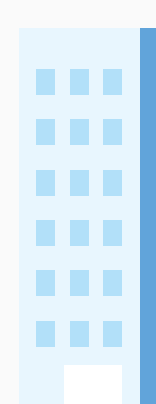
#### Additional CPF Housing Grant

Up to \$40,000  
Income ceiling \$5,000  
First-time new/ resale flats



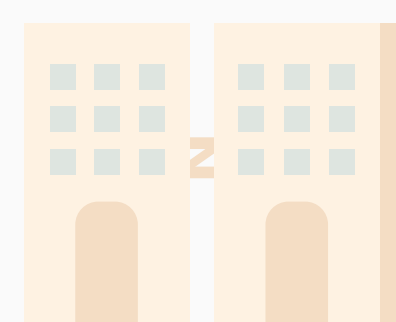
#### CPF Housing Grant (Resale Flat)

Up to \$50,000  
Income ceiling \$12,000  
First-time resale flats or Executive Condominiums



#### Special CPF Housing Grant

Up to \$40,000  
Income ceiling \$8,500  
First-time 4-room or smaller BTO



#### Proximity Housing Grant

Up to \$30,000 depending on proximity to parents/ child

### Vulnerable Families



#### Home ownership Support Team (HST)

Help rental households in flat purchase process



#### Tenants Priority Scheme

Sets aside 10% of 2-3 room flats for **rental families**



#### Housing Counsellors

Help divorcing parties understand post-divorce housing options



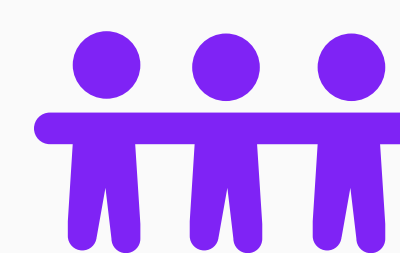
#### Fresh Start Housing Scheme

**Prioritises** second-timer families with young children living in public **rental flats**



#### Enhanced Step-Up CPF Housing Grant (2019)

Helps owners of subsidised 2-room flats upgrade to 3-room flats



#### Assistance Scheme for Second-Timers (ASSIST)

**Prioritises divorced and widowed parents** with young children



## RETIREMENT ADEQUACY

### Retirement Income

CPF Lifelong Income for the Elderly (**CPF LIFE**): Provides lifelong payouts

Progressive interest rates help members with lower CPF save more

### Silver Support Scheme

**Quarterly cash pay-out** to supplement savings for low-income pioneers



# SINGAPORE'S SOCIAL COMPACT



## SOCIAL AND COMMUNITY ASSISTANCE

### Comprehensive

- Launch of Community Link (ComLink) to provide community driven support for families in rental flats

### Convenient

- Reduce need for submission of multiple documents
- SSOs offer multiple services (Co-location/ video conferencing)

### Coordinated

- Guidelines for multiple agencies to align action plan
- Equip frontline officers to connect clients' to relevant help
- Co-organize SG Cares Community Network Sessions



### Long-Term Assistance (LTA)

Long term support to the most vulnerable



### Short-to-Medium Term Assistance (SMTA)

Temporary financial support as one "bounces back" to their feet



### Assistance for Children

Additional financial assistance for preschool and student care

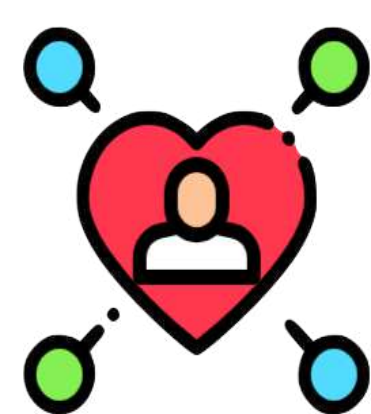


### Interim Assistance

Immediate financial assistance to those with urgent needs



## Building a more caring and inclusive home for all.



Daily acts of kindness



Volunteering - giving.sg



Organising ground up activities

## DISABILITY

3rd Enabling Masterplan

Empower persons with disabilities

+

Support caregivers

+

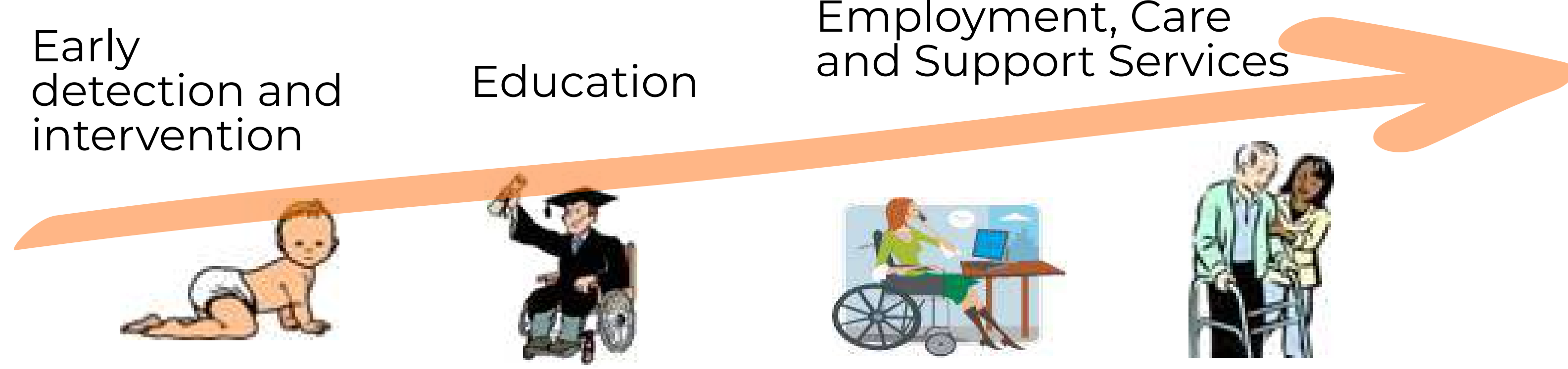
Inclusive Environment

## WHOLE OF LIFE APPROACH

Early detection and intervention

Education

Employment, Care and Support Services



# SINGAPORE'S SOCIAL COMPACT

## CHALLENGES



### Demographic Changes

- Ageing Population
- Changing Family Structure
- Increasing Life Expectancy
- Lower dependency ratios



### Increasing Constraints

- Fiscal Constraints
- Resource Allocation
- Manpower



### Health

Increasing chronic disease burden among young and old



### Dilemmas

- Providing assistance without diminishing personal/ collective responsibility
- Uplifting the family
- Building opportunities for all



### Continuing Social Mobility

Need to ensure that our society progresses together



### Economic Volatility

- Changing structure of economy and nature of work
- Rise of gig and sharing economy



### Ensuring Sustainability

- Reduced revenues with shrinking workforce and expected rise in social spending
- Responsible financing: taxation rather than borrowing

## FUTURE PLANS

Continue to:

- Strengthen collective efforts
- Ensure basic needs of all Singaporeans are met
- Ensure opportunities remain available for all to develop to their fullest potential

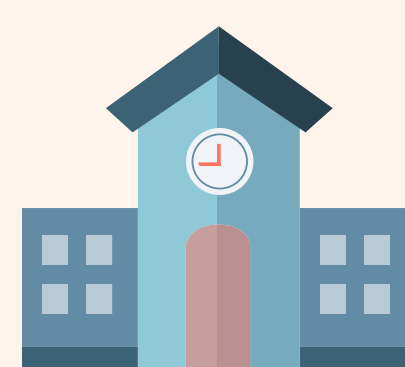
### Three priority areas:



Building a more inclusive society to enable people of all abilities to achieve their fullest potential



Strengthening family and community bonds and our collective resilience



Giving our children a good start in life through affordable, accessible and quality preschool