SUPPORTING LOWER-INCOME HOUSEHOLDS TRENDS REPORT

NOVEMBER 2026

MSF | MINISTRY OF SOCIAL AND FAMILY DEVELOPMENT

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B. TECHNICAL NOTE

GENERAL

Calendar year All yearly data in this report are reported on a calendar year basis (i.e., 1 January to 31 December), unless otherwise stated.

Child refers to a person below the age of 21 as at the end of the respective reporting year.

Adult refers to a person aged 21 to 64 as at the end of the respective reporting year.

Elderly refers to a person aged 65 and above as at the end of the respective reporting year.

Resident household refers to a household where the household reference person is a Singapore Citizen or Permanent Resident.

Household market income refers to income earned by households from the market economy. It comprises income from employment (including one-twelfth of annual bonuses and employer CPF contributions) and non-employment sources, including investments (e.g., interest from savings and/or CPF balances, dividends from investments), rental, contributions from other households (e.g., allowance from children to parents not staying in the same household, alimony), pensions, annuities, royalties and regular payouts from CPF and insurance (i.e., CPF ElderShield and CareShield Life).

Per capita household market income refers to household market income divided by the total number of members in the household.

Median household income refers to the household income in the middle of the income distribution (i.e., half of the households have higher income than the median household income and half have lower income than the median household income).

A decile group is one-tenth of all households arranged by their household incomes from minimum to maximum. The first decile group is the first one-tenth (the 10% of all households with lowest incomes). Not all households are consistently in the same decile group from one year to the next. For example, an employed household may move from a higher to a lower decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is relevant to note that the comparison may not pertain to the same group of households.

COMCARE

Beneficiary refers to any individual who has received ComCare Short-to-Medium Term Assistance (SMTA) and/or Long-Term Assistance (LTA) in a given year. Beneficiaries cannot receive SMTA and LTA simultaneously.

Household comprises all immediate family members (i.e., parents, spouse, siblings, and children (biological, adopted as indicated in adoption certificate, or step)) residing at the same address. Not all household members are necessarily beneficiaries. For instance, a household may contain estranged but financially self-reliant members, who are not contributing financially to the needs of the family. These members may not be considered beneficiaries when ComCare assistance is disbursed.

Primary client refers to the main applicant for each ComCare household.

Average monthly SMTA cash assistance refers to the total cash assistance disbursed to a household during the reporting year, divided by the number of months over which the assistance was disbursed.

Monthly SMTA cash assistance per beneficiary in assisted households refers to the average monthly SMTA cash assistance disbursed to a household, divided by the number of beneficiaries in that household recorded as at the latest disbursement received by a household in a reporting year.

Exit from SMTA refers to instances where households on SMTA cash assistance stop receiving SMTA for at least one month. **Return to SMTA** refers to instances where households receive another tranche of SMTA cash assistance after their initial exit. For instance, a household that stopped receiving SMTA cash assistance as at 31 January 2019, but that received SMTA again on 1 January 2021, would be considered to have exited SMTA in 2019, and returned within 24 months.

SMTA exit cohorts refer to households in a given year that stopped receiving SMTA for at least one month. For instance, a household that stopped receiving SMTA assistance as at 31 January 2019 but later returned for SMTA on 1 January 2021 and exited again on 1 May 2021 would be considered part of the 2019 and 2021 exit cohorts.

COMLINK+

ComLink+ family refers to a family that has agreed to come onboard ComLink+ and receive support from family coaches and/or Family Service Centre (FSC) case workers. Unless otherwise stated, families are included in the reporting cohort if they are on ComLink+ as at the end of the reporting year.

Newly onboarded families refer to families that joined ComLink+ during the reporting year.

First ComLink+ cohort refers to families that have been on ComLink+ since 2023 and remained on ComLink+ as at 31 December 2025.

3S outcomes refer to Stability, Self-reliance and Social mobility outcomes measured using administrative indicators across relevant domains. Indicator-specific definitions are set out in Section F, where the corresponding results are discussed.

Reporting date refers to the point in time at which outcomes are measured, typically end-December of the reporting year unless otherwise stated. Year-on-year comparisons of ComLink+ outcomes may reflect both changes among continuing families and changes in the profile of newly onboarded families.

C. INTRODUCTION

Building a caring and inclusive society involves supporting all households, particularly lower-income households, towards attaining Stability, Self-reliance, and Social mobility (3S):

- Stability, where families have access to food, healthcare, and shelter, and are able to meet day-to-day needs.
- Self-reliance, where families are able to rely on their own resources and abilities to provide for themselves.
- Social mobility, where families are able to progress and better their circumstances, and where children have a better and brighter future.

Our approach has evolved over the years, from providing social assistance to social empowerment. The Supporting Lower-Income Households Trends Report provides key updates on social support for lower-income households. This year's report highlights key trends on:

- Overall household market incomes
- ComCare, which provides financial assistance for households that are temporarily or permanently unable to meet their daily living expenses
- ComLink+, which empowers families with support over the longer term to build better lives for themselves and their children

EXECUTIVE SUMMARY

Household Market Incomes

Household market incomes[1] grew faster in the first and second deciles than at the median

In 2025, average per capita monthly household market income in real terms (i.e., after adjusting for inflation) increased by 12.8% in the first decile and 9.7% in the second decile, compared with 7.5% for the median household. From 2020 to 2025, the corresponding annualised increases were 10.5%, 6.4%, and 3.8%.

ComCare

Fewer households received ComCare SMTA and LTA, while total disbursements increased

The number of households assisted through ComCare Short-to-Medium Term Assistance (SMTA) and Long-Term Assistance (LTA) continued to decrease in 2025. Total disbursements increased compared with 2024 following enhancements to SMTA and LTA assistance rates to help households better meet their basic needs.

ComLink+

More ComLink+ families progressing in Income Security and Preschool Education

In 2025, 36% of families achieved Social mobility in the Income Security domain, up 8%-point from 2024. The proportion of families with preschool-aged children achieving Self-reliance increased by 3%-point. Housing outcomes showed steady progress, with 2% of ComLink+ families in public rental housing moving into their purchased homes each year. Outcomes for school-going children, family functioning, and health were sustained at similar levels compared with 2024.

From Assistance to Empowerment: Signs of Sustained Progress for ComLink+ Families

The first cohort also showed sustained improvements in income security, preschool education, and housing over two years.

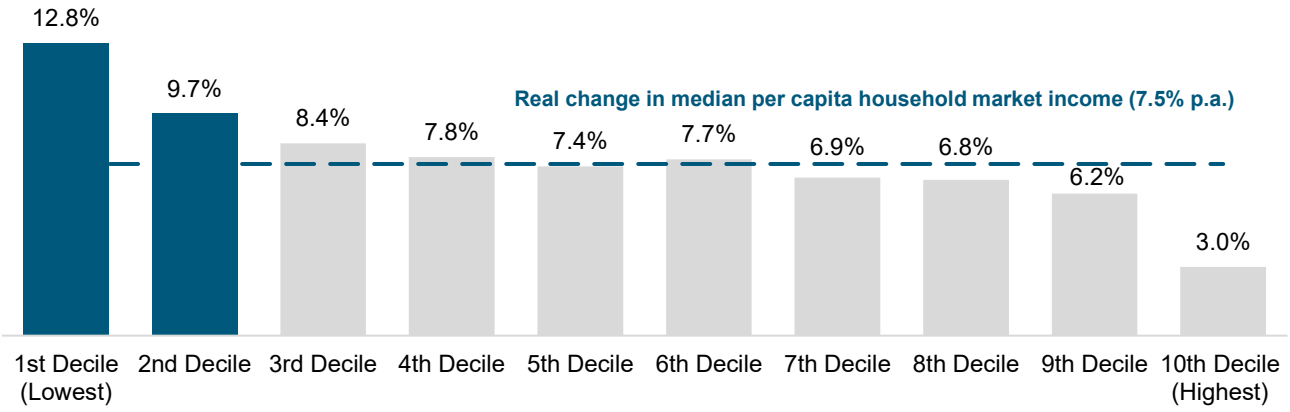
[1] In line with the broadening of household income in DOS' Key Household Income Trends report for 2025, this section reports household market income (which includes employment and non-employment income), instead of household employment income which was used for the Supporting Lower-Income Household Trend Report 2025. Definitions are provided in the Technical Note. Figures in this section are therefore not directly comparable with those reported in earlier editions.

D. OVERALL TRENDS IN LOWER-INCOME RESIDENT HOUSEHOLDS

Real increases in average per capita monthly household market income

In 2025, the average per capita monthly household market income for resident households in the first and second deciles increased by 12.8% and 9.7% respectively, in real terms. These increases were higher than that of the median household (7.5%) (Chart 1).

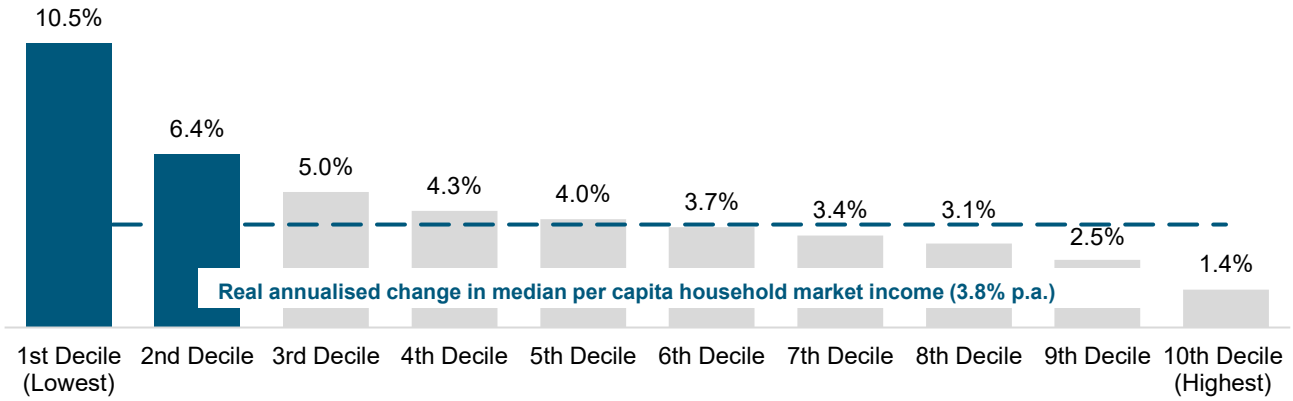
CHART 1: REAL CHANGE IN AVERAGE PER CAPITA MONTHLY HOUSEHOLD MARKET INCOME AMONG RESIDENT HOUSEHOLDS BY DECILES, 2025



Source: Department of Statistics (DOS)

From 2020 to 2025, real annualised increases in average per capita monthly household market income for resident households in the first and second deciles were 10.5% and 6.4% per annum (p.a.) respectively. These were also higher than that of the median household (3.8% p.a.) (Chart 2). This growth was supported by initiatives such as the Progressive Wage Model and the National Wages Council's recommendation on the quantum of wage increase for lower-wage workers. In addition, growth in non-employment income for resident households with retirees, such as investment income and CPF Life payouts, could have also contributed to the overall increase.

CHART 2: REAL ANNUALISED CHANGE IN AVERAGE PER CAPITA MONTHLY HOUSEHOLD MARKET INCOME AMONG RESIDENT HOUSEHOLDS BY DECILES, 2020-2025



Source: Department of Statistics (DOS)

E. COMCARE

ComCare provides financial assistance to lower-income households that need support with basic living expenses. This section focuses on its two main financial assistance schemes:[2]

- **ComCare Short-To-Medium Term Assistance (SMTA)**, which provides temporary financial assistance to households that need help meeting their basic living expenses.

- **ComCare Long-Term Assistance (LTA)**, which supports those who are permanently unable to work due to old age, illness or disability, and have little or no family support.

Assistance rates for SMTA and LTA were enhanced in 2025, as part of MSF's regular reviews, to help households better meet their basic needs amid evolving cost pressures. In recent years, MSF has also made it easier for families to access support through ComCare scheme bundles, which automatically qualify or refer eligible ComCare clients to other Government assistance schemes, such as MOE's Financial Assistance Scheme, without requiring separate applications. ComCare scheme bundles also help eligible clients access related Government schemes, such as those with healthcare needs. These improvements help families access more comprehensive and coordinated support.

Beyond providing financial assistance through ComCare, Social Service Offices (SSOs) also coordinate support for households with more complex needs. This may include linking unemployed but work-capable members to the Employment and Employability Institute (e2i), or working with other Government agencies, Family Service Centres (FSCs), and community partners to provide case management, counselling, and other forms of support.

[2] ComCare also includes Student Care Fee Assistance (SCFA), which helps lower-income households with student care fees, and Interim Assistance (IA), which provides urgent financial relief to individuals and families in immediate need.

E1. COMCARE SHORT-TO-MEDIUM TERM ASSISTANCE (SMTA)

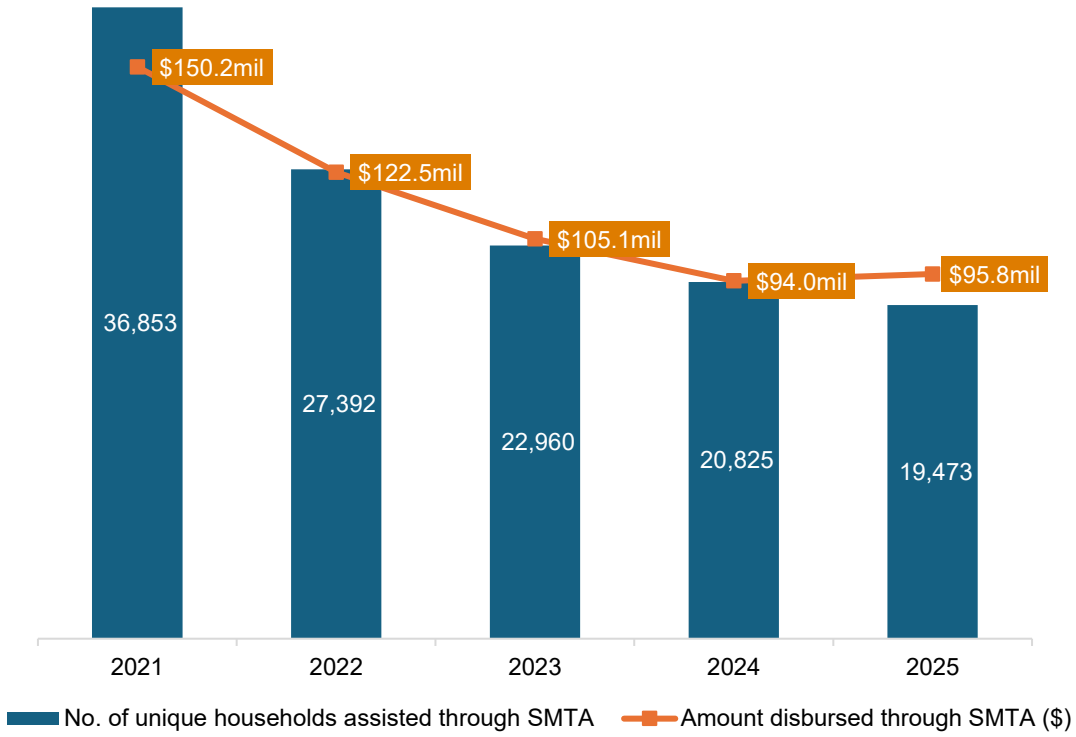
Decline in number of households assisted but increase in amount disbursed

Due to the enhancement of SMTA assistance rates in 2025, the total amount disbursed under SMTA increased from around $94 mil in 2024 to around $96 mil in 2025, even as the number of unique households assisted through SMTA decreased, from 20,825 in 2024 to 19,473 in 2025.

Over the medium term, the number of unique households assisted and total amount disbursed remained lower than in 2021. This may reflect a range of factors, including increased support through other Government measures such as the Assurance Packages.

The composition of households assisted through SMTA (most households had one or two beneficiaries) and duration on SMTA cash assistance (median cumulative duration of six months) remained relatively stable from 2021 to 2025 (see details in Annex).

CHART 3: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE SMTA (2021-2025)



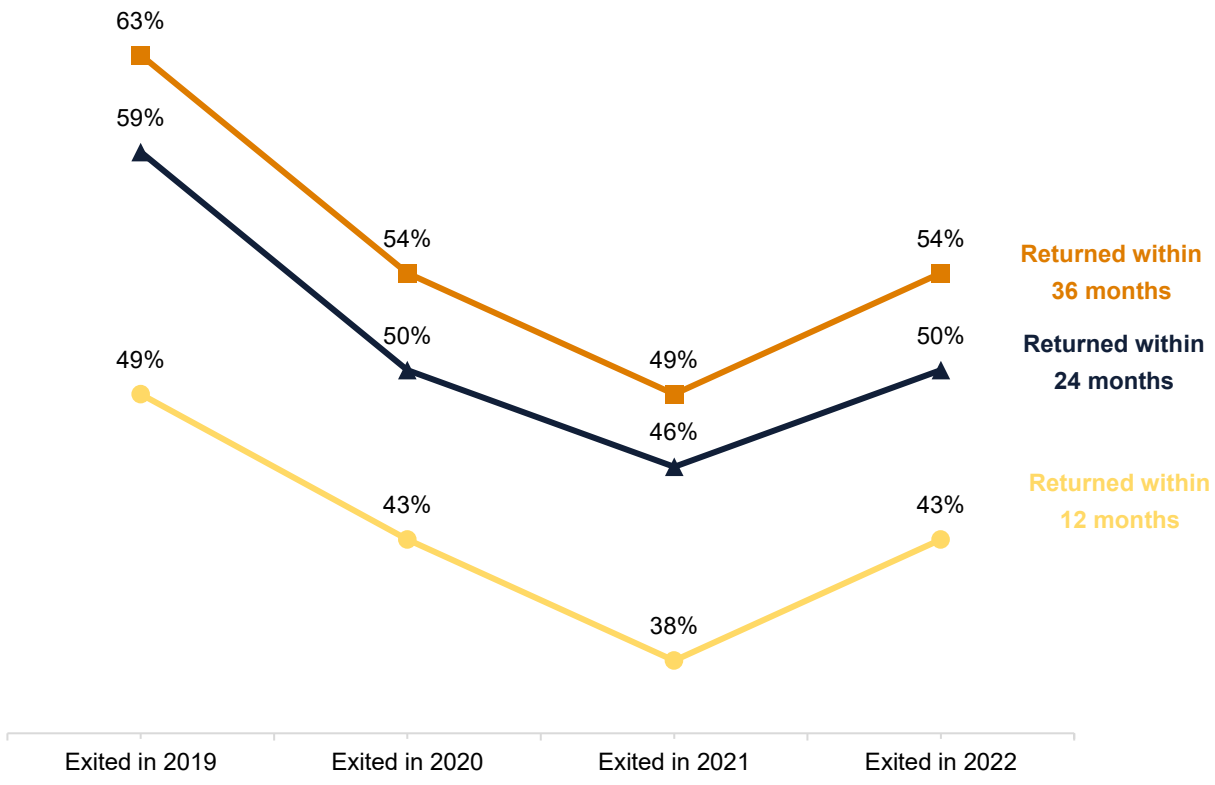
Increase in proportion of households that returned within 36 months[3] after exit

The proportion of households that returned within 36 months of exit increased from 49% for the 2021 exit cohort to 54% for the 2022 exit cohort (Chart 4). Return rates within 12 and 24 months also increased for the 2022 exit cohort compared with the 2021 cohort.

The increase likely reflects a shift back towards pre-COVID patterns. During the pandemic, MSF exercised flexibility to support more households that experienced temporary shocks to their financial circumstances. Some households in the 2021 exit cohort may have needed assistance only during the pandemic period and were therefore less likely to return to SMTA after exiting. This led to the lower return rates for the 2021 exit cohort.

Over the medium term, the 2022 return rate remained lower than the 2019 exit cohort. Across the 2019 to 2022 exit cohorts, most households that returned to SMTA within 36 months did so within the first 12 months, suggesting that households are most vulnerable to changes in their financial circumstances in the first year after exiting SMTA.

CHART 4: PROPORTION OF SMTA HOUSEHOLDS THAT RETURNED FOR SMTA AFTER EXIT FROM 2019-2022



[3] In this report, we assess households' return rates over 36 months, as households' rates of return to ComCare SMTA generally slow down after the 36-month mark.

Employment as a key enabler of sustained exits from SMTA

Households that were able to strengthen their employment after exiting SMTA were more likely to sustain their exit. This includes having more household members employed, being in stable employment, and working more consistently over time.

- For the 2022 SMTA exit cohort, households that did not return to SMTA within 36 months had, on average, more working household members in 2023 (0.84, compared to 0.79 among households that returned). They were also more likely to have stable employment after exit: 46% of households that did not return had at least one household member in stable employment in 2023,[4] compared to 35% of households that returned. In addition, households that did not return had a higher median number of months worked over the next 36 months (17 months, compared to 11 months) after exit.

These findings point to the importance of supporting lower-income households to enter, re-enter, and sustain work. Employment support can help household members build skills, confidence, and job readiness. However, some households may first need assistance to address underlying barriers that affect their ability to secure or sustain employment.

- Among households that returned to SMTA within 36 months, a higher proportion had at least one young child beneficiary aged 0 to 6 (23%, compared to 16% amongst households that did not return) at the time of exit or had primary clients who were medically unfit for work (18%, compared to 13%) at the time of assessment. These factors may affect the number of household members who are able to work, the types of jobs available to them, or their ability to remain employed regularly.

These findings point to the importance of addressing practical barriers, such as caregiving and health-related needs, alongside employment support. SSOs work with other Government agencies, FSCs, and community partners to coordinate support and help families stabilise their circumstances as they work towards greater self-reliance. For families with more complex needs, ComLink+ provides more holistic and longer-term support, as covered in the next section.

[4] Stable employment refers to being in employment for six consecutive months or more in a year.

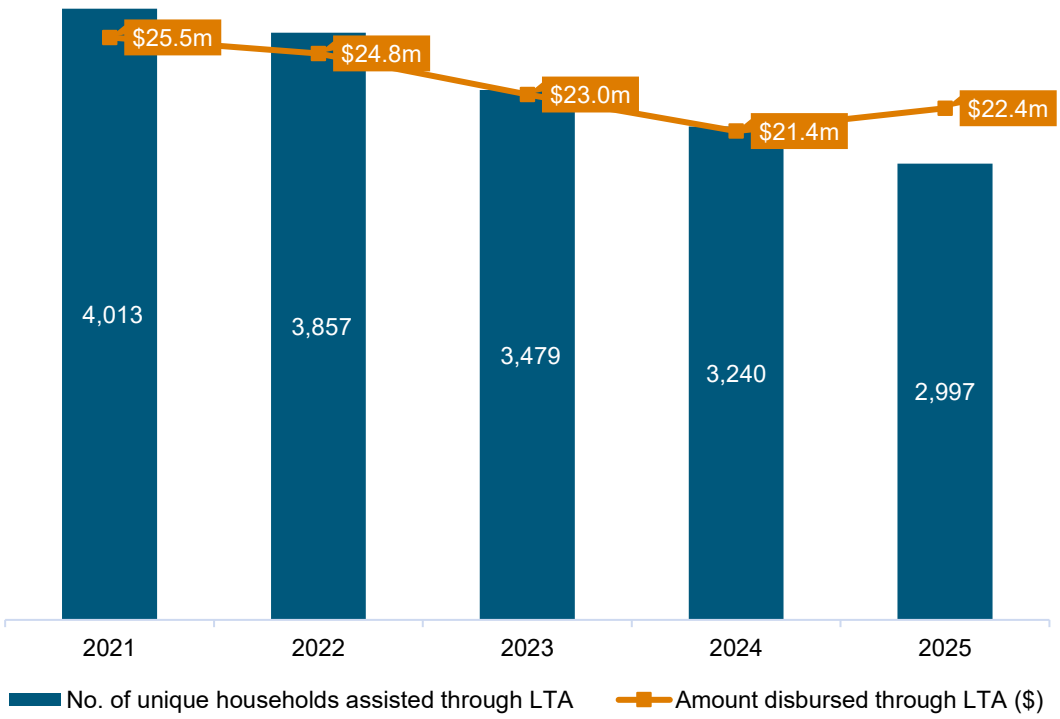
E2. COMCARE LONG-TERM ASSISTANCE (LTA)

Decrease in households assisted but increase in amount disbursed

Due to the enhancement of LTA assistance rates in 2025, the total amount disbursed under LTA increased from around $21 mil in 2024 to around $22 mil in 2025, even as the number of unique households assisted through LTA decreased, from 3,240 in 2024 to 2,997 in 2025 (Chart 5).

Over the medium term, both the number of unique households assisted and total amount disbursed remained lower than in 2021. This may reflect more residents working longer, higher savings among younger cohorts, and the expansion of Government social support for seniors in recent years.[5] The composition of households assisted through LTA remained relatively stable from 2021 to 2025, with the majority having one beneficiary per household (see details in Annex).

CHART 5: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE LTA (2021-2025)



[5] Examples of these schemes include enhancements to the Silver Support Scheme, and the introduction of the Pioneer and Merdeka Generation Packages.

F. COMLINK+

ComLink+ supports lower-income families to achieve Stability, Self-reliance, and Social mobility (3S). Under ComLink+:

- Family coaches, FSC case workers, and volunteer befrienders journey with ComLink+ families, working on action plans to meet their needs and achieve their aspirations.
- The Government and community work together to provide Comprehensive, Convenient, and Coordinated support.
- The Government and community give additional support over the longer term to ComLink+ families that do their part to secure a better future. This includes the ComLink+ Progress Packages (see details in Annex).

Since March 2024, ComLink+ has been progressively expanding to support families beyond those in public rental housing. It now includes other lower-income families with school-going children at risk of long-term absenteeism and those eligible for KidSTART. As at December 2025, 11,006 families have agreed to come onboard ComLink+ and work with us, an increase from the 10,219 families in December 2024.

Measuring progress

Progress of ComLink+ families is tracked across six domains:

- Income security,
- Children's development & education,
- Housing,
- Family functioning,
- Health, and
- Financial resilience.

The indicators correspond to each level of the 3S framework viz. Stability, Self-reliance, and Social mobility. Families' performance on each of the indicators can be found in the Annex.

In this report, we present overall trends in outcomes of families on ComLink+ as at December 2025 compared to the year before. 2,306 (21%) families on ComLink+ as at December 2025 were only recently onboarded, with shorter duration of ComLink+ support thus far. In addition, we also feature a cohort analysis of the 2023 cohort of ComLink+ families that have received two years of support, providing an additional perspective on how families have progressed over the course of their ComLink+ journey.

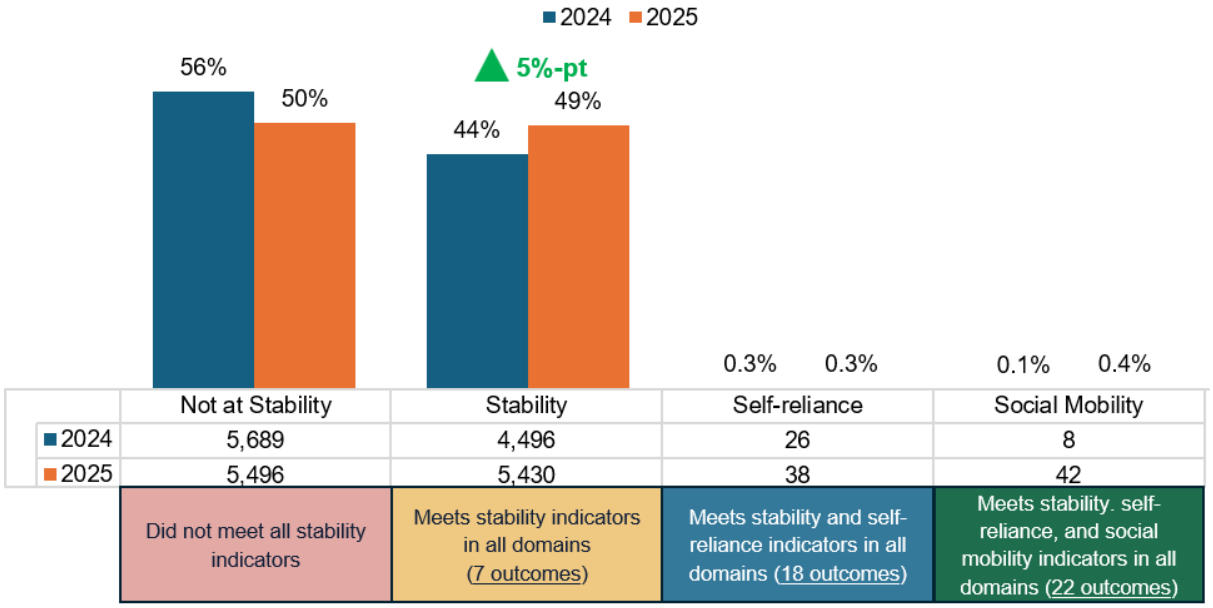
F1. PROGRESS OF COMLINK+ FAMILIES

Progress by Overall 3S Outcomes

The 2026 edition of this report adopts the same approach as earlier reports. This year, we used data for 22[6] outcomes to categorise families based on their progress towards 3S. Families must meet all the Stability and Self-reliance indicators across domains in order to be considered as having achieved "Overall Self-reliance", and all indicators for 3S to be recognised as having achieved "Overall Social mobility".[7]

As at December 2025, the proportion of ComLink+ families that had achieved Overall Stability increased by 5%-point (+934 families) compared to December 2024 (Chart 6).

CHART 6: PROPORTION AND NUMBER OF COMLINK+ FAMILIES THAT HAVE ACHIEVED OVERALL 3S OUTCOMES (2024-2025)



	Not at Stability	Stability	Self-reliance	Social Mobility
2024	5,689	4,496	26	8
2025	5,496	5,430	38	42
	Did not meet all stability indicators	Meets stability indicators in all domains (7 outcomes)	Meets stability and self-reliance indicators in all domains (18 outcomes)	Meets stability. self-reliance, and social mobility indicators in all domains (22 outcomes)

[6] This builds on the 2025 edition of the report, which reported 21 outcomes. One additional Self-reliance indicator under the Health domain is included this year: whether enrolled family members submitted and updated their HSG health plan at least once in the past 12 months. Data on the progress of ComLink+ families is not directly comparable with the data in previous reports, as the 2026 edition uses updated datasets (e.g., income, family functioning, education data).

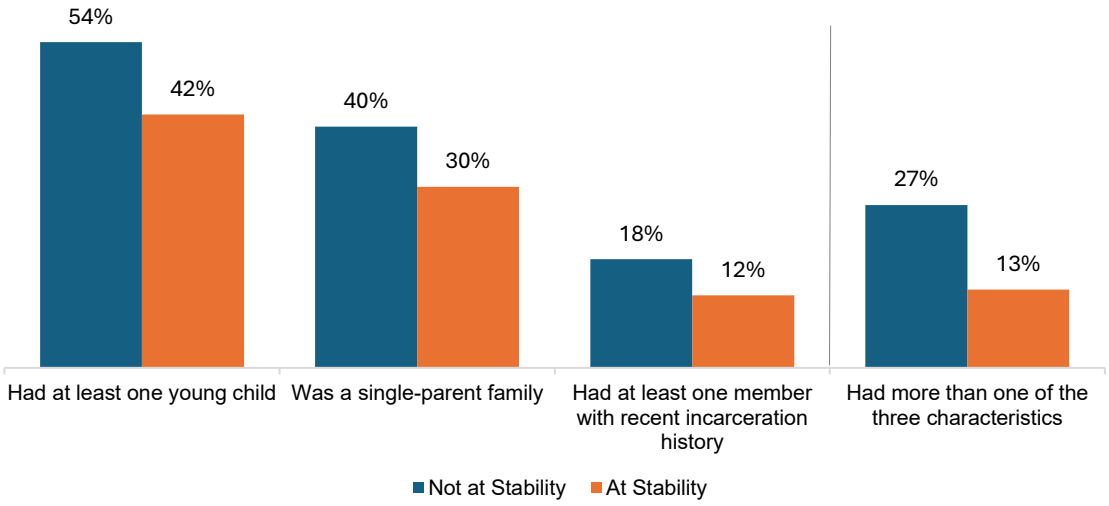
[7] Families categorised at Stability met Stability indicators in all domains but did not meet Self-reliance; families categorised at Self-reliance met Stability and Self-reliance indicators in all domains but did not meet Social mobility.

As at December 2025, ComLink+ families that had not achieved Overall Stability had the following characteristics:

- **Had at least one young child**: 54% of families that had not achieved Overall Stability had at least one young child (0-6 years old), compared to 42% for stable families. Caregiving may have impeded families' abilities to sustain employment, and/or ensure all their children are enrolled in and regularly attending preschools.
- **Were single-parent families**: 40% of families that had not achieved Overall Stability were single-parent families, compared to 30% for stable families. Single-parent families have fewer work-capable members, which may affect outcomes across domains.
- **Had recent incarceration history**: 18% of families that had not achieved Overall Stability had at least one family member with recent incarceration history (i.e., at least one episode in the past five years), compared to 12% for stable families. Incarceration histories may have affected families' employment trajectories and family functioning.

27% of families that had not achieved Overall Stability had more than one of the three characteristics, compared to only 13% of families that were stable (Chart 7). While ComLink+ family coaches and FSC case workers will journey with families to address their complex issues, these challenges cannot be resolved by MSF alone. We will continue working with other Government agencies and community partners to develop solutions to meet families' underlying needs, to uplift families towards achieving 3S.

CHART 7: CHARACTERISTICS OF OVERALL COMLINK+ FAMILIES THAT HAD NOT ACHIEVED OVERALL STABILITY (2025)



Progress by Individual Domains

ComLink+ families as at December 2025 showed improvements in key domains compared with those on ComLink+ as at end-2024 (Chart 8):

- **Income security:** 8%-point more ComLink+ families achieved Social mobility, defined as families having stable employment, not being on major forms of financial assistance, and registered real income growth.

- **Preschool education:** 3%-point more ComLink+ families achieved Self-reliance, defined as families having all preschool children enrolled in preschool, taken mandatory vaccinations, and attending preschool regularly.

Outcomes in the **School-going children**, **Health, Housing,** and **Family Functioning** domains were sustained at similar levels compared to 2024.

- School-going children domain: 72% of families achieved Self-reliance, similar to 71% in 2024.
- Health domain: 88% of families achieved Stability, similar to 2024.
- Housing: 2% of ComLink+ families residing in public rental housing achieved Social mobility i.e., moved from public rental housing into their purchased homes, similar to 2024.
- Family Functioning: 88% of families achieved Stability i.e., safe from harm, compared with 89% in 2024.

The subsequent sections provide further details on families' outcomes in each domain.

CHART 8: 3S OUTCOMES OF COMLINK+ FAMILIES BY DOMAIN (2024-2025)[8]

	NOT AT STABILITY	STABILITY	SELF-RELIANCE	SOCIAL MOBILITY
	For each domain, families must meet the indicators in each "S" before moving to the next.			
Income Security	Not in stable employment with regular income source ▼8%-pt (39% to 31%)	In stable employment with regular income source ▲1%-pt (21% to 22%)	Not on any major forms of financial assistance ▼1%-pt (12% to 11%)	Have real income increase over time **▲ 8%-pt** (28% to 36%)
Children's Development & Education	Children have not taken mandatory vaccinations and/or are not enrolled in preschools ▲1%-pt (33% to 34%)	Children have taken mandatory vaccinations and are enrolled in preschools ▼5%-pt (40% to 35%)	Children are attending preschool regularly **▲ 3%-pt** (28% to 31%)	Children do not require additional learning support at Primary 1 (^) No %-pt difference (58%)
	Children are not enrolled in schools ▼2%-pt (7% to 5%)	Children are enrolled in schools ▲1%-pt (22% to 23%)	Children are attending school regularly and progressing to post-secondary institutions ▲1%-pt (71% to 72%)	Children graduate from post-secondary institutions (^) ▲1%-pt (65% to 66%)

	NOT AT STABILITY	STABILITY	SELF-RELIANCE	SOCIAL MOBILITY
Housing	Not applicable	Access to stable housing ▼1%-pt (91% to 90%)	Have booked flats and are not behind on rental arrears No %-pt difference (7%)	Household moves from public rental into their purchased home No %-pt difference (2%)
Family Functioning	Household members are not safe from harm ▲1%-pt (11% to 12%)	Household members are safe from harm ▼1%-pt (89% to 88%)	Family relationships are resilient (*)	Not applicable
Health	Households have adverse health events or children do not meet essential basic health needs ▼1%-pt (10% to 9%)	Households do not have adverse health events and children meet essential basic health needs No %-pt difference (88%)	Household has positive health-seeking behaviours ▲1%-pt (2% to 3%)	Not applicable
Financial Resilience	Not applicable	Not applicable	Household is not burdened by debt and has savings for emergencies (*)	Not applicable

[8] Detailed definitions of the indicators are provided in Sections F2 to F6.
^ These indicators have a smaller base, covering only whether families with seven-year-olds are enrolled in Learning Support Programme (LSP) or Learning Support for Mathematics (LSM), or with 21-year-olds who have graduated from a post-secondary education institution. * Some aspects of families' progress, such as family resilience, savings and debt, are not available via administrative data. Where available, selected survey findings are featured in box stories to provide additional context on families' experiences and progress.

EARLY SIGNS OF SUSTAINED PROGRESS AMONG THE FIRST COMLINK+ COHORT

Progress is not always linear, and families may progress at different paces depending on their circumstances. Some families may experience setbacks due to changes in employment, caregiving responsibilities, health conditions, or other life events. In this report, we analysed how the first cohort of ComLink+ families that have received two years of support progressed.

At the overall 3S level, families in the first cohort showed sustained improvements over time. The proportion of families that had not yet achieved Stability fell from 57% in 2024, to 49% in 2025, while the share that achieved Stability increased from 43% to 50%. This presents a 7%-point increase (+432 families) in families achieving Stability over one year.

Beyond overall outcomes, the first cohort also made notable progress across a range of outcomes over two years (2023-2025). More families achieved positive outcomes in areas such as employment, preschool attendance, and housing. These findings suggest that while progress takes time, sustained support and partnership with families can contribute to steady progress towards 3S.

- **Income security:** 22% → 34% of families achieved Social mobility from 2023 to 2025.
- **Preschool education:** 15% → 30% of families achieved Self-reliance from 2023 to 2025.[9]
- **Housing:** 0% → 4% of families achieved Social mobility.

To encourage families to continue working towards their goals, MSF introduced the ComLink+ Partnership Payout in July 2026. Families receive a payout of $500 each quarter from the time they come onboard ComLink+, and will continue to receive the payouts as they work with their family coaches or FSC case workers on agreed action plans. These may include taking steps towards employment, supporting their children's education, or addressing other barriers that may affect their progress. The Partnership Payout recognises families' commitment to work towards improving their circumstances and supports them in making steady progress towards their longer-term goals.

HOW COMLINK+ PROGRESS PACKAGES SUPPORT FAMILIES ON THEIR JOURNEY



Muhammad Firdaus and his family joined ComLink+ in 2023. With the support of their family coach, they have made steady progress across different areas of their lives.

Firdaus works as a container handling specialist and is supported by the ComLink+ Progress Package for Employment. The family has tapped on the payouts to supplement the household income and keep the family focused on their longer-term goals. After a career break, his wife recently returned to part-time work as a fast-food restaurant kitchen crew, further enhancing the family's household income.

Their elder child attends preschool regularly and benefits from the ComLink+ Progress Package for Preschool. Their younger child attends playgroup regularly and will also benefit from the package when she turns three next year. With support from the ComLink+ Progress Package for Debt Clearance, the family cleared their debt fully this year. With that behind them, the family is now focused on the next milestone — saving steadily through the ComLink+ Progress Package for Home Ownership, taking steps towards realising their dream of owning a home.

[9] For this cohort analysis, families with preschool-aged children enrolled in non-Anchor Operator (AOP) preschools were included in the 2023 base to provide a more complete picture of the cohort. As attendance data was unavailable for these preschoolers in 2023, they were conservatively treated as having achieved Stability but not Self-reliance. More complete attendance data in 2024 and 2025 allowed their actual attendance outcomes to be reflected, and accounts for part of the improvement in Self-reliance observed over time.

F2. INCOME SECURITY DOMAIN

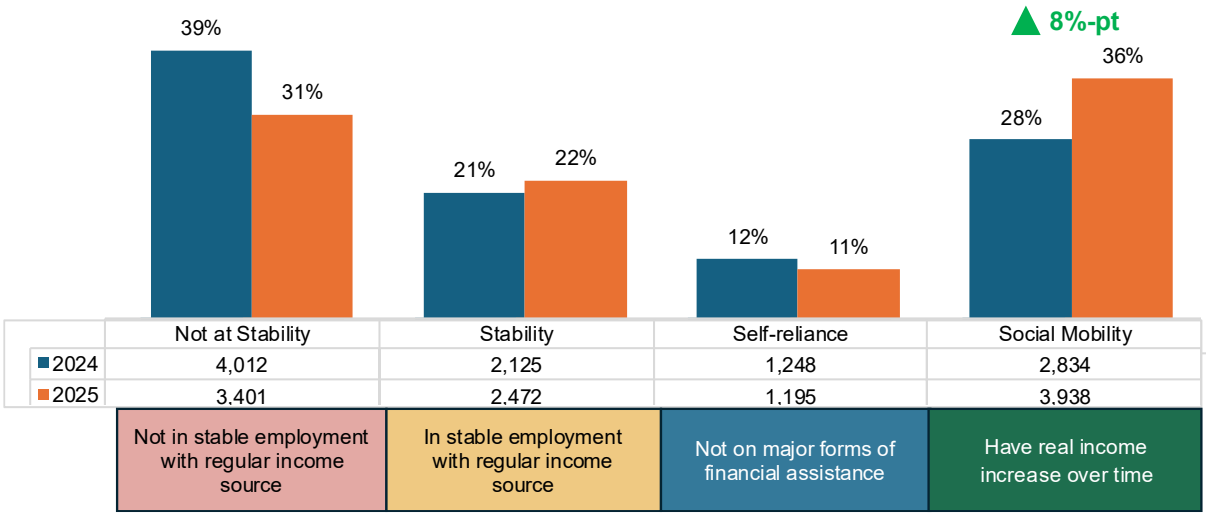
More families achieved Social mobility

As at December 2025, 36% of ComLink+ families achieved Social mobility in the income security domain (Chart 9), which is defined as:

a. Having stable employment;[10]
b. Not being on major forms of financial assistance;[11] and
c. Having real income growth over time.

This is an 8%-point increase (+1,104 families), compared with families that were on ComLink+ as at December 2024.

CHART 9: 3S OUTCOMES OF COMLINK+ FAMILIES IN THE INCOME SECURITY DOMAIN (2024-2025)



[10] Stable employment refers to being in employment for six consecutive months or more in a year. From 2025 onwards, income from platform work is captured in CPF records, providing a more comprehensive measure of employment outcomes. As a result, employment outcomes from 2025 onwards are not directly comparable with earlier years.
[11] Major forms of financial assistance include all forms of ComCare assistance, MUIS Zakat financial assistance, MINDEF National Serviceman (NSF) financial assistance, Singapore Indian Development Association (SINDA) financial assistance, and Chinese Development Assistance Council (CDAC) assistance that are given directly to individuals/families to help with living expenses, excluding other grants and subsidies. Families were considered to be on financial assistance if they received any of the above at any point of time in the past 12 months.

ComLink+ families continue to make progress in the income security domain. More families achieved Social mobility in 2025, with median real household income increasing by 31% compared to 2024. This reflects their efforts to strengthen their financial circumstances and build a better future for themselves and their children.

However, some families continue to face challenges in securing and sustaining stable employment. Among families that joined ComLink+ since 2023, 21% did not have any family member in stable employment with regular income across the three years from 2023 to 2025. These families were more likely to face multiple and interrelated barriers, such as poor health, caregiving responsibilities, family functioning concerns, lower educational qualifications, or difficulties finding jobs that matched their circumstances and skills.

To better support these families, MSF has introduced targeted interventions that recognise families' efforts while addressing the barriers they face.

- Family coaches also work with families on budgeting, financial planning, and help them access relevant support.

- In January 2026, MSF launched the ComLink+ Skills Upgrading Support Pilot to help younger work-capable individuals build skills, achieve higher qualifications and improve their long-term employment prospects. The pilot addresses the financial opportunity cost of upskilling by providing support for basic living expenses, alongside quarterly incentives for sustained education or training.

- The ComLink+ Package for Employment, launched in December 2024, provides cash and CPF payouts to members in CPF-paying jobs that pay at least $1,600 a month. As at December 2025, MSF had emplaced 2,677 out of 9,213 eligible families on this package.[12] In July 2026, the package was enhanced **to provide more flexible support based on family circumstances, including intermediate milestones that recognise families' progress towards employment goals.**

Together, these enhancements aim to support families in achieving more sustainable employment and strengthening their financial resilience over time.

[12] Before July 2026, family coaches and FSC case workers offered ComLink+ Progress Packages to families based on their assessed needs and readiness, a process known as “emplacement”. This requirement was removed for the Employment and Preschool Packages in July 2026, allowing all eligible families to benefit from the packages without prior emplacement. Emplacement continues for the Home Ownership and Debt Clearance Packages, so that the family coaches and FSC case workers assess families’ financial circumstances and readiness to ensure the packages are suitable for their needs.



BUILDING FINANCIAL RESILIENCE FOR THE FUTURE

Financial resilience[13] and employment are closely linked. Stable employment and sustainable income growth give families greater capacity to build savings, manage unexpected expenses and achieve their longer-term goals, such as home ownership and their children's development.

Survey findings[14] from MSF indicate that around 1 in 6 ComLink+ families have an adequate savings buffer for emergencies, defined as savings sufficient to cover at least three months of basic household expenses. This suggests that while some families have been able to build savings buffers, more can be done to help families strengthen their ability to cope with financial shocks.

Some families face challenges such as irregular income, caregiving responsibilities, health issues and debts that make it harder to build savings consistently. Families whose expenses outstrip their income may also face difficulties in accumulating savings. These families are also more likely to have fewer working members or include members with medical conditions.

For families with debt, outstanding bills are more commonly related to essential expenses such as utilities and medical bills, rather than discretionary or consumer spending. Families may accumulate these arrears when they experience income disruptions or unexpected expenses and have limited savings to fall back on. This highlights the importance of helping families address immediate financial pressures while also strengthening their longer-term financial resilience.

To support families facing debt challenges, MSF introduced the ComLink+ Package for Debt Clearance in June 2025. The package provides dollar-for-dollar matching for eligible debt repayments, helping families reduce debt burdens while taking active steps towards improving their financial situation. Beyond the package, family coaches also work with families on budgeting, financial planning, and help them access relevant Government and community support.

There are also existing schemes to help families manage essential expenses. For example, MediFund provides a safety net for Singapore Citizens who are unable to afford their remaining healthcare bills after taking into account Government subsidies, MediShield Life, and MediSave. Eligible HDB households also receive U-Save and Service & Conservancy Charges (S&CC) rebates as part of the permanent GST Voucher scheme. These rebates help to offset utilities expenses and S&CC for lower- and middle-income HDB households. MSF will continue to review how we can better support lower-income families to build financial resilience and work towards their longer-term goals.

[13] Financial resilience refers to a family's ability to cope with unexpected expenses and setbacks as they work towards their goals.
[14] Findings were drawn from a longitudinal MSF survey that was launched in late 2022 to track the experiences and outcomes of Singapore households across a diverse range of areas. The sample comprises around 4,000 lower-income families, including around 1,500 ComLink+ families, in the bottom quintile of per capita household income as at 2021.

F3. CHILDREN'S DEVELOPMENT AND EDUCATION DOMAIN

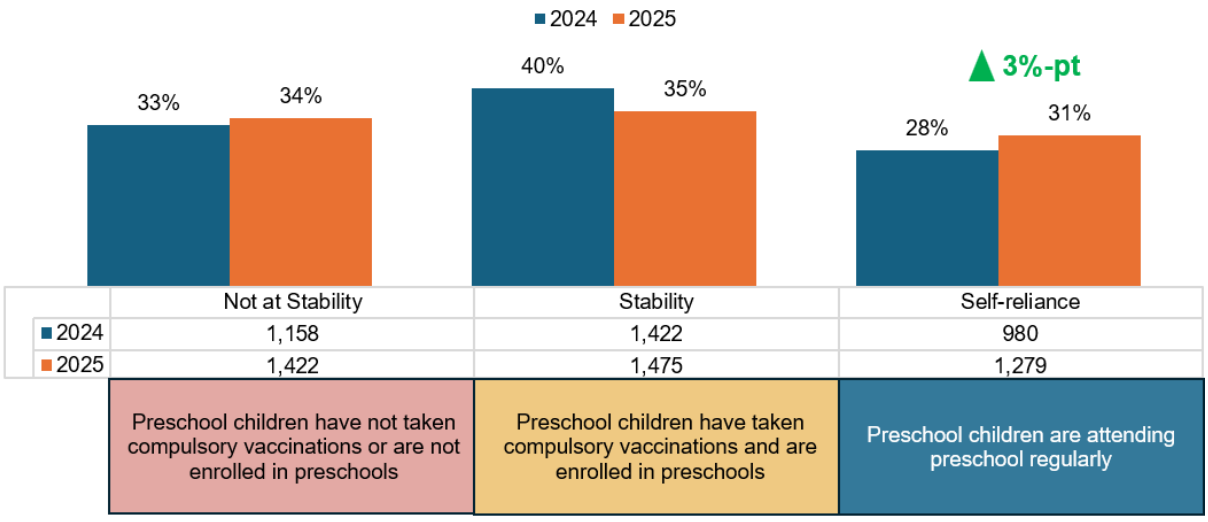
More families with preschool-aged children achieved Self-reliance

As at December 2025, 31% of ComLink+ families with preschool-aged Singapore Citizen (SC) children achieved Self-reliance in the preschool education domain (Chart 10), which is defined as having all preschool-aged SC children in the family:

a. Enrolled in preschool; [15]
b. Completed all mandatory vaccinations under MOH's National Childhood Immunisation Schedule (NCIS); and
c. Attended preschool regularly.[16]

This is a 3%-point increase (+299 families) compared with families on ComLink+ as at December 2024. There was also a 1%-point increase (+264 families) in the share of families that did not achieve Stability, driven by families newly onboarded in 2025 that had a shorter runway for intervention. Most of these families were not at Stability as their children had not completed all mandatory vaccinations. Family coaches will work closely with these families to address barriers to vaccination and support them in keeping their children's vaccinations up to date, safeguarding their children's health and well-being.

CHART 10: STABILITY AND SELF-RELIANCE OUTCOMES OF COMLINK+ FAMILIES WITH PRESCHOOLERS (2024-2025)



[15] Defined as whether children were enrolled in preschool as of November 2025.
[16] Defined as whether children had achieved an average monthly attendance rate of 75% or higher. Attendance data for 2024 has been revised to reflect clearer attendance reporting guidelines for the attendance computation methodology. Therefore, the revised 2024 figure shown in this report is not comparable with the 2024 figure published in last year's report.



COMLINK+ PARTNERSHIP WITH KIDSTART

The KidSTART programme supports families from pregnancy through the early years of a child's life, recognising that parents and caregivers play a critical role in shaping children's development. Through home visits, evidence-based parenting strategies and practical support, KidSTART strengthens parents' capabilities to build nurturing parent-child relationships, support their children's development and turn everyday routines into positive learning opportunities. By strengthening parenting capabilities and providing early childhood expertise, KidSTART helps give every child a good start in life.

Since July 2023, KidSTART has been integrated with ComLink+, enabling closer coordination of support for eligible families. ComLink+ family coaches identify and refer eligible families to KidSTART, while KidSTART practitioners bring specialised expertise in parenting, child development and early childhood practices. Together, they support families in areas including preschool enrolment and attendance, immunisation and other needs that can influence a child's development. Family coaches also help families address broader challenges that may affect their children's development. This integrated approach enables families to receive more coordinated and holistic support, connecting child development and parenting interventions with wider family support during the critical years.

In FY2025:

- Over 7,000 children across Singapore were supported by KidSTART.
- 85.5% of children aged 3 and 83.9% of children aged 5 supported by KidSTART have met their age-appropriate developmental milestones,[17] exceeding KidSTART's target of 75%.
- 93.9% of parents demonstrated[18] understanding of their children's developmental and learning needs, exceeding KidSTART's target of 90%.

When children are given a strong start, families strengthen and communities thrive. Through the partnership between ComLink+ and KidSTART, families can access coordinated support during the critical early years, helping children build strong foundations for their learning, development and future success.

More information about KidSTART can be found in KidSTART Singapore Ltd's FY2025 Annual Report.

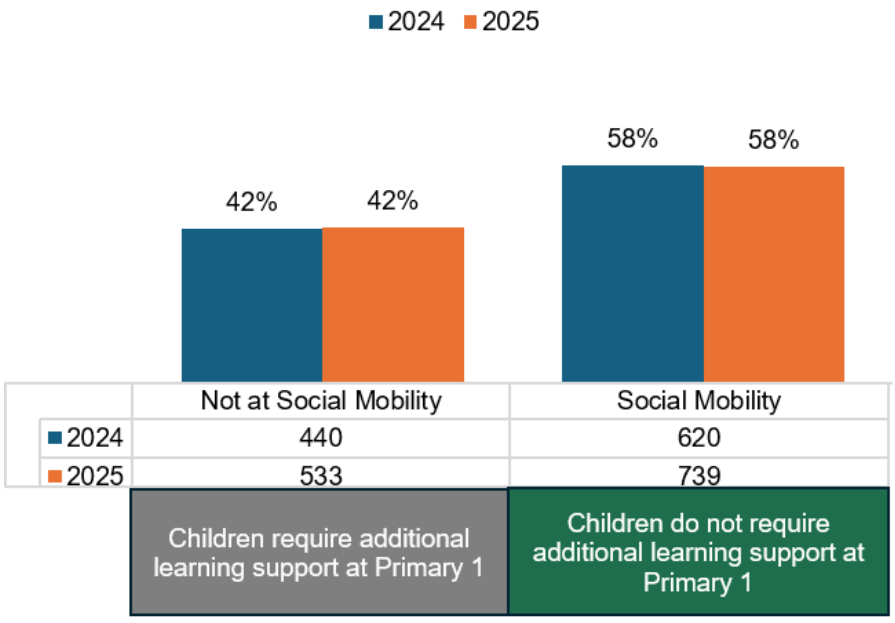
[17] Meeting age-appropriate developmental milestones is defined as children who met at least four out of five child development domains using the Ages and Stages Questionnaire (ASQ).
[18] Demonstrating understanding is defined as caregivers who met five or more ratings out of seven items under Caregiving Domain, using the KidSTART Child and Adolescent Needs and Strengths (CANS) tool.

To support ComLink+ children with regular preschool attendance, MSF launched the ComLink+ Package for Preschool in August 2024. This package provides top-ups to the Child Development Accounts of children who attend preschool regularly. As at December 2025, MSF had emplaced 2,870 children out of 5,043 eligible children on the package.

The ComLink+ Package for Preschool was enhanced in July 2026. The enhanced package introduces intermediate milestones that recognise families that are making progress towards regular attendance, even if they have not yet reached the attendance target. It also provides a cash component to help families address immediate financial needs. Part of the payout continues to be deposited into children's Child Development Accounts, helping families build savings for their children's future while supporting their efforts to sustain regular preschool attendance.

These efforts aim to help more children benefit from preschool and support their longer-term development. As at December 2025, 58% of ComLink+ families with Primary 1 children did not require additional learning through the Learning Support Programme (LSP) or Learning Support for Mathematics (LSM) programme, similar to the figure in 2024 (Chart 11).

CHART 11: PRIMARY 1 LEARNING SUPPORT OUTCOMES FOR CHILDREN IN COMLINK+ FAMILIES (2024-2025)



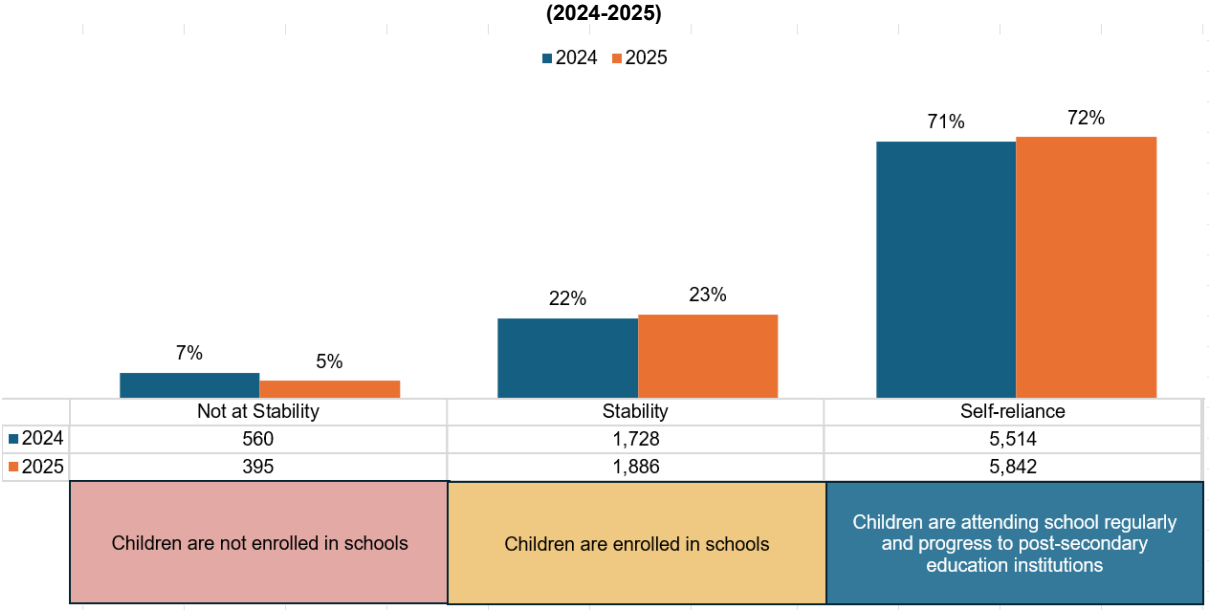
Most families with school-going children achieved Self-reliance

As at December 2025, 72% of ComLink+ families with school-going children achieved Self-reliance (Chart 12) in the education domain, which is defined as having all school-going children:

a. Enrolled in schools;[19]
b. Attending school regularly;[20] and
c. Progressing to post-secondary education institutions.[21]

This is a 1%-point increase in Self-reliance (+328 families) compared with families on ComLink+ as at December 2024. There was also a 2%-point decrease (-165 families) in the share of families that did not achieve Stability.

CHART 12: STABILITY AND SELF-RELIANCE OUTCOMES OF COMLINK+ FAMILIES WITH SCHOOL-GOING CHILDREN (2024-2025)



Among the 395 ComLink+ families that did not meet the school enrolment indicator in 2025, most had youths who were not enrolled in secondary school.[22] Many of these families also had older children aged 17 to 21 who had not progressed to post-secondary education institutions. This highlights the importance of complementing school-based efforts with family-centric support to help youths stay engaged in education, and supporting those who have left school to reconnect with education or training.

[19] School enrolment includes primary, secondary, specialised, and special education schools.
[20] Defined as having an average attendance of less than 10% absent days without valid reasons during the academic year.
[21] Post-secondary education institutions include Junior Colleges/Millennia Institute, Singapore Sports School, School of the Arts Singapore, Polytechnics, Institute of Technical Education, LASALLE College of the Arts, Nanyang Academy of Fine Arts, Autonomous Universities, and Private Education Institutions.
[22] These include youths who (i) have graduated from primary schools but did not progress to secondary schools and (ii) have left secondary schools for various reasons such as loss of interest in studies.



SUPPORTING SCHOOL LEAVERS

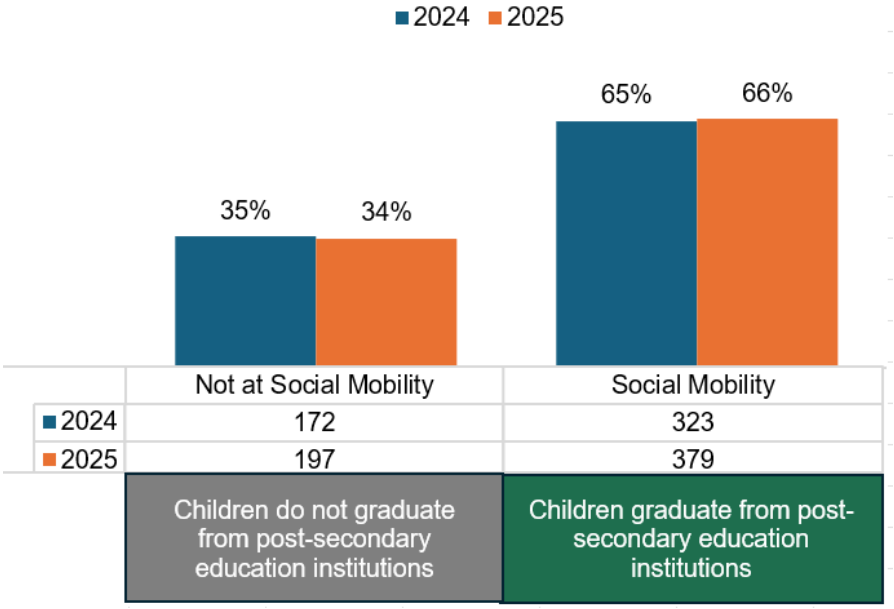
Over the years, MOE has strengthened support for students who may be at risk of long-term absenteeism or dropping out of school. Through early identification, schools provide targeted intervention via learning support and after-school engagement programmes, helping to strengthen students' motivation, deepen their sense of relevance in learning, and keep them meaningfully engaged in school. Schools are also resourced with Student Welfare Officers and Education and Career Guidance Counsellors to address barriers to school attendance and support students' progression to post-secondary education institutions.

Lower-income students at risk of long-term absenteeism may also be referred to ComLink+, where schools, family coaches and FSC case workers work together to provide coordinated support for the student and family.

Some youths may continue to face challenges that affect their ability to remain in school or progress to post-secondary education, including personal or family circumstances, caregiving responsibilities, financial pressures, negative peer influences, or difficulties coping with studies. Schools work closely with Government agencies, SSOs, FSCs, and community partners to provide additional support and help them remain connected to education and training opportunities. For youths who have left school, there are also pathways to help them re-engage with education and training. For example, the community-run Project Starfish supports out-of-school youths in preparing for the N-Level examinations and pursuing further education. For older youths who have left school to work, the ComLink+ Skills Upgrading Support pilot supports them to return to training and work towards better employment prospects.

As at December 2025, 66% of ComLink+ families with children aged 21 had all of them graduate from a post-secondary education institution (Chart 13), similar to 65% in 2024.

CHART 13: POST-SECONDARY EDUCATION OUTCOMES FOR CHILDREN IN COMLINK+ FAMILIES (2024-2025)

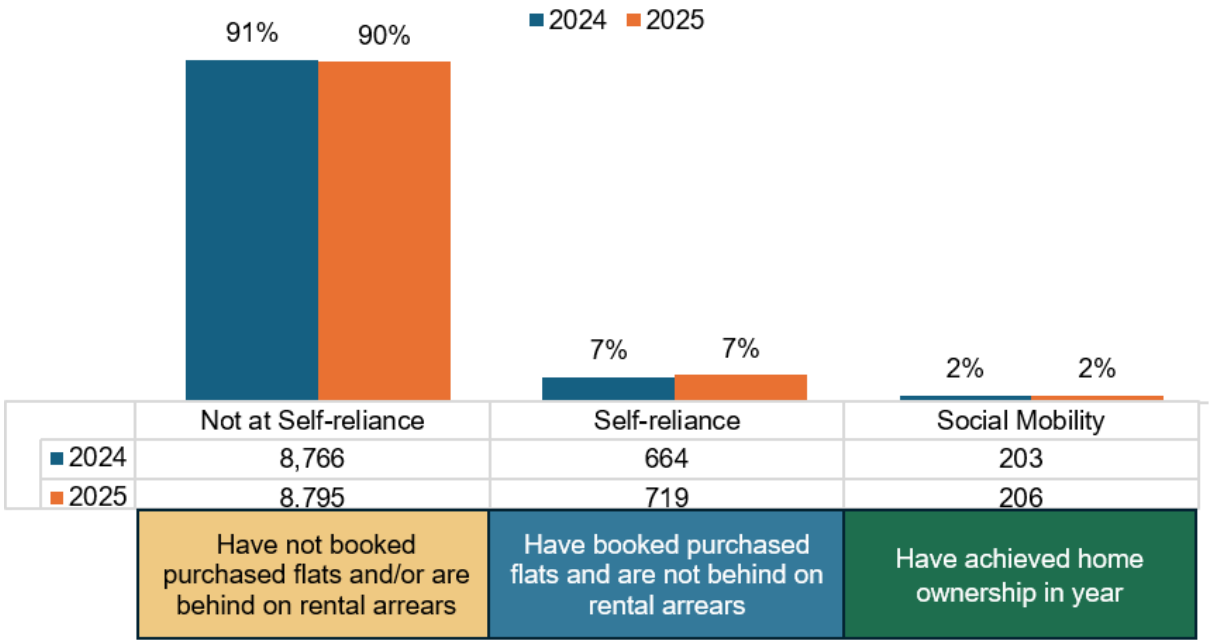


F4. HOUSING DOMAIN

Share of families that achieved Social mobility remained consistent

As at December 2025, 2% of ComLink+ families residing in public rental housing[23] achieved Social mobility in the housing domain, defined as moving from public rental housing into a purchased home (Chart 14). This was consistent with 2024.

CHART 14: SELF-RELIANCE AND SOCIAL MOBILITY OUTCOMES OF COMLINK+ FAMILIES IN THE HOUSING DOMAIN (2024-2025)[24]



Many ComLink+ families aspire toward home ownership. Owning a home can provide greater housing stability and strengthen families' sense of ownership and belonging within the community. However, more than 90% of ComLink+ families residing in public rental housing had not booked a flat. We recognise home ownership is a major commitment, and some families may only be ready to plan for home ownership over a longer horizon, after addressing more immediate priorities such as achieving stable employment.

It is therefore important to start the journey early. Through the ComLink+ Rental Scheme, eligible families are automatically onboarded onto ComLink+ when they enter public rental housing. Family coaches work with families early to strengthen financial stability, address barriers and build readiness for home ownership. Families with home ownership potential may also be referred to HDB's Home Ownership Support Team (HST), which provides personalised guidance from budgeting and flat applications to key collection.

[23] Families already in purchased flats at the start of the year are not included in the count of families under the housing domain. The Social mobility indicator refers only to families that had moved from public rental housing to a purchased home in the reporting year.

[24] All families are considered to have achieved Stability in the Housing domain. “Not at Self-reliance” therefore refers to families who have not met the Self-reliance indicator.

To accelerate families' home ownership progress, MSF introduced the ComLink+ Package for Home Ownership in May 2025. Under the package, every $1 of voluntary CPF contribution made by a family is matched with $2 in the family's CPF Ordinary Account. HDB’s housing support measures help lower-income families work towards sustainable home ownership. For example, recent enhancements to the Fresh Start Housing Scheme will allow more families to benefit and provide higher grants to second-timer families.

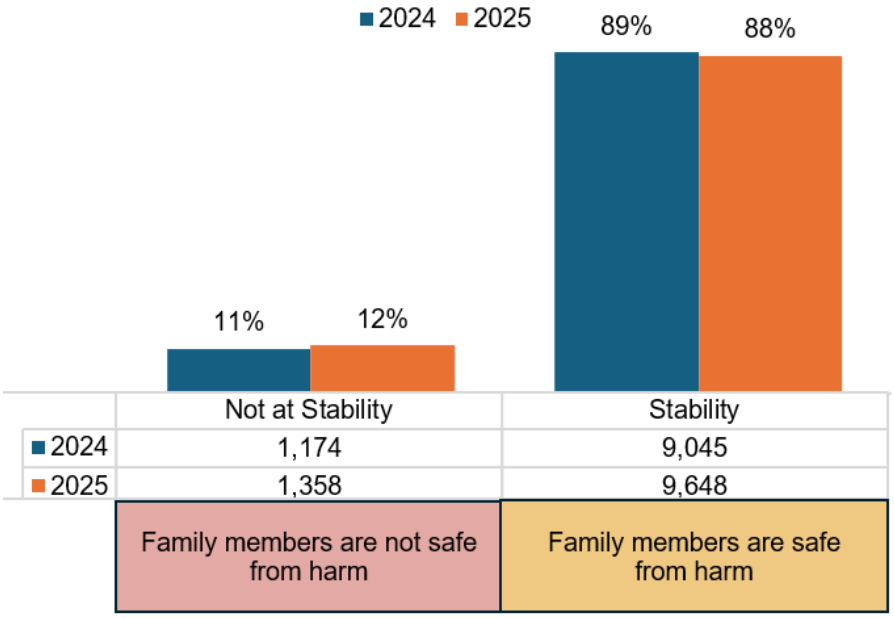
F5. FAMILY FUNCTIONING DOMAIN

Most ComLink+ families achieved Stability and were safe from harm

As at December 2025, 12% of ComLink+ families had cases involving domestic violence, child protection or other protection concerns (Chart 15).[25] This was a 1%-point increase (+184 families) compared with families on ComLink+ as at December 2024, largely driven by families newly onboarded onto ComLink+ in 2025. The 1,358 affected families are known to the relevant agencies, which provide case management to support their safety and well-being.

MSF has also strengthened how agencies identify and respond to child protection concerns. The new Sensemaking Alerts for Frontline Engagement and Response (SAFER) unit was launched in September 2026 to bring together relevant information from different Government agencies and help frontline professionals build a more complete understanding of a family's circumstances. This enables professionals to identify potential child protection concerns earlier and provide the right level of support to children and families.

CHART 15: STABILITY OUTCOMES OF COMLINK+ FAMILIES IN THE FAMILY FUNCTIONING DOMAIN (2024-2025)



[25] In previous reports, domestic violence cases from FSCs were counted based on whether child, spousal or elder abuse was recorded as a presenting and/or underlying issue for the household during intake or casework. In the 2026 report, MSF refined its reporting methodology to leverage data from the FAST assessment tool instead. The absolute number of ComLink+ families with domestic violence, child protection or other protection concerns in this report are thus not directly comparable with those reported in the 2024 report.



FAMILY RESILIENCE

Family resilience refers to a family's ability to cope with and adapt to challenges, support one another, and bounce back from difficult life events. Strong family resilience contributes to better well-being and helps families navigate difficult circumstances more effectively.

MSF survey findings [26] found that more than 8 in 10 ComLink+ families reported moderate to high family resilience scores.[27] This was broadly comparable to the general population, where around 9 in 10 families reported moderate to high family resilience. This suggests that despite their challenges, many ComLink+ families continue to draw on family strengths and support networks to cope with adversity and work towards a better future for themselves and their children. Family coaches and FSC case workers will continue to build on these strengths and work alongside families to strengthen relationships, address challenges and support their progress towards 3S.

[26] Refer to earlier footnote 14 for details on the MSF survey.

[27] Family resilience is measured using the Walsh Family Resilience Framework. There are three key domains of family functioning under Walsh's framework: family belief systems, organisation patterns, and communication and problem solving. Family belief systems refer to the ability to make meaning of adversity and keeping a positive outlook. Organisation patterns refer to the families' ability to maintain flexibility and connectedness and draw from social and economic resources. Communication and problem solving refers to the ability to approach adversity with clarity, support each other and openly express emotions. Families with moderate to high resilience scored 3 and above (out of 5) on the Walsh Family Resilience Questionnaire.

F6. HEALTH DOMAIN

Most families achieved Stability

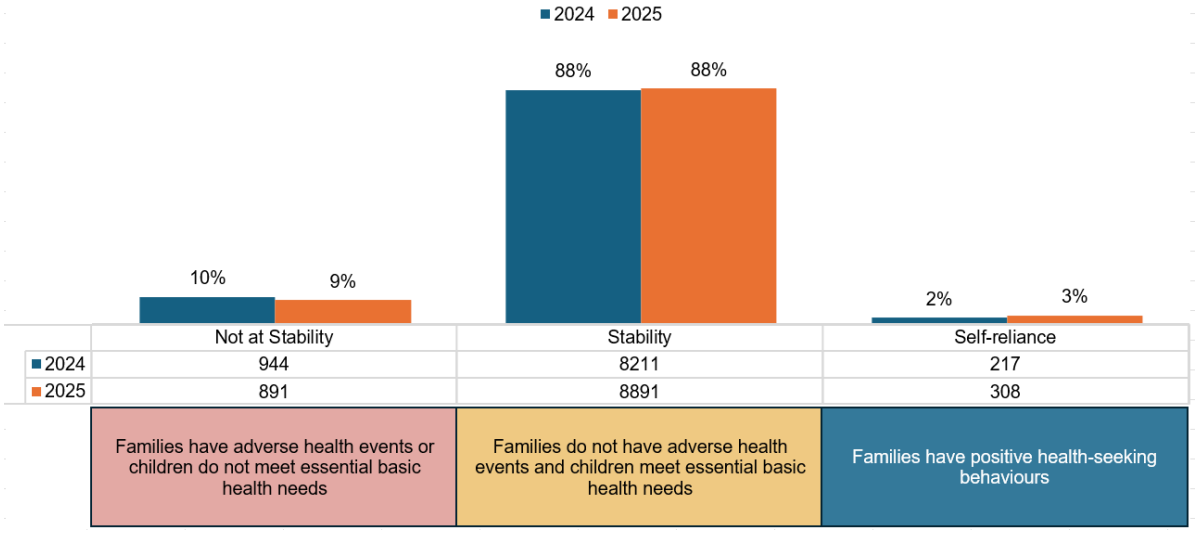
Health outcomes of families on ComLink+ as at December 2024 and December 2025 were similar. As at December 2025, 88% of ComLink+ families achieved Stability (Chart 16), defined as having:

a. No family members who were hospitalised or had emergency department visits[28] within the past 12 months; and
b. All children completed all mandatory vaccinations under MOH's NCIS by age 3.

3% of ComLink+ families achieved Self-reliance, defined as having:

a. All 4-year-old children completed their age-appropriate childhood development screenings;
b. Pregnant women attended the minimum recommended antenatal check-ups;
c. Eligible family members completed nationally recommended health screenings;
d. Eligible family members enrolled under Healthier SG; and
e. Family members enrolled under Healthier SG had submitted their health plans and updated them at least once within the past 12 months.

CHART 16: STABILITY AND SELF-RELIANCE OUTCOMES OF COMLINK+ FAMILIES IN THE HEALTH DOMAIN (2024-2025)



Most families that did not meet the Stability indicator had at least one family member who was hospitalised or visited an emergency department during the year. Such healthcare episodes may disrupt families' day-to-day circumstances and affect their progress in other areas, such as income security. Most families that did not meet the Self-reliance indicator had not completed nationally recommended health screenings.

To better address the health needs of ComLink+ families, MSF and MOH are strengthening support through earlier Healthier SG[29] enrolment and an integrated social-health support model. From 2027, eligible ComLink+ residents aged 25 to 39 will be able to enrol in Healthier SG and benefit from preventive care and support. MSF and MOH also extended the ComLink+ Social-Health Integration trial

[28] The indicator on emergency department visit was added in this edition. The recalculated 2024 result shown here is therefore not directly comparable with the 2024 result published in last year's report.
[29] Healthier SG is a nationwide initiative that helps Singaporeans take proactive steps to manage their health, prevent the onset of chronic diseases, and support healthier lifestyles. Currently, Healthier SG enrolment is for Singapore Citizens and Permanent Residents aged 40 years and above.

this year to onboard more families and support them in adopting healthier lifestyles, attending recommended health screenings and addressing health issues that may affect their progress towards 3S. Families who have more complex health issues (e.g., families with multiple health conditions and pressing social concerns) can also receive additional assistance from healthcare clusters through their family coach.

F7. COMLINK+ AND OUR SOCIAL COMPACT

ComLink+ reflects Singapore's social compact in action. Through ComLink+, Government agencies, community organisations, corporates, volunteers, and donors work together to support families as they work towards 3S.

These partnerships complement national support schemes by bringing together different strengths from across the community to support families in ways that are often more localised, personalised and responsive to their needs. Together, they create additional opportunities and support for families and children.

Community and corporate partners coming together to support families

Community support can take many forms. Community organisations, corporates, volunteers and donors contribute in different ways, from developing programmes and creating opportunities for families, to providing funding, expertise, volunteer support and other forms of assistance.

As at December 2025, community organisations, corporates, volunteers and donors contributed through partnerships, programmes, funding and volunteer efforts that benefited ComLink+ families.

- 630 ComLink+ programmes and activities co-created through corporate- or community-Government partnerships
- 480 community partnerships
- 150 corporate partnerships
- $48 mil contributed via donations (including ComLink+ Progress Packages) and in-kind assistance[30]

Monetary contributions from corporates, community partners and donors help sustain programmes and initiatives offered to ComLink+ families. One key partner is the National Council of Social Service's Community Chest (ComChest), which committed **$9.3 mil** over FY2025-2027, on top of the estimated $5 mil donated from 2022 to 2025 to support programmes run by social service agencies and other ground-up organisations serving ComLink+ families. Beyond funding, ComChest also helps mobilise support through its network of corporate and community partners.

[30] Includes contributions committed by community organisations and corporates.

The following examples show how partners have worked alongside MSF to support children's development and educational outcomes, through long-term mentoring and early financial education.

The **STAR Programme** by **SHINE Children and Youth Services** pairs ComLink+ children with professional mentors who journey with them and their caregivers over eight years, from their transition into Primary 1 through their entry into secondary school. Through consistent mentoring and support, STAR seeks to improve children's educational outcomes, socio-emotional development, and long-term social mobility.

Since its expansion to SSO @ Kreta Ayer & Bukit Merah, SSO @ Queenstown, Jurong East, Clementi and SSO @ Chua Chu Kang, Bukit Panjang, Bukit Batok in January 2025, the programme has supported 70 ComLink+ children and their caregivers through weekly one-to-one mentoring sessions, parenting support engagements and community events.

Standard Chartered organised the **Financial Literacy Workshop and Supermarket Experience** in partnership with Prudential Singapore for 200 children from ComLink+ families on 1 November 2025. Children were guided through "Cha Ching", a fun financial literacy workshop customised for children where they learnt how to earn, save, spend and donate, before putting their new knowledge into practice during a grocery shopping activity. Over 200 Standard Chartered volunteers supported the programme.



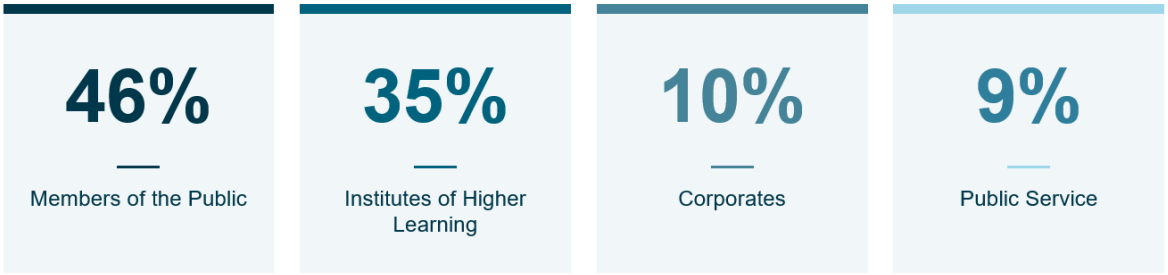
Financial Literacy Workshop and Supermarket Experience by Standard Chartered in 2025

These examples are a sampling of the many ways in which community partners make a meaningful difference in the lives of families. As families' needs continue to evolve, there remain opportunities for community organisations, corporates and volunteers to contribute in different ways, including supporting children's development and strengthening family relationships and resilience.

Volunteers provide ComLink+ families with tangible and intangible forms of support

Volunteers play an important role in supporting and empowering ComLink+ families. Through trusted relationships built over time, they provide both tangible and intangible forms of support, including practical assistance, encouragement and guidance. These relationships can help families build confidence, stay motivated and take steps towards their goals.

As at December 2025, ComLink+ was supported by around 1,400 volunteer befrienders who journey alongside families and family coaches. Volunteers come from different walks of life, reflecting broad community participation in supporting ComLink+ families.



As families' needs continue to evolve, there are growing opportunities for volunteers to contribute their skills and expertise in different ways. ComLink+ aims to grow the volunteer befriender network to about 2,700 volunteers at steady state.

The following examples show how volunteers have leveraged their unique skills, experiences and perspectives to support ComLink+ families and children.

DBS VOLUNTEER BEFRIENDERS

DBS staff have been volunteering with ComLink+ since 2023. Pioneering a skills-based volunteering model, DBS volunteer befrienders leverage their expertise in banking and finance to share financial literacy concepts with befriended families. Notably, DBS went the extra mile to develop an activity booklet customised for children.



Jaslene is a DBS staff member who has volunteered as a ComLink+ befriender since 2024. She built a warm relationship with her befriended family through her empathy and commitment to their wellbeing. During home visits, Jaslene engages the children, giving her family coach the opportunity to spend time with their parents. Jaslene's close relationship with the family creates a comfortable space for the family to share their challenges, allowing the family coach to plan tailored support that best meets their aspirations.

Seeing the impact that she has made, and driven to do more, Jaslene is now befriending a second ComLink+ family. Jaslene focused on equipping the family's then-preschool-aged child with budgeting and money-counting skills so as to build his confidence in handling money when he entered primary school in 2026. Jaslene also acts as a pillar of emotional support for the single mother, providing a listening ear and reinforcing positive parenting strategies.

Jaslene shared, "Befriending is not about having all the answers or trying to 'fix' problems. It is about building trust, offering a listening ear, and walking alongside families through different chapters of their lives. Along the way, I have learnt as much from the families as they have from me. I would encourage anyone considering volunteering to start with an open mind and genuine curiosity. The experience can be rewarding in ways you never expected."

G. CONCLUSION

Singapore's efforts to empower lower-income households are showing encouraging early positive signs. Through ComLink+, families receive support to strengthen stability, build self-reliance and pursue upward mobility. The first ComLink+ cohort has made gains, particularly in income security and early childhood development, suggesting that sustained support can make a meaningful difference over time.

Progress is rarely linear, and families may encounter setbacks along the way. Yet many continue to take steps forward, drawing on their own strengths and aspirations, supported by family coaches, community partners, and a wider network of care.

Looking ahead, supporting lower-income families remains a shared responsibility. When families, Government agencies, social service agencies, community partners, corporates, volunteers and donors work together, opportunities multiply and pathways widen. Individuals and organisations can also play their part, whether by volunteering, contributing resources or partnering with the community to support families. Through this collective effort, we can continue to strengthen resilience, expand possibilities for children, and help more families realise their goals.

Together, we are building a society where every family has a fair chance to succeed, and where progress is shaped not just by support given, but by potential unlocked.

H. ANNEX

Table A: Proportion of SMTA households by number of beneficiaries and household composition (2021-2025)

	2021	2022	2023	2024	2025
TOTAL	**36,853**	**27,392**	**22,960**	**20,825**	**19,473**
Number of Beneficiaries					
1 beneficiary	*18,149 (49%)*	*13,399 (49%)*	*11,588 (50%)*	*10,967 (53%)*	*10,553 (54%)*
2 beneficiaries	*6,479 (18%)*	*4,717 (17%)*	*3,921 (17%)*	*3,433 (16%)*	*3,158 (16%)*
3 beneficiaries	*4,597 (12%)*	*3,363 (12%)*	*2,655 (12%)*	*2,297 (11%)*	*2,140 (11%)*
4 beneficiaries	*3,443 (9%)*	*2,529 (9%)*	*2,000 (9%)*	*1,757 (8%)*	*1,518 (8%)*
5 beneficiaries	*2,104 (6%)*	*1,599 (6%)*	*1,276 (6%)*	*1,086 (5%)*	*989 (5%)*
6 or more beneficiaries	*2,081 (6%)*	*1,785 (7%)*	*1,520 (7%)*	*1,285 (6%)*	*1,115 (6%)*
Household Composition					
With child and elderly beneficiaries	*765 (2%)*	*624 (2%)*	*459 (2%)*	*373 (2%)*	*297 (2%)*
With child beneficiaries	*12,908 (35%)*	*9,813 (36%)*	*8,178 (36%)*	*7,197 (35%)*	*6,624 (34%)*
With elderly beneficiaries	*6,104 (17%)*	*4,458 (16%)*	*3,659 (16%)*	*3,334 (16%)*	*2,913 (15%)*
Without child and elderly beneficiaries	*17,076 (46%)*	*12,497 (46%)*	*10,664 (46%)*	*9,921 (48%)*	*9,639 (49%)*

Table B: Cumulative months of SMTA cash assistance disbursed to households in each year[31] (2021-2025)

	2021	2022	2023	2024	2025
Median	*6*	*6*	*6*	*6*	*6*
25th Percentile	*3*	*3*	*3*	*3*	*3*
75th Percentile	*11*	*11*	*11*	*10*	*11*

Table C: Median, P25, and P75 monthly SMTA cash assistance amounts per beneficiary in assisted households (2021-2025)

	2021	2022	2023	2024	2025
Median	*$348*	*$350*	*$370*	*$380*	*$445*
25th Percentile	*$195*	*$200*	*$217*	*$225*	*$269*
75th Percentile	*$450*	*$475*	*$500*	*$512*	*$578*

[31] Cumulative duration of SMTA cash assistance disbursed refers to the total number of months for which MSF has disbursed cash assistance to a household to support their living expenses in a given year. For instance, a household may receive a disbursement in November 2022 that supports the household's expenses from November 2022 to January 2023. This household would be considered to have been assisted in 2022, and to have been disbursed three months of cash assistance. A household may thus be supported for more than 12 months via disbursements in a given year. Months need not be consecutive.

Table D: Proportion of LTA households by number of beneficiaries and household composition (2021-2025)

	2021	2022	2023	2024	2025
TOTAL	**4,013**	**3,857**	**3,479**	**3,240**	**2,997**
Number of Beneficiaries					
1 beneficiary	*3,825 (95%)*	*3,684 (96%)*	*3,340 (96%)*	*3,106 (96%)*	*2,887 (96%)*
2 beneficiaries	*178 (4%)*	*165 (4%)*	*135 (4%)*	*128 (4%)*	*105 (4%)*
3 or more beneficiaries	*10 (0.2%)*	*8 (0.2%)*	*4 (0.1%)*	*6 (0.2%)*	*5 (0.2%)*
Household Composition					
With child and elderly beneficiaries	*1 (0.0%)*	*1 (0.0%)*	*0 (0.0%)*	*0 (0.0%)*	*0 (0.0%)*
With child beneficiaries	*7 (0.2%)*	*6 (0.2%)*	*2 (0.1%)*	*2 (0.1%)*	*2 (0.1%)*
With elderly beneficiaries	*3,280 (82%)*	*3,186 (83%)*	*2,904 (83%)*	*2,713 (84%)*	*2,524 (84%)*
Without child and elderly beneficiaries	*725 (18%)*	*664 (17%)*	*573 (16%)*	*525 (16%)*	*471 (16%)*

Table E: Outcomes of ComLink+ Families (2024-2025)

	2024	2025
Income Security Domain		
In stable employment	*61%*	*69%*
Not on any major forms of financial assistance	*54%*	*58%*
Had real income increase over time	*50%*	*61%*
Children's Development and Education Domain (Preschool)		
Children had taken mandatory vaccinations	*75%*	*76%*
Children were enrolled in preschools	*89%*	*87%*
Enrolled children were attending preschool regularly	*38%*	*44%*
Children did not require additional learning support in primary school	*58%*	*58%*
Children's Development and Education Domain (School-going)		
Children were enrolled in schools	*91%*	*94%*
Children were attending school regularly	*80%*	*80%*
Children progressed to post-secondary institutions	*68%*	*66%*
Children graduated from post-secondary institutions	*65%*	*66%*
Housing Domain		
Booked purchase flats	*8%*	*9%*
Not behind on rental arrears (<3 months)	*77%*	*76%*
Achieved home ownership	*2%*	*2%*
Family Functioning Domain		
Family members were safe from harm	*89%*	*88%*
Health Domain		
No family members were hospitalised or had an emergency department visit within past 12 months	*93%*	*94%*
Children completed mandatory vaccinations by age 3	*73%*	*77%*
Children completed age-appropriate childhood development screenings	*34%*	*42%*
Pregnant women attended minimum recommended antenatal check-ups	*87%*	*87%*
Eligible family members completed nationally recommended health screenings	*2%*	*3%*
Eligible family members enrolled under Healthier SG	*29%*	*39%*
Enrolled family members under Healthier SG had updated their health plans at least once within past 12 months	*8%*	*21%*

Table F: Overview of ComLink+ Progress Packages

The ComLink+ Progress Packages provide financial top-ups to recognise and supplement the efforts of ComLink+ families that work with their family coaches and FSC case workers towards their goals. All ComLink+ Progress Packages have been progressively rolled out since August 2024.

Since July 2026, MSF has introduced the Partnership Payout and enhanced the ComLink+ Progress Packages for Preschool and Employment to better support families. With these enhancements, a ComLink+ family with two preschool children can receive up to $10,200 annually (after CDA matching under the Baby Bonus Scheme).

ComLink+ Progress Packages	Financial Top-Ups that Families will Receive
Partnership Payout	**$500** every **quarter** ($200 cash and $300 CPF) for families that continue working with their family coaches or FSC case workers.
ComLink+ Progress Package for Preschool	**$250** ($100 cash and $150 CDA) for **every quarter** of good attendance (i.e., at least 75% attendance). **$150** ($60 cash and $90 CDA) for **every quarter** of attendance of at least 50% but less than 75%.
ComLink+ Progress Package for Employment	**$1,250 every quarter** ($500 cash and $750 CPF) for each household with total household income of at least $2,000 per month (based on CPF records). **$500 every quarter** ($200 cash and $300 CPF) for each household with total household income of at least $1,000 to less than $2,000 per month (based on CPF records)
ComLink+ Progress Package for Debt Clearance	**1:1 matched debt repayment** up to $5,000 – for every $1 that a family repays to creditors, $1 will be paid directly to creditors.
ComLink+ Progress Package for Home Ownership	**2:1 matched CPF contribution** – for every $1 of voluntary CPF contribution that a family member makes to their CPF accounts, $2 top-up will be made to that member's CPF Ordinary Accounts.