



20 November 2023

## NEW PROGRESS PACKAGES TO BETTER SUPPORT COMLINK+ FAMILIES THAT DO THEIR PART TO PROGRESS IN LIFE

Strong families are the foundation of a strong society. The Forward Singapore report had indicated a commitment to strengthen support for lower-income families in their journey towards stability, self-reliance and social mobility. The Government will do this through ComLink+, by providing ComLink+ families with:

- a. **Dedicated Family Coaches** who will work with each family to co-develop customised action plans that are tailored to each family's needs, coach and motivate them towards achieving their goals, and act as a single point of contact to help them better navigate social support services.
- b. **Additional support tied to action plans** that each family co-develops with their Family Coach. Details of the additional support are provided below.

### Progress Packages for ComLink+ Families

2. MSF will introduce progress packages to recognise and supplement families' efforts. ComLink+ families that take active steps to improve their circumstances will receive financial top-ups through the progress packages.

3. For a start, we will introduce four packages that focus on ComLink+ families' key needs and aspirations. These will be rolled out progressively from the second half of 2024 and trialled for three years to assess their effectiveness before potential scale-up.

- a. **Preschool education.** The early years are crucial for children's learning and development. Local research shows that children who attended preschool from age 3 were less likely to require additional learning support in primary school. However, preschool enrolment and attendance rates of lower-income children are

lower than their peers, especially at ages 3 to 4. We will introduce a package funded by a donor, to provide a one-off Child Development Account (CDA) top-up of \$500 to ComLink+ families for each child who is enrolled in preschool in the year that they turn 3. Families will also receive CDA top-ups of \$200 for every quarter that the child attends preschool regularly. This package will encourage families to prioritise their children's preschool education, to help improve their school readiness and future educational outcomes.

- b. **Stable employment.** Some ComLink+ families have adults who can work but are unemployed, in lower wage roles, or working in jobs with fluctuating incomes. Some may rely on a single breadwinner to make ends meet. To build financial stability and resilience, it is important for ComLink+ families to have a stable income and to increase their income as a household. This package will encourage more adults in ComLink+ families to enter and stay in CPF-paying jobs paying at least \$1,400/month. Should they fulfil this requirement, each adult will receive financial top-ups of between \$450 to \$550 in a combination of cash and CPF payouts for every quarter of sustained employment (up to a limit of \$30,000 in total payouts across both the employment and savings packages). Higher top-ups will be given when two adults in the household work. A maximum of two working adults per family can benefit from this package. This package will help families to build up their finances for their long-term goals such as buying a flat or saving up for retirement, and to better withstand unexpected setbacks in life (e.g., retrenchment, health issues).
  
- c. **Improving financial stability through debt clearance.** With less disposable income and savings, lower-income families are more susceptible to falling into debt or arrears, especially if they encounter unexpected setbacks or have inherited debt. Even a relatively small debt can severely impact lower-income families financially, psychologically and emotionally, affecting their ability to resolve their debts and work towards long-term goals. To help ComLink+ families with verifiable debt<sup>1</sup> overcome such obstacles as they take steps to repay their debt, we will introduce a package that is fully funded by donors to match families' repayments to their creditors on a one-to-one basis, for repayment of debts of up

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<sup>1</sup> Refers to debt owed to licensed companies and organisations that can be verified and for which repayments can be tracked. Informal debts, such as those owed to family and friends, as well as debts owed to unlicensed moneylenders, are not covered.

to \$5,000 (i.e., donor-matched repayments of up to \$2,500). To be eligible, families must also not be receiving ComCare assistance, as this would usually indicate that the family has not attained financial stability in meeting their basic needs. This support will help to free up some of the families' mental bandwidth, enabling them to focus on long-term goals, and build financial resilience. Families can benefit only once from this package.

- d. **Saving for home ownership.** Many ComLink+ families aspire to purchase their own flat as part of their social mobility journey. To provide families with a leg-up as they build up their savings for flat purchase, we will introduce a package jointly funded by a donor and the Government. This package will supplement every dollar of families' voluntary contributions to their CPF with a \$2 top-up to their CPF Ordinary Account (up to a limit of \$30,000 in total payouts across the employment and savings packages). This will help families to save up more quickly for their flat purchase and give them a better chance of fulfilling this aspiration.

4. Families must fulfil the required action and meet the eligibility conditions for each package in order to receive the corresponding financial top-up (see [Annex A](#) for details on the conditions and top-ups for each package). The financial top-ups will be provided for as long as the family remains eligible for and fulfil the requirements of the packages, or until the family reaches the payout limit specified for each package, whichever is earlier.

5. Collectively, the support from Family Coaches and progress packages aim to help ComLink+ families to build and strengthen their foundation to achieve stability, self-reliance, and ultimately social mobility. It will also build on various efforts by community organisations to support families in areas such as children's education, debt clearance, and building up of savings.

### **ComLink+ as a Whole-of-Society Effort**

6. ComLink+ is a whole-of-society effort, led by the Government but implemented in partnership with the community. Many have stepped forward to volunteer their time, contribute financially, or offer other forms of support to ComLink+ families. Currently, approximately 170 organisations and individuals are partnering SSOs to support ComLink+ families (see [Annex B](#)). In particular, DBS is coming in as an anchor partner to help uplift the lives and livelihoods of ComLink+ families. Beyond funding the progress packages on preschool education and savings, the bank will also be stepping up its volunteer participation

to bolster support for these families. Another partner, Singapore Pools, will be helping to fund part of the progress package on debt clearance. We invite more corporates and foundations to step forward to contribute to ComLink+, and ask individuals to consider volunteering as befrienders to journey with ComLink+ families. Together, we can uplift ComLink+ families and ensure that no one is left behind.

**ISSUED BY**

**MINISTRY OF SOCIAL AND FAMILY DEVELOPMENT**

**Progress Packages for ComLink+ Families**

	<b>Intent of each package</b>	<b>Action that family must take</b>	<b>Financial top-ups that family will receive</b>
<b>1.</b>	<b>Preschool Education<sup>2</sup></b> To encourage early enrolment and regular preschool attendance, to improve children's subsequent educational outcomes.	Ensure child is enrolled in preschool in the year he/she turns 3.	One-off \$500 top-up to child's CDA.
		Ensure child attends preschool regularly from ages 3-6.	\$200 top-up to child's CDA for every quarter of good attendance (≥75% attendance).
<b>2.</b>	<b>Employment</b> To help families stabilise their finances and increase household income through sustained employment, thereby building their financial resilience and savings.	Find and/or sustain CPF-paying job that pays ≥ \$1,400 per month	Up to two working members will receive a combination of cash and CPF payouts of between \$450 to \$550 for every three consecutive months of employment. If two adults are working, each will receive \$50 more per quarter.  Subject to total payout limit of \$30,000 across employment and savings packages.
<b>3.</b>	<b>Financial Stability</b> To help families build financial resilience and stability by clearing debt.	Repay debts owed to licensed companies and organisations that are trackable and verifiable.	1:1 matched debt repayment – for every \$1 that family repays to creditors, donors will pay \$1 directly to creditors. Repayments will be matched up to a limit of \$5,000 in total debt repaid.  Families must not be receiving

<sup>2</sup> Eligible families will get a top-up for each child who is enrolled in preschool in the year he/she turns 3 or is regularly attending preschool.

	Intent of each package	Action that family must take	Financial top-ups that family will receive
			ComCare assistance and can only benefit once from this package.
4.	<p><b>Savings</b></p> <p>To help families to save up for their flat purchase as part of their social mobility journey.</p>	<p>Make voluntary contributions to CPF.</p>	<p>2:1 matched CPF contribution – for every \$1 of voluntary contributions to CPF made by family, \$2 top-up will be made to selected family members' CPF-Ordinary Account.</p> <p>Subject to total payout limit of \$30,000 across employment and savings packages.</p>

**Anchor Partners of Progress Packages**

DBS Bank Ltd
Singapore Pools

**List of ComLink+ Partners**

3M Singapore	Gardens by the Bay
Agape Services Pte Ltd	Good News Community Services
AI Singapore	Gilbert Chan
Amansa Capital Pte Ltd	Glyph Community Ltd
Allkin Singapore Ltd	Goodwood Park Hotel
AON Singapore Ptd Ltd	Guardian Health & Beauty
AWWA Ltd	Google Singapore
Bethel Preschool	Habitat for Humanity Singapore
Bethesda CARE Centre	Hanwell Holdings Ltd
Big At Heart Ltd	Harvest Care Centre
Bioskin Holdings Pte Ltd	Hatch
Blossom Seeds Ltd	Holiday Inn Express Singapore Serangoon
Brahm Centre	Homeless Hearts of Singapore
Breast Cancer Foundation	Hong Leong Foundation Singapore
Calvary Community Care	Hope Initiative Alliance
CARE Singapore	Hotel Royal @ Queens
Care Corner Singapore Ltd	HP Singapore
Catholic Welfare Services	Hwa Chong Institution
CGS-CIMB Securities International Pte Ltd	Institute of Technical Education College Central
Changi Airport Group	Joyful Learning Pte Ltd
Cheng San-Seletar Merchant Association	JUMBO Group
Cheryl Chia	Junior Chamber International Marina Singapore
Chinese Development Assistance Council	Kampong Kapor Community Services
Christ Methodist Church	Keppel Corporation
City Harvest Community Services Association	KidsLearn
Club HEAL	KindleSpark
Conrad Centennial Singapore	KLA Corporation
Covenant Evangelical Free Church	Lakeside Family Services
Daikin Airconditioning (Singapore) Pte Ltd	Lazada Group
Daughters of Tomorrow Ltd	Lee Foundation
DBS Bank Ltd	Lien Foundation
Deloitte Singapore	Life Community Services Society
Engineering Good	Lion City Sailors Football Academy
ERA Singapore	Little But Loud
EtonHouse International School Singapore	M1 Ltd
Fei Yue Family Service Centre	Mandai Wildlife Group
Foundation of Rotary Clubs (Singapore) Ltd	Maxeon Solar Pte Ltd
Food from the Heart	Maybank Singapore Ltd
Gao Lin Gong Temple	McDonald's
Gardenasia	Mediacorp Pte Ltd
	Methodist Welfare Services

Michelman Asia-Pacific Pte Ltd	Singapore Indian Development Association (SINDA)
MoneyWhizz Pte Ltd	Singapore Institute of Technology
M.Y World Preschool @ Hougang DewCourt	Singapore Management University
Montfort Care	Singapore Polytechnic
Morning Star Community Services Ltd	Singapore Scout Association
Mummy Yummy Singapore	Singapore Telecommunications Ltd
Nanyang Polytechnic	Singapore University of Social Sciences
Nanyang Technological University	Singapore University of Technology and Design
National University of Singapore	SmilesSalamSG
Neo Garden Catering	Social Innovation Park
NeuGen	Society of Sheng Hong Welfare Services
New Hope Community Services	Soka Gakkai Singapore
New Life Community Services	Sourceability Singapore Pte Ltd
Ngee Ann Polytechnic	South Central Community Family Service Centre Ltd
NTUC Health Co-operative Ltd	SPD
Nuren Secret Club	St Luke's Eldercare Ltd
OCBC Bank	Standard Chartered Singapore
OraCare Group	Surbana Jurong Pte Ltd
Paradox Singapore (Merchant Court at Clarke Quay)	Tahir Foundation
Persatuan Pemudi Islam Singapura (PPIS)	Tang Weylin
PhilipCapital	Telstra Singapore
Playeum Ltd	Temasek Polytechnic
Prime Asia Asset Management Pte Ltd	Temasek Trust & Temasek Foundation
Prologis Singapore Pte Ltd	Thakral Corporation Ltd
PropNex Ltd	The Food Bank Singapore Ltd
Prudential Assurance Company Singapore Ltd	The Fullerton Hotels & Resorts
PSA Singapore	The Lego Group
Rahmatan Lil Alamin Foundation	The Shaw Foundation
Raffles Institution	The Sunshine Trust
REACH Community Services Society	The Xplorers
Real Estate Developers' Association of Singapore	Thoughtworks Singapore Pte Ltd
Republic Polytechnic	Thye Hua Kwan Moral Charities Ltd
RHTLaw Asia	TOUCH Community Services Ltd
Riverlife Community Services Ltd	Touch Young Arrows
Rotary Club of Singapore	TRANS Family Services
SEA Group	Trust Bank Ltd
Secondmeal Ltd	UBS Optimus Foundation Singapore
SELF	United Overseas Land Ltd - Pan Pacific Hotels Group
Sembawang Family Service Centre	Unlocking ADHD
Serangoon Moral Family Service Centre	ViewQwest Pte Ltd
Seoul Garden Group	Viriya Community Services
Singapore Airlines	Xylem Singapore
Singapore Association for Mental Health	Yayasan Mendaki



Singapore Buddhist Lodge Welfare Foundation	Yong-en Care Centre
Singapore Children's Society	YYD Education Centre
Singapore Hotel Association	

### Frequently Asked Questions

**Q1: Why is MSF enhancing ComLink?**

A1: Many ComLink families face complex issues and additional stressors that constrain their bandwidth in planning for their future. Despite their best efforts, some families need more targeted support to achieve stability and their long-term goals, especially those involving significant financial resources, such as buying their own home.

As the next bound of ComLink, ComLink+ seeks to deliver even stronger outcomes for ComLink+ families towards achieving social mobility. The expanded role of Family Coaches, compared to the current ComLink Engagement Officers, will enable us to better support each ComLink+ family in navigating and receiving assistance from social support programmes they need, and ensure that the support they receive is tailored to their needs, strengths, and aspirations. Through the progress packages, we will also recognise and supplement families' efforts in progressing towards their long-term goals.

**Q2: Who is eligible for the progress packages?**

A2: Today, ComLink supports around 14,000 families that live in public rental housing and have children below 21 years old. Under ComLink+, we will continue to work with these families as they make efforts in their progress towards social mobility. Families that work with a Family Coach and take specific actions to achieve financial stability, attain home ownership, and support their children's education will qualify for the progress packages.

**Q3: Will families be able to receive more than one progress package at a time?**

A3: Yes, families can receive top-ups from multiple packages if they meet the eligibility conditions and are assessed by their Family Coach to be ready for these packages, and take the actions required of the package that they sign up for.

**Q4: I am interested in partnering with MSF to support ComLink+ families. How can I sign up?**

A4: We invite corporates and members of the public to join us in working with ComLink+ families. For those interested in signing up as a volunteer befriender, more details can be found at <https://go.gov.sg/befriending-comlink>. For corporates that would like to contribute to ComLink+, please reach out to [MSF\\_QSM@msf.gov.sg](mailto:MSF_QSM@msf.gov.sg).

**Q5: How did MSF identify the areas of support for the four progress packages?**

A5: The four key areas of support were prioritised for this first rollout of progress packages based on based on key needs and aspirations that ComLink families had shared with SSO officers. MSF also drew on insights and ideas shared by community organisations, lower-income individuals, social service professionals, and corporate representatives who participated in MSF's Forward Singapore engagements, in developing the ComLink+ concept, which includes the progress packages.

**List of translated terms**

<b>Keywords (English)</b>	<b>Chinese</b>	<b>Malay</b>	<b>Tamil</b>
<b>Ministry of Social and Family Development (MSF)</b>	社会及家庭发展部	Kementerian Pembangunan Sosial dan Keluarga	சமுதாய, குடும்ப மேம்பாட்டு அமைச்சு
<b>ComLink Rental Scheme</b>	社区联系站租赁组屋计划	Skim Rumah Sewa Rangkaian Sokongan Masyarakat	சமூக இணைப்பு வாடகை வீடுகளில் வசிப்பவர்களுக்கான திட்டம்
<b>Family Coach</b>	家庭导师	Mentor Keluarga	குடும்ப வழிகாட்டி
<b>Community Link (ComLink)</b>	社区联系计划	Rangkaian Sokongan Masyarakat (ComLink)	சமூக இணைப்புகள்
<b>ComLink+</b>	提升版社区联系计划	ComLink+	கொம்லிங்க் பிளஸ்
<b>KidSTART</b>	KidSTART	KidSTART	KidSTART
<b>Social Service Office (SSO)</b>	社会服务中心	Pejabat Khidmat Sosial	சமூகச் சேவை அலுவலகம்