

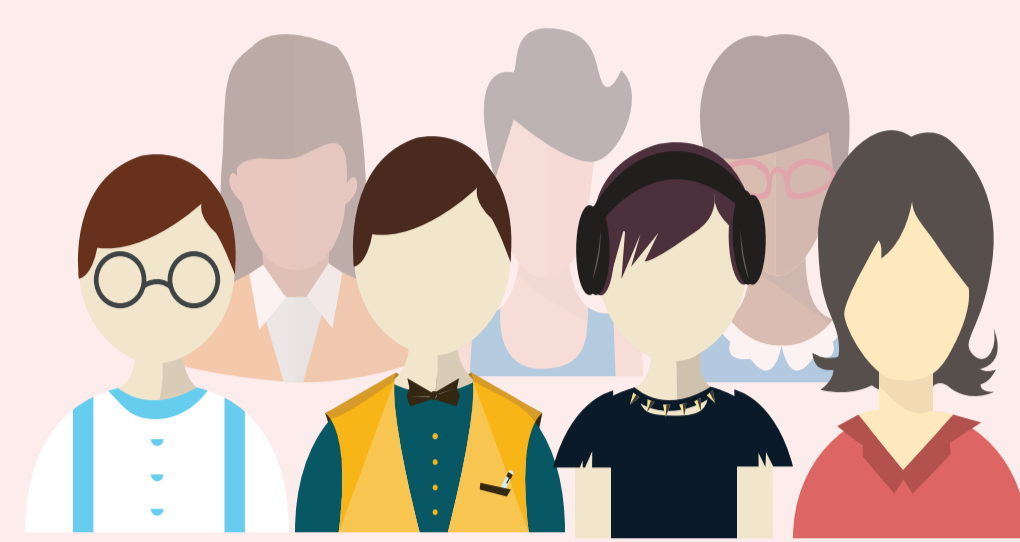
What is a Social Compact?

A Social Compact is an implicit agreement between the **Government** and the **people** on the roles and responsibilities each plays, so that together we can shape the growth of society in both the present and the future



Individual & Family

- Individual self-effort
- Family as key pillar of support



Community

- Develop stronger social cohesion
- Additional layer of social support



Government

- Create conditions for growth & opportunity
- Provide targeted support

1960s-1980s: Nation-building

Focus on **survival** as a nation:

- Viable economy
- Defence capabilities
- Basic education
- Housing and healthcare

Basic provision of social assistance

There was a strong emphasis on self-reliance and **individual responsibility** in improving one's livelihood

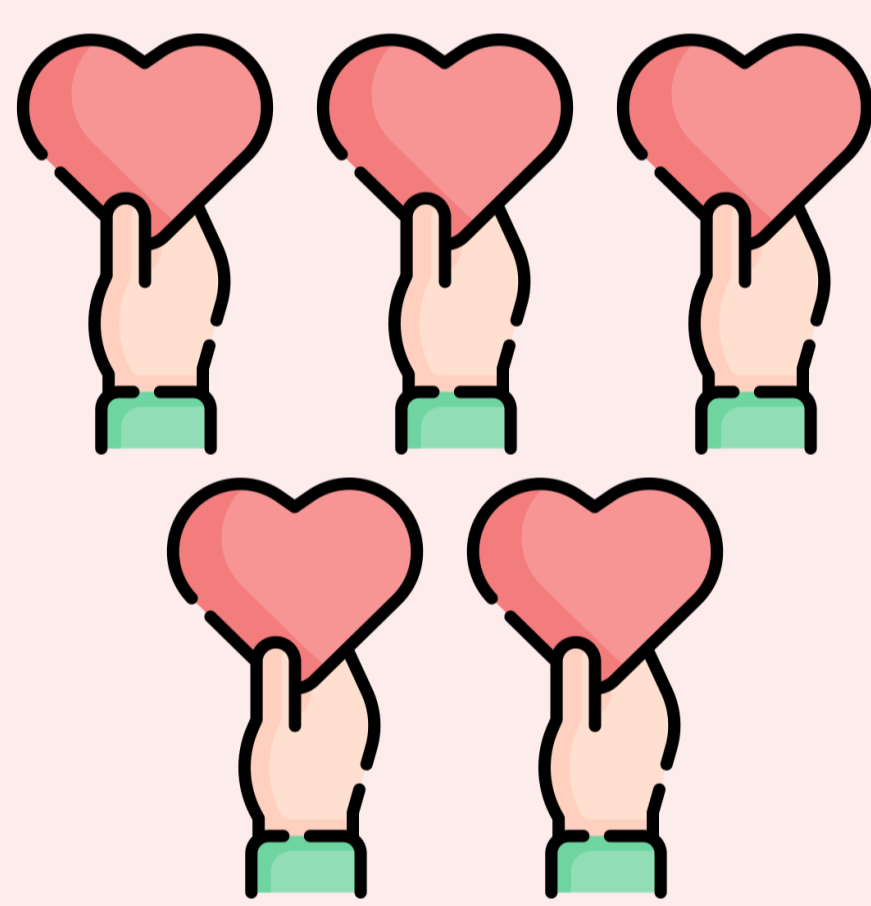
1990s-mid 2000s: "Many Helping Hands" approach

Shifts in global markets, technology and labour mobility led to **widening income gaps**



Social Compact was broadened to encourage a greater sense of **collective responsibility**

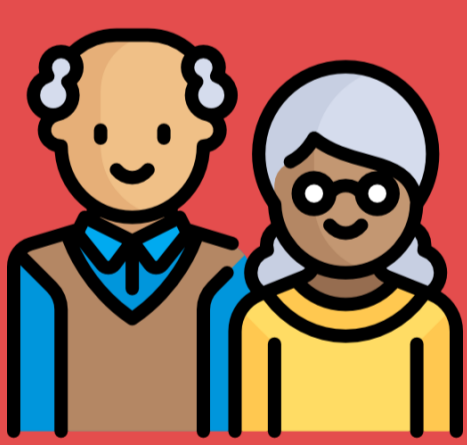
- Launch of ComCare in 2005
- Introduction of Edusave, MediFund and CPF Housing Grants



FIVE SHARED VALUES

- Nation before community and society above self
- Family as basic unit of society
- Community support and respect for individuals
- Consensus, not conflict
- Racial and religious harmony

Late 2000s-present: Our new way forward

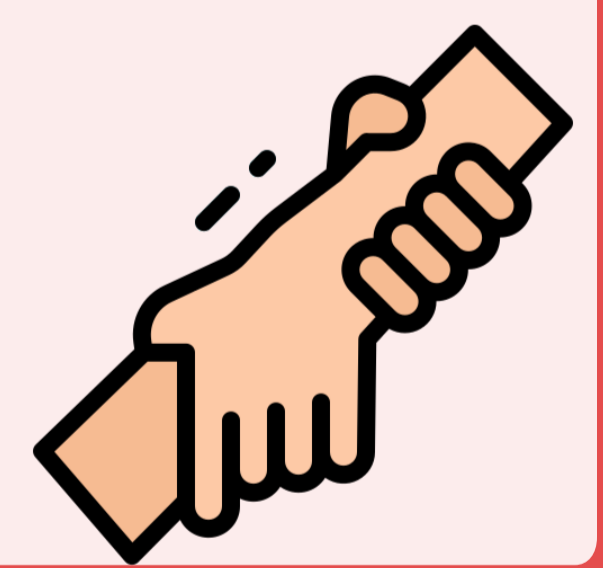


Demographic changes such as **shrinking family sizes** and an **ageing population**

More government initiatives were rolled out to:

- Improve social service delivery and accessibility
- Forge stronger partnerships with the community
- Expand support in domains critical to personal well-being

There was a recognition that the **Government and the community** needed to play a **bigger role** in social provision when individual and family efforts were sometimes insufficient



Whole-of-government approach to social assistance

- Through various institutions, the government provides **multiple layers** of assistance
- Each layer supports specific needs of the people in a **targeted manner** but collectively comprehensive in support across various domains
- **Complements** individual responsibility and family support while laying the foundation for a caring community that helps needy members

Find out more about Singapore's Social Compact by accessing the e-course here:



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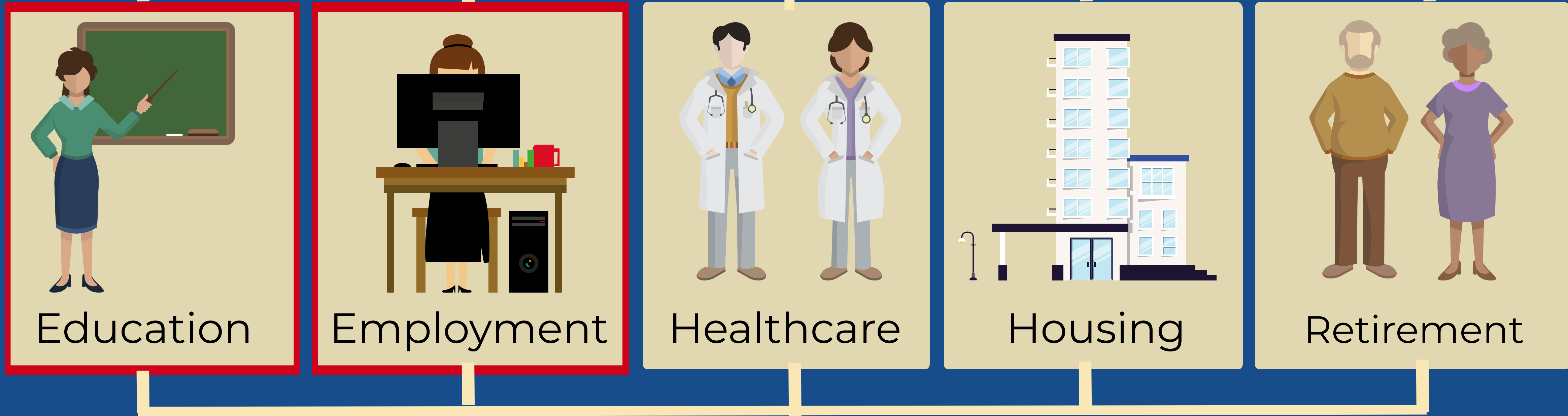
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What is the Government's role in the Social Compact?

- Creates conditions for **growth and opportunity**
- **Provides targeted support** for the low-income, vulnerable and those with specific needs

by **investing** in various domains, such as

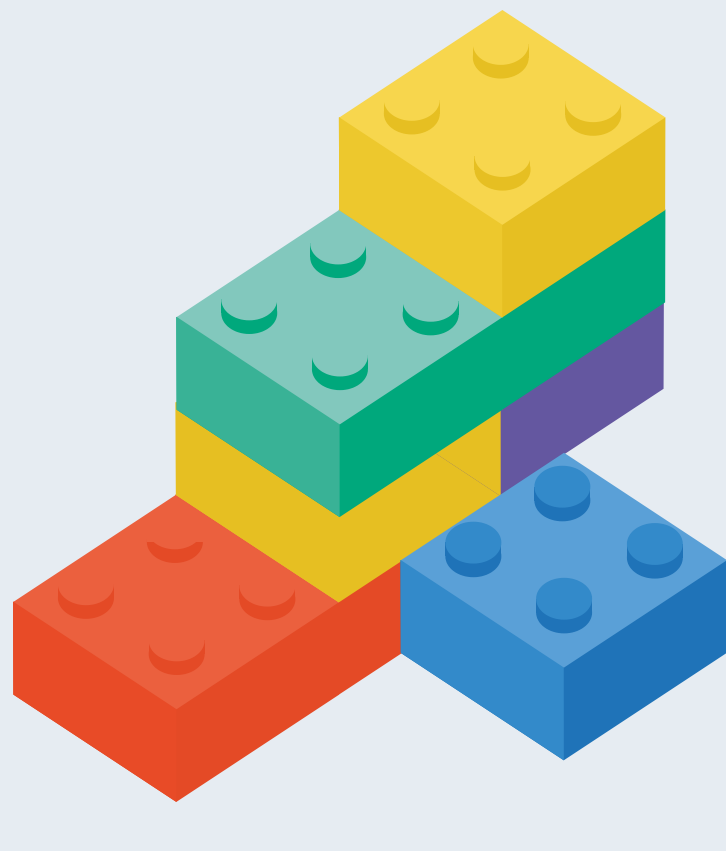


These domains, alongside **Social and Community Assistance**, form the **SIX FOCUS AREAS OF SOCIAL SERVICE PROVISION IN SINGAPORE**

FOCUS AREA #1: EDUCATION

Every child should have access to **quality education**, **regardless of their background**, to get off to a **good start in life**

To achieve this, **major investments** have been made in



PRE-SCHOOL EDUCATION

- Early childhood are significant years for physical, language, cognitive and social development
- Policies are hence focused on improving the quality, accessibility and affordability of preschool education

Examples of policies:

- Preschool Outreach Programme (2007)
- KidSTART (2016)

Which aim to reach out to and assist children from low-income families



NATIONAL SCHOOL SYSTEM

- A quality education experience provided by the national school system is key to the acquisition of knowledge and skillsets

Examples of policies:

- Broad-based subsidies for all students
- Additional financial support for low-income households
- Non-academic support (e.g. Learning & Behavioural support)
- Expanded pathways in Higher Education landscape (e.g. SkillsFuture Work-Study programmes)

Beyond the schooling age, the government also encourages **LIFELONG LEARNING** through subsidising training for skills-upgrading programmes like SkillsFuture

FOCUS AREA #2: EMPLOYMENT

Employment provides the best opportunity for individuals to **uplift** themselves and their families **in the long run**

To achieve this, the Government actively encourages work and employment by



KEEPING SINGAPOREANS EMPLOYED AND CONSISTENTLY EMPLOYABLE



UPLIFTING WAGES FOR THE LOWER INCOME AND BROAD MIDDLE



Adapt and Grow (A&G) initiative

- Bridge mismatches in skills, wages and job expectations by providing support for workers to take up new jobs
- Greater support for those older and unemployed for longer periods

Workfare Skills Support (WSS)

- Complements the WIS by supporting low-wage workers to upgrade their skills

SkillsFuture

- Empowers workers to take ownership of skills development so as to improve their employability

For those earning a lower income:

Workfare Income Supplement Scheme (WIS)

- Tops up incomes of low-wage workers
- Provides CPF top-ups and cash supplements to help them save for retirement

Progressive Wage Model

- Provides clear sector-specific progression pathways for workers to progress and earn higher wages as they become more skills productive and take on higher job functions

For those in the broad middle:

- Encouraging skills upgrading to boost the value of each employee, which will be reciprocated with higher wages

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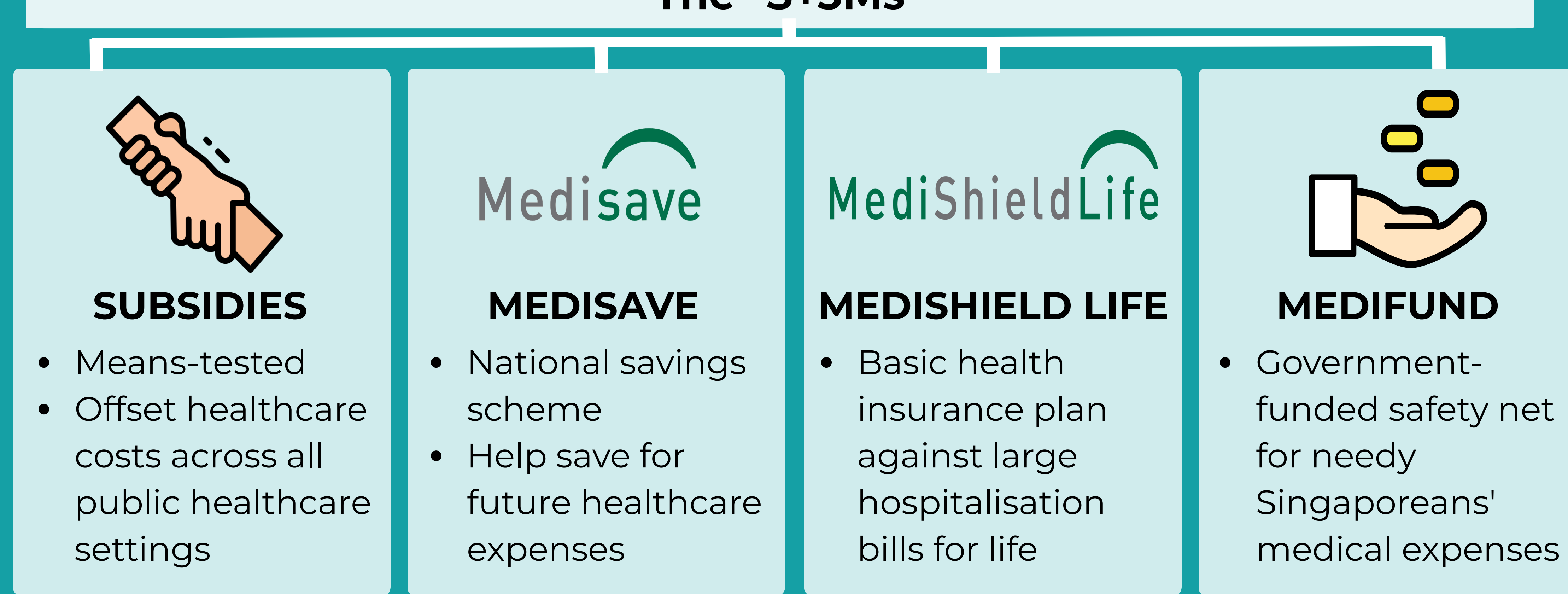
FOCUS AREA #3: HEALTHCARE

An **accessible** and **affordable** healthcare system allows all Singaporeans to live a **healthier, longer and more fulfilling life** without worrying about the costs.

The Government adopts a **multi-tiered approach** to healthcare financing to ensure that no Singaporean will be denied access to basic and appropriate healthcare due to financial difficulties

GENERAL HEALTHCARE SCHEMES

The "S+3Ms"



Community Health Assist Scheme (CHAS)

- Subsidies for specialist outpatient and primary care and dental care
- CHAS schemes are tiered so that more targeted and appropriate assistance is provided where needed



GENERATIONAL PACKAGES

	Outpatient care subsidies?	MediSave top-ups?	MediShield Life premium subsidies?	Disability assistance?
 For those born before 1950	✓	✓	✓	✓
 For those born between 1950-1959	✓	✓	✓	✗

ASSISTANCE FOR DISABLED INDIVIDUALS

ElderShield

- For all elderly individuals with severe disabilities
- Offered up till 2020
- Monthly cash payouts

CareShield Life

- For all individuals with severe disabilities
- Offered up till 2020
- Monthly cash payouts

FOCUS AREA #4: HOUSING

Providing affordable homes for everyone to lead **comfortable, dignified lives**, and form **close-knit relationships** within families and communities

To achieve this, housing opportunities are kept **affordable** and **accessible** through

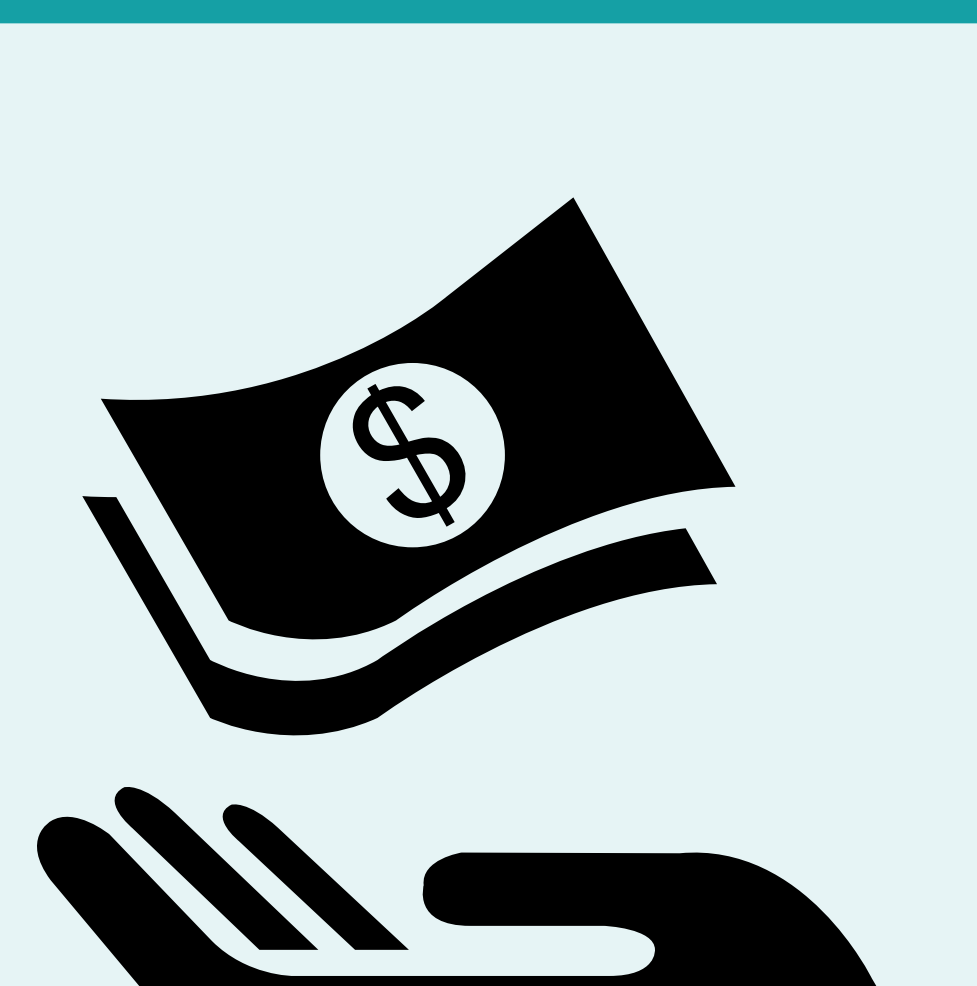
SUBSIDISED RENTAL HOUSING SCHEMES

- **Public Rental Scheme**
Offering 1-room and 2-room rental flats for low-income citizen households without other housing options or family support
- **Interim Rental Housing Scheme**
- **Parenthood Provisional Housing Scheme**



BROAD-BASED AND PROGRESSIVE SUBSIDIES

- **Enhanced CPF Housing Grant**
Grant of up to \$80,000 provided to first-time homeowners who have been continuously employed in the 12 months prior to application, and earn up to \$9000 a month
- **CPF Housing Grant for Resale Flats**
- **Proximity Housing Grant for Resale Flats**



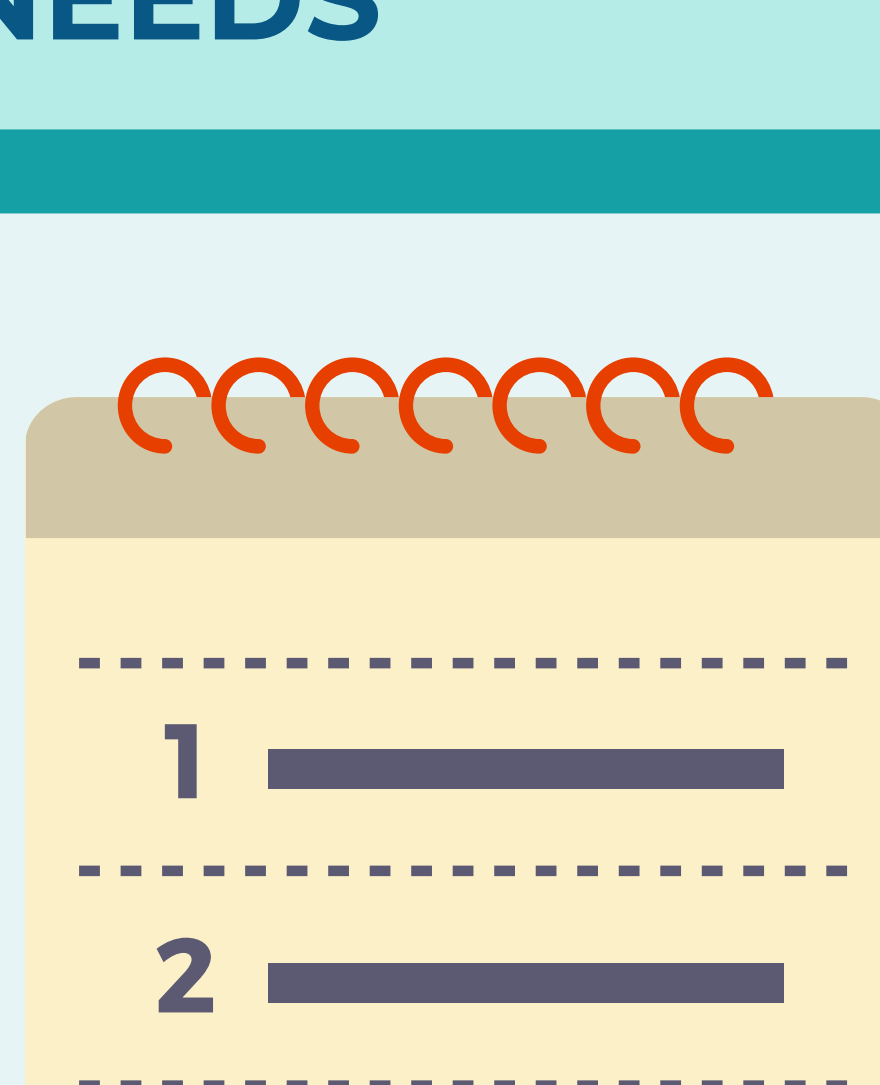
HOME OWNERSHIP SCHEMES FOR FAMILIES LIVING IN PUBLIC RENTAL FLATS

Fresh Start Housing Scheme
Allows 2nd-timer families with young children living in public rental flats to buy a 2-room flexi flat on shorter leases, along with concessions and support

Enhanced Step-Up CPF Housing Grant
Allows existing owners of subsidised 2-room rental flats to upgrade to a 3-room flat

PRIORITY SCHEMES FOR VARIOUS NEEDS

- **Parenthood Priority Scheme (PPS)**
For 1st-time buyers who are married and expecting a child, or have at least one child aged 18 years or younger
- **Assistance Scheme for 2nd-timers (Widowed/Divorce)**
- **Third Child Priority Scheme (TCPS)**
- **Tenants' Priority Scheme (TPS)**



FACE-TO-FACE SUPPORT ON HOME OWNERSHIP

Housing Counsellors

Counsellors who help divorcing parties understand their post-divorce housing options.

Home Ownership Support Team

A dedicated team in HDB to provide guidance and support to rental households who are ready for home ownership by helping them navigate the flat purchase process

HDB offers many more grants, schemes and subsidies to allow all Singaporeans access to affordable housing.

Find out more at the HDB website [www.hdb.gov.sg], or our e-course!

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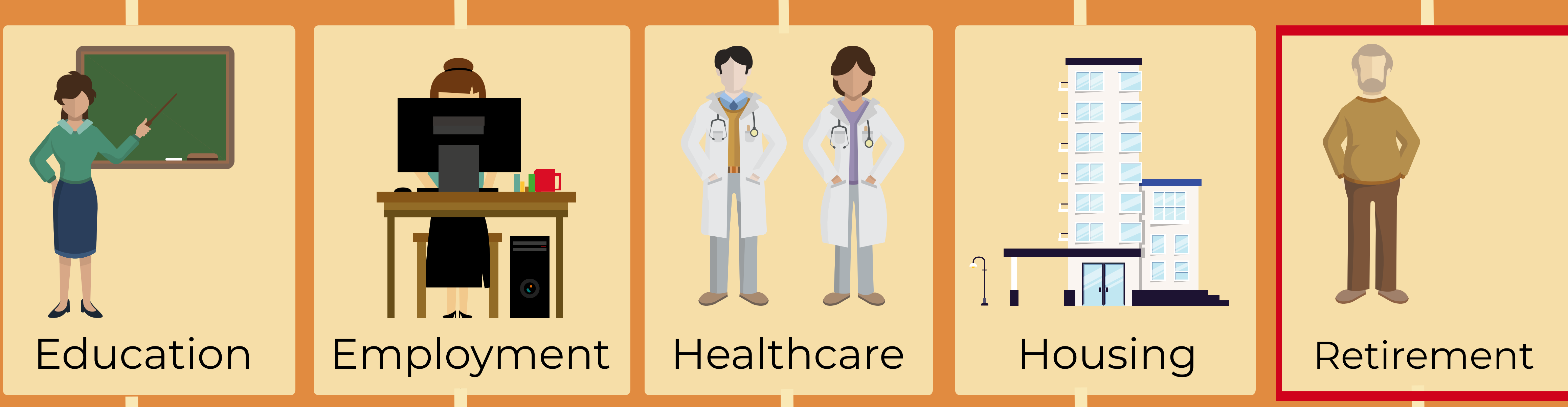




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FOCUS AREA #5: RETIREMENT AGENCY

Providing all retirees with retirement agency allows them to enjoy their retirement by **ageing with dignity** and **vitality** without financial worries.

To achieve this, **different sources of retirement income** are provided



CPF RETIREMENT INCOME

Provides for a stream of income in retirement to support day-to-day living expenses

CPF Lifelong Income for Elderly

- Provides members with monthly payouts for life

Retirement Sum Income

- Provides members with a monthly income up to 90 years old

Progressive risk-free interest rates

- 2.5% for Ordinary Account
- 4% for Special, MediSave and Retirement Accounts

ADDITIONAL RETIREMENT SUPPORT

Workfare Income Supplement Scheme

- Provides up to \$4000 in cash and CPF top-ups yearly for older lower-wage workers earning up to \$2300/month

*the above provisions are with effect from Jan 2020

Silver Support Scheme

- Quarterly cash payouts of \$300-\$750 to those aged 65 and above
- Must have earned a low income throughout their working lives and have little or no family support.

FOCUS AREA #6: SOCIAL & COMMUNITY ASSISTANCE

Synergy and **alignment** between various social service organisations is essential to better uplift the lives of the people we serve together.

To achieve this, the social service sector aims to work closely together to promote **inclusivity**, through

THREE-PRONGED APPROACH

towards social service provision for the low-income and vulnerable

COMPREHENSIVE

The various challenges clients face are addressed holistically

Example:

- ComLink, which provides proactive and driven support for families staying in rental flats

CONVENIENT

Administrative load and barriers to accessing and receiving help are reduced

Examples:

- Streamlined Assessment Protocols with agencies
- Integration of multiple services at all Social Service Offices

COORDINATED

Services are delivered in a client-centric, rather than agency-centric manner

Examples:

- Case Master Action Planning
- Frontline officers who connect clients to relevant help
- SG Cares Community Network Sessions



A key component of our Social Safety Net, **ComCare** is an umbrella term for various forms of social assistance provided at different levels

Long-term assistance

Support for persons who are permanently unable to work due to old age, illness or disability, and have little to no means of income, savings and family support

Short-to-medium term assistance

Temporary financial support for low-income families and individuals to tide over difficult times and regain stability

Assistance for children

Additional financial assistance for children at preschools and student care centres to support the developmental and care needs of children from low-income families

Interim assistance

Immediate financial assistance for individuals and families with urgent needs through community touch points

Depending on clients' needs, assistance can extend to:

- Cash assistance for basic living expenses
- Assistance with household bills
- Medical assistance
- Employment assistance
- Referrals to other agencies

EMPOWERING PERSONS WITH DISABILITIES

Extra efforts to improve social and community assistance in the **disability sector**

ENABLING MASTERPLAN 3 (EMP3)

Rolled out in 2017, the **EMP3** is the third 5-year roadmap for Singapore to nurture a more inclusive society where persons with disabilities are empowered to achieve their fullest potential and participate fully as integral and contributing members of society.

"Whole-of-Life Approach" to empowerment



Preschool
(0-6 years old)



Schooling Age
(7-18 years old)



Adulthood
(18 years old and above)

Early detection and intervention

- Early Intervention Programme for Infants and Children
- Integrated Child Care Programme
- Pilot for Private Intervention Providers

Educational support

- Compulsory Education Framework
- Special Education Schools
- Community Integration Support in mainstream schools
- Special Student Care Centres

Employment support

- Open Door Programme
- Workfare Income Supplement

Care and support services

- Public Transport Concession
- Day Activity Centres

*For more policies covered under the EMP3, do visit our e-module at LearningCloud.sg!

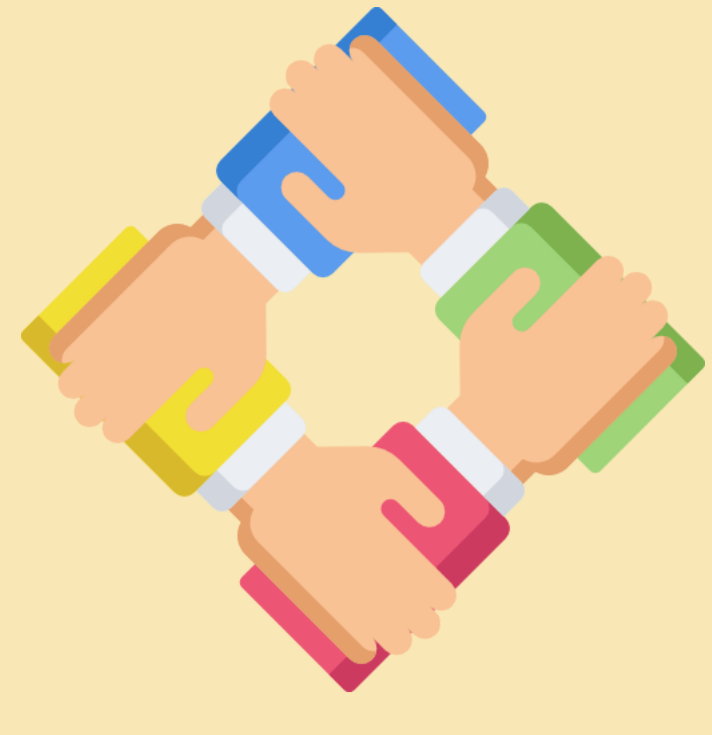
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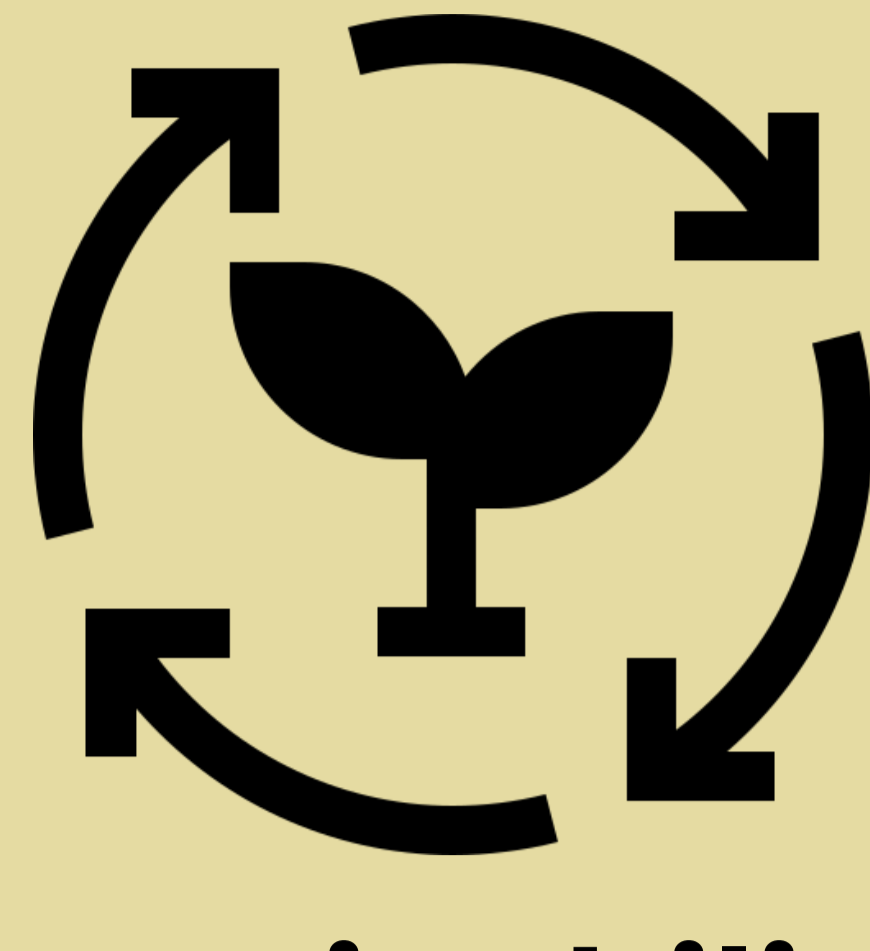
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Even as Singapore's Social Compact has adapted to changes over the years, it faces **three key challenges**:



Future trends



Sustainability



Balancing needs

CHALLENGE #1: FUTURE TRENDS

There are **three main future trends** that Singapore has to contend with

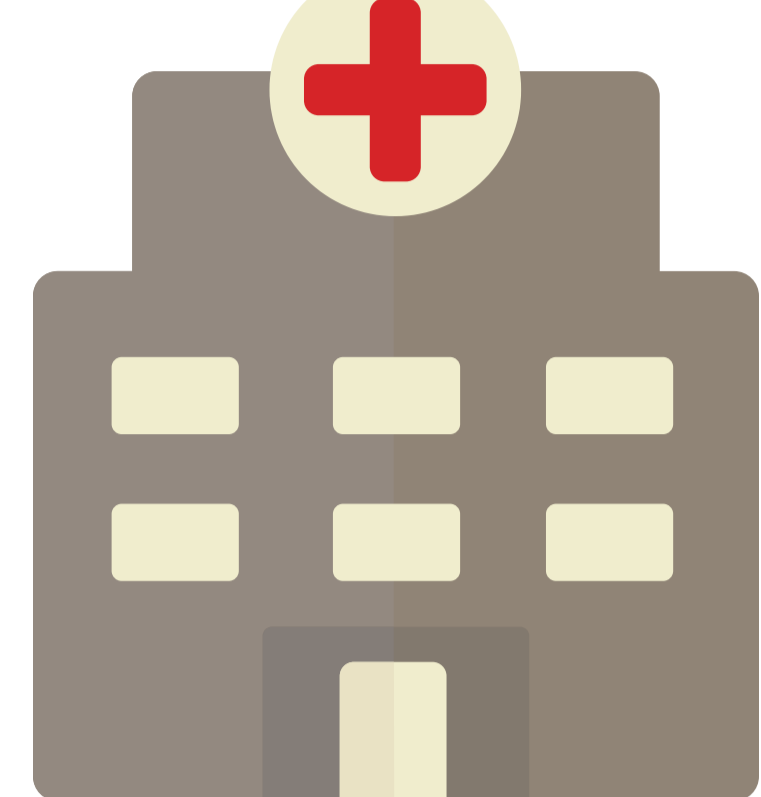


DEMOGRAPHIC CHANGES

- Ageing population
- Smaller families
- Increasing life expectancy

Which leads to:

- Reduction in manpower
- Increase in dependency ratio



HEALTHCARE

- Increase in chronic disease burden among the young and old
- Expected increase in incidence and diagnosis of mental health issues
- Changing profile of Persons with Disabilities



ECONOMIC TRANSFORMATION

- Changing structure of economy and nature of work
- Growth in gig and sharing economy
- Fiscal constraints which affect resource allocation

Hence, the Social Compact must **evolve** to...

provide **increased community and state support for vulnerable members** in society

address **more complex medical needs**

limit the diminishing of our people's work capacity, and **spur social mobility** to mitigate inequality

CHALLENGE #2: SUSTAINABILITY

All government spending, including social spending, is financed through **taxation** and **borrowing**

If social spending is financed through borrowing, it **burdens the next generation** as they will have to pay the debts

Hence, the only responsible way to pay for social spending is through **taxation**, such that **every generation pays their share**

However, the balance between tax revenue and social spending in the future is going to be affected by developments such as:

Reduction in tax revenue due to shrinking workforce

Expected rise in healthcare and social spending

Therefore, the Government must ensure that **limited resources are effectively allocated** across competing demands and to make **trade-offs**, if necessary.

CHALLENGE #3: BALANCING NEEDS

How does the Government negotiate these **trade-offs**?

The needs considered in policy-making are based off **three dilemmas**:

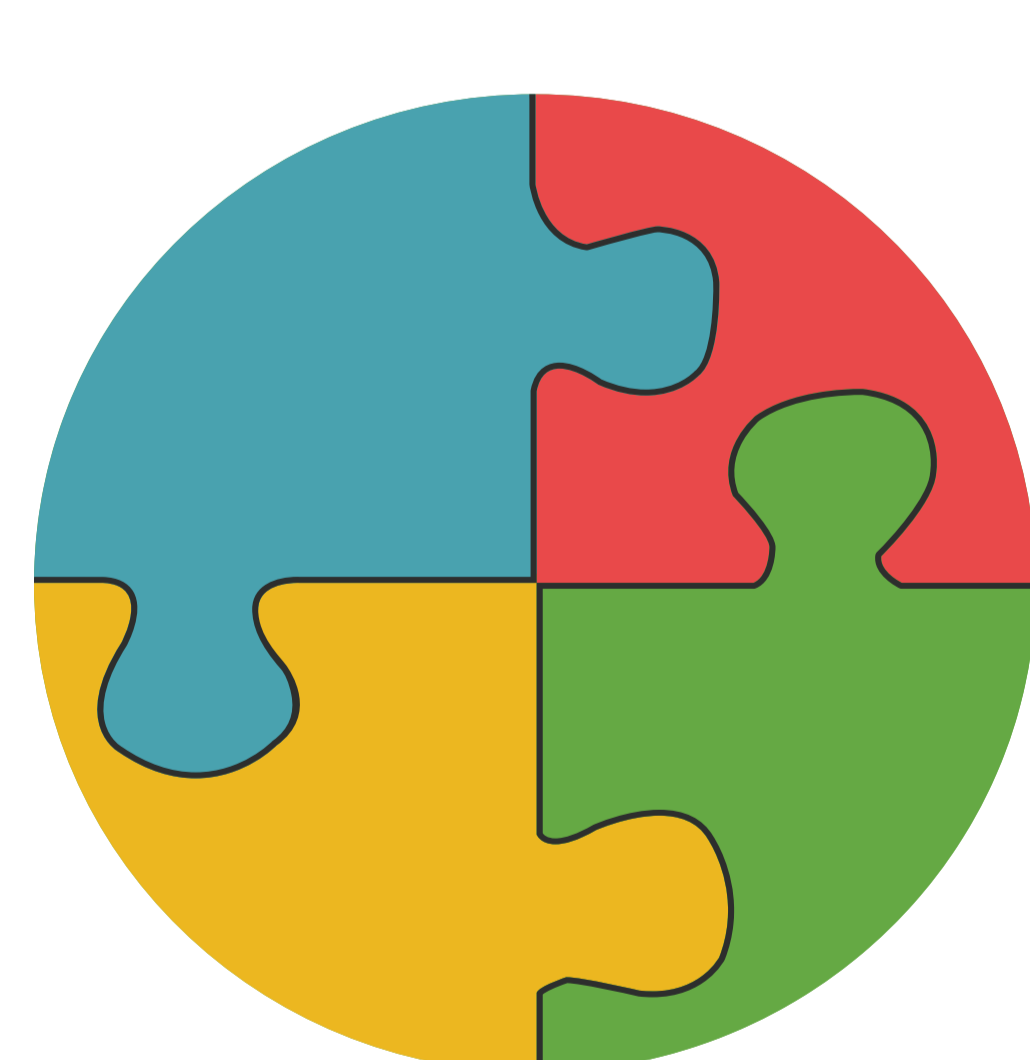
How can we provide assistance **without diminishing personal and collective responsibilities**?

How can we extend help in the immediate term but uplift those we help such that they can be **independent in the long run**?

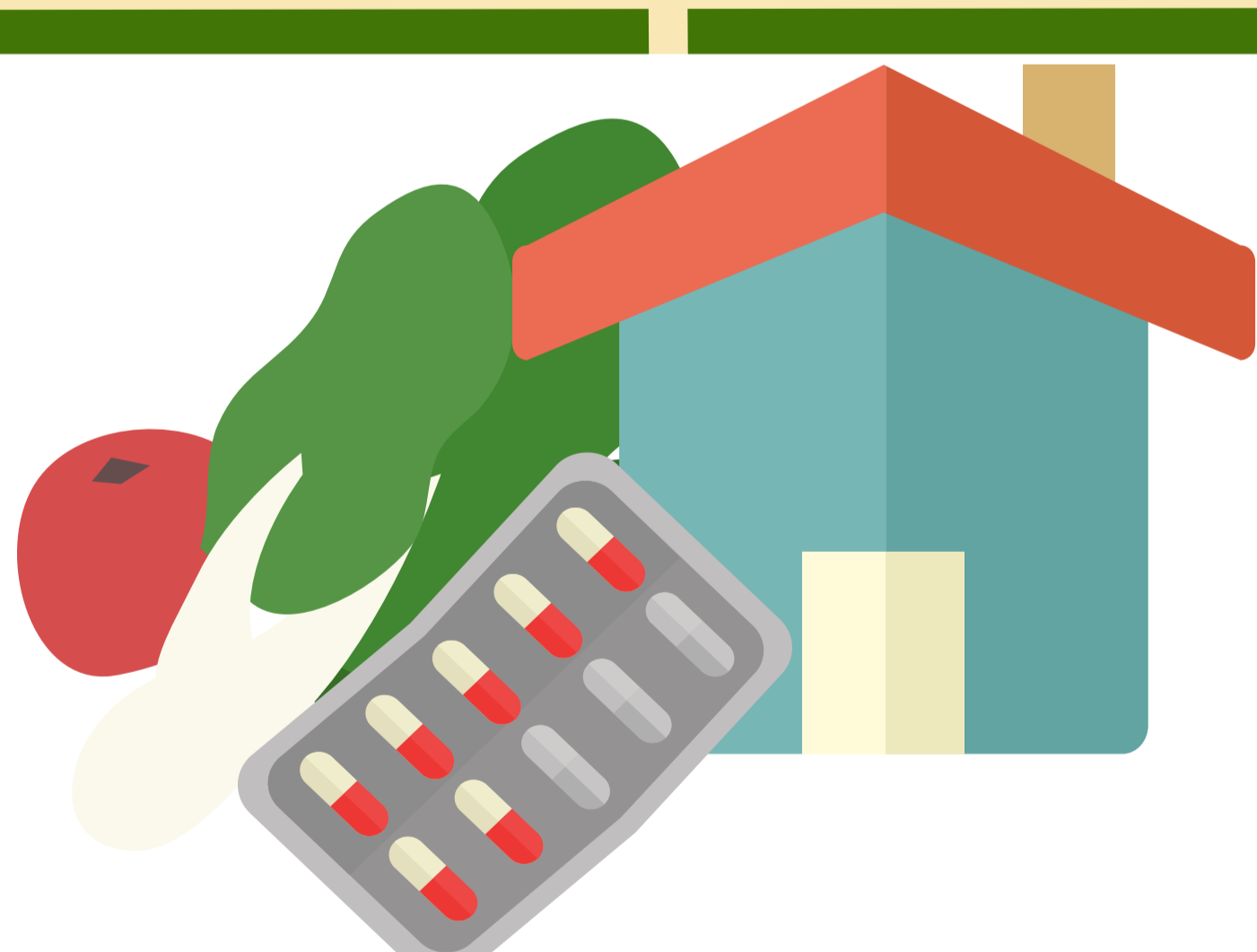
How can we continue to extend a helping hand to those in need, yet also **build a society of opportunities for all**?

KEY PRIORITY AREAS TO ENCOURAGE SOCIAL MOBILITY

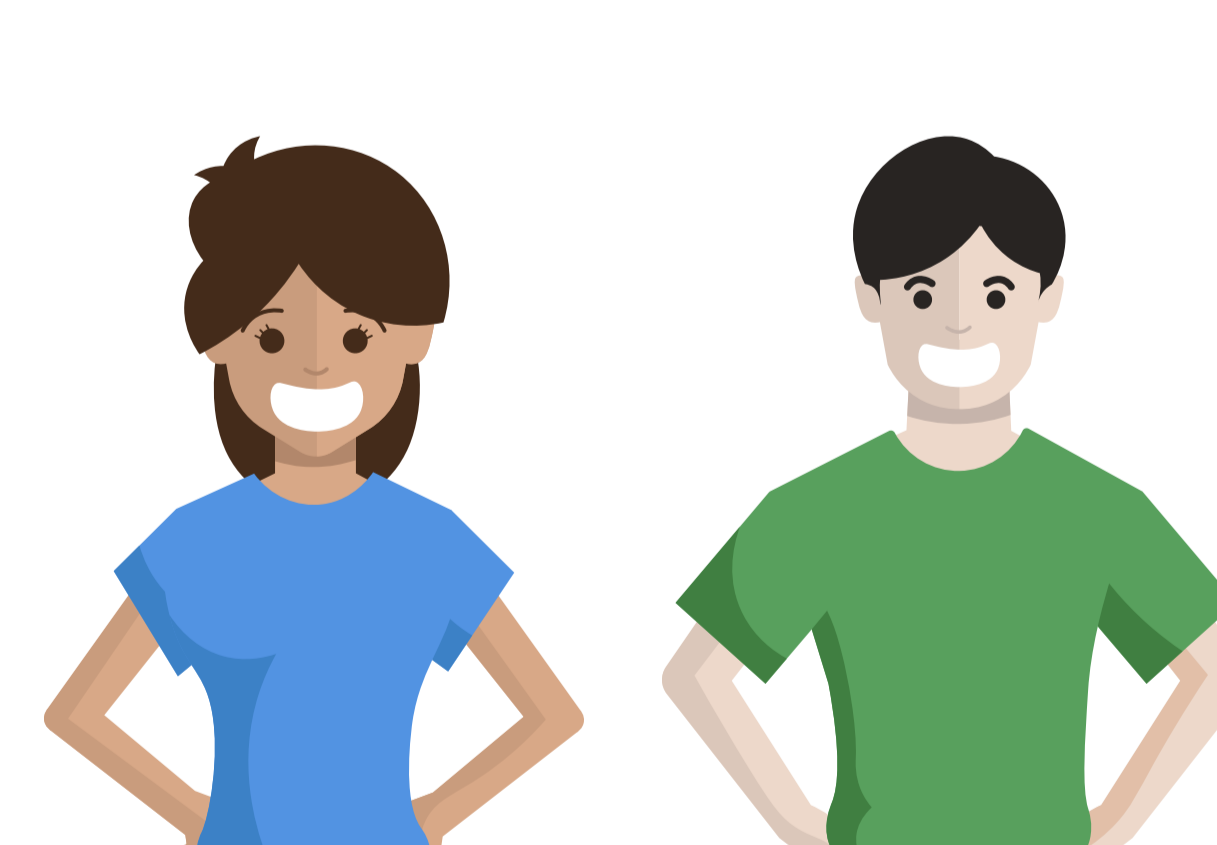
The **Government** must continue the trend of social mobility, and uplift the low-income and vulnerable through:



Strengthening collective efforts



Ensuring the basic needs of all Singaporeans are met

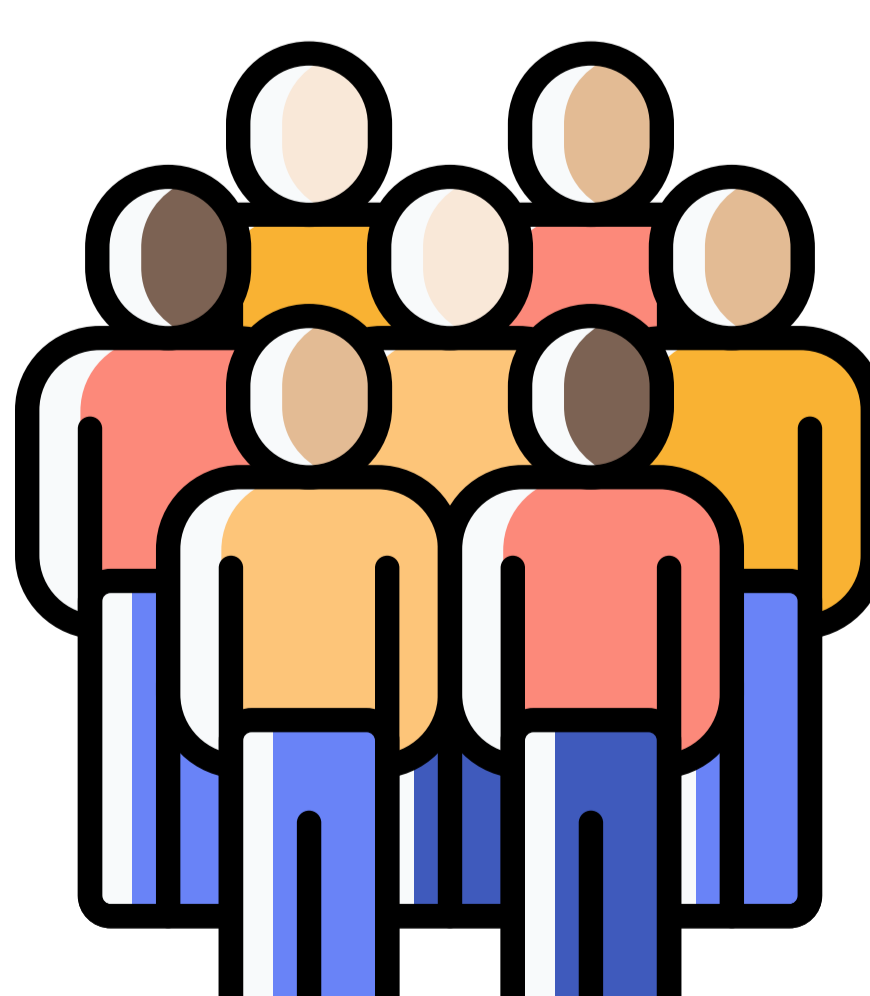


Ensuring opportunities remain available for all to develop their fullest potential

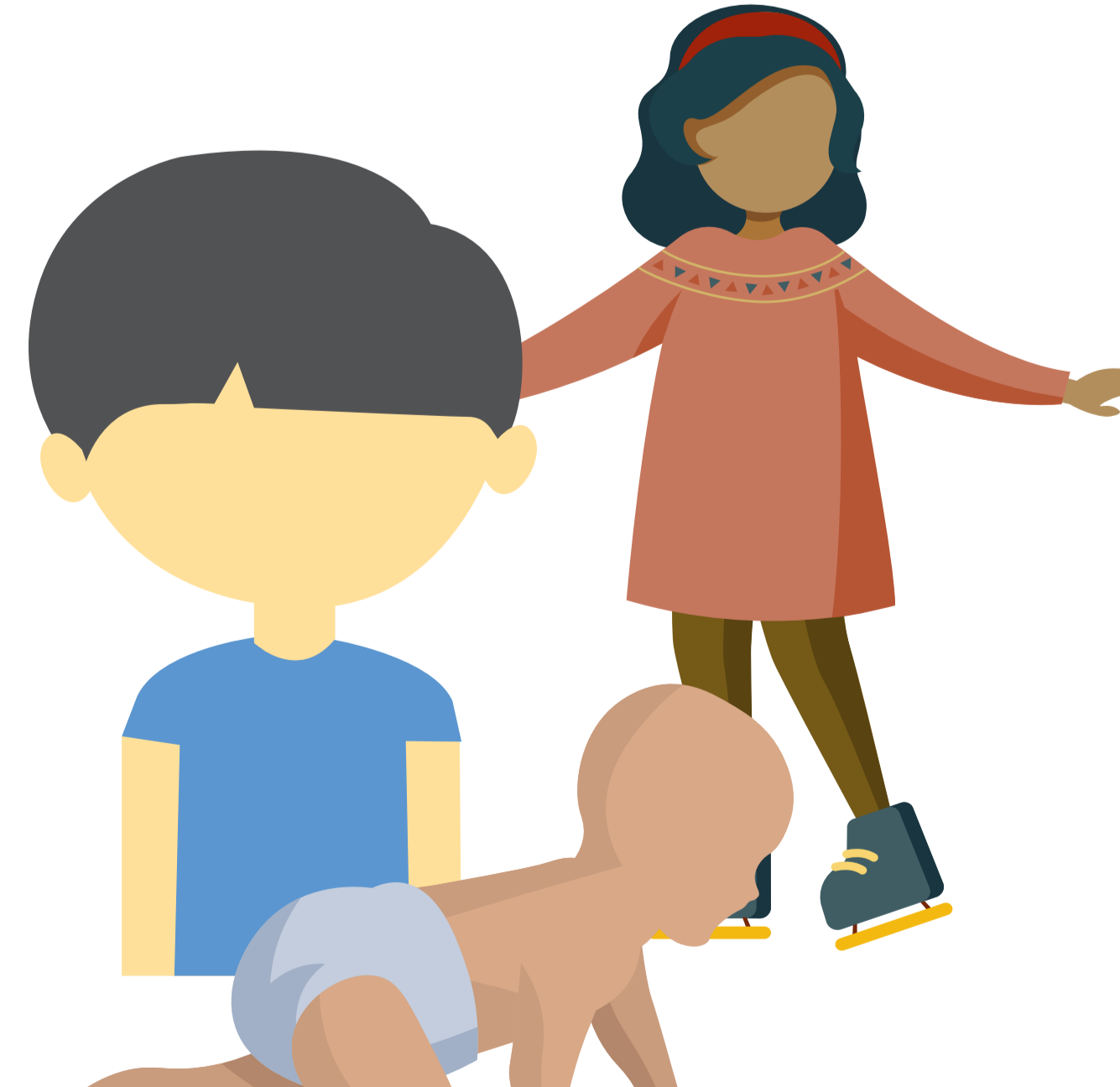
MSF strives to achieve this by working on the following priority areas:



Strengthening family and community bonds



Building a more inclusive society where people of all abilities are able to achieve their fullest potential



Giving our children a good start in life

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