

SUPPORTING LOWER-INCOME HOUSEHOLDS TRENDS REPORT

NOVEMBER 2024

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B. TECHNICAL NOTE

GENERAL

Calendar year refers to a 12-month period that begins on January 1 and ends on December 31. All data reported on a yearly basis in this report are on a calendar year basis, 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 between the ages of 21 and 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 employed household refers to a household where the household reference person is a Singapore citizen or permanent resident, and with at least one employed person.

Household income from work refers to the sum of income received by employed members of the household from employment and business. However, it does not include the income of domestic workers. **Monthly household income from work** includes one-twelfth of the annual bonus. Data on household income from work in this report refers to household income from work before accounting for Government transfers and taxes.

Household income from work per household member refers to the household income from work divided by the total number of members in the household. For example, if there is one person in a household of four who is employed, his income is divided by four to derive the income per household member.

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 incomes from minimum to maximum. The first decile group is the first one-tenth (the 10% of all household 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 down from a higher 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), Long-Term Assistance (LTA), and/or Student Care Fee Assistance (SCFA) in a given year. Beneficiaries may be in receipt of SMTA and SCFA simultaneously or LTA and SCFA simultaneously, but not 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.

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

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.

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.

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 again after their initial exit. For instance, a household that stopped receiving SMTA cash assistance as at 31 January 2019, but that received SMTA again in 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 in 1 January 2021 and exited again in 1 May 2021 would be considered as part of the 2019 and 2021 exit cohorts.

COMLINK+

ComLink+ is a whole-of-society effort, implemented in partnership with the community. It seeks to better empower lower-income families and accelerate their progress towards achieving stability, self-reliance, and social mobility, tapping on contributions from community partners, corporates, and volunteers. ComLink+ supports families with children under the age of 21 that are either: (i) living in public rental housing or (ii) not living in public rental housing but are eligible for KidSTART or have school-going children who are at-risk of long-term absenteeism. As at December 2023, only families with children living in public rental housing were covered by ComLink+. ComLink+ support comprises:

- Dedicated family coaches, who will coach, motivate, and journey with families over the longer term.
- ComLink+ Progress Packages, which provide additional financial top-ups to recognise and supplement families' efforts as they take active steps towards pursuing longer-term aspirations.

C. INTRODUCTION

Singaporeans aspire towards a caring and inclusive society. This 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 they can aspire for their children to have a better and brighter future.

Our approach has evolved over the years, from providing social assistance to social empowerment, where additional support from the Government complements individual, family, and community efforts. This trends report provides key statistics on social support for lower-income households led by MSF. It highlights key trends on:

- Overall household income trends.
- Community Care (ComCare), which provides financial assistance for households that are temporarily or permanently unable to meet their daily living expenses, and helps to stabilise their circumstances.
- ComLink+, which empowers families with support over the longer-term to build better lives for themselves and their children.



KEY TRENDS

Real increases in average monthly household income from work per household member in the first and second deciles was higher than that of the median household

From 2018 to 2023, real annualised increases for households in the first and second deciles was higher than that of the median household.

Decline in households assisted through ComCare SMTA and LTA

The number of households assisted through ComCare Short-to-Medium Term Assistance (SMTA) has been on a downward trend since 2021, reaching below pre-COVID levels in 2023 (from 36,853 in 2021 to 22,960 households in 2023). The number of households assisted through ComCare Long-Term Assistance (LTA) remained on a downward trend over the past five years (from 4,175 in 2019 to 3,479 in 2023). The decrease in number of households assisted reflects the post-COVID-19 economic recovery, labour market expansion in recent years, and support received from other Government schemes.

Increase in median monthly amount of SMTA cash assistance per beneficiary in assisted households over past five years

The median monthly amount of SMTA cash assistance disbursed per beneficiary in assisted households increased from \$300 in 2019 to \$370 in 2023. This increase reflects MSF's efforts to ensure that ComCare coverage remains adequate through regular reviews.

As at December 2023, ComLink+ families faced challenges in the areas of income security, preschool attendance, and home ownership

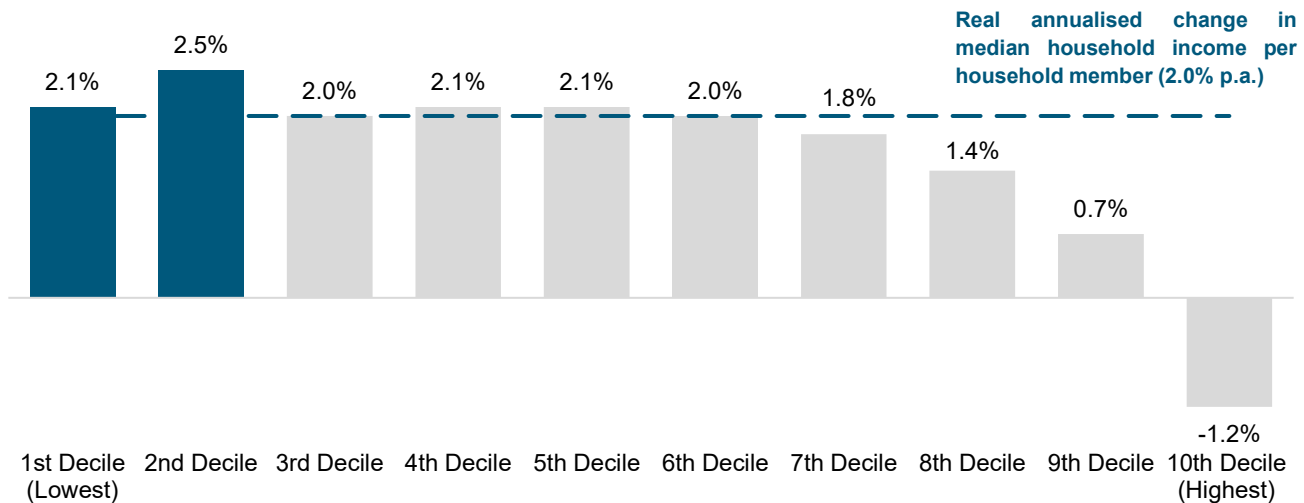
In the income security domain, over half of ComLink+ families were in stable employment. A similar proportion was observed for families that were not on financial assistance, and for families that enjoyed real income growth. A third of ComLink+ families had met all three outcomes. In the children's development and education domain, the majority of preschool-aged children were enrolled in preschool, but many were not attending regularly. In the housing domain, the majority of ComLink+ families had less than three months of rental arrears. A large proportion of ComLink+ families do not yet have substantial savings for home ownership. While about a quarter of ComLink+ families had less than three months of rental arrears and accumulated substantial savings for a home, the vast majority of this group had yet to buy a flat and move out of public rental.

D. OVERALL HOUSEHOLD INCOME TRENDS

Real increases in average monthly household income from work per household member in the first and second deciles were higher than that of the median household

From 2018 to 2023, real annualised increases in monthly household incomes from work per household member for households in the first and second deciles were 2.1% per annum (p.a.) and 2.5% p.a. respectively, which were higher than that of the median household (2.0% p.a.) (Chart 1). This increase reflects efforts to uplift lower-income workers, such as the introduction of the Progressive Wage Model and increase in the Local Qualifying Salary requirement.

CHART 1: REAL ANNUALISED CHANGE IN AVERAGE MONTHLY HOUSEHOLD INCOME FROM WORK PER HOUSEHOLD MEMBER (INCLUDING EMPLOYER CPF) AMONG RESIDENT EMPLOYED HOUSEHOLDS BY DECILES, 2018-2023



Source: Department of Statistics (DOS)

E. COMCARE

ComCare provides financial assistance to support lower-income households with basic living expenses, to help stabilise their circumstances. There are three major types of ComCare assistance:¹

COMCARE SHORT-TO-MEDIUM TERM ASSISTANCE (SMTA)

To support households with temporary financial assistance to meet their basic living expenses.

COMCARE LONG-TERM ASSISTANCE (LTA)

To support those who are permanently unable to work and have little or no family support.

COMCARE STUDENT CARE FEE ASSISTANCE (SCFA)

To provide student care fee assistance for children from lower-income families.²

¹ Beyond these major ComCare schemes, ComCare Interim Assistance (IA) provides immediate financial assistance to individuals and families that require urgent financial relief. ComCare IA is disbursed through various community touchpoints – Social Service Offices (SSOs), Family Service Centres (FSCs), Citizens' Consultative Committees (Grassroots), the Community Justice Centre, and Transitional Shelters. ComCare IA is not reflected in this report, as it is disbursed on an ad-hoc basis and constitutes only a small amount of overall ComCare disbursements (~1%).

² SCFA does not cover preschools. However, children from lower-income families also receive support with preschool fees. With fee caps, basic subsidies, and additional subsidies, lower-income families can pay as low as \$3 per month for full-day childcare in an Anchor Operator (AOP) preschool.

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

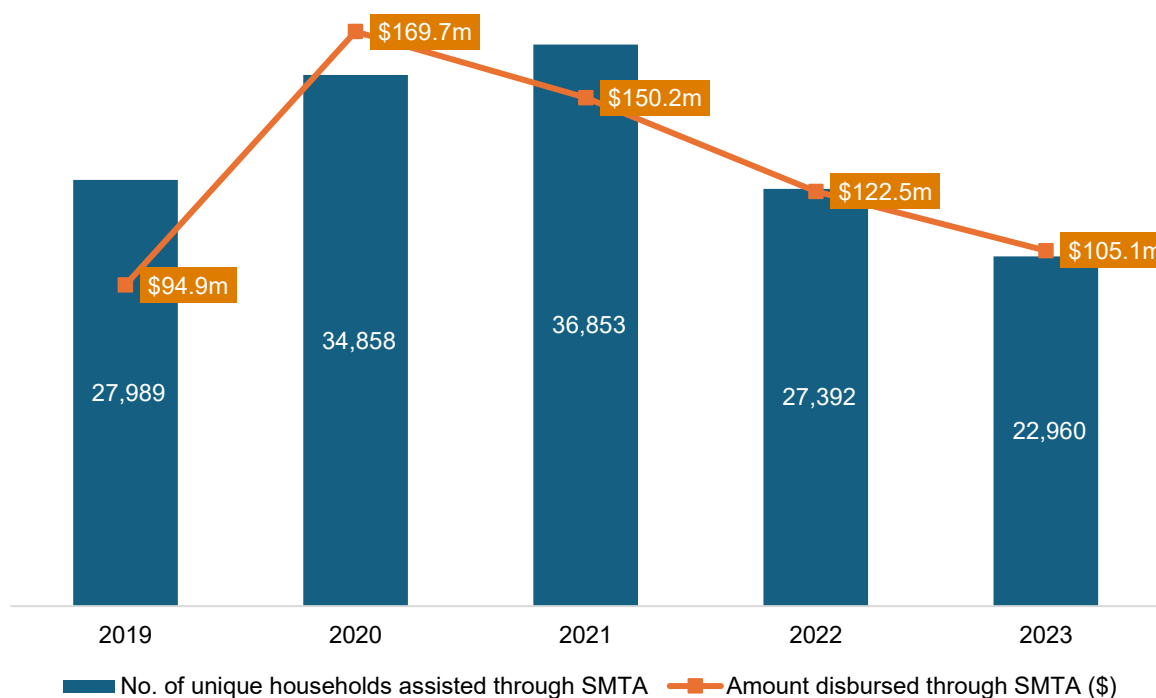
SMTA supports households with temporary financial assistance to cover the shortfall in their incomes to meet their basic living expenses.

Decline in households assisted and amount disbursed

The number of unique households assisted through SMTA increased from 27,989 in 2019 to a peak of 36,853 in 2021 due to the economic impact of COVID-19. Thereafter, it fell to a low of 22,960 households in 2023 (Chart 2). The total amount disbursed under SMTA increased from around \$95 mil in 2019 to a peak of about \$170 mil in 2020, before declining to around \$105 mil in 2023.

The decrease in number of households assisted and amount disbursed since 2021 reflects post-COVID-19 economic recovery, labour market expansion in recent years, and support received from other Government schemes.³

CHART 2: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE SMTA



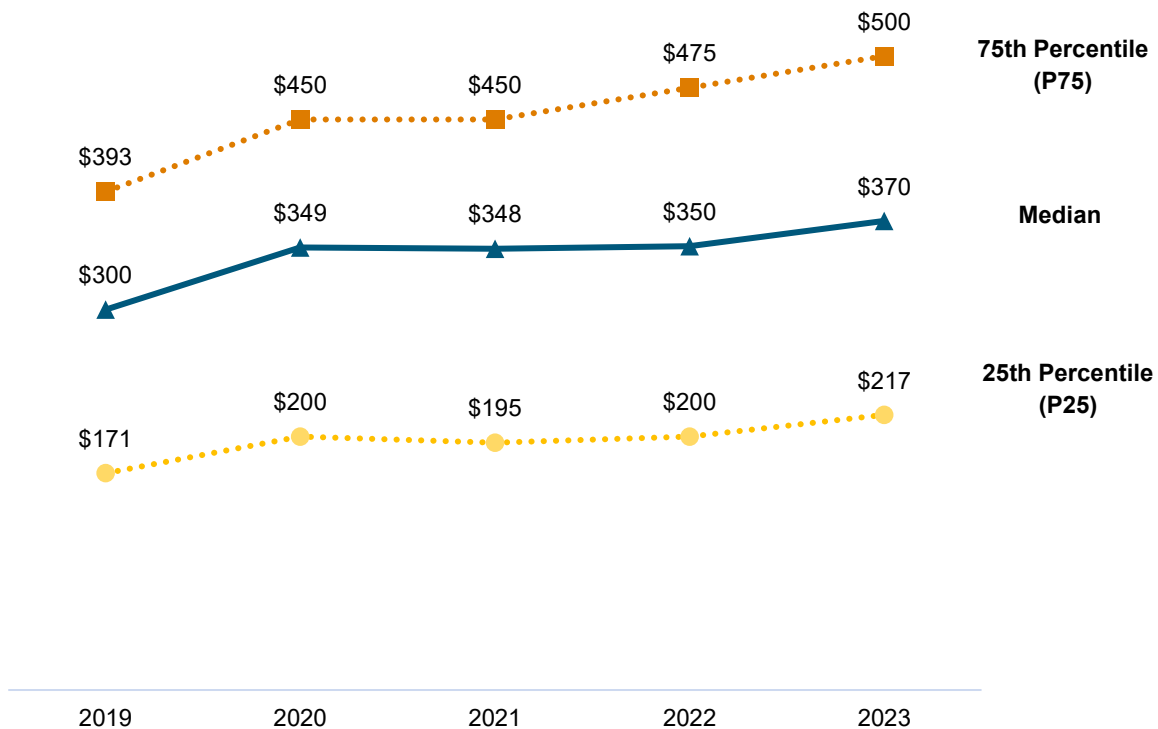
³ Examples of these schemes include expansions to the qualifying income cap and payouts under the Workfare Income Supplement scheme, and enhancements to the Assurance Package comprising additional CDC vouchers, cash payouts and rebates to help Singaporeans cope with cost-of-living concerns.

Increase in median monthly cash assistance per beneficiary in assisted households

The median monthly amount of SMTA cash assistance disbursed per beneficiary in assisted households increased from \$300 in 2019 to \$370 in 2023 (Chart 3).

This increase reflects MSF's efforts to ensure that ComCare coverage remains adequate through regular reviews. MSF last increased the assistance quanta for SMTA on 1 August 2022.

CHART 3: MEDIAN, P25, AND P75 MONTHLY SMTA CASH ASSISTANCE AMOUNTS PER BENEFICIARY IN ASSISTED HOUSEHOLDS





WHY DO COMCARE SMTA CASH ASSISTANCE AMOUNTS DIFFER?

SMTA beneficiaries receive cash assistance that covers their shortfalls in income to meet their basic living expenses. The amount of cash assistance provided is customised to each household's composition, needs, and income. For example, households with members who are temporarily unemployed with no income will need more assistance than households that require support to supplement their income from work.

In addition to cash assistance, SMTA households may also receive assistance that is credited directly to relevant agencies to offset household bills (e.g., HDB rental, utilities, service and conservancy charges).

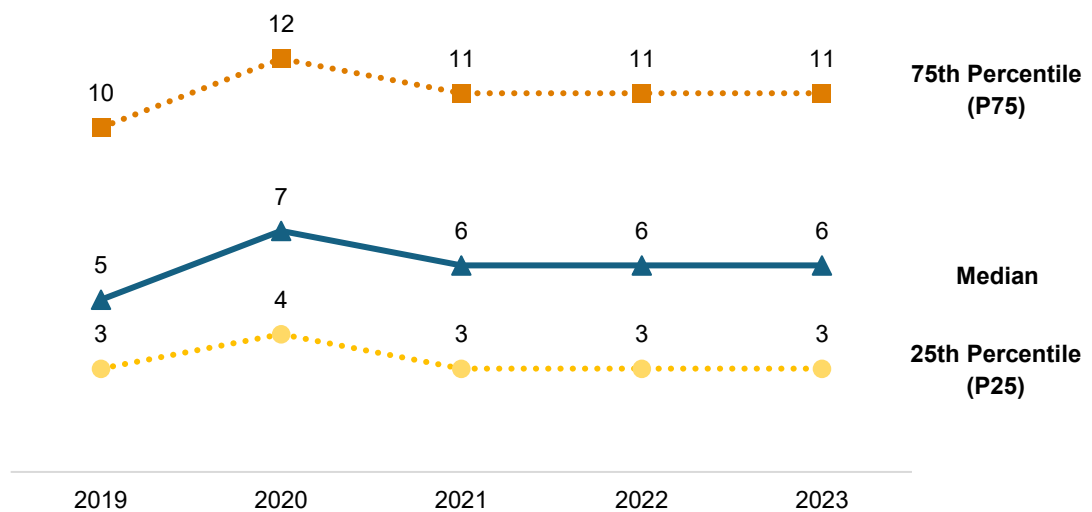
MSF reviews the ComCare assistance rates regularly by considering the items that should be covered under ComCare, and the support available through other Government and community schemes and programmes. The items covered address physical needs (e.g., food, clothing, hygiene products) as well as economic and social connectivity needs (e.g., transport, digital connectivity). To identify these items, MSF references data and information from different sources. These include price data from the Department of Statistics, views from domain experts and community stakeholders, as well as academic studies and research.

Duration of assistance per household remained stable

From 2019 to 2020, the median total duration of SMTA cash assistance disbursed to a household over a year increased from five months to seven months (Chart 4). This was due to the automatic extension of six months of SMTA cash assistance for beneficiaries whose assistance ended between May and October 2020, to give beneficiaries more time to stabilise their circumstances amidst COVID-19.

Subsequently, from 2021 to 2023, the median duration of SMTA cash assistance disbursed to a household declined to six months as the economy recovered from the pandemic. This is similar to the median duration of SMTA cash assistance disbursed in a year to households in pre-COVID years.

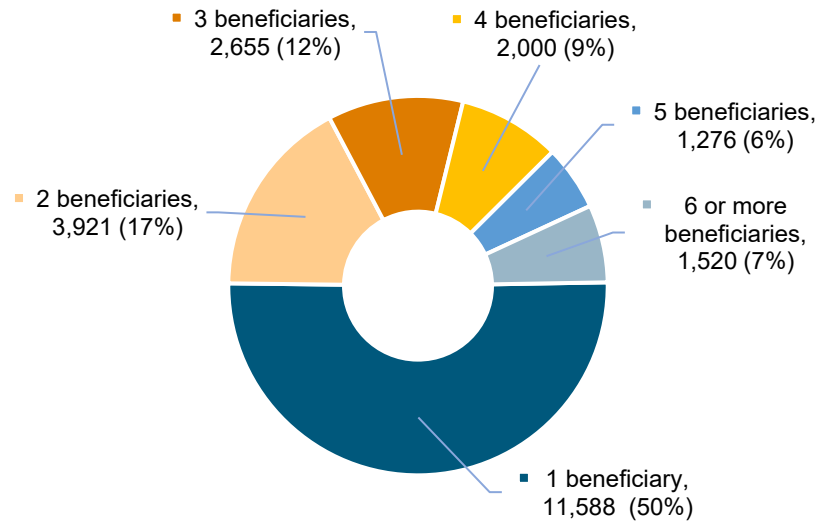
CHART 4: MEDIAN, P25, AND P75 CUMULATIVE MONTHS OF SMTA CASH ASSISTANCE DISBURSED TO HOUSEHOLDS OVER A YEAR



The majority of households had one to two beneficiaries per household

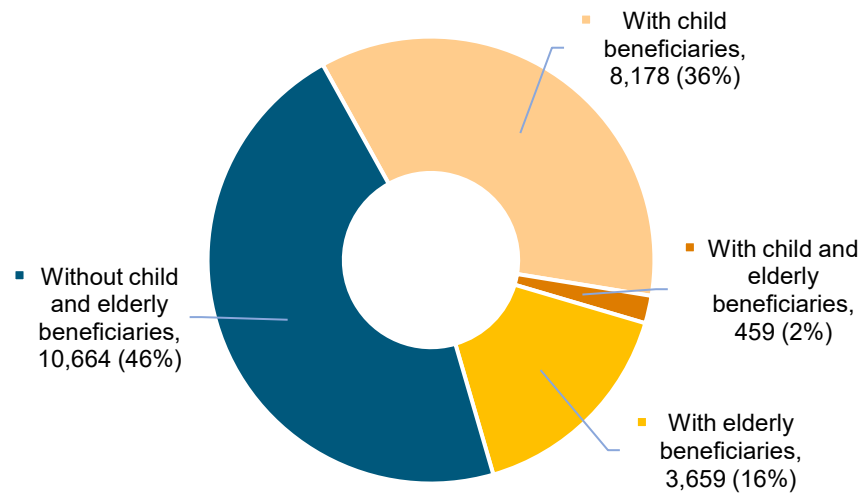
Most households receiving SMTA had one to two beneficiaries per household (67%) (Chart 5).

CHART 5: PROPORTION⁴ OF SMTA HOUSEHOLDS BY NUMBER OF BENEFICIARIES (2023)



The bulk of households receiving SMTA in 2023 were households with only adult beneficiaries (46%) (Chart 6), as per past years (see Annex). 38% of households had child beneficiaries.

CHART 6: PROPORTION OF SMTA HOUSEHOLDS BY HOUSEHOLD COMPOSITION (2023)



⁴ Proportions do not add up to 100 per cent due to rounding.

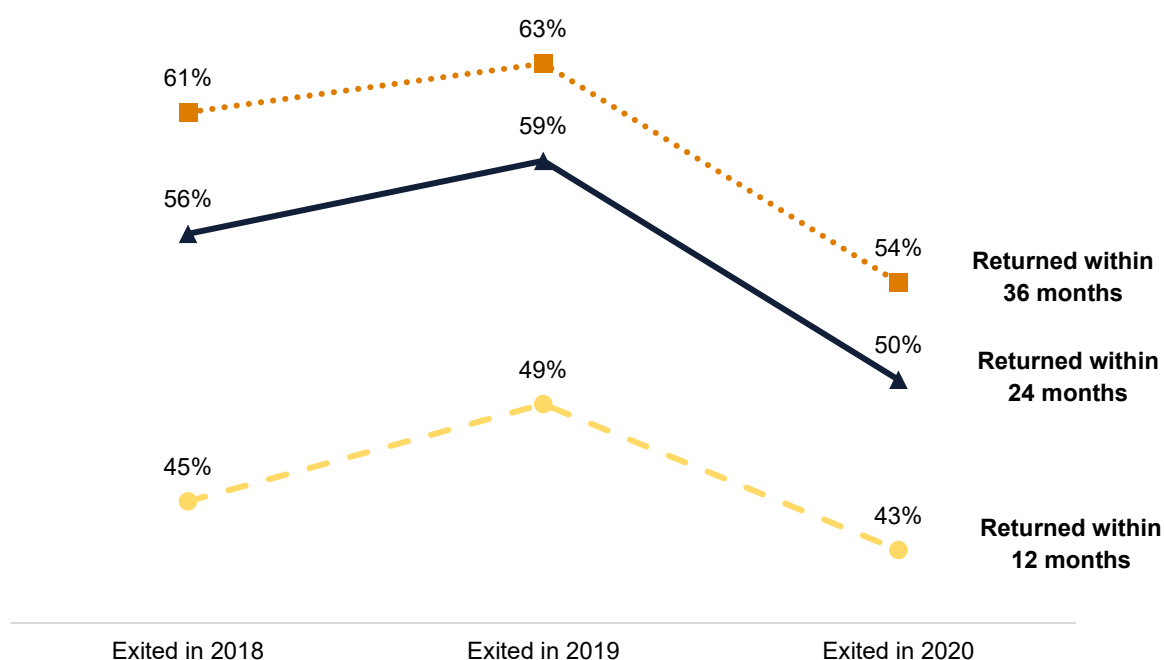
Decrease in households that returned within 36 months⁵ after exit⁶

Out of all households from the 2018-2020 exit cohorts that ceased receipt of SMTA for at least one month, more than 40% returned for SMTA within 12 months (Chart 7). Most of the 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.

The proportion of households that returned to SMTA within 36 months of exit fell from 61% and 63% for the 2018 and 2019 cohorts respectively, to 54% for the 2020 cohort. This could be because households whose assistance ended in 2020 were more likely to be on SMTA due to the economic impact of COVID-19, and might otherwise not have been on SMTA. These households were less likely to return for SMTA as the economy recovered.

Households that returned for SMTA within three years were more likely to (i) have more dependants, (ii) have household members who were medically unfit for work, and (iii) reside in one to two-room HDB flats than households that did not return for SMTA after three years. MSF is looking into the difficulties faced by families that are more likely to return for SMTA, to explore ways to better support these families to regain stability and self-reliance. One way we have done so is via the introduction of ComLink+ for lower-income families with children.

CHART 7: PROPORTION OF SMTA HOUSEHOLDS THAT RETURNED FOR SMTA AFTER EXIT FROM 2018-2020



⁵ 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.

⁶ Households exit ComCare SMTA when their tranche of assistance ends (i.e., lapses without any application for extension, or when households who applied for extensions were assessed to no longer require additional ComCare support).

E2. COMCARE LONG-TERM ASSISTANCE (LTA)

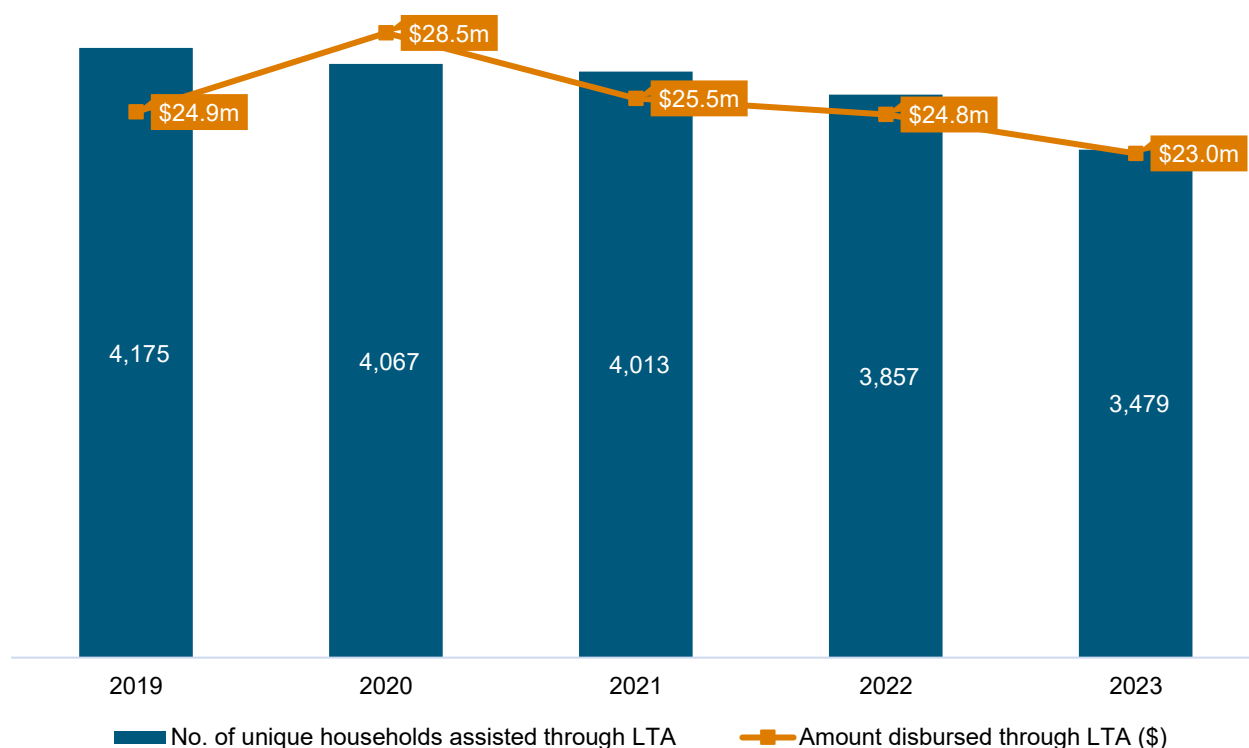
LTA supports those who are permanently unable to work and have little or no family support.

Decline in households assisted and amount disbursed

The number of unique households assisted through LTA decreased from 4,175 in 2019 to 3,479 in 2023 (Chart 8). This trend may reflect more residents working longer years, younger cohorts of elderly having higher levels of savings, and the expansion of Government social support for seniors in recent years.⁷

The total amount disbursed under LTA decreased from around \$25 mil in 2019 to \$23 mil in 2023. The amount disbursed fell by about 7% from 2022 to 2023 (from \$24.8 mil to \$23.0 mil), while the number of LTA households fell by about 10% over the same period (from 3,857 to 3,479). This was due to the increase in LTA cash assistance rates for a one-person household from \$600 to \$640 on 1 August 2022.

CHART 8: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE LTA

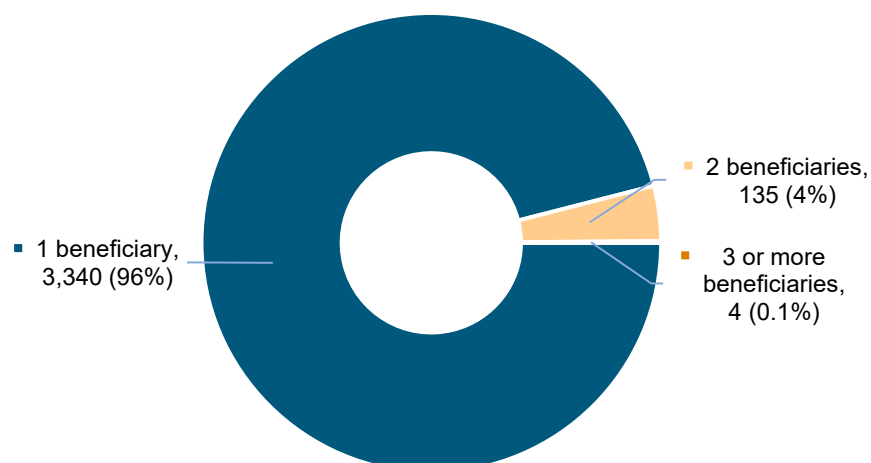


⁷ Examples of these schemes include enhancements to the Silver Support Scheme, and the introduction of the Pioneer and Merdeka Generation Packages.

The majority of households had one beneficiary per household

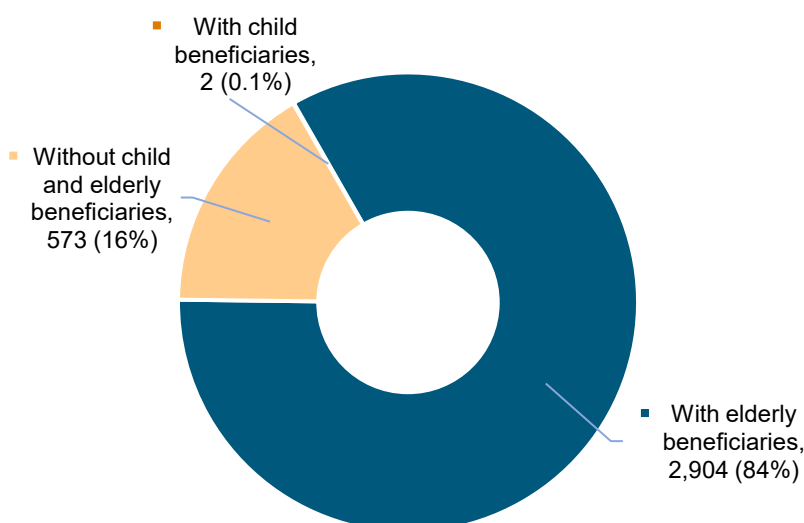
Most households receiving LTA in 2023 had one beneficiary per household (96%) (Chart 9), as per past years (see Annex).

CHART 9: PROPORTION⁸ OF LTA HOUSEHOLDS BY NUMBER OF BENEFICIARIES (2023)



Households with elderly beneficiaries continued to form the majority of those assisted with LTA (Chart 10), as per past years (see Annex). This is because the elderly are more likely to be permanently unable to work. 16% of LTA households were adult-only households, most of whom had applicants who were medically unfit for work (90%).

CHART 10: PROPORTION⁸ OF LTA HOUSEHOLDS BY HOUSEHOLD COMPOSITION (2023)



⁸ Proportions do not add up to 100 per cent due to rounding.

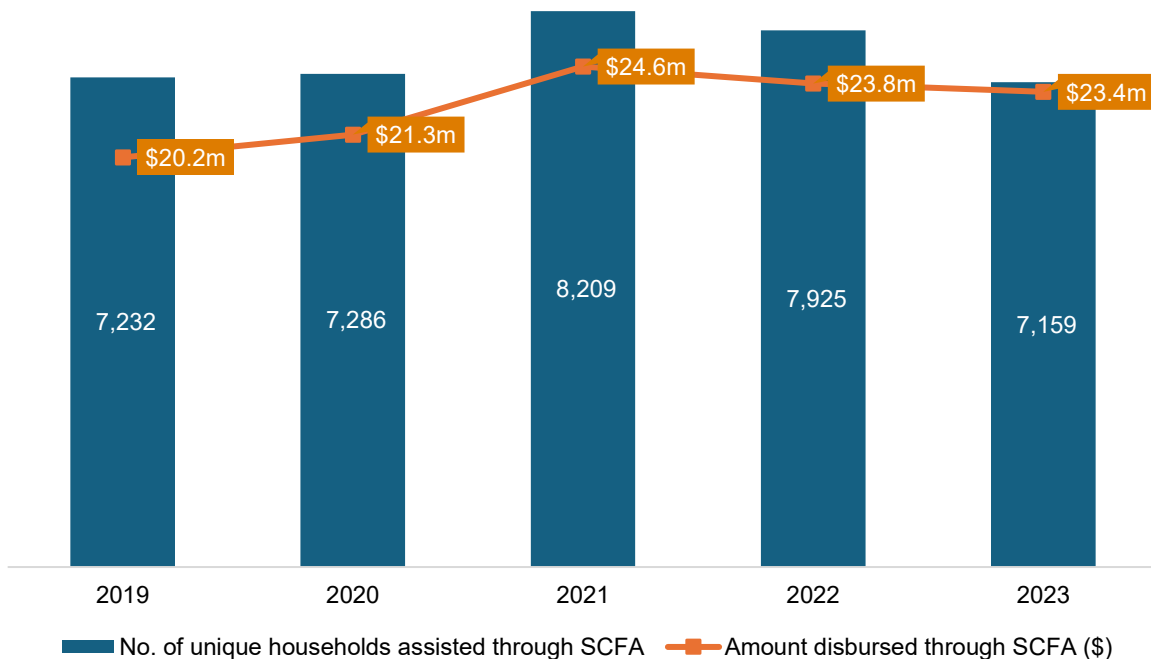
E3. COMCARE STUDENT CARE FEE ASSISTANCE (SCFA)

SCFA provides student care fee assistance for children from lower-income families.

Households assisted and amount disbursed have remained stable

The number of unique households assisted with SCFA increased from 7,232 in 2019 to 8,209 in 2021, after the income eligibility criteria was enhanced in 2020 (Chart 11).⁹ Thereafter, the number decreased to 7,159 households in 2023. The amount disbursed under ComCare SCFA increased slightly from around \$20 mil in 2019 to around \$23 mil in 2023. This was in line with enhancements to SCFA in 2022, which granted the maximum SCFA quantum to children of families receiving ComCare SMTA.

CHART 11: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE SCFA

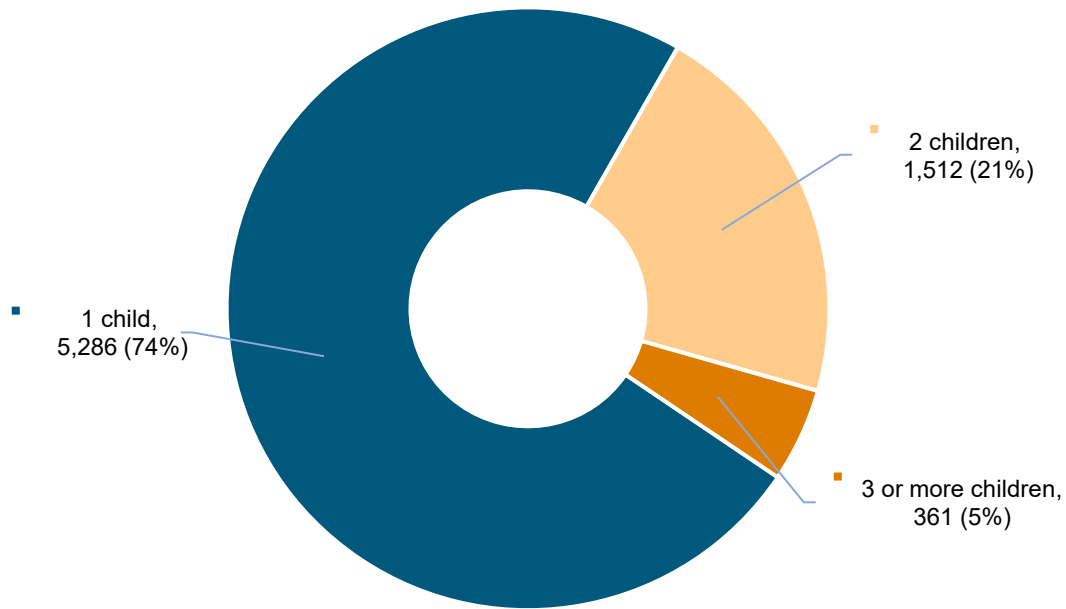


⁹ In July 2020, the SCFA monthly household income ceiling was increased from \$4,000 to \$4,500, and the per capita income ceiling was increased from \$1,000 to \$1,125.

The majority of households had one to two children being assisted by SCFA

In 2023, most households receiving SCFA had one to two children benefitting from the assistance (95%) (Chart 12). This proportion has remained relatively consistent over the past years (see Annex).

CHART 12: PROPORTION OF SCFA HOUSEHOLDS BY NUMBER OF CHILD BENEFICIARIES PER HOUSEHOLD (2023)



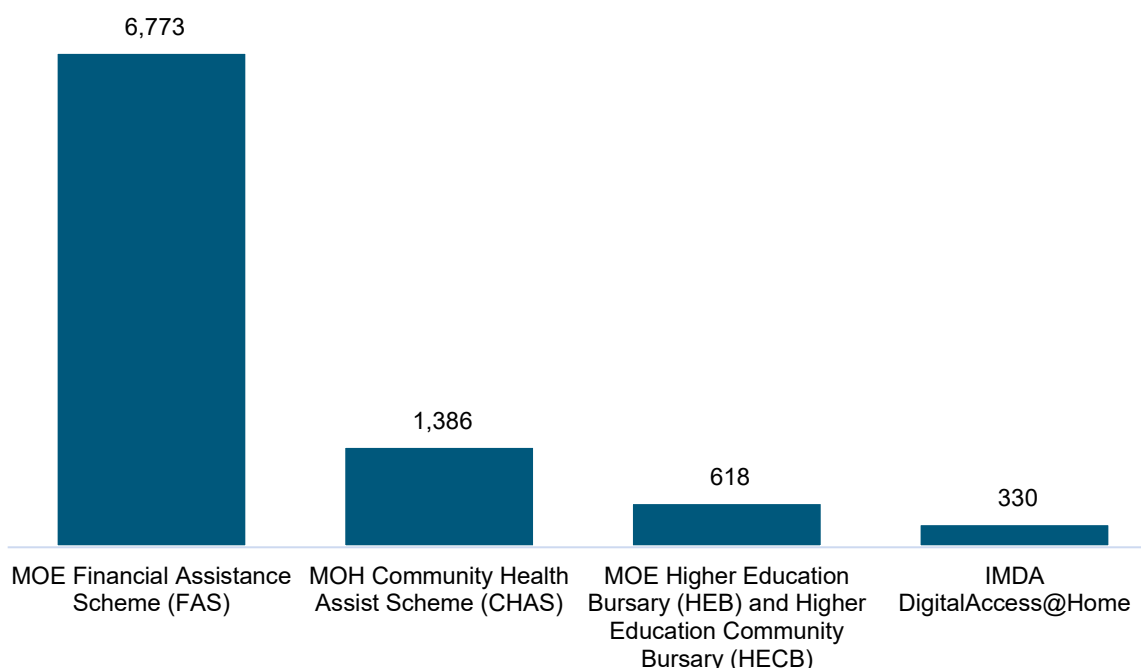
E4. COMCARE SCHEME BUNDLES

ComCare clients are referred to other support schemes through ComCare scheme bundles

ComCare scheme bundles were enhanced in October 2022 to automatically refer clients eligible for ComCare SMTA and LTA to, or qualify them for, other Government schemes that meet adjacent needs (e.g., in education and healthcare). Applicants referred to MOE Financial Assistance Scheme (FAS) or MOH Community Health Assist Scheme (CHAS) automatically qualify for these schemes.

From October 2022 to December 2023, more than 8,000 automatic referrals¹⁰ to other support schemes have been made, without the need for ComCare clients to make separate applications (Chart 13). The majority of these referrals were for the MOE Financial Assistance Scheme.

CHART 13: NUMBER OF AUTOMATIC REFERRALS UNDER COMCARE SCHEME BUNDLES (2022-2023)



¹⁰ Eligible clients can be referred to multiple scheme bundles.



DELIVERING COMPREHENSIVE, CONVENIENT, COORDINATED SUPPORT

Since May 2022, applicants have been able to apply for ComCare SMTA conveniently through the SupportGoWhere online portal. Applicants are able to auto-fill their details using Singpass MyInfo, upload supporting documents, and keep track of their application status via the online portal. For applicants who visit SSOs in person, digital ambassadors guide them through the online portal, equipping them with digital skills for future applications. 95% of applications are processed within four weeks once the necessary documents have been submitted by the applicants, and almost all applications are processed within six weeks.

To help families take steps towards self-reliance, SSOs also develop a joint action plan with families receiving SMTA and refer them to relevant sources of social support. For example, if there are work-capable members in the household who are unemployed, SSOs will help to link these members up with the Employment and Employability Institute (e2i) for employment assistance. SSOs also work closely with Family Service Centres, other Government agencies, and community partners to provide holistic support for families with more complex needs, such as financial difficulties compounded by family and health issues. Assistance may include case management and counselling by social workers.

F. COMLINK+

From social assistance to social empowerment

Many lower-income households aspire to achieve stability, self-reliance, and social mobility (3S) for their families. However, they find it difficult to sustain progress due to the complex challenges they face. With limited resources to cope with multiple stressors, they may find it hard to deal with sudden setbacks, and experience “bandwidth tax” that makes planning for the longer-term more difficult.

As part of ForwardSG, ComLink+ is a significant shift from providing assistance for basic needs (such as through ComCare) to empowering families to achieve their aspirations. Enhanced in July 2023, it built on earlier efforts to proactively reach out to and coordinate relevant support for lower-income families. Under ComLink+:

- Family coaches and volunteer befrienders journey with ComLink+ families over the long term on customised 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.

Since July 2023, MSF has been hiring family coaches and progressively extending ComLink+ support to eligible families. Over the next few years, MSF aims to support around 10,000 families living in public rental housing that have agreed to work with us, and another 3,000 families eligible for KidSTART or with children at risk of long-term absenteeism, but not living in public rental housing.

Of the 13,871 families in public rental housing that we reached out to, a total of 9,153 families living in public rental housing had agreed to work with us as at December 2023.



HOW DO FAMILY COACHES SUPPORT COMLINK+ FAMILIES?

For families that have yet to achieve stability, family coaches prioritise meeting their immediate needs, such as access to food and healthcare, before building their capabilities towards self-reliance.

When family coach, John¹¹, first met Mr H's family, Mr H was the sole breadwinner of the family, earning \$400 monthly from freelance web design. Mdm H was six months pregnant, but she had skipped antenatal check-ups due to financial constraints. She also stopped working to care for their one-year-old daughter as the couple was hesitant about enrolling their toddler in preschool.

John's first priority was to facilitate access to ComCare SMTA and Majlis Ugama Islam Singapura (MUIS) Zakat financial assistance so that the family could meet their basic living expenses. John also referred Mdm H to subsidised antenatal care to ensure a safe pregnancy. Having addressed the family's immediate needs, John gained the trust of the family to work together on longer-term goals. John referred Mr H to e2i for career counselling and job opportunities, paving the way for longer-term financial stability. John also encouraged Mr and Mdm H to enrol their daughter in KidSTART, where a KidSTART practitioner shared with Mr and Mdm H how to support their daughter's social and cognitive development to prepare her for preschool. Through KidSTART's activities, the family became convinced of the benefits of preschool enrolment. John supported the family on preschool enrolment.

With John cheering them on, the H family gradually moved towards self-reliance. Mr H leveraged his networks to secure more web design jobs, increasing his monthly income to \$2,200. This allowed the family to no longer require SMTA assistance. Their daughter is also attending preschool regularly.

The H family has made progress across various domains and is closer to achieving the 3S outcomes. John continues to journey with the family, ready to extend a helping hand should the family encounter setbacks.

Measuring progress

MSF measures the progress of ComLink+ families towards 3S using proxy indicators across six domains: income security, children's development and education, housing, family functioning, financial resilience and health. The proxy indicators correspond to each level of the 3S framework viz. stability, self-reliance, and social mobility (Table 1).

For this report, we present a snapshot of the situation of ComLink+ families as at December 2023. We focus on the indicators for stability and self-reliance, as social mobility outcomes take longer to realise. Only data for eight outcomes across three domains were available to MSF at the time of reporting (Table 1). Data for the other indicators will be included in future reports to provide a more complete picture of trends in families' progress.

¹¹ Pseudonyms are used in this box story to protect privacy.

Table 1: Desired outcomes for Stability, Self-reliance and Social mobility across domains

	STABILITY	SELF-RELIANCE	SOCIAL MOBILITY
	→ → → → →	→ → → → →	→ → → → →
 Income Security	In stable employment with regular income	Not on any major forms of financial assistance	Have real income increase over time
 Children's Development & Education ¹²	(i) Preschool-aged children are enrolled in preschool and meeting baseline developmental milestones (ii) School-going children are enrolled in educational institutions	(i) Children are attending preschool regularly (ii) School-going children are attending school regularly (iii) School-going children progress to post-secondary institutions	(i) Preschool-aged children are ready for primary school (ii) School-going children graduate from post-secondary institutions
 Housing	Access to stable housing	Working towards home ownership, with less than three months of rental arrears	Bought a flat and moved out of public rental housing
 Family Functioning	Household members are safe from harm	Family relationships are resilient	-
 Financial Resilience	-	Not burdened by debt and has savings for emergencies	-
 Health	Chronic diseases are managed well	Display health-seeking behaviour	-

Note: Outcomes for which data is currently unavailable to MSF are in *grey*

¹² In the children's development and education domain, data is currently available for children aged 3-6 years. Outcomes for children above 6 years old will be included in subsequent reports.

F1. INCOME SECURITY DOMAIN

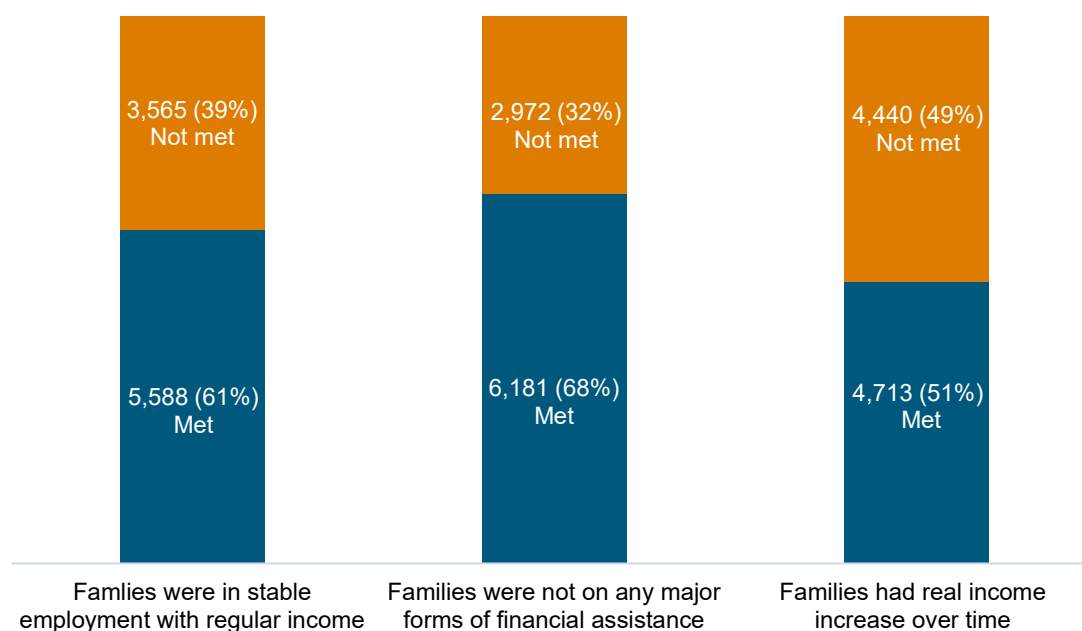
Over half of ComLink+ families were in stable employment. A similar proportion was observed for families that were not on financial assistance, and for families that enjoyed real income growth

In the income security domain, we proxy ComLink+ families' progress with measures of stable employment,¹³ reliance on financial assistance, and real income growth.

61% of ComLink+ families had at least one member in stable employment with regular income (Chart 14). This may underestimate the number of families with members employed as it is based on CPF contribution data, which did not capture income from platform work as at December 2023.

68% of the families were not on any major forms of financial assistance in December 2023.¹⁴ This may overestimate the number of families that did not receive major forms of financial assistance in 2023 as the data is based on the incidence of financial assistance in December 2023.¹⁵ 51% of ComLink+ families experienced an increase in real income between 2022 and 2023.

CHART 14: 3S OUTCOMES OF COMLINK+ FAMILIES IN THE INCOME SECURITY DOMAIN AS AT END-DECEMBER 2023



¹³ Stable employment refers to being in employment for six consecutive months or more in a year.

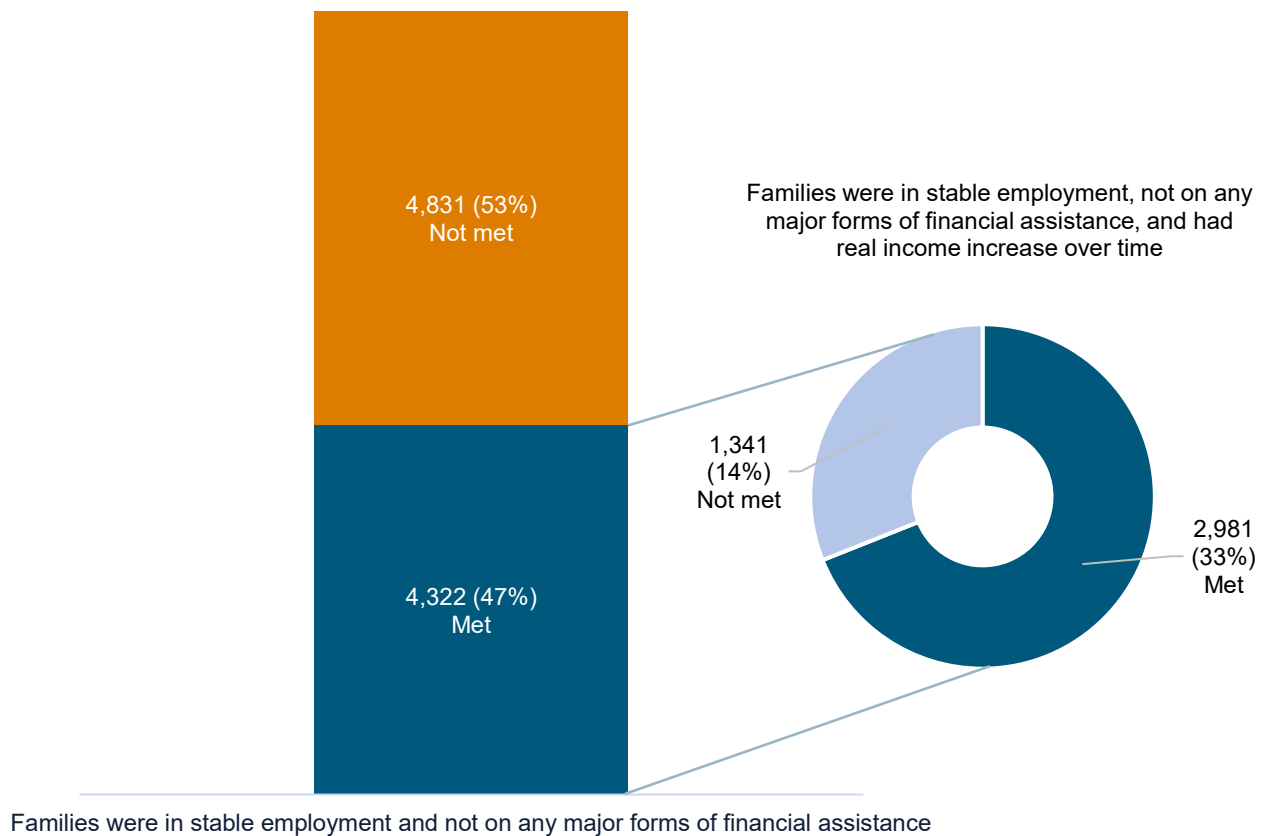
¹⁴ This includes all forms of ComCare assistance, MUIS Zakat financial assistance, MINDEF National Serviceman (NSF) financial assistance, and Chinese Development Assistance Council (CDAC) assistance that are given directly to individuals/families to help with living expenses, excluding other grants and subsidies.

¹⁵ Due to data limitations, we are only able to provide incidence of financial assistance in December 2023 for this report. We will look to provide data for the full reporting year in future reports.

A third of ComLink+ families were in stable employment, were not on any financial assistance, and had real income growth

Families that achieve multiple income security outcomes are further along in their journey to achieving the 3S. As at December 2023, 47% of ComLink+ families were in stable employment, and were not on any major forms of financial assistance in December 2023 (Chart 15). 33% of ComLink+ families were in stable employment, were not on any major forms of financial assistance in December 2023, and had real income increase between 2022 and 2023.

CHART 15: PROGRESS OF COMLINK+ FAMILIES IN THE INCOME SECURITY DOMAIN AS AT END-DECEMBER 2023



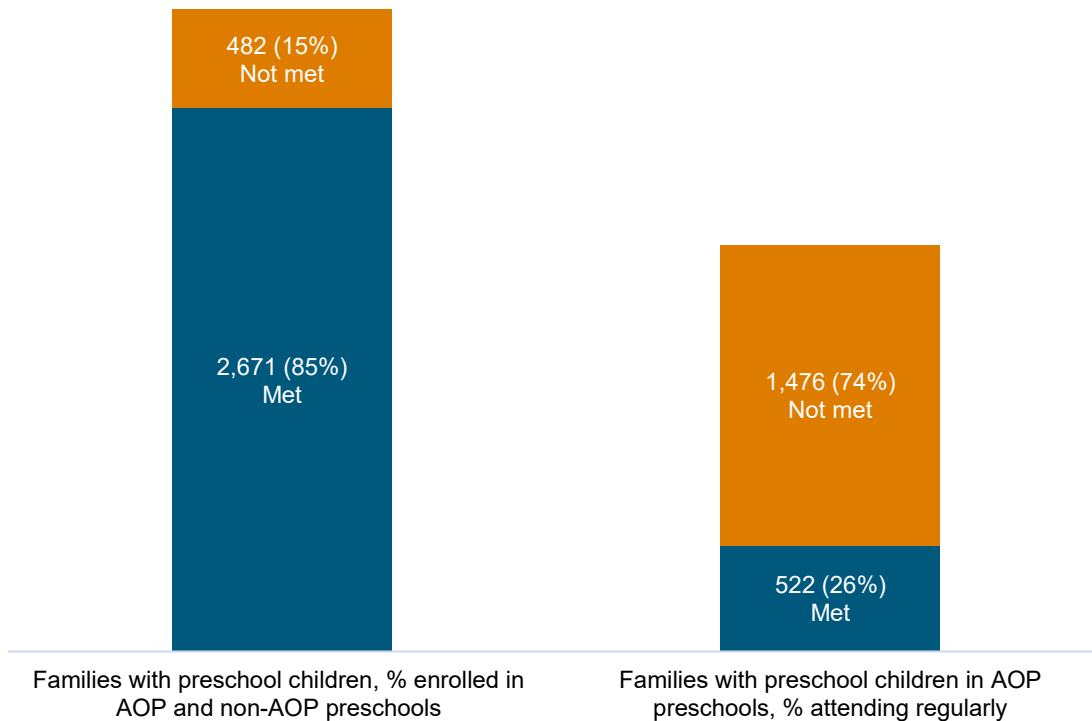
F2. CHILDREN'S DEVELOPMENT AND EDUCATION DOMAIN

The majority of families with preschool-aged children had children who were enrolled in preschool, but many were not attending regularly

In the children's development and education domain, we were able to obtain enrolment data for all preschool-aged children, but attendance data only for children enrolled in Anchor Operator (AOP) preschools.¹⁶

Of these groups, 85% of ComLink+ families with children aged three to six had enrolled all their children in preschools (Chart 16). However, only 26% of the families that had enrolled their children in AOP preschools had sent all their children to preschool regularly¹⁷ in 2023.

CHART 16: 3S OUTCOMES OF COMLINK+ FAMILIES IN THE CHILDREN'S DEVELOPMENT AND EDUCATION DOMAIN AS AT END-DECEMBER 2023



¹⁶ We will provide attendance data of children from non-AOP preschools when it is available to MSF.

¹⁷ This is based on whether children who were enrolled in AOP preschools had achieved an average monthly attendance rate of 75% or higher.



A GOOD START FOR EVERY CHILD

KidSTART: Upstream Support for Positive Child Development Outcomes

In 2016, the Early Childhood Development Agency (ECDA) piloted the KidSTART programme which supports lower-income families by equipping parents with the knowledge and skills to support their child's development from the antenatal stage until the child is six years old. Starting with 1,000 children in 2016, KidSTART had expanded to support more than 9,700 children in 21 out of 24 SSO towns as at September 2024. In 2025, KidSTART will scale up nationwide to support 80% of children from eligible lower-income families, by the time they reach six years old.

ECDA commissioned a five-year evaluation study which found that children enrolled in the KidSTART home visitation programme had improved socio-emotional development outcomes and more positive, quality parent-child interactions. This supported expanding the programme to more families.

Greater Support for Early Childhood Education in Preschools

Studies have shown that quality preschool care and education are beneficial for children, as preschools complement homes to provide a conducive environment for children's development.

Since 2023, all children from families with a gross monthly household income of \$6,000 and below, including those supported by KidSTART and the Preschool Outreach Programme, have been accorded higher priority for enrolment into AOP childcare programmes.

From December 2024, all lower-income families with a monthly household income of \$6,000 and below will qualify for the maximum childcare subsidies for their income tier. With existing support such as fee caps at Government-supported preschools, broad-based basic subsidies, and means-tested additional subsidies, lower-income families can pay as low as \$3 per month for full-day childcare in an AOP preschool.

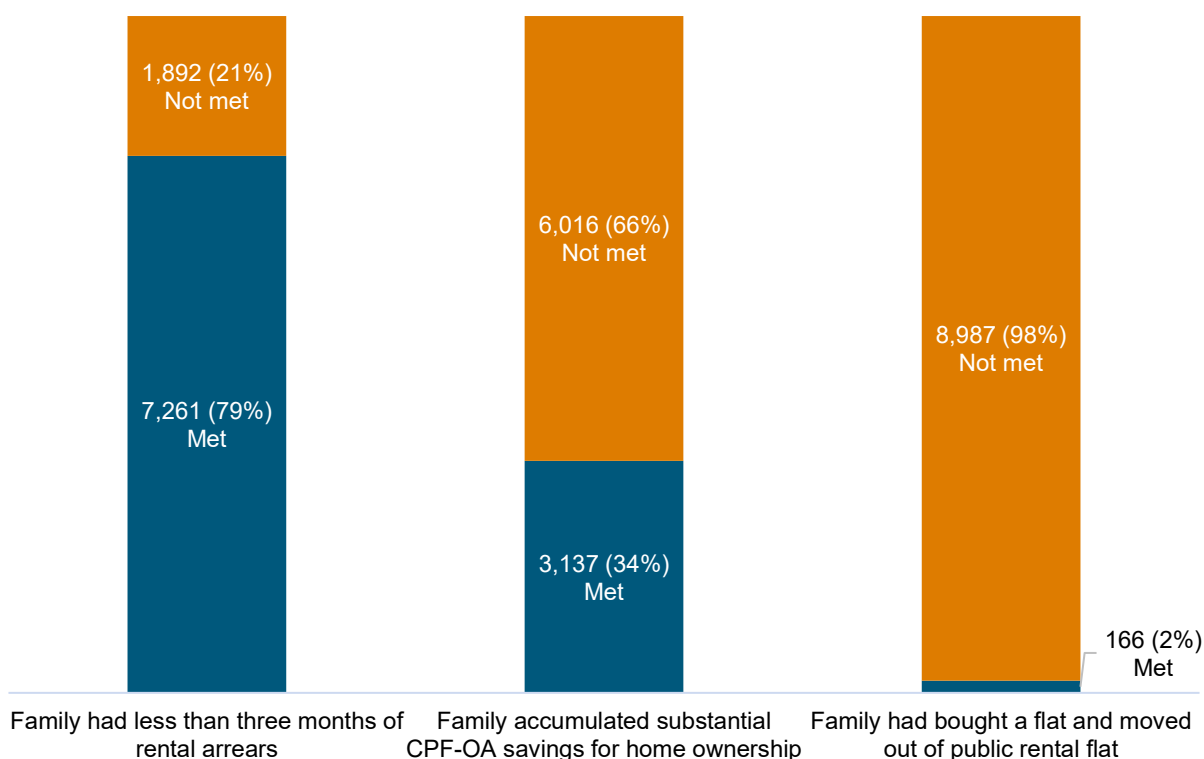
F3. HOUSING DOMAIN

The majority of ComLink+ families had less than three months of rental arrears. A large proportion of ComLink+ families do not yet have substantial savings for home ownership

In the housing domain, all ComLink+ families had access to stable housing, with the majority living in public rental flats and a small proportion living in their own purchased flats.

79% of the families had less than three months of rental arrears (Chart 17). 34% of them had accumulated substantial CPF Ordinary Account (OA) savings which can be used to purchase a public housing flat.¹⁸ 2% of ComLink+ families had bought a flat and moved out of public rental flats.

CHART 17: 3S OUTCOMES OF COMLINK+ FAMILIES IN THE HOUSING DOMAIN AS AT END-DECEMBER 2023

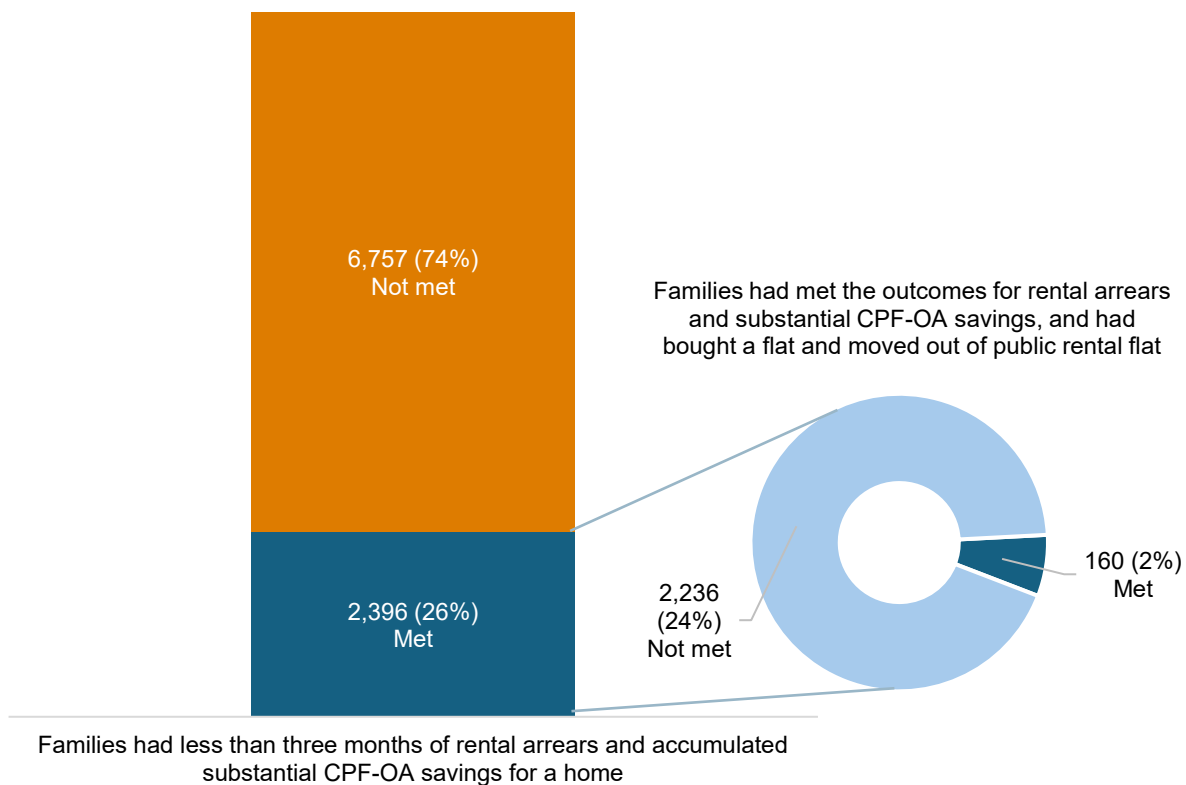


¹⁸ A household is deemed to have “substantial savings” if their CPF-OA balances can cover at least 20% of the estimated price for a 3-room Build-To-Order flat in a non-mature estate in 2023. This is only meant as a rough proxy, as households may also tap on a combination of HDB housing grants and loans to afford their flat purchase.

While about a quarter of ComLink+ families had less than three months of rental arrears and accumulated substantial savings for a home, the vast majority of this group had yet to buy a flat and move out of public rental

Families that achieved multiple outcomes in the housing domain are closer to achieving the 3S. 26% of ComLink+ families had less than three months of rental arrears and had accumulated substantial CPF-OA savings (Chart 18). The vast majority of this group had yet to buy a flat and move out of their public rental flats.

CHART 18: PROGRESS OF COMLINK+ FAMILIES IN THE HOUSING DOMAIN AS AT END-DECEMBER 2023



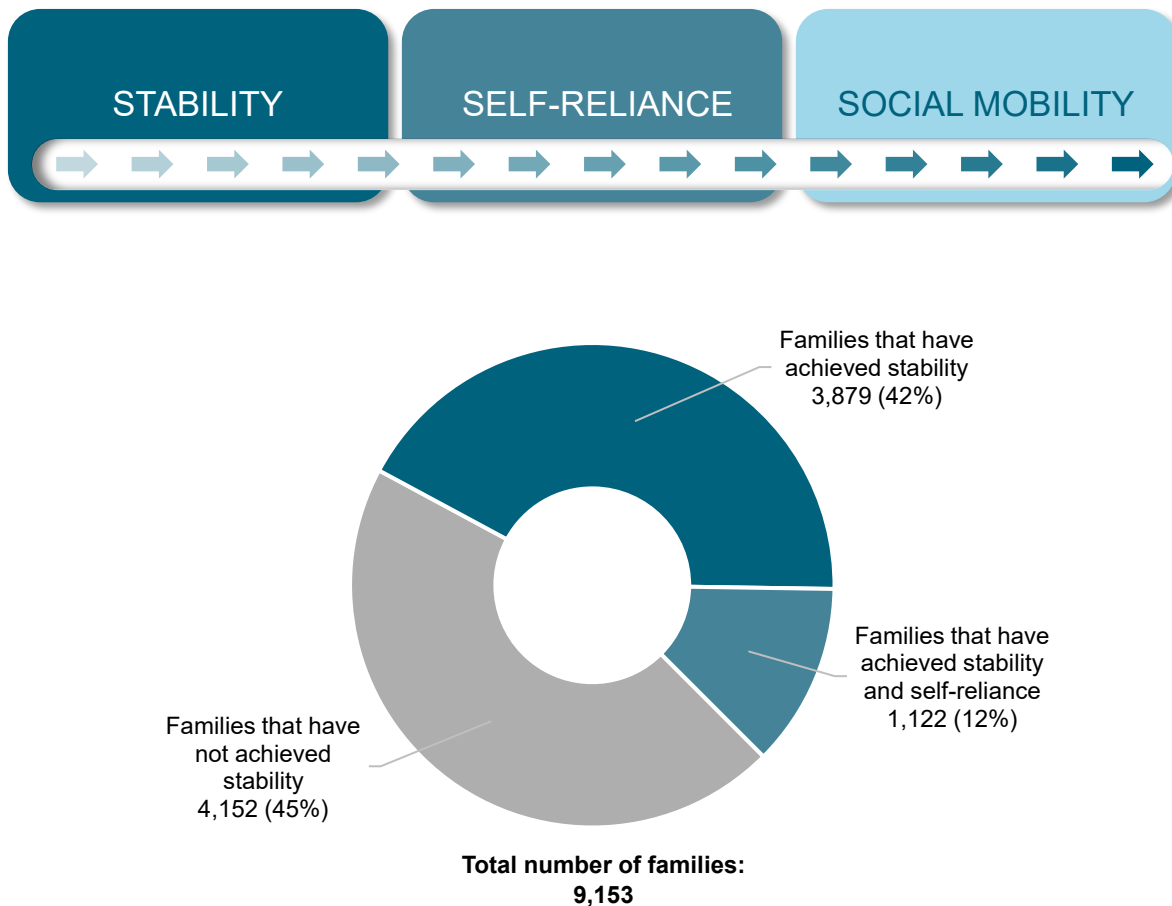
F4. PROGRESS OF COMLINK+ FAMILIES

About half of ComLink+ families were at least stable

Categorising families as stable, self-reliant, and socially mobile by counting the families that meet every indicator for that level gives us an overall sense of families' progress. Families must meet all stability indicators to be counted as "stable", and all stability and self-reliance indicators to be counted as "self-reliant".

Based on the eight outcomes with data available to MSF, 42% of ComLink+ families were stable, and another 12% were self-reliant, as at December 2023 (Chart 19). However, 45% were not yet stable. We will have a more complete picture of families' progress as data for the other indicators become available to MSF.

CHART 19: NUMBER AND PROPORTION¹⁹ OF COMLINK+ FAMILIES THAT HAVE ACHIEVED STABILITY AND SELF-RELIANCE AS AT END-DECEMBER 2023



¹⁹ Proportions do not add up to 100 per cent due to rounding.

Addressing the challenges of ComLink+ families

ComLink+ families face challenges in the areas of preschool attendance and income security. Poor income security affects their ability to own a home. MSF will continue to work with other Government agencies and community partners to further empower families that are taking active steps towards the 3S through policies and programmes. For example:

- A good start in life sets a strong foundation for 3S. ComLink+ helps families provide a home environment conducive to their children's growth by connecting them with KidSTART. For families with preschool-aged children, we rolled out the ComLink+ Progress Package for Preschool in August 2024. This package encourages preschool enrolment and attendance by providing families with a \$500 payout into their child's Child Development Account if their child is enrolled in preschool in the year they turn 3, and a further \$200 payout for each quarter of good attendance. We will also be providing more lower-income families with the maximum preschool subsidies for their income tier, and resourcing selected AOPs to provide more attendance and learning needs support to lower-income children. Family coaches will continue to work closely with community partners to address further barriers that ComLink+ families face in preschool enrolment and attendance.
- Employment is another important contributor to families' 3S. Common challenges to stable employment include childcare responsibilities, ill health, and the need for flexible work arrangements. The initiatives above will help families with childcare. In addition, we are enhancing healthcare delivery to ComLink+ families to ensure that health conditions are well managed and do not worsen, in partnership with the Ministry of Health (MOH) and the healthcare clusters. We are also working with e2i and community partners to strengthen employment facilitation and upgrading for ComLink+ families. The ComLink+ Progress Package for Employment will provide payouts in cash and to CPF accounts. This will further boost the efforts of families.
- With employment and higher incomes, families will be on a better footing for home ownership. The ComLink+ Progress Packages for Home Ownership will supplement the efforts of families to save for a home. More details on the ComLink+ Progress Packages can be found in the Annex.

F5. COMLINK+ AND OUR SOCIAL COMPACT

Building a caring and inclusive society requires a whole-of-society effort. This was echoed during the Forward Singapore conversations, where many Singaporeans shared that they wanted to give back and support fellow citizens, especially those who were not doing as well. ComLink+ is an example of this social compact in action, and involves corporations and the community creating more sustained social impact to empower families by going beyond contributions of money to galvanising volunteers and providing skills-based support.

Corporate and community partners are instrumental in contributing monetary donations and expertise to create sustained social impact

We began seeking community support in mid-2023. As at end-2023, corporate partners committed \$31.2 mil to ComLink+ Progress Packages. They also worked with Government agencies to introduce a diverse range of programmes and activities to benefit lower-income families.

In addition, 402 ComLink+ programmes and activities were co-created through corporate-Government partnerships. This included programmes which leverage on corporates' skillsets, like financial literacy programmes, and family bonding activities.

- DBS began conducting financial literacy programmes and providing volunteer trainers, facilitators, and in-kind sponsorship of class materials to run the programmes. DBS has since expanded financial literacy training to MSF's family coaches, and has developed a children's activity booklet to share financial literacy concepts during DBS volunteer befrienders' home visitation sessions with ComLink+ families.



- The UOL Group Limited-Pan Pacific Hotels Group (UOL-PPHG) collaborated with SSO@Boon Lay/Taman Jurong to launch the Community Uplift Programme. UOL-PPHG, together with its partners and mall tenants, have generously provided pro bono access to enable ComLink+ families to participate in activities such as rock climbing, pottery, and arts and crafts. These programmes are specifically tailored to meet the developmental needs of children by offering a diverse range of enrichment and learning opportunities.



- OCBC partnered SSO@Jurong East/Queenstown/Clementi to provide a range of support for 100 ComLink+ families. Besides volunteering as befrienders for these 100 families, OCBC also sponsored other programmes within the same cluster, including a literacy programme for preschool-aged children and a swimming programme.



The National Council of Social Service's Community Chest (ComChest) is another ComLink+ partner. ComChest has committed \$4.99 mil in funding from the community to support programmes run by Social Service Agencies (SSAs) and other ground-up agencies that meet the needs of ComLink+ families (e.g., drop-in centres for lower-income children and youth that provide additional academic support, non-academic support, and mentorship that these children would otherwise not be able to afford).

- Friends2Gather (F2G) is a social mobility ComLink+ programme that seeks to give every child an opportunity to develop to their fullest potential. Through fostering trusted and stable mentoring relationships between mentors and these children, F2G hopes the children will develop socio-emotional skills, cultivate positive learning experiences, and improve school connectedness. This programme is managed by Life Community and supported by SSO@Bedok, with volunteer mentors from Institutes of Higher Learning (such as SMU and NIE). Corporate partners have also come on board to support the programme with educational outings, events, and financial giving.



Volunteers play a crucial role in empowering lower-income families to better their circumstances and providing additional support to our SSAs

MSF has a total of 1,600 active volunteer befrienders as at end-2023, more than double the 760 active volunteer befrienders we had as at end-2022. These volunteers are staff from corporates and public agencies, as well as students from Institutes of Higher Learning (IHLs). Many other volunteers support our community partners in delivering programmes to our ComLink+ families.



FAMILY COACHES AND VOLUNTEER BEFRIENDERS WORK HAND-IN-HAND TO EMPOWER COMLINK+ FAMILIES

Ms Adalia Tan and Ms Jaslene Loh are volunteer befrienders from DBS. They are part of the 200 DBS employee volunteers who are serving as befrienders for ComLink+ families, and DBS is recruiting 200 more volunteers.

Once a month, Adalia, Jaslene, and the family coach visit their ComLink+ family in Boon Lay. A three-generational family of five, both parents work long hours, sometimes without rest days. The main caregiver for the two girls aged four and nine is their grandmother. The family aspires to purchase their HDB flat in a few years. With both parents working hard to better their circumstances, the family appreciates the emotional support that Adalia and the family coach provide for the girls and grandmother respectively.

During these home visits, Adalia and Jaslene speak with the adults to understand their challenges, provide emotional and social support, as well as guide them towards achieving their short- and long-term goals. In addition, the pair also goes through simple financial literacy concepts with the children such as differentiating between wants and needs, and the importance of saving money. Having seen their sincerity and warmth, the family looks forward to visits by Adalia, Jaslene, and their family coach.

Adalia and Jaslene both feel privileged to be able to contribute and make a difference in the lives of their assigned ComLink+ family. They hope that more corporates and individuals will consider volunteering as befrienders with ComLink+ as well.



PUBLIC SERVICE VOLUNTEERING

Ms Nina Zafar embarked on her ComLink+ befriending journey at SSO@BoonLay/Taman Jurong in September 2023, as part of Public Service for Good, a movement calling on public officers to get involved in new ways to do good for Singaporeans, beyond traditional job and agency boundaries. She is a befriender to Madam K and her family, whom she has managed to build rapport and trust with.

With Nina's care and encouragement, Madam K enrolled her youngest child in preschool and went for her scheduled medical appointments, which led to an early detection of a medical condition. Nina also supported Madam K through her medical treatment and comforted her whenever she felt overwhelmed, which deepened the friendship between both women.

Beyond her role as a befriender, Nina has also shared her passion for art and teaching by working with SSO@Boon Lay/Taman Jurong to teach art to children from ComLink+ families.

The URBANSketch+ programme, co-organised with the Boon Lay grassroots organisation and SSO, kicked off in mid-February 2024 with eight sessions. The programme is a unique blend of urban sketching and entrepreneurship, and brings the children to different city locations where they are trained in urban sketching techniques. The children transform their completed sketches into custom products such as tote bags, stickers, greeting cards, and T-shirts, gaining hands-on experience in the entrepreneurship process, from production to marketing and sales. The sale proceeds benefit the children directly by funding their art materials and urban sketching outings. Through URBANSketch+, the children build confidence, creativity and entrepreneurial capabilities.

How can I help?

We can achieve more when we come together to contribute. MSF designated 2023 and 2024 as the Year of Celebrating Partners and Volunteers respectively. This is to recognise and thank our respective partners and volunteers in their contributions to uplift fellow Singaporeans and build a caring and inclusive society.

We invite more corporates and members of the public to join us in working with ComLink+ families.

- For corporates that would like to contribute to ComLink+, please reach out to MSF_QSM@msf.gov.sg.
- For those interested in signing up as a volunteer befriender, visit go.gov.sg/befriending-comlink or scan the QR code below.



Other than ComLink+, MSF also offers a variety of other meaningful volunteering opportunities. To find out more, visit go.gov.sg/msfcarenetwork or scan the QR code below.



If you require financial assistance or know anyone with financial needs, you can visit:

- go.gov.sg/SMTA to apply online or scan the QR code below.



- Call ComCare hotline at 1800-222-0000.²⁰
- Visit your nearest SSO for assistance. SSOs will assess each household's needs holistically to ensure sufficient assistance is rendered to the family.

²⁰ Airtime charges apply for mobile calls to 1800 service lines.

G. CONCLUSION

This report has considered the various challenges lower-income families face, from difficulties in meeting basic living expenses to complex challenges that can adversely affect families' attainment of longer-term goals. While ComCare provides financial assistance for households to regain stability, some households continue to experience hardship and return after their initial tranche of assistance. We have therefore placed more emphasis on social empowerment through ComLink+ to give families with children a greater boost towards stability, self-reliance, and social mobility. We will continue to monitor their progress and refine our strategies.

As we refresh our social compact, providing support to the lower-income households is a collective responsibility. We encourage individuals to do their part by taking personal responsibility for their own well-being, with family as their first line of support. We also urge individuals to make use of available support so that, together with their hard work and effort, they can sustain progress in improving their life circumstances. Community groups, corporates, neighbours, and volunteers can also provide both informal and formal support, for individuals who cannot fully support themselves despite trying their best.

Ultimately, everyone has a part to play in building an inclusive society. Together, we can build stronger and more stable families in Singapore.

H. ANNEX

Table A: Proportion of SMTA households by number of beneficiaries and household composition (2019-2023)

	2019	2020	2021	2022	2023
TOTAL	27,989	34,858	36,853	27,392	22,960
Number of Beneficiaries					
1 beneficiary	13,788 (49%)	17,027 (49%)	18,149 (49%)	13,399 (49%)	11,588 (50%)
2 beneficiaries	4,741 (17%)	6,052 (17%)	6,479 (18%)	4,717 (17%)	3,921 (17%)
3 beneficiaries	3,567 (13%)	4,486 (13%)	4,597 (12%)	3,363 (12%)	2,655 (12%)
4 beneficiaries	2,561 (9%)	3,291 (9%)	3,443 (9%)	2,529 (9%)	2,000 (9%)
5 beneficiaries	1,652 (6%)	2,042 (6%)	2,104 (6%)	1,599 (6%)	1,276 (6%)
6 or more beneficiaries	1,680 (6%)	1,960 (6%)	2,081 (6%)	1,785 (7%)	1,520 (7%)
Household Composition					
With child and elderly beneficiaries	538 (2%)	726 (2%)	765 (2%)	624 (2%)	459 (2%)
With child beneficiaries	10,286 (37%)	12,533 (36%)	12,908 (35%)	9,813 (36%)	8,178 (36%)
With elderly beneficiaries	4,187 (15%)	5,590 (16%)	6,104 (17%)	4,458 (16%)	3,659 (16%)
Without child and elderly beneficiaries	12,978 (46%)	16,009 (46%)	17,076 (46%)	12,497 (46%)	10,664 (46%)

Table B: Proportion of LTA households by number of beneficiaries and household composition (2019-2023)

	2019	2020	2021	2022	2023
TOTAL	4,175	4,067	4,013	3,857	3,479
Number of Beneficiaries					
1 beneficiary	3,968 (95%)	3,885 (96%)	3,825 (95%)	3,684 (96%)	3,340 (96%)
2 beneficiaries	192 (5%)	168 (4%)	178 (4%)	165 (4%)	135 (4%)
3 or more beneficiaries	15 (0.4%)	14 (0.3%)	10 (0.2%)	8 (0.2%)	4 (0.1%)
Household Composition					
With child and elderly beneficiaries	3 (0.1%)	2 (0.0%)	1 (0.0%)	1 (0.0%)	0 (0.0%)
With child beneficiaries	7 (0.2%)	7 (0.2%)	7 (0.2%)	6 (0.2%)	2 (0.1%)
With elderly beneficiaries	3,371 (81%)	3,308 (81%)	3,280 (82%)	3,186 (83%)	2,904 (83%)
Without child and elderly beneficiaries	794 (19%)	750 (19%)	725 (18%)	664 (17%)	573 (16%)

Table C: Proportion of SCFA households by number of child beneficiaries (2019-2023)

	2019	2020	2021	2022	2023
TOTAL	7,232	7,286	8,209	7,925	7,159
Number of Child Beneficiaries					
1 beneficiary	5,612 (78%)	5,580 (77%)	6,232 (76%)	5,942 (75%)	5,286 (74%)
2 beneficiaries	1,381 (19%)	1,450 (20%)	1,657 (20%)	1,609 (20%)	1,512 (21%)
3 or more beneficiaries	239 (3%)	256 (3%)	320 (4%)	374 (5%)	361 (5%)

Table D: Overview of ComLink+ Progress Packages

No.	Intent of Package	Action that Family Must Take	Financial Top-Ups that Family will Receive
1	ComLink+ Package for Preschool	Ensure child is enrolled in preschool in the year he/she turns 3	One-off \$500 top-up to child's Child Development Account (CDA).
		Ensure child attends preschool regularly from ages 3-6	\$200 top-up to child's CDA for every quarter of good attendance ($\geq 75\%$ attendance).
2	ComLink+ Package for Employment	Secure and sustain a CPF-paying job that pays gross monthly salary of $\geq \$1,600$	Combination of cash and CPF payouts of \$450 to \$550 for each working adult, for every quarter of CPF-paying employment. If two adults are working, each will receive \$50 more per quarter.
3	ComLink+ Package for Debt Clearance	Repay verifiable debts owed to licensed companies.	1:1 matched debt repayment – for every \$1 that family repays to creditors, donors will pay \$1 directly to creditors.
4	ComLink+ Package for Home Ownership	Make voluntary contributions to CPF.	2:1 matched CPF contribution – for every \$1 of voluntary CPF contribution that a family makes to their CPF accounts, \$2 top-up will be made to the same member's/members' CPF Ordinary Accounts.