

SUPPORTING LOWER-INCOME HOUSEHOLDS TRENDS REPORT

DECEMBER 2025

© Ministry of Social and Family Development, Republic of Singapore

Reproductions of extracts of this publication are allowed, together with the acknowledgement of the Ministry of Social and Family Development, for non-commercial use.

Published on 16 December 2025

A. CONTENTS

A. CONTENTS	2
B. TECHNICAL NOTE.....	4
C. INTRODUCTION.....	6
D. OVERALL TRENDS IN LOWER-INCOME HOUSEHOLDS.....	8
Real increases in average per capita monthly household employment income.....	8
E. COMCARE.....	10
E1. COMCARE SHORT-TO-MEDIUM-TERM ASSISTANCE (SMTA).....	11
Decline in number of households assisted and amount disbursed	11
Increase in median monthly cash assistance per beneficiary in assisted households	12
Decrease in proportion of households that returned within 36 months after exit.....	14
Characteristics of households that returned for SMTA within 36 months.....	15
E2. COMCARE LONG-TERM ASSISTANCE (LTA)	17
Decrease in households assisted and amount disbursed.....	17
E3. COMCARE STUDENT CARE FEE ASSISTANCE (SCFA)	18
Decrease in households assisted and amount disbursed.....	18
F. COMLINK+.....	19
From social assistance to social empowerment	19
Measuring progress	19
F1. PROGRESS OF COMLINK+ FAMILIES.....	20
Progress by Overall 3S Outcomes.....	20
Progress by Individual Domains.....	22
F2. INCOME SECURITY DOMAIN.....	23
Slightly more achieved Social mobility	23
F3. CHILDREN'S DEVELOPMENT AND EDUCATION DOMAIN.....	25
More families with preschool-aged children achieved Self-reliance.....	25
Most families with school-going children achieved Self-reliance	27
F4. HOUSING DOMAIN	29
More families achieved home ownership	29
F5. FAMILY FUNCTIONING DOMAIN	30
More ComLink+ families had not achieved Stability	30
F6. HEALTH DOMAIN.....	31
Most families were Stable	31
F7. COMLINK+ AND OUR SOCIAL COMPACT	32
Community partners provide additional support to meet unique needs	32
Monetary contributions by corporate and community partners help sustain social impact	34
Volunteers provide ComLink+ families with tangible and intangible forms of support.....	35
How can I help?.....	37

G. CONCLUSION	38
H. ANNEX	39

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 employment income 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 employment income** includes one-twelfth of the annual income. Data on household employment income in this report refers to employment household income before accounting for Government transfers and taxes.

Per capita household employment income refers to the household employment income 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 or her income is divided by four to derive the per capita income.

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

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

COMCARE

Beneficiary refers to any individual who has received ComCare Short-to-Medium-Term Assistance (SMTA), 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.

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

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

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

Exit from SMTA refers to instances where households on SMTA cash assistance stop receiving SMTA for at least one month. **Return to SMTA** refers to instances where households receive another tranche of SMTA cash assistance 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, led by the Government and 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 (3S) through efforts by the Government and 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 at-risk of long-term absenteeism. ComLink+ support comprises:

- Dedicated family coaches and Family Service Centre (FSC) case workers, who will coach, motivate, and journey with families over the longer term to achieve their goals.
- ComLink+ Progress Packages, which provide financial top-ups to recognise and supplement families' efforts when they make progress in key areas of preschool enrolment and attendance, employment, debt clearance and home ownership.

C. INTRODUCTION

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

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

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

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



KEY TRENDS

Household Employment Incomes

Real average per capita monthly household employment income in the first and second deciles grew more than that of the median household

In 2024, real increases for households in the first (3.2%) and second (1.3%) deciles were higher than that of the median household (0.8%). From 2019 to 2024, real annualised increases for households in the first and second deciles (1.9% per annum respectively) were also higher than that of the median household (1.3% per annum).

ComCare

Decrease in households assisted through ComCare SMTA and LTA

The number of households assisted through ComCare Short-to-Medium-Term Assistance (SMTA) and ComCare Long-Term Assistance (LTA) continued to decrease. This reflects economic growth, labour market expansion, and the increase in support received from other Government schemes in recent years.

Households that returned for SMTA within 36 months tended to have primary clients with lower educational qualifications, young children, or primary clients who were medically unfit for work

ComLink+

Early signs of progress among ComLink+ families, but challenges in family functioning and stable employment persist

Families showed early positive signs in the income security and housing domains. However, 5%-point more ComLink+ families in 2024 had cases involving domestic violence or child protection concerns. Additionally, 39% of families assisted as at December 2024 did not have stable employment.

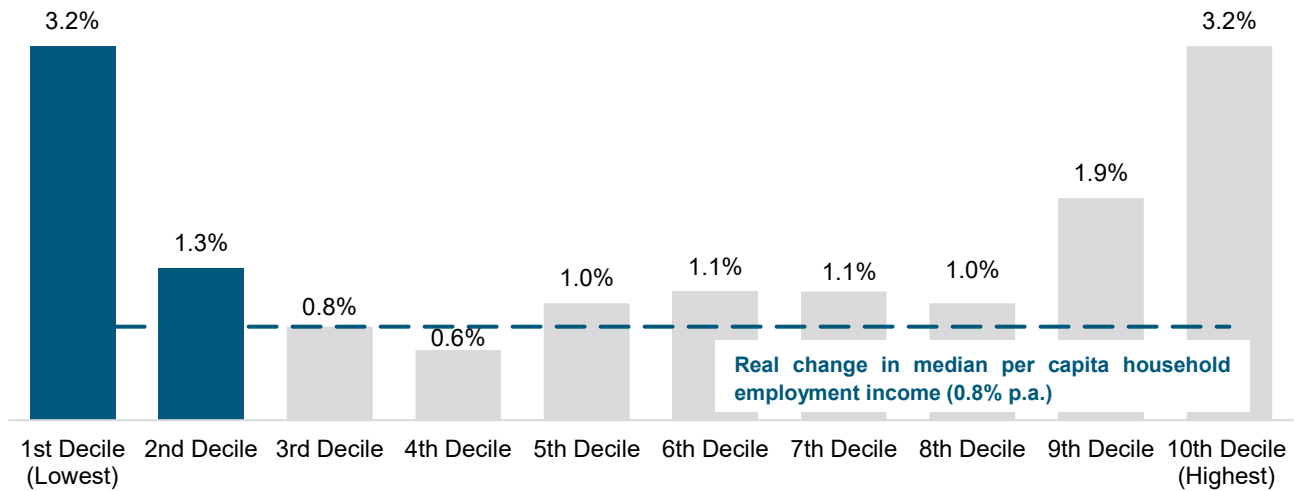
Families that had not achieved Stability tended to have young children, be single parents, or have recent incarceration histories

D. OVERALL TRENDS IN LOWER-INCOME HOUSEHOLDS

Real increases in average per capita monthly household employment income

In 2024, the average per capita monthly household employment income for households in the first and second deciles increased by 3.2% and 1.3% respectively, in real terms. These increases were higher than that of the median household (0.8%) (Chart 1).

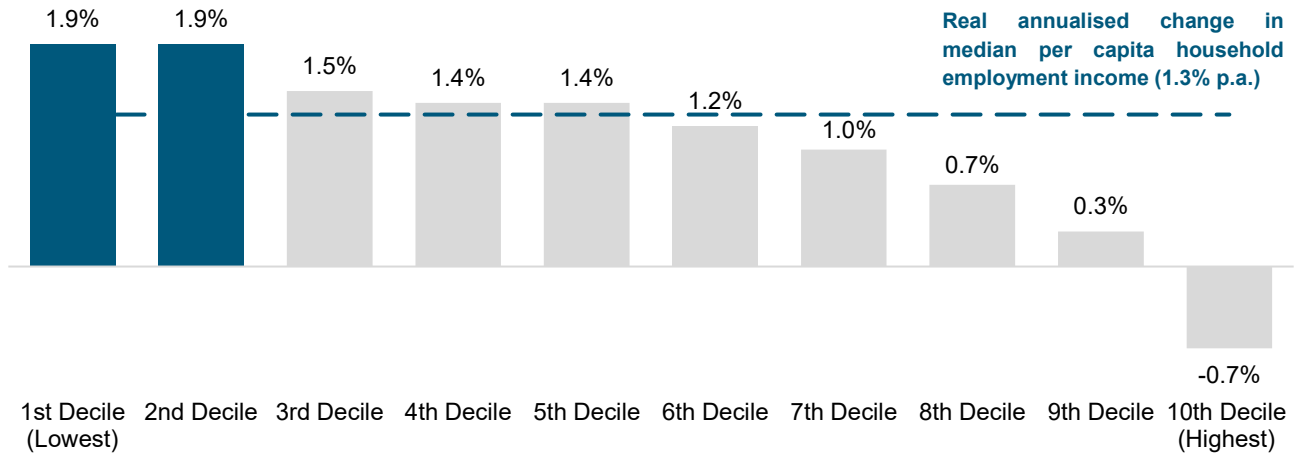
CHART 1: REAL CHANGE IN AVERAGE PER CAPITA MONTHLY HOUSEHOLD EMPLOYMENT INCOME (INCLUDING EMPLOYER CPF) AMONG RESIDENT EMPLOYED HOUSEHOLDS BY DECILES, 2024



Source: Department of Statistics (DOS)

From 2019 to 2024, real annualised increases in average per capita monthly household employment income for households in the first and second deciles were both 1.9% per annum (p.a.), which were also higher than that of the median household (1.3% p.a.) (Chart 2). This growth was supported by initiatives such as the Progressive Wage Model and the National Wages Council's recommendation on the quantum of wage increase for lower-wage workers.

CHART 2: REAL ANNUALISED CHANGE IN AVERAGE PER CAPITA MONTHLY HOUSEHOLD EMPLOYMENT INCOME (INCLUDING EMPLOYER CPF) AMONG RESIDENT EMPLOYED HOUSEHOLDS BY DECILES, 2019-2024



Source: Department of Statistics (DOS)

E. COMCARE

ComCare provides financial assistance to support lower-income households with basic living expenses. 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.

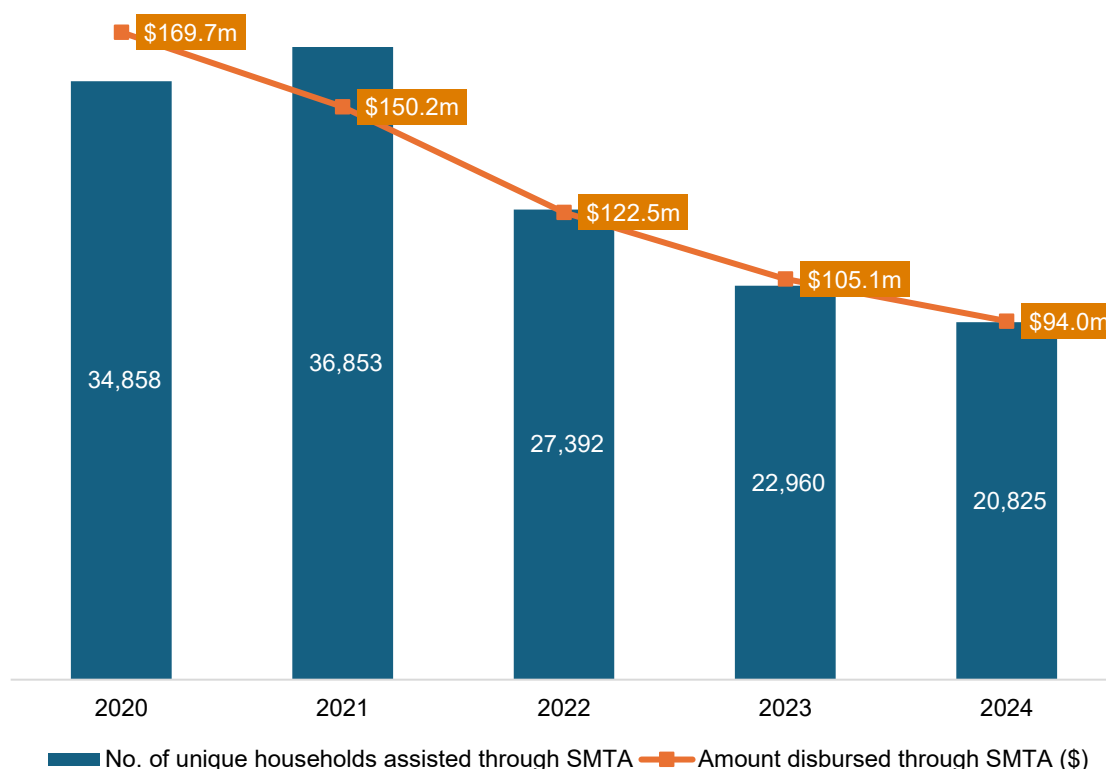
¹ Beyond these major ComCare schemes, ComCare Interim Assistance (IA) provides immediate financial assistance to individuals and families that require urgent financial relief. ComCare IA is disbursed through various community touchpoints – Social Service Offices (SSOs), FSCs, Citizens' Consultative Committees (Grassroots), 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%).

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

Decline in number of households assisted and amount disbursed

The number of unique households assisted through SMTA has continued to decrease, from 34,858 in 2020 to 20,825 in 2024 (Chart 3). The total amount disbursed under SMTA also declined from about \$170 million in 2020 to around \$94 million in 2024 (Chart 3). Both the number of unique SMTA households assisted and amount disbursed through SMTA in 2024 were lower than the pre-COVID period. These trends reflect expansion in the economy and labour market from 2020 to 2024. The increase in support provided by other Government schemes such as the Assurance Packages in the Budgets from 2020-2024 contributed to this downtrend. The composition of households assisted through SMTA (majority households with 1-2 beneficiaries) and duration on SMTA cash assistance (median 6 cumulative months of cash assistance over the year) remained relatively stable from 2020 to 2024 (see details in Annex).

CHART 3: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE SMTA (2020-2024)

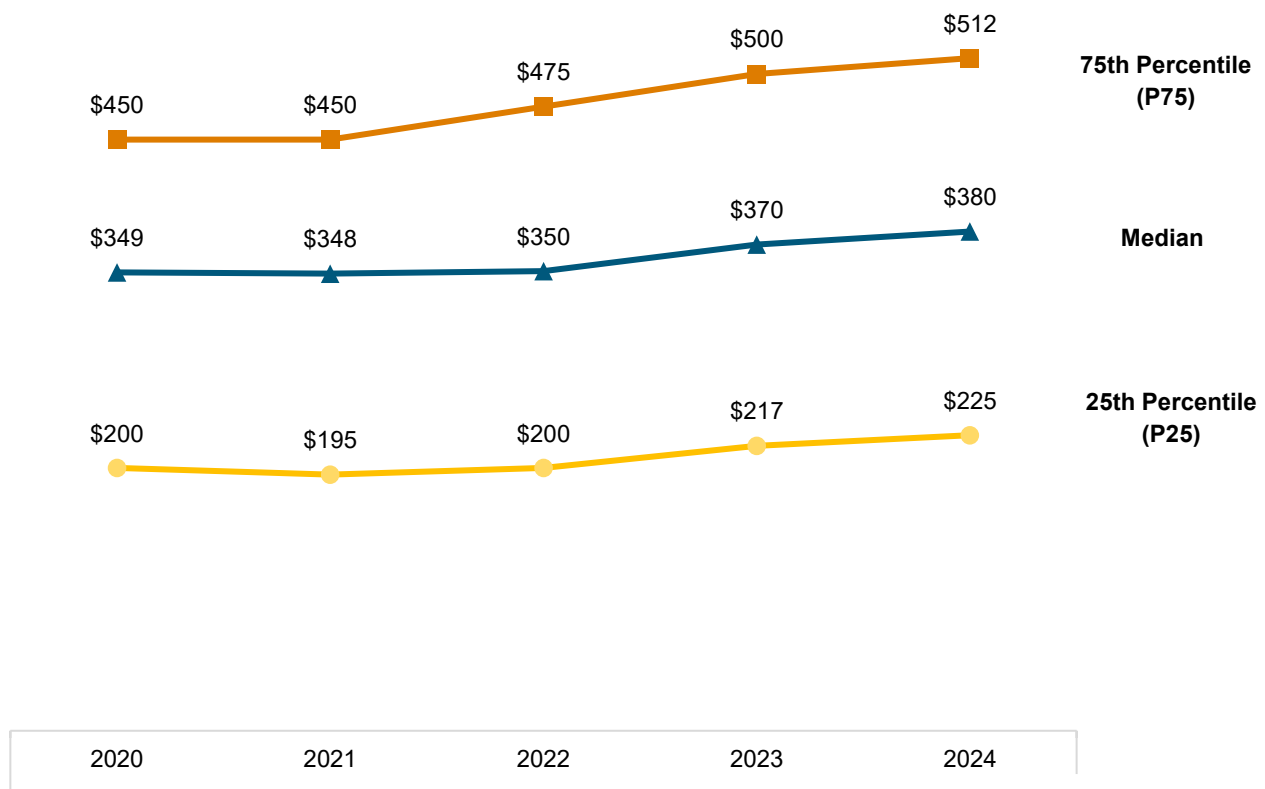


Increase in median monthly cash assistance per beneficiary in assisted households

The median monthly amount of SMTA cash assistance disbursed per beneficiary in assisted households increased from \$349 in 2020 to \$380 (Chart 4) in 2024. The amount of SMTA cash assistance varies depending on income, needs, and the specific household composition.

MSF regularly reviews its policies to better meet the needs of lower-income families. MSF adjusted the SMTA and LTA amounts in 2022 which contributed to the increase in cash assistance disbursed per beneficiary over time.

CHART 4: MEDIAN, P25, AND P75 MONTHLY SMTA CASH ASSISTANCE AMOUNTS PER BENEFICIARY IN ASSISTED HOUSEHOLDS (2020-2024)





HOW DOES MSF ENSURE THAT COMCARE RATES REMAIN RELEVANT?

ComCare beneficiaries receive cash assistance to meet their basic living expenses. MSF regularly reviews the types of living expenses that are covered under ComCare to reflect the evolving cost and definition of basic needs. These reviews take into account price data from the Department of Statistics, views from domain experts and community stakeholders, as well as academic studies and research.

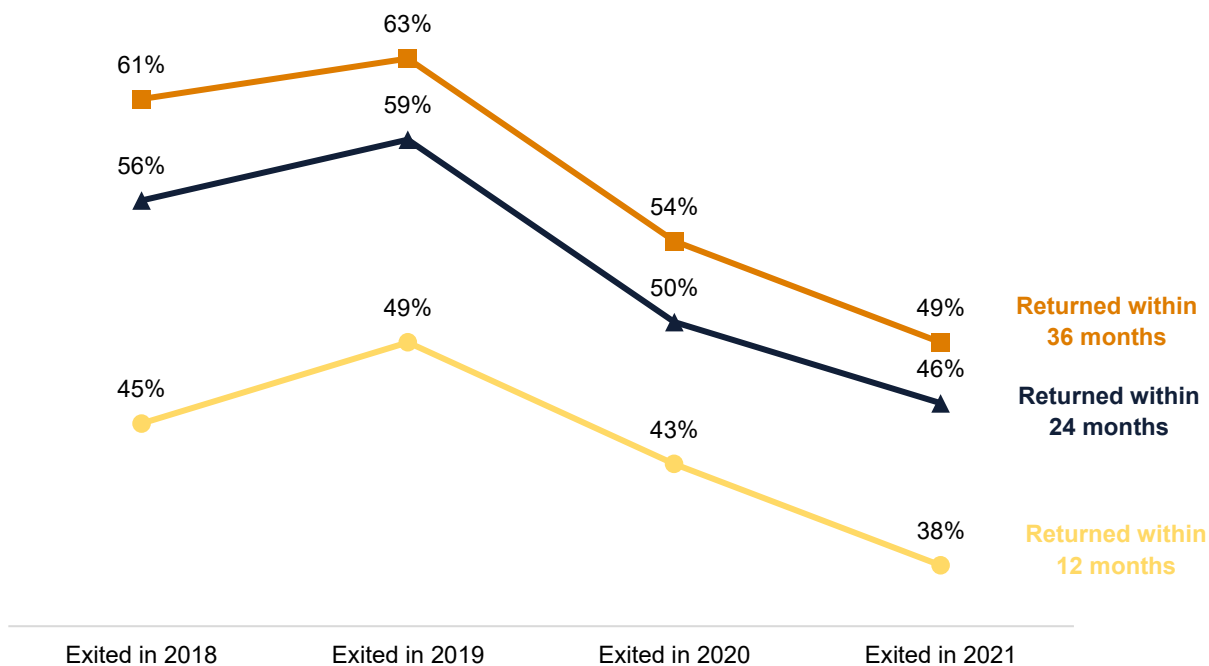
For example, studies published by the Singapore Management University and the Institute of Policy Studies in 2024 found that Singapore residents deemed social activities and the ability to handle minor exigencies as necessary for a normal life in Singapore. At the same time, respondents did not always see the Government as the main provider of some essential items. The latest increase in ComCare assistance rates in April 2025 took these expectations into consideration.

Decrease in proportion of households that returned within 36 months² after exit

The proportion of households that returned within 36 months of exit fell from 61% for the 2018 exit cohort to 49% for the 2021 exit cohort (Chart 5). The return rates within 12 and 24 months after exit for the 2021 exit cohort also fell compared to previous years. Across households that exited SMTA for at least one month from 2018 to 2021, most households that returned to SMTA within 36 months did so within the first 12 months, suggesting that households are most vulnerable to changes in their financial circumstances in the first year after exiting SMTA.

The decline in return rates for the 2020 and 2021 exit cohorts was likely due to a greater proportion of first-time recipients who received SMTA mainly due to the economic impact of COVID-19. MSF had also exercised flexibility to allow more households to receive SMTA during this period. Households that exited SMTA during this period were generally more self-reliant (e.g., had fewer dependants, higher educational qualifications on average), and were less likely to return to SMTA following their exits in 2020 and 2021. The return rates of later exit cohorts after the COVID-19 period (i.e., those that exited in 2022 and 2023) will likely increase.³

CHART 5: PROPORTION OF SMTA HOUSEHOLDS THAT RETURNED FOR SMTA AFTER EXIT FROM 2018-2021



² 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.

³ Based on data on the 12- and 24-month return rates for the 2022 and 2023 exit cohorts.

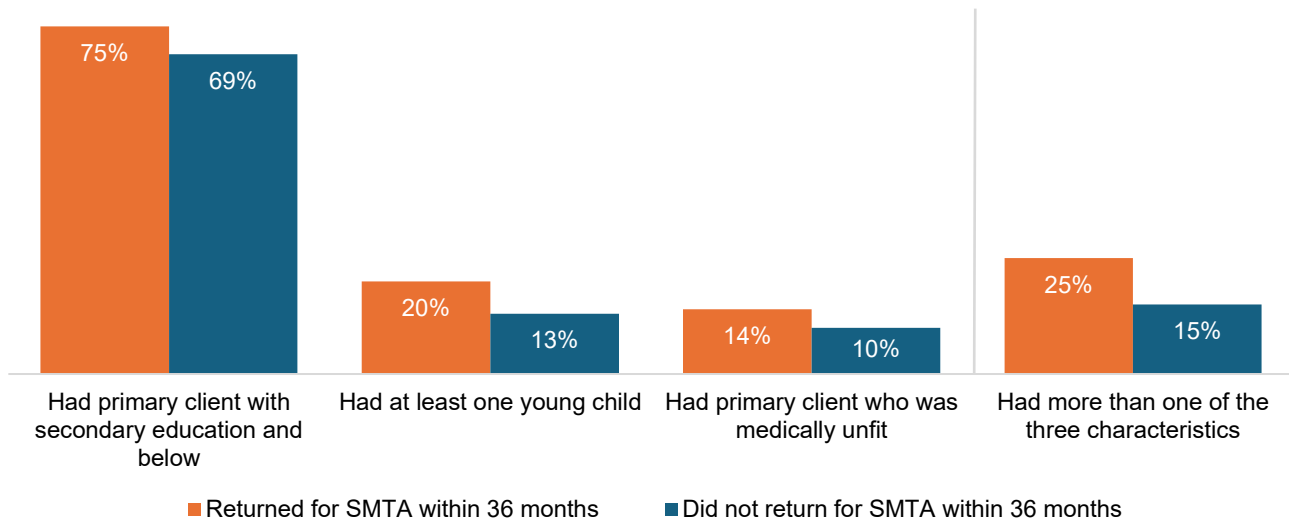
Characteristics of households that returned for SMTA within 36 months

While some SMTA households experience only temporary shocks to their financial circumstances, others face complex issues that require a longer time to resolve. Of the 2021 SMTA exit cohort, a greater proportion of households that returned for SMTA within 36 months of their exits (compared to those that did not) had the following characteristics:

- **Lower educational qualifications:** 75% of returning households had primary clients with secondary education and below, compared to 69% for those that did not return. Clients with lower educational qualifications may have faced greater challenges finding jobs that paid enough for their basic needs.
- **Had at least one young child:** 20% of returning households had at least one young child (0-6 years old), compared to 13% for those that did not return. Caregiving responsibilities may have reduced households' capacities to sustain employment after they exited from SMTA.
- **Health challenges:** 14% of returning households had primary clients who were medically unfit for work, compared to 10% for those that did not return. Health issues likely reduced the number of available breadwinners in these households, which made self-reliance more challenging.

Challenges to self-reliance are often complex and interlocking; 25% of returning households had more than one of these three characteristics, compared to 15% of households that did not return (Chart 6).

CHART 6: CHARACTERISTICS OF SMTA HOUSEHOLDS THAT RETURNED VS DID NOT RETURN WITHIN 36 MONTHS (2021 EXIT COHORT)⁴



⁴ All differences in characteristics are statistically significant at the 5% significance level.

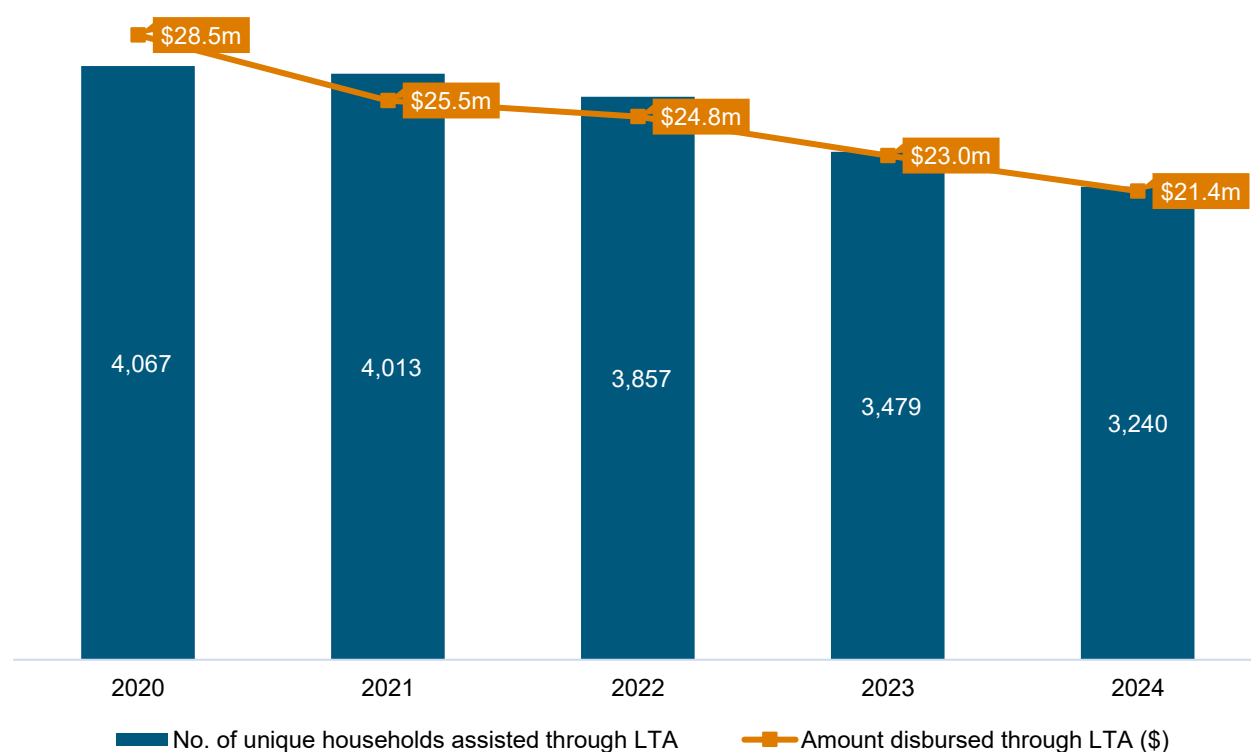
For households facing complex needs, SSOs not only provide financial assistance through ComCare, but also coordinate support to meet households' underlying needs. For example, for households with work-capable members who are unemployed, SSOs help to link these members with the Employment and Employability Institute (e2i) for employment assistance. SSOs also work closely with FSCs, other Government agencies, and community partners to provide holistic support for families with more complex needs, which may include case management and counselling by social workers. ComCare scheme bundles also help to automatically qualify or refer clients eligible for ComCare to other Government schemes that meet adjacent needs (e.g., in education and healthcare).

E2. COMCARE LONG-TERM ASSISTANCE (LTA)

Decrease in households assisted and amount disbursed

The number of unique households assisted through LTA decreased from 4,067 in 2020 to 3,240 in 2024 (Chart 7). The total amount disbursed under LTA decreased from around \$29 million in 2020 to \$21 million in 2024. Both the number of unique households assisted and amount disbursed in 2024 were lower than the pre-COVID period. These trends 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.⁵ The composition of households assisted through LTA (majority one beneficiary per household) remained relatively stable from 2020 to 2024 (see details in Annex).

CHART 7: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE LTA (2020-2024)



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

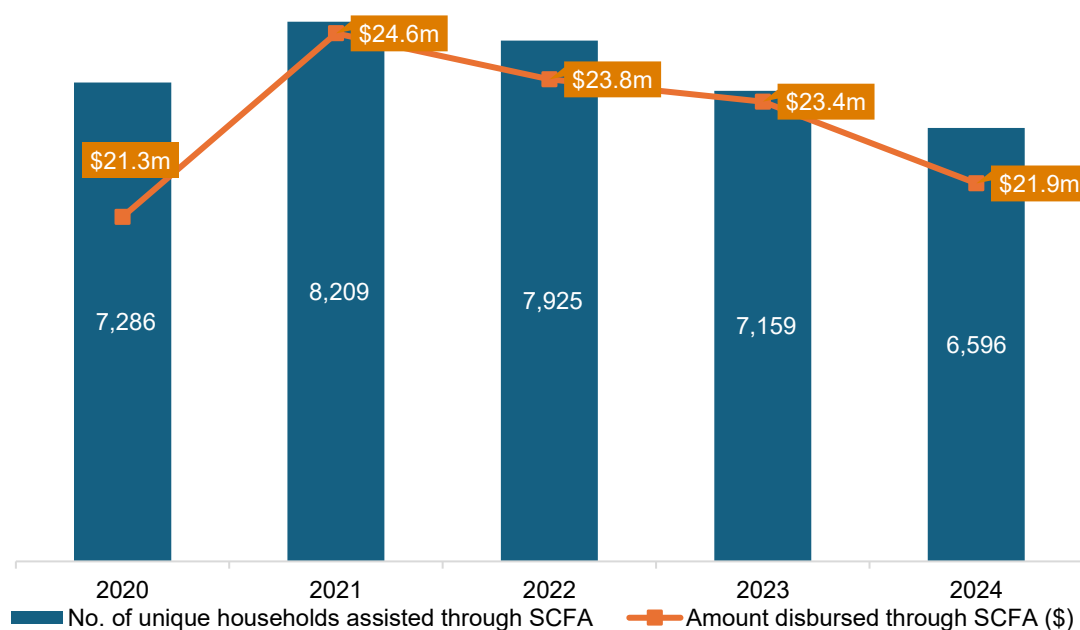
E3. COMCARE STUDENT CARE FEE ASSISTANCE (SCFA)

Decrease in households assisted and amount disbursed

The number of unique households assisted through SCFA increased from 7,286 in 2020 to 8,209 in 2021, after the income eligibility criteria was enhanced in 2020 (Chart 8).⁶ In subsequent years, the number of unique households assisted with SCFA fell to 6,596 in 2024. Both the number of unique SCFA households assisted and amount disbursed through SCFA in 2024 were lower than the pre-COVID period. The amount disbursed under SCFA also fell over the years as the number of households assisted under SCFA decreased, from around \$25 million in 2021 to \$22 million in 2024.

SCFA was enhanced in the second half of 2022, where eligible children with approved ComCare Financial Assistance applications received maximum SCFA subsidies for 12 months. As such, the average SCFA disbursement per child per year was higher in 2023 and 2024 (around \$2,500 respectively) than in 2022 (around \$2,350). The number of children assisted per SCFA household (majority one child per household) remained relatively stable from 2020 to 2024 (see details in Annex).

CHART 8: UNIQUE HOUSEHOLDS ASSISTED AND AMOUNT DISBURSED THROUGH COMCARE SCFA (2020-2024)



⁶ 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.

F. COMLINK+

From social assistance to social empowerment

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

- Family coaches, FSC case workers, 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 March 2024, ComLink+ has been progressively expanded to support families beyond those in public rental housing. It now includes other lower-income families with school-going children at risk of long-term absenteeism and those eligible for KidSTART. As at December 2024, 10,219 families agreed to come onboard as ComLink+ families and work with us, an increase from the 9,153 families in December 2023.

Measuring progress

Progress of ComLink+ families is tracked across six domains: income security, children's development & education, housing, family functioning, financial resilience,⁷ and health. The indicators correspond to each level of the 3S framework viz. Stability, Self-reliance, and Social mobility. To better capture the outcomes of ComLink+ families, we have refined the indicators used to reflect progress from the 2024 edition of this report. Households' performance on each of the indicators can be found in the Annex.

Progress can take a longer time for some families to achieve than others. For this report, we present overall trends in outcomes of families on ComLink+ as at December 2024 compared to the year before. 2,902 (28%) of families on ComLink+ as at December 2024 were onboarded in 2024, and would have received less support from ComLink+ before their outcomes were reported.

⁷ Data on financial resilience is not yet available, and has not been included in this report.

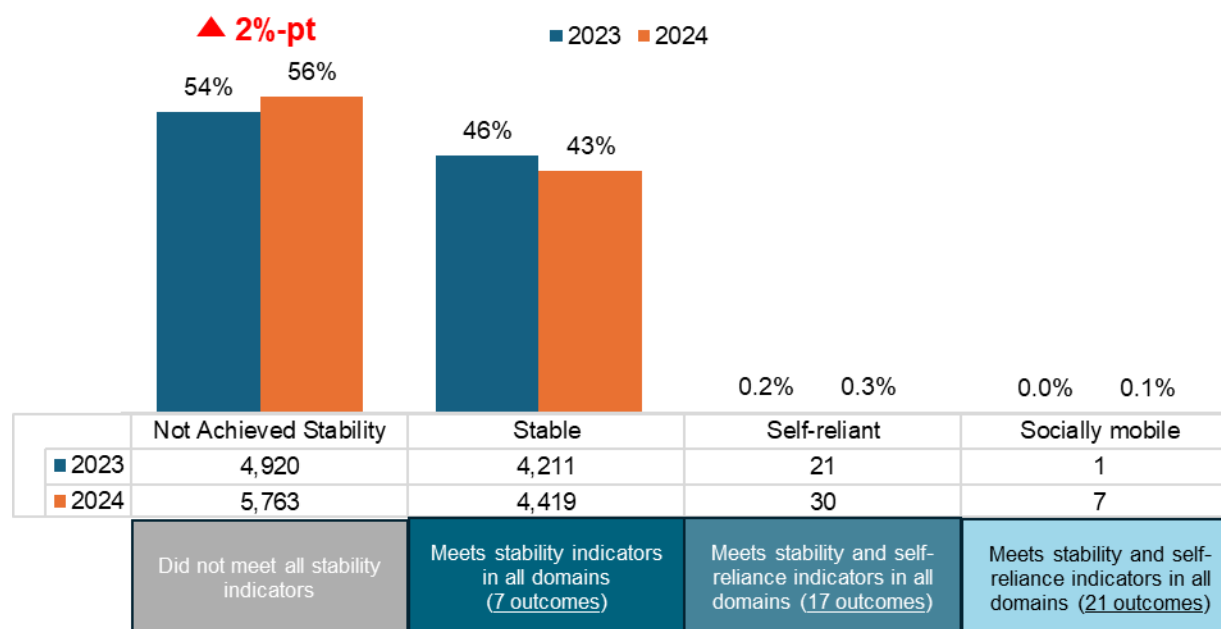
F1. PROGRESS OF COMLINK+ FAMILIES

Progress by Overall 3S Outcomes

In the 2024 edition of this report, we used data for eight outcomes to categorise whether families achieved Stability or Self-reliance. This year's report uses data for 21 outcomes to categorise families as "Not Achieved Stability", "Stable", "Self-reliant", and "Socially mobile".⁸ Generally, families must meet all Stability indicators to be counted as Stable, both Stability and Self-reliance indicators in order to be considered Self-reliant, and all indicators to be recognised as Socially mobile.

As at December 2024, there was a 2%-point increase (+843 families) in families that had not achieved Stability, compared to families that were on ComLink+ as at December 2023 (Chart 9). This increase was primarily driven by families that were onboarded in 2024. Of the 2,902 ComLink+ families onboarded in 2024, 1,759 (61%) had not achieved Stability. Most of these families did not achieve Stability in the income security and family functioning domains.

CHART 9: PROPORTION⁹ OF COMLINK+ FAMILIES THAT HAVE ACHIEVED OVERALL 3S OUTCOMES (2023-2024)



⁸ As this year's report includes a wider set of indicators, this year's data on the overall progress of ComLink+ families is not directly comparable with the data in last year's report on the status of families as at end-2023. Outcomes of ComLink+ families as at end-2023 may also differ slightly from the 2024 edition of this report as the 2025 edition uses updated datasets (e.g., income, housing data).

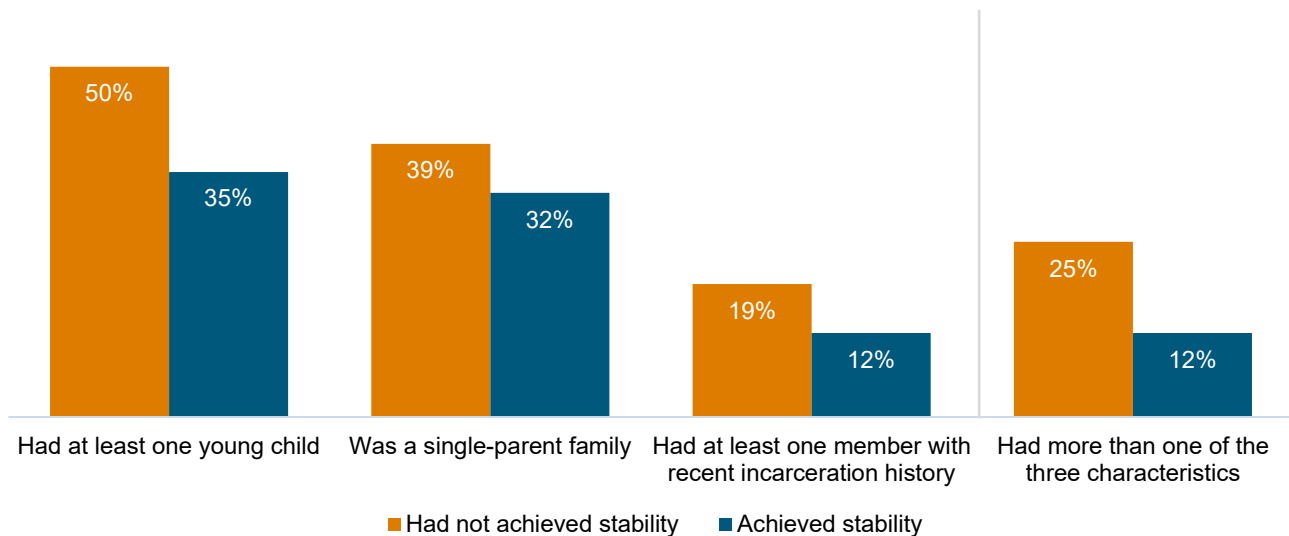
⁹ Proportions do not add up to 100% due to rounding.

Of families on ComLink+ as at end-2024, a greater proportion of families that had not achieved overall Stability (compared to those that achieved overall Stability) had the following characteristics:

- **Had at least one young child:** 50% of families that had not achieved Stability had at least one young child (0-6 years old), compared to 35% for families that achieved Stability. Caregiving may have impeded families' abilities to sustain employment, and/or ensure all their children are enrolled in and regularly attending preschools.
- **Were single-parent families:** 39% of families that had not achieved Stability were single-parent families, compared to 32% for families that achieved Stability. Single-parent families have fewer work-capable members, which negatively affect outcomes in all domains.
- **Had at least one member with recent incarceration history:** 19% of families that had not achieved Stability had at least one family member with recent incarceration history (i.e., at least one episode in the past five years), compared to 12% for families that achieved Stability. Incarceration histories may have affected families' employment trajectories and family functioning.

25% of families that had not achieved Stability had more than one of the three characteristics, compared to only 12% of families that achieved Stability (Chart 10). While ComLink+ family coaches and FSC case workers will journey with families to address their complex issues, these challenges cannot be resolved by MSF alone. We will continue working with community partners to develop solutions to meet families' underlying needs, to uplift families towards achieving 3S.

CHART 10: CHARACTERISTICS OF OVERALL COMLINK+ FAMILIES THAT HAD NOT ACHIEVED STABILITY (2024)¹⁰



¹⁰ All differences in characteristics are statistically significant at the 5% significance level.

Progress by Individual Domains






Families that were on ComLink+ in both 2023 and 2024 contributed to most of the improvement. While new families joining in 2024 had slightly poorer baseline characteristics as families that joined in 2023 on average, new families comprised less than a third of all families on ComLink+ as at December 2024. As such, new families generally had a smaller impact on domain and overall outcomes due to their smaller proportions.

Across the five domains for which data is available, families on ComLink+ as at end-2024 had better outcomes compared to those on ComLink+ as at end-2023 in the following domains (Chart 11):

- **Income security:** 2%-point more ComLink+ families achieved Social mobility, defined as families having stable employment, not being on major forms of financial assistance, and having real income growth.
- **Preschool education:** 8%-point more ComLink+ families achieved Self-reliance, defined as families having all preschool children enrolled in preschool, taken compulsory vaccinations, and attending preschool regularly. This increase can be attributed to the inclusion of attendance data for families with preschool children enrolled in non-Anchor Operator (AOP) preschools, which was not available in December 2023.
- **Housing:** 2%-point more ComLink+ families achieved Social mobility, defined as families achieving home ownership.

However, 5%-point more ComLink+ families in 2024 had cases involving domestic violence or child protection concerns. The following sections will elaborate further on ComLink+ families' outcomes in each domain.

CHART 11: PROPORTION OF COMLINK+ FAMILIES THAT HAVE ACHIEVED OVERALL 3S OUTCOMES (2023-2024)¹¹

	 Income security	 Children's development and education	 Housing	 Family functioning	 Health
		<i>Preschool</i>	<i>School-going</i>		
Not Achieved Stability	Not in stable employment with regular income source No %-pt difference (39%)	Children have not taken compulsory vaccinations and/or are not enrolled in preschools ▲ 1%-pt (32% to 33%)	Children are not enrolled in schools No %-pt difference (7%)	Not applicable	Family members are not safe from harm ▲ 5%-pt (11% to 16%)
Stable	In stable employment with regular income source ▼ 1%-pt (22% to 21%)	Children have taken mandatory vaccinations, and are enrolled in preschools ▼ 9%-pt (55% to 46%)	Children are enrolled in schools No %-pt difference (23%)	Not applicable	Family members are safe from harm ▼ 5%-pt (89% to 84%)
Self-reliant	Not on major forms of financial assistance ▼ 1%-pt (13% to 12%)	Children are attending preschool regularly ▲ 8%-pt (13% to 21%)	Children are attending school regularly and progress to post-secondary institutions ▼ 1%-pt (70% to 69%)	Have booked flats and are not behind on rental arrears No %-pt difference (7%)	Family relationships are resilient Data unavailable
Socially mobile	Have real income increase over time ▲ 2%-pt (26% to 28%)	Children do not require additional learning support at Primary 1 ▲ 1%-pt (57% to 58%)	Children graduate from post-secondary institutions ▲ 2%-pt (58% to 60%)	Have achieved home ownership ▲ 2%-pt (2% to 4%)	Families have adverse health events and/or children do not meet essential basic health needs No %-pt difference (7%)
					Families do not have adverse health events and children meet essential basic health needs No %-pt difference (90%)
					Families have positive health-seeking behaviours No %-pt difference (3%)
					Not applicable
					Not applicable

¹¹ Only changes in outcomes from 2023 to 2024 that are statistically significant at the 5% significance level are highlighted in Chart 11. Proportions may not add up to 100 per cent due to rounding.

F2. INCOME SECURITY DOMAIN

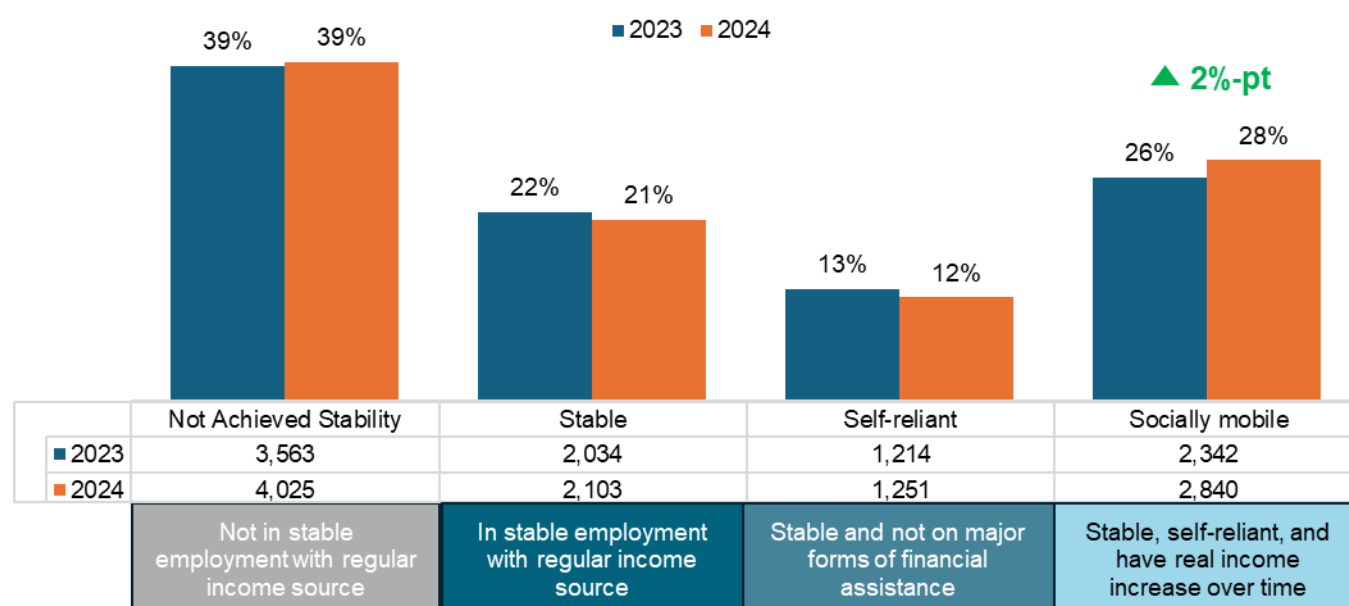
Slightly more achieved Social mobility

As at December 2024, 28% of ComLink+ families achieved Social mobility in the income security domain (Chart 12), which is defined as:

- Having stable employment with regular income;¹²
- Not being on major forms of financial assistance;¹³ and
- Having real income growth over time.

This is a 2%-point increase (+498 families), compared to families that were on ComLink+ as at December 2023. However, 39% of families on ComLink+ as at end-2023 and end-2024 did not have any family member in stable employment with regular income.

CHART 12: 3S OUTCOMES OF COMLINK+ FAMILIES IN THE INCOME SECURITY DOMAIN (2023-2024)



¹² Stable employment refers to being in employment for six consecutive months or more in a year. Data is based on CPF contributions and hence does not capture income from platform work prior to 2025. Numbers may thus underestimate the number of families with members employed.

¹³ Major forms of financial assistance include ComCare SMTA and LTA, 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. Families were considered to be on financial assistance if they had received any of the above at any point of time in the past 12 months. These figures differ from the figures published in the 2024 edition of this report, which reported only receipt of financial assistance in December 2023.

Families with no employment or unstable employment were more likely to be single-parent families and/or families with young children, which make it harder to sustain stable employment. MSF will continue to support ComLink+ families to address their caregiving needs and with employment facilitation and skills upgrading services. The ComLink+ Package for Employment, launched in December 2024, provides cash and CPF payouts to members in CPF-paying jobs that pay at least \$1,600 a month. MSF has emplaced around 2,100 families out of 8,600 eligible families as at September 2025.

F3. CHILDREN'S DEVELOPMENT AND EDUCATION DOMAIN

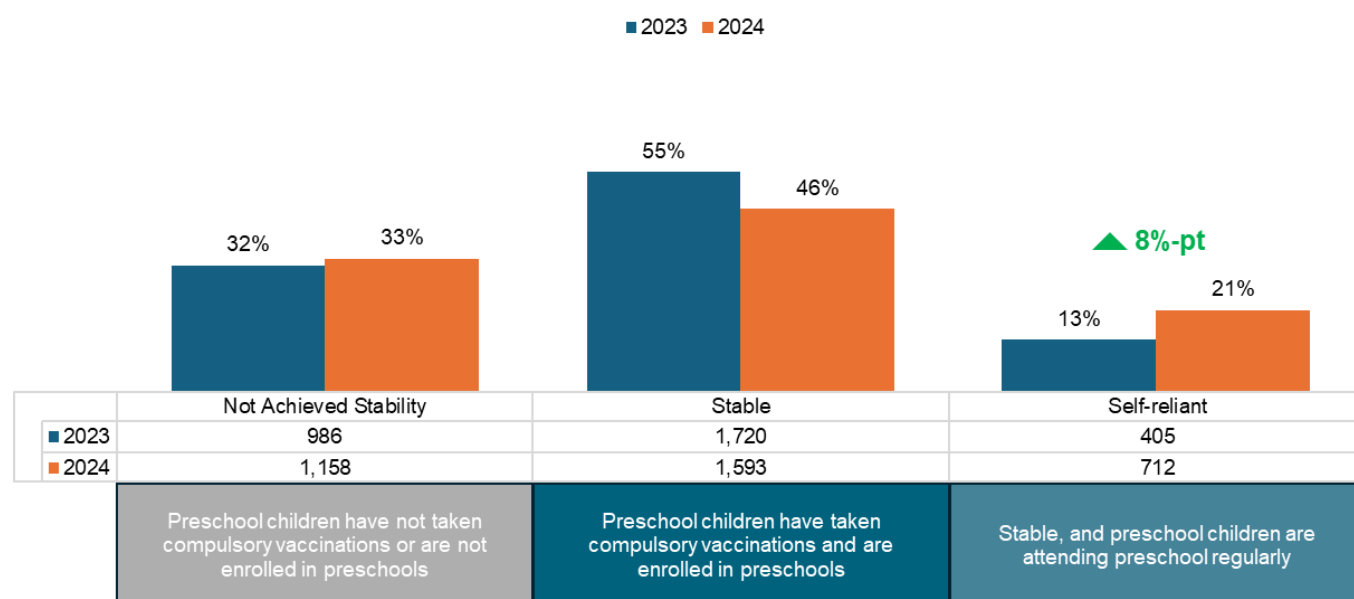
More families with preschool-aged children achieved Self-reliance

As at December 2024, 21% of ComLink+ families with preschool-aged Singapore Citizen (SC) children achieved Self-reliance (Chart 13), which is defined as having all preschool-aged SC children in the family:

- Enrolled in preschool;
- Completing all mandatory vaccinations under MOH's National Childhood Immunisation Schedule (NCIS);¹⁴ and
- Attending preschool regularly.¹⁵

This is an 8%-point increase (+307 families) compared to families on ComLink+ as at December 2023. This increase can be attributed to the inclusion of attendance data for families with preschool children enrolled in non-AOP preschools, which was not available in December 2023. The proportion of ComLink+ families that had all preschool-aged SC children enrolled in preschool was similar at 89% in both 2023 and 2024 (see details in Annex).¹⁶

CHART 13: STABILITY AND SELF-RELIANCE OUTCOMES OF COMLINK+ FAMILIES WITH PRESCHOOLERS¹⁷ (2023-2024)



¹⁴ Defined as children having at least two doses of vaccinations against measles and four doses of vaccinations against diphtheria, tetanus and acellular pertussis (paediatric).

¹⁵ Defined as whether children had achieved an average monthly attendance rate of 75% or higher.

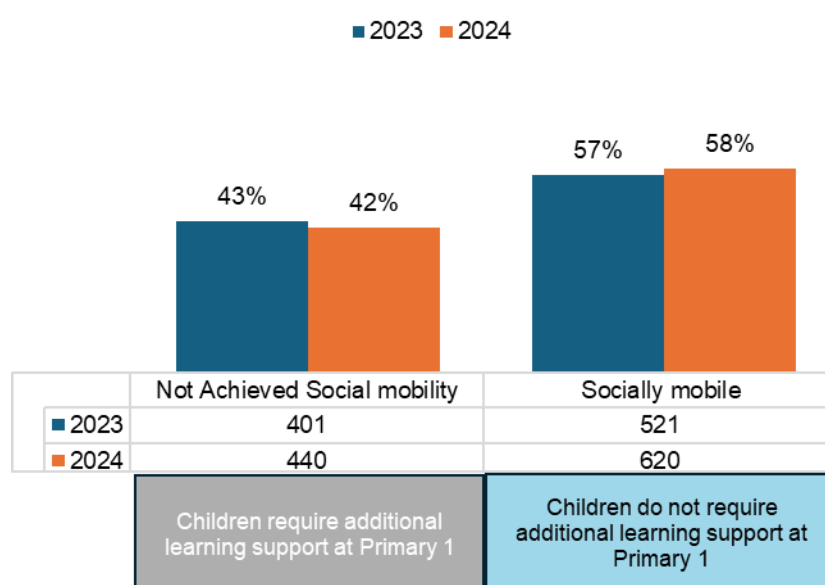
¹⁶ Defined as whether children were enrolled in preschool as at November in 2023 and 2024. The reference month was changed from December in the 2024 edition of this report to November in this 2025 edition.

¹⁷ Stability and Self-reliance indicators are based on families with at least one preschool-aged child in the respective years. The Social mobility indicator is reported separately, as it is based on families with at least one enrolled Primary 1 child in the respective years.

International research shows that attending quality preschools can boost children's confidence and social skills.^{18,19} Local research also shows that children who attended preschool from age 3 were less likely to require additional learning support in Primary 1. To further encourage preschool enrolment and attendance, MSF launched the ComLink+ Package for Preschool in August 2024. This package provides top-ups to the Child Development Accounts of children who are enrolled in preschool at three years old, and who attend preschool regularly. MSF has emplaced around 2,600 children out of 4,100 eligible children on the package as at September 2025.

As at December 2024, 58% of ComLink+ families with Primary 1 children did not require additional learning support for their Primary 1 children through the Learning Support Programme (LSP) or Learning Support for Mathematics (LSM) programme (Chart 14).²⁰ This was similar to ComLink+ families with Primary 1 children in 2023, for which 57% did not require additional learning support at Primary 1.

CHART 14: PRIMARY 1 CHILDREN WHO REQUIRED ADDITIONAL LEARNING SUPPORT IN COMLINK+ FAMILIES (2023-2024)



¹⁸ Burchinal, M., Zaslow, M., Tarullo, L., Votruba-Drzal, E., & Miller, P. (2016). Quality Thresholds, Features, and Dosage in Early Care and Education: Secondary Data Analyses of Child Outcomes. *Monographs of the Society for Research in Child Development*, 81(2), 1 – 126.

¹⁹ Yoshikawa, H., Weiland, C., & Brooks-Gunn, J. (2016). When Does Preschool Matter? *The Future of Children*, 26(2), 21 – 35.

²⁰ LSP and LSM are programmes that provide learning support for students who need additional help in English and Mathematics respectively. Students are identified at the start of Primary 1 to join the programmes. For LSM, additional learners may be subsequently identified to join the programme in Primary 2, 3 or 4, if required.

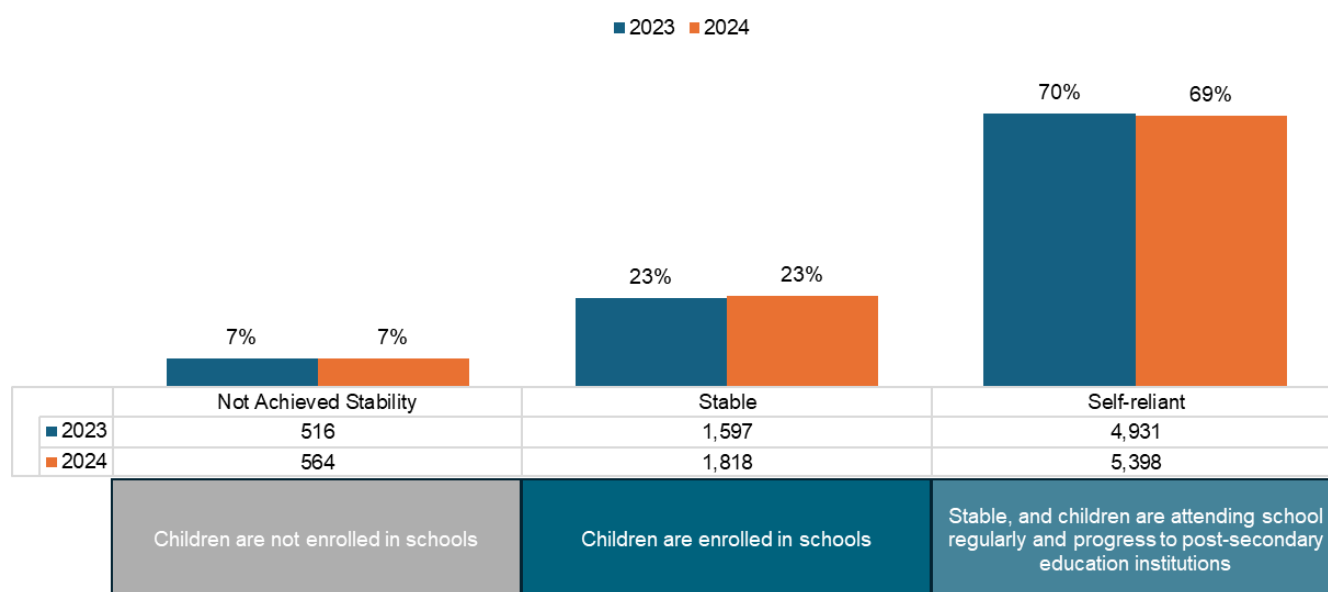
Most families with school-going children achieved Self-reliance

As at December 2024, 69% of ComLink+ families with school-going children achieved Self-reliance (Chart 15), which is defined as having all school-going children:

- Enrolled in schools;²¹
- Attending school regularly;²² and
- Progressing to post-secondary education institutions.²³

Overall, outcomes were relatively similar to families on ComLink+ as at December 2023 and 2024. There were 564 ComLink+ families whose children were not enrolled in schools in 2024 and had likely dropped out, including 403 families that had at least one child aged 17 to 21 years old and had neither secondary nor post-secondary school enrolment records. MSF is working with MOE and community partners to support this group of children.

CHART 15: STABILITY AND SELF-RELIANCE OUTCOMES OF COMLINK+ FAMILIES WITH SCHOOL-GOING CHILDREN²⁴ (2023-2024)



²¹ School enrolment includes primary, secondary, specialised, and special education schools.

²² Defined as having an average attendance of less than 10% absent days without valid reasons during the academic year.

²³ Post-secondary education institutions include Junior Colleges/Millennia Institute, Singapore Sports School, School of the Arts Singapore, Polytechnics, Institute of Technical Education (ITE), LASALLE College of the Arts, Nanyang Academy of Fine Arts, Autonomous Universities, and Private Education Institutions.

²⁴ Stability and Self-reliance indicators are based on families with at least one child aged 7 to 21 who were ever enrolled in MOE schools/post-secondary education institutions in the respective years. The Social mobility indicator is reported separately, as it is based on families with at least one 21-year-old member who has finished post-secondary education in the respective years.



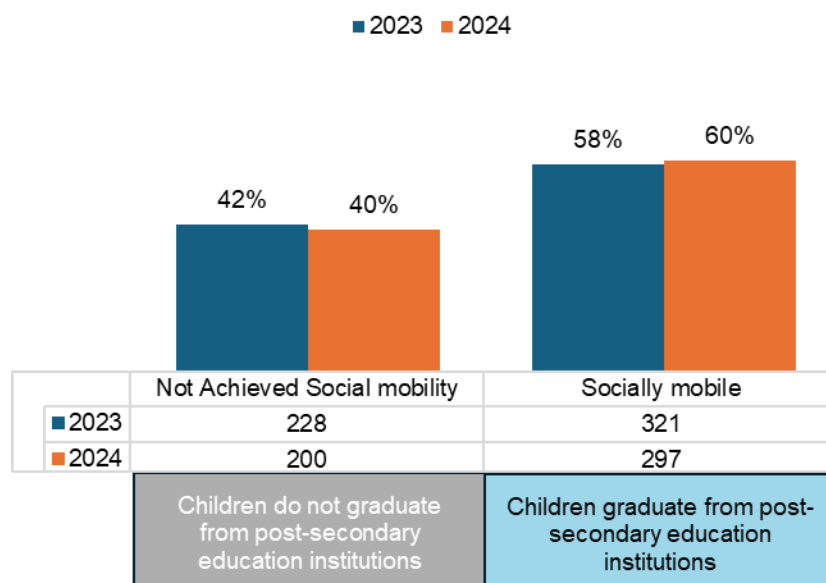
SUPPORTING SCHOOL LEAVERS

Over the years, MOE has taken steps to reduce school drop-outs at the secondary school level and improve students' progression to post-secondary education institutions. These include intervening early at lower primary to provide learning support, establishing specialised schools to cater to students who do not qualify for secondary school courses after PSLE, and transiting to Full Subject-Based Banding to cater to students' varied pace of learning. Schools have put in place early identification and intervention processes for students at risk of developing long-term absenteeism or dropping out. These students receive targeted support from Student Welfare Officers and participate in after-school engagement programmes to strengthen their connectedness to learning, school, and their peers. Education and Career Guidance Counsellors in secondary schools also proactively identify students at risk of dropping out or of not progressing to a post-secondary education institution, for early interventions such as individual counselling sessions and ITE Early Admissions Exercise preparation workshops. In addition, lower-income students at-risk of long-term absenteeism are referred to ComLink+. The school and the family coach/FSC case worker work closely to provide wraparound support for the family.

However, some students still drop out of schools due to complex reasons such as personal and family circumstances, desire to earn an income rather than study, negative peer influences outside of school, and difficulties coping with studies, resulting in loss of motivation to continue schooling. These students may receive support from community partners such as SSOs, FSCs, Self-Help Groups, and Volunteer Welfare Organisations.

As at December 2024, 60% of ComLink+ families had all 21-year-olds graduate from post-secondary education institutions by age 21 (Chart 16). This was similar to 2023 (58%).

CHART 16: POST-SECONDARY EDUCATION OUTCOMES FOR CHILDREN IN COMLINK+ FAMILIES (2023-2024)



F4. HOUSING DOMAIN

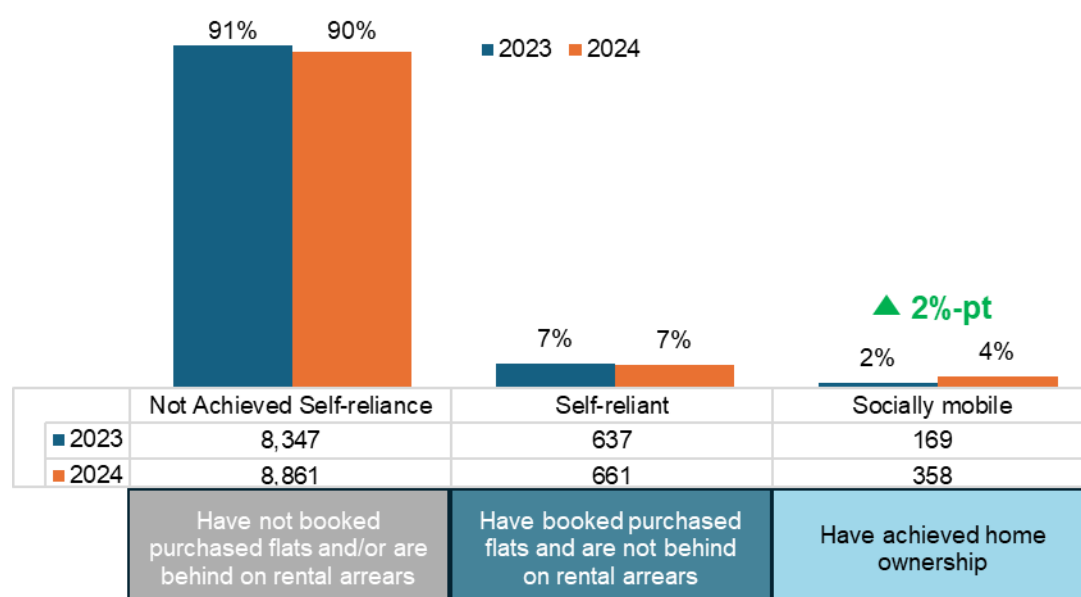
More families achieved home ownership

As at December 2024, 358 ComLink+ families that were residing in public rental housing had achieved home ownership (Chart 17).²⁵ This is a 2%-point increase (+189) in the number of families that moved from rental to owned homes from December 2023 to December 2024.

To support ComLink+ families to achieve home ownership:

- The Fresh Start Housing Grant was increased from \$50,000 to \$75,000 in July 2025 for second-timer public rental families with children. From 2026 onwards, eligible first-timer public rental families will also be able to utilise the Fresh Start Housing Scheme to purchase a 2-room Flexi or 3-room Standard flat on a shorter lease, and receive the Enhanced CPF Housing Grant (EHG) of up to \$120,000.
- The ComLink+ Package for Home Ownership was launched in May 2025. Every dollar a family voluntarily contributes to their CPF account will be matched with a \$2 top-up to these members' CPF-Ordinary Account.

CHART 17: SELF-RELIANCE AND SOCIAL MOBILITY OUTCOMES OF COMLINK+ FAMILIES IN THE HOUSING DOMAIN (2023-2024)



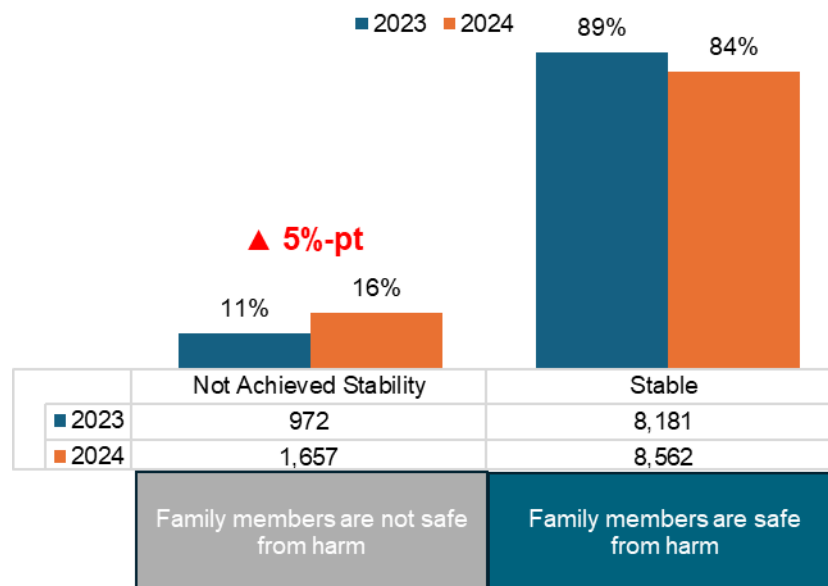
²⁵ Of families on ComLink+ as at December 2024, there were 339 families that already owned homes at the point where they received ComLink+ support. These families were onboarded onto ComLink+ as they had school-going children at risk of long-term absenteeism or were eligible for KidSTART. These families are not included in the count of households under the housing domain.

F5. FAMILY FUNCTIONING DOMAIN

More ComLink+ families had not achieved Stability

As at December 2024, 16% of ComLink+ families had cases involving domestic violence or child protection concerns (Chart 18).²⁶ This is a 5%-point increase (+685) compared to families on ComLink+ as at December 2023. Most of the increase of 685 families with such cases were onboarded to ComLink+ in 2024. Of the 2,902 ComLink+ families onboarded in 2024, 496 (17%) were working with MSF or Social Service Agencies (SSAs) to address domestic violence or child protection concerns.

CHART 18: STABILITY OUTCOMES OF COMLINK+ FAMILIES IN THE FAMILY FUNCTIONING DOMAIN (2023-2024)



²⁶ Defined as households with at least one case with any of the following agencies/case types as at year-end: FSC cases with family violence or child protection concerns, Children in Care, Child Protective Intervention, Child Protective Investigation, Vulnerable Adult Case, Women's Charter Case, Child Protection Specialist Centres (CPSCs), Protection Specialist Centres (PSCs), Integrated Services for Individual and Family Protection Specialist Centre (ISIFPSC). Figures are not directly comparable with those reported in MSF's Domestic Violence Trends Report, as the Domestic Violence Trends Report reports new domestic violence cases opened each year, whereas this report features ComLink+ households with cases as at year-end.

F6. HEALTH DOMAIN

Most families were Stable

As at December 2024, 90% of ComLink+ families achieved Stability (Chart 19),²⁷ which is defined as having:

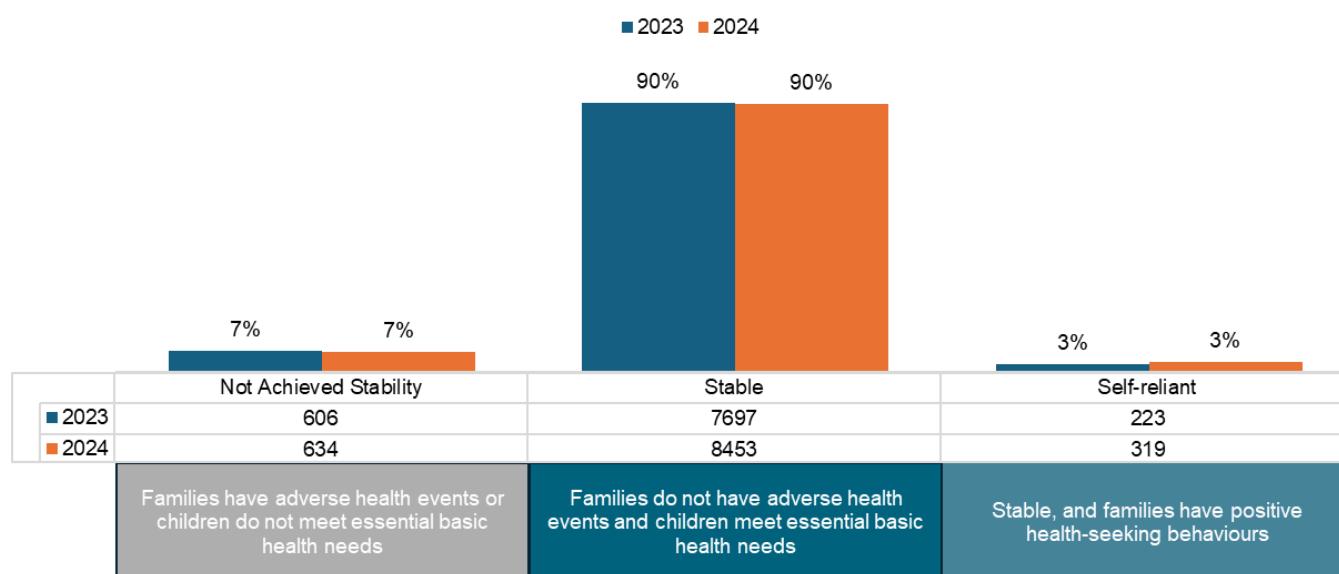
- No family members hospitalised within the past 12 months; and
- All children complete all mandatory vaccinations under MOH's NCIS by age 3.

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

- All 4-year-old children completing their age-appropriate childhood development screenings;
- Pregnant women attending the minimum recommended antenatal check-ups;
- Eligible family members completing nationally recommended health screenings;²⁸ and
- Eligible family members enrolling under Healthier SG.

Health outcomes of families on ComLink+ as at December 2023 and December 2024 were similar.

CHART 19: STABILITY AND SELF-RELIANCE OUTCOMES OF COMLINK+ FAMILIES IN THE HEALTH DOMAIN (2023-2024)



Most families that did not meet the Stability indicator had experienced a hospitalisation episode, whereas most families that did not meet the Self-reliance indicator had not completed nationally recommended health screenings. To better address the health needs of ComLink+ families, MSF and MOH are trialling a more integrated model of support where family coaches support families in adopting healthier lifestyles, including encouraging families to attend regular health screenings. For families with complex health conditions, family coaches and healthcare staff will also develop and implement customised health action plans to address families' needs.

²⁷ In 2023 and 2024, there were 627 and 813 families respectively that were Stable but did not have at least one eligible household member for any of the four Self-reliance indicators. These families are not included in the count of households for the Health domain.

²⁸ Consists of health screenings for cardiovascular risk, cervical cancer, colorectal cancer, and breast cancer.

F7. COMLINK+ AND OUR SOCIAL COMPACT

ComLink+ is an example of how the Government, community organisations, volunteers, and corporate partners collaborate to accelerate progress for ComLink+ families as part of a “We-First” society.

Community partners provide additional support to meet unique needs

ComLink+ families often have unique needs that are not easy to address, even with nationwide programmes. The community is crucial in lending their time, talent, and treasures to better meet these families’ needs in more targeted ways.

For example, community partners like TOUCH Community Services recognise that employment is key to the self-reliance and social mobility of lower-income families, and have created employment support programmes to increase motivation, build skills, and secure and sustain employment. We encourage more community efforts to address families’ other barriers to stable employment, such as by providing caregiving services and flexible work arrangements.

TOUCH Community Services runs **Project 1,2,3!**, a programme that addresses issues affecting the ability of lower-income families to seek and sustain employment. This involves working with ComLink+ families over a period of two years to increase their motivation and help them build skills and secure and sustain employment.

From 2023 to 2025, TOUCH worked with 10 ComLink+ families together with SSO@Kreta Ayer and Bukit Merah, and all participants secured employment within a year. Since mid-June 2025, TOUCH has started working with SSO@Ang Mo Kio and Yishun, reaching a larger number of families.

One such family is that of Mdm Rahayu. Prior to joining the programme, she was a full-time caregiver and had been out of the workforce for over 10 years. Through the programme, Mdm Rahayu participated in group sessions and individual consultations, where she gained confidence and motivation, received peer support, and attended upgrading courses. With the support of both a Job Coach and a Social Worker from Project 1,2,3!, Mdm Rahayu successfully secured a CPF-paying job that met her needs and has sustained employment for more than a year. With her stable income, she is now able to save for her upcoming Build-to-Order (BTO) flat, for which she will receive the keys in two years.



Project 1,2,3! employment support session run by TOUCH Community Services

Corporates have also come forward to leverage their assets and skills to create opportunities for ComLink+ families. For example, NCS Group equips ComLink+ children with technological skills to explore and grow their strengths.

The **N-Able Me! Workshop** by **NCS Group** is a technology-focused workshop that equips ComLink+ children with essential digital skills, empowering them to confidently navigate, innovate, and be inspired in today's digital age. Beyond curating and running these workshops hosted at their office, NCS also involves their employees as volunteers to engage the children during the workshop, creating a positive and engaging learning platform for them. Since its inception in 2023, NCS has engaged over 100 children across 14 SSOs. To further multiply their impact, NCS has also begun providing staff to volunteer as ComLink+ Befrienders since August 2024.



N-Able Me! Workshop run by NCS in 2024

Public agencies like Sentosa Development Corporation have also created valuable opportunities for families to bond and strengthen relationships.

Launched in 2023, the **Sentosa Cares Week** is a yearly event that brings the community together through a variety of exciting and meaningful activities in Sentosa. As of 2025, over 1,300 parents and children from ComLink+ families have been invited to explore Sentosa island attractions and spend quality time together.



ComLink+ families and Sentosa Development Corporation volunteers at Sentosa Cares Week in 2024

As at end-2024, 509 ComLink+ programmes and activities had been co-created through corporate- or community-Government partnerships.

Monetary contributions by corporate and community partners help sustain social impact

These community programmes would not be possible without the generous support of fundraisers, donors and corporate sponsors.

One key partner is the National Council of Social Service's Community Chest (ComChest). On top of their earlier contribution of close to \$5 million for 2022-2025, ComChest committed in 2025 a fresh \$9.3 million of funding from the community to support programmes run by SSAs and other ground-up agencies that meet the needs of ComLink+ families for 2025-2028. ComChest also facilitates non-monetary contributions, leveraging its large network of corporate partners to support these families.

As at end-2024, corporates and community partners had committed \$31.2 million to fund ComLink+ Progress Packages, which were progressively implemented from August 2024. Additionally, partners provided donations and in-kind assistance to meet families' needs, ranging from groceries, family outings, to financial and digital literacy programmes. As at end-2024, the total amount contributed via these donations and in-kind assistance stood at \$37 million.

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

Volunteers are also crucial in befriending and empowering ComLink+ families. As volunteer befrienders come to understand the needs of ComLink+ families and build close and trusting relationships with them, they provide both tangible and intangible forms of support such as practical advice and moral support, which are harder to provide via Government programmes. As at end-2024, MSF had a total of 1,600 active volunteer befrienders. These volunteers included staff from corporates and public agencies, as well as students from Institutes of Higher Learning (IHLs).

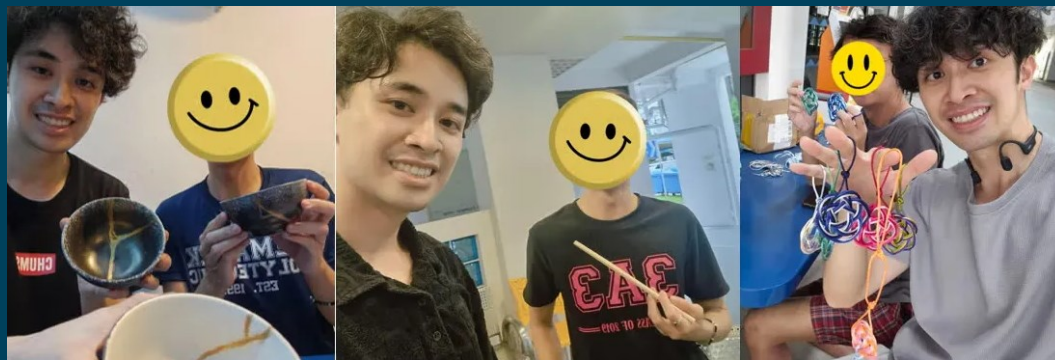


NUS GEN2070 STUDENT VOLUNTEER BEFRIENDERS

NUS collaborated with MSF to launch the GEN2070 ComLink+ Befrienders course as part of their General Education curriculum in August 2022. This was the first-of-its-kind collaboration between an Institute of Higher Learning and ComLink+. To date, NUS has provided over 1,100 student befrienders to MSF to journey with ComLink+ families towards Stability, Self-reliance, and Social mobility. This is the largest group of volunteer befrienders from any single organisation to date. NUS volunteer befrienders play a strategic role in supporting children of ComLink+ families – by leveraging their academic strength, experience, and creativity to engage, inspire, and serve as role models to these children. As part of scaling up their collaboration with ComLink+ in 2023, NUS provided each student befriender with a \$100 budget to support the unique needs of their ComLink+ families.

One such student befriender is Mr Xie Jiarong, who befriended a ComLink+ family over the span of a year. Jiarong's youth befriender* was initially very shy – often responding with one-word answers. In order to build rapport, Jiarong organised crafting workshops for his befriender according to his areas of interests (e.g., terrarium building, sewing, chopstick crafting). These hands-on activities provided a natural platform and opportunity for Jiarong to spend time with and get to know his befriender better. The befriender eventually opened up, and their interactions transformed from stilted exchanges to meaningful dialogue. Jiarong also introduced positive changes to boost his befriender's confidence and foster self-esteem by breaking down these workshops into progressive tasks, allowing them to experience gradual achievements.

Jiarong is also grateful for the volunteering experience, which has enabled him to better understand and appreciate himself, his family, and society. He hopes that by participating in support networks such as ComLink+, we can uplift those in need and reinforce the bonds that hold our community together.



Mr Xie Jiarong at crafting workshops with his youth befriender

*The identity of the youth befriender is anonymised to protect privacy.



PUBLIC SERVICE VOLUNTEERING IN ACTION

When public officer Jerry Toh Soon Leng became Mr Tan's* ComLink+ befriender in August 2024, Jerry learnt that Mr Tan aspired to purchase his own BTO flat. Having knowledge of the HDB application process, Jerry could relate to Mr Tan's concerns and queries and shared his knowledge about the BTO application steps and process. Jerry's genuine care and concern formed the basis for a trusting relationship where Mr Tan felt comfortable discussing his family's other concerns.

Jerry's consistent support and guidance proved invaluable as Mr Tan worked through difficult decisions about housing options. The impact of Jerry's dedication became clear in September 2025 when Mr Tan successfully secured a 2-room Flexi flat that fit within his family's budget, turning his family's aspiration of owning a BTO flat from a distant dream into reality.

Jerry is not the only public officer who has volunteered with ComLink+. Since 2023, over 250 public officers have joined us as befrienders 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.

*Mr Tan is an alias.

How can I help?

We can achieve more when we come together to contribute.

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 the ComCare hotline at 1800-222-0000.²⁹
- Visit your nearest SSO for assistance. SSOs will assess each household's needs holistically to ensure sufficient assistance is rendered to the family. You may locate the nearest SSO using [this directory](#).

²⁹ Airtime charges apply for mobile calls to 1800 service lines.

G. CONCLUSION

Singapore is going beyond social assistance (ComCare) to a greater emphasis on social empowerment (ComLink+). Through ComLink+, we give families with children a greater boost towards stability, self-reliance, and social mobility. While still in the early years of implementation, we can see families embarking on this journey of empowerment. We will continue to monitor ComLink+ outcomes and refine our strategies.

As families often face complex and interlocking circumstances, such as in employment, caregiving, and education, we need a whole-of-society approach to address these challenges. Everyone has a part to play in building an inclusive society, and many have stepped forward. We encourage more community groups, corporates, and members of the public to contribute your time, talent, and treasures.

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 (2020-2024)

	2020	2021	2022	2023	2024
TOTAL	34,858	36,853	27,392	22,960	20,825
Number of Beneficiaries					
1 beneficiary	17,027 (49%)	18,149 (49%)	13,399 (49%)	11,588 (50%)	10,967 (53%)
2 beneficiaries	6,052 (17%)	6,479 (18%)	4,717 (17%)	3,921 (17%)	3,433 (16%)
3 beneficiaries	4,486 (13%)	4,597 (12%)	3,363 (12%)	2,655 (12%)	2,297 (11%)
4 beneficiaries	3,291 (9%)	3,443 (9%)	2,529 (9%)	2,000 (9%)	1,757 (8%)
5 beneficiaries	2,042 (6%)	2,104 (6%)	1,599 (6%)	1,276 (6%)	1,086 (5%)
6 or more beneficiaries	1,960 (6%)	2,081 (6%)	1,785 (7%)	1,520 (7%)	1,285 (6%)
Household Composition					
With child and elderly beneficiaries	726 (2%)	765 (2%)	624 (2%)	459 (2%)	373 (2%)
With child beneficiaries	12,533 (36%)	12,908 (35%)	9,813 (36%)	8,178 (36%)	7,197 (35%)
With elderly beneficiaries	5,590 (16%)	6,104 (17%)	4,458 (16%)	3,659 (16%)	3,334 (16%)
Without child and elderly beneficiaries	16,009 (46%)	17,076 (46%)	12,497 (46%)	10,664 (46%)	9,921 (48%)

Table B: Cumulative months of SMTA cash assistance disbursed to households over year³⁰ (2020-2024)

	2020	2021	2022	2023	2024
Median	7	6	6	6	6
25 th Percentile	4	3	3	3	3
75 th Percentile	12	11	11	11	10

Table C: Proportion of LTA households by number of beneficiaries and household composition (2020-2024)

	2020	2021	2022	2023	2024
TOTAL	4,067	4,013	3,857	3,479	3,240
Number of Beneficiaries					
1 beneficiary	3,885 (96%)	3,825 (95%)	3,684 (96%)	3,340 (96%)	3,106 (96%)
2 beneficiaries	168 (4%)	178 (4%)	165 (4%)	135 (4%)	128 (4%)
3 or more beneficiaries	14 (0.3%)	10 (0.2%)	8 (0.2%)	4 (0.1%)	6 (0.2%)
Household Composition					
With child and elderly beneficiaries	2 (0.0%)	1 (0.0%)	1 (0.0%)	0 (0.0%)	0 (0.0%)
With child beneficiaries	7 (0.2%)	7 (0.2%)	6 (0.2%)	2 (0.1%)	2 (0.1%)
With elderly beneficiaries	3,308 (81%)	3,280 (82%)	3,186 (83%)	2,904 (83%)	2,713 (84%)
Without child and elderly beneficiaries	750 (19%)	725 (18%)	664 (17%)	573 (16%)	525 (16%)

³⁰ Cumulative duration of SMTA cash assistance disbursed refers to the total number of months for which MSF has disbursed cash assistance to a household to support their living expenses in a given year. For instance, a household may receive a disbursement in November 2022 that supports the household's expenses from November 2022 to January 2023. This household would be considered to have been assisted in 2022, and to have been disbursed three months of cash assistance. A household may thus be supported for more than 12 months via disbursements in a given year. Months need not be consecutive.

Table D: Proportion of SCFA households by number of child beneficiaries (2020-2024)

	2020	2021	2022	2023	2024
TOTAL	7,286	8,209	7,925	7,159	6,596
Number of Child Beneficiaries					
1 beneficiary	5,580 (77%)	6,232 (76%)	5,942 (75%)	5,286 (74%)	4,841 (73%)
2 beneficiaries	1,450 (20%)	1,657 (20%)	1,609 (20%)	1,512 (21%)	1,410 (21%)
3 or more beneficiaries	256 (3%)	320 (4%)	374 (5%)	361 (5%)	345 (5%)

Table E: Outcomes of ComLink+ Households (2023-2024)

	2023	2024
Income Security Domain		
<i>In stable employment with regular income</i>	61%	61%
<i>Not on any major forms of financial assistance</i>	52%	54%
<i>Had real income increase over time</i>	50%	50%
Children's Development and Education Domain (Preschool)		
<i>Children have taken mandatory vaccinations</i>	75%	75%
<i>Children are enrolled in preschools</i>	89%	89%
<i>Enrolled children are attending preschool regularly</i>	26%	29%
<i>Children do not require additional learning support at Primary 1</i>	57%	58%
Children's Development and Education Domain (School-going)		
<i>Children are enrolled in schools</i>	91%	91%
<i>Children are attending school regularly</i>	81%	80%
<i>Children progress to post-secondary institutions</i>	66%	66%
<i>Children graduate from post-secondary institutions</i>	58%	60%
Housing Domain		
<i>Have booked purchase flats</i>	8%	8%
<i>Not behind on rental arrears (<3 months)</i>	80%	78%
<i>Have achieved home ownership</i>	2%	4%
Family Functioning Domain		
<i>Family members are safe from harm</i>	89%	84%
Health Domain		
<i>No family members hospitalised within past 12 months</i>	96%	97%
<i>Children have completed mandatory vaccinations by age 3</i>	72%	73%
<i>Children completed age-appropriate childhood development screenings</i>	30%	37%
<i>Pregnant women attended minimum recommended antenatal check-ups</i>	83%	87%
<i>Eligible family members completed nationally recommended health screenings</i>	2%	2%
<i>Eligible family members enrolled under Healthier SG</i>	13%	32%

Table F: Overview of ComLink+ Progress Packages

No.	Package	Action that Family Must Take	Financial Top-Ups that Family will Receive
1	ComLink+ Package for Preschool (launched in August 2024)	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 (i.e., $\geq 75\%$ attendance), up to \$800/year per child or \$3,200 for 4 years per child.
2	ComLink+ Package for Employment (launched in December 2024)	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 (up to two per household), for every quarter of CPF-paying employment. If two adults are working, each will receive \$50 more per quarter. The total payout across Employment and Home Ownership packages is capped at \$30,000.
3	ComLink+ Package for Debt Clearance (launched in June 2025)	Repay verifiable debts owed to licensed companies.	1:1 matched debt repayment up to \$5,000 – for every \$1 that family repays to creditors, \$1 will be paid directly to creditors.
4	ComLink+ Package for Home Ownership (launched in May 2025)	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. The total payout across Employment and Home Ownership packages is capped at \$30,000.