



\$680k seized, 5 held in anti-scam operation after DBS team's tip-offs



Veteran local actor Tang Hu dies at 84

Recommended by Outbrain

New financial incentives to spur low-income families to work towards improving their lives



About 14,000 families on the Community Link scheme are eligible for these new areas of support. PHOTO: ST FILE



Theresa Tan
Senior Social Affairs Correspondent

UPDATED NOV 20, 2023, 7:39 PM SGT



SINGAPORE - Low-income families will be given financial incentives and other support if they work towards improving their lives, in a national push to give them a leg-up.

Families with children living in highly subsidised Housing Board rental flats who qualify can get up to \$30,000 in total payouts if they meet certain employment criteria and make voluntary Central Provident Fund (CPF) contributions to save up to buy their own homes.

Minister for Social and Family Development Masagos Zulkifli announced details of the new ComLink+ scheme on Nov 20. It consists of four support packages in areas like pre-school education, employment and home ownership.

About 14,000 families on the [Community Link \(ComLink\)](#) scheme are eligible for these new areas of support, which will be rolled out from the second half of 2024.

The measures are aimed at motivating families to send their children to pre-school by the age of three, find a stable job that pays CPF, and save up to buy their own homes. For example, beneficiaries can get between \$450 and \$550 every three

months in a mix of cash and CPF payouts if they find a CPF-paying job with a salary of at least \$1,400 a month.

One package helps families to clear their debt, such as for utility and housing arrears. This debt clearance package will match dollar for dollar up to \$2,500 in sums repaid by the family, so the total debt cleared would be up to \$5,000.

ComLink+ is a key plank of the national drive to reduce income inequality and boost social mobility under [the Forward Singapore report](#), which was launched on Oct 27.



Evening Update

Catch up on the news that everyone's talking about

Sign up

By signing up, you agree to our [Privacy Policy](#) and [T&Cs](#).



Speaking at the Year of Celebrating Social Service Partners appreciation event on Nov 20, Mr Masagos said: "We want Singapore to continue to be a place where social mobility is kept alive for all, especially low-income families who may face unique challenges.

"Many Singaporeans share this vision and agree that more support for low-income families is needed. At the same time, they think this needs to be done in a manner that does not erode self-reliance and agency."

Mr Masagos described the ComLink+ scheme as a key shift beyond providing just basic, short-term social assistance. The additional financial support will help ease the financial pressures on the families and help them achieve their longer-term goals faster, he added.

He said: "Rather than quick fixes, we want to enable families to build resilience and secure sustained stability and self-reliance, and ultimately social mobility.

"It may take a generation or more, but we know that by reinforcing families' ability to provide their children with a good start in life today, we give them a better chance of a brighter tomorrow."

The latest scheme builds on the existing ComLink programme that started in 2019, where low-income families with children living in HDB rental flats are given coordinated and comprehensive support ranging from job assistance to children's development.

The ComLink+ support measures will be trialled for three years to assess their effectiveness before any potential scale-up, the Ministry of Social and Family Development (MSF) said.

MORE ON THIS TOPIC

[Family of 5 hopes to one day move out of rental flat and buy own home](#)

[Low-income families will be empowered to uplift their lives: Forward SG report](#)

Areas of support under four packages

1. Pre-school education

Each child enrolled in pre-school will get a one-time \$500 top-up to the Child Development Account (CDA), which is a special savings account for the child that can be used to pay pre-school and healthcare fees, when they turn three.

Those between the ages of three and six will get a \$200 top-up to their CDA every

three months if they attend pre-school regularly. Regular attendance is defined as when the child is in pre-school at least 75 per cent of the time.

Local research has shown that children who attend pre-school from the age of three are less likely to require additional learning support in primary school.

However, the pre-school enrolment and attendance rate of children from lower-income families are lower than the national average, especially at the age of three and four. For example, 88 per cent of children aged three to four nationwide were enrolled in pre-school, compared with 78 per cent for those in lower-income families in 2021, the MSF told The Straits Times.

This package is funded by a corporate donor.

2. Stable employment

Beneficiaries will be given financial incentives if they find a job that pays CPF contributions with a gross salary of at least \$1,400 a month. Each adult with a job that meets these criteria will get financial top-ups of between \$450 and \$550 in a combination of cash and CPF payouts for every quarter that he or she is employed.

If two adults in the same household qualify, they will each get an extra \$50 every three months. A maximum of two adults per family can benefit from this employment package geared towards encouraging families to find a stable job.

MORE ON THIS TOPIC

[Schemes to help poor families clear their debt give hope of a better future](#)

[Low-income families will be empowered to uplift their lives: Forward SG report](#)

3. Debt clearance

To help families clear their debt, this package will match dollar for dollar, up to \$2,500, the amount the family repays for what the MSF calls verifiable debt. This refers to debt owed to licensed companies, such as utilities and housing arrears, that can be verified and for which repayments can be tracked. Debts to unlicensed moneylenders and sums owed to family and friends are not covered.

Families can benefit from this debt clearance package only once. To qualify, they must not be receiving financial aid from the Government's ComCare scheme.

An MSF spokesman said: "With less disposable income and savings, lower-income families are more susceptible to falling into debt or arrears, especially if they encounter unexpected setbacks or have inherited debt.

"Even a relatively small debt can severely impact lower-income families financially, psychologically and emotionally, affecting their ability to resolve their debts and work towards long-term goals."

This package is funded entirely by donors, including Singapore Pools.

4. Saving for home ownership

To help families save up to buy their own flats, for every dollar that the family voluntarily contributes to the CPF Ordinary Account, the Government will top up \$2. A family can receive only up to \$30,000 in total payouts across this package and the employment package. This package is funded by the Government and DBS Bank, an anchor partner for ComLink+.

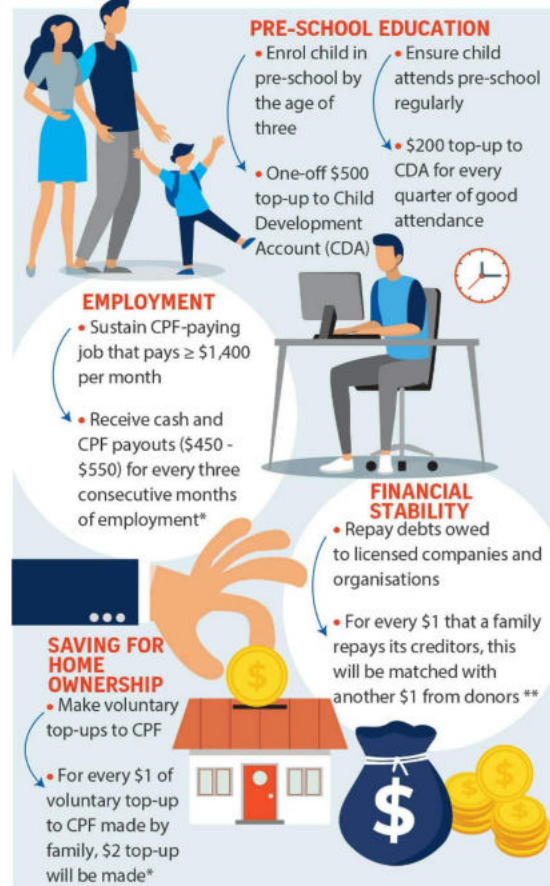
Mr Masagos said over 170 partners, which includes DBS, OCBC, UOL's Pan Pacific Hotels Group, are providing support to ComLink families in various ways.

The financial top-ups will be given for as long as the family remains eligible for the particular package or until the family reaches the payout limit specified for each package, whichever is earlier.

These four areas of support in the packages were designed based on the key needs

and aspirations families on ComLink had shared, the MSF said.

What low-income families on the ComLink+ scheme can expect



*Subject to payout limit of \$30,000 across employment and saving for home ownership

** Repayments will be matched up to a limit of \$5,000 in total debt repaid

Source: Ministry of Social and Family Development
STRAITS TIMES GRAPHICS

Mr Masagos said ComLink officers will be trained to act as family coaches to motivate and support families in working towards their goals.

He said: “When families feel understood and supported, they are more likely to actively participate in the decision-making process and take steps towards their goals. With support from family coaches to meet their immediate needs and stabilise their situations, families tell us they feel more optimistic about their future.”

Mr Christian Chao, chief executive of Care Corner Singapore, a social service agency, said many low-income families take up jobs in the gig economy, such as delivery drivers, as it gives them flexibility and pays them immediately. This is unlike full-time jobs, which pay once a month.

“Beneficiaries often don’t have savings, so being paid immediately helps them to bring money home to the family. They are not able to think about the benefits of long-term employment when they are thinking about money for the next meal.”

He said the financial top-ups given for every quarter of employment would offer a stronger incentive for these families to find a job that pays CPF. However, it may not benefit those who need the flexibility offered by gig jobs due to caregiving and other responsibilities at home, he added.

• Additional reporting by Sarafana Shafeeq

MORE ON THIS TOPIC

Forward SG report unveils social support plans, lays out mindset shifts needed amid changing times

Pre-school enrolment for kids from lower-income families remains lower than national average

Unlock premium articles with this Black Friday and Cyber Monday deal!

ST One Digital - Monthly

~~\$9.90~~ \$0.99/month

Cancel any time you want

99 cents a month for the first three months and then \$9.90 per month thereafter.

Subscribe now

Get unlimited access to premium news plus subscriber benefits

- ✓ New feature: Personalise your newsfeed for important topics and follow your favourite writers with myST
- ✓ Easy access at all times via ST app on one mobile device
- ✓ Catch up on e-paper with a two-week archive so you don't miss out on content that matters to you

- Join [ST's WhatsApp Channel](#) and get the latest news and must-reads.

LOW-WAGE WORKERS

FORWARD SINGAPORE

PRE-SCHOOLS

MINISTRY OF SOCIAL AND FAMILY DEVELOPMENT

f x ...

YOU MAY LIKE

Outbrain



Last man in wife-sharing case found guilty of raping woman on her wedding...



Man fined \$30,000 for under-declaring cash brought into Singapore

