

More can qualify for ComCare financial aid as income benchmark is raised from July 17



Applicants with a per capita household income of \$800 or less a month will be eligible. ST PHOTO: CHONG JUN LIANG



Theresa Tan
Senior Social Affairs Correspondent

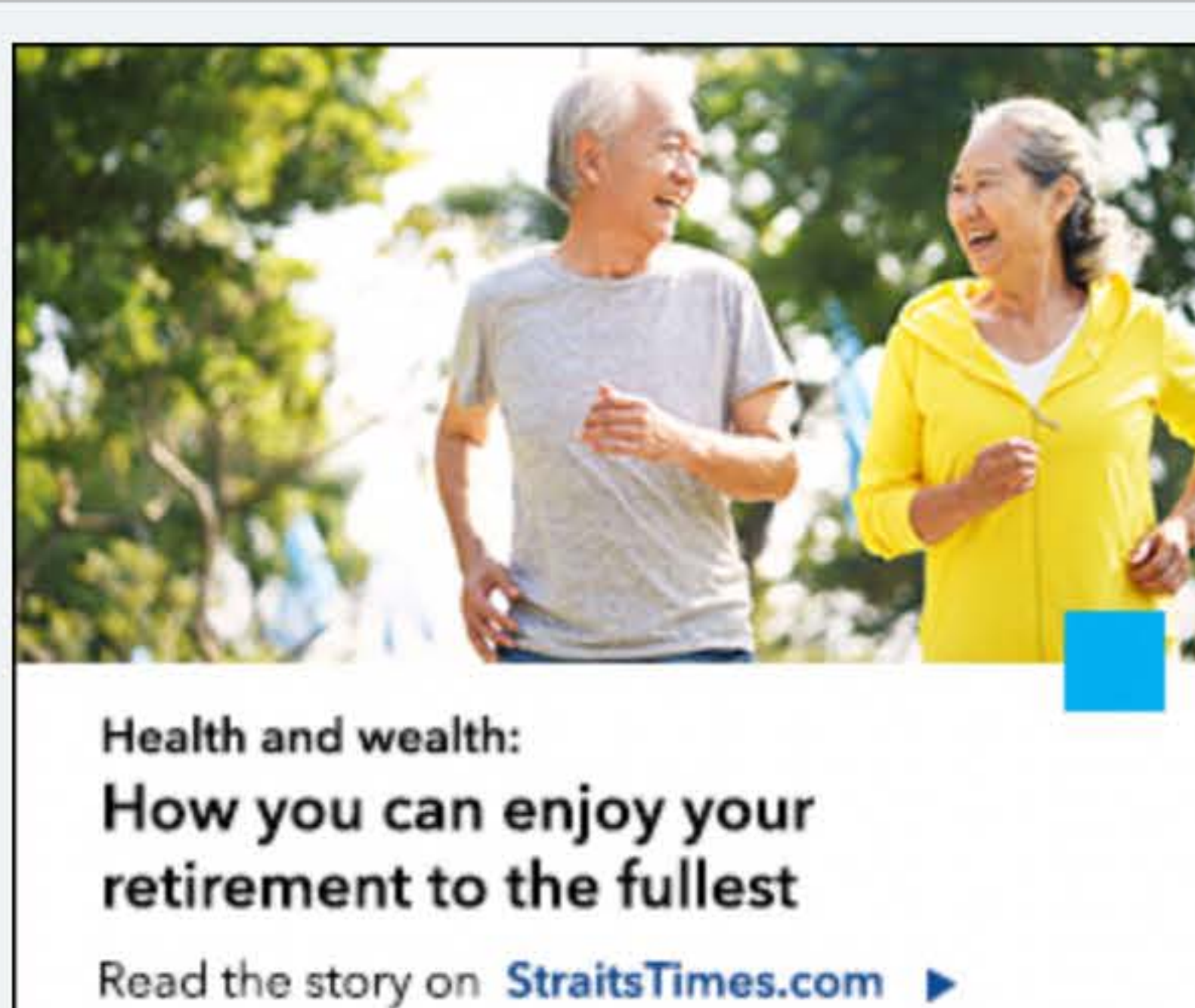
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SINGAPORE – More low-income families are expected to qualify for ComCare, which is the Government's primary financial aid scheme for needy families, when its income benchmark is raised from next Monday.

Applicants with a per capita household income of \$800 or less a month will be eligible – up from the current benchmark of \$650 or less, the Ministry of Social and Family Development (MSF) said on Thursday.

The last time the ComCare income benchmark was revised was in 2014, when the per capita household income benchmark was raised from \$550 or less, to \$650 or less a month.



The MSF said it reviews the benchmark every two to three years, taking into consideration factors such as data on expenditure on basic living needs, projected inflation, and feedback from social service professionals who work with needy families.

In August 2022, the MSF raised the amount of cash assistance given to recipients on two key ComCare schemes – the Short-to-Medium-Term Assistance (SMTA) and the Long-Term Assistance.

For example, a one-person household on the Long-Term Assistance Scheme would now get \$640 a month, up from \$600. Under this scheme, financial aid is given to those who are destitute and permanently unable to work due to old age, illness or disability, and have little or no means of income or family support.

The SMTA provides temporary financial aid to lower-income families who are temporarily unable to work, or earn a low wage and need help.



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Unlike the Long-Term Assistance Scheme, which provides a fixed sum each month depending on the number of people in the family, the amount and length of time for which aid is given to SMTA recipients varies, based on each family's needs and financial circumstances.

The per capita household income benchmark indicates the approximate income level at which families qualify for aid, but it does not automatically qualify applicants for the SMTA, the ministry said.

"Eligibility for SMTA is based on a holistic assessment by social service offices, and those with income below what they require for their basic needs may qualify. Households are also assessed on factors such as their savings level and the availability of family support," it said.

The revised per capita household income benchmark will also apply to other ComCare schemes that take reference from the SMTA income benchmark from next Monday. For example, seniors with children whose per capita household income is \$800 or less may be eligible for the Long-Term Assistance Scheme.

The latest ComCare annual report released in October 2022 said 91,105 individuals received help from ComCare schemes in the financial year ended March 31, 2022, with \$177 million disbursed.

National University of Singapore associate professor of sociology Tan Ern Ser said persistently high inflation rates are likely to be one factor behind the raising of income benchmarks. He also noted that median income has also risen over the years.

Ms Kee Poh Lu, lead social worker at Fei Yue Family Service Centre, said the raising of income benchmarks will enable more families in need to get assistance.

Ms Kelly Low, manager at Care Corner Family Service Centre (Tampines), said: "As inflation is on the rise, we see many more families grappling with the burden of escalating living costs that affect their fundamental daily needs.

"Increasing the per capita income benchmark offers a lifeline to those families who already have breadwinners, but are still struggling to cover their day-to-day expenses."

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