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Helping families find stability as the stepping stone out of poverty



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Many of these families, who are among the poorest households here, face multiple complex problems such as illness, addiction and marital and financial woes. PHOTO: ST FILE

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SINGAPORE - Singapore's ambitious plan to uplift low-income families on the ComLink+ scheme starts by helping them achieve some measure of stability in their lives.

The ComLink+ scheme was launched in 2023 to boost social mobility. Under it, low-income families with children get financial incentives and other support if they take steps to better their lives.

There are four key areas of support: early education, home ownership, employment and debt clearance. The framework to track the progress of these ComLink+ families towards achieving stability, self-reliance and social mobility was reflected in a new report released on Nov 19.

The Ministry of Social and Family Development's (MSF) Supporting Lower-Income Households Trends Report shows the baseline data of more than 9,000 families on the ComLink+ scheme as at December 2023.

Only 42 per cent of these families were considered stable. This means they have met all the indicators used to measure stability, including enrolling their children in pre-school and being in stable employment.

Social workers say many of these families, who are among the poorest households here and live in highly subsidised Housing Board rental flats, face multiple complex problems such as illness, addiction and marital and financial woes.

Care Corner Singapore's director of family and community services Ian Peterson said these families are often in "survival mode", living from hand to mouth. He said: "If their lives are not stable, and they are in a crisis, they can't think of home ownership or higher goals. They don't have the bandwidth to deal with that."



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The immediate task is to help families meet basic needs such as housing, health and employment, which would bring about some stability in their lives, he said.

Mr Peterson cited the example of a 22-year-old single mother with two young children. The woman suffers from major depression, and is divorced from her husband, who cheated on her.

She does not have a full-time job, but helps her friend sell shoes through TikTok. But her earnings are not enough to support her family, and they need government financial aid to get by, he said.

His colleagues are helping the family by, among other things, ensuring the woman continues with her treatment for depression, and that her children attend pre-school, he said.

In its report, the MSF says it measures the progress of ComLink+ families towards achieving three "S's" – stability, self-reliance and social mobility – using proxy indicators across six areas. These areas include income security, children's education and development and housing.

As this framework shows, the first step of working towards social mobility is achieving stability. Next comes self-reliance. This can happen when the family no longer needs financial aid, among other things.

Families finally achieve social mobility when they achieve milestones such as buying their own flat and seeing their real income increase over time.

Looking at the baseline data of the ComLink+ families, one can better understand why the scheme's four progress packages are designed the way they are.

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For example, only 61 per cent of families have at least one member in stable employment, defined as being employed for at least six consecutive months in a year.

Under the progress package for employment, beneficiaries get between \$450 and \$550 every three months in a mix of cash and Central Provident Fund payouts, if they find a CPF-paying job with a salary of at least \$1,400 a month.

Another issue is children's education. Some 85 per cent of ComLink+ families with

pre-school age children have enrolled their child in pre-school.

But only 26 per cent with children enrolled in centres run by anchor operators, such as PCF Sparkletots Preschool and My First Skool, sent all their children to pre-school regularly in 2023.

An average attendance rate of 75 per cent or higher a month is considered regular.

Under the Progress Package for Pre-School, children between three and six years get a \$200 top-up to their Child Development Account (CDA) every three months, as long as they attend pre-school regularly. The CDA is a special savings account for children that can be used to pay for pre-school and other fees.

On housing, some 79 per cent of families had less than three months of rental arrears, while only 2 per cent of these families had bought a flat and moved out of public rental housing.

To help ComLink+ families save up to buy their own flats, the Government will top up \$2 for every dollar the family voluntarily contributes to their CPF Account.

One feature of the ComLink+ scheme is that a coach will be assigned to each family to help them work towards their goals.

Associate Professor Irene Ng of the National University of Singapore's Department of Social Work said that the ComLink+ progress packages target important factors of intergenerational mobility.

For example, there is strong research evidence that cognitive gaps between pre-schoolers from high and low socio-economic backgrounds persist into adulthood, leading to unequal educational and other outcomes. But early education for low-income children can help close this gap.

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Prime Minister Lawrence Wong first sketched the broad outlines of the ComLink+ scheme in 2023. Then, he said Singapore has made progress in reducing income inequality in the past decade, but there are early signs that social stratification is becoming more entrenched.

PM Wong said: "More than just closing the income gap, we want to ensure that no family in Singapore gets trapped in a permanent underclass.

"That means we have to do more to help – not just the parents, but also ensure that their children have access to full and fair opportunities early in life."

As social workers describe it, the ComLink+ scheme gives children from poor families "a fighting chance" to move up the social ladder and stem intergenerational poverty.

This is critical as their parents do not have the financial and other resources to focus on their child's education and development, unlike better-off parents.

And boosting social mobility is important, sociologists say, as low social mobility threatens social cohesion.

Assistant professor of sociology Shannon Ang of Nanyang Technological University said: "If those who are poorer do not see real ways to move up the socioeconomic ladder despite their best efforts, it will breed a sense of unfairness and the feeling that the system is stacked against them.

"This will lead them to view others with suspicion, and threaten the country's ability to tackle important issues together."

Mr Peterson pointed out that the ComLink+ scheme is more than just giving financial incentives, but is an ecosystem, which includes the Government

financial incentives, but is an ecosystem, which includes the government, grassroots and social service agencies, built to support these families.

He noted that the ComLink+ scheme builds on the 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.

He said: "The help given is very customised for each family, and that's the beauty of it. It's like pulling a whole kampung together to help these families."

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