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# SINGAPORE'S APPROACH TO SOCIAL SECURITY AND UPLIFTING LOW- INCOME AND VULNERABLE FAMILIES

12<sup>th</sup> ASEAN-China Forum on Social Development and Poverty Reduction  
27 – 29 June 2018  
Manila



# Agenda

- 1. Mission Statement**
- 2. Overview of Singapore's Social Security Framework**
- 3. Approach to Social Safety Nets**
- 4. Challenges: Maintaining a balance**

# Mission Statement

**“To nurture Resilient  
Individuals,  
Strong Families and a  
Caring Society.”**



# Key Approaches

## Resilient Individuals

*Self-reliance and social responsibility*

## Strong Families

*Family as a first line of support*

## Caring Society

*Many Helping Hands*

*People, Private and Public Partnerships*

# Development of Singapore's Social Compact

**Early Years:**  
Focus on  
nation  
building



Source: National Archives

**1990s-2000s:**  
Greater focus  
on collective  
responsibility



Photo Credit:  
The Financial Times

**Last 10 years:**  
"Our New Way  
Forward"



# Our Social Compact



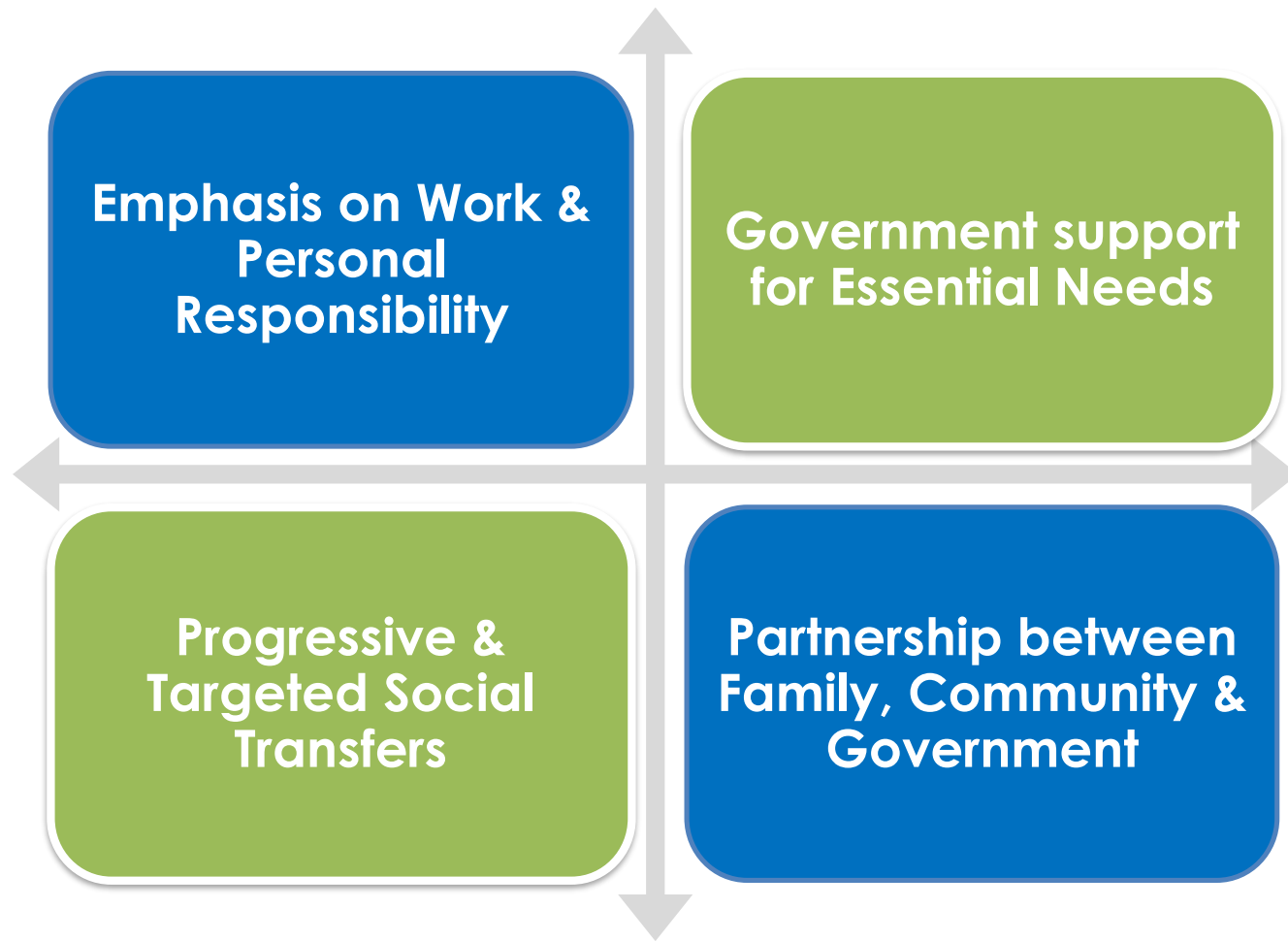
**Government creates conditions for growth and opportunity.**

**Individuals take personal responsibility**

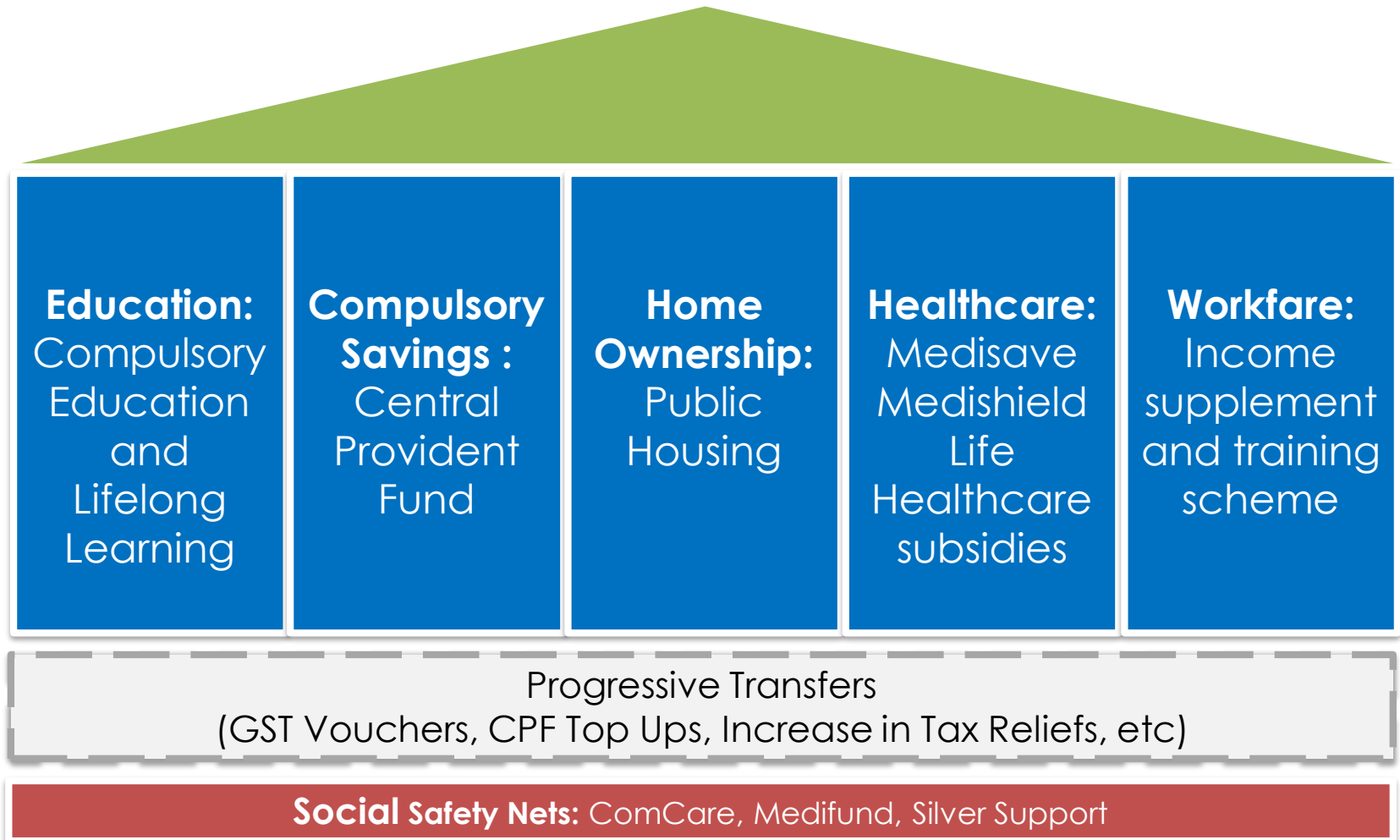
**And families are the first line of support.**

Those who need additional help to bounce back, community and govt step in to provide targeted and customised support

# SG's Approach to Social Assistance



# Singapore's Pillars of Social Security

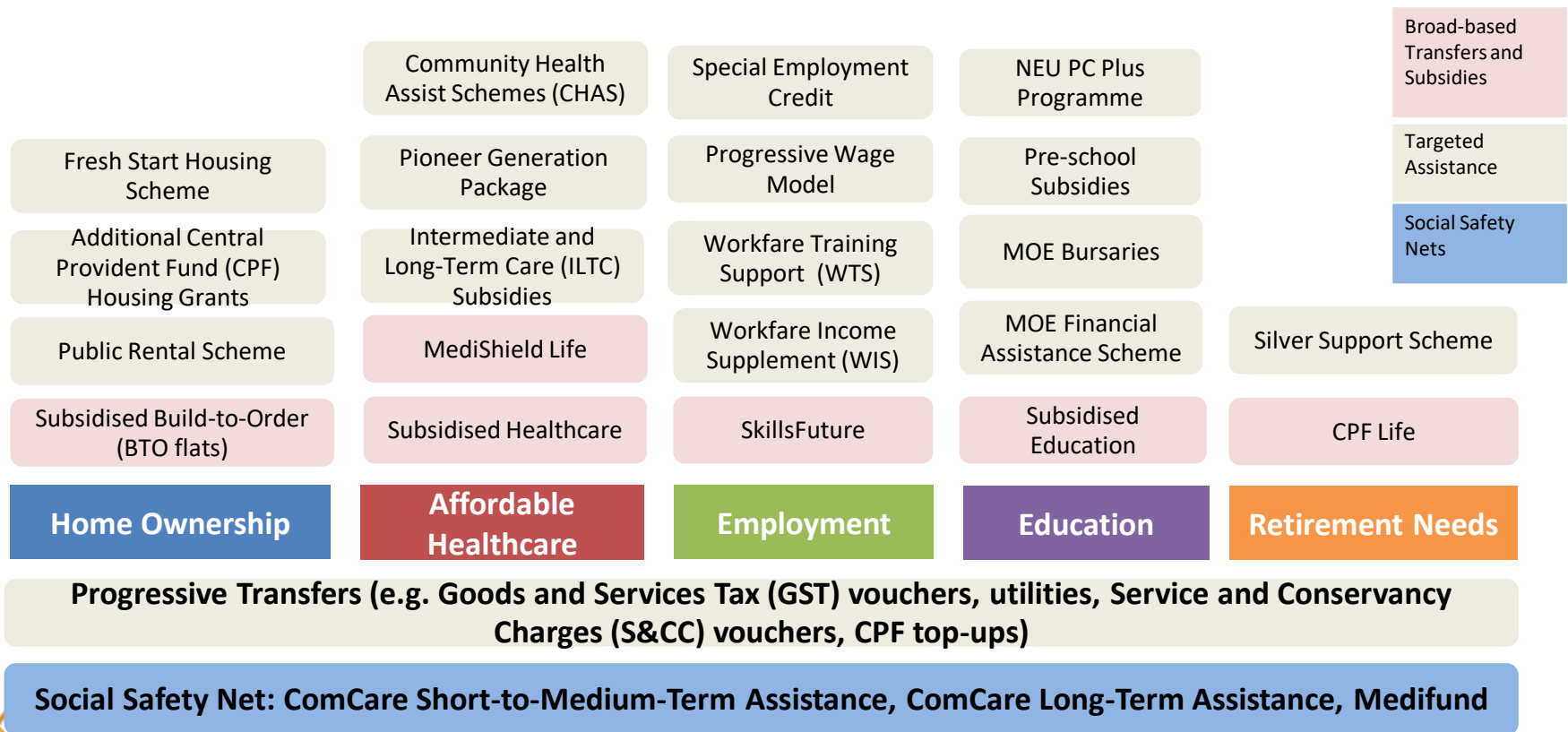




# Whole-of-Government Approach to Social Assistance

“Multiple lines of assistance”: Each supporting specific needs in a targeted manner, but collectively comprehensive in support across various domains.

\*The list is not exhaustive



# Singapore's Development Indicators

## EDUCATION



- Overall literacy rate: **97%**
- More than **9 in 10** have secondary or higher qualifications

## HOUSING



- **9 in 10** own their own homes
- Needy families have access to highly subsidised rental flats

## GROWTH IN HOUSEHOLD INCOME



- Real growth in median monthly household income from work, per household member (2017): **3.9%**
- Real growth in average monthly household income from work, per household member (2017):
  - 1st -10th decile: **2.1%**
  - 11th - 20th decile: **2.8%**
  - 51st - 60th decile: **4%**

## HEALTHCARE



- Life expectancy: **83 years**

## EMPLOYMENT



- Labour force participation rate: **68%**
- Overall unemployment rate: **2%**

# Social Service Delivery Framework

## Financial Assistance

### ComCare Fund

Administered by MSF Social Service Offices

## Social Work Intervention

### Family Service Centres

Key community-based social service provider for families in need

## Community-Based Social Services

### Senior Cluster Networks

Senior Activity Centres, care planning and case management, Senior Group Homes

### Disability Services

Early intervention centres, Day Activity Centres, employment support, Adult Disability Homes

## Long-term Support, Rehabilitation and Protection

Child Protection, Probation, Rehabilitation Services

Residential facilities for the aged: Sheltered Homes

Care and rehabilitation of destitute persons: Welfare Homes

# ComCare Endowment Fund

Provides financial assistance to needy individuals and families to enable them to:

- **To meet their basic needs**
- **To address developmental needs of children**
- **Facilitate their integration into society**

The fund also supports development of programmes to enhance capacity of community.



**ComCare Fund  
Launched in 2005**

# Overview of ComCare Schemes

## Long-Term Assistance (LTA)

Provides **long-term support** to persons unable to work due to old age, illness or disability, have limited or no means of income, and have little or no family support.

## Short-to-Medium-Term Assistance (SMTA)

Provides **temporary financial support** to low-income families and individuals temporarily unable to work (eg due to illness, caregiving responsibilities), jobseekers who require financial assistance, and those earning low income and require financial support.

## Assistance for Children

Provides **additional financial assistance** for **preschool** and **student care** to support developmental and care needs of children from low-income families

## Interim Assistance

Provides **immediate financial assistance** to individuals and families requiring urgent and temporary financial relief, through community touch points

# ComCare Long-Term Assistance (LTA)

## Target Group:

- Most needy and vulnerable
- Permanently unable to work due to illness, disability, old age
- Little or no means of income/support

## Package of Assistance:



Cash assistance for daily living expenses



Additional assistance for specialised medical needs



Free medical/dental at polyclinics and public hospitals



Links to community and social support

# ComCare Short-to-Medium-Term Assistance (SMTA)

## Target Group:

Low-income individuals or families in financial difficulty who require temporary assistance:

- Seeking employment
- Temporarily unable to work due to illness, caregiving, etc.
- Insufficient income to meet basic needs

## Depending on household's needs:



Cash assistance for daily living expenses



Rent Assistance



Utilities, S&CC Assistance



Medical Assistance

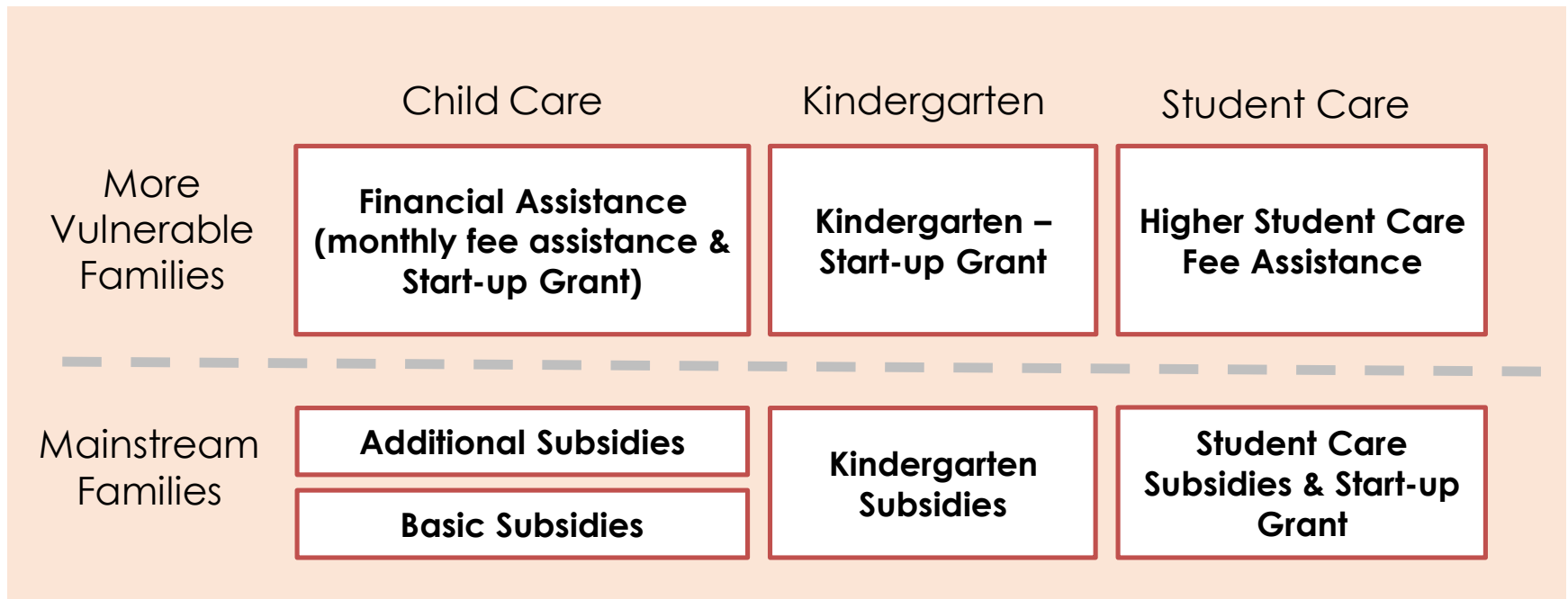


Employment Assistance

# ComCare Assistance for Children

Address developmental needs of children from lower income families

- Provide children with an early start
- Provide adequate supervision for children while parents work





# ComCare Interim Assistance

- Administered through **community touchpoints** – Citizens' Consultative Committees (Grassroots), Family Service Centres, and Community Justice Centre
- **Type and amount of assistance rendered depend on needs and circumstances** of each resident, and may be in the form of cash or in kind (e.g. supermarket vouchers)

# 24 Social Service Offices islandwide to provide more accessible social assistance

## 1. Administer Social Assistance



**Administer ComCare Schemes**

**+**

**Refer clients to agencies for other assistance**

## Social Service Office (SSO)



## 2. Regional Services

**A**

**Sense-make and engage partners on the ground**

**B**

**Oversee MSF-Funded Regional Services**

[e.g. Family Service Centres]

**C**

**Coordinate services**

# Building Caring Cohesive Society Together



Provide shared platform for individuals, businesses and organisations to work together to meet the needs of the community and make lasting changes in the lives of others.



Volunteering efforts by agencies, the community and individuals



Community partners & philanthropists

# Challenges: Maintaining a balance



# Thank You