

Help for the poor and vulnerable

A look back at the Government's efforts to help low-income and vulnerable households.



Efforts



Outcome



New plans

EDUCATION



- More affordable and quality pre-school places.
- Poorer families get more subsidies for childcare services.
- Financial assistance schemes for all students from lower-income families.

• 9 in 10 students from bottom 20 per cent by socio-economic background progress to post-secondary education, compared with 5 in 10 fifteen years ago.

- Increased meal provisions for secondary school students from low-income households.
- Number of MOE kindergartens will more than double by 2023, with one-third of places set aside for children from poorer families.

INCOME GROWTH



- Reducing reliance on cheaper foreign labour to help raise incomes for low-wage local workers.
- Progressive Wage Model (PWM) scheme for workers in specific sectors to earn higher wages when they become more skilled and productive.
- Workfare Income Supplement scheme provides CPF top-ups and cash supplements for low-wage workers.

• Households in bottom 50 per cent have seen higher rate of real income growth (4.2 per cent to 4.6 per cent a year), compared with households in top 50 per cent (2.2 per cent to 4.2 per cent a year) from 2012 to 2017.

- MOM will work with partners to extend the PWM to more sectors.
- Enhanced Place-and-Train programme to help mid-career jobseekers and the long-term unemployed reskill and take up new jobs.

HOMES



- Progressive subsidies for home buyers, with lower-income families receiving larger grants.
- Poor individuals with no housing options and little family support can apply for heavily subsidised public rental flats.

• 87 per cent of Singaporeans in bottom 20 per cent own their own homes. (In New York and London, home ownership rates are about 50 per cent.)

- More go from renting heavily subsidised rental flats to owning their own homes.

- Divorcees can buy subsidised flats immediately after divorce.

HEALTHCARE



- Medical and dental subsidies for low- to middle-income households under the Community Health Assist Scheme.
- Lower- to middle-income households enjoy premium subsidies under the MediShield Life scheme.

• 5.6 per cent of households in the bottom 20 per cent spend more than one-tenth of their out-of-pocket expenditure on healthcare, compared with 11.8 per cent in the top 20 per cent.

- Long-term care insurance scheme CareShield Life will be introduced in 2020, with premium subsidies for low- to middle-income households.
- Those who need long-term care can withdraw from their Medisave funds.

RETIREMENT SUPPORT



- CPF top-ups are provided for low-income families and individuals in need.
- Quarterly cash payouts for elderly low-income Singaporeans with little family support, under the Silver Support Scheme.

- Merdeka Generation package to help elderly Singaporeans cope with medical expenses.
- Community networks for seniors will be rolled out in 2020 to help vulnerable seniors.