

## The Delivery of Welfare in Singapore Rethought: A Case Study of Social Service Offices

During the 2013 Committee of Supply debate, then Acting Minister of Social and Family Development, Chan Chun Sing, announced the creation of Social Service Offices (SSOs)<sup>1</sup>. Minister Chan stated that SSOs would ‘serve to increase the number of "touch points" to better help the needy’<sup>2</sup>.

This case study aims to understand the role played by SSOs in the delivery of social assistance to needy Singaporeans, and how it has deviated from the welfare delivery model previously adopted by the state.

The case is presented in four sections. In the first section, the reader is provided with a description of the most common social assistance programme available to needy Singaporeans – ComCare. The second section, presents a brief description of Community Development Councils (CDCs) – the organisation originally tasked with the disbursement of ComCare funds, and the organisational changes that have occurred since. The third section provides a brief account of the motivations for, and the justifications behind the creation of SSOs. In the final section, the reader is provided with an account of a typical day at a SSO.

### ComCare Assistance

*“ComCare provides social assistance for low-income individuals and families. ComCare programmes are funded by the Community Care Endowment Fund (ComCare Fund). The ComCare Fund was established in 2005 and it provides sustainable funding for assistance programmes for low-income Singaporeans. The ComCare Fund stands at \$1.5 billion today.”*<sup>3</sup>

When proposing the establishment of the ComCare Endowment Fund<sup>4</sup> in parliament, then Minister of Community Development, Youth and Sport, Vivian Balakrishnan, stated that the objective of the fund was to “help the needy to become self-reliant, to help the children from needy families break out of the poverty trap, to maximise the potential of the disabled so that they can be contributing members of our society, and to provide community care and support for those who need long-term assistance”<sup>5</sup>.

Besides providing social assistance to needy Singaporeans, the ComCare Fund provides seed funding for ‘sustainable new and existing social enterprises that train and employ the needy

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<sup>1</sup> Parliament of Singapore, “Ministry of Social and Family Development (Committee of Supply)”, 14 March 2013

<sup>2</sup> Ibid.

<sup>3</sup> Ministry of Social and Family Development, Learn More About ComCare, <http://app.msf.gov.sg/ComCare/Learn-More-About-ComCare> (accessed 1st December 2014)

<sup>4</sup> Refer to Annex A for a breakdown of the various schemes that are funded via the ComCare Endowment Fund

<sup>5</sup> Parliament of Singapore, “Community Care Endowment Fund”, 19 September 2005

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This case was written by Vignesh Louis Naidu under the guidance of Assistant Professor Namrata Ravindra Chindarkar, Lee Kuan Yew School of Public Policy (LKY School), National University of Singapore and has been funded by the LKY School. The case does not reflect the views of the sponsoring organisation nor is it intended to suggest correct or incorrect handling of the situation depicted. The case is not intended to serve as a primary source of data and is meant solely for class discussion.

disadvantaged in Singapore to help them become self-reliant<sup>6</sup>. The ComCare Fund also provides financial assistance for parents looking to enrol their children in student care, child care, and kindergartens<sup>7</sup>.

The ComCare Fund provides urgent, interim financial assistance for needy Singaporeans<sup>8</sup>.

The ComCare Fund also dispenses long term financial assistance, which is labelled as Public Assistance. Public Assistance is designed for individuals who are unable to work due to; old age, illness or unfavourable family circumstances<sup>9</sup>.

The largest programme, measured by both; total number of recipients, and total amount of money disbursed<sup>10</sup> (refer to Annex B for the detailed breakdown), is the Short to Medium term assistance. The assistance provided by this programme is designed to help those who are temporarily unable to work, who are unemployed, or who are earning a low wage.

This case study will focus on the changes observed in the delivery of Short to Medium term ComCare assistance, since the inception of Social Service Offices (SSOs).

### **Community Development Councils**

In 1997, parliament amended the People's Association Act, allowing for the establishment of CDCs<sup>11</sup>. Then Minister for Home Affairs, Wong Kan Seng, stated in parliament that, CDCs were established “to strengthen the social glue that holds our people together and (to) foster community bonding”<sup>12</sup>. During the same speech, Minister Wong stated that CDCs would allow constituents “a greater say in the development and management of the social infrastructure within their community”<sup>13</sup>, and would encourage successful Singaporeans “to care for and help the less successful”<sup>14</sup>.

Since 2001, the administration of social assistance was decentralised from the Ministry to the Community Development Councils (CDCs) to bring services closer to the residents. When ComCare was established, CDCs were tasked with assessing applications and dispensing ComCare assistance – both Short to Medium term assistance, and Public Assistance<sup>15</sup>. CDCs were allowed significant autonomy when assessing cases and deciding on the appropriate amount of, and duration of assistance to be provided.

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<sup>6</sup> Ministry of Social and Family Development, ComCare Enterprise Fund, <http://app.msf.gov.sg/ComCare/Find-The-Assistance-You-Need/ComCare-Enterprise-Fund> (accessed 1st December 2014)

<sup>7</sup> Ministry of Social and Family Development, ComCare, I'm A Parent, <http://app.msf.gov.sg/ComCare> (accessed 1st December 2014)

<sup>8</sup> Ministry of Social and Family Development, ComCare, I Need Help Urgently, <http://app.msf.gov.sg/ComCare> (accessed 1st December 2014)

<sup>9</sup> Ministry of Social and Family Development, ComCare, I'm Unable to Work, <http://app.msf.gov.sg/ComCare> (accessed 1st December 2014)

<sup>10</sup> Ministry of Social and Family Development, ComCare Annual Report for Financial Year 2013

<sup>11</sup> Singapore Statutes Online, People's Association (Community Development Council) Rules, <http://statutes.agc.gov.sg/aol/search/display/view.w3p?page=0:query=CompId%3A91fc5e95-6de2-4f8c-b13f-f2a87d04ad5e%20ValidTime%3A20140114000000%20TransactionTime%3A20140114000000;rec=0> (accessed 9<sup>th</sup> December 2014)

<sup>12</sup> Parliament of Singapore, People Association (Amendment) Bill, 10 October 1996

<sup>13</sup> Ibid.

<sup>14</sup> Ibid.

<sup>15</sup> Parliament of Singapore, “Community Care Endowment Fund”, 19 September 2005

There are 5 CDCs in Singapore; North-West, North-East, South-East, South-West, and Central<sup>16</sup>. Multiple group representative constituencies (GRCs) and single member constituencies (SMCs) are grouped into each CDC. There were dedicated offices within the CDCs that handled ComCare related matters. CDCs are under the purview of the People's Association, a statutory board tasked with promoting racial harmony and social cohesion<sup>17</sup>.

### ***Reorganised Ministries***

In 2012, the former Ministry of Community Development, Youth and Sport (MCYS), was reorganised into two separate ministries; the Ministry of Social and Family Development (MSF) whose mission “is to nurture a resilient and caring society that can overcome challenges together”<sup>18</sup>, and the Ministry of Culture, Community and Youth (MCCY) which “seeks to inspire Singaporeans through the arts and sports, deepen a sense of identity and belonging to the nation, strengthen community bonds, engage youths and promote volunteerism and philanthropy, to build a gracious and caring society we are proud to call home”<sup>19</sup>.

Prior to the reorganisation, the People's Association was under the purview of the MCYS, but since 2012 its parent ministry has been the MCCY<sup>20</sup>. The reorganisation of the MCYS also marked a shift in the government's view towards the provision of social assistance. The MSF has as one of its objectives, to bring “a sharper focus to the Government's work in the development of ... social safety nets”<sup>21</sup>.

Since the reorganisation, the task of providing social assistance has fallen to the MSF. To strengthen service delivery, and make social assistance more accessible and coordinated in each locality, Minister Chan announced the creation of Social Service Offices during the Committee of Supply debate in 2013<sup>22</sup>. This would increase the number of access points for ComCare assistance. Social Assistance officers under PA/CDC's employment would come under the employment and management of MSF. They would be deployed progressively to the Social Service Offices, within and beyond their current CDCs.

### **Welfare Delivery Rethought**

During the 2013 budget speech, Deputy Prime Minister and Finance Minister, Tharman Shanmugaratnam emphasised the importance placed by the government in improving the delivery of social services<sup>23</sup>. The Minister discussed the government's desire to provide “citizen-centred social services that are more integrated, so that anyone who needs help can

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<sup>16</sup> People's Association, About CDC, <http://www.pa.gov.sg/our-network/community-development-councils/about-cdc.html> (accessed 8th December 2014)

<sup>17</sup> Ibid.

<sup>18</sup> Ministry of Social and Family Development, About MSF, <http://app.msf.gov.sg/About-MSF>, (accessed 1<sup>st</sup> December 2014)

<sup>19</sup> Ministry of Culture, Community and Youth, About Us, <http://www.mccy.gov.sg/About-us.aspx>, (accessed 1<sup>st</sup> December 2014)

<sup>20</sup> Ministry of Culture, Community and Youth, About Us, Our Statutory Boards, <http://www.mccy.gov.sg/en/About-us.aspx> (accessed 9th December 2014)

<sup>21</sup> Ministry of Social and Family Development, History & Milestones, Our Organisation, <http://app.msf.gov.sg/About-MSF/Our-Organisation/History-Milestones> (accessed 9th December 2014)

<sup>22</sup> Parliament of Singapore, “Ministry of Social and Family Development (Committee of Supply)”, 14 March 2013

<sup>23</sup> Parliament of Singapore, “Annual Budget Statement”, 25<sup>th</sup> February 2013

get it conveniently and need not go to different agencies<sup>24</sup>”. He then went on to announce the creation of social service offices (SSOs) - which would act as one stop centres for needy residents seeking social assistance, and would be conveniently located around the island<sup>25</sup>.

Minister Chan stated that the sites for the SSOs would be selected through a geospatial system that utilises two specific parameters; the proximity to the homes of needy residents, and the ease of accessibility by public transport<sup>26</sup>. SSOs would be located in various HDB towns, with the intention of providing at least 95% of needy residents’ access to social services within 2km of their home or workplace<sup>27</sup>.

On the 1st of July 2013, Singapore’s first two SSOs, at Kreta Ayer and Jalan Besar, began operations. In 2014, Minister Chan, shared his Ministry’s intention to have 24 SSOs by the middle of 2015<sup>28</sup>.

Dr. Benjamin Koh<sup>29</sup>, Director, Social Service Office, MSF, shared the approach adopted by the MSF in designing and planning for the SSOs. Dr. Koh talked about the MSF’s vision of ensuring that the provision of social assistance is more accessible for the needy – both in terms of the physical location of the SSOs and the availability of information about social assistance.

Since the launch of SSOs, the MSF has stepped up its publicity of the social assistance provided through ComCare. This included the publication of flyers that detail the services provided at SSOs, and banners advertising the number for the ComCare helpline and the nearest SSO office. These banners were displayed outside every school, and other prominent locations within each HDB town. Dr. Koh shared that in the past, many needy Singaporeans did not know where to go to obtain social assistance. Many turned to their Members of Parliament (MPs) for assistance. Their MPs would then refer them to the CDCs. With the increased publicity many needy Singaporeans were now approaching SSOs directly to obtain social assistance. MPs reflected that there are fewer residents at their Meet-the-People sessions, seeking financial assistance, which enabled them to focus their attention on more complex cases and issues<sup>30</sup>.

Having selected a suitable location - based on the geospatial system, the MSF decided on the layout of each SSO. Dr. Koh discussed how the MSF adopted a client-centric approach when designing the layout of the SSOs. He cited the example of how some clients were embarrassed of their neighbours possibly seeing them visit the SSO. Having considered this feedback, the interview rooms in the SSOs were designed to protect clients’ privacy, and to be cosy with warm lighting so that they felt comfortable when sharing their problems with the SSO’s officers, away from the gaze of others.

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<sup>24</sup> Ibid.

<sup>25</sup> Kok Xing Hui, “Network of 20 social service offices will bring help closer to most of S’pore’s needy”, TODAY(Singapore), 24 January 2014

<sup>26</sup> Ibid.

<sup>27</sup> Kok Xing Hui, “Network of 20 social service offices will bring help closer to most of S’pore’s needy”, TODAY(Singapore), 24 January 2014

<sup>28</sup> Janice Tai, “23 social service offices up and running by next June”, The Straits Times, 24 July 2014

<sup>29</sup> The writer and supervisor of this case would like to thank Dr. Koh and his team for sharing their insights during a meeting on the 28<sup>th</sup> of October 2014 at the Ministry of Social and Family Development.

<sup>30</sup> Rachel Au-Yong, “One-Stop Helping Hand”, The Straits Times, 7 March 2015

Dr. Koh shared that the privacy of their clients was a key consideration for his team when designing individual SSOs. He mentioned that some clients, who visit the SSO, did not even tell their family members, and there were others who sought help due to family or marital problems. These clients were particularly worried about their privacy, as some felt, that if compromised, it would affect their safety in their own homes.

Beyond dispensing ComCare assistance, and acting as a one stop point of information for welfare programmes, SSOs took the lead in the local planning of social services within the locales that they were sited.

To better understand this more client centric approach adopted by the MSF, the writer and supervisor of this case were invited to visit the SSO at Boon Lay.

### **A Typical Visit to a Social Service Office**<sup>31</sup>

#### ***Provision of ComCare***

The SSO @ Boon Lay was opened from Monday to Friday, from 9am till 5pm. It was located at Block 181 Boon Lay Drive, #01-254. Adjacent to the SSO, there was a separate office which was used by the staff of the SSO.

When clients arrived at the SSO they were greeted by members of staff at the registration counter.



Image 1: Registration Counter

Those who applied for ComCare for the first time were invited to register with the counter staff. Every SSO employed at least one member of staff who was able to converse in either of Singapore's 3 other national languages; Malay, Mandarin and Tamil. If clients, who were

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<sup>31</sup> The account in this section of the case is based on a site visit conducted by the staff of the SSO @ Boon Lay on the 18<sup>th</sup> of November 2014. The writer and supervisor of this case would like to thank Dr. Koh and his team for arranging the visit and Ms. Chong Sue Fern, Mr. Musrin Ma'rof and Mr. Shane Lim, from SSO @ Boon Lay for hosting us during the visit.

unable to comfortably converse in English, visited the SSO, a member of staff who could speak their language would assist during the registration and interview.

At the registration counter there was a poster that displayed the standard procedure when applying for ComCare assistance.

Image 2: Poster Displaying the Standard Procedure when Applying for ComCare



Image 3: e-Kiosks

Those who came for a follow up visit were encouraged to utilize the automated e-Kiosk, located to the left of the registration counter. The e-Kiosk is programmed to provide assistance in all 4 national languages.

Registration, in both instances, was done with the client's NRIC number<sup>32</sup>.

After registering clients were issued with a queue number. Clients could wait, at a dedicated waiting area, for their number to be called up.



Image 4: Waiting Area

When the client's queue number was displayed on the screen, a corresponding interview room number would also be displayed. The client then proceeded to the interview room. The interview rooms were designed with frosted glass, so as to maximise the privacy of the clients.

<sup>32</sup> All Singaporean citizens and Permanent Residents are issued with a National Registration Identity Card. Each card has a unique number which is used to identify individuals.

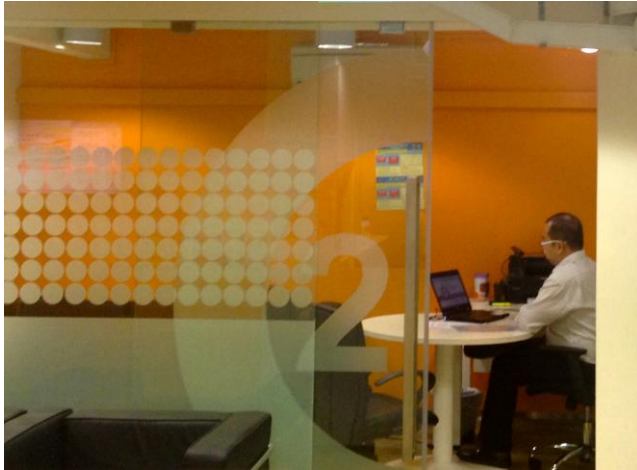


Image 5: One of 3  
Interview Rooms at SSO @  
Boon Lay

In the interview room, the client would be interviewed by a SSO officer. The client would be encouraged to share their challenges and concerns. The interviewer would record all the information. The client would be made to complete declarations regarding their income, family status, property ownership etc. On average the interview, for a new applicant, took between 45 minutes to an hour.

During the interview, the officer would make a quick assessment of the needs of the client. If he felt that the client required ComCare assistance, he would assist by filling up the necessary forms, and submitting them for approval.



Image 6: An Interview  
with Fictional Client

The staff at the SSO shared with us, that many of their clients required access to various assistance programs besides ComCare. In such cases the officer would assist in linking the client with the relevant social assistance provider. If the organisation was one that the SSO had a close working relationship with, the officer would assist the client in applying for the assistance.

One of the most common needs among clients was help in finding a suitable job. In this regard, the SSO partnered with the Workforce Development Agency (WDA) to match their clients with available jobs. Officers from the WDA made weekly visits to the SSO @ Boon Lay, to meet and counsel clients seeking employment.

### ***Local Planning Function***

Certain members of staff at SSO @ Boon Lay are solely dedicated to the local planning function of the SSO. During our visit to the SSO, we were briefed by these officers and invited to join in an estate walk.

When the SSO was first established, these officers charted the area under their purview. Subsequently, they identified the zones with the highest concentration of low income households. These figures were approximated based on the distribution of flat types in the area. It was assumed that those residing in subsidised rental units would be the most vulnerable.

The SSO officers noted the location of, and activities conducted by existing social welfare organizations. These included voluntary welfare organizations and religious groups that cared for the needs of the residents in Boon Lay. The SSO officers went on to meet and build relationships with staff from these organizations. The SSO officers shared that many of their clients required more than ComCare assistance and that their partnerships with other service providers was highly beneficial.

One of the SSO officers shared that a significant number of their clients are elderly, many of whom are lonely and craved companionship. Thye Hua Kwan (THK), a voluntary welfare organization, ran a senior activities centre at Boon Lay. Where suitable, SSO officers suggested that their elderly clients joined in some of the activities organized at the senior activities centre. The SSO officers are also followed up with the staff at the senior activities centre and sought their advice where necessary. Similarly, there are some elderly residents who regularly visit the senior activities centre, who required financial assistance. The staff at the centre would refer them to the SSO.

Mr Shane Lim, manager at SSO @ Boon Lay, shared that this close relationship with the various social welfare organizations that operated within Boon Lay, ensured that the needs of the vulnerable in the area are addressed holistically.

During the estate walk, we visited a few rental apartment blocks. During the walk, the officers noted any significant changes in the common areas of the block. This included; additional furniture placed outside the apartment, the installation of CCTV cameras, signs of vandalism from illegal money lenders<sup>33</sup> etc. When necessary, the officers relayed the information collected to the relevant government agency.

The estate walk also allowed the officers to visit welfare organizations in the area.

### **SS Net**

During our discussion with Dr. Koh, he shared the MSF's intention to create an integrated case management system for welfare recipients – SS Net. The main aim of SS Net would be “to provide coordinated and integrated service delivery to the community through the

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<sup>33</sup> In Singapore, illegal money lenders are known to splash bright red paint on the doors and walls of households who owe them money. At times this vandalism can extend to the units surrounding the debtor. This is meant to shame the debtor into repaying his debt.



adoption of ICT<sup>34</sup>. The goal of SS Net would be to create a common case management interface and database for SSOs and Family Service Centres. This would expedite the application process and allow evaluating agencies to better assess an applicant holistically and provide more integrated assistance. This programme is currently in the pipeline and would be launched in 2016.

## **Conclusion**

The Singapore government had in recent years, changed its approach towards the provision of social assistance. The government held the view that state funded social assistance should be the last resort for needy Singaporeans, but has made this assistance more accessible. Social Service Offices had been created with the clear intention of ‘increase(ing) the number of "touch points" to better help the needy’<sup>35</sup>

## **Case Questions**

Imagine you are advising the Minister of Social and Family Development. He would like to know if the SSOs are achieving their goal of providing more “citizen-centred social services that are more integrated, so that anyone who needs help can get it conveniently and need not go to different agencies”<sup>36</sup>.

1. How would you measure the success of the SSOs in Singapore?
2. What are the shortfalls of the current SSO structure? How would you address these shortfalls?
3. The Minister shared with you, that certain segments of society fear that the SSOs make social assistance more accessible and that this would erode the island nation’s traditional work ethic. How would you ascertain if this is true?
4. In recent years there has been significant research into the implications of behavioural economics and cognitive psychology on the actions of the poor. Much of this research is presented in the case study - Rethinking the Delivery of Welfare Programmes in Singapore. Do the SSOs address some of the concerns raised? And if not, what should be done?

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<sup>34</sup> Ministry of Social and Family Development, SS2016 Project Office, What We Do, <http://app.msf.gov.sg/About-MSF/Our-People/Divisions-at-MSF/Social-Development-and-Support/SS2016-Project-Office> (accessed 3<sup>rd</sup> February 2015)

<sup>35</sup> Ibid.

<sup>36</sup> Parliament of Singapore, “Annual Budget Statement”, 25<sup>th</sup> February 2013.



## Enhancements to ComCare Schemes 2012

Strengthened Social Safety Net to Assist More Needy Families and Children

### Pre-School and Student Care Subsidies

**Child Care and Kindergarten**  
Now open to families with Per Capita Income of not more than S\$875.

### Student Care

Open to families with Household Income of not more than S\$3,500 or Per Capital Income of not more than S\$875. Each eligible student may also receive a start-up grant of S\$400.

*(with effect from July 2012)*



### Short-and-Medium-Term Assistance

Now open to needy families with Household Income of not more than S\$1,700, or with Per Capita Income of not more than S\$550.

### Long-Term Assistance (Public Assistance)

Now open to:

- Needy elderly receiving payouts lower than prevailing Public Assistance rates.
- Needy elderly with children with Household Income of not more than S\$1,500.

Created on 31 March 2012. For more information on ComCare, please visit [www.mcys.gov.sg/ComCare](http://www.mcys.gov.sg/ComCare).  
Photo source : Singapore Press Holdings. Resized and cropped from original photo. Reprinted with permission.



## Know someone who requires urgent, temporary financial assistance?

### Citizens' Consultative Committees ComCare Fund

The Citizens' Consultative Committees (CCCs) provide urgent and temporary assistance in the form of cash, vouchers or food rations, through the CCC ComCare Fund. The type and amount of assistance rendered depend on the needs and circumstances of the applicant.

*The CCC ComCare Fund was topped up to S\$6.25 million by the government to enable the community to provide quick assistance when residents need it.*



### How To Apply?

Needy residents can go to their nearest Community Centre or Community Club to apply, or approach their grassroots leaders for advice.

Created on 31 January 2012. For more information on ComCare, please visit [www.mcys.gov.sg/ComCare](http://www.mcys.gov.sg/ComCare).  
Photo source : Singapore Press Holdings. Resized and cropped from original photo. Reprinted with permission.

## Social Enterprises ... Doing 'Good' Business

*Social Enterprises are businesses with a social mission.*

Are you interested to start your own social enterprise?

The **ComCare Enterprise Fund (CEF)** provides seed-funding for start-up social enterprises that train and employ the needy disadvantaged.

For more information, please contact the CEF Secretariat at [comcare@mcys.gov.sg](mailto:comcare@mcys.gov.sg).

**Mendaki SENSE:**  
Employs women from low-income backgrounds in sewing and hairstyling.



**Spice Connect:**  
Provides employment for various disadvantaged groups in their central kitchen, as well as Laksania Café at Serangoon Nex.

Created on 31 October 2011. For more information on ComCare, please visit [www.mcys.gov.sg/ComCare](http://www.mcys.gov.sg/ComCare).

Photo source : (Top) Mendaki SENSE, (Bottom) Spice Connect. Resized and cropped from original photo. Reprinted with permission.

Source: Ministry of Social and Family Development, ComCare Snapshots, <http://app.msf.gov.sg/Publications/ComCare-Snapshots> (accessed 13th January 2015)

# COMCARE ASSISTANCE



## COMCARE SHORT TERM ASSISTANCE

ComCare short-term assistance is targeted at low-income families and individuals who may be unemployed or earning a low income and need temporary financial support. A Social Assistance officer will work with the family to develop a plan of action to improve their circumstances. The assistance may include cash grant and vouchers.

**6,867**  
HOUSEHOLDS

on ComCare Short Term assistance as at 31 March 2014

**17,182**  
HOUSEHOLDS

assisted with ComCare Short Term assistance in FY2013

**\$31.36**  
MILLION

disbursed in FY2013



## COMCARE MEDIUM TERM ASSISTANCE

ComCare medium-term assistance is available to those who are temporarily unable to work (e.g. due to illness, care-giving responsibilities), are financially needy and have little or no family support. The assistance may include cash grant and vouchers.

**5,520**  
HOUSEHOLDS

on ComCare Medium Term assistance as at 31 March 2014

**8,774**  
HOUSEHOLDS

assisted with ComCare Medium Term assistance in FY2013

**\$24.34**  
MILLION

disbursed in FY2013



## COMCARE LONG TERM ASSISTANCE

ComCare long-term assistance is targeted at the most needy who are unable to work due to old age, illness or disability, have limited or no means of income, and have little or no family support. Beneficiaries receive a cash grant for their daily living expenses. They may also be linked up to community-based agencies for other assistance or services, such as home help, befriending and placement in day centres, to support their living in the community.

**3,187**  
HOUSEHOLDS

on ComCare Long Term assistance as at 31 March 2014

**3,571**  
HOUSEHOLDS

assisted with ComCare Long Term assistance in FY2013

**\$17.33**  
MILLION

disbursed in FY2013

Some who require long term assistance may be supported in MSF funded homes instead of ComCare Long Term Assistance. In FY2013, there were about 3,000 beneficiaries in MSF sheltered, disability and welfare homes.



Source: Ministry of Social and Family Development, ComCare Annual Reports, ComCare Annual Report FY2013, Pg11, <http://app.msf.gov.sg/Portals/0/Summary/publication/CSSD/ComCare%20AR%20FY13%20-%20Final.pdf> (accessed 13<sup>th</sup> January 2015)