# Second Family Research Network (FRN) Forum: "Empowering Vulnerable Families"

Wednesday, 25 February 2009
Seminar Room 2, Level 4, Civil Service College









# Challenges Facing the Vulnerable and Policy Responses

Presentation at the 2<sup>nd</sup> Family Research Network Forum 25 Feb 2009



## Who are the vulnerable?

- Those who are permanently unable to work and have little or no family support
- Those who are just able to cope in good times but are thrown into great difficulties when times are bad
- Those who are faced with a multitude of family problems which are often compounded by financial difficulties



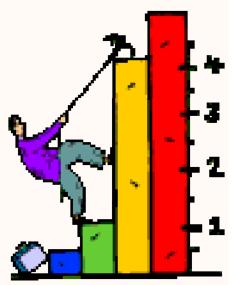
# Principles of Singapore's Social Safety Net

- A sustainable social safety net which is viable in the long run
  - No permanent, unconditional welfare
- Principles
  - Self-reliance and mutual obligation
  - Encourage individuals to work
  - Family as first line of support
  - Many Helping Hands



# **Policy Challenges**

- How to create opportunity but not engender dependency?
- How to be a caring society, and still have a sustainable social service system?
- How to build the most efficient delivery system, and still involve and engage the whole community?





# Creating opportunity/ preventing dependency

- Assistance is always targeted, and focused on mutual obligation.
- Emphasis on work.
  - Workfare Income Supplement
  - SPUR
  - Work Support





## **Work Support**

- Helps the work-capable find jobs and gives them financial assistance in the interim.
  - About 64%\* of job seekers found employment within six months of being on the programme
- Also helps low-wage workers
  - 55%\* clients achieved an increase in net gain between their household income and expenditure





- ComCare Fund- final safety net for the financially needy.
- Launched in June 2005. Targeted to reach \$1 billion over time.



#### **ComCare Self-Reliance**

 Help the needy with their basic living expenses, and to achieve selfreliance



#### **ComCare Grow**

Help the children from needy families with their developmental needs



#### ComCare Enable

 Help the needy who require long-term assistance (e.g. needy elderly and disabled persons) to integrate into the community



#### **Supporting the Community**

Empowering the community to do more for the needy in their midst

#### **COMCARE**

**Unemployed /Low-**

skilled Employed

Work

**Support** 

Cash

Utilities/S&CC

/rental assistance

**Employment** 

Assistance

Education

Assistance

Assistance with

**Medical Fees** 

**ENABLE** 



Permanently unable to work

**Public Assistance** 

\$360-\$1,150/mth

Free Education
Free Medical
Rental Subsidy

**SELF-RELIANCE** 



Temporarily can't work

ComCare Transitions

Cash

Utilities/S&CC /rental assistance

Education Assistance

Assistance with Medical Fees

GROW

COMMUNITY



Children

Urgent interim help

CCC

ComCare

**Fund** 

Childcare Asst.

\$200 – \$340/mth

Kindergarten Asst.

\$55 -\$98/mth

2009 Budget Payments

Studentcare Asst.

\$54 – \$160/mth WORKFARE & OTHERS



Low wage worker

WIS

\$90 – \$2,400/yr

**SPUR** 

Subsidized Education

Medifund

Subsidized Housing

**VWOs** 



# **ComCare Spending**



#### **ComCare Self-Reliance**

- \$12.9 mil in FY08
- About 4,160 cases helped as at end Dec 08



#### **ComCare Grow**

- \$20.5mil in FY08
- About 16,500 children helped as at end Dec 08



#### **ComCare Enable**

- \$11.9mil in FY08
- About 2,900 cases helped as at end Dec 08



#### **Supporting the Community**

- Citizens' Consultative Committee ComCare Fund
- April 2008 December 2008: About \$1.57 million disbursed to about 8,900 residents

# Efficient delivery/ Many Helping hands

- Meeting expectations of a better-educated and vocal public (clients as well as larger public)
- In gaining efficiency, we might lose the passion
- How to maintain the MHH yet ensure no one falls through the cracks?
  - ComCare Local Networks
  - ComCare Database
  - ComCare Call



## **Economic Outlook**

- Forecasts for 2009 GDP Growth: -5.0 to -2.0 %
- Employment growth slowed significantly in 4Q 2008
- Prelim estimates show 7,000 workers retrenched in 4Q 2008, up from 2,346 in previous qtr
- Seasonally adjusted unemployment rate: 2.6% (Dec 08)



## **Government's Focus**

- Low-skilled, low-wage worker
- MCYS' focus
  - Those who are currently on financial assistance schemes but find it hard to regain self-reliance
  - Those who were retrenched
  - Children from vulnerable families





- Stay focus on encouraging people to work
  - SPUR, WIS Special Payment
  - Work Support will provide more flexibility to help those at the margins
  - Extension of duration of assistance under Work Support
- Ensure that children from low-income families do not drop out of pre-school/school
  - Enhanced Grow schemes
  - Additional help for children on PA

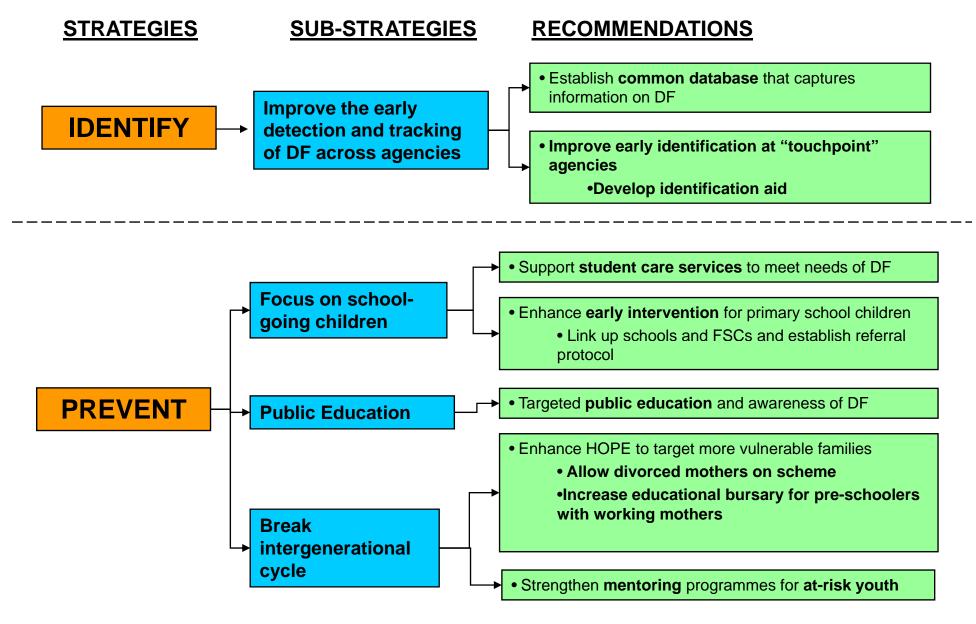


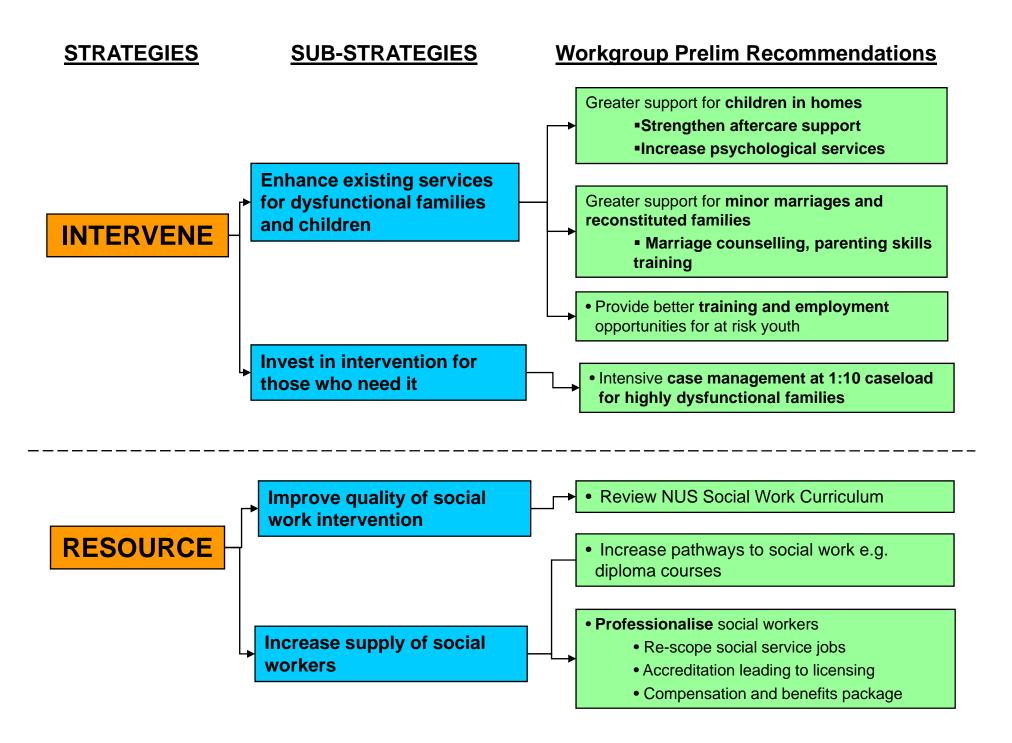
# Helping those with multiple problems

- Inter-Ministry Committee on Dysfunctional Families (completed its work in 2008)
  - ❖ Identify at-risk families that need help
  - ❖ Prevent at-risk families from deteriorating further
  - Intervene to strengthen resiliency of dysfunctional families
  - Resource the community to better help at-risk and dysfunctional families



### **Overview of Recommendations**





# The End Thank you!

