

## Many among old and poor unclear about aid schemes

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More will be done to reach out to Singaporeans after a survey showed that a significant number of elderly and low-income earners were still unclear on how schemes such as medical subsidies work.

The telephone survey of 2,219 citizens late last year showed that most were aware of assistance schemes and benefits available.

For instance, 94 per cent knew about pro-family benefits such as the Baby Bonus scheme, while 88 per cent were acquainted with the GST Voucher scheme.

Even for the least-known policies, such as the personal income tax rebate and Workfare Income Supplement, seven out of 10 people have heard of them.

However, they were less sure when it came to the finer details, including whether they had obtained these subsidies and how much those amounted to, the survey by Reach, the Government's feedback unit, showed.

Two in three did not realise they received housing subsidies and four in 10 underestimated the medical discounts they were entitled to in a Class B2 ward.

The problem was more acute among the poor and the elderly.

As much as half of public flat dwellers who were 55 years old and above and earned less than \$2,000 a month were clueless on whether they received any medical subsidies.

Besides not being clear about the extent of benefits, nearly half thought the cost of housing here was more expensive than it actually is by overestimating the average price of a four-room Build-To-Order flat in Sengkang.

The same number also cited Singapore's unemployment rate as above 4 per cent, when it is actually 2 per cent.

Separately, after details of the Pioneer generation package were announced recently, there were concerns that the elderly may not understand it - a point raised by Ms Grace Fu, Minister in the Prime Minister's Office. She said that it was important to put the package "in simple terms". The Pioneer package consists of lifelong health-care benefits for some 450,000 pioneers.

As part of yesterday's release of results from Reach's first-ever survey on how much people know about the help available to them, its chairman Amy Khor said it is "a good thing" that Singaporeans are generally aware of the various assistance schemes.

In light of the many initiatives announced in the recent Budget, Dr Khor said efforts will be made to reach out, especially to the "elderly, low-income earners and heartlanders", so that those who need help the most will get it.

A Reach spokesman said the findings were shared with public agencies and they will work more with the relevant groups to raise awareness of the schemes. Outreach will be done on different platforms such as dialogues and videos in English and other languages.

## **So many government aid schemes, so much confusion**

Too many schemes and too many agencies. That is why the elderly and the poor are less familiar with government aid schemes despite being the ones who need the most help, according to those who work with these groups.

"There are different criteria and fine print for different schemes and the elderly don't know where to apply or how to use their entitlements," said Mr Wong Lit Shoon, executive director of Sage Counselling Centre, which helps seniors.

Tanjong Pagar GRC MP Lily Neo also said it was "not easy" for her residents, mainly the elderly and the needy, to figure out the help available because there are "so many schemes even under one ministry".

One reason for the proliferation of schemes is that they are being targeted at more specific groups. But this also means more detailed qualifying rules, adding to the confusion.

"The Government prefers to provide targeted assistance rather than broad-based, almost universal schemes," Dr Gillian Koh, senior research fellow at the Institute of Policy Studies said. "So there are qualifying criteria and different levels of subsidies."

Social commentators said the findings, which showed a gap between people's understanding of government schemes and how it applied to them was worrying. One solution, said Dr Koh, is customised publicity material for different segments of people.