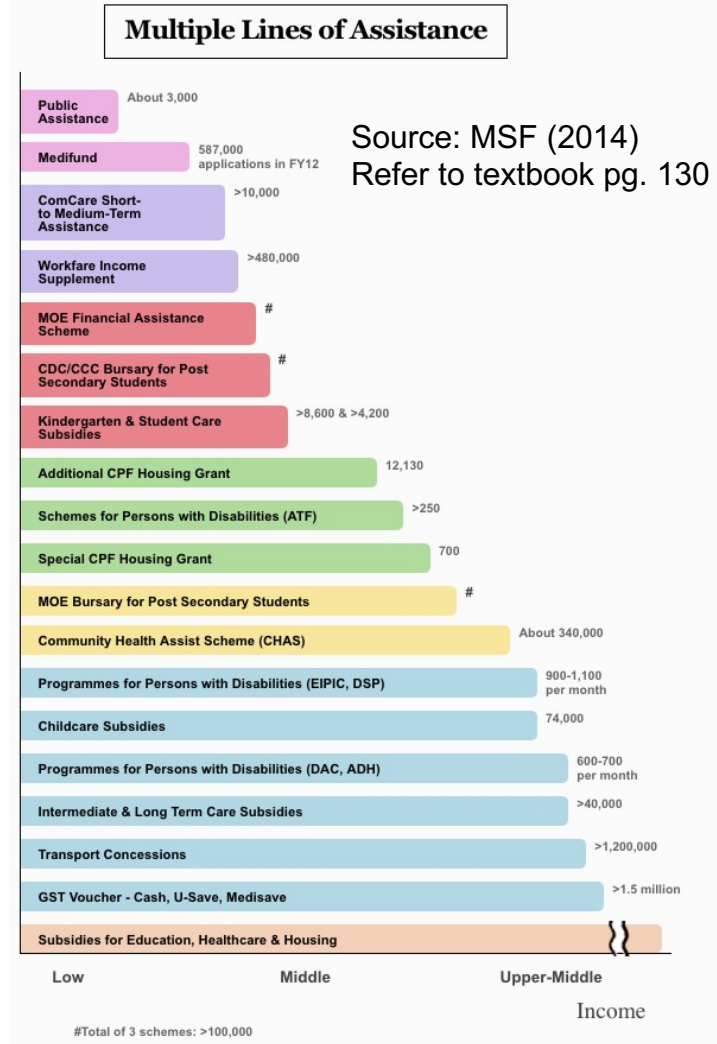


Measures to Address Inequality

- State provision of **social services** driven by principles of self-reliance and meritocracy
- Focused on **ensuring social mobility** by levelling playing fields
- Involves **multiple** ministries/agencies and voluntary welfare organisations
- **Constrained** by concerns of cost, sustainability, and avoiding a dependency mentality

- **Multiple lines of assistance** target specific groups in need provide **grants** and **subsidies**
- Various **govt. agencies** administer aid for particular areas e.g.
MOE: public education;
ECDA: childcare



Measures to Address Inequality

- **ComCare** provides
 - **Public assistance** (a.k.a. long-term financial assistance) of \$500-870/mth for those unable to work and support themselves (~3,800 mostly elderly households)
 - **Short-to-medium term assistance** and ad hoc **urgent financial assistance** gives immediate help in the form of cash, vouchers and food rations to families going through difficult periods (job loss, medical crisis, etc.)
 - Also **subsidies** for childcare, pre-school and student care

ComCare

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You Need

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We provide social assistance for
low-income individuals and
families.

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I NEED
TEMPORARY ASSISTANCE

I'M UNABLE TO
WORK

I'M A
PARENT

I NEED
HELP URGENTLY



Measures to Address Inequality

- **Workfare Income Supplement Scheme:**
govt. top-ups to low-income workers' salaries;
Singaporeans who earn up to \$2,000/mth and
worked 2 out of 3 months can get up to
\$3,600/yr in cash and CPF contributions
- Complemented by **Workfare Training
Support Scheme** that offers up to 95%
course subsidies, training allowances and
cash rewards for completing courses

Measures to Address Inequality

- Low-income families meeting eligibility requirements can rent HDB flats at heavily subsidised rates under the **Public Rental Scheme**
- For purchase of subsidised HDB flats, low-income families can receive an **Additional CPF Housing Grant** of up to \$40k, on top of a **Special CPF Housing Grant** of up to another \$40k, for a total of \$80k in subsidies
- Low-income/needy families also have access to **HDB financial assistance** for mortgage payments and upgrading costs

Measures to Address Inequality

- Children from low-income qualify for **MOE Financial Assistance**, which covers school fees, textbooks, uniforms, and a public transport subsidy
- MOE, Edusave Merit, and other institutional/private **bursaries** help defray education expenses with cash grants
- **Subsidised tuition** classes by community self-help groups (e.g. CDAC)

Measures to Address Inequality

- **MOE preschools** – to ensure access to low-cost childcare and early education
- **KidStart** – additional preschool support for low-income families
- **UPLIFT scholarship** to help low-income Independent School students

Measures to Address Inequality

- Affordable healthcare
 - **Medisave**: compulsory individual medical savings used to pay medical bills
 - **Medishield Life**: national basic health insurance scheme, payable with Medisave
 - **Medifund**: financial assistance for patients who have difficulty paying remaining bills
 - **Subsidies** public polyclinics and public/restructured general hospitals + Community Health Assist Scheme (CHAS) at private GP and dental clinics

Measures to Address Inequality

- Sources of funding for measures include:
 - **Increased property tax** rates for more expensive owner-occupied properties (10 → 15%) and investment properties (10 → 12-20%) effective 2015
 - **Tiered ARF** for cars (flat 100% → 3 tiers of 100/140/180%) from 2013; tiered ARF for motorcycles (flat 15% → 15/50/100%) from 2017
 - **Increased marginal tax** rates for highest income earners (20 → 22%) from 2017

Measures to Address Inequality

- Sources of funding continued:
 - **Increased petrol duty** of 10-15 cents/litre from Feb 2021
 - **GST to be extended** to low-value goods and all imported services from Jan 2023
 - **Proposed increased in GST** from 7% → 9% between 2022-2025

Measures to Address Inequality

- Key concerns and principles:
 - **Cost and sustainability** of measures
 - **Self-reliance**; avoiding cultivating dependency mindset
 - **Community involvement**: beyond the “many helping hands” approach