

OPENING SPEECH BY MR TAN CHUAN-JIN, MINISTER FOR SOCIAL AND FAMILY DEVELOPMENT, AT COMMITTEE OF SUPPLY 2017

INTRODUCTION

1. Madam Chair, I would like to thank all members for sharing their thoughts on fostering a more caring Singapore.
 2. As we progressed economically in the past 50 years, we created opportunities for Singaporeans to pursue their dreams and to provide for their families. Individual effort, strong families, and active involvement by the community remain important principles. Our growth also allowed us to enhance support for families and to give our children a good start regardless of background. We increased assistance to those who need help and improved the quality of life for the elderly and persons with disabilities. We also strengthened the protection for the vulnerable. We now have better support for young couples as they plan to start families and raise their children.
 3. Now looking ahead, we face different challenges. Ageing population, shrinking family sizes and more people working abroad, have resulted in fewer members within the family to share the caregiving load. While our elderly enjoy longer life expectancy, they do also require sufficient resources to see them through their twilight years. More of them are developing disabilities as they age. Family structures are evolving as we have more choosing to remain single or childless, or living alone. We are also seeing more remarriages and intercultural marriages. More children are being diagnosed with autism earlier.
 4. Social services therefore have been expanding to meet these needs. But like many sectors, getting more manpower to keep pace with demand remains a continuing challenge.
 5. During the Budget Debate, members spoke about new economic realities, such as evolving business models, disruptions, and labour market uncertainties. What does this mean? Well, it will probably mean that more persons requiring support, and probably for longer periods, during job transitions.
- MSF as part of WOG Support System*
6. Therefore, it is imperative for us to take a Whole-of-Government approach to enable all Singaporeans, including the vulnerable, to adapt to these changes.
 - a. Keeping our economy healthy with good jobs growth remains key because it helps our people stay employed; work I think in many ways, represents the best form of welfare because it enables dignity and self-respect.
 - b. Secondly, we will continue investing in education and training, to ensure our workforce remains skilled and competitive. We will also help workers to upgrade their skills on an ongoing basis, so that they remain relevant as the economy evolves. We will also help with job matching where we can. While seemingly economic in nature, I would suggest that many of the measures

taken by the CFE with SkillsFuture have a lot of bearing on our social well-being as well.

- c. But lastly, invariably, where individuals fall on hard times, and this is where the social safety net, and this, the social safety net, – I mean families, the community and the government – we will all have to come together to strengthen support.

Principles behind our Social Safety Nets

7. We believe that as we help, we must foster hope for the future and very real improvement in lives. Now I think if members noticed, and many of us often ask, what is MSF doing, what is the Government doing, but I think it is important for us to realise that we all have a role to play. So I would like to reiterate these principles and values that I believe should guide us:
 - a. Firstly, dignity and self-reliance. Every Singaporean must be able to stand on their own two feet, and live a life of dignity. Enabling those who can work, to work, helps to maintain self-respect and empowers one to improve his circumstances. We must not only help individuals with short term needs, but help them to help themselves in the long term.
 - b. Secondly, family support. Families, we all know, form the foundation of any society, and definitely in our society, and they should be the first line of support. Family bonds help us get through tough times. Fostering strong families is a key imperative. Imagine a society where, when there are troubles, the first thing people ask is not so much what are the families doing, what is the individual doing, but what is the community doing about it. I think it would represent something that we should be worried about. But I think these are values that many of us continue to hold true today.
 - c. Lastly, community support. The wider community plays a part, which is all of us here, as leaders in our own respective spaces. I think different players, and how some of you have suggested about how volunteers can play a part, and certainly different players like voluntary welfare organisations (VWOs), grassroots, philanthropists, volunteers from all walks of life, can and should come together to provide care and support in big ways and small ways, and they definitely augment the support provided by the government.
8. So we need to prepare for the future. While the underlying values and principles that guide us do not change, we do need to redesign assistance to meet changing and diverse needs. At the same time, we still have to pay attention to sustainability, to ensure that resources are going to where they are most needed.
9. My Parliamentary Secretary and I will be elaborating on the ministry's work really in three key areas:

a) **Firstly, to build an Inclusive Society.**

Now an inclusive society is one where each Singaporean is enabled to lead a fulfilling life, regardless of their starting point. Developing this sense of inclusiveness is, and has to be a whole-of-society effort. Beyond initiatives and programmes, we need a mindset shift in the way we support the needs of fellow Singaporeans, the way we look at them, and especially those with more disadvantaged circumstances and different abilities.

b) **Secondly, it is about Strengthening Families.**

The family plays a critical role in preserving a closely-knit society and in serving as a pillar of support for individuals. We want to ensure that Singapore remains a great place, a great place to raise children and give them a good start in life. We want to establish stable family units, while supporting families that do face difficulties.

A strong family goes a long way in helping individuals overcome challenges. I am talking not just about immediate family, but also the extended family. As individual family units come under strain, such as through difficult life events like illness, extended family members can play an important role in providing support, especially when family units are becoming smaller. However, there will be families whose ties have been weakened, and help from within is not immediately available. It will happen. And that is where the government and community partners, neighbours can help them to resolve their issues and rebuild their ties.

My Parliamentary Secretary will speak on how we will strengthen and support families through better childcare and infant care services, as well as early intervention measures for young families. He will also outline how we will help families to mend fractured ties, and how we should deal with domestic violence.

c) **Thirdly, we will enrich our social assets by Strengthening the People Sector.**

Our community partners are doing very, very good work and I urge them to continue. Given the nature and complexity of needs, all of us need to play our part to provide holistic help to those in need. This way, we can achieve greater impact and we can scale what we do. And when you scale, you can actually begin to go upstream and look at preventing problems, and not just dealing with problems when it happens. So developing our social service organisations, as well as enabling and empowering caring communities, continue to be an important priority for MSF.

10. At the end of the day, all our efforts – family, community and government – contribute towards our vision of a caring and inclusive society. Now for this first section, I will elaborate on our work in building an inclusive society.

BUILDING AN INCLUSIVE SOCIETY: SUPPORTING EACH OTHER AS WE JOURNEY

11. Individuals who are disadvantaged and have complex needs, they will feel the challenges of livelihood most acutely. If displaced from their jobs, they might not have sufficient savings or other sources of income to tide them through these rough patches. Those without family support will require greater support from the community and the Government. It is not only about extending *more* help. We need to be innovative to help them more holistically, and try to break the cycle of disadvantage. Just providing and disbursing help is the easy part in some sense, but helping them to break out of the circumstances so that they can fundamentally change their circumstances. That is where the important work lies.
12. Another group that we will strengthen support for, are persons with disabilities. They face different challenges and invariably have less options than the rest of us. In the past few years, we have made good progress in areas such as early intervention, education, employment and in raising awareness and recognition of persons with disabilities. The recommendations in the third Enabling Master Plan set out quite a few areas where we can further strengthen support over the next five years.
13. I will elaborate more on our plans, starting with how we intend to support those who need financial help.

More Integrated Support for the Vulnerable and Low-Income

14. In recent years, we have progressively strengthened our social safety nets. So let me provide an update on the Social Service Offices, as requested by Mr Faisal Manap.
 - a. The SSOs are the cornerstone of our social assistance framework. In 2013, we started rolling out a network of SSOs to bring more accessible and coordinated social assistance to Singaporeans. By 2015, we had set up the full network of 24 physical offices across the island. And today, 95% of SSO clients live or work within 2 kilometres of an SSO. For seniors who may require social assistance while unable to travel to the office, our officers can conduct the assessment at their homes. For immobile seniors who are already on our schemes, our officers also can directly credit the payment to agencies for their household bills if there is such a request or when officers assess that doing so will be helpful to the seniors. Ms Sylvia Lim asked about some of these possible arrangements. We have those options available.
 - b. Now, being forward deployed, SSOs develop a good sense of the local community's needs and enjoy better collaboration. Now the SSOs are not the only players in the community. There are various stakeholders, VVWOs, FSCs, so the partnership with them also enables the SSOs to get a better feel of the situation on the ground. So for instance, some of the products as

a result of these partnerships – one of the SSOs have partnered North East CDC to pay for pest control services to assist rental flats residents deal with their bed bugs. In Bukit Merah, for example, our SSO initiated a Spooner Road POW WOW platform where all partners could coordinate their action plan for vulnerable families in the area. This enabled clients to be better served in a holistic manner, and avoided duplication of effort among the agencies. The various partner agencies continue to meet through this platform to share best practices and resolve complex cases. This is something that we want to encourage, we want to see it happening on a wider basis. Some of us, as Advisers, we are playing an active role trying to pull together the different stakeholders because it is important for the stakeholders to get together, because when they talk, they build up relationships, they exchange information. That is when there is real coordination, and the real coordinated work happens on the ground. And it is much more effective that way.

- c. Mr Faisal Manap also asked about the training received by SSO officers. One out of 6 officers have social work training. Officers also undergo training in areas pertinent to their work, such as engagement and interviewing skills, the assessment of needs and financial literacy. Now its also important to realise, as I mentioned earlier, that the SSO does not exist on its own. It works very closely with the local family service centre, where the social workers will then also follow up with the individual clients. There are also other players, such as the SACs and other stakeholders, where the partnership is established. So the social work community that exists on the ground comprises SSOs and the key partners, who together, try to address some of the needs that our residents face.
- d. Mr Faisal Manap and Ms Sylvia Lim also asked about the ComCare Scheme. We have extended the coverage to more families. Since 2014, we have increased the monthly household income cap for families seeking Short-to-Medium Term Assistance from \$1,700 to \$1,900, and the cap on income per person was raised \$550 to \$650. So basically, we have extended the coverage, in terms of those who may need ComCare assistance. We have also increased the quantum of Long Term Assistance. The most recent enhancement was last year, where financial support for one-person households on Long Term Assistance was increased from \$450 to \$500 a month. The rates were also increased for larger households. Households may also receive additional support to meet other needs such as medical consumables, adult diapers, and one-off items like commodes and wheelchairs for their frail elderly. So this is some of the ad-hoc needs that sometimes may arise, and assistance can be provided.
- e. These are system-level improvements and scheme enhancements. At the individual-level, SSO officers are empowered to exercise flexibility when providing social assistance to low-income families under the ComCare scheme. And this is something that is important. I think it is important for

officers not to just follow a rule rigidly, but I think the space has afforded them to make some of these discretionary calls. Our officers will then calibrate both the amount and duration of Short-to-Medium Term Assistance, according to the different needs of families. For one-off and ad-hoc expenses as mentioned by Mr Faisal Manap, they also exercise flexibility and also tap on community resources to assist. I think many of us are familiar at the CDC-level - initiatives by us, working with the various stakeholders, the local merchants, the local VWOs. I think collectively we will also help to provide some of these means to assist individuals on a need basis. We do want to help families get back on their feet, but some will progress faster than others. Ms Sylvia Lim asked about how do you measure. And the honest truth is, it is actually quite difficult. Is it about the numbers we are talking about? By extending the coverage, we do have more numbers that we are assisting. Is it about how long they remain on help? But the reality is, it really depends. Because some are temporary because they lost their jobs, so they need something to tide them over. Others have more chronic family problems, but they are not work capable. Some have health issues. That is a bit more long drawn. So the key thing really is, when they need help, are we able to provide them. And even though it may be short medium term, it does not mean that after a few months we will cut it off. Actually we have the capacity, and we do actually extend it when they continue to have those issues. Those of course on long term, very different, we will review them from time to time. For those on Short Medium Term Assistance, we will adjust accordingly, and will not cut off assistance prematurely. And if you do meet individuals who seem to have some of these challenges, do flag it to us and let us know, because we will be quite happy to adjust. Because we do make those accommodations. But as we all know, I think on the ground, the stories that we receive are not always necessary complete. So but, when in doubt, surface it. We will be more than happy to assess it. So we do look at it from a need-based approach, and we consider all sources of income. Ms Sylvia Lim also asked about the Silver Support. Well, for those on Short and Medium Term Assistance, obviously there will be some that are not receiving Silver Support. Some of those who receive Silver Support do not need Short to Medium Term Assistance. But for those who are on Short and Medium Term Assistance but also eligible for Silver Support, but in these cases, we do compute the Silver Support quantum into the overall assistance. Because otherwise, the quantum basically increase quite significantly. We are also quite mindful how to calibrate the amount. So the Silver Support is factored in for the Short Medium Term Assistance recipients.

- f. Ms Denise Phua's asked about families facing problems with debt and arrears. In fact I was just having a discussion on this recently with an expert from overseas. Now these families can approach their nearest SSO. The SSOs will work with relevant agencies, such as Singapore Power, HDB, Town Councils, to see if the debt can be restructured. That is a very simple step, but it goes a very long way. For many, it makes a lot of difference. For

example, what it does is to allow these families to go on instalment plans. Concurrently, the officers will assess the families' situation and they will look at the ComCare to support their basic living expenses if necessary. And these efforts will resolve some of the pressing issues for many of them. However, ComCare cannot be used for the repayment of debts, to ensure we also do not erode the values of personal responsibility. Can you imagine the scenario where basically, if you are in debt, and therefore public monies are then re-directed to service your debt. Invariably, I think you can imagine the kind of behaviours that this can create. But we are also aware that for some families, and I do face them, I think many of us in this house face them, where they, for whatever reasons, the mistakes that they make, wrong decisions in life, they end up mire in quite serious debt. It seems almost impossible to break out of the cycle. So in these instances, we would refer them to VWOs, who are looking at these issues from a more specialised perspective, where they provide debt-related support and advice, and other organisations, like the Institute for Financial Literacy and Credit Counselling Singapore. Basically, exploring different ideas, to see how best to equip our social workers with the ability to integrate financial advice into their intervention plans for vulnerable families. So we welcome partners who are keen to explore such solutions. I am aware of the Methodist Welfare Services, who are providing some of these. I think it is early days yet. I think it is too early to conclude. And I think for those who are operating in that space, they also realise that it is not so straightforward either. But we are mindful that this is for a number of families. Serious issue. And we are looking at whether there are better ways to support them. The ideal way really is to prevent them from getting into their debt position in the first place. And that is where providing better financial planning advice, and education early would be important. And it is also important for us to surface problems earlier so that we are able to step in. Because the range of assistance schemes are available to help families, rather than let them try and figure out solutions on their own, incurring more debt, and thereby creating a much more complex problem for themselves. So this is where the community needs to step in to support them, surface the problem, so that we can step in and see what we can do early.

15. But we do need to be forward-thinking. We need to try new methods because social safety nets also need to evolve with changing conditions. So I am keen for us to be as proactive as we can, to go upstream to pre-empt issues, but at the same time, it is also important we reiterate that, we have to strike a balance, in terms of being resilient, and preventing the sense of entitlement. Because by being so proactive, before you surface a problem, you come in and help somebody. I am not sure that is always a wise thing to do either. So it is a balance that we need to strike, but am very mindful that I would like to look at prevention as far as I can.

Making it easier for those in need to get the help they need

16. Professor Michael Sherradan, a distinguished professor of social development at the Washington University in St. Louis in the US, and he described Singapore as “a relatively young and very tiny nation, but it has some of the most innovative social policies in the world”. He has also said that “social policies can never be perfect – tradeoffs are always involved – but overall Singapore has made thoughtful and effective choices.”
17. I actually believe we can do better especially in the way we provide more seamless and holistic help to individuals and families. Because when you meet individuals, they have a range of different problems, and it is multi-dimensional. They do not organise their lives according to the way we organise ourselves in the ministries and agencies. So we, at the backend, need to see how to wrap around services to support them.
18. For those with multi-faceted needs and challenges, clearly financial assistance is just one part of the solution. It does not solve everything. There are other difficulties, such as family problems, relationship problems at home, challenges in finding and holding down stable employment, health concerns, mental health issues etc. Therefore, our SSO officers need to work with them on an action plan to achieve financial and job stability. Link them up with other agencies and community partners that can help them address their other challenges such as childcare placement.
19. So as I mentioned earlier, I think we can do better, in trying to make this as seamless as possible. Now if you have one individual who is able to do everything, I think, it will be challenging, because I do not think he will have that level of competency. So you do need to leverage on the experts that are providing those services within the community. But what we can do better is to link them up much better. Basically, it is a team attending to the individual, but how do you help them navigate and how do you hand them from one individual to the other, and collectively try to address these issues. I think that can go a very long way, and that is something we can do better.
20. So we recognise that this is very taxing. Because these individuals and families are already having a lot of emotional stress, a lot of concerns on their minds, and then they have to approach multiple agencies for help, and to repeat their stories. So having technology to help streamline that, so that there is a common database, help to go a very long way to prevent social workers from asking the individuals to repeat some of these incidences. These experiences, we know, can be demoralising and can diminish their will to follow through with their action plans. In the first place, I think for many, I would suggest, actually do have a great deal of dignity and self-reliance. Which is why sometimes they actually come to us rather late. But because of that, it is also very painful to keep repeating why you are needing help. So I think that is something that we recognise. I think through SSNet, we are trying to address some of these issues, and through the processes at the backend, I think we can do better and we will. while they are on financial assistance.

Seamless Social and Employment Assistance at More SSOs

21. So we will constantly explore better ways to be more client-centric. One area of focus, to illustrate, is employment assistance to enable job stability.
22. Some of our SSOs are co-located with WSG or e2i Career Centres, and clients can immediately follow up with the WSG or e2i for employment assistance. Two SSOs – Taman Jurong and Kreta Ayer – they have social assistance, family services and employment services, all under one roof. At these two SSOs, the same SSO officer provides both social and employment assistance, an arrangement that clients have found helpful. At the other SSOs, separate appointments for employment assistance are made for clients to see the WSG or e2i officers, who come to the SSOs once a week.
23. So this year, we will extend the pilot delivery of both social and employment assistance by the same SSO officer, to three more SSOs. For clients who are unemployed but able to work, this will provide easier and quicker access to employment assistance. They can also get more holistic help, with employment goals tied closely to social assistance.
24. Much as we want to help, individual must walk that last mile themselves. I think many of us who have been in this field, working with individuals, we will also meet individuals who for one reason or another, somehow, are not prepared to embark on that. So how do we nudge them on that journey, especially when they are work capable? So we will train our officers to provide employment assistance.
25. So this is just one example amongst various that we will need to continue to pursue to make sure that we can provide help as effective as possible, but also in a manner that helps the individual retains his dignity, and at the same time, not to erode the importance of self-reliance, and also at the same time to include the families, because family support remain important, and again the community. That is where we are in. We have also a responsibility in our local community to look out for our neighbours, and our residents. There are many different ideas and schemes that can actually work on the ground and many of us have actually tried that. So all of us play a part.

Response to the 3rd Enabling Masterplan

26. Let me move on to persons with disabilities.
27. The Enabling Masterplans are 5-year blueprints that guide the development of policies, programmes and support services.
28. The third Enabling Masterplan Steering Committee concluded their work in 2016. They seek to improve the quality of lives of persons with disabilities, importantly, to support caregivers, and also to build up the community's capabilities, and chart the way forward in building a more inclusive society. The third Masterplan builds on the progress of earlier Masterplans. Focus group discussions were

carried out with many stakeholders - persons with disabilities, caregivers, VWO providing disability services, employers and members of the public. I would like to place on record my thanks to the 22-member Steering Committee, which comprised the people, private and public sectors, including PwDs and caregivers, for their hard work and recommendations.

29. The recommendations highlight the importance of building an eco-system of support for persons with disabilities. This ecosystem starts with family members and encompasses the larger community, such as health, education and social services, and society at large. We will focus on strengthening this eco-system to enable more holistic help, and a smoother transition for persons with disabilities at different stages of their lives.
30. Let me share some upcoming initiatives in early intervention, education, training and employment, adult care and also caregiver support, which Dr Neo and Ms Phua have asked about. I will also touch on the plans to build the community's capabilities to better support persons with disabilities and their families.

Early Intervention

31. Early intervention will remain a key area of focus for children with developmental needs. Timely and appropriate support in the early years of can maximise their potential.
32. The Developmental Support Programme (DSP) provides learning support and therapy for children with mild developmental delays, such as in speech and language, learning difficulties and behavioural issues. The programme is available in the mainstream pre-schools. Since its inception, it has helped about 4,000 children across 350 preschools. DSP will be expanded to another 50 pre-schools this year. We are also studying how it can be enhanced to support children with moderate developmental needs.
33. We will build up the capability and capacity of the preschool sector. This includes training a pool of 200 preschool teachers called Learning Support Educators or LSEds, over the next five years. LSEds provide targeted intervention for children with mild developmental needs, and they support classroom teachers in integrating these children with typically developing children in a group setting.
34. We will also promote greater inclusiveness within the educational setting. So we are looking at the feasibility of an Inclusive Preschool model that enables special-needs children to attend pre-school with other children. Such a model will need to be supported by LSEds and early intervention teachers.
35. We are keen on earlier detection and clearer classification of developmental needs, to facilitate timely and appropriate intervention. And I think in Singapore, this is something that we can do. Personnel in the health and pre-school sectors, they actually form a network of early touch points for our children. These include doctors and family medical practitioners, as well as pre-school teachers. So we will work with MOH to see how to better train these personnel to pick up

signs of developmental delay, basically also to raise awareness and to deliberately look out for some of these indicators so that children can be noticed at the early stage where it is appropriate so that they can be referred for more early and for quicker intervention and appropriate support. And I think the earlier the intervention, especially for those with issues, I think the better it is.

School-going Children with Special Needs

36. MOE will introduce Compulsory Education for special needs children from 2019. Children with special educational needs (SEN) who are able to benefit from formal education will be supported to access mainstream or government funded Special Education (SPED) schools.

Training and Employment

37. Employment is integral to enabling persons with disabilities to live independently and integrate with society. It is something that also weighs on the minds of all parents with children with disabilities. We share Ms Phua's and Mr Choo's concerns on employment opportunities. We will continue to do more to improve employability and employment options, and support the acquisition of relevant skills. Over the past three years, SG Enable and its VWO partners have collectively placed more than 1,200 persons with disabilities into employment through job support and placement assistance, mainly in the hospitality, food and beverage, retail and administrative support sectors. SGE has also supported internships for about 80 tertiary students with disabilities in our Institutes of Higher Learning.
38. So MSF, together with MOE and SG Enable have piloted the School-to-Work Transition Programme with five Special Education schools in 2014. This Programme provides counselling, motivation, soft skills training and work trial opportunities for SPED students before they are matched for employment. The feedback has been very good. I am heartened to hear the feedback from students, parents, and employers about how the programme allowed students with special needs acquire work skills, develop good work habits and build a sense of self-worth and confidence to carry out daily activities on their own.
39. I am pleased to announce that we will extend the School-to-Work Transition Programme to more SPED schools and students who are work capable but not work ready. This will include those with higher needs. The programme will be expanded from supporting about 30 students last year, to about 60 work-capable students a year by 2019.
40. Training and lifelong learning are also crucial for persons with disabilities to keep current and relevant to this changing economy. It is challenging for us but more challenging for those with disabilities. Since 2014, more than 1,400 persons with disabilities enrolled in training courses, and more than 2,200 employers and co-workers underwent training to learn how to recruit and integrate persons with disabilities at their workplace. And this effort at the workplace is important.

41. Let me share an example. Mr Shahidir was diagnosed with mild autism at a young age and has difficulty in verbal communications. Following a vocational assessment at Autism Resource Centre's Employability and Employment Centre in 2015, he was trained in work-related hard and soft skills. His job coach recognised his strengths in reading and ability to follow visual instructions, and matched him to an administrative role in DataPost Pte Ltd in April last year. His employer has been pleased with his consistent work performance so far. Shahidir, like many of his peers, are assisted through job placement and job support services by SG Enable and its partners, and managed to become independent through employment.
42. SG Enable (SGE) will work with training providers to enhance the availability and affordability of training. Persons with disabilities are now able to use their Post-Secondary Education Account (PSEA) in addition to SkillsFuture Credits to offset costs across a wider range of courses, such as those offered by SG Enable.
43. PwDs can also tap on other schemes to enhance their independence, such as the Assistive Technology Fund (ATF). This was introduced in 2003 to defray the cost of assistive technology devices. In our recent review of the ATF in 2015, Mr Faisal Manap will be glad to note, and he is aware of it as well that we doubled its lifetime cap from \$20,000 to \$40,000. We raised the monthly household per capita income from \$1,500 to \$1,800. We broadened the scope of coverage. PwDs can now use ATF to purchase devices for rehabilitation or for assistance in daily living, in addition to work and education purposes. With these changes, the number of supported ATF applications went up from 175 in 2014 to about 1,600 in 2016. For those who still face difficulties in financing their purchases, our VWOs will work with them on a case-to-case basis. So we will monitor the needs of PwDs, and consider further enhancements in future. Mr Faisal Manap suggested to keep prices affordable by aggregating demand. I think that is a useful idea. We are studying this matter further as many AT devices are used by PwDs. While some are standard, some actually do require customisation as well. Sometimes, bulk purchase may not be so applicable. But this is something worth pursuing and we will study it.
44. Ms Thanaletchimi asked about wage support for companies employing PwDs. The Special Employment Credit (SEC) scheme was introduced in 2012 to support companies that employ PwDs earning \$4,000 and below a month. These employers receive support of up to 16% of employees' wages, capped at \$240. For PwDs in low-wage jobs, the Wage Income Supplement (WIS) scheme further supplements their income and savings through cash payments and CPF in Workfare. As at Dec 2016, \$59 million in SEC has been given to employers of about 10,000 eligible PwDs. \$28 million in WIS has supplemented PWD salaries in low-wage jobs.

Adult Care & Supporting Caregivers

45. Some special needs children graduating from the education system might not be able to enter employment, and they require longer term care services. For older adults with disabilities, their elderly parents who are their primary caregivers may find it harder to continue to care for them. So a gap in caregiving may also be more keenly felt. As I mentioned earlier, our families are becoming smaller.
46. The call for more support for caregivers is a key area of focus in the 3rd Enabling Masterplan. The role of a caregiver is physically and emotionally demanding, and they can really be at risk of burn-out. In fact, it is not a risk. Burn-out is very likely to happen.
47. The National Council of Social Service (NCSS), together with VWOs in the sector, will develop a network of support for caregivers. I do note Ms Denise Phua's point about the need to be clear about the needs in the sector. We will work with various stakeholders to tap on their experience in this particular space. This network will enable better access to information and resources, services such as respite care, and capability building resources, so that caregivers can perform their role with greater confidence. Now this is important because sometimes the stress comes from a lack of awareness. They feel that they may not be getting the support they need when actually some of these measures are available. So a lot of it is about improving training and providing awareness. The greater the awareness, the lower the uncertainty. It also helps in managing stress. So this is something that we will help to ensure – that information and resources are made available to families. This will also enable caregivers to more importantly be able to care for themselves, even as they care for their loved ones.
48. VWOs and Family Service Centres in this network will help to link caregivers for further assistance based on their needs. Caregivers will also have access to support groups that offer emotional support. VWOs will also provide caregivers access and connectivity with specialised services such as counselling and specialised training.
49. As part of this network, NCSS will establish the Disability Caregiver Support Centre. Ms Chia has asked about this. The Centre will focus on new caregivers or caregivers of PwDs who are currently not accessing services. Adopting a "Hub and Spoke" model, the Centre will link these caregivers to VWO service providers in their community and other resources. The centre will also explore new support initiatives needed by caregivers.
50. We agree with Ms Phua that this network has to be forward-looking. NCSS will ensure the Centre stays open to incorporating new caregiving ideas, innovation and practices. In order to make sure it is forward looking and it remains innovative, we ask stakeholders in the community to step forward and provide us some of these inputs, and to work closely with NCSS on this front.

51. One foremost concern by caregivers is what would happen to their child with special needs when they no longer are able to care for them. The Special Needs Trust Company (SNTC) will provide more assistance in future care planning and trust services, and step up its outreach and engagement efforts to assist caregivers. SNTC will also collaborate with key community partners such as the Institute of Financial Literacy in their outreach efforts.
52. Earlier, Ms Phua touched on the range of residential living options for PwDs. The family, as I mentioned, is the first line of support. Majority of PwDs today are living with their family members. Some are supported by home-based or community-based services. For a small group of higher functioning persons with disabilities where family support is unavailable, we have Adult Disability Hostels and the Community Group Home. For those whose only option is to stay in residential care facilities due to high support needs, the Adult Disability Homes provide them with the required care and support. My ministry will continue working with stakeholders to expand the continuum of support for persons with disabilities living in different residential settings. Together with MOH, we will explore synergies across the health and social services. This would require collaboration amongst VWOs in areas of manpower training and transition management.

Building Community Capabilities

53. I would say that one part that all of us can play is really in the community. Because the PwDs live amongst us. Their families live amongst us. And this is where I think the community can play a very active role, whether in terms of volunteers, whether in terms of the local neighbourhood. Because we are there in the community with them. We would urge that even as we look at NCSS initiatives, we look at the government, the VWOs, I would remind us that apart from the family, the community plays a very big part. We can go a very long way in terms of providing support and respite for caregivers. When they are out and about in the community, you see them. But when we are less than sympathetic when their children act up, when we are less empathetic, and we react in ways that are insensitive, it doesn't help at all. It makes them retreat into their own shell. They dare not come out. They are reluctant to come out. How do they then draw on support? But the more we are able to actively involve them on a day to day basis in our community activities, let's deliberately plan forward, bring them out. If we are able to provide some form of care for their children or their family members, at least a couple of hours, half a day here or there, that can go a very long way in terms of making a real difference. And that is something all of us can do. We don't need to mandate that from the agencies. That's for us as leaders in the community that we can do. And we should think about how to embark on it.
54. Over the years, in terms of building community capability, my Ministry has introduced initiatives to build up the capabilities of our community partners so that they can do their work more efficiently and effectively. In the next phase of the Social Service ICT Master Plan, we will look into the automation of work processes in terms of case management, transition management, as well as case monitoring. VWOs providing disability services would be able to reap the

benefits of having a holistic view of clients and timely delivery of services enabled through technology. Just as we embark on Smart Nation initiatives, the Smart Nation initiatives must be all-encompassing in every facet of our lives. No different in this space as well.

55. Studies have also shown that Singaporeans are unsure about their appropriate behaviour when interacting with persons with disabilities. As I mentioned earlier, the more we are able to interact, the more we are consciously able to learn, the more we are able to be empathetic. This is one reason that employers are still apprehensive in hiring PwDs. There are many little things we can start to do to start creating greater inclusiveness. Employers for example can look at designing more inclusive workplaces. Our schools and communal places are natural settings as I mentioned. For starters, my Ministry will work with MCCY to provide more opportunities for PwDs to participate in sports, cultural, community and youth activities. MSF and our partners, NCSS, SGE and VWOs in the disability sector will continue to promote disability awareness and support efforts to bridge the social distance between members of the public and PwDs, and of course we can bridge that gap as well. But as much as we create the opportunities, again for the rest of us, we must take that step. There are limits to how much we can force this down all our throats. We create the opportunities, create the platforms, but we must step forward and be there, be present, be involved. It doesn't take much, but for those who have been involved and found it enlightening, they begin to have greater insights and that's the start of that journey. I think we are progressing, but the surveys show we still have a long way to go. There is every possibility that we can make good improvements on this front.
56. As shared by the Finance Minister, including existing initiatives, I think we expect to spend \$400 million per year in supporting Persons with Disabilities. While I have elaborated on the upcoming new initiatives under the Enabling Masterplan, I think it is important for us to note that the on-going support for persons with disabilities range from early intervention, special education, wage support to supporting caregivers and really it straddles across many, many different ministries and agencies as well. And together I think the key thing for us is to make sure that these schemes are able to come together, are able to be interwoven effectively to enable the holistic support to be provided.

Closing

57. Sir, a truly inclusive society requires commitment from the wider community to play their part, which is why I reiterated some of the principles earlier. Because I think as a society, we all must subscribe to that. Rather than to just turn to the government, agencies, VWOs and ask what are you doing about it. Because all of us can play a part. We need to be more aware, we need to remind ourselves, ask ourselves, what role we can play to be more inclusive toward persons who have more needs than us, or whose capabilities differ from us. It is our people that make this country special, and inclusiveness for the less fortunate amongst us should be an abiding value of our society. I hope that we remember that even as we provide initiatives to help those who are disabled, those who have special needs, those who are disadvantaged, really, it is not just about helping them. In

the process, I think it is about us helping ourselves change. Because when we participate in the process, that's a change that will happen. So I do urge all of us that in this effort to build inclusive society, it is not just coming up with the schemes, it is not just throwing money at the problem, building infrastructure -- it is about the people being involved. And that is something all of us can do.

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