

A gentler climb with shorter steps for our most vulnerable families

More achievable milestones are being set for ComLink+ families to qualify for financial incentives, and that is a good move.

Wong Chin Yi

It has become easier for some of Singapore's most vulnerable families to get help, but well-meaning observers may be worried. It is natural to wonder if the nation's longstanding belief in self-reliance is getting diluted.

The truth is simpler and more reassuring. In helping vulnerable families climb out of the poverty trap, the ComLink+ scheme is also acknowledging – more pragmatically – the harsh realities of their lives.

At first glance, the enhancements to ComLink+ announced in Budget 2026 might seem like mere technical tweaks. Milestones for families to achieve financial incentives have been broken into smaller, more bite-size steps. Payouts are now more frequent and immediate.

For example, families will be rewarded from the third quarter of 2026 just for continuing to work with their family coaches or case workers, instead of having to achieve specific targets. They will also qualify for financial incentives more easily when it comes to meeting milestones for pre-school attendance and employment, as the requirements have been eased in a more tiered approach.

Does this mean we are lowering the bar?

Not at all. Taken together, these changes reflect not a drop in standards, but rather a profound shift in how we understand the lived reality of families facing deep, layered disadvantages. Expectations are being recalibrated, taking into account the day-to-day constraints these households actually face.

THE ILLUSION OF A LINEAR PATH

When ComLink+ was designed, its logic was straightforward: align financial incentives with outcomes that matter most for upward mobility, such as sustained employment and children's educational engagement.

However, for vulnerable households, progress is rarely a straight line. Long-term goals can easily be derailed by short-term disruptions. For many families, the reality is that they are trying to move forward while managing caregiving demands, unstable



A growing body of research is beginning to show that, when it comes to navigating employment, caregiving and financial pressures, lower-income families struggle to make progress – not because of their low income, but the instability surrounding their lives. Social policy must match the rhythm of real lives, says the writer. BERITA HARIAN FILE PHOTO

work, health problems and financial stressors, all at once. In that regard, Budget 2026 reflects this reality by adjusting the pacing of support, and by breaking milestones into smaller, more achievable steps.

Progress, for vulnerable families, is rarely linear.

A growing body of international research is beginning to show that, when it comes to navigating employment, caregiving and financial pressures, lower-income families struggle to make progress – not because of their low income, but the instability surrounding their lives.

For instance, research from the Urban Institute points to the prevalence of abrupt disruptions or repeated instability in income, parental employment, housing, family structure and childcare arrangements among lower-income households.

These stumbling blocks can have knock-on effects on areas such as family relations, mental health and child development. Their impact is more pronounced when households lack buffers to absorb such shocks or changes. The overarching point is simple: when core parts of daily life keep shifting, families struggle not only with the immediate disruptions, but also with the cumulative cost of having to adjust again and again.

Other studies point to the barriers these families face in securing and sustaining gainful employment.

These include difficulties inherent in finding work that can fit around caregiving

In a landmark study, Professor Anandi Mani and colleagues found that the lack of financial resources is associated with reduced cognitive capacity and impaired decision-making. Put simply, financial strain consumes mental resources, leaving less bandwidth for everything else. When families suffer chronic scarcity, fighting daily fires... can absorb their mental bandwidth. Under these conditions, decision-making becomes inherently reactive. It is nearly impossible for such families to engage with distant, long-term milestones.

responsibilities and the routines of daily life, especially for families already juggling constraints such as chronic health conditions or single parenthood.

Even when jobs are available, they may still be difficult to take up or hold if they are too far away, too inflexible, or poorly matched with family needs. Often, what holds the families back is not a lack of motivation, but the interaction of structural constraints, unstable circumstances and overlapping demands.

SCARCE RESOURCES, LIMITED BANDWIDTH

In a landmark study, Professor Anandi Mani and colleagues found that the lack of financial resources is associated with reduced cognitive capacity and impaired decision-making. Put simply, financial strain consumes mental resources, leaving less bandwidth for everything else.

When families suffer chronic scarcity, fighting daily fires – a sick child, an unexpected expense, a sudden shift change – can absorb their mental bandwidth. Under these conditions, decision-making becomes inherently reactive. It is nearly impossible for such families to engage with distant, long-term milestones.

This is where another key feature of ComLink+ – debt support – comes into sharp focus. Helping families clear debt runs against a strong public instinct in Singapore. Some may argue that it rewards

carelessness. But this ignores the reality that debt is not just a financial deficit; it is a crushing cognitive burden.

A local field experiment by researchers Ong Qiyan, Walter Theseira and Irene Ng found that in low-income households, debt relief demonstrably improved economic decision-making. When families constantly have to juggle multiple debts, overdue bills and unpredictable work schedules, they run short on both money and bandwidth. Support that arrives only after a major, long-term milestone is met, often arrives too late.

SETTING MORE REALISTIC CONDITIONS

Seen in this light, the Budget 2026 adjustments signal a broader evolution in how Singapore thinks about “conditionality” in social support.

Singapore's approach has long combined assistance with expectations, reflecting a belief that sustained effort matters. But this works only if the conditions are actually achievable. When milestones are too steep, the risk is not that families will put off complying with them – it is that they will disengage entirely.

Breaking milestones into smaller steps does not remove expectations; it merely acknowledges that mobility unfolds unevenly. A parent might hold on to a job for a few months before a caregiving crisis hits. A child might attend pre-school consistently until family circumstances suddenly shift.

If our ultimate goal is long-term mobility, then helping families maintain forward momentum through periods of instability matters far more than fixating on uninterrupted upward trajectories. The objectives of employment stability and financial resilience remain unchanged. What does change is the pacing: providing more immediate, flexible help in the short term, so that families have the bandwidth to stay engaged with the long-term goals.

Social policy must match the rhythm of real lives. A long-term strategy can clearly fail if support arrives too late, only under rigid conditions, or only after families have already fallen off track. When evidence shows that progress under strain is fragile and episodic, adapting our policies is not a sign of retraction, but of institutional learning.

Budget 2026 shows a willingness to meet vulnerable families where they are – helping them build stability one realistic, achievable step at a time.

• Dr Wong Chin Yi is a research fellow at the Institute of Policy Studies Social Lab at the National University of Singapore.