

Workfare Special Payment (WSP) [Updated 19 October 2020]

1. What is Workfare?

- The Workfare Income Supplement (WIS) scheme supplements the salaries of Singaporean lower-wage workers and helps them save for retirement. It is targeted at Singaporean workers whose earnings are in the bottom 20% of the workforce, with some support for those slightly above.
- It is paid in the form of CPF top-ups for retirement, and cash to supplement income.
- WIS was recently enhanced. For work done from 1 January 2020, the qualifying income cap is \$2,300 per month, with a maximum payout of \$4,000 per year.

2. Who is eligible for the WSP, and how much will I get?

- You will be eligible for the Workfare Special Payment (WSP) if you qualify for the Workfare Income Supplement (WIS)¹ for
 - Work Year (WY) 2019 before 31 March 2021; or
 - Work Year (WY) 2020 before 31 December 2021 and were previously not eligible for WSP.
- Workers aged 35 and below with disabilities and are eligible for WIS will also be eligible for WSP.
- Eligible recipients will receive a total of \$3,000 WSP, based on the following schedule.

¹ Employees would be eligible for WSP if they receive WIS at least once for the work done in the Work Year i.e. 2019 or 2020, whichever is applicable.

Table 1: Workfare Special Payment – Payment Schedule

Eligible Recipients	Disbursement Timeline
Singaporeans who received WIS for WY2019	Eligible to receive a \$3,000 WSP, which will be paid over two equal payments of \$1,500 each in July and October 2020*.
Singaporeans who received WIS for WY2020, but not WY2019	Eligible to receive a \$3,000 WSP, which will be paid in full in October 2020^.

Notes:

*Singaporeans who qualify for WY2019 WIS after July 2020 but before 31 March 2021 will receive the WSP in the month that they become eligible for WY2019 WIS.

^Singaporeans who qualify for WY2020 WIS after October 2020 but before 31 December 2021 will receive the WSP in the month that they become eligible for WY2020 WIS.

- To check the WSP you have received, login to the [Workfare Portal](#) with your SingPass, under “My Workfare Transactions”.

3. Why was WSP extended to WY2020 WIS recipients?

- Many individuals are experiencing significant uncertainty over their jobs and their livelihoods during this time.
- This extension will enable help to be provided to those who became lower-wage workers more recently (i.e. newly qualified for WIS for work done in 2020).

4. I have already qualified for WSP and received my first payment of \$1,500 in Jul 2020, am I affected by the extension of WSP?

- The extension of WSP will not affect you.
- You will receive the final tranche of \$1,500 in October 2020.

5. I am eligible for both WY 2019 WIS and WY2020 WIS. Why am I not eligible to receive another \$3,000 for WSP?

- The Workfare Special Payment (WSP) has been extended to now cover lower-wage Singaporeans who received WIS for WY2019 or WY2020.
- Each eligible individual can only qualify for and receive the \$3,000 WSP once.

6. Who will qualify for WIS for WY2019?

[More information on the Workfare Income Supplement scheme can be found [here](#).]

If you are an employee:

- You will qualify for WIS for **WY2019** if you:
 - are a Singapore Citizen;
 - are 35 years old or above on 31 December 2019 (all persons with disabilities would qualify for WIS); and
 - earn a gross monthly income¹ of not more than \$2,000 for the month worked² in 2019.
- However, you will **not** qualify for WIS for **WY2019** if you:
 - live in a property with an annual value³ of more than \$13,000 assessed as at 31 December of the preceding year;
 - own two or more properties; or
 - if married:
 - you and your spouse together own two or more properties; or
 - the assessable income of your spouse for the preceding Year of Assessment exceeds \$70,000.

¹ Gross monthly income includes basic salary and extra wages such as overtime pay and bonuses.

² In addition, you must earn an average gross monthly income of not more than \$2,000 in the past 12 months.

³ Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

If you are a Self-Employed Person:

- You will qualify for WIS for **WY2019** if you:
 - are a Singapore Citizen;
 - are 35 years old and above on 31 December 2019 (all persons with disabilities would qualify);
 - earn an average monthly income of not more than \$2,000; and
 - have declared your net trade income and made MediSave contributions.
- However, you will **not** qualify for WIS for **WY2019** if you:
 - live in a property with an annual value¹ of more than \$13,000 assessed as at 31 December of the preceding year;
 - own two or more properties; or
 - if married:
 - you and your spouse together own two or more properties; or
 - the assessable income of your spouse for the preceding year of Assessment exceeds \$70,000.

¹ Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

7. Who will qualify for WIS for WY2020?

[More information on the Workfare Income Supplement scheme can be found [here](#).]

If you are an employee:

- You will qualify for WIS for **WY2020** if you:
 - are a Singapore Citizen;
 - are 35 years old or above on 31 December 2020 (all persons with disabilities would qualify for WIS); and
 - earn a gross monthly income¹ of not more than \$2,300 for the month worked²
- However, you will **not** qualify for WIS for **WY2020** if you:
 - live in a property with an annual value³ of more than \$13,000 assessed as at 31 December of the preceding year;
 - own two or more properties; or
 - if married:
 - you and your spouse together own two or more properties; or
 - the assessable income of your spouse for the preceding year of Assessment exceeds \$70,000.

¹ Gross monthly income includes basic salary and extra wages such as overtime pay and bonuses.

² In addition, you must earn an average gross monthly income of not more than \$2,300 in the past 12 months.

³ Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

If you are a Self-Employed Person:

- You will qualify for WIS for **WY2020** if you:
 - are a Singapore Citizen;
 - are 35 years old and above on 31 December 2020 (all persons with disabilities would qualify);
 - earn an average monthly income of not more than \$2,300; and
 - have declared your net trade income and made MediSave contributions.
- However, you will **not** qualify for WIS for **WY2020** if you:
 - live in a property with an annual value¹ of more than \$13,000 assessed as at 31 December of the preceding year;
 - own two or more properties; or
 - if married:
 - you and your spouse together own two or more properties; or
 - the assessable income of your spouse for the preceding year of Assessment exceeds \$70,000.

¹ Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

8. How do I qualify for the WSP as a Self-Employed Person?

- To receive the Workfare Special Payment (WSP) as a Self-Employed Person, you must first qualify for the Workfare Income Supplement (WIS) by the following deadlines:
 - Before 31 March 2021, for work done in 2019 ; or
 - Before 31 December 2021, for work done in 2020.
- To qualify for WIS, you need to declare your income, and make the required MediSave contributions:
 - i) You can declare your income to:

- [If you have been issued an income tax return package] Inland Revenue Authority of Singapore (IRAS) from 1 Mar 2020 (for work done in 2019) and from 1 March 2021 (for work done in 2020); or
 - [If you have not been issued an income tax return package] Central Provident Fund Board by logging in to the CPF website with your SingPass to complete and submit [FORM IRAS 144](#), or at any Singapore Post branch, from 1 January 2020 (for work done in 2019) and from 1 January 2021 (for work done in 2020).
- ii) After declaring your income, you can use the online [WIS calculator](#) to compute the amount of MediSave to contribute and make payment via [e-Cashier](#).
- If you meet the eligibility criteria, you will receive your WIS payout at the end of the month following your qualification. You will receive the WSP payout based on the following:
 - For WY2019 WIS recipients who have not received the first WSP payout in July 2020
You will receive the first WSP of \$1,500 in the same month as your WY2019 WIS payout and the second WSP of \$1,500 in October 2020. If you only receive your WY2019 WIS payout in/after October 2020, you will receive the full WSP of \$3,000 in the same month as your WY2019 WIS payout.
 - For WY2020 WIS recipients
You will receive the WSP payout of \$3,000 in October 2020. If you only receive your WY2020 WIS payouts after October 2020, you will receive your WSP payout of \$3,000 in the same month as your WY2020 WIS payout.

9. Why am I not eligible for Workfare Income Supplement or Workfare Special Payment despite my gross monthly income being less than \$2,000 (for Work Year (WY) 2019) or \$2,300 (for WY2020) as an employee?

- To qualify for Workfare Income Supplement (WIS) for work done in 2019, you must earn a gross monthly income of not more than \$2,000 (for WY2019) or \$2,300 (for WY2020) for the month worked and an average gross monthly income of not more than \$2,000 (for WY2019) or \$2,300 (for WY2020) in the past 12 months, and fulfil all other [WIS eligibility](#) criteria.
- Gross monthly income includes salary (before deduction of CPF contribution), bonuses, allowances and overtime pay received during the work period.
- The 12-month average gross monthly income is defined as:
Sum of income earned in the past 12-month period ÷ Total number of months worked in the past 12-month period
Please see examples for calculating your 12 month average income [here](#).

10. Will I receive Workfare Special Payment (WSP) if I am unemployed?

- To be eligible for WSP, you will need to be eligible for the Workfare Income Supplement (WIS) scheme.
- WIS supplements the income and CPF savings of lower-wage Singaporeans and encourages them to enter and remain in the labour market.
- You would not be eligible for WIS if you are not working. Hence, you would not be eligible for WSP too.
- If you require assistance in looking for a job, or are seeking information on training and skills upgrading, please approach any of the Distributed CareerLink Networks run by the Community Development Councils (CDCs). Alternatively, you can call Workforce Singapore (WSG) hotline at 6883 5885.

11. How and when will I get the money?

Eligible Recipients	Disbursement Timeline
Singaporeans who received WIS payment for WY2019	Eligible to receive a \$3,000 WSP, which will be paid over two equal payments of \$1,500 each: <ul style="list-style-type: none"> • Via direct bank crediting on <u>28 July</u> and <u>28 Oct 2020*</u> for those with government-registered bank accounts. • Via cheque by <u>15 Aug</u> and by <u>15 Nov 2020</u>.
Singaporeans who received WIS payment for WY2020, but not WY2019	Eligible to receive a \$3,000 WSP, which will be paid in full on <u>28 Oct 2020^</u> : <ul style="list-style-type: none"> • Via direct bank crediting on <u>28 Oct 2020*</u> for those with government-registered bank accounts. • Via cheque by <u>15 Nov 2020</u>.

Note(s):

*Singaporeans who qualify for WY2019 WIS after July 2020 but before 31 March 2021 will receive the WSP in the month that they become eligible for WY2019 WIS.

^Singaporeans who qualify for WY2020 WIS after October 2020 but before 31 December 2021 will receive the WSP in the month that they become eligible for WY2020 WIS.

- The WSP will be given to eligible Singaporeans in the same way they receive their WIS payments – direct crediting to their bank account, or cheque sent to their NRIC address for those who do not have a bank account registered for cash payments from the Government. Payments by cheque take place up to 2 weeks longer compared to bank crediting.

- WIS recipients who did not provide their bank account details previously are encouraged to do so to receive their payments earlier. They can do so¹ at <http://www.workfare.gov.sg> (using SingPass) by 14 October 2020 to receive October's WSP directly in their bank accounts.

¹ If the update of payment request is submitted after the 14th of the month, it will only be effective in the following month.

Notifications

WSP Tranche	Notification mode
July 2020	<ul style="list-style-type: none"> • Those who have registered their mobile numbers with SingPass would have received SMS notifications on 24 July, informing them of their WSP details. • Others would have received letters by the following week.
October 2020	<ul style="list-style-type: none"> • Those who have registered their mobile numbers with SingPass will receive SMS notifications on 26 October, informing them of their WSP details. • Others will receive letters by the same week.

Note(s):

- To verify the authenticity of the SMS, do check that the SMS was sent by "SG-Workfare". Recipients will **not** be asked to respond or provide any information to "SG-Workfare".

12. Why is the WSP eligibility cut-off date for WY2019 WIS recipients and WY2020 WIS recipients 31 March 2021 and 31 December 2021 respectively?

- For both WY2019 WIS and WY2020 WIS recipients, our eligibility cut-off dates are set such that they are at least one year after the relevant Work Years. This provides sufficient time for the SEPs to complete the process of declaring income and making their required MediSave contributions to qualify for the underlying WIS for the relevant Work Year and hence WSP.
- For WY2019 recipients, as the announcement of the WSP was after WY2019 (i.e. in March 2020), we have given slightly more time (one year after the announcement of the WSP at the Resilience Budget) to complete the required process to qualify for WY2019 WIS.

13. Why is the eligibility cut-off for WSP set at 31 March 2021 (for work done in 2019) and 31 December 2021 (for work done in 2020) when the Workfare Income Supplement (WIS) eligibility are later, at 31 December 2021 (for work done in 2019) and 31 December 2022 (for work done in 2020)?

- The WSP is intended to be a one-off payment to Singaporean lower-wage workers to provide additional help this year, given the extraordinary economic uncertainty. The cut-off dates of 31 March 2021 (for work done in 2019) and 31 December 2021 (for work done in 2020) provide sufficient time for SEPs to complete the needed processes, while facilitating more timely and efficient payment of WSP.

For Employees:

- You are unlikely to be affected by the eligibility cut-off date because your WIS eligibility will be automatically assessed based on the CPF contributions made by your employer.
- Under the CPF Act, employers must contribute CPF if their employees earn more than \$50 a month, regardless of whether the employee is employed on a permanent, part-time, contract or casual basis.

If your employer is not contributing CPF on your behalf, please inform MOM immediately. You may email Workright at workright@mom.gov.sg, call 1800-221-9922, or visit any CPF Service Centre. All calls will be kept confidential.

14. Why am I not able to receive my WSP payouts earlier?

- Time is needed to plan for and implement smooth and accurate disbursements. This includes confirming the eligibility of the recipients of the payout, and testing of systems. Households that need more help in the interim can approach a Social Service Office for further information.

15. Can I use another bank account other than the 3 local banks for the payment of my Workfare Special Payment?

- Similar to the Workfare Income Supplement (WIS), the Workfare Special Payment (WSP) is credited to bank accounts of the 3 local banks – POSB/DBS, OCBC and UOB. Eligible workers will receive the payment via the same mode for the GST Voucher and other government payouts.
- If you do not have a bank account with any of the 3 local banks, the WIS and WSP payouts will be paid to you via cheque.

16. How can I find out if I am eligible for the WSP?

You can check if you are eligible for WSP by logging in with your SingPass at www.workfare.gov.sg. Your eligibility will be reflected in the “My Workfare Statement” page. For enquiries on the WSP, you may email us at workfare@govtopup.gov.sg or call us at 1800 222 2888.

17. I have other queries on the Workfare Special Payment. Who can I ask?

- You may visit the Workfare website (www.workfare.gov.sg) for more information on the Workfare scheme.
- For enquiries on the Workfare Special Payment, you may write to us at workfare@govtopup.gov.sg.