Workfare Income Supplement in 2026: Test Both Income Screens

Description

Workfare eligibility is not based on a single low-pay month. For employees in Work Year 2026, CPF Board applies both a monthly gross-income cap and a past-12-month average, each generally capped at S$3,000, alongside age, property and household tests. The controlling references checked for this guide are CPF Board Workfare guide and CPF Board Workfare Annual Value FAQ.

Choose the branch that matches your case

Situation	Action
Employee with CPF contributions	Expect automatic monthly assessment
Self-employed person	Declare net trade income and meet MediSave requirement
Platform worker	Use the monthly platform-worker route and contribution status
Person with disability or concessionary group	Check the below-S$500 concessionary rules

Choose the worker category first

Employees, self-employed persons and platform workers have different reporting, contribution and payment mechanics. CPF Board Workfare guide.

Split mixed income before testing dates and actions. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Run both employee income screens

Employees generally need monthly gross income from S$500 to S$3,000 and an average of no more than S$3,000 over the past 12 months. CPF Board Workfare Annual Value FAQ.

Build the rolling average from all worked months, including overtime, commission and bonus. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Check age at year end

The general minimum is age 30 by 31 December of the work year, while persons with disabilities can qualify at any age. CPF Board Workfare guide.

Use the work-year date, not the application date. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Apply the property tests

The residence Annual Value ceiling is S$21,000 and the worker must own no more than one property. CPF uses the NRIC address for the residence AV check. CPF Board Workfare Annual Value FAQ.

Update address records and do not omit non-residential property interests. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Include the spouse conditions

For a married worker, the couple may own no more than one property together and the spouseâ??s preceding-year assessable income must not exceed S$70,000. CPF Board Workfare guide.

Check the tax year and property ownership as a household. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Understand the payment lag

Eligible employees are usually paid about two months after the month worked, with PayNow-NRIC or bank crediting earlier than GovCash. CPF Board Workfare Annual Value FAQ.

Reconcile the work month, employer CPF submission and receipt month. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Use a rolling 12-month workfare income calculator

Turn the rule into a working aid with columns for the controlling fact, the evidence you hold, the result and the date checked. For this task, the decisive question is to identify the correct worker route and test every eligibility gate without relying on one monthâ??s pay. A blank evidence cell is a stop sign, not permission to use a remembered number or a marketing summary.

Test at least two plausible branches from the table above. That comparison shows which fact changes the answer and prevents the most convenient scenario from being treated as the only possible one. Label every arithmetic step as an LBRD calculation and keep the official figure beside it.

Add a worker-route and payment-lag map

The second aid should expose what the first one can hide: a deadline, cost, handover, alternative route or follow-up duty. Write the downside of being wrong beside each branch. Where the consequence is legal, financial, medical or safety-related, the competent authority and case-specific professional decision remain controlling.

Recheck the live source immediately before the irreversible step. Save only the minimum evidence needed, protect personal details, and note any limitation. Record who will act, the last safe date and the evidence that closes the task.

Stop when the evidence no longer matches

Pause the decision if you encounter using net take-home pay, ignoring bonuses in gross income, checking only one month. Those are not small drafting errors; each can change the eligibility, cost, route or safety outcome described above. Return to CPF Board Workfare guide for the controlling rule and use CPF Board Workfare Annual Value FAQ to check the second part of the decision.

If the authority page, account record, booking screen or case document disagrees with this guide, use the live record. Escalate to the named organisation or an appropriately qualified professional when a deadline is running, a child or adult is unwell, a licence or tax position is uncertain, or an irreversible payment is due. Keep the question narrow and provide the facts needed for a case-specific answer.

Work through a realistic example

A worker earns S$2,700 in July but has a S$3,150 average over the prior 12 months. The July figure clears the monthly screen, but the rolling average does not. This is why a one-month payslip cannot prove Workfare eligibility.

Before you act

1. Identify worker category
2. Confirm citizenship and age
3. Calculate monthly gross income
4. Calculate the rolling 12-month average
5. Check residence Annual Value
6. Check property and spouse tests
7. Match the expected payment month

Mistakes that change the answer

- Using net take-home pay
- Ignoring bonuses in gross income
- Checking only one month
- Using a mailing address instead of NRIC address
- Assuming self-employed payment is automatic without tax and MediSave steps

Related LBRD guides

Next, compare another 2026 CPF support measure. You can also compare CPF matching grants.

Questions readers ask

Do employees need to apply?

CPF Board says eligible employees are automatically assessed from employer income and CPF contributions.

Which address is used for AV?

CPF Board uses the NRIC address.

When is an employee paid?

Normally around two months after the month worked, depending on payment mode.

Date Created
06/08/2026
Author
rachelng