Making Singapore a Great Place for Families

Support Measures for Achievable, Enjoyable and Celebrated Parenthood

**Housing**

Helping couples to own homes

**Faster Access To Housing**
- Shorter waiting time of about 2 to 3 years for some BTO flats
  - 2,000 flats with shorter waiting times to be launched in 2019
- Sale of Balance Flats (SBF) and Re-Offer of Balance Flats (ROF) exercises, as well as open booking of remaining ROF flats throughout the year, to help young couples book a flat faster
- First-timer married couples with or expecting a child enjoy priority under Parenthood Priority Scheme (PPS)
- Families awaiting the completion of their new flats can rent a flat from HDB at around half or less than half the market rate, under the Parenthood Provisional Housing Scheme (PPHS)
- Student/NSF couples can defer assessment for grant and loan eligibility until just before key collection, instead of at the application stage

**Help Families Live Closer Together**
- Proximity Housing Grant (PHG) of up to $30,000 for families buying a resale flat to live with or near their parents/children (within 4km)
- 3Gen flats, Married Child Priority and Multi-Generation Priority Schemes for those who are buying new flats and wish to live close to family

**More Affordable Home Ownership**
- First-timer families can receive up to $120,000 in grants when buying a resale flat, and up to $80,000 when buying a new flat
- New flats:
  - 4-room or smaller flats in non-mature estates: Up to $40,000
  - All other flats: N.A
- Resale flats:
  - 4-room or smaller: Up to $40,000
  - 5-room or larger: $40,000

- Fresh Start Housing Scheme to help second-timer families with young children living in public rental flats achieve home ownership again
Parental Leave
- 16 weeks of paid Maternity Leave
  - Working mothers who are not eligible due to their work arrangements may apply for Government-Paid Maternity Benefit
- 2 weeks of paid Paternity Leave
- Paid Shared Parental Leave: Working fathers can share up to 4 weeks of their spouse’s Maternity Leave
- 12 weeks of paid Adoption Leave for working adoptive mothers of infants below 1 year old
- Paid Child Care Leave:
  - 6 days per year per working parent whose youngest child is under 7 years
  - 2 days per year per working parent whose youngest child is aged 7-12 years
- 6 days of unpaid Infant Care Leave per year per working parent with children under 2 years
- Additional 4 weeks of unpaid Infant Care Leave for public servants to be taken in child’s first year (3-year pilot from 2017)

Greater Support for Family-Friendly Workplaces

The Government has introduced the following initiatives to foster family-friendly workplaces that benefit both employers and employees:

- Tripartite Standard on Flexible Work Arrangements (FWAs)
  - Encourages companies to offer FWAs and helps employees or job seekers to recognise companies with progressive FWA practices
  - Forms of FWAs include flexi-time, flexi-place and flexi-load arrangements

- Tripartite Standard on Unpaid Leave for Unexpected Care Needs
  - Encourages companies to offer up to 2 or 4 weeks unpaid leave for employees with immediate family members or infants with unexpected care needs respectively

- Enhanced Work-Life Grant
  - Incentive of up to $70,000 per company (over 2 years) to encourage companies to adopt and sustain FWAs
  - Job Sharing Incentive of up to $35,000 per company (over 2 years) to incentivise employers to implement job sharing for employees at PMET-level

- BCA’s Accessibility Fund covers up to 60% of construction costs for family-friendly features including nursing rooms, when private buildings – built before 1990 – undergo basic barrier-free accessibility upgrading

Family Bonding
- Embracing PArenthood Movement:
  - Initiative by People’s Association to celebrate the birth of new Singaporean babies and forge community support for young parents
- ActiveSG’s sports programmes
- Family-friendly activities at our museums, parks and other community spaces
**PRE-SCHOOL AND EDUCATION**

**Assuring parents of support for education**

**Expanding Childcare/Infant Care Capacity**
- Increased full-day places by over 80% since 2012 to about 170,000
- Increasing full-day places by 30,000 by 2023
- 50 MOE kindergartens by 2023

**Making Child Care/Infant Care More Affordable**
- **Basic Subsidy** of up to $600 for infant care and up to $300 for child care for working mothers
  - Families with non-working mothers are eligible for a Basic Subsidy of up to $150 per month
- Families with working mothers, and with gross monthly household incomes of $7,500 and below, are eligible for an **Additional Subsidy** of up to $540 for infant care and $440 for child care (lower-income families receive more)
- **Kindergarten Fee Assistance Scheme**: Lower- and middle-income families may pay as little as $1 a month at Anchor Operators or MOE kindergartens

**Quality Early Childhood Development**
- Setting up National Institute of Early Childhood Development (NIEC) to train early childhood professionals
- Early Childhood Development Centres Act ensures higher and more consistent quality pre-schools
- **KidSTART** pilot programme to enable children from lower-income families to have early access to health, learning and developmental support

**Strengthening Support for Education**
- Significant education subsidies throughout all levels of education
- Enhanced MOE Financial Assistance Scheme and School Meals Programme to provide more support for lower-income families
- Expansion of after-school care in all primary schools by 2020. Lower-income families can receive total subsidies of up to $285 a month; revised income criteria to benefit more families
- Bursaries for students in publicly-funded Post-Secondary Education Institutions

**HEALTH**

**Ensuring better healthcare support for all ages**

**For Parents/ Newborns**
- **MediSave Grant** for Newborns:
  - $4,000 grant automatically deposited into child’s MediSave account
- **MediShield Life**
  - Coverage from birth
  - Extended to cover inpatient treatments for serious pregnancy and delivery-related complications from 1 April 2019
- **MediSave Maternity Package** – use MediSave to help pay for delivery and pre-delivery care:
  - Up to $900 for pre-delivery care
  - Between $750 and $2,150 for delivery medical expenses depending on type of procedure
  - Up to $450 for each day’s stay in hospital

**Support for Assisted Conception Procedures**
- Government co-funding for Assisted Reproduction Technology (ART) of up to 75% for eligible couples undergoing treatments at public hospitals
  
<table>
<thead>
<tr>
<th></th>
<th>Singapore Citizen (SC) Couple</th>
<th>SC-PR Couple</th>
<th>SC-Foreigner Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresh cycles (up to 3 cycles)</td>
<td>75%; up to $7,700</td>
<td>55%; up to $5,700</td>
<td>35%; up to $3,600</td>
</tr>
<tr>
<td>Frozen cycles (up to 3 cycles)</td>
<td>75%; up to $2,200</td>
<td>55%; up to $1,600</td>
<td>35%; up to $1,000</td>
</tr>
</tbody>
</table>

- **MediSave for Assisted Conception Procedures (ACP)**: Couples can withdraw between $4,000 and $6,000 for each treatment cycle, up to $15,000 in their lifetime
TRANSPORT
Helping families get around safely and conveniently

More Inclusive, Family-Friendly Public Transport System

- Family-friendly bus and rail network:
  - Open strollers allowed on public buses. Two spaces for wheelchairs/strollers on all new buses
  - Priority queues at all train stations and bus interchanges by 2019 and 2021 respectively
  - Nursing rooms at new bus interchanges and integrated transport hubs including Bukit Panjang, Kampung Bahru, Compassvale, Shenton Way and Tampines
  - Diaper-changing stations along future Thomson-East Coast Line and Circle Line 6 stations

CHILD-RAISING
Supporting parents in caring for children

Baby Bonus Cash Gift

<table>
<thead>
<tr>
<th>Birth Order</th>
<th>Baby Bonus Cash Gift (for each child)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st &amp; 2nd</td>
<td>$8,000</td>
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<tr>
<td>3rd &amp; subsequent</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Baby Bonus Parenting Resources
A one-stop portal with localised information and tips by experts to support parents in raising happy and healthy children

Child Development Account (CDA)

- The CDA is a special savings account where savings deposited are matched by the Government, up to a cap
- **CDA First Step**: A $3,000 Government contribution to the CDA given without parents having to save in the CDA first

<table>
<thead>
<tr>
<th>Birth Order of Child</th>
<th>CDA First Step (Parents’ savings not required)</th>
<th>Government Co-savings</th>
<th>Total Government Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st &amp; 2nd</td>
<td>$3,000</td>
<td>$3,000 Parents’ Savings</td>
<td>$6,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$3,000 Government Co-savings</td>
<td></td>
</tr>
<tr>
<td>3rd &amp; 4th</td>
<td>$3,000</td>
<td>$9,000 Parents’ Savings</td>
<td>$12,000</td>
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<tr>
<td></td>
<td></td>
<td>$9,000 Government Co-savings</td>
<td></td>
</tr>
<tr>
<td>5th &amp; subsequent</td>
<td>$3,000</td>
<td>$15,000 Parents’ Savings</td>
<td>$18,000</td>
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<tr>
<td></td>
<td></td>
<td>$15,000 Government Co-savings</td>
<td></td>
</tr>
</tbody>
</table>

Savings in the CDA can be used to pay for educational and healthcare expenses at Baby Bonus Approved Institutions. Visit [www.babybonus.msf.gov.sg](http://www.babybonus.msf.gov.sg) to apply for Baby Bonus and access Baby Bonus Parenting Resources.
Supporting parents in caring for children

Parenthood Tax Rebate (PTR)
- Parents can claim the following amount under PTR:

<table>
<thead>
<tr>
<th>Birth Order of Child</th>
<th>Rebate Amount (per child)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st child</td>
<td>$5,000</td>
</tr>
<tr>
<td>2nd child</td>
<td>$10,000</td>
</tr>
<tr>
<td>3rd &amp; subsequent</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

Working Mother’s Child Relief (WMCR)
- A working mother can claim the following amount under WMCR:

<table>
<thead>
<tr>
<th>Birth Order of Child</th>
<th>Percentage of Earned Income (per child)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st child</td>
<td>15%</td>
</tr>
<tr>
<td>2nd child</td>
<td>20%</td>
</tr>
<tr>
<td>3rd &amp; subsequent</td>
<td>25%</td>
</tr>
</tbody>
</table>

Qualifying Child Relief (QCR) & Handicapped Child Relief (HCR)
- Tax relief of $4,000 per child under QCR
- Tax relief of $7,500 per child under HCR

Grandparent Caregiver Relief
- $3,000 tax relief for a working mother whose parent, parent-in-law, grandparent, or grandparent-in-law is looking after her child aged 12 years and below (from Year of Assessment 2020, there will be no age criteria for the child if the child is handicapped and unmarried)

Foreign Domestic Worker Levy Concession
- Concessionary levy of $60 for families with a Singapore citizen child below 16 years old, who engage a foreign domestic worker

For more information on the Marriage and Parenthood Package and eligibility criteria, go to www.heybaby.sg

Updated as of 8 Mar 2019