

# Building a Singapore that is Made For Families

An overview of support for Marriage & Parenthood



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## Support for Your Marriage & Parenthood Journey

Supporting Singaporeans in fulfilling their plans to get married and raise families is a key national priority.

The Marriage & Parenthood Package provides comprehensive support that is made for families, and has been enhanced over the years to address the evolving needs of Singaporeans.

The “Made For Families” brand mark was launched in June 2020 to assure families of support from the government and community stakeholders. Employers, corporates and community groups who adopt the brand mark have practices, initiatives, programmes, amenities, products or services that are family-friendly. Visit [www.madeforfamilies.gov.sg](http://www.madeforfamilies.gov.sg) for more information.

Everyone can play a part in building a Singapore that is Made For Families!





## Getting Together

### Grow Your Social Circles

- The **Social Development Network (SDN)** collaborates with a variety of commercial and community partners to facilitate events and programmes for singles to meet and interact.
- SDN also works with partners to offer lifestyle activities at subsidised costs.
- Visit <https://sdn.sg> for more information.



### Marriage Preparation Programmes

- The Ministry of Social and Family Development (MSF), through its network of partners, organises, supports and provides marriage education programmes to couples.
- These programmes provide tips on building a strong and long-lasting marriage.
- Visit [go.gov.sg/fil-mff-marriageprep](https://go.gov.sg/fil-mff-marriageprep) for a list of marriage preparation programmes supported and organised by MSF.

### Saying "I Do"



#### Registering your marriage in Singapore is a simple three-step process:

1. **File a notice of marriage online**<sup>1</sup> through the Registry of Marriages' (ROM) website at [rom.gov.sg](https://rom.gov.sg), or submit your marriage application at the Registry of Muslim Marriages' (ROMM) website at [romm.gov.sg](https://romm.gov.sg).
2. **Verify your documents and do a statutory declaration.**
3. **Proceed to solemnise on the day of marriage.**<sup>2</sup> Visit ROM's or ROMM's websites at [rom.gov.sg](https://rom.gov.sg) and [romm.gov.sg](https://romm.gov.sg) for more information.

1. The earliest date which you may solemnise your marriage for ROM and ROMM is 21 days after the date of notice.

2. For ROM, the latest date to solemnise your marriage is before the end of 12 months after the date of notice. For ROMM, the latest date is 21 days after submitting your marriage application, and before the end of 150 days after the date of notice.

# Your Home Matters



## Faster Access to Housing

- **BTO supply will be ramped up to meet strong demand for public housing.**
  - Up to 23,000 flats will be launched per year in 2022 and 2023.
  - Waiting times will be kept as short as possible without compromising on safety and quality.
- Sale of Balance Flats (SBF) and open booking of flats help young couples book a flat faster. For 3-room and larger flats, at least 95% of the SBF public flat supply is set aside for first-timers.
- [New] At least 95% of BTO flats in the mature estates are set aside for first-timer families. Starting from the Aug 2022 BTO launch, at least 95% of the four-room and larger BTO flats and 85% of three-room BTO flats in non-mature estates are set aside for first-timer families, up from 85% and 70% respectively.
- First-timer married couples get two ballot chances, and an additional ballot for each subsequent BTO application in non-mature estates. Those with or expecting a child enjoy priority under the **Parenthood Priority Scheme (PPS)**.
- **Parenthood Provisional Housing Scheme (PPHS)**  
Families awaiting the completion of their new flats, with monthly household income of \$7,000 or below, can rent a flat from HDB at subsidised rates.

## • **Fiancé/Fiancée Scheme**

Couples can apply for a new or resale Housing & Development Board (HDB) flat before officially registering their marriage.

- First-timer couples who are full-time students/NSFs can defer the income assessment for housing grant and loan until just before key collection, instead of at the flat application stage.

## • **Third Child Priority Scheme**

Large families with at least three children are eligible with up to 5% of BTO flats/SBF units set aside to accommodate larger households.

## Helping Families Live Closer Together

- **Proximity Housing Grant (PHG)** of up to \$30,000 for families buying a resale flat to live with or near (within 4km) their parents/children.
- **3Gen flats, Married Child Priority Scheme (MCPS) and Multi-Generation Priority Scheme (MGPS)** for those who are buying new flats and wish to live with or near their parents/married children.

## More Affordable Housing

- The **monthly household income ceiling** for a family buying a new HDB flat, a resale flat with the Family Grant and/or for taking an HDB housing loan, is \$14,000.
- The monthly household income ceiling for a family buying a new Executive Condominium from a developer is \$16,000.
- **Staggered Downpayment Scheme**  
Applicants can pay their HDB down payment in two instalments.
- **Enhanced CPF Housing Grant (EHG)**  
Eligible first-timer families can receive up to \$80,000 when buying resale and new flats, regardless of flat type or location.


All in all, first-timer families can receive up to \$80,000 in grants when buying a new flat, and up to \$160,000 when buying a resale flat:



To find out more information about HDB's housing schemes, visit [www.hdb.gov.sg](http://www.hdb.gov.sg)





### New Flats:



	Regardless of flat type and estate
<b>EHG*</b>	 Up to \$80,000 (on top of market discount) income ceiling: \$9,000

### Resale Flats:



	4-room or smaller	5-room or larger
<b>CPF Housing Grant</b>	 \$50,000 Income ceiling: \$14,000	 \$40,000 Income ceiling: \$14,000
<b>EHG*</b>	 Up to \$80,000. Income ceiling: \$9,000	
<b>PHG</b>	 Up to \$30,000. No income ceiling	

\* Indicates the full grant amount given to you when you purchase a flat with a remaining lease that covers you to at least age 95. Pro-rated if otherwise

- **Fresh Start Housing Scheme** to help second-timer families with young children living in public rental flats attain home ownership again.
- The **Step-Up Housing Grant** of \$15,000, is available to existing owners of subsidised 2-room flats in the non-mature estates buying a 3-room new or resale flat in the non-mature estates, and second-timer public rental tenants who are "stepping up" to buy 2-room or 3-room, new or resale flats in the non-mature estates.

## Getting Ready For Baby



### MediSave Maternity Package

Couples can use their MediSave for pre-delivery and delivery medical expenses. The withdrawal limits, depending on the delivery procedure and length of stay in the hospital, are as follows:

- Up to \$900 for pre-delivery medical expenses.
- Between \$750 and \$2,600 for delivery expenses depending on type of procedure.
- Up to \$550 per day for the first two days of admission and \$400 per day from the third day onwards.

### MediShield Life Coverage for Delivery-Related Complications

Covers inpatient treatments under the prevailing inpatient claim limits for serious pregnancy and delivery-related complications such as eclampsia, cervical incompetency and post-partum haemorrhage.

### Support for Assisted Conception Procedures

- Eligible couples can tap on **MediSave for Assisted Conception Procedures (ACPs)** which include Intra-Uterine Insemination (IUI) and Assisted Reproduction Technology (ART) such as

In-Vitro Fertilisation at both public and private Assisted Reproduction (AR) centres, at up to \$6,000 for the first cycle, \$5,000 for the second cycle, and \$4,000 for the third and subsequent cycles, subject to a lifetime limit of \$15,000 per patient.

- **Government co-funding for ACP** of up to 75% for eligible couples below 40 years old undergoing treatments at public AR centres. The co-funding covers:
  - o A maximum of 3 fresh and 3 frozen cycles for ART treatment; and
  - o Up to three cycles of IUI.

	Singapore Citizen (SC) Couple	SC-Permanent Resident Couple	SC-Foreigner Couple
<b>Fresh ART cycles (up to 3 cycles)</b>	75%; up to \$7,700	55%; up to \$5,700	35%; up to \$3,600
<b>Frozen ART cycles (up to 3 cycles)</b>	75%; up to \$2,200	55%; up to \$1,600	35%; up to \$1,000
<b>IUI (up to 3 cycles)</b>	75%; up to \$1,000	55%; up to \$700	35%; up to \$500

\*Government co-funding can be applied to two out of the existing six co-funded ART cycles for women aged 40 and above, as long as they have attempted assisted reproduction or IUI procedures before age 40

- No age limit for ART treatments and the maximum number of ART cycles a woman can undergo in her lifetime.
- To provide financial support for those who would like to conceive but are at risk of transmitting serious inheritable diseases to their offspring, eligible couples who undergo Pre-implantation Genetic Testing for Monogenic/Single Gene Defects (PGT-M) and Chromosomal Structural Rearrangements (PGT-SR) can receive up to 75% in Government co-funding. They can also tap on their own or their spouse's MediSave to defray costs.

# Raising Your Child



## Financial Support

### Baby Bonus Scheme

- Comprises the **Baby Bonus Cash Gift** and the **Child Development Account (CDA)**.
- Baby Bonus Cash Gift is given out in five instalments over 18 months, after the child's birth.

CDA is a special savings account where savings deposited by parents are matched dollar-for-dollar by the Government, up to a cap.

**CDA First Step Grant:** A \$3,000 Government contribution to the CDA given without parents having to save in the CDA first.

### Baby Bonus Cash Gift

Birth Order	Baby Bonus Cash Gift (for each child)*
1st & 2nd Child	\$8,000
3rd & subsequent Child	\$10,000

\* Visit [babybonus.msf.gov.sg](http://babybonus.msf.gov.sg) "Check Eligibility" tool to confirm your child's eligibility

Birth Order	Components of CDA		Total Maximum Government Contributions (a+b)
	First Step Grant (no initial deposit from parents required) <sup>3</sup> (a)	Maximum Government co-matching <sup>4</sup> (b)	
1st Child	3,000	\$3,000	\$6,000
2nd Child		\$6,000	\$9,000
3rd Child		\$9,000	\$12,000
4th Child		\$9,000	\$12,000
5th and Subsequent Child		\$15,000	\$18,000



#### FAMILY SUPPORT CALCULATOR

Visit the Family Support Calculator on the LifeSG app to find out about the benefits that your family is eligible for



#### FAMILIES FOR LIFE PARENTING

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



visit [familiesforlife.sg/parenting](http://familiesforlife.sg/parenting) for more information!

### Levy Concession for a Migrant Domestic Worker

Concessionary levy of \$60 per month for families with a Singapore Citizen child below 16 years old.

### Tax Relief and Rebates

#### • Parenthood Tax Rebate (PTR)

Parents can claim the following amount under PTR:

Birth Order	1st Child	2nd Child	3rd & Subsequent Child
<b>Rebate Amount (per child)</b>	\$5,000	\$10,000	\$20,000

3. The First Step Grant is automatically deposited after the CDA is opened.

4. The Government will match dollar-for-dollar when parents save in the CDA, up to the respective amounts stated in the table.






- **Qualifying Child Relief (QCR) and Handicapped Child Relief (HCR)**

- Tax relief of \$4,000 per child under QCR.
- Tax relief of \$7,500 per child under HCR.

- **Working Mother's Child Relief (WMCR)**

- A working mother can claim the following amount under WMCR:

Birth Order	 1st Child	 2nd Child	 3rd & Subsequent Child
Percentage of Earned Income (per child)	15%	20%	25%

- **Grandparent Caregiver Relief (GCR)**

- \$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.
- There is no age criteria for the child if the child has special needs/is handicapped and unmarried.

- **Foreign Domestic Worker Levy Relief**

- Working mothers can claim tax relief of twice the amount of domestic worker levy paid in the previous year on one domestic worker.

- **Waiver for Passport Application Fee for Newborns**

- Application fees will be waived for parents who are applying for the first passport for their Singapore Citizen children.



To enjoy the waiver, parents must submit the passport application online ([www.ica.gov.sg](http://www.ica.gov.sg)) anytime on or before the child's first birthday

## Preschool

### Government-Supported Preschools

- Parents can enrol their children in Government-supported preschools under the Anchor Operator and Partner Operator schemes, or MOE Kindergartens. Anchor Operator and Partner Operator preschools are subject to fee caps and quality requirements.

### Types of preschools

- **Infant care services** for infants aged between two and 18 months.
- **Childcare centres** for children aged between 18 months and below seven years old.
- **Kindergartens** for children between 18 months and below seven years old. Kindergarten Care (KCare) offers full-day services and is available at most MOE Kindergartens.

MOE partners two Anchor Operators – PCF Sparkletots and My First Skool – in a pilot known as **MOE Kindergarten – Early Years Centre**, to provide quality and affordable preschool education for children aged two months to six years old.

### Expanding Childcare/Infant Care Capacity

- 80% of preschoolers can have a place in a government-supported preschool by around 2025 (an increase from over 60% in 2021).
- Around 200,000 full-day preschool places are available today. ECDA will develop about 10,000 more places by 2023.

### Quality Early Childhood Development

- Setting up of the National Institute of Early Childhood Development (NIEC) to train early childhood professionals.
- The Early Childhood Development Centres Act ensures higher and more consistent standards across kindergartens and childcare centres.

### Subsidies for Preschool

- **Basic Subsidy** of up to \$600 for full-day infant care and up to \$300 for full-day childcare 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 \$12,000 and below, are eligible for **Additional Subsidies** of up to \$467 and \$710 per month for full-day childcare and infant care programmes respectively.
- Families with gross monthly household incomes of \$12,000 and below, which have children enrolled in kindergarten programmes in an Anchor Operator preschool or MOE Kindergarten, are eligible for the enhanced **Kindergarten Fee Assistance Scheme**.
- In the medium term, we aim to lower fee caps for full-day childcare at government-supported preschools, so that working families with



a child in full-day childcare pay around the equivalent of fees for primary school plus after-school student care, before means-tested subsidies.

### MONTHLY SUBSIDY FOR FULL-DAY INFANT CARE PROGRAMMES

(for working mothers with Singapore Citizen infants aged 2 to 18 months)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy (a)	Max. Additional Subsidy (b)	Max. Total Subsidy (a+b)
\$3,000 and below	\$750 and below	\$600	\$710	\$1,310
\$3,001 to \$4,500	\$751 to \$1,125		\$640	\$1,240
\$4,501 to \$6,000	\$1,126 to \$1,500		\$500	\$1,100
\$6,001 to \$7,500	\$1,501 to \$1,875		\$380	\$980
\$7,501 to \$9,000	\$1,876 to \$2,250		\$240	\$840
\$9,001 to \$10,500	\$2,251 to \$2,625		\$100	\$700
\$10,501 to \$12,000	\$2,626 to \$3,000		\$40	\$640
Above \$12,000	Above \$3,000		N/A	\$600

Parents can access the Early Childhood Development Agency's Preschool Search Portal via <https://cms.ecda.gov.sg/preschool> to (i) search for centres, (ii) register interest with a centre, and (iii) find out if a particular centre has vacancies

### MONTHLY SUBSIDY FOR FULL-DAY CHILDCARE PROGRAMMES

(for working mothers with Singapore Citizen children aged above 18 months to below 7 years old)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy (a)	Max. Additional Subsidy (b)	Max. Total Subsidy (a+b)
\$3,000 and below	\$750 and below	\$300	\$467	\$767
\$3,001 to \$4,500	\$751 to \$1,125		\$440	\$740
\$4,501 to \$6,000	\$1,126 to \$1,500		\$340	\$640
\$6,001 to \$7,500	\$1,501 to \$1,875		\$260	\$560
\$7,501 to \$9,000	\$1,876 to \$2,250		\$190	\$490
\$9,001 to \$10,500	\$2,251 to \$2,625		\$130	\$430
\$10,501 to \$12,000	\$2,626 to \$3,000		\$80	\$380
Above \$12,000	Above \$3,000		N/A	\$300

Larger families (five members or more) with three or more dependants can choose to calculate their Additional Subsidy on a per capita income (PCI) basis, as follows: PCI = total gross monthly household income of family members/number of family members living in the same household

### Strengthening Support for Education

- Significant subsidies throughout all levels of education.
- Enhanced MOE Financial Assistance Scheme and School Meals Programme to provide more support for lower-income families.
- After-school care available in all primary schools from 2020.
- Lower-income families can receive up to 98% subsidies for student care fees under the Student Care Fee Assistance scheme.
- Bursaries for students in publicly-funded Post-Secondary Education Institutions.
- Higher bursaries for students from lower- and middle-income families studying in Polytechnics, Autonomous Universities, ITEs, NAFA and LASALLE.



### Healthcare

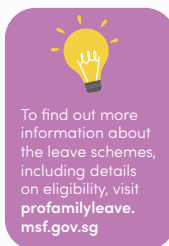
- \$4,000 **MediSave Grant for Newborns** deposited into the child's MediSave account. Supports the child's healthcare expenses, such as MediShield Life premiums, recommended childhood vaccinations, hospitalisation and approved outpatient treatments.
- **MediShield Life**
  - All Singapore Citizens babies, including those with congenital and neonatal conditions, are automatically covered from birth.
- **Singaporean children enjoy free for nationally recommended vaccinations and childhood developmental screenings:**
  - **Free for all childhood vaccinations** recommended under the National Childhood Immunisation Schedule (NCIS) at all Community Health Assist Scheme (CHAS) General Practitioner (GP) clinics and polyclinics.
  - **Free for childhood developmental screenings** at polyclinics and all CHAS GP clinics.



## Managing Work and Family Life

### Parental Leave and Benefits

- 16 weeks of **Government-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 **Government-Paid Paternity Leave**
  - Working fathers who are not eligible due to their work arrangements may apply for **Government-Paid Paternity Benefit**.
- **Government-Paid Shared Parental Leave:**
  - Working fathers can share up to 4 weeks of their spouse's Maternity Leave or Adoption Leave.
- **Government-Paid Childcare Leave and Extended Childcare Leave:**
  - 6 days per year per working parent whose youngest child is aged under 7 years.
  - 2 days per year per working parent whose youngest child is aged 7 – 12 years.
- **Unpaid Infant Care Leave:**
  - 6 days of unpaid infant care leave per working parent with children under 2 years.



- 12 weeks of **paid Adoption Leave** for working adoptive mothers of infants below 1 year old
  - Working adoptive mothers who are not eligible due to their work arrangements may apply for **Government-Paid Adoption Benefit**.
- **Maternity Protection for Pregnant Employees:** Pregnant employees who are retrenched or dismissed without sufficient reasons at any stage of their pregnancy are eligible for this protection.
  - Employees cannot be dismissed while on Maternity Leave.

### Family-Friendly Workplaces

*The Government has introduced various initiatives to foster family-friendly workplaces:*



### Tripartite Standard on Flexible Work Arrangements (FWAs)

Employers who adopt this Tripartite Standard<sup>5</sup> agree to:

- offer FWAs
- communicate the types of FWAs available, the application process, expectations on use and outcomes of FWA requests in a timely manner
- evaluate FWA applications fairly
- appraise employees on FWAs based on work outcomes

FWAs are a variation of the usual work arrangement, such as:

- Flexi-time (Work timing/duration)
- Flexi-place (Work location)
- Flexi-load (Work scope)

### Tripartite Standard on Unpaid Leave for Unexpected Care Needs

Employers who adopt this Tripartite Standard agree to provide the following leave measures:

- Up to 4 weeks of unpaid leave per year for employees if their child is aged under 2 years and was born (a) pre-term, (b) as part of multiple births, or (c) with congenital or any other medical conditions.
- Up to 2 weeks of unpaid leave per year for employees caring for immediate family members during or after hospitalisation.

5. The Tripartite Standards are an initiative to increase the adoption of fair and progressive workplace practices in Singapore by recognising progressive employers who adopt the recommended practices under the Standards

### ***Tripartite Standard on Work-Life Harmony***

Employers who adopt this Tripartite Standard agree to provide work-life support.

- Adopt the Tripartite Standard on Flexible Work Arrangements (FWAs).
- Provide at least two employee support schemes (e.g. on-site childcare facilities, eldercare subsidies, health and wellness programmes) for all its employees and encourage the utilisation of such schemes.
- Discuss arrangements for employees with caregiving responsibilities, such as the option to reduce work hours (with a commensurate reduction in pay), or alternative support arrangements (e.g. flexi-time or flexi-place).
- Provide at least two<sup>6</sup> enhanced leave benefits (e.g. compassionate leave, extended childcare leave) and encourage the utilisation of maternity, paternity childcare leave and annual leave.

### ***Building and Construction Authority's (BCA) 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.

### ***Work-Life Ambassador Scheme***

- The scheme brings together business leaders, HR practitioners and working individuals to share their work-life experiences and knowledge with employers and employees to promote and better implement work-life harmony.

### ***Resources on Work Life Harmony***

- The Tripartite Alliance for Fair & Progressive Employment Practices (TAFEP) offers resources on their online portal to help support employers in implementing flexible work arrangements and other progressive work-life strategies and practices. Visit [tal.sg/tafep/resources](https://tal.sg/tafep/resources) to find out more.

6. The list of (a) possible employee support schemes is at "<https://www.tal.sg/tafep/Employment-Practices/Work-Life-Harmony/Employee-Support-Schemes>"; and (b) possible enhanced leave benefits is at "<https://www.tal.sg/tafep/Employment-Practices/Work-Life-Harmony/Leave-Schemes>".

- TAFEP also conducts ***Tripartite Standards Clinics*** on flexible work arrangements and work-life harmony for additional guidance on adopting these Tripartite Standards.

### **Family Bonding**

- Let's Learn. Let's Play School Holiday Series – A series of play-centric programmes by People's Association to encourage families to embrace playtime during the school holidays.
- Family Fun. Family Time – A series of thematic and interactive programmes by People's Association to encourage families to foster stronger ties and to equip parents with essential parenting knowledge and skills.
- ActiveSG Active Parents by Sport Singapore offers a full suite of resources like sporty activities and game ideas, educational series and parenting tips for families. These promote family bonding and empower parents to play an active role in their children's lives.
- Family-friendly activities at parks and community spaces, such as Families for Life's events and picnics, which promote bonding among family members.
- Parenting Programmes: Free evidence-based parenting programmes offered through more than 300 primary and secondary schools, to develop stronger parent-child relationships.



## Moving Around with Ease

### More Inclusive, Family-Friendly Public Transport System

- All public buses have been installed with a stroller restraint device to allow open strollers on board.
- **Baby Care Rooms<sup>7</sup> at:**
  - All new bus interchanges and integrated transport hubs such as Woodlands Integrated Transport Hub.
  - New MRT interchange stations on Thomson-East Coast Line.
  - All stations on Jurong Region Line and Cross Island Line.
- **Family-friendly amenities with diaper-changing stations at:**
  - All new bus interchanges and integrated transport hubs.
  - Rail lines such as the Thomson-East Coast Line, Circle Line 6, and the upcoming Jurong Region Line and Cross Island Line stations.
- Point-to-point transport providers like Grab, TADA and Strides offer child seat options to young children who are below 1.35m in height.
- Child concession cards, which can be applied for at any TransitLink Office, offer free travel on public transport for children below 7 years of age.



7. Baby Care Rooms are where nursing mothers can express milk or breastfeed their babies in a private and comfortable environment. These rooms also allow other family members/caregivers of the babies to bottle-feed them and/or change their diapers.

# Examples of Benefits for Different Families

All examples and information are accurate as of Oct 2022





- **Mr and Mrs Tan are a married couple in their late-20s. They had their first child in 2019 and are expecting their second child in Jan 2023.**
- **They are both working and Mrs Tan is self-employed. They have a monthly household income of \$7,000.**
- **They recently booked a Build-To-Order (BTO) flat, and are waiting for it to be completed.**

## BENEFITS<sup>8</sup>

### Housing

- They received an Enhanced CPF Housing Grant of \$25,000.
- They have been renting an HDB flat through the Parenthood Provisional Housing Scheme at subsidised rates while waiting for their BTO flat to be completed.

### Healthcare during pregnancy/delivery

- For the delivery of her child, Mrs Tan would be able to withdraw up to \$900 from the couple's MediSave to pay for pre-delivery medical expenses, \$750 to \$2,600 for the delivery procedure, \$550 per day for the first two days of admission and \$400 per day from the third day onwards.
- Mrs Tan will be covered under MediShield Life if she has any serious pregnancy and delivery-related complications.

### Parental Leave



- **To care for and bond with their newborn this year:**
  - ▶ Mrs Tan can take 16 weeks of Government-Paid Maternity Leave<sup>9</sup>.
  - ▶ Mr Tan can take two weeks of Government-Paid Paternity Leave, and up to four weeks of Shared Parental Leave (shared from Mrs Tan's Maternity Leave)
  - ▶ Each parent can further take six days of paid Childcare Leave, and six days of unpaid Infant Care Leave.

8. Benefits are based on the latest measures as of October 2022.

9. If Mrs Tan or Mr Tan do not qualify for Maternity Leave or Paternity Leave because of their employment arrangements (e.g. their employment contract expired before the child's date of birth), they could get 8 weeks of Government-Paid Maternity Benefit or 2 weeks of Government-Paid Paternity Benefit respectively. This is provided each has worked a total of 90 days in the 12 months before their child's birth.

### **Raising and caring for child(ren)**

- The family will receive up to **a total of \$39,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns** comprising:

Benefits	 First child (born in 2019)	 Second child (born in 2023)
Baby Bonus Cash Gift	\$8,000	\$8,000
Government contribution to CDA	\$6,000	\$9,000
MediSave Grant	\$4,000	\$4,000
	Up to <b>\$39,000</b> in Baby Bonus Cash Gift, Government contribution to CDA and MediSave Grant.	

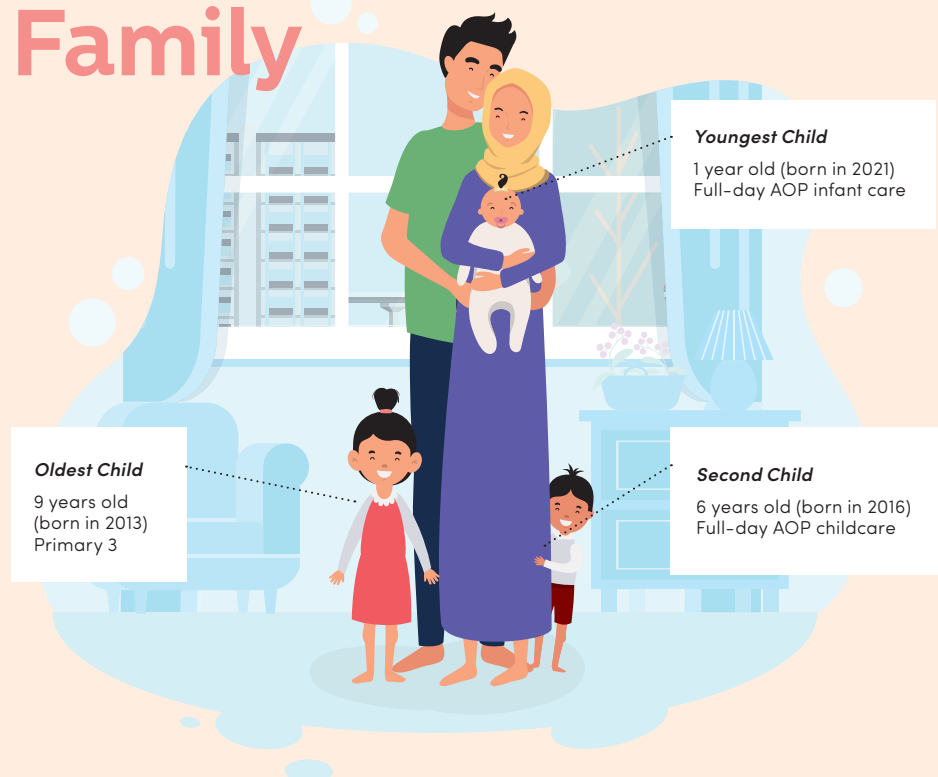
- Mr and Mrs Tan will receive the following tax **reliefs and rebate**:
  - ▶ \$15,000 tax rebate (\$5,000 for first child and \$10,000 for second child) under the Parenthood Tax Rebate, shared between Mr and Mrs Tan.
  - ▶ \$8,000 tax relief under the Qualifying Child Relief (\$4,000 per child), shared between Mr and Mrs Tan.
  - ▶ Tax relief of 35% of earned income (15% for first child and 20% for second child) under the Working Mother's Child Relief for Mrs Tan.
  - ▶ \$3,000 tax relief under the Grandparent Caregiver Relief for Mrs Tan, if one of Mr/Mrs Tan's parents/grandparents look after their child.
- If the couple decides to enrol their child in full-day infant care, they will receive \$980 in infant care subsidies per month (comprising a \$600 Basic Subsidy and a \$380 Additional Subsidy) and pay \$384 out-of-pocket per month<sup>10</sup>. They can use the CDA to pay for the out-of-pocket costs for infant care. If they subsequently decide to enrol their first child in full-day childcare, they will receive \$560 in childcare subsidies per month (comprising \$300 Basic Subsidy and \$260 Additional Subsidy) and pay \$210 out-of-pocket per month.

- If the family hires a Migrant Domestic Worker, they can qualify for levy concession if they meet the qualifying criteria. The concessionary rate is \$60 per month (enjoying savings of \$240 per month). Mrs Tan can also enjoy up to \$1,440 tax relief under the Foreign Domestic Worker Levy Relief scheme.
- The family will enjoy a waiver of the \$70 application fee when applying for their child's first passport.

10. The out-of-pocket amount is calculated based on the assumption that the child is enrolled in an Anchor Operator (AOP) infant care centre, which has a fee cap of \$1,364 (after GST). The subsidies are applicable at all licensed preschools, including AOP, POP and not-for-profit and commercial preschools.



# Ibrahim Family






- Mr and Mrs Ibrahim have three children aged 1, 6, and 9, in full-day Anchor Operator (AOP) infant care, full-day AOP childcare, and primary school respectively.
- Both Mr and Mrs Ibrahim are working and have a monthly household income of \$10,000.
- They currently live in a 4-room BTO flat, which they moved into six years ago.

## BENEFITS<sup>11</sup>

### Raising and caring for children

- The family would have received a total of up to \$56,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns, comprising:

Benefits	 Oldest child (born in 2013)	 Second child (born in 2016)	 Youngest child (born before Oct 2021)
Baby Bonus Cash Gift	\$6,000	\$8,000	\$10,000
Government contributions to CDA	Up to \$6,000	Up to \$6,000	Up to \$12,000
MediSave Grant	\$0	\$4,000	\$4,000
	Up to \$56,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns.		

Notes: Benefits received by children in the examples are based on the year they were born

- As the family has 5 members, they can calculate their eligibility for infant/childcare subsidies using their per capita income (which is  $\$10,000 / 5 \text{ members} = \$2,000$ )<sup>12</sup>.
  - ▶ For their child in full-day infant care, the family will receive \$840 in **infant care subsidies** per month, and pay \$524 out-of-pocket per month.
  - ▶ For their child in full-day childcare, the family will receive \$490 in **childcare subsidies** per month, and pay \$280 out-of-pocket per month.
  - ▶ The family can use the CDA to pay for the out-of-pocket costs for infant/childcare.

11. These benefits are in addition to other structural schemes, including education subsidies and annual Edusave contributions.

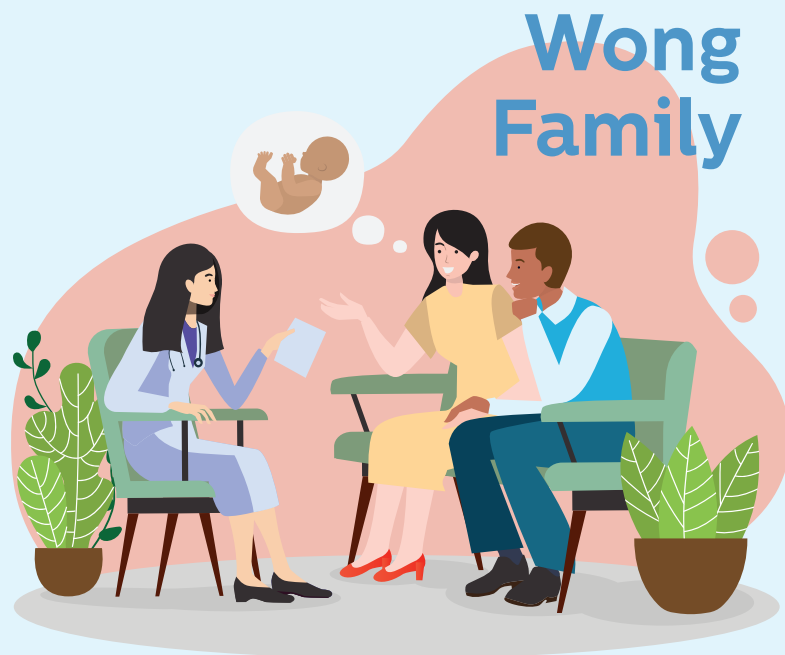
12. The out-of-pocket amounts are calculated based on the assumption that the children are enrolled in Anchor Operator (AOP) preschools, which have a fee cap of \$770 and \$1,364 (after GST) for childcare and infant care respectively. The subsidies are applicable at all licensed preschools, including AOP, POP and not-for-profit and commercial preschools.

### **Raising and caring for children (Cont'd)**

- Mr and Mrs Ibrahim will receive the following **tax reliefs and rebate**:
  - ▶ \$35,000 Parenthood Tax Rebate (\$5,000, \$10,000, and \$20,000 for her first, second and third child respectively, given at each child's birth), shared between Mr and Mrs Ibrahim.
  - ▶ \$12,000 tax relief under the Qualifying Child Relief each year, shared between Mr and Mrs Ibrahim (\$4,000 per child).
  - ▶ Tax relief of 60% of earned income under the Working Mother's Child Relief for Mrs Ibrahim (15%, 20% and 25% for her first, second and third child respectively).
  - ▶ \$3,000 tax relief under the Grandparent Caregiver Relief for Mrs Ibrahim, if one of Mr/Mrs Ibrahim's parents/grandparents look after their children.

### **Workplace and community support**

- This year, Mr and Mrs Ibrahim can each take six days of paid Childcare Leave, and six days of Unpaid Infant Care Leave.
- Mr Ibrahim's company has also adopted the Tripartite Standard for Flexible Work Arrangements (FWAs), and with the staggered time arrangements, he can vary his daily start and end times to manage his work and family commitments.



## Wong Family

- **Mr and Mrs Wong got married in their late-30s and have been trying for their first child.**
- **Both Mr and Mrs Wong are working and have a monthly household income of \$9,000.**
- **They recently bought a 4-room HDB resale flat to live near to their parents.**
- **The couple went for a fertility health check, and will be undergoing Assisted Conception Procedures (ACP) in a bid to conceive a child.**

### BENEFITS<sup>13</sup>

#### Healthcare

- The couple can receive up to 75% in co-funding for Assisted Conception Procedures (ACP)<sup>14</sup> at KK Women's and Children's Hospital, National University Hospital or Singapore General Hospital if they meet the eligibility criteria of the ACP co-funding schemes:
  - ▶ As a Singaporean couple, Mr and Mrs Wong can receive government co-funding for up to \$1,000 per Intrauterine Insemination (IUI) cycle, for three cycles.
  - ▶ Mr and Mrs Wong can also receive government co-funding for up to \$7,700 per fresh Assisted Reproduction Technology (ART) cycle and \$2,200 per frozen ART cycle, for up to three fresh cycles and three frozen cycles.
  - ▶ If Mrs Wong has attempted an ACP before age 40, she can receive co-funding for two of the six co-funded ART cycles at age 40 or later.
- The couple can also draw up to \$6,000 from their MediSave accounts to pay for the first cycle of ACP, \$5,000 for the second cycle, and \$4,000 for the third and subsequent cycles, subject to a lifetime limit of \$15,000 per patient.

#### Housing

- **Mr and Mrs Wong received a total of \$75,000 in grants when purchasing their resale flat, comprising:**
  - ▶ \$50,000 CPF Housing Grant
  - ▶ \$5,000 Enhanced CPF Housing Grant; and
  - ▶ \$20,000 Proximity Housing Grant, as they had purchased a flat within 4km of their parents' residence.

13. Benefits are based on the latest measures as of Oct 2022

14. ACP includes Intra-Uterine Insemination (IUI) and Assisted Reproduction Technology (ART) such as In-Vitro Fertilisation (IVF).

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