

# Building a Singapore that is Made For Families

An overview of support for Marriage & Parenthood



# Contents

Introduction	3
Housing	4
Community & Workplace Support	7
Preschool & Education	11
Better Health	14
Caring for Our Children	17
Transport	21
Examples of Benefits for Different Families	23



## 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!

# Housing



## 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** to 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
- First-timer married couples with or expecting a child enjoy priority under the **Parenthood Priority Scheme (PPS)**

- Families awaiting the completion of their new flats, and who have a monthly household income of \$7,000 or below, can rent a flat from HDB at subsidised rates, 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



Those who prefer to move sooner can choose a resale flat. The transaction time for resale flats typically takes about 8 weeks.

## 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 their parents/children (within 4km)
- **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 CPF Housing Grant, or for taking an HDB housing loan, is \$14,000
  - ▶ The monthly household income ceiling for a family buying a new Executive Condominium is \$16,000
- Eligible first-timer families can receive the **Enhanced CPF Housing Grant (EHG)** of up to \$80,000 when buying resale and new flats, regardless of flat type or location



## MORE AFFORDABLE HOUSING (CONT'D)

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:



New Flats:

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

Resale Flats:



	4-room or smaller	5-room or larger
CPF Housing Grant	 \$50,000 Income ceiling: \$14,000	 \$40,000 Income ceiling: \$14,000
EHG*	 Up to \$80,000 Income ceiling: \$9,000	 Up to \$80,000 Income ceiling: \$9,000
PHG	 Up to \$30,000 No income ceiling	 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 for eligible second-timer families when they buy a 2-room or 3-room flat in non-mature estates



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

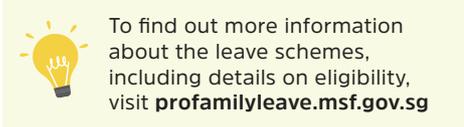


## Community & Workplace Support

### GOVERNMENT-PAID 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**
  - ▶ Working fathers who are not eligible due to their work arrangements may apply for **Government-Paid Paternity Benefit**
- Paid **Shared Parental Leave**: Working fathers can share up to 4 weeks of their spouse's Maternity Leave or Adoption Leave
- 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**
- Paid **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

- 6 days of unpaid **Infant Care Leave** per year per working parent with children aged under 2 years



## 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 Work-Life Harmony**

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

- ▶ 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 enhanced leave benefits\* (e.g compassionate leave, extended childcare leave) and encourage the utilisation of maternity, paternity childcare leave and annual leave

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

\* 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>".

- **Tripartite Standard on Flexible Work Arrangements (FWAs)**

Employers who adopt this Tripartite Standard agree to:

- offer FWAs
- communicate the types of FWAs available, the application process, expectations on use and outcomes 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)

- **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

- **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 below age of 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



## FAMILY BONDING

- **Virtual Family Programmes:** A series of thematic and interactive family programmes by People's Association to encourage families to embrace playtime and to equip parents with essential parenting knowledge and skills
- ActiveSG's sports programmes
- 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



## Preschool & Education



### EXPANDING CHILDCARE/INFANT CARE CAPACITY

- 80% of preschoolers will have a place in a government-supported preschool by around 2025 (An increase from just over 60% in 2021)
- Increasing full-day places by another 20,000 places to over 200,000 places over the next few years

### 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



## MAKING CHILDCARE/INFANT CARE MORE AFFORDABLE

- **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 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**
- 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
- In the medium term, we aim to lower fee caps at government-support 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

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





**FOR PARENTS/CHILDREN**

- **Singaporean children enjoy full subsidies for nationally recommended vaccinations and childhood developmental screenings**
  - ▶ **Full subsidies 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
  - ▶ **Full subsidies for childhood developmental screenings** extended from polyclinics to include all CHAS GP clinics

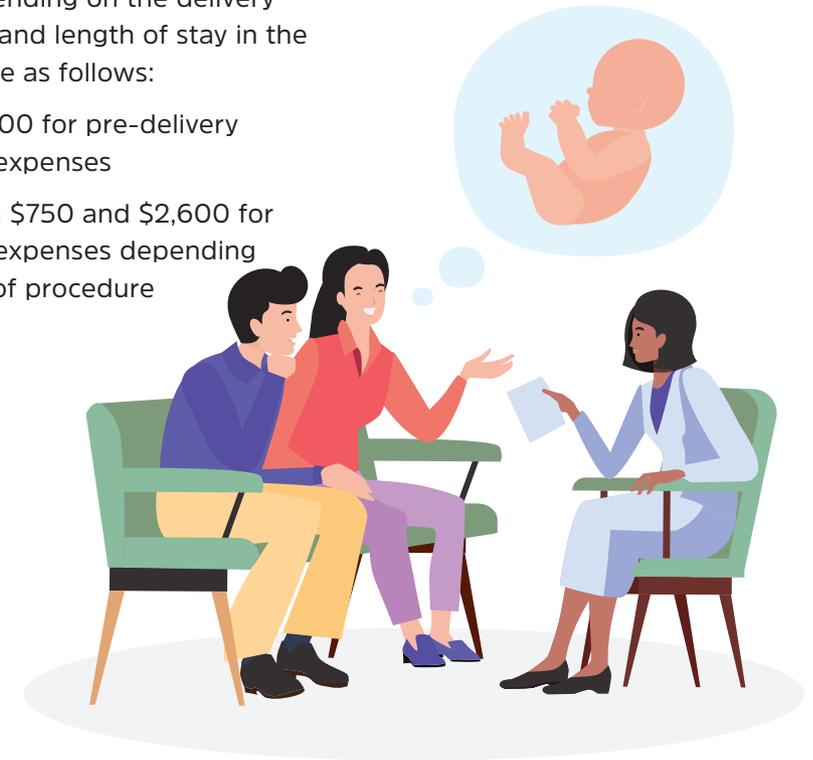


**FOR PARENTS/CHILDREN (CONT'D)**

- **\$4,000 MediSave Grant for Newborns** deposited into the child's MediSave account. This grant supports the child's healthcare expenses, such as MediShield Life premiums, recommended childhood vaccinations, hospitalisation and approved outpatient treatments
  - ▶ \$550 per day for the first two days of admission and \$400 per day from the third day onwards
- **MediShield Life**
  - ▶ Coverage from birth
  - ▶ Extended to cover inpatient treatments for serious pregnancy and delivery-related complications
- **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



## SUPPORT FOR ASSISTED CONCEPTION PROCEDURES

- **Government co-funding for Assisted Conception Procedures (ACP)** of up to 75% for eligible couples below 40 years old undergoing treatments (e.g. Intra-Uterine Insemination (IUI) or Assisted Reproduction Technology (ART) treatment at KK Women's and Children's Hospital, National University Hospital and Singapore General Hospital)
  - ▶ Government co-funding can be applied to up 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
- Government co-funding is applicable for ART treatment for a maximum of 3 fresh and 3 frozen cycles
- Government co-funding for three cycles of IUI

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

- Eligible couples can tap on MediSave for ACP treatments at both public and private Assisted Reproduction 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
- No age limit for ART treatments and the maximum number of ART cycles a woman can undergo in her lifetime



# Caring for Our Children



## BABY SUPPORT GRANT (BSG)

- The **one-off BSG of \$3,000** is provided to children born or with estimated date of delivery from 1 Oct 2020 to 30 Sep 2022, to help reassure couples to proceed with their parenthood plans amid the COVID-19 pandemic
- The BSG will be given to children who receive the Baby Bonus Cash Gift, and will be deposited within 1 month of enrolment into the Baby Bonus Scheme

 To find out if you are eligible for the scheme above, visit [go.gov.sg/MadeForFamilies](https://go.gov.sg/MadeForFamilies)

## BABY BONUS CASH GIFT

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

\*Applicable to a child born from 1 Jan 2015. Visit [babybonus.msf.gov.sg](https://babybonus.msf.gov.sg) "Check Eligibility" tool to confirm your child's eligibility

Cash Gift is given out in five instalments over 18 months



### 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](https://familiesforlife.sg/parenting) for more information!



### FAMILY SUPPORT CALCULATOR

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

### CHILD DEVELOPMENT ACCOUNT (CDA)

- The Baby Bonus Scheme comprises the Baby Bonus Cash Gift and the CDA. The 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



### CHILD DEVELOPMENT ACCOUNT (CDA) (CONT'D)

Birth Order	Components of CDA		Total Maximum Government Contributions (a+b)
	First Step Grant (no initial deposit from parents required) <sup>1</sup> (a)	Maximum Government co-matching <sup>2</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

<sup>1</sup>The First Step Grant is automatically deposited after the CDA is opened.

<sup>2</sup>The Government will match dollar-for-dollar when parents save in the CDA, up to the respective amounts stated in the table.

### PARENTHOOD TAX REBATE (PTR)

Parents can claim the following amount under PTR:

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

### 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%

### 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 (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 is handicapped and unmarried



### SUPPORT FOR HIRING MIGRANT DOMESTIC WORKERS

- Levy Concession for Migrant Domestic Workers: Concessionary levy of \$60 per month for families with a Singapore Citizen child below 16 years old
- Foreign Domestic Worker Levy Relief: Working mothers can claim tax relief twice the amount of domestic worker levy paid in the previous year on one foreign domestic worker



### WAIVER OF 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**

### 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>1</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

<sup>1</sup> 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

### MORE INCLUSIVE, FAMILY-FRIENDLY PUBLIC TRANSPORT SYSTEM (CONT'D)

- 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



- Free travel on public transport for children below 7 years old. Visit any TransitLink Office to apply for Child concession cards

# Examples of Benefits for Different Families

All examples and information are accurate as of Feb 2022





- Mr and Mrs A are a married couple in their late-20s. They had their first child in 2019 and are expecting their second child in Jan 2022
- They are both working and Mrs A 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>2</sup>

### Housing

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

### Healthcare during pregnancy/delivery

- For the delivery of her child, Mrs A 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 A 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 A can take 16 weeks of paid Maternity Leave<sup>3</sup>
  - ▶ Mr A can take two weeks of paid Paternity Leave, and up to four weeks of Shared Parental Leave (shared from Mrs A's Maternity Leave)
  - ▶ Each parent can further take six days of paid Childcare Leave, and six days of unpaid Infant Care Leave

<sup>2</sup> Benefits are based on the latest measures as of February 2022

<sup>3</sup> If Mrs A or Mr A 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), Mrs A and Mr A 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 **\$42,000 in Baby Bonus Cash Gift, Government contributions to the CDA, the Medisave Grant for Newborns, and the Baby Support Grant**, comprising:

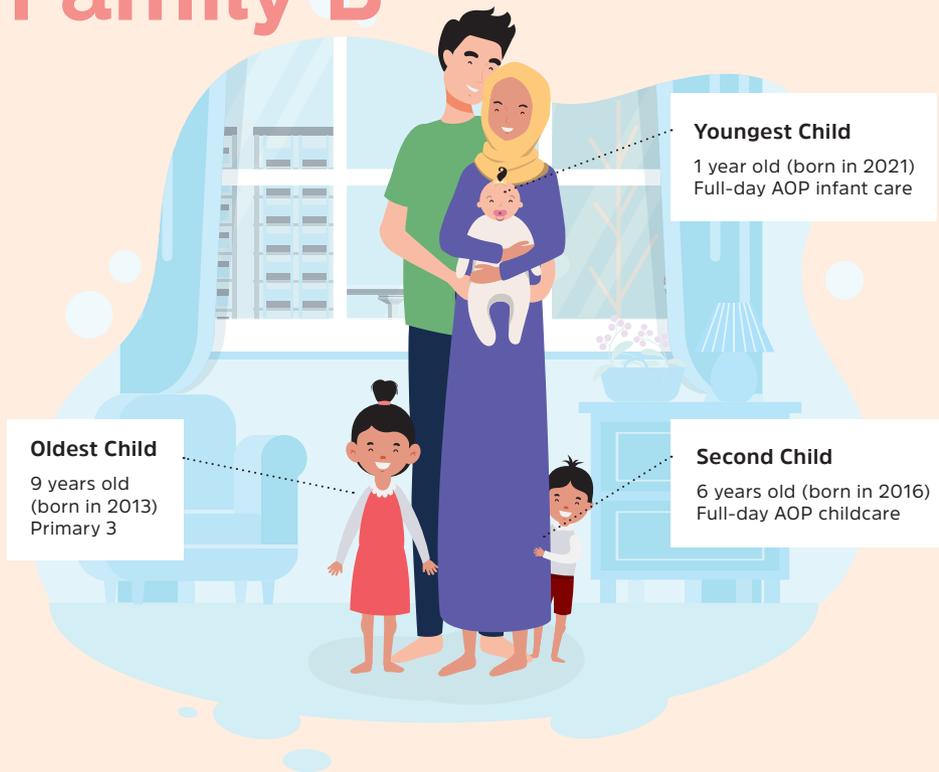
Benefits	 First child (born in 2019)	 Second child (born in 2022)
<b>Baby Bonus Cash Gift</b>	<b>\$8,000</b>	<b>\$8,000</b>
<b>Government contribution to CDA</b>	<b>\$6,000</b>	<b>\$9,000</b>
<b>MediSave Grant</b>	<b>\$4,000</b>	<b>\$4,000</b>
<b>Baby Support Grant</b>	<b>\$0</b>	<b>\$3,000</b>
	Up to <b>\$42,000</b> in Baby Bonus Cash Gift, Government contribution to CDA, MediSave Grant and Baby Support Grant	

- Mr and Mrs A will receive the following tax **reliefs/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 A*
  - ▶ *\$8,000 tax relief under the Qualifying Tax Relief (\$4,000 per child), shared between Mr and Mrs A*
  - ▶ *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 A*
  - ▶ *\$3,000 tax relief under the Grandparent Caregiver Relief for Mrs A, if one of Mr/Mrs A's parents 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 \$364 out-of-pocket per month<sup>4</sup>. They can use the CDA to pay for the out-of-pocket costs for infant care
- If the family hires a Migrant Domestic Worker, they will get a concessionary rate of \$60 per month (enjoying savings of \$240 per month)
- The family will enjoy a waiver of the \$70 application fee when applying for their child's first passport

<sup>4</sup> 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

# Family B



**Oldest Child**  
9 years old (born in 2013)  
Primary 3

**Youngest Child**  
1 year old (born in 2021)  
Full-day AOP infant care

**Second Child**  
6 years old (born in 2016)  
Full-day AOP childcare

- Mr and Mrs B 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 B 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>5</sup>

### Raising and caring for child(ren)

- The family would have received a total of \$54,000 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 <sup>6</sup> (born in 2021)
<b>Baby Bonus Cash Gift</b>	\$6,000	\$8,000	\$10,000
<b>Government contributions to CDA</b>	Up to \$6,000	Up to \$6,000	Up to \$12,000
<b>MediSave Grant</b>	\$0	\$4,000	\$4,000
	<b>Up to \$54,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns</b>		

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/child care subsidies using their per capita income (which is \$10,000/ 5 members = \$2,000)<sup>7</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

<sup>5</sup> Benefits received by children in the examples are based on the year they were born

<sup>6</sup> The child also received the one-off Baby Support Grant of \$3,000

<sup>7</sup> 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 child(ren) (Cont'd)**

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

### **Workplace and community support**

- This year, Mr and Mrs B can each take six days of paid Childcare Leave, and six days of unpaid Infant Care Leave
- Mr B'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

### **Housing**

- If the family is looking to move into a larger flat, they can buy a new flat as second-timers, and enjoy priority access under the Third Child Priority Scheme
- If the family is looking to buy a resale flat, they can receive the Proximity Housing Grant of \$20,000 if they purchase a flat to live near to their parents, or \$30,000 if they purchase a flat to live with their parents



- **Mr and Mrs C got married in their late-30s and have been trying for their first child**
- **Both Mr and Mrs C 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>8</sup>

### **Healthcare**

- The couple can receive up to 75% in co-funding for Assisted Conception Procedures (ACP)<sup>9</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 C can receive government co-funding for up to \$1,000 per Intrauterine Insemination (IUI) cycle, for three cycles*
  - ▶ *Mr and Mrs C 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 C 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 C 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*

<sup>8</sup> Benefits are based on the latest measures as of Feb 2022

<sup>9</sup> ACP includes Intra-Uterine Insemination (IUI) and Assisted Reproduction Technology (ART) such as In-Vitro Fertilisation (IVF)

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Information in this booklet is updated as of Feb 2022