Update on Enhancements to the Marriage and Parenthood Package

NCSS HR Network Session
14 Mar 2013
Marriage & Parenthood Trends
Our fertility rate has been declining

Resident total fertility rate (TFR), 1975-2012

Replacement TFR = 2.1

Source: DOS
TFR decline is occurring across all ethnic groups

Resident TFR by ethnic group of mother

Year

TFR

Chinese  Malay  Indian  Overall

2000  1.60  2.54  1.59  1.69
2001  1.59  2.49  1.58  1.65
2002  1.59  2.40  1.57  1.60
2003  1.58  2.30  1.56  1.56
2004  1.57  2.21  1.55  1.52
2005  1.56  2.13  1.54  1.49
2006  1.55  2.07  1.53  1.47
2007  1.54  2.01  1.52  1.45
2008  1.53  1.96  1.51  1.43
2009  1.52  1.92  1.50  1.41
2010  1.51  1.89  1.49  1.39
2011  1.50  1.86  1.48  1.38
2012  1.49  1.84  1.47  1.36

*2012 Prelim Estimate

Source: DOS

© Government of Singapore 2011
Similar to Singapore, other developed East Asian societies have declining TFRs.

TFR trends in East Asia and Singapore

Source: DOS, National Statistics Offices

Replacement TFR = 2.1
More Singaporeans are staying single

Proportion of citizen singles by age group and sex

<table>
<thead>
<tr>
<th>Age Group (Years)</th>
<th>Males 2000</th>
<th>Males 2011</th>
<th>Females 2000</th>
<th>Females 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-29</td>
<td>66</td>
<td>79</td>
<td>44</td>
<td>33</td>
</tr>
<tr>
<td>30-34</td>
<td>33</td>
<td>31</td>
<td>22</td>
<td>21</td>
</tr>
<tr>
<td>35-39</td>
<td>21</td>
<td>20</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>40-44</td>
<td>16</td>
<td>14</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>45-49</td>
<td>11</td>
<td>14</td>
<td>13</td>
<td>13</td>
</tr>
</tbody>
</table>

Median age of citizens at first marriage (years)


Source: DOS
Later marriages lead to fewer children

Women who marry later tend to have fewer children

Average number of children born to ever-married citizen females among the 1965 – 1970 birth cohorts at age 40 years, by age at first marriage

Source: DOS, ICA
Delayed childbirth leads to fewer children

**Singapreans are having their first child at a later age**

Median age of citizen mothers at first birth (years)

- 2000: 28.6
- 2011: 29.8

**Singaporeans are having fewer children**

Average number of children born to ever-married females aged 40-49

- 2000: 2.22
- 2011: 2.06

Source: DOS, ICA
Married women are having fewer children

Distribution of citizen ever-married females by age group and number of children born

30-39 Years

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Childless</th>
<th>1 Child</th>
<th>2 Children</th>
<th>3 Children</th>
<th>4 Children</th>
<th>&amp; Over</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>13.2</td>
<td>21.8</td>
<td>40.1</td>
<td>19.7</td>
<td>5.5</td>
<td>3.9</td>
</tr>
<tr>
<td>2011</td>
<td>21.5</td>
<td>24.8</td>
<td>38.0</td>
<td>11.5</td>
<td>3.9</td>
<td>7.0</td>
</tr>
</tbody>
</table>

40-49 Years

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Childless</th>
<th>1 Child</th>
<th>2 Children</th>
<th>3 Children</th>
<th>4 Children</th>
<th>&amp; Over</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>6.0</td>
<td>8.4</td>
<td>28.0</td>
<td>14.7</td>
<td>17.5</td>
<td>9.1</td>
</tr>
<tr>
<td>2011</td>
<td>8.4</td>
<td>17.5</td>
<td>23.6</td>
<td>28.0</td>
<td>23.6</td>
<td>7.0</td>
</tr>
</tbody>
</table>

Source: DOS
Feedback & Suggestions
Marriage and parenthood aspirations in Singapore remain strong

- NPTD’s 2012 Marriage & Parenthood Study*
  - 83% of single respondents intend to get married
  - 84% of married respondents intend to have 2 or more children

*Based on survey of 2,526 married and 2,120 single respondents
Feedback from public

- NPTD engaged various stakeholders such as community organisations, employers, and members of the public
  - More than 800 pieces of feedback received during period of consultation from 28 Jun to 31 Oct 2012
  - NPTD also studied suggestions submitted by various organisations and interest groups, including:

- People's Association
- Women's Wing
- National Family Council
- I children
- Focus on the Family
- TOUCH Community Services
- NTUC
- SNEF
- Association of Women for Action and Research
- ASME
- RIMA
Factors affecting Singaporeans’ decisions to get married and have children are multi-faceted.
Key findings

- Personal decisions and priorities, and wider social attitudes influence M&P decisions

- But many contributors also said that stronger support measures to address practical concerns would be helpful:
  - Access to housing
  - Costs of raising a family, including healthcare expenses
  - Work-life harmony
  - Availability and cost of child care
Enhanced Marriage & Parenthood Package

- The Government is committed to helping Singaporeans achieve their marriage and parenthood aspirations

- Third round of enhancements for the M&P Package
  - First introduced in 2001
  - Enhanced in 2004 and 2008

- Enhancements draw on suggestions made by Singaporeans

- Help to create a supportive environment for raising families
Enhanced Marriage & Parenthood Package

- The enhancements aim to:
  
  A. Make it faster and easier to get housing to support earlier marriages and births
  
  B. Provide support for medical costs related to conception and delivery
  
  C. Further defray child-raising costs, including healthcare and child care costs
  
  D. Enhance work-life measures to help working couples to balance work & family commitments
  
  E. Signal to fathers to play a bigger role in bringing up their children

- MOM is studying further support for employers to offer flexible work arrangements for their employees. Details will be announced at COS.
# Summary of Measures

## A. Make it faster, easier to get housing to support earlier marriages & births
1. Parenthood Priority Scheme
2. Parenthood Provisional Housing Scheme

## B. Provide support for medical costs related to conception and delivery
3. Enhanced Co-funding for Assisted Reproduction Technology (ART) Treatment
4. Accouchement Fees in public hospitals no longer differentiated across birth order

## C. Further defray child-raising costs, including healthcare costs
5. Enhanced Baby Bonus
6. Medisave Grant for Newborns
7. MediShield extended to cover congenital and neonatal conditions
8. Enhanced child care and infant care subsidies

## D. Enhance work-life measures to help working couples
9. Extended Child Care Leave for Parents (for children 7-12 years)
10. Government-Paid Adoption Leave
11. Government-Paid Maternity Benefit for Shorter-Term Workers
12. Enhanced Maternity Protection Period

## E. Signal to fathers to play a bigger role in bringing up their children
13. Government-Paid Paternity Leave
14. Government-Paid Shared Parental Leave
A. Making it faster and easier to get housing to support earlier marriages and births
Making it faster and easier to get housing to support earlier marriages and births

1. Parenthood Priority Scheme

- First-timer married couples with children below the age of 16, including those expecting children, will be given priority allocation for new HDB flats, by setting aside a proportion of flats for them.

Table 1: Allocation of flats under HDB Sales Exercises

<table>
<thead>
<tr>
<th></th>
<th>Build-To-Order Flats</th>
<th>Sale of Balance Flats</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-Mature Estates</td>
<td>Mature Estates</td>
</tr>
<tr>
<td>Current split</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>First-timers</td>
<td>Second-timers</td>
</tr>
<tr>
<td></td>
<td>85%</td>
<td>15%</td>
</tr>
<tr>
<td>New split</td>
<td>PPS first-timers</td>
<td>Other first-timers</td>
</tr>
<tr>
<td></td>
<td>30%</td>
<td>55%</td>
</tr>
<tr>
<td></td>
<td>Second-timers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>15%</td>
<td></td>
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<tr>
<td></td>
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</tr>
</tbody>
</table>

2. Parenthood Provisional Housing Scheme

- First-timer married couples can rent a flat from HDB at an affordable rental rate while waiting for their new HDB flat to be ready.
B. Providing support for medical costs related to conception and delivery
Providing support for medical costs related to conception and delivery

3. **Enhanced co-funding for Assisted Reproduction Technology (ART)**
   - Couples seeking ART treatment in public hospitals can now receive:
     - **Up to 75% Govt co-funding** (an increase from 50% previously)
     - Co-funding for 3 frozen cycles (in addition to 3 fresh cycles)
   - Couples with more than 1 child are now also eligible

<table>
<thead>
<tr>
<th>Type of Cycle</th>
<th>SC-SC Couple</th>
<th>SC-PR Couple</th>
<th>SC-Foreigner Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enhanced (with effect from 1 Jan 2013)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fresh</td>
<td>75%, up to $6,300</td>
<td>55%, up to $4,600</td>
<td>35%, up to $3,000</td>
</tr>
<tr>
<td>Frozen</td>
<td>75%, up to $1,200</td>
<td>55%, up to $900</td>
<td>35%, up to $600</td>
</tr>
<tr>
<td>Previous</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fresh</td>
<td>50%, up to $3,000</td>
<td>35%, up to $2,100</td>
<td>25%, up to $1,500</td>
</tr>
<tr>
<td>Frozen</td>
<td></td>
<td></td>
<td>N.A</td>
</tr>
</tbody>
</table>

4. **Accouchement fees**
   - With effect from 1 Jan 2013, accouchement fees in public hospitals will no longer be differentiated across birth order
C. Further defraying child-raising costs, including healthcare costs
Further defraying child-raising costs, including healthcare costs

5. Enhanced Baby Bonus Cash Gift

- Singapore Citizen children can now receive the enhanced Baby Bonus cash gift, **an increase of $2,000 per birth** over the existing cash gift.

<table>
<thead>
<tr>
<th>Child Order</th>
<th>Existing Baby Bonus (for each Child)</th>
<th>Enhanced Baby Bonus (for each Child)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st &amp; 2nd Child</td>
<td>$4,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>3rd &amp; 4th Child</td>
<td>$6,000</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

* Applicable to births on or after 26 Aug 2012

- The **cash gift will be disbursed more quickly** to help defray expenses during the initial period following childbirth:
  - 50% at birth
  - 25% when the child is 6 months old
  - 25% when the child is 12 months old
  
  (Instead of 4 equal instalments over 18 months previously)
6. **Medisave grant for newborns**
   - A **CPF Medisave account will be created** for newborns. They will receive a **$3,000 grant** in their Medisave account in two tranches:
     - $1,500 after registration of birth
     - $1,500 in the subsequent year, provided that they remain enrolled in MediShield or a Medisave-approved Integrated Shield Plan
   - Applicable to births on or after 26 Aug 2012

7. **MediShield coverage for congenital and neonatal conditions**
   - Feedback raised through many channels, e.g. Our SG Conversation
   - **MediShield will be extended to cover newly diagnosed congenital and neonatal conditions**
   - Effective from 1 Mar 2013
8. **Enhanced Subsidies for Centre-Based Infant & Child Care**

- To help make infant and child care services more affordable for lower- and middle-income families, a new subsidy framework will take effect from 1 Apr 2013.

- Under the new subsidy framework, all parents with Singapore Citizen children enrolled in licensed child care centres will continue to be eligible for a **Basic Subsidy** of up to $600 for infant care and $300 for child care.

- On top of the **Basic Subsidy**, families with working mothers, and with gross monthly household incomes of $7,500 and below are now eligible for an **Additional Subsidy**. Eligible families using full-day programmes will have an increase in their child and infant care subsidies of at least $100 and $200 respectively, with lower income families receiving more.
D. Enhancing work-life measures to help working couples to balance work and family commitments
Enhancing work-life measures to help working couples to balance work and family commitments

9. **Extended Child Care Leave**

- Working parents will each receive **2 days of Government-Paid Child Care Leave per year** if they have at least one citizen child **aged 7-12 yrs**

- Parents with at least one citizen child below age 7 will continue to enjoy the higher child care leave entitlement of 6 days per year

- Effective from 1 May 2013. Employers are encouraged to offer this enhancement to employees from 1 Jan 2013 and claim reimbursement from the Government

Examples:

- Parents with **1** child aged 12, will have a total child care leave entitlement of 2 days per year per parent

- Parents with **2** children aged 8 and 10, will have a total child care leave entitlement of 2 days per year per parent

- Parents with **1** child aged 6 and **1** child aged 12 years will have a total child care leave entitlement of 6 days per year per parent
Enhancing work-life measures to help working couples to balance work and family commitments

10. Government-Paid Adoption Leave

- Currently, Government reimburses employers who voluntarily provide adoption leave to their employees. It is not a legal requirement.

- From 1 May 2013, adoptive mothers will be legally entitled to 4 weeks of Government-Paid Adoption Leave, if they adopt a Singaporean infant aged below 12 months.

- If the adopted child is not yet a Singaporean, at least one parent must be a citizen.
Enhancing work-life measures to help working couples to balance work and family commitments

11. Government-Paid Maternity Benefit

- Working women who are not eligible for maternity leave (e.g. shorter-term contract workers) may now apply to receive Government-Paid Maternity Benefit (GPMB)

- To be eligible, they must have been in employment for at least 90 days in the 12 calendar months preceding childbirth (employment stints under different employers are counted)

- The GPMB paid out will be equivalent to the Government-paid portion of the maternity leave entitlement (8 weeks for the 1st and 2nd child, 16 weeks for the 3rd and subsequent children)

- Effective from 1 Jan 2013
Enhancing work-life measures to help working couples to balance work and family commitments

11. **Government-Paid Maternity Benefit**

**Example:**

- For a mother who:
  - Gave birth to her first child
  - Worked for 4 months of the 12 calendar months preceding childbirth at $2,000 per month

- The GPMB she is eligible for is equivalent to 8 weeks of Government-Paid Maternity Leave for 1st birth (56 days):

\[
\frac{4 \text{ months} \times 2,000}{365 \text{ days}} \times 56 \text{ days} = 1,227.40
\]
12. **Enhanced Maternity Protection Period**

- **Maternity protection** will be enhanced to cover the **full duration of pregnancy**
  - An increase from the current protection period of the last 6 months of pregnancy for dismissal without sufficient cause, or the last 3 months of pregnancy for retrenchment

- Working mothers will be entitled to maternity leave benefits if they are dismissed without sufficient cause or retrenched at **any** stage of their pregnancy

- To be eligible, the employee must have served her employer for at least 3 months

- Effective from 1 May 2013
E. Signalling to fathers to play bigger role in bringing up their children
13. **Government-Paid Paternity Leave**

- To encourage shared parental responsibility, working fathers will receive **1 week of Government-Paid Paternity Leave**

- Paternity leave is to be taken within 16 weeks after childbirth, or flexibly within 12 months (subject to mutual agreement between the employer and employee)

- To be eligible, the employee must have served his employer for at least 3 months preceding childbirth

- Effective from 1 May 2013. Employers are encouraged to offer this enhancement to employees from 1 Jan 2013 and claim reimbursement from the Government
Signalling to fathers to play a bigger role in bringing up their children

14. **Government-Paid Shared Parental Leave**

- To further support shared parental responsibility, working fathers will be entitled to **share 1 week of the 16 weeks of maternity leave**, subject to the agreement of the mother.

- Government-Paid Shared Parental Leave is to be taken in a continuous block or flexibly within 12 months after childbirth (subject to mutual agreement between the employer and employee).

- Employee is eligible if his wife qualifies for Government-Paid Maternity Leave.

- Effective from 1 May 2013. Employers are encouraged to offer this enhancement to employees from 1 Jan 2013 and claim reimbursement from the Government.
Signalling to fathers to play a bigger role in bringing up their children

- With the new leave schemes, fathers can now enjoy about 3 weeks of paid leave (+1 week unpaid) in the year their child is born.
Introduction of New Leave Schemes

- Employers are encouraged to provide the new leave schemes to all eligible employees with children born on or after 1 Jan 2013

- Any leave voluntarily granted by employers from 1 Jan 2013 to 30 Apr 2013 will be reimbursed by the Government

- From 1 May 2013, employers will be legally required to introduce the new leave schemes
Summary of M&P measures
Enhanced M&P Package 2013

Getting Married and Setting up a Home
- Social interaction opportunities (SDN and partners)
- Priority for first-timers for purchase of new HDB flats
- CPF Housing Grants (e.g. Family Grant, Additional CPF Housing Grant)
- Parenthood Priority Scheme
- Parenthood Provisional Housing Scheme

Having Children
- Medisave for Assisted Conception Procedures (ACP)
- Enhanced co-funding for Assisted Reproduction Technology (ART) treatment
- Accouchement Fees
- Medisave maternity package

Raising and Caring for Children
- Enhanced Baby Bonus Cash Gift
- Child Development Account
- Medisave Grant for Newborns
- MediShield coverage for congenital and neonatal conditions
- Parenthood Tax Rebate
- Working Mother’s Child Relief
- Qualifying/Handicapped Child Relief
- Grandparent Caregiver Relief
- Foreign Domestic Worker levy concession
- Subsidies for centre-based Infant Care & Child Care (Additional Subsidy for lower and middle income families)

Supporting Work-Life Harmony
- Government-Paid Maternity Leave
- Extended Government-Paid Child Care Leave
- Unpaid Infant Care Leave
- Mandatory Government-Paid Adoption Leave
- Government-Paid Maternity Benefit
- Enhanced maternity protection
- Work-Life Works! fund

Encouraging Shared Parental Responsibility
- Government-Paid Paternity Leave
- Government-Paid Shared Parental Leave
Conclusion

- Encouraging marriage and parenthood is a key priority of the Government in addressing our population challenge.
- The enhanced M&P Package draws on suggestions from Singaporeans, to help create a supportive environment for Singaporeans to form families and raise children.
- The enhancements will raise the M&P budget from $1.6 billion to $2.3 billion annually.
- The Government will announce additional details of its pre-school review at COS.
- MOM is studying further support for employers to offer flexible work arrangements for their employees. Details to be announced at COS.
- Beyond Government measures, society as a whole (employers, community, individuals) has a role to play in fostering a pro-family mindset where starting and raising a family are central to our life choices and fulfilment.
More Information

Marriage & Parenthood website:  
www.heybaby.sg

Marriage & Parenthood 2013 hotline:  
1800-439-2229  
(1800-hey-baby)
Thank you