Jubilee Marriage and Parenthood Package to Better Support Families

The Government encourages and supports Singaporeans towards fulfilling their marriage and parenthood aspirations. The Government is therefore introducing the Jubilee Marriage & Parenthood Package to encourage families to have more children and improve support to families during the child's first 18 months. The enhancements will (i) provide further help to defray out-of-pocket child-raising costs for parents, including those with more children, and (ii) encourage fathers to take a more active role in bringing up their children.

The details of the enhancements are as follows:

Defraying Out-of-Pocket Costs

- a. Parents use a range of care options during the child's infancy (first 18 months), from centre-based infant care to informal caregiving arrangements. To better support parents with out-of-pocket caregiving expenses during this period, the Government has enhanced the Baby Bonus Cash Gift by providing a **Baby Bonus Plus of \$2,000**. This will be disbursed between the 12th to 18th months after the child's birth. The enhanced Baby Bonus Cash Gift (including the Baby Bonus Plus) will provide more sustained support to parents during the child's infancy.
- b. To better support larger families, the <u>enhanced Baby Bonus Cash Gift (including the Baby Bonus Plus) has been extended to the fifth child and beyond</u>, up from the first four children.
- c. To provide parents with greater peace of mind and support for their children's healthcare needs, the <u>Medisave Grant for Newborns (MGN) will be increased to \$4,000</u> (up from \$3,000). The enhanced MGN will be enough to help pay for their children's MediShield Life premiums from birth till age 21, and can also go towards other healthcare expenses such as recommended childhood vaccinations.

Encouraging Fathers to Play a Bigger Child-Raising Role

d. Fathers play an important role in child-raising. To encourage fathers to be more involved in bringing up their children, the Government has <u>increased Government-paid Paternity Leave for fathers by one additional week, on a voluntary basis</u>. This is on top of the current mandatory one week of Government-paid Paternity Leave. Companies are encouraged to implement the extended Paternity Leave on a voluntary basis, paid for by the Government. The enhancement will support fathers in caring for and bonding with their newborns. The Public Service will take the lead by implementing the extended Paternity Leave scheme with immediate effect.

Families with Singaporean babies born on or after **1 Jan 2015** are eligible for the measures described in Paragraph 2. Please refer to Annex A for more details on the enhancements.

Grandparents and other family members play an important role in supporting couples with bringing up their children. To facilitate this, the Ministry of National Development (MND) has announced a

new Proximity Housing Grant (PHG) to encourage more Singaporean families to live with or near their parents. Couples will also find it easier to afford their first home. MND has raised the qualifying income ceiling to buy a subsidised HDB flat, and increased the housing grants for first-timer purchasers of new flats in non-mature estates. Please refer to MND's Press Release for details.

Minister in the Prime Minister's Office, Grace Fu, said "With these enhancements, we hope Singaporeans will feel more assured and confident to start larger families, as the Government is firmly committed to provide support where we can. We have significantly enhanced support during the child's first 18 months, and are also helping fathers get more involved by increasing our support for Governmentpaid Paternity Leave. Our wish is that we can foster a more family-friendly environment in Singapore, where parents get support all around – from the Government, their families, community and co-workers. With more support, I say to couples you can now have a Baby One More Time."

The above-mentioned enhancements to the Marriage & Parenthood Package are part of the Government's longstanding efforts to foster a pro-family environment in Singapore. We are also reviewing how we can work with employers to help parents improve their work-life harmony, and how we can help singles find their life partners earlier.

Please refer to Annex B for a summary of the overall Marriage & Parenthood Package following these enhancements. More information can be found at www.heybaby.sg.

NATIONAL POPULATION AND TALENT DIVISION 25 AUGUST 2015

ANNEX A

JUBILEE MARRIAGE & PARENTHOOD PACKAGE DETAILS

DEFRAYING OUT-OF-POCKET COSTS

I. Enhanced Baby Bonus Cash Gift

Current

1. The Baby Bonus Scheme, comprising the Cash Gift and the Child Development Account, aims to support parents in their parenthood decisions by defraying the costs of having children. Parents may receive a cash gift of \$6,000 (for the 1st and 2nd child) or \$8,000 (for the 3rd and 4th child), which can be used to pay for expenses for their newborn.

Enhancement

- 2. To better defray child-raising costs, the Baby Bonus Cash Gift will be enhanced in two ways:
 - a. Introduction of a new Baby Bonus Plus of \$2,000. The Baby Bonus Plus is intended to

- support parents' out-of-pocket caregiving costs during the first 18 months of a child's life, and will be disbursed between the 12th and 18th month mark to provide parents with more sustained support.
- b. Extension of enhanced Baby Bonus Cash Gift (i.e. inclusive of the Baby Bonus Plus) to 5th and subsequent children. The Cash Gift will now be extended to the fifth and subsequent children, together with the Baby Bonus Plus. The enhancements to the Baby Bonus Cash Gift are summarised in Table 1.

Table 1: Enhancements to the Baby Bonus Cash Gift

Birth Order	Baby Bonus Cash Gift	Baby Bonus Plus (new)	Total after Enhancement	
1st and 2nd	\$6,000	\$2,000 Baby Bonus Plus	\$8,000	
3rd and 4th	\$8,000	\$2,000 Baby Bonus Plus	\$10,000	
5th and higher	\$8,000 <i>(new)</i>	\$2,000 Baby Bonus Plus	\$10,000	
Disbursement schedule				
Period from childbirth	1st, 6th and 12th month	15th and 18th month	-	

- 3. Citizen children born from 1 January 2015 to parents who are lawfully married will be eligible for the enhanced Baby Bonus Cash Gift. Parents can expect to receive the additional payments from January 2016.
- II. Increased Medisave Grant for Newborns

Current

1. Citizen newborns currently receive a Medisave Grant for Newborns (MGN) of \$3,000. The MGN is paid into the newborn's Medisave account, and can be used to pay for the child's healthcare expenses, including MediShield 1 premiums, recommended childhood vaccinations, medical expenses incurred from hospitalisations and approved outpatient treatments.

Enhancement

2. To further support parents with their children's healthcare needs, **the Medisave Grant for Newborns (MGN) will be increased to \$4,000**, up from \$3,000. The increase in the MGN will help to ensure that newborns start out in life with enough Medisave to pay for their MediShield Life

premiums from birth till age 21. It will also support expenditures on recommended childhood vaccinations and other medical needs.

- 3. All Singapore Citizen newborns born on or after 1 January 2015 qualify for the increased grant, regardless of the parents' marital status. These include children who are adopted. Children who are born overseas can qualify for the grant upon registering their birth with the Immigration and Checkpoints Authority (ICA) directly, or through the Singapore Mission Overseas.
- 4. The enhanced MGN will be paid out from March 2016. In the interim period from now till February 2016, children who are eligible for the enhanced MGN (i.e. born on or after 1 Jan 2015) will continue to receive the existing grant of \$3,000, which is credited in two instalments. In March 2016, they will receive a one-off MGN top-up to their Medisave so that they receive the full \$4,000 in total.
- 5. For queries regarding the MGN, the public can contact the Central Provident Fund Board at member@cpf.gov.sg to submit an enquiry or call 1800-227-1188.

ENCOURAGE FATHERS TO PLAY A BIGGER CHILD-RAISING ROLE

III. Enhanced Government-Paid Paternity Leave

Current

1. Currently, working fathers are eligible for one week of Government-Paid Paternity Leave. It is mandatory for employers to provide this leave.

Enhancement

- 2. To encourage fathers to be more involved in bringing up their children, they may receive one **additional week of paid paternity leave**. This will be implemented on a voluntary basis for now, i.e. the Government will reimburse employers who voluntarily agree to provide up to one additional week of leave. Paternity leave can be taken as a two-week block within 16 weeks after the birth of the child by default, or flexibly within 12 months after the birth of the child if there is mutual agreement between the employer and employee.
- 3. Working fathers are eligible for the additional week of paternity leave if their employer voluntarily provides the leave, and they meet the existing eligibility criteria, as follows:
 - i. Child is a Singapore Citizen (includes legally adopted children);
 - ii. Father is lawfully married to the child's mother; and
 - iii. Father has served his employer (or been self-employed) for a continuous duration of at least three calendar months preceding the birth of the child.

The eligibility criteria above also apply to fathers who are self-employed.

4. Fathers of citizen children born from 1 January 2015 onwards may qualify for the one additional

week of leave, if their employers agree. Employers may apply for reimbursement from the Government from mid-2016 (capped at \$2,500 per week including CPF contributions).

- 5. With the enhanced paternity leave, working fathers may enjoy up to four weeks of paid family-related leave in the year their child is born (comprising two weeks of paternity leave, one week of shared parental leave, and six days of child care leave), in addition to six days of unpaid infant care leave.
- 6. For more details on the enhanced paternity leave and existing leave measures, employers and parents can refer to www.heybaby.sg, or contact the Government Paid Leave Schemes administrator at contactus@profamilyleave.gov.sg or 1800-253-4757.

SUMMARY OF THE MARRIAGE & PARENTHOOD PACKAGE FOLLOWING ENHANCEMENTS IN 2015

Measure	What it is	Date of Eligibili ty		
GETTING MARR	GETTING MARRIED			
Finding a Partner	Singles have access to dating services through the Social Development Network (SDN), its partners and SDN-accredited private dating agencies.	Existin g		
SETTING UP A I	SETTING UP A HOME			
Housing for Couples	Priority is given to first-timer applicants in the purchase of new HDB flats. First-timers may also apply for CPF Housing Grants (e.g. Family Grant, Additional CPF Housing Grant, Special CPF Housing Grant) to help them finance their flat purchase. Parents with 3 or more children are given priority allocation for new HDB flats.	Existin g		
Parenthood Priority Scheme	Married couples with at least 1 first-timer and at least 1 citizen child aged below 16 years (including those expecting a child) are given priority allocation for their HDB flats, as a proportion of flats is set aside for them.	Existin g		
Parenthood Provisional Housing Scheme	Couples can rent a flat from HDB at an affordable rental rate while awaiting the completion of their flats.	Existin g		
HAVING CHILDREN				
Medisave Maternity	Parents can utilise their Medisave to help pay for both delivery and pre-delivery medical expenses.	Existin g		

Package					
Medisave for Assisted Conception Procedures (ACP)	Couples can withdraw up to \$6,000, \$5,000 and \$4,000 from Medisave for their 1st, 2nd and 3rd and subsequent withdrawals for ACP respectively, up to a lifetime withdrawal limit of \$15,000.			Existin g	
Enhanced Co- Funding for Assisted Reproduction Technology (ART) Treatment	The Government co-funds up to 75% of the cost of each ART treatment received at public hospitals, up to three fresh and three frozen cycles.			Existin g	
RAISING AND C	ARING FOR \	YOUR CHILDRI	EN		
<enhanced> Baby Bonus Scheme: Baby Bonus Cash Gift Child Develo pment Accou nt</enhanced>	providing a Baby Bonu	Baby Bonus Pl s Cash Gift will	nce the Baby Bondus of \$2,000 cash be provided to all gher birth-order chapter Baby Bonus Plus (new); 2,000 Baby Bonus Plus \$2,000 Baby Bonus Plus \$2,000 Baby Bonus Plus \$2,000 Baby Bonus Plus	. The enhanced birth orders (an	1 Jan 2015
	Savings to a child's Child Development Account (CDA) are matched dollar-for-dollar by the Government for up to \$6,000 each for the 1st and 2nd child, up to \$12,000 each for the 3rd and 4th child, and up to \$18,000 each from the 5th child onwards, until the child turns 12.			Existin g	
<enhanced> Medisave</enhanced>	Each citizen newborn will have a CPF Medisave account opened for him/her, with a Medisave Grant for Newborns of			1 Jan 2015	

Grant for Newborns	\$4,000 deposited.		
MediShield Coverage for Congenital & Neonatal Conditions	Newborns are covered under MediShield from birth with no underwriting, including for congenital and neonatal conditions. With MediShield Life, all Singaporeans will be covered regardless of health circumstances.	Existin g	
Parenthood Tax Rebate (PTR)	Parents can claim the PTR of \$5,000 for their 1st child, \$10,000 for their 2nd child, and \$20,000 each for all subsequent children.	Existin g	
Qualifying/ Handicapped Child Relief (QCR/HCR)	Parents can claim \$4,000 per child under QCR or \$7,500 per child under HCR.	Existin g	
Working Mother's Child Relief (WMCR)	Working mothers can claim the WMCR at 15% of earned income for their 1st child, 20% for the 2nd, and 25% per child for all subsequent children.	Existin g	
Grandparent Caregiver Relief (GCR)	Working mothers can claim a GCR of \$3,000 if their children aged 12 years and below are cared for by the child's grandparents.	Existin g	
Subsidies for Centre-Based Infant Care & Child Care	Parents with citizen children enrolled in licensed child care centres are eligible for a Basic Subsidy of up to \$600 a month for infant care and \$300 a month for child care. Families with monthly household incomes of \$7,500 and below are eligible for an Additional Subsidy, with lower-income families receiving more.	Existin g	
Foreign Domestic Worker Levy Concession	Parents can enjoy a \$205 foreign domestic worker levy concession if they have a young child aged below 16 years, an elderly family member, or family members with disabilities staying in the same household.	Existin g	
SUPPORTING WORK-LIFE HARMONY			
Maternity Leave	Working mothers are eligible for 16 weeks of paid maternity leave.	Existin g	
Extended Child Care Leave	Both parents have 6 days of paid child care leave per year each if they have at least 1 citizen child aged below 7 years.	Existin g	
	Both parents have 2 days of paid child care leave per year each if they have at least 1 citizen child aged 7-12 years2.	Existin g	

Infant Care Leave	Both parents have 6 days of unpaid infant care leave per year each if they have at least 1 citizen child aged below 2 years.	Existin
Adoption Leave	Adoptive mothers with an adopted infant aged below 12 months are eligible for 4 weeks of paid adoption leave.	g Existin g
Enhanced Maternity Protection for Pregnant Employees	Working mothers will be eligible for maternity leave benefits if they are dismissed without sufficient cause or retrenched within the full duration of their pregnancy.	Existin g
Government- Paid Maternity Benefit	Working mothers who are not eligible for maternity leave may apply to receive the Government-Paid Maternity Benefit as long as they have been in employment for at least 90 days in the 12 months leading up to childbirth.	Existin g
Work-Life Grant	The Work-Life Grant, which is part of the WorkPro programme, provides support to employers to implement work-life strategies, in particular flexible work arrangements to enable their employees to balance work and family commitments.	Existin g
ENCOURAGING	SHARED PARENTAL RESPONSIBILITY	
<enhanced> Paternity Leave</enhanced>	Working fathers are currently eligible for 1 week of paid paternity leave. They may receive 1 additional week of paid paternity leave if their employers voluntarily agree to provide it.	1 Jan 2015
Shared Parental Leave	Working fathers are eligible to share 1 week of the 16 weeks of maternity leave, subject to the agreement of the mother.	Existin g

- 1 MediShield will become MediShield Life on 1 November 2015.
- 2 Parents with children in both age groups, i.e. those below 7 years, as well as those between 7 and 12 years, will have a total child care leave entitlement of 6 days per year for each parent.