

Building a Singapore Made For Families

An overview of support for Marriage & Parenthood



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The Marriage & Parenthood Package provides comprehensive support for Singaporeans to fulfil their aspirations to get married and raise families. The Package has been enhanced over the years to address the evolving needs of Singaporeans.

To assure families in Singapore of support from the Government and society at large, the “Made For Families” brand mark was launched in Jun 2020 to reflect all our stakeholders’ efforts in building a conducive environment that supports and values families. 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 for more information.

Prime Minister Mr Lawrence Wong announced in the 2024 National Day Rally speech that the Government will be enhancing paid parental leave to provide parents with more time to care for and bond with their newborns. Read more about the enhanced measures at go.gov.sg/enhanced-parental-leave-pr.

Together, we can play a part in Building a Singapore Made For Families.





Getting Together

Preparing for Marriage

Take a relationship health check – Our Marriage Journey Quiz

- Identify strengths and areas for growth in your relationship by taking the **Our Marriage Journey Quiz (OMJQ)** at go.gov.sg/mff-omjq.
- Use the accompanying **Discussion Guide** at go.gov.sg/mff-omjqguide to unlock meaningful conversations with your partner in the key areas of positive bonding, communication and expectations, to strengthen and enrich your relationship.

Practical mini marriage PREP tips

- Take 5-10 minutes to read and try out a marriage tip to help you nurture a healthy relationship at go.gov.sg/mff-preptips.
- These tips are based on over 40 years of research on marital health and success and distil over 50 key concepts and relationship strategies into quick-and-easy reads, suitable for both soon-to-wed couples and already-married couples.

Marriage preparation and enrichment programmes

- Invest in your marriage and build a strong and loving relationship with your spouse by tapping on marriage preparation and enrichment programmes for couples. Delivered by experienced professionals, these programmes provide practical skills and knowledge to couples to build a strong and enduring marriage.
- Visit go.gov.sg/ffl-marriageprogs for a list of marriage preparation and enrichment programmes supported by MSF.



Saying "I Do"

Embark on Your Marriage Journey in 6 Steps

Visit <https://www.marriage.gov.sg/civil/marriage-process> (for Civil marriage) or www.marriage.gov.sg/muslim/marriage-process (for Muslim marriage) for more information.

Your Home Matters



Faster Access to Public Housing

- **The Housing & Development Board (HDB) is ramping up the supply Built-To-Order (BTO) flats to meet strong demand for public housing.**
- HDB will launch 100,000 new flats from 2021-2025.
- The median waiting time for projects reduced from 4.5 years during Covid to 3 years and 10 months in 2023.
- Shorter Waiting Time (SWT) flats to make up larger proportion of new flat supply in future.
- Sale of Balance Flats (SBF) exercises and open booking of flats may have a shorter waiting time as compared to BTO flats.
- **First-Timer (Parents and Married Couples)**
Eligible first-timer families with at least one child aged 18 and below, and first-timer married couples aged 40 and below, will qualify for the First-Timer (Parents & Married Couples) [FT(PMC)] applicant category.
 - They will receive three ballot chances for their flat applications for any flat type and estate. Other first-timer families will continue to get two ballot chances.

- FT(PMC) applicants, as well as those with or expecting a child, enjoy priority under the **Family and Parenthood Priority Scheme (FPPS)**. In particular, from the Oct 2024 BTO exercise, FT(PMC) applicants will enjoy **first priority** within the FPPS if they apply for a 4-room or smaller Standard flat.

- **Third Child Priority Scheme**

First-timer and second-timer families with at least three children are eligible for the Third Child Priority Scheme (TCPS), with up to 5% of BTO flats/SBF units set aside to accommodate these larger households.

- **Enhanced Staggered Downpayment Scheme (SDS)**

- First-timer couples who have been full-time students/NSFs within the past 12-months can defer the income assessment for housing grant and loan until just before key collection, instead of at the flat application stage.
- **[New]** From the Jun 2024 sales launch, under the enhanced SDS, these couples can also pay a reduced initial downpayment of 2.5% of their flat price (regardless of their financing option for their flat). The remaining downpayment will be paid at key collection.

- **Parenthood Provisional Housing Scheme (PPHS)**

- Eligible families awaiting the completion of their new flats, with monthly household income of \$7,000 or below (based on income in your application to buy a flat) can rent a PPHS flat from HDB at subsidised rates.
- To meet the demand for PPHS flats, HDB has more than doubled the supply from 800 flats in 2021 to about 2,000 flats today. HDB will further double the supply to 4,000 flats by 2025.
- **[New]** From Jul 2024, PPHS-eligible families renting a HDB flat or bedroom on the open market can also tap on the one-year PPHS (Open Market) Voucher for support. Eligible families will receive \$300 per month, or up to \$3,600 if they qualify for the full year of support.

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.
- **Married Child Priority Scheme (MCPS), Senior Priority Scheme (SPS) and Multi-Generation Priority Scheme (MGPS)** for those who are buying new flats to live with or near their parents/married children.
- **3Gen flats** for married couples or fiancé/fiancée couples who wish to live with their parents.








More Affordable Housing

- The **monthly household income ceiling** for a family buying a new HDB flat and for taking an HDB housing loan is \$14,000. Currently, this covers about 8 in 10 Singaporean households.
- Families whose income exceeds the ceiling can consider buying a new Executive Condominium from a developer. The income ceiling is higher at \$16,000.

Housing Grants

- **Enhanced CPF Housing Grant (EHG):** Eligible first-timer families with income of up to \$9,000 can receive up to \$80,000 when buying new and resale flats.
- **CPF Housing Grant:** From Apr 2023, the CPF Housing Grant was increased to \$80,000 for first-timer families purchasing a 4-room or smaller resale flat, and to \$50,000 for those purchasing a 5-room or larger resale flat. The monthly household income ceiling for the grant is \$14,000.

All in all, first-timer families can receive up to \$80,000 in grants when buying a new flat, and up to \$190,000 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
		4-room or smaller	5-room or larger
Resale Flats:	CPF Housing Grant	 \$80,000 Income ceiling: \$14,000	 \$50,000 Income ceiling: \$14,000
	EHG*	 Up to \$80,000. Income ceiling: \$9,000	
	PHG	 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.

Other Support Measures

- **Fresh Start Housing Scheme** to help second-timer families with young children living in public rental flats attain home ownership by pairing access to shorter-lease 2-room and 3-room flats with a \$50,000 Fresh Start Housing Grant and social support.



To find out more information about HDB's housing schemes, visit www.hdb.gov.sg

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

Mothers who encounter serious pregnancy and delivery-related complications such as eclampsia, cervical incompetency and postpartum haemorrhage can tap on MediShield Life to pay for their inpatient treatments.

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. This includes:
 - o A maximum of 3 fresh and 3 frozen cycles for ART treatment; and
 - o 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

*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.

- 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, capped at the maximum claimable amount for each PGT-M and PGT-SR stage. They can also tap on their own or their spouse's MediSave to defray costs.

Learn more about fertility health and the types of fertility treatments at go.gov.sg/fertility-health-myths

Raising Your Child



Financial Support

Baby Bonus Scheme

- Comprises the **Baby Bonus Cash Gift (BBCG)**, and **Child Development Account (CDA) benefits** which include the **First Step Grant and Government co-matching of parents' savings**.
- Baby Bonus Cash Gift to be given out on a regular basis, once every six months till the child turns six-and-a-half years.
- Since 1 Jul 2024, the BBCG is paid into a Child Savings Account (CSA) which will be opened automatically when a CDA is opened for the child.

CSA is a joint-savings account that allows parents to conveniently receive other Government cash payments (if any), such as:

- Excess CDA balance above the Post-Secondary Education Account (PSEA) cap, upon CSA closure after the year the child turns 12.
- Education bursaries, grants or awards received by the child after he enters primary school.

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

First Step Grant: A \$5,000 Government contribution to the CDA given without parents having to save in the CDA first.

Government co-matching of parents' savings: Receive an extra dollar for every dollar that the parents deposit into the CDA, up to the cap that the child is eligible for.

Baby Bonus Cash Gift

Birth Order	Baby Bonus Cash Gift (for each child)
1st & 2nd Child	\$11,000
3rd & subsequent Child	\$13,000

CDA

Birth Order	CDA		
	CDA First Step Grant ¹ (a)	Maximum Government co-matching ² (b)	Total Government Contributions (a+b)
1st Child	👛 \$5,000	👛 \$4,000	👛 \$9,000
2nd Child		👛 \$7,000	👛 \$12,000
3rd Child		👛 \$9,000	👛 \$14,000
4th Child		👛 \$15,000	👛 \$20,000
5th and Subsequent Child			

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

The total amount of all tax reliefs an individual can claim is capped at \$80,000 for each Year of Assessment.

• Parenthood Tax Rebate (PTR)

Parents can claim the following amount under PTR:

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

• 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.

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

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

• Working Mother's Child Relief (WMCR)*

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

Child Order	 1st Child	 2nd Child	 3rd & Subsequent Child
WMCR for a qualifying Singaporean child born/adopted before 1 Jan 2024	15% of mother's earned income	20% of mother's earned income	25% of mother's earned income
WMCR for a qualifying Singaporean child born/adopted on or after 1 Jan 2024	\$8,000	\$10,000	\$12,000

*The WMCR has been changed from a percentage of the eligible mother's earned income to a fixed dollar tax relief for qualifying children born or adopted on or after 1 Jan 2024, with effect from the Year of Assessment 2025. More information on the adjustments to the WMCR can be found at go.gov.sg/mp2023enhanced-infographic.

- The total WMCR amount that an eligible mother can claim for all her qualifying children is capped at 100% of her earned income for the Year of Assessment.
- The total amount of QCR/HCR and WMCR claimable for each child is capped at \$50,000.

• 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 in the previous year.
- There is no age criteria for the child if the child is handicapped and unmarried in the previous year.

• Waiver for Passport Application Fee for Newborn

- 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) anytime on or before the child's first birthday.

Childminding

Expanding Caregiving Options for Parents of Infants

- The Government will be launching a 3-year childminding pilot for infants in the second half of 2024. The pilot aims to grow affordable, safe, and reliable childminding services as an additional infant care option for families.

- Under the pilot, the Early Childhood Development Agency (ECDA) will appoint operators, which will engage childminders to provide childminding services.
- Parents' out-of-pocket expenses for childminding services under the pilot will be around \$700, similar to what a median-income family pays for full-day infant care at Anchor Operator preschools.



Preschool

Government-Supported Preschools

- Parents can enrol their children in MOE Kindergartens (MKs) which are directly run by the Government, or Government-supported preschools under the Anchor Operator and Partner Operator schemes. Anchor Operator and Partner Operator preschools are subject to fee caps and quality requirements so that parents can access affordable and quality preschools for their children.

Types of preschools

- **Infant care centres** 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 (half-day programme).

MOE Kindergarten – Early Years Centre Partnership

- MKs offer half-day programmes for children aged five and six, including a holistic curriculum in English and three Mother Tongue Languages. Kindergarten Care (KCare) is also available at all MKs, for parents who require full-day services for their children. MKs are situated within primary schools to smoothen the child's transition to P1.
- Under the MK – Early Years Centre (MK-EYC) model, Anchor Operators provide preschool services for children aged two months to four years. MOE has implemented partnership clusters from the 2024 MK Registration Exercise onwards, where eligible children in EYCs are guaranteed a place at a partner MK, ensuring a seamless transition to K1 in the year they turn five.

Expanding Childcare/Infant Care Capacity

- 80% of preschoolers can have a place in a government-supported preschool by around 2025 (an increase from over 65% today).
- Over 200,000 full-day preschool places are available today, sufficient to cater to every resident child aged three and above.
- ECDA is also working closely with Anchor Operators to build more than 1,500 new infant care places in 2024 and will continue to ramp up supply beyond 2024 to cater to the increasing demand for centre-based care at the infant ages.
- There are currently 55 MOE Kindergartens, with plans to expand to about 60 MKs by 2029.

Subsidies for Preschool

- **Basic Subsidy** of \$600 for full-day infant care and \$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 5 members or more, including three non-working dependants (e.g. dual-income family with three children), can choose to calculate their Additional Subsidy on a per capita income (PCI)³ basis to qualify for higher subsidies.
- Families with gross monthly household incomes of \$12,000 and below, and whose children are enrolled in kindergarten programmes in an Anchor Operator preschool or MOE Kindergarten, are eligible for the Kindergarten Fee Assistance Scheme (KiFAS).
- For MKs, on top of the KiFAS subsidy, all Singapore Citizen children enrolled in the full-day programme including Kindergarten Care (KCare), are eligible for a Basic Subsidy of \$150 per month for KCare. Families with working mothers, and with gross monthly incomes of \$12,000 and below, are eligible for KCare Additional Subsidy of up to \$235 per month.
- In 2025, full-day childcare fee caps for AOP and POP centres will be lowered by \$40, to \$640 and \$680 (excluding GST) per month respectively.

3. PCI = total gross monthly household income of family members/number of family members living in the same household.

- In 2026, we will further lower fee caps at government-supported preschools, so that dual-income 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 Preschool Search feature on the LifeSG app or web at <https://www.life.gov.sg/services/preschool-search> to search for preschools near their homes, workplaces, or caregiver's homes and contact preschools directly to follow-up on enrolment matters.

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

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.
- 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** is a national basic health insurance scheme for all Singapore Citizens and Permanent Residents which helps to pay for large hospital bills and selected costly outpatient treatments.
 - All Singapore Citizens babies, including those with congenital and neonatal conditions, are automatically covered from birth.
- **Singaporean children enjoy fully-subsidised nationally recommended vaccinations and childhood developmental screenings**
 - Fully-subsidised childhood vaccinations recommended under the National Childhood Immunisation Schedule (NCIS) at polyclinics and all Community Health Assist Scheme (CHAS) General Practitioner (GP) clinics.
 - **Fully-subsidised childhood developmental screenings** at polyclinics and all CHAS GP clinics.

• **Mother-child dyad services at polyclinics**

- Mothers can access healthcare services together with their children at 19 polyclinics, as of 1 Mar 2024 e.g. Mothers who bring their newborns for vaccination can be screened for postnatal depression during regular vaccination appointment for their children at polyclinic.

• **Launch of Family Nexus pilot**

- There are currently four Family Nexus sites at Our Tampines Hub, Choa Chu Kang Polyclinic, Punggol Polyclinic and Sembawang Polyclinic that serve as one-stop hubs for health and social services for families with young children and couples planning for marriage & parenthood.

• **More support to uplift children, adolescents and families in adopting healthy lifestyles and habits**

- The Health Promotion Board's Parent Hub is a one-stop online portal that provides reliable health-related information and resources for parents.
- It also provides quick guides for parents on issues faced by children and parents such as managing gestational diabetes or addressing psycho-emotional issues.

Parenting Programmes and Resources

- Learn proven strategies and skills to support your child's psychological, social and emotional competence and build strong parent-child relationships through **Families for Life Parenting Programmes** at <https://go.gov.sg/fli-parenting-programmes>.
- Parents-to-be and parents with children aged 0 to 19 years old can access evidence-based articles, videos and other resources on common parenting issues and concerns at **Families for Life Parenting Portal** at go.gov.sg/fliparenting.





Managing Work and Family Life

Parental Leave and Benefits

- 16 weeks of **Government-Paid Maternity Leave (GPML)**
 - Working mothers who are not eligible for GPML due to their work arrangements may apply for **Government-Paid Maternity Benefit**.
- **[Enhanced]** 4 weeks of **Government-Paid Paternity Leave (GPPL)**
 - From 1 Apr 2025, the additional two weeks of GPPL that have been provided on a voluntary basis since 1 Jan 2024 will be made mandatory. This means that **eligible working fathers with Singapore Citizen children born on or after 1 Apr 2025 will receive 4 weeks of GPPL**.
 - Working fathers who are not eligible for GPPL due to their work arrangements (e.g. irregular employment arrangements) can apply for **Government-Paid Paternity Benefit (GPPB)**, which has been doubled from 14 days of income to 28 days of income since 1 Jan 2024 for eligible working fathers of children born from 1 Jan 2024 onwards.
- **[New]** 10 weeks of **Shared Parental Leave (SPL)**
 - From 1 Apr 2025, the existing Shared Parental Leave scheme will be replaced with a new SPL Scheme.
 - The new SPL scheme will provide eligible parents with 10 weeks of paid parental leave to be shared between both parents, on top of existing GPML and GPPL entitlements. Parents have the flexibility to reallocate their share of the leave to each other. This will be implemented in two phases. Eligible working parents with SC children born on or after 1 Apr 2025 will be eligible for 6 weeks of SPL. This will be increased to 10 weeks of SPL for eligible working

- parents with SC children born on or after 1 Apr 2026.
- Working parents who are not eligible for SPL due to their work arrangements may apply for **Shared Parental Leave Benefit**, a cash benefit-equivalent scheme.
- Working parents of children born before 1 Apr 2025 will continue to be eligible for the existing SPL scheme, which allows mothers to share up to 4 weeks of her Maternity Leave or Adoption Leave with their husbands.
- Visit go.gov.sg/enhanced-parental-leave-ig to find out more.

- **Government-Paid Childcare Leave** and **Extended Childcare Leave**:
 - 6 days per year per working parent whose youngest child is aged below 7 years old.
 - 2 days per year per working parent whose youngest child is aged 7–12 years old.
- **[Enhanced] Unpaid Infant Care Leave (UICL)**:
 - Since 1 Jan 2024, eligible working parents with children below 2 years old can receive 12 days of UICL per parent per year in the child's first 2 years.
- 12 weeks of **paid Adoption Leave (AL)**⁴ for working adoptive mothers of infants below 1 year old
 - Working adoptive mothers who are not eligible for AL 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.

Family-Friendly Workplaces

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



Tripartite Guidelines on Flexible Work Arrangements (FWAs) Requests

- The Guidelines set out how employees should request for FWAs and use them responsibly, and how employers should properly consider these requests based on business needs.
- Employers are expected to abide by the Guidelines, which will be effective from 1 Dec 2024.

4. Working adoptive fathers may be eligible for GPPL or GPPB.

- More information for employees and employers on the process of making and considering FWA requests under the Guidelines can be found at go.gov.sg/tgfwar-resource

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.

Tripartite Standard on Work-Life Harmony

Employers who adopt this Tripartite Standard⁵ 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 two⁶ 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

Co-funds up to 60% of construction costs for Universal Design (UD) features, including family-friendly features such as nursing rooms, when private buildings with basic accessibility features — built before 2013 — undergo accessibility upgrading to put in UD features. This is capped at \$100,000 per development.

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.

6. The list of (a) possible employee support schemes is at "<https://www.tal.sg/tafep/employment-practices/work-life-harmony/work-life-programmes#employee-support-schemes>"; and (b) possible enhanced leave benefits is at "<https://www.tal.sg/tafep/employment-practices/work-life-harmony/work-life-programmes#enhanced-leave-schemes>".

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.

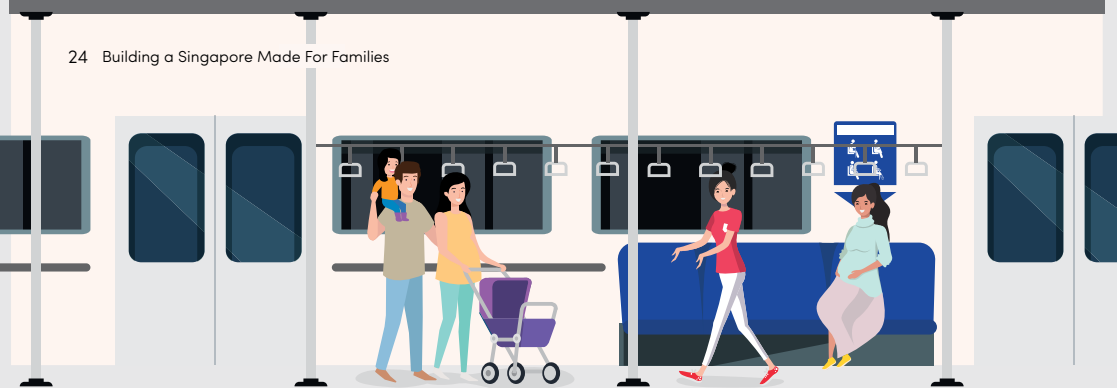
Resources on Work Life Harmony

The Tripartite Alliance for Fair & Progressive Employment Practices (TAFEP) hosts a one-stop portal (<https://www.tal.sg/tafep/Resources>) with articles, guides, tools and templates to support companies in the implementation of flexible work arrangements and other progressive work-life strategies and practices. Briefings and workshops are also available.

Family Bonding

- PA Family PLAYGround is a new initiative organised by the People's Association Family Life Champions (FLCs), where families will Play, Learn, Appreciate and care for You (the community, the family and self) through a series of fun and educational family activities.
- Family Fun. Family Time – A series of thematic and interactive programmes by People's Association Family Life Champions (FLCs) 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.
- Families for Life offers a wide range of events and activities across Singapore such as the annual "I Still Do" campaign, National Family Festival, and Celebrating Our Grands campaign to promote family bonding and to strengthen family relationships.





Moving Around with Ease

More Inclusive, Family-Friendly Public Transport System

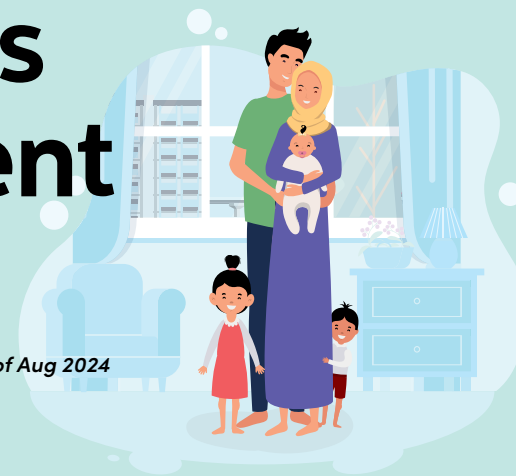


- All public buses have been installed with a stroller restraint device to allow open strollers on board.
- **Baby Care Rooms⁷ at:**
 - All new bus interchanges and integrated transport hubs.
 - New MRT interchange stations on Thomson-East Coast Line.
 - All stations on Jurong Region Line and Cross Island 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.
- Currently, point-to-point transport providers like Grab, TADA and Gojek offer the option for a ride with child-seats for young children who are below 1.35m in height. LTA is working with ride-hail operators to simplify the process for commuters to request for a child seat.
- Child concession cards, which can be applied at any SimplyGo 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 Aug 2024





- **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 Apr 2025.**
- **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.**

BENEFITS⁸

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 and requires inpatient treatment.

Parental Leave

- **To care for and bond with their newborn:**
 - ▶ Mrs Tan can take 16 weeks of Government-Paid Maternity Leave.⁹
 - ▶ Mr Tan can take 4 weeks of Government-Paid Paternity Leave¹⁰
 - ▶ The couple will have an additional 6 weeks of Shared Parental Leave, to be shared between them¹¹.
 - ▶ Each parent can further take 6 days of paid Childcare Leave, and 12 days of Unpaid Infant Care Leave¹².

8. Benefits are based on the latest measures as of Aug 2024.

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 may be eligible for 8 weeks of Government-Paid Maternity Benefit or 4 weeks of Government-Paid Paternity Benefit respectively. This is provided each parent has worked a total of 90 days in the 12 months before their child's birth.



10. Fathers with eligible Singaporean children born on or after 1 Apr 2025 will receive 4 weeks of mandatory GPPL.

11. Eligible parents with Singapore Citizen children born on or after 1 Apr 2025 will receive 6 weeks of shared parental leave, on top of existing Government-Paid Maternity Leave and Government-Paid Paternity Leave entitlements. Visit go.gov.sg/enhanced-parental-leave-ig to find out more.

12. From 1 Jan 2024 onwards, UICL has been increased by an additional 6 days per parent per year for eligible parents. Each parent can take a total of 12 days of UICL per year in the child's first 2 years.

Raising and caring for your children

- The family will receive up to **a total of \$45,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns** for both children comprising:

Benefits	 First child (born in 2019)	 Second child (born in Apr 2025)
Baby Bonus Cash Gift	\$8,000	\$11,000
Government contribution to CDA	\$6,000	\$12,000
MediSave Grant	\$4,000	\$4,000
	Up to \$45,000 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 15% of Mrs Tan's earned income for her first child, and \$10,000 for her second child under the Working Mother's Child Relief¹³.
 - ▶ \$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's first child is enrolled in full-day childcare, they will receive \$556 in childcare subsidies per month (comprising \$300 Basic Subsidy and \$256 Additional Subsidy) and pay \$185 out-of-pocket per month. If they decide to enrol their second child in full-day infant care, they will receive \$980 in infant care subsidies per month (comprising a \$600

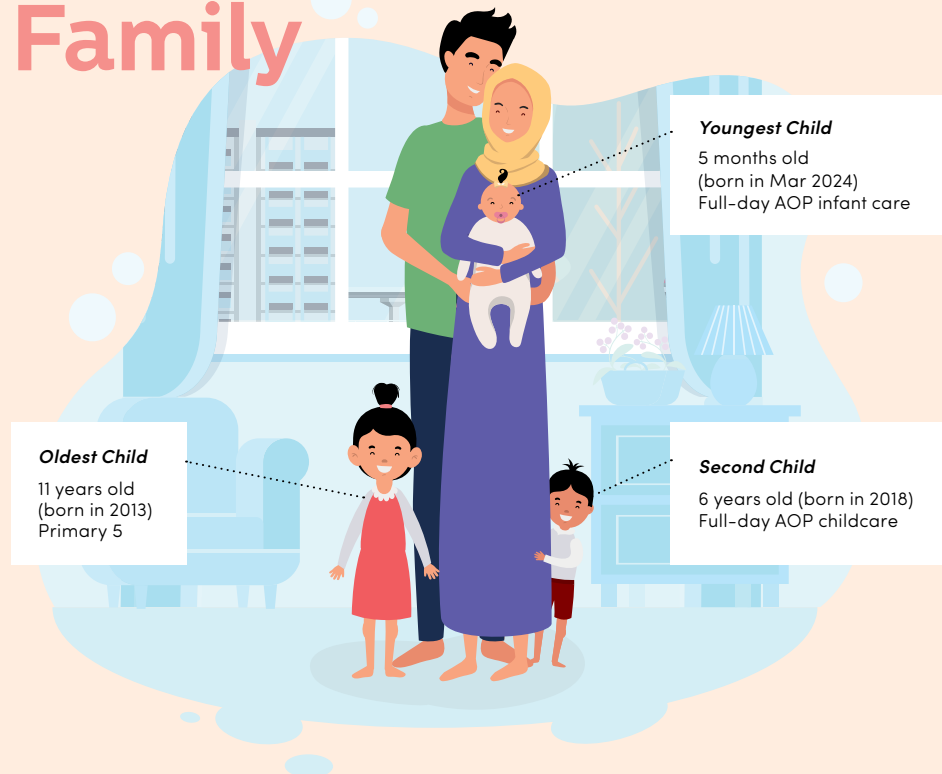
Basic Subsidy and a \$380 Additional Subsidy) and pay \$366 out-of-pocket per month¹⁴. They can use the CDA to pay for the out-of-pocket costs for infant care and childcare.

- The family will enjoy a waiver of the \$70 application fee when applying for their child's first passport.

13. The WMCR has been changed from a percentage of the eligible mother's earned income to a fixed dollar tax relief for qualifying children born or adopted on or after 1 Jan 2024, with effect from the Year of Assessment 2025.

14. The out-of-pocket amounts are calculated based on the assumption that the child is enrolled in an Anchor Operator (AOP) centre, which has a fee cap of \$1,346 (after GST) and \$741 (after GST) for infant care and child care respectively, and are subject to minimum co-payment amounts. 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 5 months, 6, and 11, 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.**

BENEFITS¹⁵

Raising and caring for children

- The family would have received a total of up to \$61,000 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 2018)	 Youngest child (born in Mar 2024)
Baby Bonus Cash Gift	\$6,000	\$8,000	\$13,000
Government contributions to CDA	Up to \$6,000	Up to \$6,000	Up to \$14,000
MediSave Grant	-	\$4,000	\$4,000
	Up to \$61,000 in Baby Bonus Cash Gift, Government contributions to the CDA, and MediSave Grant for Newborns.		

Note: 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 $\$10,000/5$ members = $\$2,000$)¹⁶.
 - ▶ For their child in full-day infant care, the family will receive \$840 in **infant care subsidies** per month, and pay \$506 out-of-pocket per month.
 - ▶ For their child in full-day childcare, the family will receive \$486 in **childcare subsidies** per month, and pay \$255 out-of-pocket per month.
 - ▶ The family can use the CDA to pay for the out-of-pocket costs for infant/childcare.

15. Benefits are based on the latest measures as of Aug 2024. These benefits are in addition to other structural schemes, including education subsidies and annual Edusave contributions.

16. 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 \$1,346 (after GST) and \$741 (after GST) for infant care and child care respectively, and are subject to minimum co-payment amounts. 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 tax rebate (\$5,000, \$10,000, and \$20,000 for her first, second and third child respectively, given at each child's birth) under the Parenthood Tax Rebate, shared between Mr and Mrs Ibrahim.
 - ▶ \$12,000 tax relief under the Qualifying Child Relief each year (\$4,000 per child), shared between Mr and Mrs Ibrahim.
 - ▶ Tax relief of 35% of Mrs Ibrahim's earned income (15% and 20% for her first and second child respectively), and \$12,000 for her third child under the Working Mother's Child Relief¹⁷ for Mrs Ibrahim.
 - ▶ \$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 Leave¹⁸.
- Mr Ibrahim's company has also approved his request for Flexible Work Arrangements, and with the staggered time arrangements, he can vary his daily start and end times to manage his work and family commitments.

17. The WMCR has been changed from a percentage of the eligible mother's earned income to a fixed dollar tax relief for qualifying children born or adopted on or after 1 Jan 2024, with effect from the Year of Assessment 2025.

18. From 1 Jan 2024 onwards, UICL has been increased by an additional 6 days per parent per year for eligible parents. Each parent can take a total of 12 days of UICL per year in the child's first 2 years.



Devi Family

- **Mr and Mrs Devi got married in their late-30s and have been trying for their first child.**
- **Both Mr and Mrs Devi 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 consulted a doctor on their fertility health, and will be undergoing Assisted Conception Procedures (ACP) in a bid to conceive a child.**

BENEFITS¹⁹

Healthcare

- The couple can receive up to 75% (subject to a dollar cap) in co-funding for Assisted Conception Procedures (ACP)²⁰ 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 Devi can receive government co-funding for up to \$1,000 per Intrauterine Insemination (IUI) cycle, for three cycles.
 - ▶ Mr and Mrs Devi 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 Devi 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 Devi received a total of \$105,000 in grants when purchasing their resale flat, comprising:**
 - ▶ \$80,000 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.

19. Benefits are based on the latest measures as of Aug 2024.

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

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