

→ CHAPTER 4

SUPPORTING FAMILIES THROUGH EVERY STAGE



Strong and stable families are the bedrock of our society.

Families rally together to support one another in good times and bad. It is at home where we learn and put into practice important values, such as taking responsibility and caring for one another. We want Singapore to be the best place for Singaporeans to start, grow and nurture their families.

But our families are facing greater stresses. Families are now smaller. Our population is also ageing, which adds to the caregiving burden on individuals. More families are 'sandwiched': they face the dual pressures of raising young children while caring for elderly parents.

Young Singaporeans continue to aspire towards marriage and parenthood. But many remain anxious about securing a flat to start a family. They also wonder if they can afford to raise and care for their children, and how they can balance work and family commitments. More are getting married later and delaying plans to have children or having fewer children.

Singaporeans who remain single, especially those with family members to care for, are also concerned about their future. They hope to be able to own their homes and have a stake in our country's future. They also worry about themselves when they grow old and hope for assurance that someone will care for them when they need it.

We will do more to support all families through every stage of life, be it young couples embarking on their parenthood journey, middle-aged parents caring for both children and seniors, or families that have persons with disabilities (PwDs).

We will collectively strengthen support for our families in the following areas:

▶ **Ensure continued access to affordable public housing**



▶ **Provide more assurance to parents in the first stage of a child's life**



▶ **Improve Singaporeans' well-being**



▶ **Support our caregivers, especially those caring for family members with disabilities**



Ensure Continued Access to Affordable Public Housing



Home ownership remains a key part of our Singapore Story. We will ensure that our public housing system provides affordable homes for all income groups, maintains a good social mix in every region, and is fair for all homebuyers. These key principles underpin Singapore's model of public housing.

The Housing & Development Board (HDB) is catching up on the construction delays brought about by the pandemic and should be able to clear the backlog in the near future. But as our city develops and society evolves, we must also look ahead to update our public housing policies and programmes.





I'm trying to get a flat that is closer to my parents as they are getting older and we need to bring them for medical appointments. But I also know that there are different groups of people with diverse housing needs, and it's very difficult to determine who gets the priority. I hope that people who are really in need of a flat can get priority and we all can be understanding of other people's needs."

*- Mr Loh Chiat Kang, 51, Ministry of National Development (MND)
Our Housing Conversation for Singles and Second-time Buyers,
30 July 2023*

During the Forward SG engagements, many shared their aspirations and ideas for the future of housing. More young Singaporeans aspire to live independently sooner, and in good locations with connectivity and amenities. Seniors prefer to live independently in a familiar environment. There is also a growing number of singles who hope to have a place of their own that is near their parents for mutual care and support.

In addition, our housing landscape is evolving. Since Singapore's independence, we have continuously improved the quality of our public housing estates. When we first started, we had large tracts of undeveloped land where we built new towns with basic amenities. Today, every estate is a good place to live in; they are well-served by amenities and well-connected by transport networks.

As we continue to invest in infrastructure, all our towns will be even more well-connected and developed. There will also be new public housing developments nestled in existing towns, close to transport nodes and town centres. This means that Singaporeans can look forward to public housing in more central locations, with better amenities and transport connectivity. However, flats in these areas will also be more popular and more costly.

We have seen strong socioeconomic forces drive gentrification and stratification in many other cities, where neighbourhoods in better locations tend to be more exclusive and enjoyed only by the well-to-do.

We are determined to resist these forces in Singapore. Our neighbourhoods must remain diverse and foster interactions among citizens from all walks of life, to reflect the kind of society we are and want to sustain. This means that HDB flats, including those in choicer and more popular locations, must be kept affordable. At the same time, we must safeguard public housing for genuine owner occupation. We must also maintain the fairness of our public housing programme and prevent unfair windfall gains for buyers who were lucky enough to ballot for flats in better locations.



To ensure that our public housing programme continues to achieve the three important objectives of affordability, maintaining a good social mix and fairness, we are adjusting the way HDB sells flats.

We will do away with mature and non-mature estates for new HDB projects. Instead, they will be classified by locational attributes under a new framework.

Flats in better locations will be kept affordable through higher subsidies but will come with tighter occupancy and resale restrictions to maintain fairness and a good social mix. These restrictions include a longer minimum occupation period, subsidy clawback for the first owners, and income ceiling for resale buyers.



Under the new framework, there will be three types of flats — Standard, Plus and Prime.

- ▶ **Standard flats**, with standard subsidies and restrictions, will be spread across all towns. They will remain the majority of our housing supply.
- ▶ **Plus flats** will be in choicer locations in each region, such as those near transport nodes and town centres. These will come with more subsidies to ensure affordability and tighter restrictions compared to Standard flats.
- ▶ **Prime flats** are in the choicest locations island wide, near the city centre and surrounding towns. They will come with the most subsidies but also the tightest restrictions.

In this way, our HDB flats — Standard, Plus and Prime — will meet the different budgets and needs of our citizens. All Singaporeans can look forward to a variety of affordable home options across the island and homes with better attributes will also be within reach.



An affordable home for every budget and need

Under the new framework for HDB projects, all flats, including those in better locations, will remain affordable for Singaporeans.

Here is how different groups of Singaporeans will benefit:

First-Timer families will continue to have priority.

Under the First-Timer (Parents and Married Couples) category, young married couples and families with young children buying their first homes will receive an additional ballot chance when they apply for any flat and be eligible for the Family and Parenthood Priority Scheme (FPPS). They will also enjoy first priority under the FPPS for all Standard 4-room and smaller flats, island wide. Additionally, they can look forward to a larger supply of flats in attractive locations and be assured that Plus and Prime flats will be priced affordably.

Second-Timers will be able to purchase flats in all locations.

Those in need will receive extra support through HDB's schemes.

Lower-income households will be able to afford homes in better locations.

We will build different flat types in Standard, Plus and Prime developments so there will be a flat for every budget. Lower-income households can also benefit from progressively tiered housing grants, which provide additional support for them to achieve home ownership.

Singles will enjoy greater access to public housing and will be able to apply for new 2-room Flexi flats in all locations.

They can choose from Standard, Plus or Prime flats island wide, which gives them the option of living near their parents for mutual care and support.



Greater Assurance to Parents in the First Stage of a Child's Life



We will do more to support parents as they nurture and care for their children, while fulfilling their career and personal aspirations.

The majority of Singaporean parents care for their infants themselves or with help from family members. This is a good sign as there are clear benefits from greater parental involvement in caring for their child during infancy. Moreover, we want fathers being involved in child-raising to be the norm in our society. Many studies, internationally and in Singapore, have shown that children with more involved fathers have better physical, cognitive and emotional developmental outcomes.

Over the years, the Government has introduced and strengthened measures to support parents and parents-to-be. Singaporeans planning to get married and start a family can be assured that they will be supported across multiple needs. These range from managing child-raising costs, to maintaining work-life balance, and accessing housing, healthcare, and preschool and formal education.



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I'm encouraged to hear the efforts for early childhood development. Young couples often grapple with housing issues, work and childcare support. We need to spread more awareness on the support available."

- Ms Rachel Tan, Head/Marriage Support Department, Fei Yue Community Services, Ministry of Social and Family Development (MSF) Care Pillar Engagement with Social Service Practitioners, 10 October 2022



During our engagements, many parents cited managing work and family commitments as a key concern. They shared that care needs are the greatest during a child's first 18 months. But with caregiving and workplace support limited to paid parental leave (typically capped at a few months), parents may find it challenging to juggle work responsibilities while adapting to infant caregiving.

Family support is also expected to decline in the coming years as family sizes shrink and many grandparents work for longer. Additionally, some parents shared that it can be difficult to get a place at an infant care centre near their homes. The limited infant caregiving options may lead couples to have fewer children than they desire or to drop out of the workforce.

We will therefore provide stronger caregiving support for parents in the early stages of their child's life. We will support parents' aspirations to be more involved in caring for their infants and to have more equal sharing of parental responsibilities.





There should be more balanced roles and responsibilities between both mothers and fathers. Mothers are typically expected to take on more responsibilities, hence compromising their career development paths. A mindset shift towards more equality of roles is needed. This would hopefully help young couples make more informed decisions when it comes to balancing their careers and having children."

- Participant at the Forward SG Engagement with Overseas Singaporeans, 26 November 2022

In some countries, parents enjoy a full year of leave or more following the birth of their child. But the leave is usually partially paid for. In other words, individuals have to bear part of the costs, and it may not always be possible for them to return to the same job when they are back from leave.

In Singapore, our parental leave provisions are shorter in duration, but they are mostly paid for. Many individuals are able to return to the same role after the end of their leave. We now have 16 weeks of paid maternity leave and two weeks of paid paternity leave — 18 weeks altogether. Fathers can also use up to four weeks of shared parental leave, which are drawn from maternity leave, while both parents can make use of unpaid infant care leave if they require additional time-off.

The Government recently extended paid paternity leave by an additional two weeks on a voluntary basis and doubled unpaid infant care leave, which will take effect from 1 January 2024. We aim to make the additional two weeks of paid paternity leave mandatory as soon as possible.



We will also consider how paid parental leave can be further increased.

We will work closely with our tripartite partners to study the feasibility of such moves, while balancing between supporting parents' needs and managing the impact on business costs and operations.



For parents who may not have other care arrangements and wish to rely on centre-based infant care, we will continue to ramp up places.

We plan to increase centre-based infant care places by about 70%, which translates to having 9,000 more places by 2030. To better meet parents' needs in areas with high demand, we will work closely with Anchor Operators to plan and adjust infant care capacity accordingly.



We will also work with service providers to introduce affordable, safe and reliable childminding services as an additional infant care option for families.

While these services exist today, they can be costly for some parents and are not widely available. We will explore how childminding services can become an alternative option to support the infant caregiving needs of parents.

Together, with strong support at workplaces and in the community, we will build a Singapore Made For Families.

Improve Singaporeans' Well-being



To alleviate the stresses faced by our families, we will do more to improve their well-being. We will work with stakeholders to support Singaporeans in achieving mental well-being and work-life harmony so they can build strong and resilient families.

In our engagements, we received many questions on how Singaporeans can better recognise and support each other's mental well-being. The Interagency Taskforce on Mental Health and Well-being has been engaging stakeholders to develop a National Mental Health and Well-being Strategy. It has also worked with partners to create well-being circles in different neighbourhoods. These well-being circles equip community volunteers and grassroots leaders with skills to educate, engage and better care for fellow residents who may be struggling with their mental health.



Update on the National Mental Health and Well-being Strategy

The Interagency Taskforce on Mental Health and Well-being was set up in July 2021 to oversee and coordinate mental health and well-being efforts. Comprising members from over 30 government agencies, public and private sectors, the Taskforce has put forth recommendations in four key policy areas:

- ▶ **Strengthening services and support for youth mental well-being**
- ▶ **Improving accessibility, coordination and quality of mental health services**
- ▶ **Improving workplace well-being measures and employment support**
- ▶ **Enhancing literacy and reducing stigma towards mental health and well-being**



Interagency Taskforce on Mental Health and Well-being Public Consultation, July 2022



Launch of SG Mental Well-being Network, July 2022

Between May 2022 and August 2022, the Taskforce consulted the public and a wide range of stakeholders, including health and social care organisations, parents, youths, employers, persons with mental health conditions and caregivers. Feedback gathered was considered as the Taskforce refined its recommendations. These recommendations have informed the development of the National Mental Health and Well-being Strategy, which was launched in early October 2023.

The Taskforce also launched the SG Mental Well-being Network in July 2022. The Network is the partnership arm of the Taskforce; it seeks to build a caring and inclusive society, where all can seek help and be supported to achieve positive mental health and well-being.

In addition, we will support Singaporeans in achieving better work-life harmony by making workplaces more family-friendly. This will help all our families, beyond parents and parents-to-be, to better balance their work responsibilities and family commitments. As part of its #EveryWorkerMatters Conversations (#EWMC), the National Trades Union Congress (NTUC) has also called for more measures to give workers peace of mind in balancing work and caregiving responsibilities.

Flexible work arrangements (FWAs) are one important way to achieve more family-friendly workplaces. Our experience during the pandemic showed that when done well, FWAs can help employees balance work and caregiving needs. Even though the pandemic is behind us, FWAs must continue to be a critical feature at the workplace.

With an ageing population, more of us will have caregiving responsibilities. FWAs will become even more important in helping workers achieve better balance between their jobs and caregiving duties, and enable them to remain in the workforce. Employers who offer FWAs will also be able to attract and retain talent more effectively in a tight labour market.



Keller Singapore — Better staff engagement through FWAs

Keller Singapore^[1] started offering FWAs in January 2021, and formalised the policy in May 2022. There are clear benefits. For Keller, the FWA policy serves as a talent attraction and retention tool. Employees enjoy flexibility and autonomy in their choice of work location and schedule, while having clarity in terms of work expectations.

With flexi-time arrangements, eligible employees can choose their start and end times as long as the standard number of working hours per week are observed. Keller also offers work-from-home arrangements (flexi-place), where eligible employees can telecommute one day per week after mutual agreement with their manager.

A Keller representative said, “When our employees have the option of FWAs, they don’t feel like they need to make a hard choice between family and work commitments. They feel cared for and supported by the company, which in turn energises and motivates them to go the extra mile to increase their productivity, and improves their sense of well-being and work-life balance.”

With the implementation of FWAs, Keller achieved a high positive score of 77% in their latest employee engagement survey.

| Image credit: Keller Singapore



Administrative assistant Ms Sahlawati Samsuri, 54, had to care for her aged mother who had mobility issues after suffering a fall. She takes 1.5 hours to travel from her home to the Keller office. She said, “With the flexibility provided through reduced commuting time and flexible start/end time, my stress and time constraints associated with balancing work and family responsibilities are reduced.”

^[1] Keller Singapore provides ground improvement solutions for construction developments. It employs around 170 employees, of which 75% are based at project sites or the maintenance yard, with the rest based at head office.



We will strengthen our efforts to help more employers implement FWAs and build on the existing momentum to make FWAs more prevalent.



Together with tripartite partners, the Government is developing a set of Tripartite Guidelines on FWAs to be released in 2024.

These guidelines will require employers to consider staff requests for FWAs fairly; they are aimed at encouraging better communication and engagement between employers and employees to find mutually agreeable FWAs.



Beyond guidelines, we will support employers in building stronger human resource (HR) capabilities to implement FWAs well.

This includes redesigning job roles and processes to be more suitable for FWAs, rethinking HR policies, and training managers to manage a flexible workforce more effectively. We will also improve job matching for employees or jobseekers who need flexible work opportunities, with employers who wish to tap a wider pool of manpower to meet their business needs.

With greater workplace flexibility, Singaporeans will be more empowered to balance and manage the various work and caregiving needs across different life stages. This is a journey that will take time, and all stakeholders have a part to play in its success. Employers will need to adapt to different ways of organising the workplace. Employees must also exercise responsibility so that workplace trust is maintained. We will continue to support both employers and workers on this journey to build family-friendly, harmonious and productive workplaces.

Support Our Caregivers



All families want to take care of their loved ones, but caregiving can be an intensive commitment. Apart from the mental and emotional burdens, there are also additional financial costs, such as fees for special education and other services. It is both hard and heart work.

Today, families caring for elderly family members enjoy financial support and access to highly subsidised healthcare. There are also measures for families with PwDs that help to defray caregiving expenses while enabling PwDs to maximise their potential and live fulfilling lives.





Independent living allows persons with disabilities like myself to live our lives to the fullest. Having support schemes and services within reach will help us in this journey towards independence."

*- Ms Jaspreet Kaur, Dancer,
Actor, Advocate, MSF Care Pillar
Engagement with the Disability
Sector, 1 April 2023*



The Government, employers and the community each has a role to play in supporting our caregivers so that they can balance caregiving with their other responsibilities sustainably.



To this end, the Government recently enhanced the Home Caregiving Grant to further alleviate caregiving expenses. We will continue to study how we can better support caregivers. One way is to expand our system of aged care so that our seniors can age with dignity and grace. More details are in Chapter 5.



More employers are also introducing workplace support for caregivers, such as providing paid time-off and extending additional healthcare services to employees. We will encourage and promote more of such initiatives by businesses.



We will study suggestions to better support working caregivers as they care for their elderly, ill or disabled family members, through measures such as caregiver leave, FWAs or other forms of workplace support.

Any new measures or enhancements will need to be sustainable, provide flexibility in meeting diverse caregiving needs, and take into account business needs and constraints.



We will create an ecosystem of support for caregivers and improve their access to available resources, such as through caregiver support groups.

For example, the Caregivers Alliance Limited offers training programmes and events to connect caregivers to a support network of volunteers and to reduce the barriers for caregivers in accessing services.



We will continue to support PwDs and their families across life stages, as set out in the Enabling Masterplan 2030 (EMP2030).

This includes doing more to alleviate their financial burden, in particular to increase the affordability of early intervention, education and care services for families with children with developmental and special educational needs in the medium term.



Out-of-pocket expenses for families with a child with developmental and special educational needs are typically higher due to the costs of additional interventions and the higher fees. We will provide additional support for these children by defraying their families' out-of-pocket costs for early intervention services, Special Education (SPED) schools and Special Student Care Centres.



In 2030, I hope Singapore can embrace the challenges faced by families that have a child born with high medical needs. My wish is for society to be willing to provide more help to ease the difficulties of lifelong caregiving for individuals with more needs — a situation that we had not chosen to be in but nonetheless have embarked on."

- Participant at the EMP2030 Focus Group Discussion

SUPPORTING FAMILIES THROUGH EVERY STAGE

IN A SNAPSHOT

Strong and stable families are the bedrock of our society. We want Singapore to be the best place for Singaporeans to start, grow and nurture their families. However, our families are experiencing greater stresses due to the higher caregiving burden from an ageing population and shrinking family sizes. Many Singaporeans are facing the dual pressures of raising young children while caring for elderly parents.

We will do more to support families through every stage of life by creating a more conducive environment for families to thrive in.



Ensure continued access to affordable public housing

- ▶ We will introduce a new framework to classify new HDB flats by locational attributes. Our categories of HDB flats — Standard, Plus and Prime — will ensure that public housing remains affordable and fair, while maintaining a good social mix. Singaporeans will be able to own a wider variety of homes across more locations.



Provide greater assurance to parents in the first stage of a child's life

- ▶ We will study the feasibility of providing more parental leave so that parents, especially fathers, can be more involved in caring for their infants. We will work with tripartite partners to take into consideration the impact on employers and businesses.
- ▶ For parents without familial or alternative caregiving arrangements, we will ramp up centre-based infant care places so that more can rely on infant care centres if they wish to.
- ▶ We will also introduce affordable, safe and reliable childminding services as an additional infant care option for families.



Support Singaporeans' well-being

- ▶ We will better support Singaporeans in achieving mental well-being and work-life harmony.
- ▶ We will do more to help families balance their work responsibilities and family commitments through greater flexibility in work arrangements. This includes introducing Tripartite Guidelines for FWAs and working with tripartite partners to strengthen employers' capabilities to provide FWAs well.
- ▶ We ask that employers and co-workers adopt more supportive and flexible working practices for families and caregivers, and create a workplace culture that promotes work-life harmony.



Support our caregivers

- ▶ We will provide additional support for children with developmental and special educational needs, by reducing their families' out-of-pocket costs for early intervention services, SPED schools and Special Student Care Centres.
- ▶ We will consider what more can be done to support our caregivers and help them manage their responsibilities, be it through caregiver leave, FWAs or other forms of workplace support.
- ▶ We also encourage community partners to lean in to foster a family-friendly environment and provide support networks for our caregivers. We hope that all Singaporeans will support their colleagues, friends and family members who are caregivers.