

## **MARRIAGE AND PARENTHOOD STUDY 2007**

The Marriage and Parenthood (M&P) Study 2007 is a survey commissioned by the Ministry of Community Development, Youth and Sports (MCYS) which seeks to understand the attitudes and perceptions of Singapore residents towards marriage and parenthood.

2 A similar study was completed in 2004. This second M&P Study was completed in 2007, surveying a total of 3,015 single (never married) and 3,006 married residents of Singapore. The key findings across both studies are compared below.

### **Marriage remains desirable**

3 The 2007 survey found that the **percentage of single respondents who desire to marry had increased** from 74% in the 2004 survey to 85% in the 2007 survey. The top 2 reasons cited for not marrying continue to be not having met a suitable partner (compatible and of good character); and choosing to concentrate on their studies or career. Single respondents appear to be more active in searching for a marriage partner now as the percentage of those who were ambivalent about marriage decreased from 21% in 2004 to 13% in 2007. (Please refer to Annex A, Diagram 1 and Table 1).

### **Home ownership closely associated with marriage**

4 Most of those **single respondents (89%) in the 2007 survey who planned to marry their current partners preferred to live together in their own homes after marriage**. Almost a third of them indicated that they would postpone their wedding if they were unable to have a place of their own. (Please refer to Annex A, Diagrams 2 and 3).

### **More intend to have 2 or 3 children**

5 Most married respondents from the 2004 and 2007 surveys cited **starting a family as either the most important or the second most important reason for getting married**. (Please refer to Annex A, Diagram 4).

6 In terms of the intended number of children, **almost 8 in 10 of married respondents in the 2007 survey wanted 2 or 3 children**. This was an increase from the 2004 survey, where slightly more than 6 in 10 wanted the same number of children. There was little difference in the number of children that married males and females wanted; the majority of both genders intending to have 2 or 3 children also increased across both surveys.

7 The average number of children that all married respondents actually had at the point of survey was fewer than 2 children in 2004 (1.5 children) and 2007 (1.6 children). When asked if they had completed their family size, almost 4 in 10 married respondents from the 2007 survey said that they wanted at least one more child and most of them were confident of achieving this intention. Across both the 2004 and 2007 surveys, **overall family size stabilised at around 2 children for couples towards the end of their reproductive cycles** (i.e. those aged 40 to 44 years old). (Please refer to Annex A, Tables 2, 3 and 4 and Diagrams 5 and 6).

### **Parenthood viewed as a shared responsibility**

8 While **financial security came in first** on the respondents' minds **when considering the number of children** they would have, the **second most common factor cited as influencing their**

**decision was spousal consensus.** Parenthood was viewed as a shared responsibility between the couple. This was consistent for both the 2004 and 2007 surveys. (Please refer to Annex A, Table 5)

### **Women want both family and work at the same time**

9 **Over 80% of single and 60% of married female respondents indicated a preference to be a working mother**, i.e., to have a job and one or more children concurrently. This was consistent with the 2004 survey. However, the percentage of married women who had indicated in the 2007 survey that it was ideal to leave the workforce when they had children or when their children were still young increased by 5 percentage points (from 29% to 34%). This was likely due to the preference to take care of their young children themselves. (Please refer to Annex A, Table 6 and Diagram 7)

### **Parents want reliable, affordable, accessible and quality child care**

10 In terms of child care arrangements, majority (70%) of parents had highlighted that **“trust” in the caregiver was the most important factor influencing their decision on their current child care arrangement**. Apart from finding the caregiver reliable, **affordability was the next most important factor** on parents’ minds. The other factors influencing parents’ choice of child care arrangements included whether the caregiver was able to care for and develop the child and proximity of the caregiver to their homes. (Please refer to Annex A, Diagram 8)

### **Impact of marriage and parenthood measures**

11 In 2004, the Government enhanced existing pro-family measures and introduced new initiatives to create a more conducive environment for couples to start and raise a family. (Please refer to Annex B for more details on the 2004 marriage and parenthood package)

12 The 2007 survey found that **83% of respondents agreed that the current marriage and parenthood package had created a more family-friendly environment** conducive for having and raising children. More than 7 in 10 respondents also found current measures easy to understand. Amongst the current measures, the Baby Bonus and extended Paid Maternity Leave schemes were the two most influential policies that would persuade respondents to have more children and to have them earlier. (Please refer to Annex A, Tables 7 and 8)

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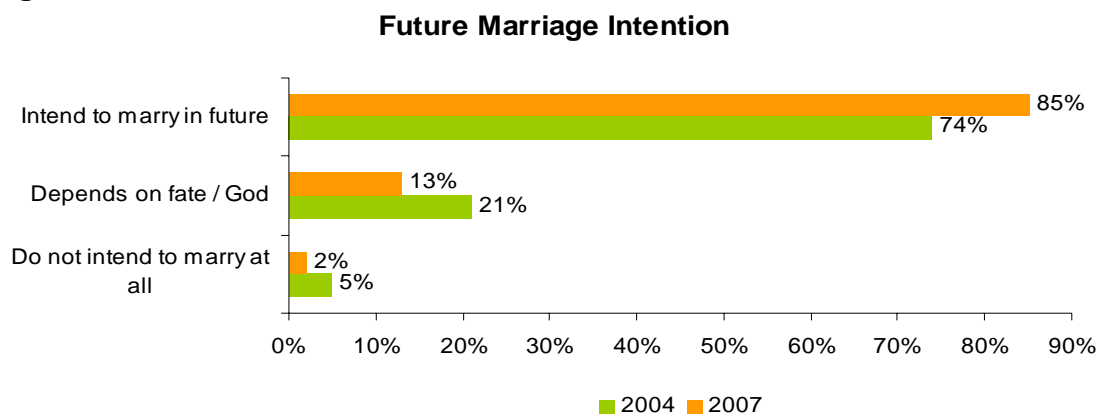
Ministry of Community Development, Youth and Sports

**DETAILED BREAKDOWN OF FINDINGS FROM  
THE MARRIAGE AND PARENTHOOD STUDIES 2004 AND 2007**

**Marriage remains desirable**

(Source: Marriage and Parenthood Studies 2004 and 2007)

**Diagram 1**



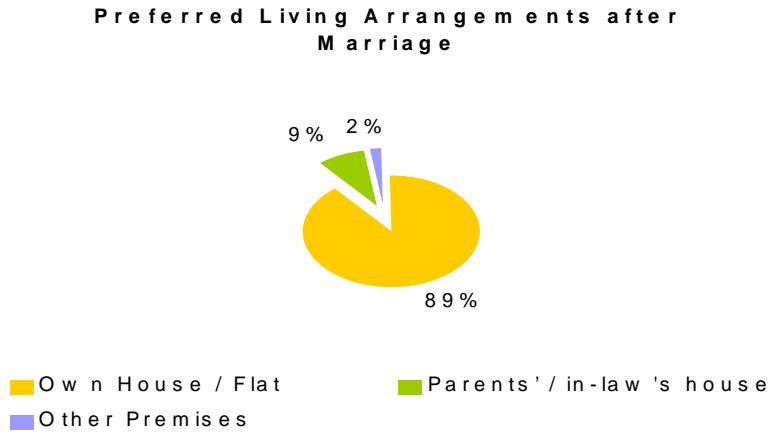
**Table 1**

Most Important Factor For Not Marrying (Top five reasons)	2004 (Rank)	2007 (Rank)
<b>I have not met a suitable partner* yet</b>	<b>1</b>	<b>1</b>
<b>I still want to concentrate on my job/studies</b>	<b>2</b>	<b>2</b>
I do not want to lose my freedom and comfort	3	3
I am too young to marry	5	4
I do not have enough money	4	5

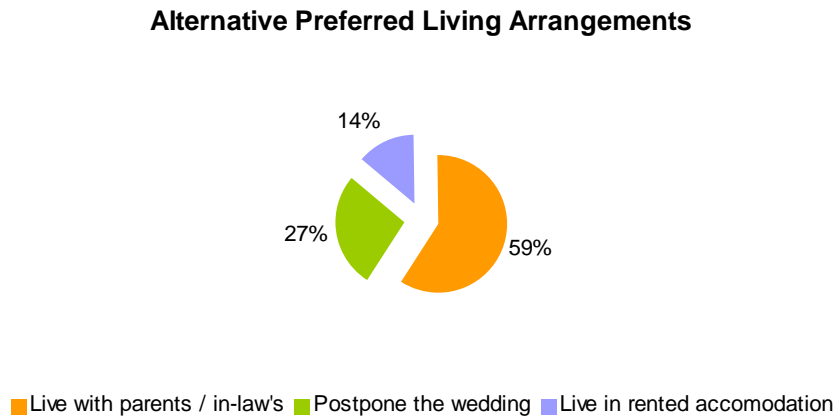
\*"suitable partner" refers to compatibility and of good character

**Home ownership closely associated with marriage**  
(Source: Marriage and Parenthood Study 2007)

**Diagram 2**



**Diagram 3**



## More intend to have 2 or 3 children

(Source: Marriage and Parenthood Studies 2004 and 2007)

Diagram 4

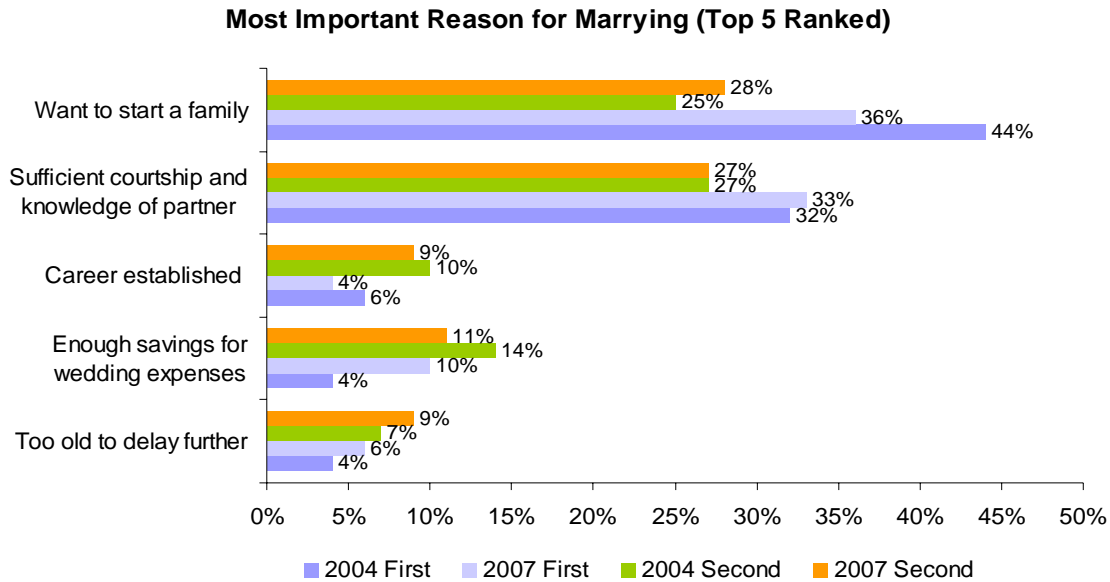


Table 2

No. of Children	Total Married Respondents (%)			
	2004		2007	
	Intended (Total)*	Actual (Total)	Intended (Total)	Actual (Total)
0	7%	22%	2%	19%
1	14%	24%	15%	28%
2	43%	36%	53%	37%
3	19%	13%	24%	13%
4 or more	5%	4%	7%	4%
Mean	2.0	1.5	2.2	1.6

Table 3

No. of Children Born (Actual)	Total Married Respondents (%)							
	2004				2007			
	Below 30	30 – 34	35 – 39	40 - 44	Below 30	30 – 34	35 – 39	40 - 44
0	51%	28%	16%	10%	63%	19%	7%	4%
1	30%	32%	20%	18%	28%	38%	28%	18%
2	16%	30%	43%	43%	8%	34%	46%	48%
3	3%	8%	17%	23%	1%	7%	15%	22%
4 or more	1%	2%	4%	6%	1%	2%	4%	8%
Mean	0.5	1.2	1.7	1.9	0.5	1.4	1.8	2.1

**Table 4**

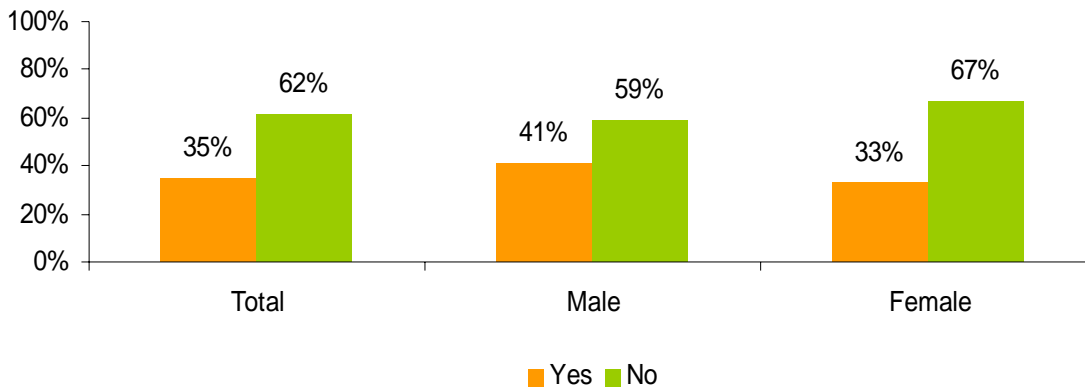
No. of Children	Total Married Respondents (%)							
	2004				2007			
	Intended (Male)*	Intended (Female)*	Actual (Male)	Actual (Female)	Intended (Male)	Intended (Female)	Actual (Male)	Actual (Female)
<b>0</b>	9%	6%	23%	22%	2%	2%	20%	18%
<b>1</b>	14%	14%	26%	23%	17%	13%	31%	26%
<b>2</b>	<b>42%</b>	<b>43%</b>	<b>38%</b>	<b>34%</b>	<b>53%</b>	<b>54%</b>	<b>36%</b>	<b>37%</b>
<b>3</b>	<b>17%</b>	<b>22%</b>	<b>10%</b>	<b>18%</b>	<b>23%</b>	<b>25%</b>	<b>11%</b>	<b>14%</b>
<b>4 or more</b>	4%	5%	3%	3%	6%	7%	3%	5%
<b>Mean</b>	2.0	2.1	1.4	1.6	2.2	2.1	1.5	1.7

\*A small percentage of non-responses had been excluded from these columns.

\*\*Figures in Tables 2, 3 and 4 have been rounded up.

**Diagram 5 (For Married Respondents)**

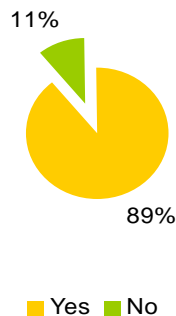
**Intention to have Anymore Children in Future**



\*A small percentage of non-responses had been excluded from the "total" column

**Diagram 6 (For Married Respondents)**

**Will be able to achieve intended family size**



**Parenthood viewed as a shared responsibility**  
 (Source: Marriage and Parenthood Studies 2004 and 2007)

**Table 5**

Most Important Factor Influencing Decision on Number of Children (Top five reasons)	2004 (Rank)	2007 (Rank)
<b>Financial Situation</b>	<b>1</b>	<b>1</b>
<b>Spouse's Wish</b>	<b>2</b>	<b>2</b>
Own / Spouse's Age	3	3
Time Factor	4	4
Others	5	5

**Women want both family and work at the same time**  
 (Source: Marriage and Parenthood Studies 2004 and 2007)

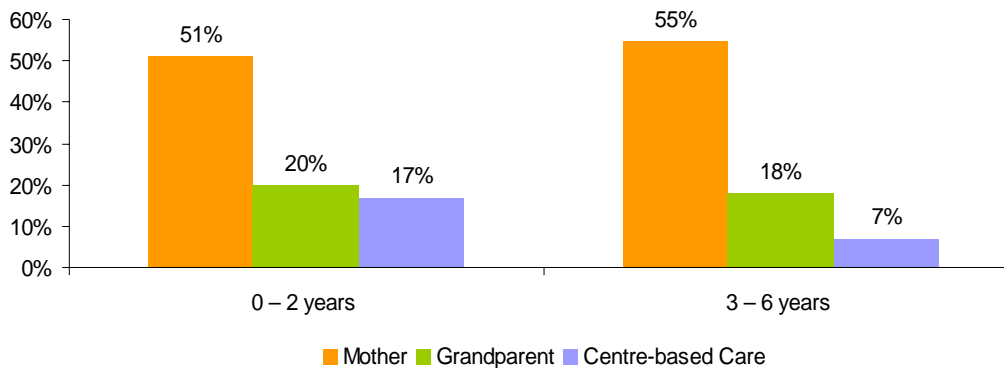
**Table 6**

	Single (2004) (%)	Single (2007) (%)	Married (2004) (%)	Married (2007) (%)
A full time job and no children	7	4	8	3
<b>A full time job and one or more children</b>	<b>60</b>	<b>61</b>	<b>41</b>	<b>43</b>
A part time job and no children	3	0+	2	3
<b>A part time job and one or more children</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>19</b>
<b>No job as long as the children are young</b>	9	13	<b>17</b>	<b>18</b>
<b>No job at all when there are children</b>	3	2	<b>12</b>	<b>16</b>
Total	100	100	100	100

\*Figures have been rounded up.

**Diagram 7 (For Married Women)**

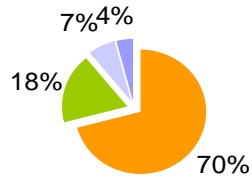
**Preferred Child Care Arrangements (Children Aged 6 years and Below)**



**Parents want reliable, affordable, accessible and quality child care**  
**(Source: Marriage and Parenthood Study 2007)**

**Diagram 8**

**Most Important Factor in Deciding Current Childcare Arrangement**



- Trust in caregiver
- Cost
- Caregiver is trained to care for and develop child
- Convenience (near home)



**Impact of marriage and parenthood measures**  
**(Source: Marriage and Parenthood Study 2007)**

**Table 7**

	Single (%)		Married (%)	
	Yes	No	Yes	No
Has the current package created a friendlier environment for having and raising children in Singapore?	<b>83</b>	17	<b>83</b>	17
On the whole, do you feel that the current package is user-friendly?	<b>76</b>	24	<b>72</b>	28

**Table 8**

Scheme (Top 3)	Single (%)		Married with No Children (%)		Married with Children (%)	
	Will Influence to have (more) children	Will Influence to have children earlier	Will Influence to have (more) children	Will Influence to have children earlier	Will Influence to have (more) children	Will Influence to have children earlier
	Baby Bonus	78	67	77	73	50
Paid Maternity Leave	71	60	65	65	42	41
Parenthood Tax Rebate	24	19	41	39	29	27

## 2004 MARRIAGE AND PARENTHOOD PACKAGE

### (i) Promoting Marriage

1 **CPF Housing Top-Up Grant (or Top-Up Grant):** The CPF Housing Top-Up Grant Scheme gives a housing subsidy to Singles Grant recipients (i.e. those who have taken a CPF housing grant for singles previously in their purchase of a resale flat) who subsequently marry. They can apply for the Top-Up Grant for their existing flat or when they buy another resale flat, if they meet the eligibility criteria. The amount of Top-Up Grant is based on the difference between the prevailing Family Grant (\$30,000 or \$40,000) and the Singles Grant received earlier.

### (ii) Making Child Birth More Affordable

2 **Use of Medisave for 4th and Higher Order Births and Pre-Delivery Expenses.** Singaporeans can use their Medisave to pay for pre-delivery medical expenses (e.g. ultrasound scans) in addition to delivery expenses, for all their children<sup>1</sup>. These measures apply to parents of babies born on or after 1 August 2004.

3 **Use of Medisave for Assisted Conception Procedures.** Couples who face difficulty conceiving have been able to use more from their Medisave accounts to pay for Assisted Conception Procedures (ACP), such as In-Vitro Fertilisations, Intra-Uterine Inseminations and Gamete Intra-Fallopian tube Transfers. Couples who start their ACP treatment cycles on or after 1 August 2004 are able to use up to \$6,000, \$5,000 and \$4,000 from Medisave for the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> ACP treatment cycle respectively. This is an increase from the previous limit of \$4,000 per treatment cycle, up to a maximum of 3 cycles.

### (iii) Providing Financial Support for Raising Children

4 **The Baby Bonus Scheme.** The Baby Bonus Scheme supports parents' decision to have more children by helping to lighten the financial costs of raising children. It was first introduced in April 2001 for the second and third child, and further enhanced in 2004, with benefits extended to the first and fourth child born on or after 1 August 2004. Parents of eligible Singapore Citizen babies enjoy a Baby Bonus of \$3,000 cash for their first child, up to \$9,000 in cash and matching contributions for their second child, and up to \$18,000 in cash and matching contributions each for their third and fourth children. The cash and co-savings disbursement are summarised in Table 1 below.

**Table 1: Overview of Cash and Co-savings Disbursement**

	1st Child	2 <sup>nd</sup> Child	3 <sup>rd</sup> Child	4th Child
<b>Cash Gift</b>	\$3,000	\$3,000	\$6,000	\$6,000
<b>Co-Savings Component (CDA)</b>	N.A.	Up to \$6,000	Up to \$12,000	Up to \$12,000
<b>Total Government Contribution</b>	\$3,000	Up to \$9,000	Up to \$18,000	Up to \$18,000

<sup>1</sup> For couples who wish to use Medisave for their fifth or subsequent child; they should have at least a combined total of \$15,000 in their Medisave accounts.

5 The cash gift is disbursed over 2 years from the child's birth and the matching contributions are made into a special savings account called the Children Development Account (CDA). Parents may use the funds in their child's CDA to pay for fees at Approved Institutions (AIs) for any of their children. Currently, these AIs include MCYS-licensed childcare centres, MOE-registered kindergartens and special education schools, NCSS-registered early intervention centres and healthcare institutions licensed under the Private Hospitals and Medical Clinics (PHMC) Act. CDA funds may also be used to purchase MediShield or Medisave-approved private integrated plans.

6 ***Parenthood Tax Rebate and Working Mother's Child Relief.*** Parents of Singaporean children also benefit from enhanced income tax benefits. The Parenthood Tax Rebate – without age requirements or qualifying claim periods - will provide tax rebates of \$10,000 to \$20,000, depending on the birth order of the child (\$10,000 for 2<sup>nd</sup> child; \$20,000 for 3<sup>rd</sup> and 4<sup>th</sup> child). The Working Mother's Child Relief - without qualifying educational criteria - will provide working mothers a tax relief of 5% to 25% of their earned income for each child, depending on the number of children they have (5%, 15%, 20% and 25% for 1<sup>st</sup> to 4<sup>th</sup> child respectively). These tax measures apply to parents of Singapore Citizen babies born on or after 1 January 2004 (for Year of Assessment 2005).

#### **(iv) Enhancing Child Care Options**

7 ***Longer Maternity Leave.*** Working mothers of Singapore Citizen babies now have a total of 12 weeks paid Maternity Leave. The additional 4 weeks' leave (after the first 8 weeks of en bloc leave) may be taken any time within 6 months from birth. Employers will continue to pay for 8 weeks of maternity leave taken for the first and second child, while the Government will pay for the additional 4 weeks for the first and second child, and the entire 12 weeks for the third and fourth child, subject to a cap of \$10,000 per 4 weeks. The extension in maternity leave was legislated on 1 October 2004. For mothers of Singaporean babies born during the period 1 August 2004 to 30 September 2004, the Government has paid the extended maternity leave if it was given by their employers, subject to a cap of \$10,000 per 4 weeks.

8 ***Childcare Leave.*** An employee covered under the Employment Act is entitled to 2 days of childcare leave per year if the child (including legally adopted children or stepchildren) is below seven years of age; and the employee has worked for the employer for at least three months. Childcare leave for each parent is capped at 2 days per year.

9 ***Infant Care Subsidy.*** Parents of Singapore Citizen infants, aged 2 to 18 months and attending licensed infant or child care centres, receive an infant care subsidy of up to \$400 per month, from 1 August 2004.

10 ***Foreign Domestic Worker Levy Concession.*** Families employing foreign domestic workers enjoy a Foreign Domestic Worker Levy Concession of \$95 if they have a Singapore Citizen child aged below 12 years staying in the same household. The concession is also available to families which have a Singaporean parent, parent-in-law, grandparent or grandparent-in-law aged 65 years and above staying in the same household, or if the employer or spouse is a Singaporean aged 65 years and above. This concession has taken effect from 1 August 2004.

11 ***Grandparent Caregiver Tax Relief.*** Working mothers whose child is being cared for by his or her grandparents get a Grandparent Caregiver tax relief of \$3,000. This applies to working mothers of Singapore Citizen children aged 12 years and below as at 1 January 2004 (Year of Assessment 2005).

**(v) Encouraging Better Work-Life Balance**

12 **WoW! (Work-life Works!) Fund.** Many Singaporeans have said that their decisions to have another child depend heavily on whether they can have a healthy balance between work and family life. To help create a workplace environment that helps Singaporeans harmonise family and work commitments, the Government has introduced a \$10 million WoW! Fund. The first \$10 million was fully committed by April 2007 and the Government has decided to top-up the Fund with another \$10 million. This fund provides financial support to companies to develop and implement work practices that facilitate work-life harmony, such as flexible work arrangements for staff.