

Speech by Minister Josephine Teo at the FamChamps Awards on 30 June 2018

Mr Jason Wong, Chairman, Focus on the Family
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Mr Ching Wei Hong, Chairman, Families for Life Council

Friends and Colleagues,

Good morning.

Thank you for inviting me to the FamChamps Awards, and congratulations to all the award recipients.

Some years back, I brought my parents on a holiday to Morocco. During a visit to a fairly remote part of the country, a young driver by the name of Hasan was assigned to us.

Hasan was eager to practise his English and we were happy to oblige. Through our conversation, I learnt that he was gaining a reputation as a competent guide. He was also just 28 years old then and newly married to a young lady Fatima.

After a day or two, he warmly invited us to his family home which he shared with his parents, siblings and young wife. Compared to other families in the village, Hasan's family was relatively well-off. They lived in a concrete building with three floors. Although basic, it had comfortable rooms and a large kitchen.

As we left the house in the jeep, I asked Hasan if he planned to have children. He was quite surprised it was even a question. "Of course," he said. I asked how many? "Three" was the answer. I asked how many his parents had – six. And grandparents – 12. So, half the number in each successive generation! I asked Hasan why he did not wish to have more. He said "expensive". I looked around the village which did not actually have more than 1-2 shops and asked him "why is it expensive", to which he replied "education". "But your government provides free education!" I said and he shook his head and smilingly said, "not good enough... private school better."

That exchange with Hasan was an "aha!" moment for me. Some of you may recall that I had talked about it two years ago at your Partnership dinner. It's a different audience so I hope you don't mind.

All over the world, at all income levels, every generation hopes the next will do better. When Hasan's parents wanted just 6 children instead of 12 like their parents, they might have hoped to give better food and shelter to their children. They succeeded. A generation later, Hasan too wants more for the children, but it was no longer food and shelter. He wanted for them a better education.

This natural instinct explains, at least partially, why as many societies became more affluent and people could afford more, they chose to focus their resources on fewer children. In fact, even when

parents are materially well-off, the binding constraint may be time. So, rather than to spread their limited time resource too thinly among many children, they may feel they can only afford to have time for one or two.

Marriage and Parenthood Trends in Singapore

In Singapore, aspirations for marriage and parenthood remain strong:

- The 2016 Marriage and Parenthood Survey found that over 4 in 5 young Singaporeans want to get married.
- Over 9 in 10 married couples want to have 2 or more children.
- The number of citizen marriages and births over the last few years have been above the past decade's average.
- Singapore also remains a good place to raise families. We have strong fundamentals to support family formation such as a safe, nurturing, and secure environment with high quality education, infrastructure and healthcare. In a recent study by an international non-governmental organisation, Save the Children, Singapore was named one of two best countries (i) for children to grow up in and (ii) to have "full and stable childhoods".

But we also have challenges.

- There is no longer a stigma against singlehood. Therefore, unless they chance upon Mr Right or Ms Right, some happily remain single.
- Even if they do marry, couples may prioritise home ownership, career development or the pursuit of other life goals. Sometimes, they leave baby plans till it is too late to have the first or a next child. Or, like Hasan, couples choose to concentrate their resources and time on fewer children.
- Those who marry later also tend to have fewer children. Singaporean women who married at age 25 had an average of close to 2 children by age 45, while those who married at age 30 had an average of 1.5 children. Those married at age 35 had less than one child on average.^[1]

Recognising these challenges, how might we help more Singaporeans fulfil their aspirations for marriage and parenthood?

Let me start first with what the Government can do. These are mainly in two areas:

1. To ensure marriage and parenthood is well-supported, and
2. To give a leg-up to families with greater needs

Government Support for Marriage and Parenthood

There is a comprehensive suite of measures to support Singaporeans in starting and raising a family, with extra help for those who need it.

Many couples aspire to have a place of their own when they get married. We have therefore been helping young couples obtain their flats more quickly. Today, most couples who apply for a BTO flat in a non-mature estate will be able to select a flat by their second try, and all will be able to do so by their third try. HDB will also launch 1,100 BTO flats with shorter waiting times of about 2.5 years this year, and another 2,000 flats next year. For young couples who have not worked long enough to qualify for housing grants and loans, but are ready to settle down, HDB has introduced flexibility to allow the deferment of income assessment for housing loans and grants till before key collection. Couples who are studying or serving NS can start working and build up their finances while waiting for their flats.

For couples who need extra financial support, there is the Additional CPF Housing Grant of up to \$40,000. In total, eligible first-timer families can receive up to \$80,000 in housing grants when they buy a new flat from HDB, on top of the subsidised price of the flat. Those purchasing a resale flat can receive up to \$120,000 in housing grants. Using their CPF contributions, a couple who each earn \$2,000 monthly can comfortably own a three- or four-room flat over their working lives. Even for the lower-income, home ownership rates in Singapore is close to 90%.

We also help parents defray the costs of child-raising, through measures like the Baby Bonus Scheme. For instance, the Child Development Account First Step of \$3,000 helps parents benefit more from Government contributions, without having to first put money into the Child Development Account.

In pre-school too, we are doing more. Our commitment is that every parent who wants a pre-school place for their child will get one. We are increasing pre-school places, and over 40,000 more full-day places will be made available over the next four years. To keep fees affordable while ensuring quality, these new places are mostly provided by Anchor Operators, and more centres are also expected to be added to the Partner Operators scheme. Furthermore, MOE Kindergartens will expand to about 50 and serve about 20% of children aged 5 to 6 years old. With Government subsidies, low-income families with children can pay as little as a few dollars a month for pre-school.

We recognise that Singaporeans hope to have meaningful careers even as they build their families. Over the years, we have steadily strengthened support for working parents.

In addition to pre-school, we support parents through leave provisions. A working couple can access 20 weeks of paid leave and 2 weeks of unpaid leave in their child's first year. Each parent can also have six days of paid childcare leave every year when their child is below the age of seven, and two days per year until their child turns 12.

But we know it is equally important to foster greater workplace flexibility, which benefits not just young parents, but also employees with other commitments. This includes caring for elderly family members, or pursuing further studies and other interests.

We have just enhanced the WorkPro Work-Life Grant, to encourage companies to sustain the use of flexible work arrangements (FWA) for employees. The proportion of employers offering at least one form of formal FWA has increased from 38 percent in 2011 to around 50 percent today.

To further encourage the adoption of FWAs, we introduced the Tripartite Standard on FWAs last year. This is a set of actionable and verifiable practices for employers to commit to implement FWAs. I am glad to share that Focus on the Family is an adopter of the Tripartite Standard. You are among 600 employers, with over 300,000 employees in total, who have done so. Of these, about 4 in 5 are from the private sector.

We also recently introduced the Tripartite Standard on Unpaid Leave for Unexpected Care Needs. This encourages employers to provide up to 2 or 4 weeks of unpaid leave if employees have unexpected and pressing care needs. The Public Service will be adopting this Standard from tomorrow, which will bring the total number of early adopters to over 200 employers, covering about 190,000 employees. More than half of these employers are from the private sector and I'm hopeful more will come on board.

Importance of Whole-of-Society Effort

I have outlined the efforts by the government which many of you know about. They are absolutely necessary for marriage and parenthood to be *achievable*, but by no means sufficient, for them to be *enjoyable* and *celebrated*.

For marriage and parenthood to be achievable, enjoyable and celebrated, we will need both the government and community to step up. In fact, our entire society must come together to ensure marriage and parenthood are not just an afterthought but aspirations that are actively pursued, because we know these aspirations are within reach, they are supported and they are rewarding.

I am glad to acknowledge two examples of FamChamps participants doing their part to weave together a network of community support.

The first example concerns a team of six FamChamps participants who organised an "Honour Night" as part of the Secondary 1 orientation programme in the School of the Arts. This provided a platform for students to appreciate and pay tribute to their parents, and encouraged families to express love and appreciation to one another. This is one way to celebrate family ties, and we need a whole lot of different ways of doing so.

Second, two former FamChamps participants, Elizabeth Koh and Christie Lim, raised \$27,000 to help underprivileged families in Singapore. They also collaborated with the Marine Vista Residents' Committee to reach out to 150 families living in one-room flats. For all the families who were helped, you made their daily lives more manageable and supported. I'm sure you felt something too.

These examples show how we as a larger Singapore family uplift one another and demonstrate the richness of community support for families. They are not at all uncommon. In fact, it never ceases to amaze me how many ordinary Singaporeans feel inspired to reach out to build bonds with one another.

Through these projects, our youths also develop a stronger sense of family and our social responsibility to each other, all of which are important foundations of purposeful living. These are values which we can't dictate but need community partners like Focus on the Family and many others to help impart.

In closing, I would like to congratulate the FamChamps participants who are being recognised today for your achievements to build strong families. You make a difference to your own families and our community, and I know you will continue to touch many more lives.

I started my speech telling you about Hasan from Morocco.

Unlike Hasan who lives in a remote village, we live in a cosmopolitan city. But our dreams are not so different and Hasan is very much like many young Singaporeans in that he works hard to improve himself and wants to build a successful career.

What I hope for Singaporeans is that they can be inspired by people like Hasan too – who are marrying younger and have children even as they improve themselves and build their careers. It is not always easy to juggle all our commitments but it can be done.

I also hope Focus on the Family can help to outreach to more young Singaporeans to encourage them to plan for marriage and parenthood proactively, just as they do for their careers or other life pursuits. More importantly, help them appreciate that having a family of our own brings a different richness and meaning to our lives which nothing else can quite match.

The Government is not alone in wanting to make marriage and parenthood achievable, enjoyable and celebrated. With community partners like Focus on the Family also chipping in, there's every hope that we can make Singapore a truly Great Place for Families.

Thank you once again!

[1] Based on data on ever-married citizen females of the 1965 – 1970 birth cohorts. (Source: Department of Statistics, published in Population in Brief, 2017)