

FACTSHEET

MSF's Committee of Supply 2025: *"A Singapore Made for All Families"*

Strong families are the foundation of our society. Through the Forward SG exercise, Singaporeans affirmed having strong families for a strong society.

We are committed to making Singapore the best place for families to grow and thrive, regardless of background or circumstances. Our support focuses on four key areas:

- I. Giving every child a good start by enhancing access to affordable and quality preschools
- II. Journeying with families through every stage of life
- III. Strengthening support for families with caregiving needs
- IV. Fostering a family-friendly Singapore to nurture strong family bonds

We will continue building on our progress to strengthen families and our nation.

I. Giving Every Child A Good Start

- We have made significant progress to ensure that every child has a good start in life and the opportunity to achieve their full potential.
 - o In 2015, there were about 120,000 full-day infant care and childcare places. Today, this has increased to approximately 220,000, sufficient to accommodate every resident child aged three and above. From 2025 to 2029, we will work with Anchor Operators (AOPs) to add almost 40,000 new infant care and childcare places.

Enhancing access to affordable and quality preschools

- By the end of 2025, we will achieve the target of 80% of preschoolers being able to have a place in a government-supported preschool, up from 50% in 2019. This target was announced at the National Day Rally in 2019. The Government is committed to improving access to affordable and quality preschools by increasing the number of government-supported preschool places.

- The Government will also make preschools more affordable by lowering fee caps for Singapore Citizen children at preschools under the AOP and Partner Operator (POP) schemes.
 - We have progressively reduced full-day childcare fee caps for AOP and POP centres, from \$720 and \$760 in 2021 to \$640 and \$680 (excluding GST) per month today, respectively.
 - From 1 Jan 2026, full-day childcare fee caps for AOP and POP centres will be reduced by an additional \$30, to \$610 and \$650 (excluding GST) per month respectively.
 - With existing basic and means-tested subsidies, the monthly out-of-pocket expenses (including GST) paid by most families will be lowered further to between \$3 and \$409. Refer to details in **Annex A**.
 - With this final reduction, we will meet our 2019 National Day Rally commitment to ensure that dual-income families with a child in AOP full-day childcare will pay around the equivalent of primary school and student care fees, before means-tested subsidies.

II. Journeying with Families Through Every Stage

- We will support families through the Families For Life (FFL) Movement by organising events, programmes and volunteer initiatives to strengthen relationships and foster resilience. Specific FFL initiatives include:
 - Expansion of FFL@Community from 8 to 18 towns today, with a goal of reaching all 24 towns by end-2025. Families can look forward to family activities such as marriage and parenting programmes, events and access useful resources.
 - Marriage preparation and enrichment programmes, with increased outreach efforts, for more couples preparing for marriage or looking for practical, evidence-backed resources and tools to enrich and strengthen their marriage.
 - Parenting, grandparenting programmes and peer support groups for more families to equip them with practical skills and knowledge to build strong healthy relationships

- Corporates have also partnered the FFL Council to create family-friendly workplaces with initiatives such as FFL parenting talk for employees
- We will start a new campaign to collect and share family stories from Singaporeans, facilitate conversations on the joys and challenges of family life and help Singaporeans learn from one another's experiences and find collective support.

III. Greater Assurance for Caregiving Needs

More Support for Large Families

- The new Large Families Scheme will help defray child raising costs for larger families with three or more children.
 - Under the LFS, parents with a third or subsequent Singapore Citizen (SC) child born on or after 18 February 2025 will receive:
 - (i) Increased Child Development Account First Step Grant of \$10,000;
 - (ii) \$5,000 Large Family MediSave Grant; and
 - (iii) \$1,000 annually in Large Family LifeSG Credits in the years that the child turns one to six
- These families can also benefit from discounts and other privileges from merchants and corporate partners supporting the LFS.

Changes to CDA Scheme to Better Meet Families' Needs

- From May 2025, parents can use the CDA for all preschool incidental costs at preschools registered under the CDA scheme.
 - This would cover in-school enrichment programmes, such as speech and drama classes, robotics and coding classes. Families who save up to the co-matching cap can tap on Government funding of between \$9,000 to \$20,000 in their children's CDA, depending on the child's birth order.

For Families of Persons with Disabilities

- To help families of persons with disabilities plan for their children’s long-term financial needs:
 - From 1 January 2026, the Ministry of Manpower will expand the Matched Retirement Savings Scheme (MRSS) to eligible¹ registered Singaporeans with disabilities of all ages, to enable them to build up their retirement savings earlier. The Government will match every dollar of CPF top-up to the Special or Retirement Account, up to an annual cap of \$2,000, and a lifetime limit of \$20,000.
 - The Government will also match every dollar of top-up up made into the trust account set up for lower and middle income with the Special Needs Trust Company, up to \$10,000. More details will be shared later.

IV. Creating a family-friendly Singapore

- The Family Zone at Gardens by the Bay is a dedicated place for families to spend quality time together and celebrate life milestones. This initiative aligns with the Government’s commitment to create shared spaces for families, in collaboration with various partners such as Gardens by the Bay, PropNex and ComChest.
- Since its opening, the Family Zone has hosted more than 850 couples who solemnised their marriage there and over 2,400 families who attended Families for Life (FFL) events, such as monthly thematic picnics, at the venue.
- New features that will be ready in Apr 2025 include:
 - A new family playground designed for young children, including inclusive play equipment for children of different abilities.
 - An enhanced community garden for community visits and workshops maintained by senior volunteers

¹Persons with disabilities will need to register as a person with disability and will be subject to other MRSS eligibility criteria such as CPF balances, monthly income and Annual Value of their residential property. Registered persons with disabilities currently include beneficiaries of disability schemes and services funded by the Ministry of Social and Family Development (MSF), such as Day Activity Centres or Sheltered Workshops. More details on how to register as a person with disability will be released in the second half of 2025.



- o A collaboration with People's Association and social service agencies through the FFL Council to organise activities at the upgraded event lawn and new community stage.
- MSF invites more partners to come on board and contribute to this initiative.

Enhancing Access to Affordable and Quality Preschools

Illustration of savings from 2026 fee cap reductions

The 2026 fee cap reductions will allow families to enjoy savings of up to \$456 per year for full-day childcare at an AOP centre.

The following tables show what dual-income families will pay for full-day childcare in 2026 with the lowered fee caps, after means-tested subsidies and subject to minimum co-payment.

From December 2024, all lower-income families with gross monthly household income of \$6,000 and below can receive the maximum childcare subsidies for their income tier.

Table A-1: Full-day Childcare Expenses at an AOP Centre with a revised fee cap of \$610 (\$665 after GST)

Gross monthly household income of	Current		From 1 Jan 2026	
	Monthly fees before subsidy	Monthly fees after subsidy	Monthly fees before subsidy	Monthly fees after subsidy
\$3,000 and below	\$698 (after GST)	\$3	\$665 (after GST)	\$3
\$3,001 to \$4,500		\$25		\$25
\$4,501 to \$6,000		\$85		\$58
\$6,001 to \$7,500		\$143		\$105
\$7,501 to \$9,000		\$208		\$175
\$9,001 to \$10,500		\$272		\$235
\$10,501 to \$12,000		\$339		\$315
Above \$12,000		\$398		\$365

Table A-2: Full-day Childcare Expenses at a POP Centre with a revised fee cap of **\$650 (\$709 after GST)**

Gross monthly household income of	Current		From 1 Jan 2026	
	Monthly fees before subsidy	Monthly fees after subsidy	Monthly fees before subsidy	Monthly fees after subsidy
\$3,000 and below	\$741 (after GST)	\$3	\$709 (after GST)	\$3
\$3,001 to \$4,500		\$25		\$25
\$4,501 to \$6,000		\$101		\$69
\$6,001 to \$7,500		\$181		\$149
\$7,501 to \$9,000		\$251		\$219
\$9,001 to \$10,500		\$311		\$279
\$10,501 to \$12,000		\$361		\$329
Above \$12,000		\$441		\$409

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