

5,000 children get \$10k grant, other benefits in scheme for larger families

She gets caregiving help from a domestic helper and her in-laws, with whom the family lives. Lee said she appreciates the support from the Large Families Scheme, which helps to defray some family expenses.

Her third and fourth children each receive \$1,000 a year in Large Family LifeSG Credits, which she has used to pay for groceries and children's shoes.

Her fourth child, a boy, also gets the CDA First Step Grant and the MediSave Grant. She plans to use the CDA funds for his pre-school fees.

But she noted that motherhood is about more than just dollars and cents.

The "mental load" and stresses mothers have to face are a big consideration when it comes to having more children, she said.

Besides worries over their health and well-being, she said managing logistics like taking them to their classes can be challenging.

Lee, who does not plan to have a fifth child, said: "Mentally, I am done. And the Singapore education system is so stressful."

Abraham Yeo, a 44-year-old stay-at-home father, gets \$1,000 a year in Large Family LifeSG Credits for the youngest of his three children, who is 19 months old. His wife works in a Christian mission agency, and he said their finances are tight as they get by on a modest single income.

The credits have helped the family defray their daily expenses like groceries and transport.

But he said: "Having three children is already a lot on our hands, so the Large Families Scheme wouldn't spur us to have more kids."

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Too early to tell if this has led to more third and subsequent births, says analyst

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About 5,000 children have received substantial financial benefits in the first year or so of a scheme to encourage Singaporeans to have large families.

These include a \$10,000 top-up in their Child Development Account (CDA) and \$5,000 in their mothers' MediSave account, to ease the costs of raising three children or more.

Families get up to \$16,000 in additional benefits for every third and subsequent Singaporean children born on or after Feb 18, 2025, under the Large Families Scheme, which Prime Minister Lawrence Wong announced during Budget 2025.

These benefits include the CDA First Step Grant of \$10,000, double the \$5,000 all Singaporean children receive.

The funds can be used to pay for pre-school and healthcare expenses incurred by the child or his or her siblings.

They will also get the Large Family MediSave Grant of \$5,000, cred-

ited into the mother's MediSave account. This is on top of the \$5,000 MediSave Grant given to all Singaporean children at birth.

The MediSave funds can be used to offset pregnancy and delivery-related expenses, as well as approved medical bills for dependants.

As at March, about 5,000 children have received the CDA First Step Grant and the Large Family MediSave Grant, a Ministry of Social and Family Development (MSF) spokesperson told The Straits Times.

These children will also get \$1,000 annually in Large Family LifeSG Credits from the year they turn one to the year they turn six. These credits can be used to defray household expenses, such as groceries, utilities and transport bills.

Families whose third or subsequent child was born before Feb 18, 2025, also qualify for the Large Family LifeSG Credits if they meet certain criteria, such as having a Singaporean child born between Jan 1, 2019, and Feb 17, 2025.

Over 33,000 children received these Large Family LifeSG Credits



Stay-at-home dad Abraham Yeo with his wife, Peng Cheng Yu, and their three children. They get \$1,000 a year in Large Family LifeSG Credits for their youngest child, who is 19 months old, which has helped defray their daily expenses. PHOTO: COURTESY OF ABRAHAM YEO

in 2025, the MSF spokesperson said.

Singapore's resident total fertility rate fell to a record low of 0.87 in 2025, with more couples choosing to stop at just one or two children, said academics who study population issues.

Based on the latest data from the Department of Statistics, the share of women at the end of their child-bearing years with just one child has grown, while those with three or more have fallen significantly in the past 20 years.

In 2024, 20.6 per cent of Singaporean women aged between 40 and

49 had three or more children, down from 34.5 per cent in 2004 and 26.3 per cent in 2014.

By contrast, those with just one child rose from 15.9 per cent in 2004 to 19.8 per cent in 2014 and 22.8 per cent in 2024.

The figures refer to women who are ever-married, which means those who are currently married, divorced or widowed.

Kalpana Vignehsa, a senior research fellow at the Institute of Policy Studies, said that by defining a large family as one with three or more children, the Government is implicitly acknowledging that the

third child has become relatively uncommon today.

The policy supports families at the point where many appear to stop having children, she said.

But she said it is too early to tell whether the scheme has led to more third and subsequent births, as couples often spend years discussing whether to have another child. Many factors influence that decision, including work demands, caregiving arrangements and financial considerations.

She said: "Culturally, there are also strong norms around intensive parenting and upward mobility, even for the wealthy. Parents increasingly feel responsible for maximising each child's educational and developmental outcomes.

"This raises the perceived 'cost' of each additional child because good parenting is no longer seen as simply providing basic care, but extensive emotional, educational and financial investment."

Stay-at-home mum Lyn Lee, 37, has four children with her fund manager husband. Their oldest child is six, and the youngest was born in April.

Apart from loving kids, she said her close relationship with her brother – her only sibling – made her want to have a larger family, so that her children can have siblings they can count on.