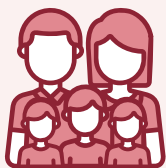


2 | A COHESIVE, CARING, AND INCLUSIVE SOCIETY

Singaporeans and their families remain at the centre of our policies. Those aspiring to start a family are further supported through the enhanced marriage and parenthood measures. The expansion of healthcare infrastructure and financial schemes has helped to keep quality healthcare accessible and affordable. Our elderly are being cared for through better services within the community, and can better plan for their retirement. Lower-income and vulnerable Singaporeans are also receiving integrated services through stronger social service delivery channels.

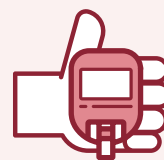
Supporting Families and Healthier Lifestyles



Supporting Singaporeans in raising a family through enhanced marriage and parenthood measures



Encouraging healthy living; eight in ten persons aged 18 to 69 years are physically active



Preventing diabetes and managing its impact on 400,000 Singaporeans with diabetes

Maintaining Accessible, Affordable, and Quality Healthcare



Added more than 8,000 beds at acute hospitals, community hospitals, and nursing homes since 2011



Maintained the average MediSave and MediShield Life coverage of Class B2/C bills at 92%



Enabling ageing within the community through initiatives to meet seniors' social and health needs

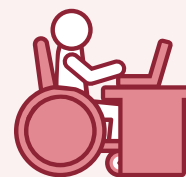
Forging A Caring, Gracious, and Inclusive Society



Achieved over 140,000 volunteer sign-ups through Giving.sg



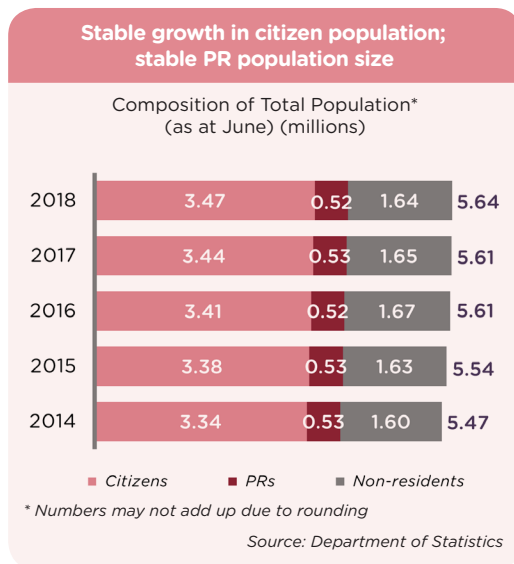
Launched the Social Service Tribe initiative to better support sector-wide talent attraction and retention



Raised the employability of more than 8,000 persons with disabilities through the Special Employment Credit

SINGAPOREANS AT THE HEART OF OUR POPULATION POLICIES

Total population growth has remained stable and low at 0.5% as at June 2018. The citizen population grew at a steady pace through citizen births and a calibrated approach to immigration. The PR population has remained stable.

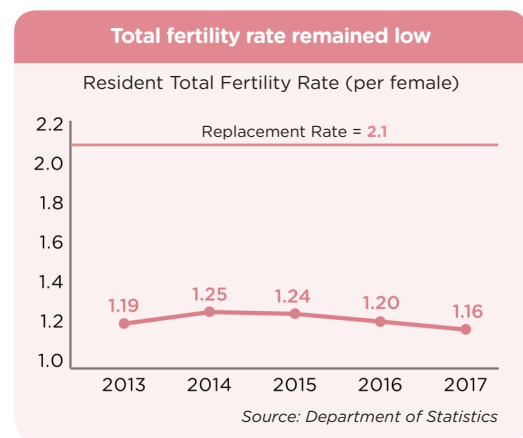
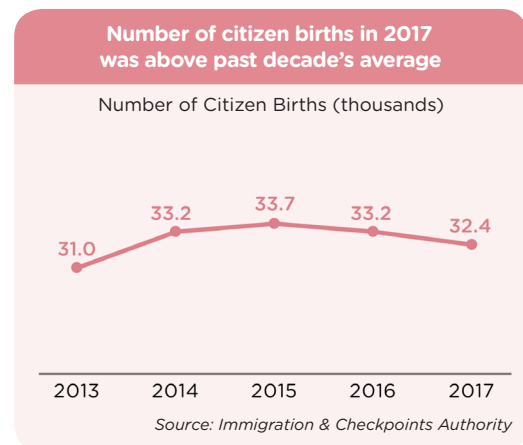


Marriage and parenthood (M&P) aspirations remain strong among Singaporeans. The 2016 M&P Survey commissioned by the Prime Minister's Office found that over four in five singles (aged 21 to 35 years) wanted to marry, and over nine in ten of those married wanted to have at least two children. Nevertheless, many Singaporeans also had other life goals such as establishing financial security, owning a flat or house, and travelling. 54% of singles wanted to focus on their career or studies before marriage.



The pace of family formation has remained strong. There were 24,417 citizen marriages in 2017, above the average for the past decade. The number of divorces and annulments in 2017 fell by 0.5% to 7,578.

There were 32,356 citizen births in 2017, above the average for the past decade. However, resident total fertility rate remained low. While it had been stable at around 1.2 in recent years, it fell to 1.16 in 2017. This was partly due to a larger cohort of young Singaporeans entering peak childbearing age, but who might not have started having children. The median age of citizen mothers at first birth increased from 28.6 in 1998 to 30.3 years in 2017.



Singaporeans and their families are at the heart of our population policies. We are committed to supporting Singaporeans' aspirations to marry and have children. We have progressively provided more support for Singaporeans at every stage of their M&P journey. These include facilitating faster access to housing, enhancing the capacity, affordability, and quality of preschools, strengthening work-life support, encouraging greater shared parental

responsibility, and helping to defray the costs of having and raising children.

The community also plays an important role in providing support for young families. The People's Association (PA)'s Embracing Parenthood Movement reached out to 35,000 parents and caregivers across 250 events held in 2017, from which several parent support networks were formed.

MAKING SINGAPORE A GREAT PLACE FOR FAMILIES

Owning Our First Home

Since 2015, the Government has launched more than 62,000 new Housing & Development Board (HDB) Build-To-Order (BTO) flats with priority allocation for first timers. Couples who wish to live with or near their parents can receive assistance through the enhanced Proximity Housing Grant. We have shortened the waiting time for selected BTO flats and also allowed young couples to defer their assessment of income for grants and loans to just before key collection.

Enhanced Preschool Support

Full-day preschool capacity has been increased by over 60% from 2012. There are more than 160,000 child care places available as at September 2018. 8,000 of these places are for infant care. By 2023, about 40,000 new preschool places will be added. Two out of every three preschoolers will also have a place in an affordable and quality Government or Government-supported preschool.



Families can receive a Basic Subsidy of up to \$600 for infant care and up to \$300 for child care. Families with working mothers and monthly household incomes of \$7,500 and below are eligible for an Additional Subsidy of up to \$540 for infant care and \$440 for child care, with lower-income families receiving more.

Strengthened Work-Life Support

A working couple has 20 weeks of paid leave and two weeks of unpaid leave in their child's first year. We introduced the second week of paternity leave on a voluntary basis in 2015 and mandated it in 2017. Since paternity leave was introduced in 2013, take-up rates have increased from 25% to 46%. Since 2017, working mothers can share up to four weeks of their paid maternity leave with their husbands, up from one week.

The Tripartite Standard on Flexible Work Arrangements, introduced in October 2017, enables working parents to better meet their work-life needs. As at September 2018, more than 960 employers with over 360,000 employees have adopted the Standard. More than 870 of these employers are from the private sector.

A new Tripartite Standard on Unpaid Leave for Unexpected Care Needs was introduced in March 2018. The Standard encourages employers to provide up to four weeks of unpaid leave for unexpected and pressing care needs. As at September 2018, about 320 employers with over 207,000 employees have adopted the Standard. More than 230 of these employers are from the private sector.

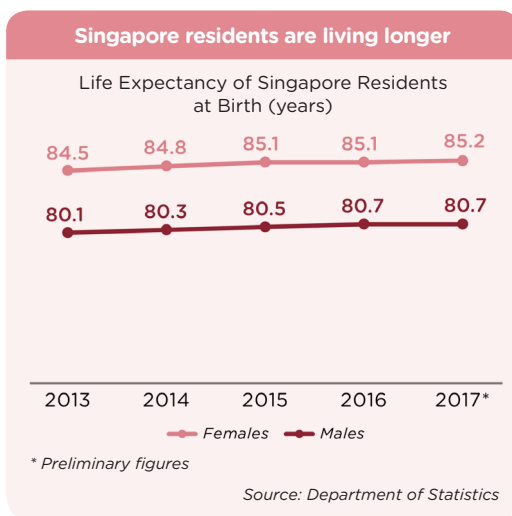
Improved Healthcare Assurance

Eligible couples can seek 75% co-funding for the costs of Assisted Reproduction Technology treatments in public hospitals. The maximum support available was raised from \$6,300 to \$7,700 for fresh cycles, and from \$1,200 to \$2,200 for frozen cycles from April 2018 onwards.

We provide a MediSave grant of \$4,000 for each newborn citizen, which will cover MediShield Life premiums up to the age of 21 years.

MAINTAINING ACCESSIBLE, AFFORDABLE, AND QUALITY HEALTHCARE

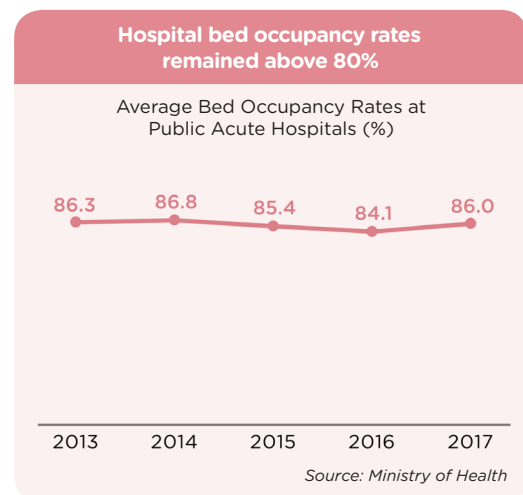
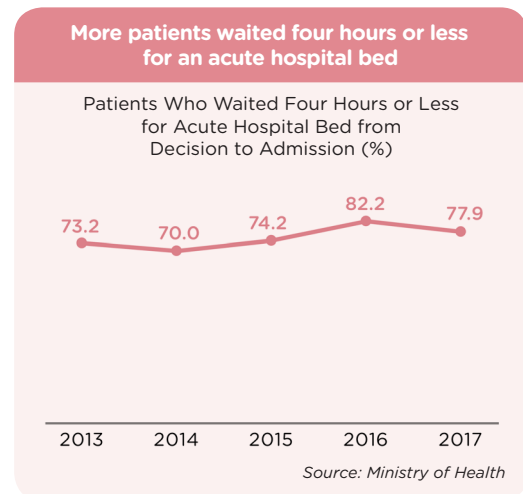
Singaporeans are now living longer and healthier lives with life expectancy reaching 80.7 and 85.2 years for males and females respectively in 2017. Our Health Adjusted Life Expectancy at birth, which is the number of years a person is expected to live in good health, remains one of the highest in the world at 72 years for males and 75 years for females. The proportion of Singaporeans and PRs aged 35 to 74 years who die from chronic diseases, such as cancer, coronary heart disease, and stroke, has declined over the years.



Healthcare demand is expected to increase with an ageing population. About three in four Singapore residents aged 65 years and older are affected by diabetes, high cholesterol, hypertension, or a combination of these conditions. We will continue to build a healthcare system that is accessible, affordable, and provides quality care. Government healthcare expenditure has more than doubled from \$3.9 billion in Financial Year (FY) 2011 to an estimated \$10.2 billion in FY2018. A good part of this increase went towards enhancing healthcare subsidies to keep healthcare affordable for Singaporeans.

Accessibility

Since 2011, we have added 1,700 acute hospital beds, 1,200 community hospital beds, and 5,300 nursing home beds. Sengkang General Hospital and Sengkang Community Hospital opened in August 2018 and will eventually add another 1,400 acute and community hospital beds. While waiting times for an acute hospital bed increased in 2017, we expect the situation to improve with the increased bed capacity in 2018. Bed occupancy rates remained above 80%.

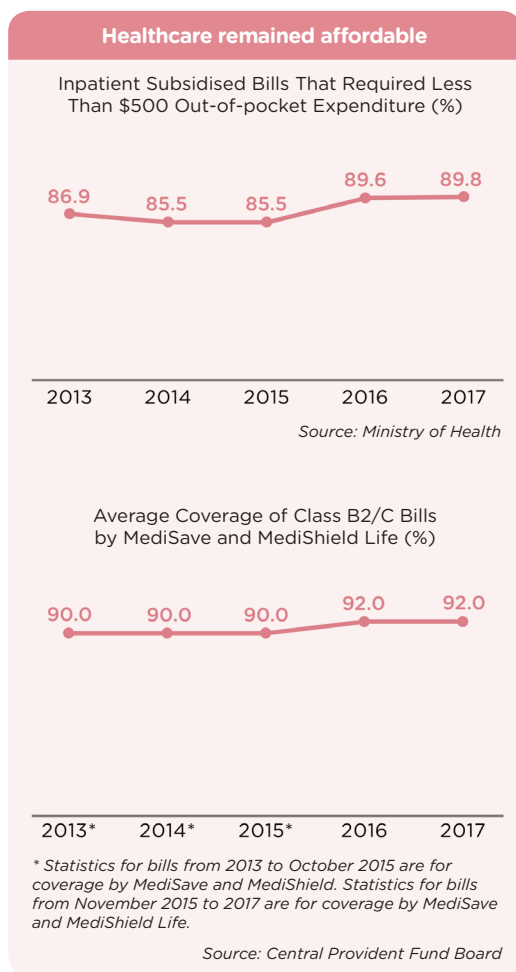


In 2017, the median waiting time for polyclinic consultation was 18 minutes. The ongoing expansion of our polyclinic network will further improve the accessibility and quality of primary care. Two new polyclinics at Pioneer and Punggol were opened in 2017. We will open more new polyclinics at Bukit Panjang, Eunos, Kallang, Sembawang, Nee Soon Central, and Tampines North by 2023. We have redeveloped older polyclinics – Bedok Polyclinic in 2017, Ang Mo Kio Polyclinic and Yishun Polyclinic in 2018.

We have also launched the Primary Care Networks (PCNs) in 2018. The programme encourages private General Practitioner (GP) clinics to form virtual networks that offer holistic and team-based chronic care in the community. There are currently 10 PCNs, comprising more than 300 GP clinics.

Affordability

For inpatient treatments, 89.8% of bills required less than \$500 out-of-pocket expenditure after subsidies, MediSave, and MediShield Life in 2017. For outpatient treatments, about 750,000 and 650,000 individuals benefitted from MediSave and the Community Health Assist Scheme (CHAS) respectively.



We will further strengthen long-term care financing through a comprehensive package of measures to be implemented from 2020. This includes CareShield Life, a compulsory national insurance that will provide financial help to those with severe disabilities. We will also allow cash withdrawals from MediSave to support long-term care needs and expenses. The new ElderFund will provide additional support for severely disabled lower-income Singaporeans with long-term needs.

Quality

To deliver quality care services to our people, we need to develop our healthcare manpower. The healthcare workforce has grown by more than one-third since 2011. We are investing in capability development through a more comprehensive Continuing Education and Training (CET) system for nursing. The National University of Singapore and Institute of Technical Education have also launched new CET degree and technical diploma programmes in 2018 respectively for nurses and therapy support staff. We are also empowering healthcare professionals – senior pharmacists and advanced practice nurses – to legally prescribe medicines under the supervision of doctors through the National Collaborative Prescribing Programme launched in 2018.

ENHANCING COMMUNITY SUPPORT FOR SENIORS

Enabling Seniors to Age Independently in Their Community

Community Networks for Seniors brings together the Government and community partners to engage and support seniors

Agency for Integrated Care coordinates health and social care services for seniors and their caregivers

Silver Generation Office connects Singaporeans aged 65 years and older with active ageing, befriending, and care and support services

55,000 seniors engaged

23,000 seniors attended basic functional screening for eyesight, hearing, and oral health through **Project Silver Screen**

Active Ageing Programmes conducted regularly in more than **360** neighbourhoods



By 2020, increased places for:

- Home care **8,000** to **10,000**
- Day care **5,000** to **6,200**
- Nursing homes **14,900** to **17,000**

Keeping Care Affordable

\$100 million top-up to **Seniors' Mobility and Enabling Fund** (2018-2022) to assist seniors with the costs of assistive devices and home healthcare items

\$150 million for **subsidised transport services** to Ministry of Health-funded eldercare and dialysis centres



Supporting Seniors with Dementia and Their Caregivers

By 2021

6 dementia-friendly communities

8 polyclinics with mental health and dementia services

15 communities

1 in 2 polyclinics

Ensuring Companionship for Lonely Seniors

Community Befriending Programme

89 neighbourhoods with home visitations
1,200 befrienders serving **3,200** vulnerable seniors

Care Line provides 24/7 tele-befriending and tele-care services to support seniors living in the community



SUPPORTING HEALTHIER LIFESTYLES AND RETIREMENT ADEQUACY

Encouraging Healthy Living

To help Singaporeans live long and live well, we are building an enabling environment that encourages Singaporeans to adopt an active lifestyle and take ownership of their own health.

The National Steps Challenge™ is the world's first population-level physical activity initiative. We achieved close to one million unique sign-ups across the first three seasons of the National Steps Challenge™, and the fourth was launched in October 2018. Singaporeans of all ages and abilities can also access a wide variety of sports programmes at our ActiveSG sports centres island-wide, which had a total visitorship of 16.9 million in FY2017⁵. The National

Population Health Survey in 2017 found that eight in ten persons aged 18 to 69 years were physically active⁶.

We are intensifying our tobacco control efforts for a nicotine-free and tobacco-free future. We have introduced further restrictions on tobacco advertising and promotion such as the point-of-sale display ban introduced in 2017. We also increased excise duties for all tobacco products by 10% in 2018. By 2020, the minimum legal age for the sale, possession, use, and purchase of tobacco products will be raised from 18 to 21 years. We will also propose amendments to the Tobacco (Control of Advertisements and Sale) Act (Cap. 309) in early 2019 to introduce standardised packaging in Singapore.

WAGING WAR ON DIABETES

Diabetes is a serious health concern. One in three Singaporeans is at risk of developing diabetes in his or her lifetime.

In 2018, there were more than 400,000 Singaporeans living with diabetes. One in three individuals with diabetes was not aware that he or she had the disease. Of those who were aware, one in three had poor control over their condition. These individuals faced increased risks of serious complications such as heart disease, stroke, kidney failure, blindness, and lower limb amputations.

If nothing is done, the number of Singaporeans with diabetes is expected to reach one million by 2050. Diabetes already costs Singapore about \$1 billion⁷ a year, and the figure is expected to double in real terms by 2050.

In 2016, we launched the War on Diabetes to rally the nation to reduce the burden posed by diabetes.

Healthier Food Choices

- We aim for at least 40% of Food & Beverage (F&B) businesses to have at least one healthier food and drink option on their menus. As at September 2018, there were more than 1,140 F&B operators with 8,700 outlets offering healthier food and drink options.
- Food ingredient manufacturers and suppliers are given funding support to develop better quality and wider varieties of healthier staples. F&B businesses and consumers are encouraged to adopt these healthier choice products. As at May 2018, 16 partners have come on board, offering 46 healthier choice products.
- We are working to reduce Singaporeans' consumption of added sugars by one-quarter by 2020.

⁵ This refers to the total number of visits made to ActiveSG sports centres and Dual-use facilities.

⁶ A person is considered to be physically active if he or she has at least 150 minutes of moderate intensity activity per week.

⁷ The cost includes direct medical costs for the treatment and management of diabetes, and indirect costs such as the cost of absenteeism from work.

Prevention and Screening

- Early detection and appropriate interventions can help prevent or delay the onset of diabetes and its associated complications. We also motivate Singaporeans to take ownership of their health.
- Since September 2017, we have offered enhanced subsidies to encourage more Singaporeans to go for regular screenings. As at July 2018, more than 43,000 Singaporeans aged 40 years and older have benefitted from the enhanced subsidies.
- We also launched the Diabetes Risk Assessment (DRA) tool in September 2017 to encourage younger adults aged 18 to 39 years to assess their current risk for undiagnosed diabetes. As at 15 July 2018, the DRA had been used more than 160,000 times.

Management

- Progression from pre-diabetes to Type 2 diabetes is preventable through early diagnosis, appropriate management, and follow-ups.
- From June 2018, the Chronic Disease Management Programme (CDMP) covers pre-diabetes, as well as lancets and test strips for diabetic patients on insulin injection who need to monitor their blood glucose regularly. MediSave use has also been increased from \$400 to \$500 per year. Singaporeans aged 60 years and older can tap on an additional \$200 under Flexi-MediSave for their outpatient treatments.
- We will also help empower Singaporeans with diabetes to initiate and sustain lifestyle changes, and to adhere to treatment plans.

Strengthening Retirement Policies

Our Central Provident Fund (CPF) system continues to support Singaporeans' retirement needs. 57% of active CPF members turning 55 years old in 2017 have met the Required Retirement Sum⁸ in their accounts.



Over 35,000 members received about \$1 billion in CPF top-ups and transfers in 2017. Of these, 40% of them had less than the Basic Retirement Sum. To encourage family support for retirement adequacy, we amended the CPF Act in 2017 so that more members can make CPF transfers to their parents and grandparents. As a result, 340,000 more members were eligible to make these transfers.

The Silver Support Scheme, launched in 2016, supplements the retirement incomes of the bottom 20% to 30% of Singaporeans aged 65 years and older in a modest but meaningful way. In 2017, \$333 million was disbursed to 152,000 seniors.

⁸ Refers to active CPF members who are able to meet the Basic Retirement Sum in cash at 55 years old and are listed as an owner of at least one local residential property, or who are able to meet the Full Retirement Sum in cash at 55 years old.

FORGING A CARING AND GRACIOUS SOCIETY

Strengthening the Social Service Sector

Voluntary Welfare Organisations (VWOs) play a critical role in serving and rallying community support for those in need. We continue to support their capability building through the VWOs-Charities Capability Fund (VCF), including governance and management capabilities. In April 2017, we extended the VCF for another five years with an additional \$100 million committed. About 250 organisations benefitted from the extended VCF in 2017.

To better support talent attraction and retention in the social service sector, the National Council of Social Service (NCSS) launched the Social Service Tribe initiative in March 2018. This initiative seeks to create a common identity for the sector and position it as an employer of choice.



We have continued enhancing professional developmental pathways for the sector. In addition to about 600 courses offered by the Social Service Institute, we have introduced new training programmes and alternative entry pathways such as the Work-Learn Programme for Social Work Associates. We will also launch the Skills Framework for Social Service in 2019.

Growing Volunteerism and Philanthropy

The SG Cares movement, launched in 2017, is dedicated to building a more caring and inclusive home for all. Championed by the community, public

agencies, and corporate partners, the movement invites everyone to be involved in active volunteerism, ground-up efforts, and everyday acts of care.

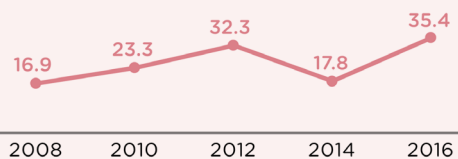
The National Youth Survey 2016 found that nine in ten youths viewed contributing to society and helping the less fortunate as important life goals. In 2017, Youth Corps Singapore recruited 9,200 new members, bringing total membership to about 14,000. Their activities reached out to almost 6,000 beneficiaries.



We continue to facilitate community efforts to support charities. Giving.sg, set up by the National Volunteer & Philanthropy Centre (NVPC), currently connects more than 150,000 registered volunteers and donors with more than 500 charities. Over \$120 million in donations and 140,000 volunteer sign-ups have been amassed.

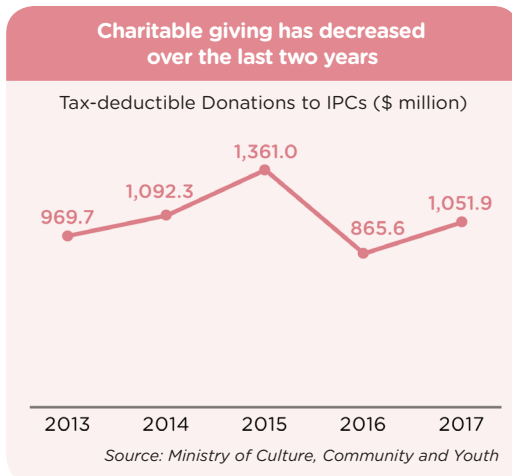
More are volunteering over the years

National Volunteerism Rate (%)



Source: National Volunteer & Philanthropy Centre

The total amount of tax-deductible donations received by Institutions of a Public Character (IPCs) dipped in 2016 before increasing in 2017. This could be partly due to the tax deduction rate reverting to 250% from 300% in 2015, as well as economic uncertainty. However, we are confident that the public will continue to support local charitable causes.



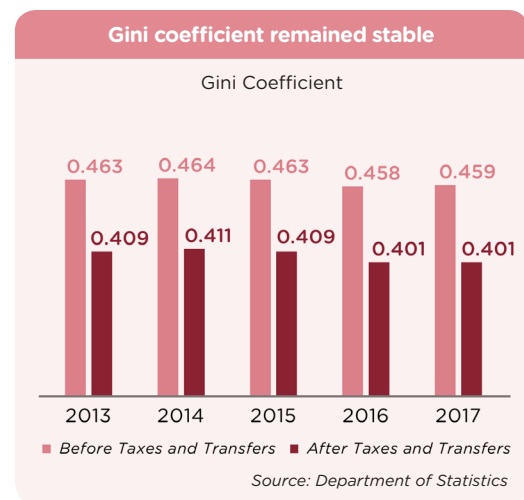
Between 2016 and March 2018, almost 1,600 companies joined the SHARE programme or increased their donation amounts. NVPC also launched the Company of Good programme in June 2016 to help businesses engage in more impactful giving. Over 1,200 companies have benefitted from the programme, enabling them to make a greater impact on the community. In 2018, 60 organisations were recognised as Champions of Good for being outstanding leaders and ambassadors of corporate giving.

To encourage giving to the arts and heritage sector, the Cultural Matching Fund matches private cash donations to registered charities on a dollar-to-dollar basis. Since 2014, donations to arts and heritage causes have more than doubled, and over \$170 million of matching grants have been committed.

PROGRESSING TOGETHER IN AN INCLUSIVE SOCIETY

Progressing Together

We continue to ensure that our overall taxes and transfers system remains progressive. Households in the top 20% of the income distribution pay the largest share of taxes, while households in the bottom 20% receive the largest share of transfers from the Government. We have introduced various initiatives over the years to supplement the incomes of lower-income individuals and households. The redistributive effect of such efforts is evident. Singapore's Gini coefficient⁹ is lower after considering government taxes and transfers, and has remained stable over the last five years.



⁹ Based on household income from work (including employer CPF contributions) per household member among resident employed households.

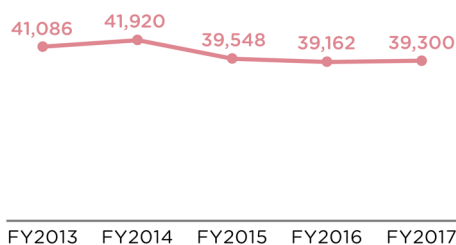
HELPING SINGAPOREANS PROGRESS TOGETHER

Low-income Singaporeans

- Low-income Singaporeans receive multiple layers of assistance. The Community Care Endowment Fund (ComCare) is a key social safety net to help low-income families get back on their feet. In FY2017, about 79,000 beneficiaries received \$131 million in social assistance payouts under ComCare. We are also working with community partners to further strengthen social service delivery through a more family-centric approach and by addressing root causes.

ComCare continues extending assistance to households

Number of Unique Households Assisted under ComCare

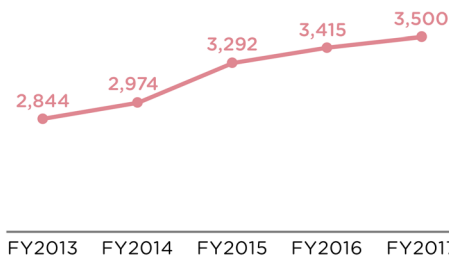


Source: Ministry of Social and Family Development

- In line with an ageing population, the number of long-term assistance recipients aged 65 years and older increased from FY2013 to FY2017.

More seniors on long-term assistance

Number of Main Applicants Aged 65 Years and Older on Long-term Assistance



Source: Ministry of Social and Family Development

- Since 2007, we have paid \$5.5 billion to about 830,000 lower-wage Singaporeans in cash and to their CPF accounts under the Workfare Income Supplement Scheme, so as to encourage them to work regularly.
- We spent more than \$280 million from 2010 to 2017 under the Workfare Training Support Scheme to support more than 270,000 Singaporeans in their upskilling and reskilling efforts.
- Unions, employers, and the Government worked together to develop the Progressive Wage Model (PWM). The PWM sets out a wage scale where wages progress with training and productivity improvements. PWMs have been implemented in sectors which faced low and stagnant wages from cheap sourcing, such as cleaning, security, and landscape. Real median gross wages grew between 3% and 6.4% per annum from 2011 to 2016 for full-time resident workers in these three sectors.

Older Singaporeans

- The unemployment rate for older residents has remained low, at less than 3% between 2013 and 2017. The employment rate of residents aged 55 to 64 years increased from 64.0% in 2012 to 67.1% in 2017. This is higher than in countries like Australia, the United Kingdom, and the United States. Compared to the 37 OECD member countries, this is within the top one-third of the range.
- We enhanced WorkPro in 2016 to encourage job redesign for older workers. More than 650 companies have received funding to support more than 10,000 workers aged 50 years and older.

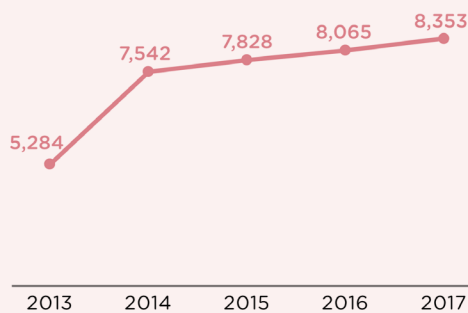
Building a More Inclusive Society

We launched the third five-year Enabling Masterplan (EMP3) in 2017. EMP3 aims to strengthen the support available for persons with disabilities and their families, and improve their quality of life. For children with moderate to severe development needs, we have increased the number of places available at Early Intervention Programme for Infants and Children centres, from 2,700 places in 2016 to 3,200 places in 2018. For children with mild development needs, we have increased the number of preschools offering the Development Support and Learning Support programmes from 350 preschools in 2016 to 550 in 2018.

To maximise the potential of persons with disabilities and empower them to participate fully in society, we are working closely with employers to help them build inclusive working environments and redesign jobs for persons with disabilities. For example, the School-to-Work Transition Programme aims to support Special Education (SPED) students who are assessed to be work-capable by preparing them for employment. It has helped 118 SPED students thus far and will be fully rolled out to SPED schools by 2019. It was estimated that more than 8,600 persons with disabilities were employed in the private and public sectors in 2017.

More persons with disabilities hired in the private sector

Number of Persons with Disabilities Whose Employers Received Special Employment Credit



Source: Ministry of Social and Family Development

To encourage more persons with disabilities to pick up sports, we have set up four Centres of Expertise in Bedok, Jurong West, Sengkang, and Toa Payoh since 2016. The centres have features that give persons with disabilities greater access to sports programmes. For example, Toa Payoh Sports Centre has implemented a wheelchair rugby programme. More than 2,500 persons with disabilities have also been using the five inclusive gyms alongside other users.

SG Enable is working with partners to develop a support network for caregivers of persons with disabilities. For a start, the Caregivers Pod was set up in the Enabling Village in December 2018. The Pod aims to provide peer and community support, as well as training and other resources for caregivers. NCSS has also embarked on a nationwide study in 2018 to better understand caregivers' quality of life and key areas of need.



List of Abbreviations

APIs	Application Programming Interfaces
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ASEAN	Association of Southeast Asian Nations
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BTO	Build-To-Order
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CPF	Central Provident Fund
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FY	Financial Year
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GDP	Gross Domestic Product
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IMH	Institute of Mental Health
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IoT	Internet of Things
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MRT	Mass Rapid Transit
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OECD	Organisation for Economic Co-operation and Development
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PR	Permanent Resident
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RTS Link	Rapid Transit System Link
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R&D	Research & Development
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SMEs	Small and Medium Enterprises
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UN	United Nations
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