

APPENDIX E

BABIES

by

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I have one last subject. It's very late, but I think I will talk about it all the same and this is babies. It's a very serious problem for us and for all the developed countries. Japan, Korea, Hong Kong, Europe. Even the Catholic countries in Europe, Italy has a very low fertility rate, Spain too. The only exception is America where immigration is very high and somehow, the culture is completely different. It's a national problem for us, but it's also an intensely personal business. I asked when did previous Prime Ministers raise such delicate matters? My people tell me, Mr Lee raised it in his 18th National Day Rally. What about Goh Chok Tong? He waited for his tenth National Day Rally. This is my first one. So, new baby, please be understanding.

Our approach is, let's put it like this — this is a matter of values, not of incentives. It's values and priorities, not the financial grants and subsidies, which count. We want people to have babies because you want them and you love them. It's part of a happy family life. It's fulfilling to bring up a child. You can have the most successful career, you can be the richest man on Earth or the most powerful man or woman on Earth, but if you don't have a family and don't have children, I think you're missing something. It starts off with missing changing nappies when you have a child, but then you miss watching a child learning to walk, learning to talk, going to school, getting sick, depending on you, walking with you, playing with you. You are teaching him, doing

homework with him or her. Then you'll find that he's got his own temperament, character, personality, he's different from you. He's got his own ideas and after a while, one day, you are helping him or her do homework and he says, "No, no, you do it like this" and I look puzzled and I don't quite know what he is talking about, but he does and you know he's taken a step forward and he's on his own. And then they grow up a bit more and you have to, come a time when they ring up and say, "Can you pick me up at the cineplex?" Then you will worry whether they have found girlfriends or boyfriends. Then you will worry if they have not found girlfriends or boyfriends and you will think by the time they are 20 years old, they would have grown up, but actually, even when they are 50 years old, if I'm still around, I will still be fussing. "Drink your *pao shen*" (ginseng), take care of yourself, don't overstrain because my parents do that and I think if I'm still *compos mentis*, I will do that too.

So, these are not things you can translate into dollars and cents, or careers and promotions. It's fulfilling. It's sad if you don't have it. We wish every Singaporean do and have a couple of children, three, if you can. It's difficult, yes, people say quality time, but actually, some of my friends who have three children say "economies of scale" because with three of them, they form an ecosystem. They learn from each other, they take care of each other, the older ones look after the small ones, which means they learn. The small ones learn to share with the big ones, which means they also learn and if you only have one and you spend quality time with him and he goes to school and the teacher cannot spend quality time with him, and his friend borrows his eraser, he may punch his friend on the nose. So, have two, three. I won't say have half-a-dozen but have a couple. We are not going to micromanage your lives. I mean, we won't say, have the first one by 25 years old, the second one by 30 years old. It's up to you. What we can do is we'll make it easier for families to marry and to have children. You make the decisions.

But I think what we have to do is to change attitudes. We've got to change attitudes of the singles, of the couples and also of employers. It's probably easiest with the employers, you just have to persuade them that they have to be fair to their staff — parents, mothers who have children, give them time off, give them some flexibility. Women who are pregnant, be fair to them and don't sack them because they are about to have a baby. And if you look at the more successful companies, IBM, Hewlett Packard, the American companies, they are very good employers in this

respect. They look after their staff. It's not just the Government. We try to be good employers, but they are doing it for commercial reasons and it makes sense for them because they know if they take care of their staff properly, their staff will be loyal to the company and will perform.

Harder to change is the attitudes of singles. They need to have realistic expectations. Don't look for the impossible. If you go for MCS soap opera standard, then no hope. What do I mean by being realistic? I give you a couple of examples. First one is from a very experienced grassroots leader friend of mine who said he counselled his niece many years ago. She was single in her late 20s. He says, "You must get a husband". She said, "But I must find a man who will tell jokes to me, entertain me, pick me up if I am down, look after me in the evenings". So, he told her, "You don't need a husband, you need a TV set". So, she took his advice to heart, got married and is now happily married with children. I should bring him into SDU (Social Development Unit) council some day.

But I asked SDU, do you have problems of high expectations? They said, "Yes". So, I said, "Give me some examples. Don't give me statistics, just give me some examples". So, they gave me a couple. One person said he wants a girl, tall, long hair, intelligent, fair, no spectacles, I don't know what other particulars he specified. So, SDU worked very hard, went through the files, produced the girl — tall, long hair, everything, but wore specs. He went out with the girl, came back, says, "Change". So, the SDU matchmaker says, "Why? She's a perfectly fine lady, why don't you want her? She's wearing specs. Okay, change, she can wear contact lenses". He said, "No. If she wears specs, bad genes. Children will wear specs". So, I asked, what about him? He also wore specs. So, he's still single. Another one says, "I want a girl, this, that, the other, preferably stay in Bukit Timah". So, matchmaker found him somebody nice, suitable social background, so on. Problem? She stayed in Bukit Merah. Wrong Bukit.

So, I think it's not the matchmaker's fault, right? I think we've got to change our mindsets and be realistic and accommodating. I think couples, too, have to change their mindset because we have to share the responsibility more equally and more fairly. In the old days, the man worked, the woman looked after the family. Man brought home the bacon, the woman brought up the kids, and for a lot of homes, they are still like that. If you have done Meet-the-People sessions, you will know. We've seen a lot of women who've been deserted by their husbands,

husbands left, not paid maintenance, trying to go to court, come to look for us. But we very seldom see a husband come, deserted by a woman who's not paid him maintenance and needs our help. That's the reality of our society. It's patriarchal, but that's the way it has worked.

So, because of that, we've always said, for government medical benefits, for the man, your wife and children can get. For the woman, husband and children cannot get because husband is supposed to take care of you, not you of your husband. But a lot of women have felt very angry about this. I know Irene feels strongly. I think Indranee, Penny, they are all watching me carefully and the reality is changing. The reality is changing, our society is changing. The women are working, they are going out. Ten years ago, I don't think you could have imagined a women's team wanting to go and climb Mount Everest, but today, there is and I think that if we're going to talk about shared responsibility, if we are going to shift and try and get couples to split more evenly the duties of bearing and bringing up children, I think we should move. So, after many years, after thinking this over many times and picking up the stone and putting it back again and again, we will now decide to equalise medical benefits for men and women under the new medical schemes. The older schemes which are moribund, we will extend it to their children because I think for the older schemes, there are Civil Service complexities, but for the new schemes, let's treat it as equal. So, philosophically, I accept. The private sector is doing it, I am doing it, but make sure your husband looks after you.

I've got a lot of feedback from the public since March when we had the Budget and I said we're studying this and Hng Kiang is chairing a committee and some of these are very sensible feedback on what we should do as our package for procreation. I'd like to read you just one letter which came in the email. I've got the permission from the person. So, let me tell you what she asked for. She said, "Dear Sir, I am married with a four-year-old son and currently five months-plus pregnant with a pair of twins. We planned to employ a foreign maid to take care of the babies. However, we realised that the maid levy is so much and the maid's salary is so much, excluding her meals". Then she added up — full-day childcare and she already has a son, newborn expenses and so on. "I am writing sincerely to seek your kind assistance. One, maid levy — we hope to pay a lesser amount of maid levy monthly, if possible. Two, Medisave for hospital bill — this time round, I plan to have a Caesarean delivery, thus the hospital bill may be slightly higher. I am

worried that I may have to fork out a lot of cash on hospital bills. So, I sincerely hope that we can utilise more Medisave so that we do not have to fork out so much cash. Three, maternity leave (feedback only) — like any other mothers, we feel that eight weeks of maternity leave is quite short. If possible, an additional of four or eight weeks will really be beneficial and valuable to both the mother and the baby. My estimated due date is around beginning of September. I thank you for your precious time in reading my mail, sincerely hope that you can understand my situation. Your kind assistance will be very much appreciated".

I thought this was a very sensible letter because the things she asked for are, in fact, the things which mothers need — maid, delivery expenses, leave. So, I checked up whether her baby is born. She says, "Not yet, two weeks more". So, I will deliver my package before she delivers her baby. I will just sketch out the rough outlines and Lim Hng Kiang will tell you all about it in a few days' time. Childcare — it's a key concern of mothers, both the caring and looking after of their kid when he's young, also the bonding, to form that special tie between mother and baby when the child is growing up. What do you need that will evolve as the infant grows? First few weeks, you need the maternity leave, then you have infant care, then you have childcare, then a little bit older, you still need help around the family. So, for maternity leave, having gone through employers, employees, unions and so on, what we will do is we will extend the leave from eight weeks to 12 weeks — four more weeks. We will go from three children to four children and the Government will reimburse the extra expenses because if we just put it on the employer, I think it's not fair and the employer will say, "I prefer not to have a woman".

Infant care — this is a gap in our system. Now, we have childcare subsidies but we don't have infant care subsidies which are commensurate because infant care is a lot more expensive than childcare. You need almost one caregiver for two babies. So, we will introduce a Centre-based Infant Care subsidy similar to the childcare subsidy but higher. I think it's S\$400 per month.

Then we'll have childcare leave — this is a new thing, so let me explain what it is. We could have had, say, five weeks more of maternity leave at the beginning when the baby is born, but we decided, let's have four weeks more and keep this extra one week and let's spread it out over, say, the first seven years of the child's life, two days a year. So, that's actually two weeks more, two days a year over seven years. So, if

you are a parent, a father or a mother with a child below seven, then every year, you are entitled to two days of childcare leave. We will change the law. Which means if your child is sick, you can do it, if your child needs to see the kindergarten teacher, you can take a day off. You want to take a day off with the child, go to the zoo on a Monday. It can also be done. Two days a year, provided the child is below seven, no matter how many children you have below seven.

Then, maids — a lot of parents have asked for maid levy to be made lighter and I think there's something in it because one of the ways we can ease the burden for working mothers, or even non-working mothers in Singapore, is to let them have maids, which they can't do in many other countries. If you are living in America, or in Australia, or in Britain, you won't have a maid help you at home. At most, you have a cleaning lady come in once a week or twice a week, but a maid in the home is something that we're lucky to have in Singapore. But there is a levy and I think it's right if you have a child, we lower the cost. So, we will lower the maid levy for families with children below 12 years old.

Grandparents — grandparents are a tremendous help to families who have children. All the MPs I talked to say so. If they haven't had grandparents, they couldn't have managed, either their own parents or their in-laws. All the grassroots leaders say so. There are even scientific studies of pre-modern societies, Finland and Canada, which showed — they checked all their church records — that if you have a grandmother below 60 living within ten miles, you have two extra surviving grandchildren because the grandmother will help to look after them, will help to guide them, will spot what's wrong and no doubt will nag you to have a few more children. And I can tell you they make a tremendous difference. I have benefited from this. If I did not have my parents or my mother-in-law helping to look after two very young kids in 1984, when Chok Tong asked me to come in, you may feel National Service, you may want to serve, can you do it? But I had the (mother-in-law) at home. I had my parents bringing the children out for walks in the evenings. I come home at night, they are asleep, but I know that they have been fed, attended to, disciplined, if necessary. Everything is in hand. And so, I came in, no maid levy discount, no grandparent incentive, but the grandparents made the difference. And I think for many families, it's like that and so, I think we should have some incentives which are targeted towards families which have old folks at home, on tax and also on the maid levy and this, we will do.

Next, financial support — I won't talk a lot about this. We have various tax breaks, all kinds of them. We will improve them and tidy them up. We also have a Baby Bonus which is now for the second and third child. I think we want to spread it out so that we're not just focusing on this specific child. So, what we will do is we will extend it to the first, second, third and fourth children.

Finally, I think we need a better work life balance. Apart from high expectations being the reason why young people don't get married, another reason is they are simply too busy. They are working. If they are lawyers, they may finish at eleven o'clock at night. If they are civil servants working at MTI, maybe ten o'clock at night. No time to go out, socialise, make friends. Married couples also need good work life balance. I think we are working longer hours. I am not sure why, but hours have become longer, the pace is more intense. Maybe it's the Internet, maybe it's email, maybe it's globalisation, but whatever it is, you wake up at six o'clock in the morning, you check your email. Eleven o'clock at night, before you go to sleep, you check it again and next morning, you come back, somebody replied at 2.00 am. How to have children?

The Government has a solution for everything. So, because of this, we have a Family Life Officer in every ministry. So, one ministry had a Family Life Officer who sent out a notice to the whole ministry, circular, email, cc all, saying you must maintain good balanced family life, stay at home, paid holiday, quality life, so forth and she sent it out at 11.00 pm from her office PC. I don't know whether she's been sacked yet, but I think we have to keep a balance. There has to be on-time and off-time. The US has got a good practice, five-day week. They work like mad, Mondays to Fridays. Breakfast meeting, 7.00 am, dinner, post-dinner meeting, 10.00 pm, 11.00 pm. Friday night, work late; Saturday, Sunday sacrosanct, absolute no-no. Never mind who you are, no business. They will save the time for their family, for their community, they do social work. Totally different personality. They coach a basketball team. They work hard, five-day week. Other countries are different. Five-day week, by Thursday afternoon, your weekend is getting close.

We have always resisted a five-day week. I have made this argument many times. When I went into Monetary Authority of Singapore (MAS), they put up a paper, I said, "No". Last year, they were about to put up a paper. Before they could put it up, I had already answered somebody else "no" in the newspapers. So, they withdrew their proposal. But, in fact, it is one of the most important things for our young people and

when we talk to employees coming in or staff coming in and ask them, "What is it which you are looking for?", the first thing they ask us is, "Do you work on Saturdays?" because they want that time. Two days of a weekend is different from one-and-a-half days of a weekend. So, after having said, "No" for a very long time, I think it is time to turn this stone over also. So, the Civil Service will go to a five-day week. I didn't know you were all civil servants! It will apply also to schools and army camps, but we will not reduce the official working hours. So, whatever it is, 44 hours, you have to do, you cover that during the week. And if the public counter is open on Saturdays, has to be open on Saturdays, we will keep it open on Saturdays. So, five-day week doesn't mean everybody is off on Saturday. Some people may be off on Monday or some other day of the week. Now, I wanted to say that I was going to go to work on Saturday, but the civil servants told me, please don't say that, but I can tell you I would be checking my email on Saturday and I'm sure for the ministers and for the people who are in the political leadership, the weekends will be time for them to spend in the community with the grassroots and keeping in touch with the residents.

So, let me recap. Lim Hng Kiang will announce all the details on Wednesday. You can ask him as well as his committee, which includes several ladies — I think Amy Khor is on the committee and Lim Hwee Hua — all the tough questions. My job is just to make the speech. This package by itself isn't going to solve the problem, but if it changes Singaporean mindsets towards marriage, family and children and causes people to think again and reorder their priorities in life, then I think it will contribute to turning the situation around.