

COMPARISON OF M&P BENEFITS AND TAXES

Country	Financial support (2008)	Leave benefits (2008)	Childcare support (2008)	Others
Singapore <ul style="list-style-type: none"> • 1.29 in 2007 • 54.3% female LFPR • 3.5%-20% personal income tax • 7% GST 	<ul style="list-style-type: none"> • <u>Baby bonus</u>: \$3,000 cash for 1st & 2nd, \$6,000 for 3rd & 4th; Co-save up to \$6,000 for 2nd, \$12,000 for 3rd & 4th • <u>Maternity pay</u>: Cap \$10,000/month: last 4 weeks for 1st & 2nd, all for 3rd & 4th 	<ul style="list-style-type: none"> • <u>Maternity leave</u>: 12 weeks (Employers pay 8 weeks salary for first 2 births, Government pays 4 weeks. Government pays 12 weeks for 3rd & 4th child) • <u>Childcare leave</u>: 2 days/yr/parent with any child below 7, paid by employer 	<ul style="list-style-type: none"> • Average fees \$500/month • Childcare subsidies up to \$150/month • Infant-care up to \$400/month 	<ul style="list-style-type: none"> • Lower foreign maid levy if child below 12 • Parenthood tax rebate for 2nd-4th • Working mothers' child relief • WoW! Fund for companies to develop pro-family practices • Flexi-Works! Scheme offers companies a grant of up to \$100,000 to support efforts to recruit workers on FWA • Medisave can be used for 3 IVF cycles, and pre-delivery & delivery costs
Denmark <ul style="list-style-type: none"> • 1.85 in 2007 • 71.4% female LFPR • 43%-63% personal income tax¹ • 25% VAT (~GST)² 	<ul style="list-style-type: none"> • <u>Maternity benefit</u>: Max of \$972.49/week • <u>Child benefit</u>: \$234.37-329.48/month up to age 17 • <u>Parental leave benefit</u>: 60% of unemployment insurance (typically 65% of previous wage) • <u>Birth and adoption grant</u>: \$173/month/child up to age 7 • <u>Allowance for parents still studying</u>: \$1,653.50/year/child; reducible by income 	<ul style="list-style-type: none"> • <u>Paid maternity leave</u>: 4 weeks before confinement, 14 weeks after • <u>Unpaid paternity leave</u>: 2 weeks • <u>Paid parental leave</u>: Shared 32 weeks, can be extended to 40 or 46 weeks without benefit 	<ul style="list-style-type: none"> • <u>Childcare allowance</u>: Max 85% of net childcare costs; up to 3 allowances/household; cannot exceed max rate of daily maternity benefit • <u>Public childcare</u>: Fees range from \$370.27-854.47/month depending on age, municipality and type of childcare 	<ul style="list-style-type: none"> • Publicly funded hospitals; highly subsidised fertility treatments, antenatal & childbirth care

¹ The lower tax rate of 43% includes municipal and bottom-bracket tax while the maximum tax rate of 63% also includes the middle- and top-bracket tax rates.

Source: [Official website](#).

² Source: [Official website](#).

Country	Financial support (2008)	Leave benefits (2008)	Childcare support (2008)	Others
			<ul style="list-style-type: none"> • <u>Private childcare</u>: Max 70% of childcare costs or 85% of cheapest net cost of a place in a municipal childcare for municipal subsidies • Guarantee of a place in childcare within three months 	
Sweden <ul style="list-style-type: none"> • 1.88 in 2007 • 75.3% female LFPR • 29%-60% personal income tax³ • 25% MOMS⁴ (~GST) 	<ul style="list-style-type: none"> • <u>Parental insurance</u>: 390 days at 80% of income/ \$40.70/day for those with no or low income; beyond 390 days, 90 days at min level of \$40.70/ day • <u>Child allowance</u>: \$237.37/month/ child up to age 16; extended child allowance at same rate for children over 16 & attending sec school • <u>Large family supplement</u>: Supplement to child allowance for families with ≥2 children: \$22.60 for 2nd child; \$77.97 for 3rd; \$194.36 for 4th, \$237.29 for 5th • <u>Pregnancy benefit</u>: 80% of qualifying amount for max 50 days 	<ul style="list-style-type: none"> • <u>Parental insurance</u>: 480 days or 20mths (paid) up to age 8; 60 days reserved for each parent • <u>Paternity leave</u>: 10 days; to be used within 60 days 	<ul style="list-style-type: none"> • Max mthly rates at 1-3% of family income or up to \$284.75 (3% for 1st child or max \$284.75; 2% for 2nd child or \$189.81; 1% for 3rd child or \$94.90; no fee for 4th child) • Guarantee of place within three months • Universal pre-school for 4-5 years old for at least 525 hours per years 	<ul style="list-style-type: none"> • Speed premium benefits parents who space their births closely; avoid a reduction in allowance caused by reduced earnings • Seamless/coordinated process from conception to post-childbirth • Publicly funded hospitals; highly subsidised fertility treatments, antenatal & childbirth care
Finland <ul style="list-style-type: none"> • 1.83 in 2007 • 65.9% female LFPR 	<ul style="list-style-type: none"> • <u>Maternity leave allowance</u>: 90% wage replacement or 32.5% for high income levels during first 56 days; 70% wage replacement or 40% for high income levels & 25% for very high income levels for remaining 49 days 	<ul style="list-style-type: none"> • <u>Paid maternity leave</u>: 105 working days (17.5 weeks); 30-50 days before childbirth, 55-75 days after 	<ul style="list-style-type: none"> • <u>Child home care allowance</u>: \$624.92/month with supplement of \$357.13/month depending on household income; additional \$199.79 if more than one child under 3, \$128.38 if siblings are under school age 	<ul style="list-style-type: none"> • Family benefits for children totalled €4.2 billion in 2004, 3% of GDP

³ Source: [Official website](#).

⁴ VAT is know as MOMS or in *mervärdesskatt* Sweden.

⁵ Based on a national income tax rate of 8.5%-31.5 %, municipal tax of 16%-21% and church tax of 1%-2.25%. Source: [Worldwide Tax](#).

Country	Financial support (2008)	Leave benefits (2008)	Childcare support (2008)	Others
<ul style="list-style-type: none"> • 25.5%-54.5% personal income tax⁵ • 22% VAT (~GST) 	<ul style="list-style-type: none"> • <u>Parental allowance</u>: 90% wage replacement or 32.5% for high income levels during first 56 days; 70% wage replacement or 40% for high income levels & 25% for very high income levels for remaining 49 days • <u>Maternity grant</u>: Choice between a maternity package containing childcare items (e.g. baby wear) or \$297.31 cash benefit; three grants awarded for twins, six grants awarded for triplets • <u>Family allowance</u>: \$212.37-365.27/month/child up to age 17; additional \$98.96/month for single parents • <u>Minimum daily allowance</u>: \$32.28 for those with no income or income levels below \$2450.57 a year; for fathers undergoing military or civil alternative service, & those returning to work from paternal or parental leave 	<ul style="list-style-type: none"> • <u>Paid paternity leave</u>: 18 days; extendable by 1-12 weekdays within a single period • <u>Paid parental leave</u>: Transferable 158 working days (26.3 weeks) that can be taken in two periods of minimum 12 weekdays each; extendable by 60 week days for each additional child in a multiple birth • <u>Unpaid care leave</u>: Up to age 3 	<ul style="list-style-type: none"> • <u>Partial care allowance</u>: \$148.63/month; paid for part-time leave • <u>Private daycare allowance</u>: \$291.60/month/child; additional earnings-related supplement of max \$285.69/child; only for children not in municipal daycare • Guarantee of a place in childcare within four months • Daycare free for low-income families • Daycare costs calculated according to family size and income ranging from \$38.23-424.74/month 	

* All in Singapore dollars

Source: Official resources unless otherwise stated