

ANNEX B-1: SUPPORT FOR HOUSEHOLDS FOR INFLATION AND GST

The enhanced Assurance Package (AP) and the enhanced permanent GST Voucher (GSTV) scheme aim to help Singaporeans tide through this period of higher inflation and cushion the impact of the GST rate increases.

- (A) Enhancements to the Permanent GSTV Scheme;
- (B) Other Components of the Permanent GSTV Scheme (No Change);
- (C) Enhancements to the Assurance Package;
- (D) Other Components of the Assurance Package (No Change);
- (E) Support for Community and Self-Help Groups; and
- (F) Illustration Of Support for Households.

(A) Enhancements to the Permanent GSTV Scheme

GSTV – Cash

The enhanced permanent GSTV scheme will continue to provide help for lower- to middle-income Singaporean households to defray GST expenses, beyond the transitional support covered by the AP.

At Budget 2022, the permanent GSTV scheme was enhanced by (i) raising the Assessable Income (AI) threshold from \$28,000 to \$34,000, (ii) increasing the GSTV – Cash quantum by up to \$200, and (iii) making the Service and Conservancy Charges (S&CC) Rebate a component of the permanent GSTV scheme.

The **GSTV – Cash quantum will be further increased, by up to \$350**. This increase will be implemented over 2023 and 2024.

- a) Those residing in homes with an Annual Value (AV) of \$13,000 and below will receive \$200 more in 2023, followed by an additional \$150 from 2024 onwards.
- b) Those residing in homes with an AV above \$13,000 and up to \$21,000 will receive \$100 more in 2023, followed by an additional \$100 from 2024 onwards.

Refer to Table 1 for the scheme details.

The enhanced GSTV – Cash will benefit about 1.5 million adult Singaporeans in August every year.

Table 1: Enhanced GSTV – Cash

Singaporeans Aged 21 Years and Above in Reference Year with AI of \$34,000 and Below	Owns 0 to 1 Property	
	Annual Value (AV) of Property	
	AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000
GSTV – Cash in 2022 [Announced at Budget 2022]	\$400	\$250
GSTV – Cash in 2023 [Announced at Budget 2022] [Newly announced at Budget 2023]	\$500 \$700	\$250 \$350
GSTV – Cash from 2024 [Newly announced at Budget 2023]	\$850	\$450

(B) Other Components of the Permanent GSTV Scheme (No Change)

GSTV – MediSave

GSTV – MediSave benefits senior Singapore citizens (i) who are aged 65 and above, (ii) whose residential address is a property with an AV that does not exceed \$21,000, and (iii) who do not own more than one property. Refer to Table 2 for the scheme details.

The GSTV – MediSave benefits about 575,000 senior Singapore citizens in August every year.

Table 2: GSTV – MediSave

Age of Singaporean in 2023	Owns 0 to 1 Property	
	Annual Value (AV) of Property	
	AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000
65 to 74 years	\$250	\$150
75 to 84 years	\$350	\$250
85 years and above	\$450	\$350

GSTV – U-Save

GSTV – U-Save benefits eligible Singaporean households living in HDB flats whose household members do not own more than one property. Refer to [Table 3](#) for the scheme details.

The GSTV – U-Save benefits about 950,000 Singaporean households every year.

Table 3: GSTV – U-Save

HDB Flat Type	January	April	July	October	Total U-Save Per Year
	Regular U-Save	Regular U-Save	Regular U-Save	Regular U-Save	
1- and 2-room	\$95	\$95	\$95	\$95	\$380
3-room	\$85	\$85	\$85	\$85	\$340
4-room	\$75	\$75	\$75	\$75	\$300
5-room	\$65	\$65	\$65	\$65	\$260
Executive / Multi-generation	\$55	\$55	\$55	\$55	\$220

Note:

- Households whose members own more than one property are not eligible for GSTV – U-Save.

GSTV – Service and Conservancy Charges Rebate

Eligible Singaporean households living in HDB flats will receive Service and Conservancy Charges (S&CC) Rebates to offset between 1.5 and 3.5 months of S&CC. Refer to [Table 4](#) for the scheme details.

The GSTV – S&CC Rebate benefits about 950,000 Singaporean households every year.

Table 4: GSTV – S&CC Rebate

HDB Flat Type	Number of Months of S&CC Rebate				
	January	April	July	October	Total per Year
1- and 2-room	0.5	1.0	1.0	1.0	3.5
3- and 4-room	0.5	1.0	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2.0
Executive / Multi-generation	-	0.5	0.5	0.5	1.5

Note:

- Households with no Singapore citizen flat owner or occupier in the flat, whose flat owner(s) or essential occupier(s) own or have any interest in a private property, or have rented out the entire flat, are not eligible for the GSTV – S&CC Rebates.

(C) Enhancements to the Assurance Package

At Budget 2022, the Government enhanced the AP from \$6.0 billion to \$6.6 billion to cushion the impact of the planned GST increases for all Singaporeans.

As announced at Budget 2023, the Government will further **enhance the AP from \$6.6 billion to \$9.6 billion**, to account for higher inflation, as well as provide additional one-off support to Singaporeans in 2023 to address immediate cost-of-living (COL) concerns.

All eligible adult Singaporeans (i) aged 21 years and above (ii) with AI of not more than \$100,000 and (iii) who do not own more than one property will **receive additional AP Cash of between \$300 and \$650 over the remaining years of the AP, in December every year**. This will bring the total AP Cash payments received by adult Singaporeans to between \$700 and \$2,250 over five years. Refer to Table 5 for details.

AP Cash will benefit about 2.9 million adult Singaporeans.

Table 5: AP Cash

Singaporeans Aged 21 Years and Above in Reference Year	Disbursement Period	Owns 0 to 1 Property			Owns > 1 Property	
		Assessable Income (AI)				
		AI ≤ \$34,000	\$34,000 < AI ≤ \$100,000	AI > \$100,000		
2023	Dec 2022	\$200	\$150	\$100	\$100	
2024	Dec 2023	\$600 (+ \$200)	\$350 (+ \$100)	\$200	\$200	
2025	Dec 2024	\$600 (+ \$200)	\$350 (+ \$100)	\$200	\$200	
2026	Dec 2025	\$600 (+ \$200)	\$350 (+ \$100)	\$100	\$100	
2027	Dec 2026	\$250 (+ \$50)	\$150	\$100	\$100	
Total		\$2,250 (+ \$650)	\$1,350 (+ \$300)	\$700	\$700	

Note:

- Figures in brackets represent the change in amount over what had been announced at Budget 2022.

Community Development Council Vouchers

Every Singaporean household will receive **additional \$100 Community Development Council (CDC) Vouchers in January 2024**, over and above the \$200 CDC Vouchers announced at Budget 2022. This means that in January 2024, each Singaporean household will receive \$300 CDC Vouchers. The \$300 CDC Vouchers will be allocated equally and can be used at participating heartland merchants and hawkers, as well as participating supermarkets. Refer to Table 6 for the scheme details.

The CDC Vouchers will benefit up to 1.3 million Singaporean households.

Table 6: CDC Vouchers

Disbursement Period	Singaporean Households
Jan 2023	\$300
Jan 2024	\$300 (\$200+ \$100)
Total	\$600 (\$500+ \$100)

Note:

1. \$300 CDC Vouchers in 2023 comprise: (a) \$200 CDC Vouchers from the AP; and (b) \$100 CDC Vouchers from the \$1.5 billion Cost-of-Living package announced in October 2022.

2023 COL Special Payment

All eligible adult Singaporean citizens (i) who are aged 21 years and above in 2023, (ii) with AI of not more than \$100,000, and (iii) who do not own more than one property, will receive **one-off cash between \$200 and \$400 in June 2023**. Refer to Table 7 for the scheme details.

The COL Special Payment will benefit about 2.5 million adult Singaporeans.

Table 7: COL Special Payment

Singaporeans Aged 21 Years and Above in 2023		
Assessable Income (AI)	Owns 0 to 1 Property	Owns More Than 1 Property
AI ≤ \$22,000	\$400	Not eligible
\$22,000 < AI ≤ \$34,000	\$300	
\$34,000 < AI ≤ \$100,000	\$200	
AI > \$100,000	Not eligible	

2023 COL Seniors' Bonus

All eligible senior Singapore citizens (i) who are aged 55 years and above, (ii) with AI of not more than \$34,000, (iii) whose residential address is a property with an AV that does not exceed \$21,000 and (iv) who do not own more than one property, will receive **cash between \$200 to \$300, in June 2023**. Refer to Table 8 for the scheme details.

The one-off COL Seniors' Bonus is in addition to the AP Seniors' Bonus which eligible seniors will receive in 2023. Refer to Section D for information on the AP Seniors' Bonus.

The COL Seniors' Bonus will benefit about 850,000 senior Singapore citizens.

Table 8: COL Seniors' Bonus

Age of Singaporean in 2023	Owns 0 to 1 Property	
	AI ≤ \$34,000	
	AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000
55 to 64 years	\$250	\$200
65 years and above	\$300	\$200

2023 COL U-Save Special Payment

All eligible Singaporean households living in HDB flats whose members do not own more than one property will receive **double the amount of the regular GSTV – U-Save in April 2023, July 2023, and October 2023, with the COL U-Save Special Payment**. This will help offset Singaporean HDB households' utilities expenses. Together with the AP U-Save that was disbursed in January 2023, eligible HDB households will receive double the amount of the regular GSTV – U-Save rebates in 2023. Refer to Table 9 for the scheme details.

The COL U-Save Special Payment will benefit about 950,000 Singaporean households.

Table 9: 2023 U-Save Rebates, including Additional Rebates under the AP and COL

HDB Flat Type	Owns 0 to 1 Property								Total U-Save for 2023
	January 2023	April 2023		July 2023		October 2023			
	Regular U-Save	AP U-Save	Regular U-Save	COL U-Save	Regular U-Save	COL U-Save	Regular U-Save	COL U-Save	
1- and 2-room	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$760
3-room	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$680
4-room	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$600
5-room	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$520
Executive / Multi-generation	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$440

Note:

- Additional rebates will be credited to eligible households at the same time as their regular GSTV – U-Save in the usual four quarters (January 2023, April 2023, July 2023, and October 2023).

2023 Top-ups to Child Development Account, Edusave Account, and Post-Secondary Education Account

Families will receive additional one-off support for their children's expenses in 2023:

- a) Each Singaporean child aged between 0 and 6 years will receive a **one-off \$400 top-up to their Child Development Account (CDA), from September 2023.**
- b) Each Singaporean child aged between 7 and 16 years, and 17 and 20 years will receive a **one-off \$300 top-up to their Edusave account and Post-Secondary Education Account (PSEA) respectively, in May 2023.**

The one-off 2023 top-up to the Edusave account is in addition to the annual Edusave contribution by the Government. Refer to Table 10 for the scheme details.

The top-ups to CDA, Edusave account, and PSEA will benefit about 770,000 children.

Table 10: Top-ups to CDA, Edusave Account, and PSEA

Age of Singaporean in 2023	Date of Birth (Both Dates Inclusive)	Account Receiving Top-up	Amount	Estimated Timeline
0 – 6 years	Between 1 Jan 2017 and 31 Dec 2023	CDA	\$400	From Sep 2023
7 – 16 years	Between 1 Jan 2007 and 31 Dec 2016	Edusave	\$300	May 2023
17 – 20 years	Between 1 Jan 2003 and 31 Dec 2006	PSEA	\$300	May 2023

Notes:

1. Each Singaporean child will receive a one-off top-up to the relevant account, depending on his/her age and/or academic level.
2. Children born on 1 January 2017 but who have started primary school in 2023 will receive the top-up in their Edusave accounts and not in their CDA.
3. Those who are aged 16 years and above in 2023 and studying in Government-funded post-secondary institutions (Junior Colleges or Millennia Institute) will receive the top-up in their PSEA.
4. Those who are aged between 17 and 20 years in 2023 but are studying in secondary schools will receive the top-up in their Edusave accounts.
5. Children studying in Government-funded special education (SPED) schools will receive the top-up in their Edusave accounts, regardless of age. Other children with special needs but who are not studying in SPED schools will receive the top-up in the relevant accounts based on age.

(D) Other Components of the Assurance Package (No Change)

AP Seniors' Bonus [Previously known as GSTV – Cash (Seniors' Bonus)]

Under the AP, all eligible senior Singapore citizens aged 55 years and above (i) with AI of not more than \$34,000, (ii) whose residential address is a property with an AV that does not exceed \$21,000, and (iii) who do not own more than one property, will receive cash amounting to between \$600 to \$900 **over 2023 to 2025, in February each year.** Refer to [Table 11](#) for the scheme details.

The AP Seniors' Bonus will benefit about 850,000 lower-income senior Singapore citizens.

Table 11: AP Seniors' Bonus

Property Ownership		Owns 0 to 1 Property			
Assessable Income (AI)		AI ≤ \$ 34,000			
Annual Value (AV) of Property		AV ≤ \$13,000		\$13,000 < AV ≤ \$21,000	
Age of Singaporean in Disbursement Year		55 to 64 years	65 years and above	55 to 64 years	65 years and above
Feb 2023		\$250	\$300		\$200
Feb 2024		\$250	\$300		\$200
Feb 2025		\$250	\$300		\$200
Total		\$750	\$900		\$600

AP MediSave

All eligible Singaporeans aged (i) 20 years and below, or (ii) 55 years and above, will receive a \$450 payment to their MediSave account **over 2023 to 2025, in February each year.** Refer to [Table 12](#) for the scheme details.

The AP MediSave will benefit about 2.0 million Singaporean children and seniors.

Table 12: AP MediSave

Age of Singaporean in Disbursement Year	20 Years and Below	55 Years and Above
Feb 2023		\$150
Feb 2024		\$150
Feb 2025		\$150
Total		\$450

AP U-Save [Previously known as Additional GSTV U-Save]

Under the AP, all eligible HDB households whose members do not own more than one property will receive additional U-Save rebates on top of the regular GSTV – U-Save rebates which will be credited together with households' regular GSTV – U-Save **over 2023 to 2026, in the relevant months each year**. Refer to Table 13 for the scheme details.

The additional U-Save rebates will benefit about 950,000 Singaporean households.

Table 13: AP U-Save

Owns 0 to 1 Property					
HDB Flat Type and Disbursement Year	1- & 2-room	3-room	4-room	5-room	Executive / Multi-generation
Jan 2023	\$95	\$85	\$75	\$65	\$55
Jan and Jul 2024	\$190	\$170	\$150	\$130	\$110
Jan and Jul 2025	\$190	\$170	\$150	\$130	\$110
Jan 2026	\$95	\$85	\$75	\$65	\$55
Total	\$570	\$510	\$450	\$390	\$330
For reference: Regular GSTV – U-Save per year	\$380	\$340	\$300	\$260	\$220

Note:

1. Eligible households will receive their regular GSTV – U-Save over four quarters in January, April, July, and October each year.

(E) Support for Community and Self-Help Groups

Top-up to Citizens' Consultative Committee ComCare Fund

The Government will top up \$5 million to the Citizens' Consultative Committee (CCC) ComCare Fund over FY2023 to FY2026. Vulnerable households with urgent needs can approach their CCCs for assistance.

Grants to Self-Help Groups

The Government will provide a total of \$12 million under the AP over FY2022 to FY2025 to the Self-Help Groups through the Chinese Development Assistance Council (CDAC), Eurasian Association (EA), Yayasan MENDAKI, and the Singapore Indian Development Association (SINDA).¹

¹ This is separate from the \$10m grant to Self-Help Groups announced at Budget 2023.

(F) Illustration of Support for Households

Lower-income Couple with Two Young Children (3-room HDB Flat)

In 2023, a lower-income couple with two young children living in a 3-room HDB flat with a total monthly household income of \$2,300 may receive support amounting to about \$5,500 from the enhanced permanent GSTV scheme and the enhanced AP. Refer to [Table 14](#) for details.

In total, the family will receive support amounting to about \$6,510 from the enhanced AP over five years from 2022 to 2026, in addition to \$1,755 from one-off support measures under the AP in 2023. The family will also receive continuing support of about \$2,155 per year from the permanent GSTV scheme when it is fully enhanced in 2024. Refer to [Table 15](#) for details.

These benefits are on top of what they will receive from other broad-based subsidies to keep healthcare, education, and housing affordable for Singaporeans.

Table 14: Illustration of the Support that a Lower-income Couple with Two Young Children will Receive from the Enhanced AP and the Enhanced GSTV Scheme in 2023

Household Members (Ages as at 2023): Husband (34 years old) Wife (32 years old) Daughter (4 years old) Son (2 years old)	Living in a 3-room HDB flat Total Monthly Household Income (as at 2023): \$2,300 (Husband earns \$2,300; wife is a homemaker)
Cash [GSTV, AP]	\$3,300
MediSave Top-Ups [AP]	\$300
CDA Top-Ups [AP]	\$800
U-Save Rebates [GSTV, AP]	\$680
S&CC Rebates [GSTV]	~\$115
CDC Vouchers [AP]	\$300 ^[1]
Total amount received in 2023	Total: \$5,500 (to nearest \$100)

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

Table 15: Illustration of the Total Support that a Lower-income Couple with Two Young Children will Receive from the Enhanced AP and the Enhanced GSTV Scheme from 2022 to 2026

Household Members (Ages as at 2023): Husband (34 years old) Wife (32 years old) Daughter (4 years old) Son (2 years old)	Living in a 3-room HDB Flat Total Monthly Household Income (as at 2023): \$2,300 (Husband earns \$2,300; wife is a homemaker)
AP from 2022 to 2026 (excluding one-off support measures under the AP in 2023)	\$6,510
Cash	\$4,500 (2022: \$400, 2023-2025: \$1,200/year, 2026: \$500)
MediSave Top-Ups	\$900 (2023-2025: \$300/year)
U-Save Rebates	\$510 (2023: \$85, 2024-2025: \$170/year, 2026: \$85)
CDC Vouchers	\$600 ^[1] (2023-2024: \$300/year)
One-off support measures under AP in 2023 (Comprising Cash, CDA Top-Ups, and U-Save Rebates)	\$1,755
Permanent GSTV when fully enhanced in 2024	~\$2,155 per year, on a continuing basis
Cash	\$1,700
U-Save Rebates	\$340
S&CC Rebates	~\$115

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

3-generation Family with an Elderly Couple and Two School-going Children (5-Room HDB Flat)

In 2023, a 3-generation family with an elderly couple and two school-going children living in a 5-room HDB flat with a total monthly household income of \$12,600 may receive support amounting to about \$8,400 from the enhanced permanent GSTV scheme and the enhanced AP. Refer to Table 16 for the details.

In total, the family will receive support amounting to about \$11,790 from the enhanced AP over five years from 2022 to 2026, in addition to \$2,595 from one-off support measures under the AP in 2023. The family will also receive continuing support of about \$2,618 per year from the permanent GSTV scheme when it is fully enhanced in 2024. Refer to Table 17 for the details.

These benefits are on top of what they will receive from other broad-based subsidies to keep healthcare, education, and housing affordable for Singaporeans.

Table 16: Illustration of the Support that a 3-generation Family with an Elderly Couple and Two School-going Children will Receive from the Enhanced AP and the Enhanced GSTV Scheme in 2023

Household Members (Ages as at 2023):	Living in a 5-room HDB flat
Grandfather (70 years old)	Total Monthly Household Income (as at 2023): \$12,600
Grandmother (68 years old)	(Husband earns \$6,500; wife earns \$6,100)
Husband (40 years old)	
Wife (38 years old)	
Son (10 years old)	
Daughter (8 years old)	
Cash [GSTV, AP]	\$4,500
Seniors' Bonus [AP]	\$1,200
MediSave Top-Ups [GSTV, AP]	\$1,100
Edusave Account Top-Ups [AP]	\$600
U-Save Rebates [GSTV, AP]	\$520
S&CC Rebates [GSTV]	~\$158
CDC Vouchers [AP]	\$300 ^[1]
Total amount received in 2023	Total: \$8,400 (to nearest \$100)

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

Table 17: Illustration of the Total Support That a 3-generation Family with an Elderly Couple and Two School-going Children Will Receive from the Enhanced AP and the Enhanced GSTV Scheme from 2022 to 2026

Household Members (Ages as at 2023): Grandfather (70 years old) Grandmother (68 years old) Husband (40 years old) Wife (38 years old) Son (10 years old) Daughter (8 years old)	Living in a 5-room HDB Flat Total Monthly Household Income (as at 2023): \$12,600 (Husband earns \$6,500; wife earns \$6,100)
AP from 2022 to 2026 (excluding one-off support measures under the AP in 2023)	\$11,790
Cash	\$7,200 (2022: \$700, 2023-2025: \$1,900/year, 2026: \$800)
Seniors' Bonus	\$1,800 (2023-2025: \$600/year)
MediSave Top-Up	\$1,800 (2023-2025: \$600/year)
U-Save Rebates	\$390 (2023: \$65, 2024-2025: \$130/year, 2026: \$65)
CDC Vouchers	\$600 ^[1] (2023-2024: \$300/year)
One-off support measures under AP in 2023 (Comprising Cash, Seniors' Bonus, Edusave Account Top-Ups, and U-Save Rebates)	\$2,595
Permanent GSTV when Fully Enhanced in 2024	~\$2,618 per year, on a continuing basis
Cash	\$1,700
MediSave Top-Up	\$500
U-Save Rebates	\$260
S&CC Rebates	~\$158

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

Retired Elderly Couple (3-room HDB Flat)

In 2023, a retired elderly couple living in a 3-room HDB flat with no monthly household income may receive support amounting to about \$6,500 from the enhanced permanent GSTV Scheme and the enhanced AP. Refer to Table 18 for the details.

In total, the family will receive support amounting to about \$8,310 from the enhanced AP over five years from 2022 to 2026, in addition to \$1,655 from one-off support measures under the AP in 2023. The family will also receive continuing support of about \$2,655 per year from the permanent GSTV scheme when it is fully enhanced in 2024. Refer to Table 19 for details.

These benefits are in addition to various schemes and subsidies to care for our seniors' daily and healthcare needs in their silver years.

Table 18: Illustration of the Support That a Retired Elderly Couple Will Receive from the Enhanced AP and the Enhanced GSTV Scheme in 2023

Household Members (Ages as at 2023): Husband (70 years old) Wife (66 years old)	Living in a 3-room HDB Flat Total Monthly Household Income (as at 2023): \$0
Cash [GSTV, AP]	\$3,400
Seniors' Bonus [AP]	\$1,200
MediSave Top-Ups [GSTV, AP]	\$800
U-Save Rebates [GSTV, AP]	\$680
S&CC Rebates [GSTV]	~\$115
CDC Vouchers [AP]	\$300 ^[1]
Total amount received in 2023	Total: \$6,500 (to nearest \$100)

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

Table 19: Illustration of the Total Support That a Retired Elderly Couple Will Receive from the Enhanced AP and the Enhanced GSTV Scheme from 2022 to 2026

Household Members (Ages as at 2023): Husband (70 years old) Wife (66 years old)	Living in a 3-room HDB Flat Total Monthly Household Income (as at 2023): \$0
AP from 2022 to 2026 (excluding one-off support measures under AP in 2023)	\$8,310
Cash	\$4,500 (2022: \$400, 2023-2025: \$1,200/year, 2026: \$500)
Seniors' Bonus	\$1,800 (2023-2025: \$600/year)
MediSave Top-Ups	\$900 (2023-2025: \$300/year)
U-Save Rebates	\$510 (2023: \$85, 2024-2025: \$170/year, 2026: \$85)
CDC Vouchers	\$600 ^[1] (2023-2024: \$300/year)
One-off support measures under AP in 2023 (Comprising Cash, Seniors' Bonus, and U-Save Rebates)	\$1,655
Permanent GSTV when Fully Enhanced in 2024	~\$2,655 per year, on a continuing basis
Cash	\$1,700
MediSave Top-Ups	\$500
U-Save Rebates	\$340
S&CC Rebates	~\$115

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

Middle-income Couple with Two Young Children (4-room HDB Flat)

In 2023, a middle-income couple with two young children living in a 4-room HDB flat with a total monthly household income of \$8,000 may receive support amounting to about \$3,300 from the enhanced permanent GSTV scheme and the enhanced AP. Refer to Table 20 for details.

In total, the family will receive support amounting to about \$4,650 from the enhanced AP over five years from 2022 to 2026, in addition to \$1,425 from one-off support measures under the AP in 2023. The family will also receive continuing support of about \$458 per year from the permanent GSTV scheme when it is fully enhanced in 2024. Refer to Table 21 for details.

These benefits are on top of what they will receive from other broad-based subsidies to keep healthcare, education, and housing affordable for Singaporeans.

Table 20: Illustration of the Support That a Middle-income Couple with Two Young Children Will Receive from the Enhanced AP and the Enhanced GSTV Scheme in 2023

Household Members (Ages as at 2023):	Living in a 4-room HDB Flat
Husband (37 years old)	Total Monthly Household Income (as at 2023): \$8,000 (Husband earns \$3,500; wife earns \$4,500)
Wife (34 years old)	
Daughter (6 years old)	
Son (4 years old)	
Cash [AP]	\$1,100
MediSave Top-Ups [AP]	\$300
CDA Top-Ups [AP]	\$800
U-Save Rebates [GSTV, AP]	\$600
S&CC Rebates [GSTV]	~\$158
CDC Vouchers [AP]	\$300 ^[1]
Total amount received in 2023	Total: \$3,300 (to nearest \$100)

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

Table 21: Illustration of the Total Support that a Middle-income Couple with Two Young Children will Receive from the Enhanced AP and the Enhanced GSTV Scheme from 2022 to 2026

Household Members (Ages as at 2023): Husband (37 years old) Wife (34 years old) Daughter (6 years old) Son (4 years old)	Living in a 4-room HDB Flat Total Monthly Household Income (as at 2023): \$8,000 (Husband earns \$3,500; wife earns \$4,500)
AP from 2022 to 2026 (excluding one-off support measures under AP in 2023)	\$4,650
Cash	\$2,700 (2022: \$300, 2023-2025: \$700/year, 2026: \$300)
MediSave Top-Up	\$900 (2023-2025: \$300/year)
U-Save Rebates	\$450 (2023: \$75, 2024-2025: \$150/year, 2026: \$75)
CDC Vouchers	\$600 ^[1] (2023-2024: \$300/year)
One-off support measures under AP in 2023 (Comprising Cash, CDA Top-Ups, and U-Save Rebates)	\$1,425
Permanent GSTV when fully enhanced in 2024	~\$458 per year, on a continuing basis
U-Save Rebates	\$300
S&CC Rebates	~\$158

Note:

1. This includes \$100 provided under the \$1.5 billion Support Package in October 2022.

More Information

Scheme	Contact Details
Enhanced Permanent GSTV Scheme	Please visit the Singapore Budget 2023 website (singaporebudget.gov.sg) for more information.
Enhanced Assurance Package	