

# Tax Savings for Married Couples and Families



The total amount of personal income tax reliefs is subject to an overall cap of \$80,000 per YA. For more details on claiming reliefs and the full list of qualifying conditions, visit [www.iras.gov.sg](http://www.iras.gov.sg).

## Available to Both Female and Male Taxpayers

### Spouse/ Handicapped Spouse Relief



### NSman Relief

Automatically granted to all eligible operationally ready National Servicemen (NSmen) and their wives and parents.

#### AMOUNT GRANTED

#### NSman Relief

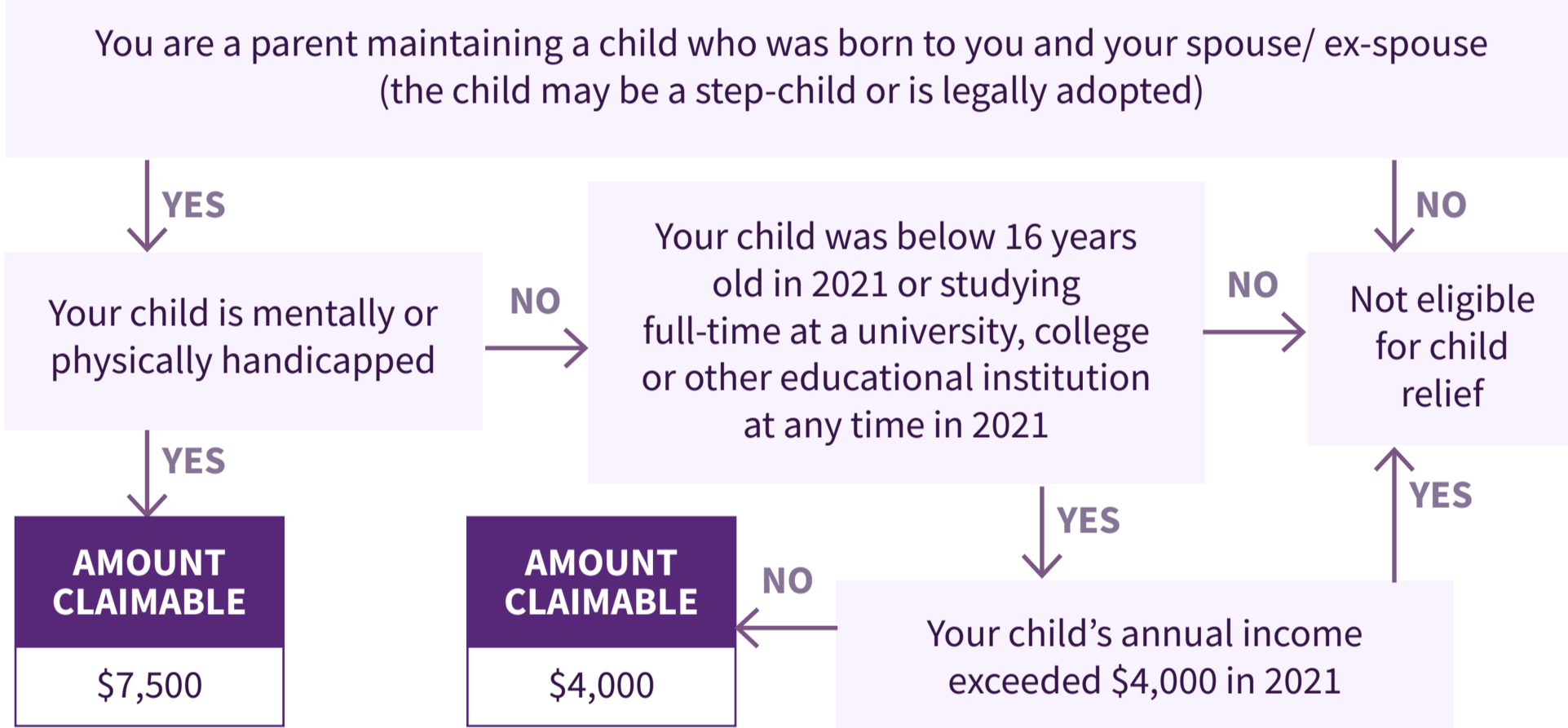
Performed NS activities in 2021	NSmen (General Population)	NS key command and staff appointment holders
Yes	\$3,000	\$5,000
No	\$1,500	\$3,500

**NSman Wife Relief**  
\$750

**NSMan Parent Relief**  
\$750



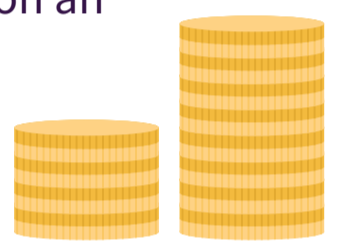
### Qualifying Child Relief (QCR)/ Handicapped Child Relief (HCR)



**TAX TIP** QCR/ HCR on the same child can be shared with your spouse/ ex-spouse based on an agreed apportionment.

### Parenthood Tax Rebate

To be shared by eligible parents based on an agreed apportionment to offset their income tax payable.



#### AMOUNT CLAIMABLE

Child Order	Rebate Amount
1 <sup>st</sup>	\$5,000
2 <sup>nd</sup>	\$10,000
3 <sup>rd</sup> and beyond	\$20,000 per child

#### TAX TIP

Any unutilised balance will automatically be carried forward. You may view your balance on myTax Portal, or transfer it from your account to your spouse's account.

## Available to Female Taxpayers

### Working Mother's Child Relief (WMCR)

Working mothers with taxable earned income who have maintained a child in 2021 can claim this relief if the child is a Singapore Citizen as at 31 Dec 2021 and has satisfied all conditions under the QCR/ HCR.



#### AMOUNT CLAIMABLE

Child Order	WMCR Amount
1 <sup>st</sup>	15% of mother's earned income
2 <sup>nd</sup>	20% of mother's earned income
3 <sup>rd</sup> and beyond	25% of mother's earned income

#### TAX TIP

WMCR can be claimed on the same child on whom the QCR/ HCR claim has been made, subject to a total cap of \$50,000 per child.

### Grandparent Caregiver Relief (GCR)

Working mothers who have engaged the help of their parents/ grandparents (including in-laws) in taking care of their children in 2021 can claim this relief if the caregiver was:

- living in Singapore in 2021;
- looking after any of your Singapore Citizen children who are:
  - aged 12 and below in 2021; or
  - unmarried in 2021 and handicapped;
- not working or carrying on a trade, business, profession or vocation in 2021;
- not the subject of claim for GCR by another person.

**AMOUNT CLAIMABLE** \$3,000

### Foreign Domestic Worker Levy (FDWL) Relief

Married women with taxable earned income can claim this relief if they or their husband/ ex-husband employed a foreign domestic worker in 2021. This also applies to divorcees/ widows who had children who lived with them in 2021 and on whom they could claim the QCR/ HCR.

#### AMOUNT CLAIMABLE

Twice the total FWDL paid in 2021 on one foreign domestic worker



This information guide aims to provide a better general understanding of taxpayer's tax obligations and is not intended to comprehensively address all possible tax issues that may arise.

This information is correct as at 28 Feb 2022. While every effort has been made to ensure that this information is consistent with existing law and practice, should there be any changes, IRAS reserves the right to vary our position accordingly.