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## Appendix A

### NEW POPULATION POLICY 1987

#### LIST OF MEASURES

##### I Tax Incentives

1 The various tax incentives are as follows:

a. **Child Relief:** The deduction allowable for each eligible child is:

1 <sup>st</sup> to 3 <sup>rd</sup> child	-	\$2,000
4 <sup>th</sup> child born after 1.1.1988-	\$2,000	
4 <sup>th</sup> and 5 <sup>th</sup> child born before 1.8.1973	-	\$300

b. **Enhanced Child Relief:** The percentage of relief given for each child is based on earned income only:

1 <sup>st</sup> child	-	5%
2 <sup>nd</sup> child	-	10% -15%
3 <sup>rd</sup> child	-	15% - 20%
4 <sup>th</sup> child born in 1987 -	\$1,500 + (15% - 20%)	
4 <sup>th</sup> child born after 1.1.1988-	15% - 25%	

c. **Special Tax Rebate:** Attractive tax benefit for those having more children. Unutilised rebate can be carried over to the next period. The cumulative maximum within which the rebates for the second, third and fourth child can be claimed is 27 years.

2 <sup>nd</sup> child	-	Varies according to age of mother
3 <sup>rd</sup> and 4 <sup>th</sup> child	-	\$20,000

- d. **Further Tax Rebate:** Claimable against the mother's earned income, it is given in lieu of maternity leave for the third and fourth child. With the implementation of the Third Child Paid Maternity Leave from 1 Apr 2001, the rebate would be capped at \$20,000 for the third child and \$40,000 for the fourth.
  
- e. **Relief for Delivery and Hospital Expenses:** An amount of the lower of \$3,000 or the actual expenses incurred on delivery and hospitalisation charges in respect of the fourth child is allowed.

## **II Childcare Subsidy**

2 A childcare subsidy is given to children aged below six if they are placed in a licensed childcare centre. A subsidy of \$150 and \$75 per month for full-day and half-day care respectively are given for the first four children of a working mother.

## **III Civil Service Measures**

3 Various leave schemes introduced in the Civil Service for married female officers only were:

- a. No-pay leave for childcare up to a maximum of four years for each child below four years old;
- b. Part-time employment up to three years, regardless of the age of the child; and
- c. Full Pay Unrecorded Leave of five days per year to look after a sick child below six years old, up to a maximum of 15 days per year for three or more children below six years old.

## **IV Housing Incentives**

4 Priority is given to families with a third child born on or after 1 Jan 1987 wishing to upgrade to bigger flats.

## **V Use of Medisave for Delivery Expenses**

5 The Medisave Scheme can be used in both government and private hospitals for the delivery and hospital charges incurred for the first, second and third child. The delivery and hospital expenses incurred for the fourth child, subject to a maximum of \$3,000, is tax deductible against the parent's earned income.

## **VI Abortion Counselling**

6 Pre-abortion counselling is mandatory for married women who have at least secondary education and less than three living children. Post-abortion counselling is mandatory for all women who have undergone abortion. The law was amended to extend pre-abortion counselling to all women.

## **VII Social Development Unit (started in 1984) and Social Development Section (started in 1985)**

7 The Social Development Unit (SDU) was formed to promote marriage and family formation by promoting social interaction among graduate singles.

8 The Social Development Section<sup>15</sup> was formed to promote marriage and family formation by promoting social interaction among non-graduate singles.

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<sup>15</sup> Now called the Social Development Service

**NEW POPULATION POLICY**  
**(SUPPLEMENTARY MEASURES OF 2000)**

**PACKAGE OF MEASURES**

**I Children Development Co-Savings Scheme or Baby Bonus (Effective 1 Apr 2001)**

1 The Children Development Co-Savings Scheme or Baby Bonus is a two-tiered grant. In the first tier, the government provides a cash gift of \$500 and \$1,000 per year for second and third order births respectively. The cash could be used to offset the immediate post delivery expenses and other informal care arrangements.

2 The second tier is an annual co-payment scheme. The Government matches parents' contribution dollar-for-dollar up to \$1,000 and \$2,000 per year respectively for the second and third child. Both tiers are given for six years. The second tier is placed in an account for any of their children's pre-school educational and developmental needs.

**II Third Child Paid Maternity Leave (Effective 1 Apr 2001)**

3 The third child paid maternity leave scheme allows women who have their third child to claim eight weeks of paid maternity leave. The cost of that leave would be borne by the Government, subject to a cap of \$20,000.

**III Civil Service Measures (Effective 1 Oct 2000)**

4 From 1 Oct 2000, the following schemes were added to allow employees in the Civil Service to have a balanced work-life environment:

- a. Three days of paid marriage leave for the first marriage;
- b. Three days of paternity leave for male civil servants for their first three children;
- c. Allow teleworking, where practical, as an alternative working arrangement, particularly for parents with young children; and

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<sup>16</sup> Appendices A and B are adopted from Lien, 2002.

- d. Allow individual ministries and departments to implement flexi-time, as long as there is no loss of productivity and lapse in service standards to the public.

#### **IV Childcare Affordability and Availability**

5 Since 1 Jan 2001, the half-day subsidy of \$75 has been extended to children of non-working mothers.

6 From 2001, the Government would increase the number of childcare places by 25% over 3 years, that is by about 12,000 to 58,000 places.

#### **V Housing Incentives (Effective 1 Oct 2000)**

7 From 1 Oct 2000, to help married couples settle down early, couples were allowed to pay the 20% down payment for new HDB flats in two stages – 10% when the couple signs the Agreement and the remaining 10% at the time of taking possession of the flat. It is only applicable to first-time young couples who apply for a new four-room flat when either the husband/fiancé or the wife/fiancée is between 21 and 30 years of age at the point of application.

8 However, as a recession-fighting measure, the Government has allowed the scheme to be extended to all first-timer applicants regardless of age, and for all flat types. This interim measure would be between 1 Nov 2001 and 31 Dec 2002.

#### **VI Public Education (On going)**

9 Through Family Service Centres and other Voluntary Welfare Organisations, the Government provides the heartware to prepare couples for marriage, keep marriages strong and promote good, responsible parenting. A Public Education Committee on the Family (PEC) was set up in Sep 2000. It has a special focus on promoting positive values and attitudes towards marriage and procreation

#### **VII Work Life Unit (Effective 1 Sep 2000)**

10 A Work-Life Unit was set up in the Ministry of Community Development and Sports in Sep 2000. The work-life portfolio is a new area of strategic focus, going beyond merely promotional efforts to actually building local expertise, conducting research and providing advice, resource, training and consultancy on work-life strategies. The Unit aims to bring about family-friendly work practices in Singapore.

## Appendix C<sup>17</sup>

### NEW PACKAGE OF MEASURES TO SUPPORT PARENTHOOD (25 August 2004)

#### I. Promoting Marriage

*HDB Top-up Grant for Singles who Marry.* Currently, qualifying singles may receive a CPF housing grant of \$11,000 to buy a resale flat. Singles who have obtained this grant, and who marry on or after 1 Aug 2004, will now receive a Top-Up Grant to the prevailing CPF family housing grant. Based on the prevailing family grant quantum, a couple can receive a top-up of up to \$29,000<sup>1</sup>. The top-up can be used to offset the mortgage loan of the existing resale flat or for the purchase of another resale flat.

#### II. Making Child Birth More Affordable

*Use of Medisave for 4th and Higher Order Births and Pre-Delivery Expenses.* Currently, Singaporeans can use their Medisave to pay for the delivery expenses for their first three children. They will now be able to use Medisave to pay for pre-delivery medical expenses (e.g. ultrasound scans) in addition to delivery expenses, for all their children<sup>2</sup>. These measures will apply to parents of babies born on or after 1 Aug 2004.

*Use of Medisave for Assisted Conception Procedures.* Couples who face difficulty conceiving will be able to use more from their Medisave accounts to pay for Assisted Conception Procedures (ACP), such as In-Vitro Fertilisation. Couples who start their ACP treatment cycles on or after 1 Aug 2004 will benefit from this change.

#### III. Providing Financial Support for Raising Children

*Enhanced Baby Bonus.* Currently, the Baby Bonus is given only for the second and third child, with the cash paid out over 6 years. The Baby Bonus will now be extended to the first and fourth child, and the cash paid out over 2 years. Parents of Singapore Citizen babies born on or after 1 Aug 2004 will enjoy a Baby Bonus of \$3,000 cash if the baby is their first child, up to \$9,000 cash and matching contributions if the baby is their second child, and up to \$18,000 cash and matching contributions if the baby is a third or fourth child. The accelerated disbursement of the cash component over 2 years will give parents more immediate support, as costs are generally higher when the child is younger. The

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<sup>17</sup> Taken from press release, [http://fed.ecitizen.gov.sg/family\\_population.htm](http://fed.ecitizen.gov.sg/family_population.htm)



matching contributions can be used readily to defray expenses such as infant care, childcare and kindergarten expenses for all children in the family.

***Parenthood Tax Rebate and Working Mothers' Child Relief*** . Parents of Singaporean children will also benefit from enhanced income tax benefits. The new Parenthood Tax Rebate – without age requirements or qualifying claim periods - will provide tax rebates of \$10,000 to \$20,000, depending on the birth order of the child. The new Working Mothers' Child Relief - without qualifying educational criteria - will provide working mothers a tax relief of 5% to 25% of their earned income, depending on the number of children they have. These tax measures will apply to parents of Singapore Citizen babies born on or after 1 Jan 2004 (for Year of Assessment 2005).

#### **IV. Enhancing Child Care Options**

***Longer Maternity Leave*** . Working mothers of Singapore Citizen babies will now have a total of 12 weeks paid Maternity Leave, compared to the previous 8 weeks. The additional 4 weeks' leave may be taken any time within 6 months from birth. Employers will continue to pay for 8 weeks of maternity leave taken for the first and second child, while the Government will pay for the additional 4 weeks for the first and second child, and the entire 12 weeks for the third and fourth child, subject to a cap of \$10,000 per 4 weeks. The extension in maternity leave will be legislated on 1 Oct 2004 . For mothers of Singaporean babies born during the period 1 Aug 2004 to 30 Sep 2004 , the Government will also pay the extended maternity leave if it is given by their employers, subject to a cap of \$10,000 per 4 weeks.

***New Childcare Leave*** . Working parents with any child below 7 years of age, will be eligible for 2 days of employer-paid Childcare Leave per year, from 1 Oct 2004 .

***Infant Care Subsidy*** . Parents of Singapore Citizen infants, aged 2 to 18 months and attending licensed infant or child care centres, will receive an infant-care subsidy of up to \$400 per month, from 1 Aug 2004 . MCYS will look into ways to increase the availability of infant care places if there is good demand.

***Foreign Domestic Worker Levy Concession*** . Families employing foreign domestic workers will now pay a lower Foreign Domestic Worker Levy of \$250 (compared to the current \$345) if they have a Singapore Citizen child aged below 12 years staying in the same household. The lower levy will also be available to families which have a Singaporean parent, parent-in-law, grandparent or grandparent-in-law aged 65 years and above staying in the same household, or if the employer or spouse is a Singaporean aged 65 years and above. These concessions will take effect from 1 Aug 2004 .

***Grandparent Caregiver Tax Relief*** . Working mothers whose child is being cared for by his or her grandparents will get a Grandparent Caregiver tax relief of \$3,000. This applies to working mothers of Singapore Citizen children aged 12 years and below as at 1 Jan 2004 (Year of Assessment 2005).

## **V. Encouraging Better Work-Life Balance**

***WoW! (Work-life Works!) Fund*** . Many Singaporeans have said that their decisions to have another child depend heavily on whether they can have a healthy balance between work and family life. To help create a workplace environment that helps Singaporeans harmonise family and work commitments, the Government will introduce a new \$10 million WoW! Fund. This fund will provide financial support to companies to develop and implement family-friendly work practices, such as flexible work arrangements for staff. Organisations may apply to MOM for the fund from 22 Oct 2004 .

## LIST OF TABLES AND FIGURES

**Table 1. Population & Annual Growth**

Year	Number ('000)		Average Annual Growth (%)					
	Total Population	Singapore Residents	(%)	Non residents	(%)	Total Population	Singapore Residents	Non-residents
1970	2,074.5	2,013.6	97.1	60.9	2.9	2.8	na	na
1980	2,413.9	2,282.1	94.5	131.8	5.5	1.5	1.3	8
1990	3,047.1	2,735.9	89.7	311.3	10.3	2.3	1.7	9
2000	4,017.7	3,263.2	81.2	754.5	18.8	2.8	1.8	9.3
2001	4,131.2	3,319.1	80.3	812.1	19.7	2.8	1.7	7.6
2002	4,171.3	3,378.3	81.0	793.0	19.0	1.0	1.8	-2.4
2003	4,185.2	3,437.3	82.1	747.9	17.9	0.3	1.7	-5.7

**Table 2. Demographic and Social Indicators of Singapore Resident Population**

	Total	Chinese		Malays		Indians		Others			
		1990	2000	1990	2000	1990	2000	1990	2000		
Singapore Residents	( '000)	2,735.9	3,263.2	2,127.9	2,505.4	384.3	453.6	194.0	257.8	29.6	46.4
Ethnic Composition	(%)	100.0	100.0	77.8	76.8	14.0	19.9	7.1	7.9	1.1	1.4
Median Age	(Years)	29	34	30	35	26	29	29	33	29	33
Age Dependency Ratio (Per 100 Adults 15-64 Years)		40.8	40.4	39.2	37.4	49.4	54.3	40.8	46.6	54.0	48.9
Under 15		32.3	30.1	30.4	27.0	43.0	45.6	32.9	35.4	42.3	37.7
65 & Over		8.5	10.2	8.8	10.4	6.4	8.8	7.9	11.2	11.7	11.2
Mean Age at First Marriage (Years)		23.0	24.1	23.5	24.6	21.0	22.1	21.5	22.7	23.6	25.1
Average Number of Children Born (Per Ever-Married Female)		2.8	2.5	2.8	2.5	3.2	3.1	2.7	2.4	2.3	2.0
Average Household Size (Persons)		4.2	3.7	4.2	3.6	4.7	4.2	4.2	3.7	3.8	3.4

Source: KeyStats, Singapore Statistics website. <http://www.singstat.gov.sg/keystats/annual/indicators.html>

**Table 3. Social and Economic Indicators of Singapore Resident Population**

	Total		Chinese		Malays		Indians	
	1990	2000	1990	2000	1990	2000	1990	2000
<b>Students by Level of Education Attending</b>								
(Aged 5 Years & Over)								
Primary & Below	55.6	54.8	52.8	53.1	68.0	60.3	61.7	57.2
Secondary	28.8	27.2	29.9	26.1	24.2	30.7	26.2	29.7
Upper Secondary	7.2	6.3	7.6	6.8	4.8	4.3	7.3	6.0
Polytechnic	4.4	7.0	5.1	8.0	1.9	4.0	1.7	4.6
University	4.0	4.7	4.6	5.9	1.0	0.7	3.1	2.6
<b>Non-Student Population by Highest Qualification Attained</b>								
(Aged 15 Years & Over)								
No Qualification	31.3	19.6	32.0	20.2	30.5	20.0	27.7	13.9
Primary	27.0	23.1	25.6	21.9	33.1	30.1	31.4	24.5
Secondary	26.5	24.6	25.7	23.2	30.0	32.1	27.8	26.4
Upper Secondary	7.3	14.9	7.6	15.0	4.9	12.9	7.7	15.6
Polytechnic	3.5	6.2	4.1	7.0	0.9	2.9	1.2	3.1
University	4.5	11.7	5.1	12.6	0.6	2.0	4.1	16.5
<b>Workforce by Occupation (%)</b>								
Professional, Technical & Managerial	27.0	43.5	29.7	46.2	11.7	23.4	22.3	43.3
Clerical, Sales & Services	29.4	26.7	28.8	25.2	31.4	36.2	32.0	29.2
Production & Related	27.7	19.3	26.5	18.6	37.7	27.5	24.1	15.4
Cleaners & Labourers	10.9	6.8	9.7	6.2	16.2	10.7	15.2	8.0
Others	5.1	3.6	5.3	3.8	3.0	2.3	6.4	4.3
Average Monthly Income from Work (\$)	1,510	3,114	1,582	3,237	1,099	2,040	1,373	3,093
Median Monthly Income from Work (\$)	1,094	2,234	1,139	2,335	954	1,790	1,011	2,167
Average Monthly Household Income (\$)	3,076	4,943	3,213	5,219	2,246	3,148	2,859	4,556
Median Monthly Household Income (\$)	2,296	3,607	2,400	3,848	1,880	2,708	2,174	3,387

Source: KeyStats, Singapore Statistics website. <http://www.singstat.gov.sg/keystats/annual/indicators.html>

**Table 4. Total Births and Fertility Rates**

Year	Total Births (No.)	Total Fertility Rates (Per Resident Female)			
		Total	Chinese	Malays	Indians
1980	41,217	1.82	1.73	2.19	2.03
1990	51,142	1.83	1.65	2.69	1.89
2000	46,997	1.60	1.43	2.54	1.58
2001	41,451	1.41	1.21	2.44	1.50
2002	40,760	1.37	1.18	2.29	1.50
2003	37,485	1.25	1.07	2.13	1.36

Source: Tan, 2002. Table 1. Heng and Png, 2004. Table 7 (2002-2003).

**Table 5. Proportion Single (%)**

Year	Males			Females		
	30-34	35-39	40-44	30-34	35-39	40-44
1980	21.3	10.5	8.1	16.6	8.5	5.9
1990	33.5	17.0	9.0	20.2	13.4	9.4
2000	31.3	20.4	14.7	19.4	15.0	13.7
2001	31.1	18.9	15.0	19.8	14.9	14.0

Source: Department of Statistics, 2002. Table 2.

**Table 6. Proportion Single among Male and Female Citizens aged 35-44, 2000**

	Chinese	Malays	Indians
<b>Males</b>			
Below Secondary	28.2	13.7	15.2
Secondary	18.4	9	10.9
Post-Secondary	13.9	7.7	10.6
University	13.5	9.1	15.7
<b>Females</b>			
Below Secondary	10.8	7.4	8.3
Secondary	16.5	8.2	9.9
Post-Secondary	22.1	13.8	14.9
University	29.2	25.4	14.1

Source: Leow, 2001. Table 4.

**Table 7. Mean Age at First Marriage By Year of Marriage of Resident Ever-Married Females**

	Years				
	1960 or Earlier	1961-1970	1971-1980	1981-1990	1991-2000
<b>Average</b>	19.4	21.7	23.0	24.8	26.0
<b>Ethnic Group</b>					
Chinese	20.7	23.3	24.3	26.1	26.9
Malays	17.7	19.9	21.7	23.5	24.8
Indians	18.0	20.3	22.1	24.0	25.3
Others	21.1	23.2	23.8	25.7	27.0
<b>Qualification</b>					
Below Secondary	20.0	22.4	23.6	25.3	26.9
Secondary	22.0	23.2	23.8	25.3	26.3
Post Secondary	23.7	24.6	24.6	25.9	26.3
University	24.5	25.3	25.2	26.3	26.9

Sources: Singapore Census of Population, 2000. Advance data release No.8: Marriage and Fertility

**Table 8. Resident Ever-Married Females Aged 15 Years and Over by Number of Children Born and Age Group**

Per Cent	Number of Children	Total							
		Below 30		30-39		40-49		50 & Over	
		1990	2000	1990	2000	1990	2000	1990	2000
Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None		11.5	11.7	38.1	47.3	11.0	14.2	4.7	6.4
1		16.2	16.6	33.3	30.7	20.9	23.6	10.5	15.1
2		27.2	31.2	22.1	17.1	41.4	39.1	32.2	42.0
3		18.0	20.3	5.5	4.1	20.9	18.1	28.3	27.4
4		9.2	8.4	0.8	0.8	4.5	4.1	14.1	7.0
5 & over		17.9	11.9	0.2	0.1	1.2	0.9	10.2	2.0
Average Number of Children		2.8	2.5	1.0	0.8	1.9	1.8	2.8	2.2

Sources: Singapore Census of Population, 2000. Advance data release No.8: Marriage and Fertility

**Table 9. Average Number of Children Born By Highest Qualification Attained and Age Group of Resident Ever-Married Females**

Age Group	Below Secondary		Secondary		Post Secondary		University	
	1990	2000	1990	2000	1990	2000	1990	2000
Total	3.4	3.3	1.6	1.9	1.5	1.5	1.4	1.3
Below 30	1.2	1.3	0.9	0.9	0.6	0.6	0.4	0.4
30-39	2.1	2.1	1.7	1.8	1.5	1.5	1.4	1.3
40-49	3.0	2.4	2.1	2.1	2.1	2.0	2.0	1.9
50 & Over	4.8	4.2	3.0	2.5	2.8	2.3	2.5	2.2

Source: Family Size - statistical snippets. <http://www.singstat.gov.sg/papers/snippets/family.html>



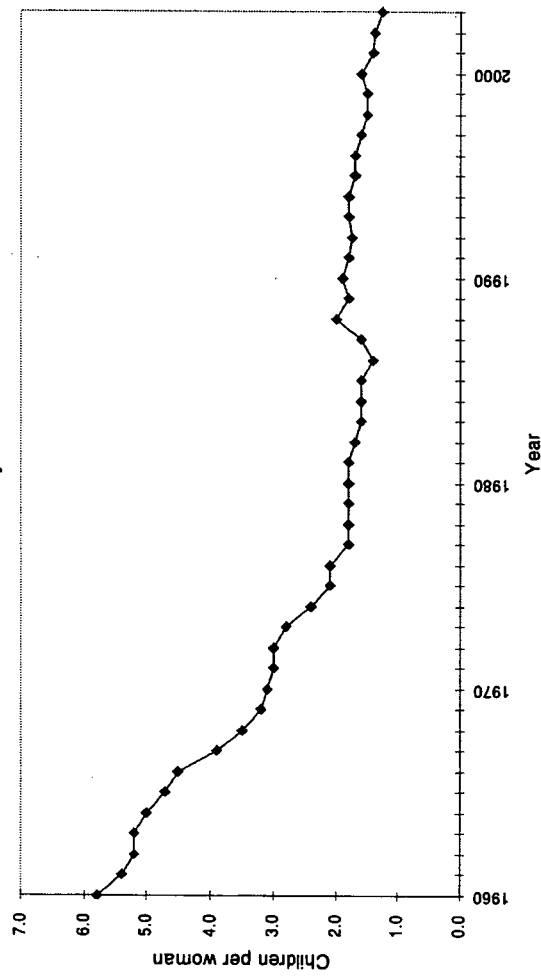
**Table 10. Labour Force Participation Rate by Sex and Marital Status**

	Unit	1980	1990	2000
Total	%	62.5	63.2	63.2
Males	%	80.8	77.5	76.6
Single	%	75.1	69.2	63.2
Married	%	87.3	85.2	84.7
Females	%	43.8	48.8	50.2
Single	%	70.6	64.6	60.9
Married	%	30.1	44.7	49.2

Source: Singapore Population, Census 2000. Department of Statistics, Singapore.  
<http://www.singstat.gov.sg/keystats/c2000/handbook/pdf>

**Figure 1**

Total Fertility Rate 1960-2003



Source : Yap, 2003: 645 (with update to 2003, by courtesy of Yap Mui Teng)

## **Patterns of Lowest-Low Fertility in Hong Kong**

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The earlier distinct fertility regimes, “developed” and “developing” are increasingly disappearing in global comparisons of fertility levels -- convergence towards low fertility (Bongaarts and Bulatao 2000; Lutz et al. 2001; Wilson 2001). The spread of below-replacement fertility to formerly high fertility countries has occurred at a remarkably rapid pace. A global convergence of fertility indicators that has been quicker than the convergence of many other socio-economic characteristics was (Billari and Kohler, 2002).

Fertility levels may not naturally stabilize close to replacement level as earlier notion suggested, they may continue and follow the course declining to below 1.3. The new aspect of current low and lowest-low fertility patterns is that the postponement of childbearing – particularly for the first births – has emerged as a crucial determinant of differences in fertility levels among developed countries (Billari and Kohler, 2002).

Reasons of such rapid delay of childbearing include increased incentives to invest in higher education, labor market experiences, uncertainty in early adulthood due to high youth unemployment of up to 40 percent for women, general economic uncertainty and inefficient housing markets leading to high costs of establishing or expanding

independent households make late childbearing a rational response to socio-economic changes.

Social interaction effects are likely to reinforce individual desires to delay childbearing in response to socio-economic changes in low and lowest-low fertility countries (Kohler et al. 2002). These interaction effects occur due to social learning and social influence in the decision processes about the timing of fertility (Kohler 2001; Kohler et al. 2001; Montgomery and Casterline 1996), and they can also be caused by feedbacks in the labor and marriage market that make late fertility individually more rational the later the population age-pattern of fertility is.

The delay of childbearing follows a postponement transition that shares many characteristics with the fertility transition in Europe or contemporary developing countries (Kohler et al. 2002).

Figure 1 depicts the period total fertility rate (period TFR). In 1971 HK TFR was 3.41 and experienced a rapid and marked fertility decline until reaching a trough of 1.31 in 1987. Then it stabilized and fluctuated around 1.40 – 1.27 during late 1980s and early to mid-1990s.

Since 1996 HK TFR continued to decline at a moderate below-replacement levels. In 1998 TFR dropped to 0.99, in 1999 it was 0.97, in 2000 TFR slightly increased to 1.02, and in 2001 it was 0.93.

The emergence of lowest-low fertility since early 1970s has been associated with a substantial delay of childbearing in HK. The mean age at first birth increased by about 4.71 years, from 24.0 to 28.7 years (Figure 2). And the mean age at second birth increased by 5.28 years, from 26.1 to 31.4. For the third and higher birth, the mean age increased from 30.5 to 33.2.

Since mid-1970s HK has already experienced an increasing mean age at first birth with a relatively high mean age at first birth at the onset. The mean age at first birth increased by about 2.66 years, from 24.0 to 26.6 years, during the period of 1976 – 1987. By late 1980s to early 2000s the pace of the mean age at first birth increased