

Forward Singapore Engagements with Post-Secondary Education Institution (PSEI) students

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Executive Summary

During the Forward SG engagement sessions with students from Post-Secondary Education Institutions (PSEIs)¹, students embarked on a journey to address challenges related to social mobility and meritocracy within the Care Pillar. Four focus group discussion sessions in Phase 1 (from November 2022 – February 2023) brought together around 270 students from various PSEIs, generating discussions around how families, community partners, and the Government could come together to better support lower-income families towards achieving Stability, Self-reliance, and Social mobility (3'S').

Building upon the insights gained in Phase 1, Phase 2 (from March 2023 – September 2023) witnessed students crafting recommendations to rejuvenate Singapore's social compact and bolster the achievement of the 3'S'. The recommendations can be grouped under three thrusts: (1) strengthening support for disadvantaged families; (2) increasing awareness of, and access to, social support; and (3) diversifying definitions of success and expanding access to these pathways.

Thrust 1 is focused on strengthening support for disadvantaged families. An initial assessment revealed the limitations of existing financial literacy courses in enabling self-reliance for such families. The proposed recommendations advocate tailoring financial literacy programmes to individual family circumstances and enhancing accessibility to relevant financial products. This approach aims to augment the financial literacy of disadvantaged families to facilitate their journey towards self-reliance.

Thrust 2 is dedicated to increasing awareness of, and access to, social support. Drawing from student feedback, the recommendations under this thrust cover increasing awareness of social support among students, mobilising students as community connectors for social support, and reducing the bandwidth tax² on lower-income families by enhancing a one-stop portal for easy search and application for social service schemes.

Thrust 3 is centred on diversifying definitions of success and expanding access to these pathways. The recommendations centre around breaking down entry barriers to mentorships, apprenticeships, and internships. In line with broadening perspectives, the recommendations envision increased social media coverage celebrating the contributions of "hand" and "heart" work, cultivating a more compassionate and inclusive meritocracy.

The collective aspirations of these thrusts converge towards cultivating an open and compassionate meritocracy that advances the 3'S' objectives while fostering a society where everyone plays an active role in sustaining our shared social compact.

¹ PSEIs refer to junior colleges, polytechnics, the Institute of Technical Education, autonomous universities, and private education institutions.

² Bandwidth tax refers to the cognitive burden from managing scarce resources in daily life, leading to limited time or energy to focus on other tasks. This adversely affects individuals that need social support because they may abandon or delay help-seeking due to insufficient bandwidth.

Introduction

1. In October 2022, the Ministry of Social and Family Development (MSF) invited students from Post-Secondary Education Institutes (PSEIs) to dialogues on meritocracy and strengthening social mobility as part of the Forward SG Care Pillar.
2. Over four sessions in Phase 1, about 270 participants from the PSEIs were engaged in small group discussions on meritocracy and strengthening social mobility.
3. We identified challenges and recommended solutions for lower-income families to achieve Stability, Self-reliance, and Social mobility (3'S'). Discussions centred around three broad thrusts in which we could strengthen social mobility and our social compact:
 - a. Strengthening support for disadvantaged families
 - b. Increasing awareness of, and access to, social support
 - c. Broadening definitions of, and providing more avenues to, success

Summary of Phase 1 discussions on strengthening support for disadvantaged families

4. We discussed that existing support measures could be enhanced for disadvantaged families. Social safety nets only provided sufficient support for disadvantaged families to meet basic living needs, and more could be done to improve their financial circumstances and promote self-reliance, to give them a better footing on the journey towards social mobility.
5. Disadvantaged families might lack the bandwidth to participate in activities for personal development. Breadwinners in disadvantaged families tended to be in shift work, where working hours and caregiving needs might not allow them the time to upgrade themselves to take on higher-wage employment.
6. Disadvantaged families also had limited social networks and social capital for upward social mobility. Disadvantaged families had relatively fewer interpersonal connections, particularly with those from higher-income groups that could provide guidance, networks, and resources, to strengthen upward social mobility.

Summary of Phase 1 discussions on increasing awareness of and access to social support

7. Disadvantaged individuals and families might not be aware that support was available to them. Even if they were aware, they might not want the support or know where to obtain it.
8. Reasons for low awareness and accessibility included (a) limited exposure to, and knowledge of, social support schemes; (b) stigma and misconceptions (e.g., fear of judgment); (c) accessibility barriers (e.g., language barrier, low digital literacy), and (d) service delivery barriers (e.g., checks during application processes, waiting times).

9. We felt it was important to raise awareness of, and encourage help-seekers to reach out for, available social support. We also hoped that more students would take the initiative to do so in their respective schools and communities.

Summary of Phase 1 discussions on broadening definitions of, and adding more pathways to, success

10. We shared that, in their experience, academic success was too bluntly used to determine a person's merit, from too young an age, without sufficient acknowledgement that family background often has a strong influence on life outcomes. Without intervention, inequality may be reproduced.

11. Lower-wage workers were treated with less respect and dignity despite their important contributions to society. The COVID-19 pandemic showed that their contributions (e.g., of nurses, cleaners, hawkers, delivery riders, etc.) cannot be underestimated. We should ride on the momentum generated by the COVID-19 pandemic and sustain respect for lower-wage roles.

12. If these two problems were left unresolved, the fairness of Singapore's social compact might be questioned. Youths might feel that they do not have a fair shot at success, while lower-wage workers might feel that they are not accorded respect and dignity commensurate to their contributions to society. This could erode social cohesion.

Developing recommendations in Phase 2

13. Following the Phase 1 discussions and in response to MSF's call, some of us volunteered in Phase 2 to contribute our strengths and talents to take discussions from Phase 1 further and develop recommendations to refresh Singapore's social compact and strengthen social mobility.

14. In summary, these recommendations are:

Thrust 1: Strengthening Support for Disadvantaged Families	Recommendation 1: Provide support to enhance families' financial literacy, tailored to the needs of disadvantaged families
	Recommendation 2: Create financial schemes that incentivise savings, which befrienders (including student befrienders) can match families with
Thrust 2: Increasing Awareness of, and Access to, Social Support	Recommendation 3: Increase awareness of social support among students via student-led commemoration of SG Cares Giving Week

	<p>Recommendation 4: Increase access to social support and reduce bandwidth tax by enhancing a one-stop portal for easy search and application for social service schemes</p>
<p>Thrust 3: Broadening Definitions of, and Providing More Avenues to, Success</p>	<p>Recommendation 5: Celebrate “hand” and “heart” jobs through social media</p>
	<p>Recommendation 6: Lower barriers to entry for mentorships, apprenticeships, and internships</p>

Recommendations

Thrust 1: Strengthening support for disadvantaged families

1. Our hope is that disadvantaged families achieve Stability, Self-reliance and Social mobility (3 'S'). Based on our preliminary scan of the current landscape, there are many avenues of support to help disadvantaged families achieve stability in meeting day-to-day basic needs. Less work has been done on supporting self-reliance as the next step, which will help families achieve greater social mobility (see Box 1). Self-reliance instils a strong sense of ownership in families and motivates them to improve their current circumstances. Self-reliant families thrive and are resilient against hardships. They develop abilities and resources to support themselves through crises and are better positioned to achieve their aspirations of social mobility.
2. Improving financial capability and capacity by growing financial literacy and assets is one way to build families' self-reliance. Financial literacy education can be complemented by asset-building tools to combine knowledge with application. In so doing, families are equipped with the right skills and tools required to plan for their future and achieve their dreams.

Box 1: Current schemes and programmes mainly support Stability

Today, Singapore's social assistance approach includes universal provisions for key enablers that help Singaporeans seize opportunities, and targeted support for those in greater need:

- A. Universal social provisions: Policies and schemes that provide social provisions for all citizens, such as highly subsidised public education and healthcare.
- B. Social safety nets: The Government provides additional support to those in greater need. For example, lower-income families that are temporarily unable to work can apply for ComCare Short-to-Medium Term Assistance (SMTA). There are also schemes targeting specific needs, including in education, healthcare, housing, and digital access. For example, children from disadvantaged families can benefit from additional subsidies for preschool, as well as primary, secondary, and post-secondary education.

While there is support for families to gain self-reliance, including employment facilitation efforts by Workforce Singapore (WSG), Employment and Employability Institute (e2i), and Social Service Agencies, there could be more complementary ways to strengthen families' financial capability and capacity.

Recommendation 1: Provide support to enhance families' financial literacy, tailored to the needs of disadvantaged families

3. Effective financial plans vary across different financial needs and unique family circumstances. Disadvantaged families need financial planning services based on their specific circumstances.

4. Our desired outcome is that disadvantaged families are equipped with financial literacy, through programmes that provide targeted guidance and support for each family's circumstances.

Recommendation 1A: Students volunteer their time as befrienders to these families, especially students in finance/business courses

5. Currently, financial literacy training for lower-income families is mostly offered by government agencies and non-profit organisations, such as Institute for Financial Literacy and Community Development Council's CashUP Family Savers programme.

6. A central issue is that the content of these educational programmes is too generic. Individuals not well-versed in financial literacy may not be able to identify the core issues of their own finances or the scheme most relevant to their financial situation. Additionally, courses are often conducted as lectures and are not compulsory to attend, which might not sustain interest or effectively engage families. There is insufficient time for trainers to build trust and rapport with families, and participants may feel hesitant to describe their unique financial challenges to their tutors, even if this could lead to more tailored and effective solutions.

7. Customised financial literacy could be more effectively delivered through a befriending approach. A befriender can:

- a. Provide customised support to target each family's unique circumstances;
- b. Serve as the resource person linking families up with suitable support schemes that match their situations; and
- c. Make a deliberate effort to keep the family engaged in the process of formulating action plans, so that families not only benefit financially from this scheme but are also empowered to make progress in their finances independently and sustainably.

8. To recruit befrienders, the team proposes to collaborate with existing touchpoints, including:

- a. Existing befrienders who are adept at interacting with lower-income families, and are knowledgeable about community and government support schemes available (e.g., ComLink befrienders [see Box 2], befrienders from self-help groups)
- b. Individuals and students with specialist knowledge of finance are well-versed in financial literacy, imparting financial literacy knowledge to disadvantaged families, and guiding families in managing their finances and asset building.

9. By leveraging the strengths of different groups of volunteers, financial literacy education can be delivered to support disadvantaged families more effectively and efficiently. For example, befrienders familiar with the families' contexts would be able to provide more specific advice targeted to the families' needs, with sensitivity to cultural contexts.

Box 2: Who are ComLink befrienders?

ComLink befrienders are volunteers that befriend families with children living in public rental flats to better support families towards Stability, Self-reliance and Social mobility. Befrienders work with families to set future or long-term goals based on each family's individual situation. and match families to relevant services in the community.

The presence of a befriender helps to relieve the families' mental stress because disadvantaged families are often preoccupied with bread-and-butter issues and may lack the bandwidth to explore schemes from agencies to better support their families.

Recommendation 1B: Financial literacy courses for children to break the cycle of intergenerational poverty

10. Financial literacy courses for children can reinforce financial capabilities through a whole-of-family approach.

11. Today, there are Character and Citizenship Education lessons in MOE schools which educate students on basic financial literacy concepts in an age-appropriate manner, and the MoneySense For Your Child programme which equips parents with the necessary skills to impart financial literacy to their children through engaging activities.

12. However, these initiatives may not provide enough breadth of content to cultivate the range of values, attitudes and skills that every child needs to confront the challenges of navigating a more sophisticated financial landscape today. Much of the curriculum focuses on budgeting and savings; however, topics such as debt and investments are rarely covered, which are critical financial concepts that would help children gain a better understanding of money management.

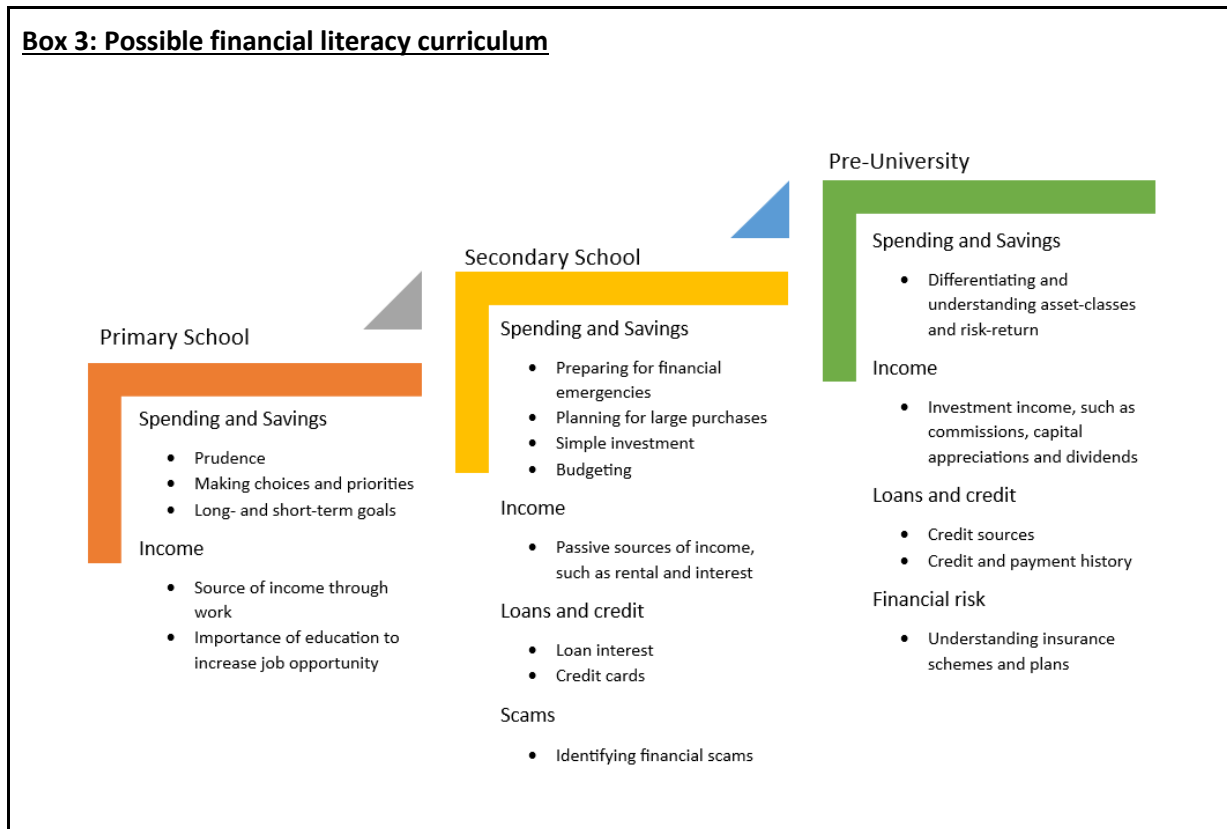
13. Moreover, parents may find it difficult to devote the required attention to developing their children's financial literacy in the midst of their busy schedules.

14. Additionally, the existing resources do not offer a tailored approach that caters to the circumstances of disadvantaged families.

15. Financial literacy courses for children of disadvantaged families, should retain the strengths of existing programmes and address the weaknesses. Three main criteria (the "ABCs") to ensure the success of the children's programme are as follows:

- A** – Age-appropriate content for each educational level from primary school to pre-university education
- B** – Broad range of content covered, including savings, borrowing, financial decisions, and managing financial risks
- C** – Creative pedagogies that include real-life applications

16. Developing and delivering specific financial literacy programmes targeted at children’s age groups can provide a robust financial literacy curriculum that is continuous from primary school to pre-university education, reinforcing the knowledge learned in an earlier educational phase and inculcate positive behaviours at all stages of childhood to make sounder financial decisions with a long-term perspective. Box 3 imagines what such a curriculum could look like at different stages of a student’s growth. Through financial literacy programmes, children from disadvantaged families gain knowledge on money management including savings, debt, and scams, which will contribute towards safeguarding their financial future.



Recommendation 2: Create financial schemes that incentivise saving, which befrienders (including student befrienders) can match families with

17. Disadvantaged families may have limited bandwidth and focus more on near-term expenditure at the expense of long-term savings. Current financial products are not targeted at the lower-income, with high entry and opportunity costs. For example, if a certain amount is put into savings, the amount cannot be spent on basic needs. Even if lower-income families are aware of such products, they are not likely to take them up.

18. Our desired outcome is that financial products are accessible to disadvantaged families, allowing disadvantaged families to apply the financial knowledge gained and leverage financial products to build their savings.

Recommendation 2A: Roll out financial products to build family assets

19. Lower-income individuals and families are trying hard to make progress, but struggle with doing it alone. The provision of befriending services and financial literacy courses equip disadvantaged families with knowledge about money management and asset building, but they lack the tools to actualise these skills. There is an opportunity for corporates to work alongside community partners by providing financial products suited to their needs. This would boost their efforts and accelerate their progress.

20. Current financial products offered by banks and financial institutions for asset building typically require either large amounts of cash or long periods of commitment. Many of these financial products have allowed the middle class to build their assets, yet disadvantaged families are unable to reap the benefits due to their high barriers of entry. Most fixed deposits with higher interest rates offered by local financial institutions typically require minimum deposits that may be too high for lower-income families and have minimum lock-in periods. Disadvantaged families may not have such sums of money to set aside to commit to these saving plans.

21. Offering small fixed deposit schemes to disadvantaged families provides them with the means to build assets. Fixed deposits provide families with a sense of certainty and assurance of their principal and interest earned, more so than other financial products. Banks can play an important role in offering small fixed deposits, with similar interest rates and liquidity to their current products, to kickstart the asset-building journey of disadvantaged families. These families will be able to build their savings through these instruments, and progressively reap the benefits of mainstream financial products offered by banks.

22. Shorter-term saving plans incentivise employees to remain employed and build their savings. Savings plans like POSB's Save-As-You-Earn require a commitment period of 24 months to benefit from higher interest rates. However, low-wage workers may face uncertain employment situations which make it difficult to commit to long-term savings plans. For example, contracts for essential services, such as cleaning and security, may be short-term, and breadwinners from disadvantaged families in these industries may face unemployment when these contracts end.

23. Providing a shorter-term savings plan makes saving more achievable, allowing disadvantaged families to see the fruits of their labour earlier, acting as small victories to encourage them in their journey of asset-building. As such, short-term savings plans not only provide the means for disadvantaged families to grow their assets but also ingrain a habit of saving.

24. Offering financial products to disadvantaged families extends beyond merely helping them build savings to meet their long-term needs. Befrienders who journey with the families can help them apply for financial schemes, increase their financial literacy, and interact with financial institutions, all of which create opportunities for them to practise financial literacy skills and increase their knowledge on money management while building assets. This is particularly important for those families who are unsure of how to interact with banks and may be hesitant to take advantage of the opportunities available.

Recommendation 2B: Incentives to cultivate the mindset that saving is a family activity requiring the efforts of both children and adults

25. For children, knowledge of money management ought to be complemented with the means to practise good money management skills. Providing incentives to both children and parents could nudge parents to open and maintain a children's saving account, cultivate good money management skills, and kickstart their child's savings journey.

26. We suggest providing incentives to open children's savings accounts to encourage the building of savings from young. Some such incentives include grocery vouchers, piggy banks, or dollar-to-dollar matching for deposits made into children's accounts, giving a greater push to the cause. This encourages children to engage in saving habits with the support of their parents, by providing children with a dedicated means to save up for their future needs. Box 4 describes an example of such a scheme.

Box 4: Maybank KidSTART Saving Stars programme

Established in 2023, the Maybank KidSTART Saving Stars programme aims to equip KidSTART families with financial knowledge and boost their children's savings. MayBank matches savings deposited within children's accounts, capped at \$100 per month, and a top-up of \$90 quarterly, so long as the deposits are not withdrawn and the family remains enrolled in KidSTART. Through the savings programme, MayBank aims to uplift disadvantaged families by promoting positive financial habits within the family.

Initiatives to incentivise parents from disadvantaged families to open bank accounts for their children nudges them to utilise the bank account to help their children save up for their future. Similar schemes from more banks ought to be encouraged, to kickstart children's savings journey.

28. We also suggest bundling both children's and parents' accounts to reward higher interest rates based on combined savings. The purpose of bundling savings is to motivate the building of savings for all family members, young and old. Tiered interest rates can be awarded based on the total amount of savings within the family, incentivising parents to save money in children's savings accounts rather than place money into their personal accounts.

29. These initiatives aim to nudge parents into planning for their children's future financial needs. Good money management habits ought to be cultivated from young, through developing financial products that help children kickstart their savings journey and translate knowledge learnt in children's programmes into their daily lives. Through this recommendation, we hope that children will accumulate savings through their childhood years that will help them meet future needs, and cultivate positive money management habits, to break the cycle of poverty.

30. To raise the chances of buy-in from banks, the government and community partners can appeal to banks to provide financial products targeted at disadvantaged families as part of the banks' Corporate Social Responsibility. The government could also consider initiatives, such as co-sharing of incentives, to encourage banks to provide financial products specifically for disadvantaged families.

31. Overall, the two recommendations under Thrust 1 seek to strengthen support for disadvantaged families through the provision of financial literacy knowledge and financial products to better manage money, to achieve self-reliance. Moving ahead, strengthening support must be supplemented by raising awareness of and access to this support.

Thrust 2: Increasing awareness of, and access to, social support

1. In line with MSF's 3'C' approach, we discussed during Phase 1 the importance of having social support that is Comprehensive in addressing the range of challenges lower-income individuals and families face, Convenient to access, and Coordinated across different agencies. The discussions surfaced numerous existing and emerging support service schemes that provide developmental, preventive, and remedial support for individuals and families.

2. However, many shared that they had limited awareness of social support schemes and the organisations that provide them. A large majority also did not know about SupportGoWhere, which is a one-stop digital portal that provides centralised information on social service schemes. This lack of awareness was also echoed by student volunteers, who encountered similar concerns from residents and service users they engaged with.

3. This issue is multifaceted, impacting individuals seeking assistance and the wider community. These uncertainties hinder individuals from seeking essential support, perpetuate vulnerabilities, and incur societal costs associated with insufficient awareness and help-seeking behaviours.

4. We believe that a multi-pronged approach is needed to increase the awareness of social support among students and the community, while also facilitating greater ease of access to social support. Thus, Thrust 2 seeks to provide recommendations to increase awareness of, and access to, social support.

Recommendation 3: Increase awareness of social support among students via student-led commemoration of SG Cares Giving Week

5. From students' feedback from the Phase 1 sessions, we learned that many have low awareness of social service resources and opportunities for social support advocacy. We believe that early-stage awareness for students is significant so that if they require assistance in the future, they are aware of where to turn for help. Furthermore, broad-based intervention is crucial, as it empowers individuals with information they can share with friends and allows them to support their friends effectively, given that they often serve as the initial points of contact when exploring avenues of help.

6. Although there are existing opportunities to learn more about social support in Character and Citizenship Education (CCE) and Values in Action (VIA) activities, we shared that our exposure is generally siloed within the specific projects that we are involved in, particularly for VIA activities. We highlighted the need to broaden students' knowledge and understanding of the various forms of social support provided by the community and social service sector, including the importance of sharing information and experiences between students in an engaging manner.

7. Our desired outcome is to create platforms for knowledge sharing of social support advocacy by students for students.

8. We propose that SG Cares Giving Week be commemorated annually in schools by involving student leaders and volunteers in organising events and activities that raise awareness of social support issues and available resources. This is one way students can contribute to the SG Cares

movement. This school event aligns with the objectives of SG Cares Giving Week³ by encouraging students to volunteer for social support.

9. While the week is celebrated at the national level, a localised commemorative day can be hosted within each school cluster. This can take on a similar format as Racial Harmony Day and Total Defence Day, where informative and interactive booths are set up within the school for half a day. If the event will be held during the school holidays in December, it can be conducted as an exhibition in public spaces based on the location of the school cluster.

10. Student leaders, such as from Student Councils and Interact Clubs, could be mobilised to oversee the coordination of the event. Booths can also showcase student learnings from their CCE and VIA activities. The student leaders can take the lead to plan the programme and logistics, while coordinating with the CCE and VIA departments to showcase student learnings from class.

- a. The CCE curriculum raises students' awareness of a range of community concerns – including family, children and youth, as well as elderly – in which students are introduced to the work of social service agencies and how the broader community can contribute to each community concern. Through partnerships with social service agencies and networks such as SG Cares, schools provide opportunities for students to interact and work with social service agencies, and thus learn about the work of social service agencies for the community.
- b. These activities can be creatively presented and showcased (e.g., scrapbook, photo journal portfolio, TikTok/Instagram reel) to communicate the students' journeys of learning and contributions to raising awareness of social support. Students may also be encouraged to produce animations or videos that depict scenarios they have encountered or come to know of, and showcase how the social services available may address those issues based on their learning. This would further spread awareness of the avenues of help available for specific social issues using scenario-based resources.
- c. These showcases are informative as they can convey key information such as the demographics of service users, social support resources available, best practices for raising awareness, reflection points, etc. The presentations are also engaging because it taps on the creativity of youths to express themselves, including the usage of current social media trends that can pique the interest of fellow students.

11. Students could tap on the guidance and knowledge of community partners (e.g., National Council of Social Service (NCSS) and social service agencies) to bring across information on the various avenues of social support and social issues that the community faces. In particular, informative posters can be adapted from the SG Cares movement, along with a simple plug-and-play resource kit that can be rolled out across all participating schools. This can include the theme for the year, marketing collaterals, call to action for the SG Cares portal, and other helpful resources.

12. Through this student-led commemoration of SG Cares Giving Week, students will be able to creatively present their learning and volunteering experiences with social support while gaining a

³ SG Cares Giving Week promotes the giving of Time, Talent, Treasure, and Voice as part of SG Cares, a national movement dedicated to guide and support the goodwill of all who live in Singapore to better help those in need.

deeper understanding of a wider range of social issues and resources available. In addition, the cluster-based approach will support inter-school mixing, enabling peer learning and interaction across schools.

13. Overall, recommendation 3 seeks to increase awareness of social support among students through student-led activities and user-generated content to share knowledge and experiences.

14. Students possess untapped potential to drive meaningful change within their communities, not only within school premises but also beyond. Hence, a possible future step to extend recommendation 3 is to explore how to harness students' energy and passion for social support outreach in the community. The aspired end state would be to enable students to act as community connectors, bridging the gap between schools and local communities to enhance the effectiveness of social support. Box 5 details existing developmental and deployment opportunities that could potentially be tapped on or adapted for students to increase awareness of social support in the community as a next bound.

Box 5: Existing developmental and deployment opportunities for students to increase awareness of social support in the community

- A. Participating in Youth Corps (YCS) programmes, which cater to youths with varying levels of interest, competence, and commitment levels
- For youths who are new to social support outreach: YCS' bite-sized volunteering programmes, which are 2-3 hour "taster opportunities" to explore their interests.
 - For youths who are looking for longer-term commitment: Roles in YCS clusters as an ad hoc volunteer, cluster member, or cluster executive committee.
 - For youths who seek to develop their leadership skills: Youth Corps Leaders Programme, which is a 9-12 month community leadership development programme for youths aged 17 to 25 years old. Alternatively, they can opt for Mission X, a 3-day community service leadership programme.
 - For youths who seek greater resources to run their ground-up projects: Seek support from organisations such as National Youth Council Young ChangeMakers grant (funding and mentorship); National Volunteer and Philanthropy Groundup Central (mentorship); and Youth Action Challenge (funding and mentorship).
- B. Getting involved at SG Cares Volunteer Centres, which are responsible for building volunteer capacity, developing volunteer management capabilities, and fostering community partnerships to strengthen towns' effectiveness in meeting community needs.
- Having greater youth representation at the SG Cares Volunteer Centres would contribute to ensuring perspectives and ideas of young people are integrated into community initiatives, fostering relevance and resonance

Recommendation 4: Increase access to social support and reduce bandwidth tax by enhancing a one-stop portal for easy search and application for social service schemes

15. Disadvantaged families often have multifaceted needs and require multiple schemes and multi-agency support. However, multi-agency support often requires longer search times to find the right agencies, along with multiple application processes which often require a lot of information. Students at the Phase 1 discussions believed that these cumbersome search and application processes led to bandwidth tax and impeded access to social service support.

16. Today, the SupportGoWhere portal exists to simplify the search for these schemes. We aspire to increase SupportGoWhere's mindshare among the public and provide a seamless user experience through a one-stop platform that enables users to easily search for, and apply concurrently to, multiple schemes. This aims to reduce the bandwidth tax for service users across Singapore.

Recommendation 4A: Enhance acceptability by implementing a consolidated application portal for social service support

17. A typical help-seeking journey includes wanting to seek support, identifying support channels, filling up the application form, and submitting the application. From our preliminary scan, existing efforts such as SupportGoWhere and Service SG help aggregate the various support schemes for users to identify the appropriate support needed, but still require users to navigate to separate websites to fill up separate application forms.

- a. SupportGoWhere is a one-stop digital portal that provides information on numerous social service schemes and recommends schemes based on client particulars but does not allow applications (with the exception of ComCare Short-to-Medium Term Assistance (SMTA)).
- b. Service SG is a physical first-stop service concierge for government schemes, but applicants have to be redirected to the relevant channels.
- c. Several students conveyed feedback from service users that they worked with. Although centralised information on schemes is welcome, separate applications often result in frustration when service users need to repeat information and reattach documents.

18. To address this concern, we propose the introduction of a consolidated application form within the SupportGoWhere platform. This recommendation aims to simplify the process, reduce barriers, and make accessing social services more efficient. The consolidated application form introduces several key features to enhance the user experience when applying to multiple schemes:

- a. Consolidated Application Platform: Users will have the convenience of submitting and tracking a single application encompassing multiple support schemes directly through SupportGoWhere. For instance, a user seeking both financial and housing support can upload requested documents from both the Social Service Office (SSO) and the Housing Development Board (HDB) on the same portal, such as CPF statements or medical certificates. This approach reduces the need to navigate distinct application portals across various agencies, streamlining the overall process.

- b. Leveraging Technology for Personalisation: The Consolidated Application will offer the pre-filling of common information and filtering options tailored to individual needs. With the user's consent, auto-population from Singpass and government databases can further simplify the application process. This innovative feature reduces the necessity for repetitive data entry and enriches user customisation.
- c. User-Centric Flexibility: Users will retain the flexibility to submit separate or consolidated applications, based on their needs and comfort level. The Consolidated Application will be introduced as an optional supplement, rather than a replacement. In view that users may need to provide slightly different information to different organisations due to varying assessment criteria, the Consolidated Application can incorporate a function enabling users to duplicate and modify applications within the portal. The adaptable versions from the base application can be edited by users to conveniently add or remove information before submission for another application. Additional input fields relevant to the selected scheme(s) can also be automatically identified and added, so that users can input additional information that might be needed for additional applications. As a result, information utilised in one application can seamlessly transfer to populate another. This empowers users to tailor the sharing of information and documents across various applications, providing them with enhanced autonomy and flexibility during the process of applying for multiple social support schemes.

19. We have also identified several considerations to overcome barriers and ensure the effectiveness of the Consolidated Application.

- a. To clarify the scope, the Consolidated Application should focus on financial and social assistance schemes, excluding administrative matters unrelated to social services.
- b. To manage ineligible applications, clear eligibility guidelines should be communicated to users. Pre-screening and validation mechanisms will be implemented to manage an anticipated increase in applications that do not meet eligibility criteria (e.g., means-testing for income thresholds).
- c. Users with unique circumstances warranting appeal can have their application redirected to appropriate social service agencies or SSOs for further assessment.
- d. To ensure interoperability and data security, compatibility between systems and SupportGoWhere should be facilitated through data-sharing agreements and Application Programming Interfaces (APIs). Stringent data protection measures and regular security audits will safeguard user information.
- e. To foster collaborative integration and address complexities, a collaboration between MSF, Life SG, Service SG, and social service providers should be established through an interagency working group. This ensures seamless integration and successful implementation. Although this enhancement would require coordination with multiple agencies, we believe that there are significant benefits for the end user that can lower bandwidth tax and increase awareness and access to social support.

20. Drawing inspiration from the success of SingHealth's One MediFund Assessment, where patient touchpoints were significantly reduced (see Box 6), we foresee similar benefits from the Consolidated Application for social services.

Box 6: A case study of SingHealth synchronisation of One MediFund assessment

In 2014, SingHealth synchronised MediFund applications across hospitals. Originally, hospitals had different application platforms and required significantly different information. This created frustrations among patients when they had to be reassessed at different institutions.

Now, there is a standardised scheme to make it easier for One MediFund assessments across institutions. This has been reported to reduce patient touchpoints by approximately 4,000 (from approximately 11,000 touchpoints in 2013), and yielded cost-savings of 168 man-days/year. Similarly, a one-stop integrated application portal could increase the acceptability of SupportGoWhere, thereby significantly lower bandwidth tax for the social service sector.

Recommendation 4B: Improve awareness by promoting SupportGoWhere via community collaborations and public communication strategies

21. We also perceived low awareness for SupportGoWhere since a large majority of participants at the Phase 1 discussions did not know about the platform. Furthermore, student volunteers for ComLink and Meet-the-People sessions shared that the residents often did not know where they could seek help from.

22. To enhance the utilisation of SupportGoWhere, we propose to strengthen community collaborations with grassroots organisations and social service agencies.

- a. The website can encourage users to seek assistance at nearby community touchpoints for in-person support on how to use the portal. Local community centres and social service agencies can serve as offline support hubs, providing face-to-face guidance to users who may find it more convenient or comfortable to do so. This is especially helpful for senior citizens who may benefit from the platform but do not have the digital literacy to use it.
- b. Furthermore, community collaborations will also allow SupportGoWhere to establish a timely feedback mechanism to facilitate regular communication with community stakeholders, such as social workers and community leaders. This allows for the timely identification of challenges or barriers faced by users while accessing or using SupportGoWhere. Addressing these issues promptly will improve the overall user experience and effectiveness of the platform.

23. Another strategy to enhance awareness and outreach for SupportGoWhere is via public communications.

- a. Collaboration with outreach partners to disseminate information about the platform to their respective networks will ensure a wider reach among the target audience.

This strategy increases awareness of SupportGoWhere among the general public and helps to overcome digital literacy gaps and time constraints that hinder help-seeking.

- b. This can be operationalised by designing eye-catching posters and advertisements featuring impactful visuals and concise messages about the benefits of SupportGoWhere. QR codes will be incorporated on posters for easy access to the SupportGoWhere platform.
- c. One possible location is Singapore's hawker centres since they are bustling hubs of community interaction and are often visited by residents in the neighbourhood. Another location of interest is inside train carriages and buses, where there is a ready audience of commuters. Both locations are well suited to raise awareness of SupportGoWhere.
- d. To ensure sustainability and foster a sense of community engagement, the team proposes involving student interest groups and CCAs. Art Clubs and similar groups can take up the responsibility of designing the publicity materials as part of their VIA initiatives.

24. Through collaboration, innovative design, and strategic implementation, we can make SupportGoWhere a widely recognised and utilised platform for all in need.

25. Overall, these three recommendations under Thrust 2 seek to increase awareness of, and access to, social support. Students and volunteer organisations are invited to build a more compassionate society through increasing awareness of social support among students and reducing bandwidth tax by enhancing a one-stop portal for easy search and application for social service schemes.

Thrust 3: Broadening definitions of, and providing more avenues to, success

1. The education system has diversified over the last few decades to offer students more pathways to success. From strengthening the reputation of Institutes of Technical Education (ITEs) and polytechnics, to establishing Singapore Sports School and the new University of the Arts, as well as revamping national exams and implementing full subject-based banding, much progress has been made in enabling each student to fulfil his potential.
2. The Government has also worked with tripartite partners to implement measures to uplift lower-wage occupations, through Workfare, the Progressive Wage Model, and other sector-specific salary adjustments.
3. However, Phase 1 discussions revealed that many of us felt insecure about our longer-term career pathways, and how we could make a contribution to society. In particular, there was concern that disadvantaged students were less aware and able to access these pathways to success, due to their relatively limited social capital.
4. We also felt that society could do more to celebrate “hand” and “heart” jobs - such as nursing, social work, preschool education, and security – which, despite being essential, do not typically command the same respect as “head” jobs which academically stronger students are traditionally more attracted to.
5. Initiatives like the Progressive Wage Model have helped lift wages in lower wage occupations, but have had limited impact on Singaporeans’ perceptions of these occupations. Similarly, recent salary reviews have recommended increased wages within the social service sector⁴ but may not have translated into improving the perceptions of these occupations (e.g., social workers, preschool teachers, etc.).
6. Changing people’s perceptions of such roles to recognise their contributions would complement moves in recent decades to uplift lower-wage occupations.
7. Not resolving these issues puts the fairness of Singapore’s social compact at risk. Disadvantaged youths might not feel they have a fair shot at success, while lower wage workers may feel they are not accorded the respect and dignity commensurate to their contributions to society.
8. This thrust makes recommendations on increasing appreciation and recognition of “hand” and “heart” jobs, and supporting disadvantaged students in accessing diverse career possibilities.

Recommendation 5: Celebrate “hand” and “heart” jobs through social media

“We must all, as a society, learn to value the contributions of every worker in every profession and every field. This means respecting all – including those in lower-income jobs – who keep society going in so many ways.

⁴ MSF and NCCS revised salary guidelines for the social service sector in 2023, with the recommended salaries of workers in the sector raised between 4% and 15%.

Many of these unassuming workers are essential, as we all learnt during the pandemic – our hawkers, cleaning workers, food delivery riders, security officers, and so many more. Let us all recognise them, treat them with dignity and respect, treat them kindly, never turn up our noses at anyone – and pay them well.”

DPM Lawrence Wong, Speech at the launch of the Forward Singapore Exercise,

28 June 2022

9. Our aspiration is to broaden our definitions of success to include "hand" and "heart" jobs that are essential to society. Singaporeans should fairly accord dignity and respect to workers in these jobs.
10. To achieve this, the team calls on content creators from the community to feature Singaporeans working in "hand" and "heart" jobs, especially those covered by the Progressive Wage Model (PWM). Such stories published by content creators are typically authentic and garner more traction.
11. These stories should debunk the myth that lower-wage jobs are low-skilled, by emphasising how these workers have upskilled, adopted new technologies, increased their productivity, and contributed to society. These stories should also highlight the critical importance of these occupations in ensuring that our country runs smoothly day in and out. One such example would be a recently published video by Channel NewsAsia⁵ (CNA) featuring a primary school security guard.
12. After being published, these videos can also be shown during Education and Career Guidance (ECG) lessons in schools, to help youths develop an appreciation of “hand” and “heart” jobs as critically important and respect-worthy pathways.
13. Organisations such as NTUC and MOM could support content creators from the community, by linking them up with workers in “hand” and/or “heart” jobs, for interviews and filming.
14. SkillsFuture and Workforce Singapore can also consider augmenting the skills ladder for “hand” and “heart” skills. Currently, many Singaporeans narrowly celebrate “head” skills only – such as good academic grades, financial knowledge, coding knowledge, etc.
15. However, “hand” and “heart” skills – such as resilience, empathy, teamwork, and communication – are crucial for success as well. Correspondingly, platforms such as Outward Bound Singapore are opportunities to demonstrate and develop these skills in atypical outdoor environments.
16. As Singapore moves to broaden its definitions of merit, “hand” and “heart” skills should be formally recognised too, such as with Workforce Skills Qualification (WSQ) certificates.

⁵ ‘School Work: The security officer that treats students like his own children’, *YouTube*, 12 March 2023, <https://youtu.be/TIOBBKL90FI?si=oEN0PubmHn6Jr8dj>

Recommendation 6: Lower barriers to entry for mentorships, apprenticeships, and internships

17. Mentorships, apprenticeships and internships are additional pathways for youths to learn about career options, be exposed to broader perspectives, and/or demonstrate their strengths to potential employers.

18. However, as surveyed by NTUC Youth Taskforce, youths still require more support in securing “quality internships” and “career mentorships”⁶.

19. Some possible barriers to entry that students face include: misalignment with their school schedule, minimum internship durations that are too long, and inability to meet prerequisites – especially for disadvantaged students with less access to opportunities to develop their portfolio and social capital.

20. Our aspiration is to lower these barriers to entry for youths to increase participation in mentorships, apprenticeships and internships.

Recommendation 6A: Increase access to a wider range of internships and apprenticeships

21. Preliminarily, we suggest the following as potential ways in which access could be increased. These ideas should be further studied and explored:

- a. Employers can consider offering internships with shorter minimum durations. This lowers barriers to entry, and enables youths who face time constraints (e.g., due to caregiving responsibilities) to still apply for and benefit from such opportunities. For example, Youth Corps Singapore (YCS) could consider shortening the minimum internship duration of their flagship Youth Corps Community Internship (YCCI).
- b. Another way could be to offer more hybrid internships, where youths are only required to be in the office for a few days each week, and work asynchronously during the rest of the week. This could be of use to students who are seeking professional development but are unable to be present physically in the office every day of the week due to other commitments.
- c. We encourage employers across all sectors to offer internships and apprenticeships, with particular emphasis on developing youths, rather than making them compete for limited opportunities. This could potentially include a short ‘try-out period’ as part of the application process, allowing candidates to demonstrate their skills, or schools providing employers with an assessment of the candidates’ capabilities beyond their academic abilities.

Recommendation 6B: Foster a stronger culture of mentorship

22. During the Phase 1 discussions, many of us attested to the importance of mentorship in helping us better understand career possibilities and pursue them. Mentorship expands our social networks and social capital. This is of particular importance to students from disadvantaged

⁶ ‘NTUC to pilot the Career Start Lab to help the youth kickstart their careers’, *NTUC*, 28 April 2023, <https://conversations.ntuc.sg/story-detail/?id=33>

backgrounds, who might not have as much access to such networks as their counterparts. Riding on the recent launch of Mentoring SG, other potential ways to strengthen the culture of mentorship include:

- a. Encouraging mentorships at an intra-cluster level. Currently, schools in Singapore are grouped into clusters. MOE can strengthen the cluster identity by encouraging intra-cluster mentorship, in line with Minister Chan Chun Sing's call for alumni to contribute beyond their alma mater. For example, students from Raffles Institution mentor younger students from nearby primary schools⁷. This model can be replicated across more school clusters. Intra-cluster mentorships can build affinity for, and increase the resonance of, the cluster identity, and spur alumni to give back to their clusters in the future. This can support students by giving them access to a wider network of mentors, and build up a culture of seeking and providing mentorship from young. However, intra-cluster mentorship should not be seen as the be-all and end-all, as Singaporeans should be encouraged to share their resources and networks generously with the less privileged, regardless of cluster affiliation.
- b. Providing more opportunities for adults to mentor the young. As there could be many adults with the skills, networks, and interest to become mentors, but are unsure of how to be linked up to interested student mentees, more could be done to facilitate this matching. For example, existing online platforms such as SG Cares' volunteer recruitment platform and giving.sg could consider adding a virtual map to the front page of their websites, where users can find mentoring opportunities that are most suited to them based on career interests and expertise.

⁷ 'RI to launch mentoring programme in 2023 to help primary school pupils', *Straits Times*, 23 Jul 2022, <https://www.straitstimes.com/singapore/parenting-education/ri-to-expand-mentoring-programme-in-2023-to-help-primary-school-pupils>

Conclusion

1. Refreshing Singapore's social compact involves diverse stakeholders, each with a distinct role to play. Students, individuals, families, corporations, community partners, and the Government collectively contribute to this endeavour. Befriending services, mentorship opportunities, internship opportunities, and streamlined processes all weave into the fabric of a renewed social compact that enhances social mobility.

2. It was in this spirit that students from different PSEIs in Singapore shared their views on various social issues confronting Singapore, ranging from inadequate support for disadvantaged families, challenges in accessing social support, and the pitfalls of a meritocracy focused on academic grades, in Phase 1 of MSF's Forward SG engagements with PSEI students. In Phase 2, we stepped forward to develop recommendations that rally all parts of society to take action as Singapore progresses into its next phase of nationhood. As DPM Lawrence Wong has said, "We want not only to help people tide through difficulty but also to boost their sense of drive and purpose, and strengthen their sense of agency and ownership over their own circumstances."⁸

3. To conclude, we warmly invite fellow students and citizens to take action in the capacity you can, to strengthen our social compact.

- a. We invite youths to work with the people, private, and public sectors to come together to deliver programmes and schemes to boost the financial literacy of disadvantaged families.
- b. We invite youths to step up to raise awareness of social support in their schools and communities, while also fostering stronger community collaborations with organisations such as YCS, NCSS, and SG Cares Volunteer Centres.
- c. We invite MSF to work with Life SG, social service agencies, and other relevant stakeholders to reduce bandwidth tax by enhancing a one-stop portal for easy search and application for social service schemes.
- d. We invite youths and content creators to create social media content that celebrates Singaporeans working in "hand" and "heart" jobs, especially those covered by the Progressive Wage Model. Employers can support content creators in developing human interest stories that highlight the essential roles these workers play, as well as their upskilling journey.
- e. We invite working adults and employers to volunteer as mentors, introduce flexible and shorter hybrid-work internships in their workplaces, and give back to their school clusters, beyond their alma mater.

⁸ 'Speech by Deputy Prime Minister and Minister for Finance Lawrence Wong at Debate on President's Address', *Ministry of Finance, Singapore*, 17 Apr 2023, <https://www.mof.gov.sg/news-publications/speeches/speech-by-deputy-prime-minister-and-minister-for-finance-lawrence-wong-at-the-debate-on-president%27s-address>

4. In this unified effort, let us stand together to support individuals and families, propel social mobility, and foster an inclusive society that embodies the values of a refreshed social compact together.

Meet the students



Phase 2 student report writers with the MSF team and MOS Sun Xueling

	Name	School
Team 1	Loynes Poh Kai Bin (Team Leader)	SUSS
	Ai Lan	Hwa Chong Institution
	He Jingyi	Hwa Chong Institution
	Kavan Tay Yiquan	Hwa Chong Institution
	Low Pin Jia	Singapore Polytechnic
Team 2	Cameron Tan Shi Ern (Team Leader)	NUS
	Christy Robyn Chng Su-Ann	SUSS
	Germaise Leong	SUSS
	Rajendran Rajesh	Nanyang Polytechnic

	Tan Xinyi	NUS
	Wong Rui-Min, Sara Regan	SUSS
	Wu Ruoyan	St Joseph's Institution
Team 3	Pang Ren Jie, Adriaie (Team Leader)	NUS
	Ambika Girish	SUSS
	Muhammad Fhaizal bin Rahim	SUSS
	Ryan Ridhuan Bin Rahmat	SUSS

Box 7: Why students decided to take part in MSF’s Forward SG Care Pillar engagements and what the experience meant to us

“Forward SG to me is about Singaporeans coming together for the betterment of society.” – Claudia Ruth Selvakumar, Ngee Ann Polytechnic

“I was inspired to take part in the Forward SG engagement sessions due to the meaningful opportunity to co-create policy recommendations with fellow like-minded students and MSF resource persons. Through this journey, I've developed a deeper appreciation for social policy and a whole-of-society approach to empowering individuals, families, and communities. I'm grateful for the chance to be part of this initiative, and I look forward to seeing how our recommendations will collectively shape the future of our social compact.” – Cameron Tan Shi Ern, National University of Singapore

"I'm just glad that Forward SG is taking place so we can rethink the way approach community services and social support." – Chan Min Zhen, Institute of Technical Education (ITE) College West

“I thought this would be a good way to understand and analyse the issues citizens face in Singapore, [...] understanding it from different levels. This experience helps me to understand better how the government looks at society and how the interventions/solutions are planned/created.” – Germaise Leong, Singapore University of Social Sciences

"Social mobility is really important. Like closing the gap between the less fortunate and more fortunate." – Sanghvi Shalin Bhavin, Nanyang Polytechnic

“I registered my interest for the Forward SG student-led recommendations because I wanted to gain hands-on action in shaping policies in Singapore, as well as challenge myself to take the first step in championing societal change, motivating my peers to do the same. Through this entire experience, I have had the honour of collaborating with like-minded peers and exchanging our ideas to reach the best possible solution.” – He Jingyi, Hwa Chong Institution

“Moving up the social ladder starts from going to the ground, helping these families – getting to know them, their stories, their circumstances. I think that's how we help them progress.” – Adilah

Binte Mohamed Nur Azil, Nanyang Polytechnic

"I took part in the Forward SG engagement sessions to learn more about the issues surrounding social mobility and what I can do to contribute. The process has been incredibly enriching and I deeply enjoyed working and exchanging ideas with other students from different walks of life and educational institutions. I am so inspired by the hard work and "heart" work that goes behind supporting disadvantaged families and look forward to applying the insights that I have gleaned to my future community work." – Kavan Tay Yiquan, Hwa Chong Institution

"Youths like us may think like 'Hey, I'm just another human on earth,' but the truth is, your help could have a life-changing effect." – Jonathan Chua, Nanyang Polytechnic

"I participated in Forward SG wanting to contribute my opinions and ideas on social issues confronting Singapore. Throughout the journey, I got to hear various perspectives from students of different institutions on topics of social mobility, access to social support and redefining meritocracy. The experience has been rewarding and challenging, allowing me to be exposed to the realm of policymaking and work alongside policy officers and directors from MSF to understand the nuance of our policy to develop the recommendations. I hope that the proposals become reality as we strengthen our social compact to move Singapore into the next phase of nationhood." – Loynes Poh Kai Bin, Singapore University of Social Sciences

"It gives hope to students like me who also may not have come from the best backgrounds." – Loo Dan Lin, Institute of Technical Education (ITE) College West

"This ForwardSG exercise shows the government's effort to listen to its citizens and also to students who are really passionate about making positive change for fellow Singaporeans. This was the reason I decided to take part in this engagement – to contribute to, hear, and support what the younger generation aspires for Singapore. This experience has been amazing and I've met many bright talents with amazing ideas for the future. It has been a fulfilling journey. I participated during a time of studying to become a social worker, and it has strengthened my resolve to continue making positive change in the lives of Singaporeans." – Muhammad Fhaizal bin Rahim, Singapore University of Social Sciences

"It has given me a more in-depth perspective of what the government has been doing." - Lau Minn Hann, Republic Polytechnic

"As an aspiring changemaker, being a part of the Forward Singapore exercise opens up the avenue for me to influence the status quo and propose changes that uplift Singaporeans. Having a stake in potential changes and implementations of the near future through the Forward Singapore movement is a privilege! I cherish this platform to inspire fellow youths to take ownership in charting the future of Singapore." – Rajendran Rajesh, Nanyang Polytechnic

"I decided to take part in this exercise mostly to gain insights into the process of policymaking, with only a basic understanding of the cause. Through the long process of research, ideation, drafting, and editing, I was inspired by my group mates' passion and insight, as well as the effort they were willing to put in for the chance of making a positive impact. Overall, it was a humbling experience that taught me the importance of having the heart to serve society." – Wu Ruoyan,

