BUILDING OUR SHARED FUTURE
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We would like to extend our appreciation to our colleagues in Cabinet, other Political Office Holders, the Forward SG secretariat team and officers from the various ministries and agencies for their support throughout the Forward SG exercise.
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FOREWORD

BUILDING OUR SHARED FUTURE, TOGETHER
We launched the Forward Singapore (Forward SG) exercise in June 2022, engaging Singaporeans from all walks of life on how we should refresh our social compact for the road ahead.

What is a social compact? It is the glue that holds society together, the shared understanding of our roles and responsibilities towards each other, and our shared values and aspirations as a people.

In Singapore, this manifests through various examples:

- Individuals taking responsibility for themselves and their families but also caring for others in society
- Employers paying fair wages, looking after their employees and supporting their development
- Community organisations caring for those in need
- The Government using the taxes it collects to deliver high-quality public services, to invest in the well-being of all Singaporeans, and to build for the future

A functioning and robust social compact creates trust. It leads to a sense of assurance that someone’s got our interests in mind — that we have got each other’s backs.

For us to feel that way, our social compact should be collectively agreed upon. Everyone should recognise that we have a meaningful stake in society, and we are all invested in one another and in our shared future.
Our social compact is not static. It must be refreshed to adapt to changing times.

Singapore is now in a prime moment for change. We face new challenges and uncertainties but also new opportunities.

- Geopolitical tensions are contributing to a less benign and less hospitable environment for small states like Singapore.
- Technological advancements will open up new opportunities, but they will also make existing job roles obsolete and add to workplace anxieties.
- Rising inequality and slowing social mobility have already fractured social cohesion in many developed countries and will create similar pressures in our society.
- Our rapidly ageing population will increase strain on our people, especially those who are sandwiched between caring for both their young children and elderly parents.
- Longer-term trends like climate change will pose additional challenges. We have to make difficult trade-offs as we decarbonise our economy and society. Everyone must be ready to adapt to the realities of global warming and prepare for threats such as extreme weather events, food shortages and rising sea levels.

We are fortunate to be dealing with these challenges from a position of strength. We have a high level of trust and a strong sense of social solidarity.

This helped us pull through the COVID-19 crisis. The pandemic was a baptism of fire for Singapore and the 4G leadership team. We managed to emerge stronger because of the collective efforts of everyone in society.

But we cannot just continue with the status quo.

Now, as we enter a new era, we should look ahead and prepare for change. If we fail to do so, our society can easily fall apart in the face of disruptions like economic downturns, pandemics or other crises.

The reality is that despite our success, we are still a small city-state that is vulnerable in many ways. No one is obliged to come to our rescue if we falter. It is up to us to fend for ourselves and determine our own future.
This is why we embarked on the Forward SG exercise. Together with Singaporeans, we have identified several key elements in our new way forward:

More opportunities for all Singaporeans to chart our own path, so that we feel empowered and valued as we pursue our diverse aspirations and our own definitions of success

More assurance for Singaporeans that they will be taken care of at every life stage as basic needs like education, retirement, healthcare and housing will be met

More collective responsibility from all stakeholders — the Government doing more but businesses, community groups, families and individuals also doing their part to support and uplift those around us, and ensure that Singapore remains strong and united for generations to come

This vision of the Singapore we seek to create will provide a roadmap for our next bound of development.

Together we will build our shared future for a better Singapore.
CHAPTER 1

OUR NEW WAY FORWARD
The Forward SG exercise brought over 200,000 Singaporeans together over the last 16 months to discuss issues ranging from careers to ageing, as well as environmental sustainability.

Forward SG builds on the ideas gathered and partnerships developed across various engagements in recent years, including the Singapore Together Emerging Stronger Conversations, the Conversations on Singapore Women’s Development, and the Long-Term Plan Review, among others.

- Reflecting our diverse society, we often encountered differences in views and perspectives during our discussions. The issues we face are complex; some solutions may benefit one group but disadvantage another.

- But these hard conversations were important. They highlighted the trade-offs involved in policy making and the importance of listening to diverse views to find common ground.

- The conversations enabled us to reflect on and affirm the core principles and fundamentals we should continue to uphold. We also recognised that there were areas where existing approaches had to be refreshed in light of changing circumstances.

In our engagements with Singaporeans, there was broad consensus on the areas that we are doing well in and should continue to focus on:

- We must uphold our shared values — fairness, inclusiveness, stewardship, and a shared sense of solidarity and mutual responsibility, where everyone gives back to society and helps those in need.

- Amidst our diversity, we must strengthen our multi-racial harmony and shared sense of identity as Singaporeans.
Singaporeans also agreed that it was critical to have a strong and vibrant economy. A growing economy will give us the resources to tackle our social challenges and enable everyone to enjoy better standards of living. But if the economy stagnates or shrinks, people will lose hope for the future. Populism and nativism will take root; cohesion and trust in society will begin to fray.

Growing the economy will get harder in the coming years amidst tighter constraints in land, labour and carbon. We must redouble our efforts to push the frontiers of innovation and develop new capabilities and engines of growth:

- We need to keep our economy open and continue to attract and anchor quality investments here. We must also continue to welcome foreign manpower from around the world to complement Singaporeans; with the best teams here, we can maximise our chances of excelling amidst intense global competition.

- We have to further improve our productivity over the coming decade. The best way to do so is to allow the process of ‘creative destruction’. Some activities will wind down, but new growth areas will emerge. New technologies like generative Artificial Intelligence (AI) will drive this restructuring and transformation. This will result in more churn and disruption in our workplaces. We must therefore provide more support for Singaporeans to adapt and thrive in this rapidly changing environment.

“If Singapore stays open to the global economy, I will continue to stay here. If Singapore becomes more closed off, all the big-tech companies and multi-national corporations (MNCs) will be gone.”

- Youth participant at the REACH-Friendzone ‘Singapore_v2050’ Conversation, 27 September 2022
We always need to keep up to speed. It’s a challenge but also something we can exploit to a certain extent because if we can adapt fast enough, we can have first-mover advantage.”

- Junior Associate at the Forward SG Engagement with Management Associates, 7 October 2022
At the same time, one area that constantly emerged from discussions was how the idea of a ‘good life’ has evolved. What is the Singapore Dream?

- In the past, Singaporeans talked about chasing the Five ‘C’s — condo, car, cash, credit card, country club.

- Nowadays we no longer focus on the Five ‘C’s. But as a society, we continue to measure ourselves and others on the same old yardsticks — the size of our pay cheques or the property we own.

- To be clear, we would all like to have a good career, a good home and to provide for our families. All parents would like their children to get ahead and do well in life.

- But how far should we go in pursuing these material goals? How much is enough? How do we avoid getting trapped in a vicious cycle of endless hyper-competition where we focus too much on keeping up or even trying to get ahead of others?
From our engagements, it was clear that the idea of the Singapore Dream is not limited to material success. In particular, there have been discernible shifts in our youths’ mindset. When young people today talk about careers and jobs, they often express a desire for meaning and purpose in what they do, not just for good salaries. In other words, we want to embrace wider definitions of success. We seek a more inclusive Singapore Dream — one where we value every individual, support them in their diverse aspirations and pathways, and celebrate their achievements and successes together.

We already see this in the arts and sports, where we have a growing number of artists and athletes who have achieved success through personal guts and determination. Likewise, there are many Singaporeans bravely forging their own paths to take a chance on their dreams. How can we, as a society, help them feel that they are not alone?

“[Success is] fulfilment and contentment. I’m okay with not achieving certain material goals, but the non-material goals are very important. Everything I do should carry some value and meaning.”

- Student participant at the Forward SG Student Engagement at Nanyang Technological University (NTU), 11 November 2022

“In my generation, success was all about the Five ‘C’s. Now, it is about balance and how one could contribute to society.”

- Middle-aged participant at the Forward Singapore Intergenerational Conversations, 3 December 2022
To refresh the Singapore Dream, we must make several changes.

Embrace learning beyond grades:
As a society, we still focus too much on who gets the best grades and who makes the cut for perceived brand-name schools or sought-after university places. Instead of getting caught up in an education arms race, we should reorientate our mindsets towards becoming a full-fledged learning society, where we strive to learn and improve throughout our lives.

Respect and reward different jobs:
We are used to celebrating those who excel in certain fields. We should equally embrace our talents in other areas and create diverse pathways for Singaporeans to be the best version of themselves and make a difference in their own ways.

In a highly competitive environment, it is easy to become narrowly focused on our own pursuits and goals. We have long rewarded and celebrated individual efforts and achievements. It is good to be self-reliant. But if we take this too far, it can lead to the mistaken notion that our achievements are entirely due to our own efforts.

In fact, no one succeeds alone. Every success story is a shared story. We must not lose sight of the fact that we are part of something bigger. Our lives become more meaningful when we are part of a larger whole and are able to care for and help our fellow citizens.

We therefore have to change our attitudes and mindsets about success. It should be less about ‘I’, ‘me’ and ‘mine’ and more about ‘we’, ‘us’ and ‘ours’.
We must build upon our strong sense of individual responsibility with a greater sense of collective responsibility. Together, we should strive to provide the following assurance to our fellow citizens:

More support for our families through every stage of life so they can better adapt to their evolving circumstances and needs, to flourish and thrive.

More support for our seniors so that they can retire with peace of mind and live meaningfully and healthily in their golden years.

More support for Singaporeans to bounce back from setbacks through a better system of social support so that everyone can improve their circumstances and chase their own dreams.
A truly successful society is one where everyone succeeds together. Our enhanced support measures will focus on the lower and middle-income groups, with additional help for the more disadvantaged and vulnerable members of our society. By empowering them and boosting their sense of ownership and agency over their own circumstances, we ensure that everyone is given the opportunity to succeed, while no one is left behind.

Importantly, we have to consider the needs, not just of today but also of tomorrow. We have to think about the next generation, and those yet to be born. We should uphold our ethos of building for the future and steward our resources responsibly and sustainably, without burdening future generations.

Ultimately, we aim to build a stronger sense of solidarity and identity as Singaporeans. As an increasingly diverse society, we should intensify our effort to strengthen our sense of kinship and trust in one another. Those who have succeeded should do their part to help uplift the people around them. We must never be a society where people are left to fend for themselves. Instead, we want every Singaporean to know and feel a stake in our shared future, while possessing a sense of obligation and responsibility to one another.
This is the Singapore we want to become — a society that is:

- **Vibrant and Inclusive**, with opportunities for all to learn and progress across diverse pathways, and where everyone is valued and respected for who we are and what we do.

- **Fair and Thriving**, where Singaporeans are assured of their basic needs through every life stage, and we can all pursue fulfilling and dignified lives, with more help given to our fellow citizens with less.

- **Resilient and United**, with a stronger sense of shared identity and collective responsibility amongst all stakeholders to do our part for the common good and for future generations of Singaporeans.

This new way forward reflects the shared perspectives and views of Singaporeans across all walks of life who participated in our Forward SG engagements. Taking in these inputs, the Government has begun the work of reviewing and updating policies. We have set out in this report the possible changes in policy directions and also the different ways in which Singaporeans can do their part in shaping our future.

It will not be possible for us to address every topic or suggestion in this report. But we have attempted to capture everyone’s voices through various means.

Visit the Forward SG website and social media platforms to view more proposed ideas.

- [https://www.forwardsingapore.gov.sg](https://www.forwardsingapore.gov.sg)
- Facebook: @oursingapore
- @oursg
- Instagram: @our_sg
- LinkedIn: oursingapore
- YouTube: oursg

Look out for more specific policy initiatives that will be announced over time, such as at Budget 2024.

The ideas from Forward SG provide a roadmap for our next chapter of the Singapore Story. Together, we can look ahead with confidence and contribute actively towards our shared future.
Over 200,000 Singaporeans contributed to the Forward SG Exercise

>35,000 participated in 275 partnerships and engagement sessions

>165,000 contributed through surveys, roadshows and other digital platforms

The Forward SG exercise builds on the ideas gathered and partnerships developed across various engagements in recent years, including:

- The Singapore Together Emerging Stronger Conversations
- The Conversations on Singapore Women’s Development
- The Long-Term Plan Review
- Over 35 Alliances for Action on economic, social and sustainability issues

Note: Demographics of participants from 102 engagement sessions, where data was collected
Engagements were held...

- In different languages
- In every neighbourhood
- Both in-person and online
- At timings suited for overseas Singaporeans
- With the support of more than 560 volunteer facilitators

Engagements adopted a wide variety of formats and methods to cater to different interests and profiles:

- **Open Space Technology** enabled participants to choose and lead conversations on topics they most wanted to discuss.

- **Focus group discussions** explored a specific issue e.g. housing, for groups most affected by the issue.

- **Role-playing** enabled participants to stand in the shoes of a demographic profile different from their own and understand it better.

- **Intergenerational conversations** brought together people from different ages to build mutual understanding across generations.

- **Marketplace for action/partnership** enabled people to learn about and sign up for community initiatives in their neighbourhood.

Citizens and stakeholders from the private and people sector also led initiatives in support of Forward SG.

- The NTUC #EveryWorkerMatters Conversations engaged 42,000 employers and workers to refresh the Labour Movement’s compact with workers.

- Some groups submitted policy proposals to the Forward SG Workgroup; others organised Forward SG engagements for their communities.

- Many kickstarted ground-up initiatives in their neighbourhoods, schools and workplaces to tackle issues related to our social compact.

Many of these initiatives will continue beyond the exercise.

We thank everyone who has contributed, and will continue to grow this spirit of partnership and co-creation.
CHAPTER 2

EMBRACING LEARNING BEYOND GRADES
Education has been a key part of Singapore’s remarkable transformation.

Of the generation born in the 1940s, nearly 60% did not complete secondary school. We have come a long way since then. Our education system is now widely respected in the world. Our students, including those from lower socio-economic backgrounds, consistently outperform many of their peers in other countries.

All parents want the best for their children and to prepare them well for the future. Unfortunately, the emphasis on education has, over time, led to anxiety about exam scores and the pressure to get to the ‘right’ schools as a key to future success, social status and happiness.

We will have to do more to make our education system more flexible and reduce stress on students. Exams like the Primary School Leaving Examination (PSLE) should not become a high-stakes checkpoint for students. Instead, students should be able to learn at their own pace, and the PSLE should remain just one of many checkpoints in the education system for students to gauge the extent of their learning.

We should focus on the more important aspects of our children’s experiences in schools — the development of life skills, quality of our children’s relationships and level of engagement in learning, be it the chance to work on a meaningful project or to participate actively in Co-Curricular Activities (CCAs).

Furthermore, learning cannot be crammed into our formal schooling years. It is not possible for the first 15 years of education to prepare us for changes over the next few decades of our careers and our lives. Learning must continue after we leave school.

“

If at an early age, [children] are already expected to fulfil or get good grades in preparation for PSLE, it’s taxing for the kids and parents as well.”

- Participant at Ministry of Education (MOE) Parent Support Group Engagement, 3 September 2022
Our approach to education must evolve to equip our students to navigate a world that will be very different in 20 to 30 years.

Students and learners of all ages, parents, communities and industry partners need to work hand in hand with the Government to do more in the following areas:

- Give every child a good start
- Provide more diverse pathways to develop every student to their full potential
- Beyond school, pursue lifelong learning
Give Every Child a Good Start

Research is clear that both pre-natal and early childhood years are critical for a child’s development. They set the foundation for future learning. There is strong evidence, both internationally and locally, on what works — supporting maternal health and well-being, providing a nurturing and stimulating environment, and building strong relationships.

A good start is not about academic preparation. Rather, it is about imbuing the right values and a love for learning in our children. The hope is for our next generation to be excited, and not apprehensive, about the lifetime of learning ahead. It is crucial that we work together to achieve this for our children.
Together, we can ensure that every child, regardless of family background, can have a strong start in life.

The Government has increased its investments in preschool education considerably in the last decade.

We will press on with our plans to provide 80% of our children with places in a government-supported preschool offered by Anchor Operators and Partner Operators, as well as MOE Kindergartens, by around 2025. These government-supported centres will uphold high standards and keep their fees affordable. We are also doing more to uplift the preschool profession, to attract, develop and retain good teachers in these centres.

We ask that parents, grandparents, aunts, uncles and any adult who cares for our children continue to play a part in building our children's life skills, and nurture a sense of curiosity.

This is the best time for all children to learn through play and develop a love for learning.

We will pay special attention to children from lower-income families.

There is now near universal enrolment in preschool, especially at ages five and six. However, we have found that the enrolment and attendance at preschool for children from lower-income families at ages three to four years tend to be lower than the national average. We will therefore focus on uplifting young children from more disadvantaged backgrounds by spurring their enrolment and attendance in preschool, to close early developmental gaps. We will elaborate on these plans in Chapter 6.

Together, we can ensure that every child, regardless of family background, can have a strong start in life.
More Diverse Pathways to Develop Every Student to Their Full Potential

Over the last 50 years, we have significantly improved the quality of our education system to meet the needs of our economy and society, and the aspirations and aptitudes of our students.
We can do more. The Government will introduce more customisation in our education system to better support every student in fulfilling their diverse potential:

We will abolish streaming and move to Full Subject-Based Banding to cater to the diverse learning needs, interests and abilities of our students in different subjects, instead of their overall academic abilities.

From 2024, there will no longer be ‘Normal’ and ‘Express’ streams. In time, a new generation will not remember these labels, or use them to categorise themselves and others. Instead, there will be greater porosity and social mixing, for students to better appreciate each other’s diverse strengths and talents.

We are exploring how adaptive learning technologies, Artificial Intelligence (AI) and deep analytics technologies can enable us to further tailor curricula to individual students’ needs.

This will allow us to offer more customisation in teaching and learning.
We are deepening support for students with Special Educational Needs in both mainstream and Special Education (SPED) schools, as well as our Institutes of Higher Learning (IHLs).

We have been providing more resourcing and staff training in our mainstream schools and IHLs, and will also strengthen the professional development of educators in SPED schools. We will elaborate more on how we, as a society, can better support persons with disabilities (PwDs) and their families in Chapters 4 and 6.

We are also broadening the definition of merit.

For example, the Direct School Admission (DSA) promotes holistic education and provides students with opportunities to demonstrate a wider range of talents when seeking admission to secondary schools. Currently about 10% of students are admitted to secondary schools through the DSA. We envisage more to go through the DSA avenue as we give more emphasis to holistic education. In particular, we will continue strengthening support for students from more disadvantaged backgrounds in the DSA process.
But schools alone will not be able to cater to every aspiration, nor prepare our students fully for every industry.

We will develop more partnerships between schools to give students access to a wider range of opportunities.

For a start, schools can partner each other for CCAs, Values-in-Action programmes, and other holistic development programmes. Schools located near each other can also work together as a cluster to set up partnerships.

“The first few hockey sessions were awkward even though the coaches were trying their best to unite us. However, after spending seven months together, we’ve fostered bonds by training together, overcoming disagreements and conflicts together as we have formed friendships. During the National School Games, we were all supportive of each other, encouraging one another to push harder each time the opponent scored a goal. This is why I’m proud to be part of this partnership between Queensway Secondary School and Singapore Chinese Girls’ School, and why I call this my team.”

- Bethany Mary Piper (Secondary 1, Singapore Chinese Girls’ School). Member of Hockey (Girls) CCA team comprising students from Queensway Secondary School and Singapore Chinese Girls’ School.

Community partners can work with MOE’s recently established Partnerships Engagement Office to develop links with suitable schools and offer areas of excellence and programmes in niche areas.
Industry players can come together with academia to co-design, co-develop and co-deliver education modules for both students and adult learners.

This will equip our students with the latest industry knowledge and practices, so they have the relevant skills when they enter the workforce.

“Talent development is a shared commitment between the education fraternity and the business community. As our economy evolves, schools and companies can benefit from working together, for example, in co-developing authentic exposures for educators and students, and helping students explore the range of future employment opportunities. Singapore Business Federation (SBF) is happy to help connect businesses with schools to deepen partnerships and cross-pollinate new ideas.”

- Mr Lam Yi Young, former Chief Executive Officer (2021-2022), SBF

“Strengthening school-industry partnerships is an important strategy to ensure Singapore remains a forward-looking, vibrant hub with a future-ready workforce. Singapore National Employers Federation (SNEF) can connect educators and students with our network of employers, to offer them real-world insight on the skills and competencies needed in the workplace.”

- Mr Sim Gim Guan, Executive Director, SNEF

Students should keep an open mind and be ready to learn from the world beyond Singapore, including through overseas exposure and interactions with friends from overseas in our schools.
Supporting more diverse pathways also means we must commit to rebalancing our priorities — from narrowly focusing on academic performance and paper qualifications, to embracing wider competencies, life skills and other personal attributes.

The Government has reduced the frequency of school exams across all levels to free up time and space for our children to grow. We have also broadened aptitude-based admissions to autonomous universities so other factors beyond grades, such as interest and aptitude can be taken into account.

Parents have an important role to play as well: they can avoid placing undue stress on our children to chase every last mark or pursue only narrow academic results. Instead, let us celebrate our children’s unique strengths and interests, and support them on their chosen pathways.

“I pledge to let my children grow in the ways they are talented in and not to realise our unfulfilled dreams.”
- Mr Clement Cheong, Parent Support Group Leader

“I pledge not to focus on scores but the learning process; be open to education paths my child selects based on her aspirations; to be her cheerleader throughout her learning journey.”
- Mr Loh Chia Hwei Daryl, Parent Support Group Leader
Employers should also commit to looking beyond qualifications; instead, they could recognise and reward diverse skills and competencies in hiring and career advancements.

As a society, we must embrace this wider definition of success. It is about fulfilling our potential across diverse areas and also about contributing to the community and those around us so that others may also benefit.
Beyond School, Pursue Lifelong Learning

Beyond the formal education system, we will need to do more to equip Singaporeans for the lifelong journey of acquiring new skills and sharpening existing ones.

Rapid technological advancements like AI present both opportunity and disruption for industries and our jobs. We are unlikely to face a jobless future. While some jobs will become obsolete, new ones, which require new skills, will be created. This is something businesses and workers will have to adapt to.

Singaporeans understand this imperative. From our Forward SG engagements, many expressed the wish for a major skills boost in order to keep up with new skills and new needs. They hoped not just to upgrade existing skills but also to undertake a significant reboot in the middle of their careers to seize new opportunities.

Upskilling resonated strongly with participants of the National Trade Union Congress’s (NTUC) #EveryWorkerMatters Conversations (#EWMC).

73% of those surveyed agreed or strongly agreed that training was a meaningful use of time.
At the same time, Singaporeans raised several common barriers to major upskilling.

- In-house training by employers is uneven. The best ones have more structured and tailored training programmes. But workers often find it hard to take sufficient time off to invest in meaningful skills upgrading.

- For those trying to upgrade in their own time, subsidies may only be available for the first full qualification. This means that if you had completed a diploma in your teens or twenties, enrolling in a second full-time diploma later in life could cost several times more.

- Mid-career workers also have more personal responsibilities, such as paying off housing loans and caring for children and elderly parents. With these responsibilities, it is a difficult decision to take significant time off work to study.

- Finally, those who managed to find a way to overcome the financial barriers may still feel daunted by the thought of going back to school after so long.

The challenges of staying relevant in a rapidly changing economy are real. The Government has made several moves to tackle this challenge through SkillsFuture. But more still needs to be done.

“Provide training and on-the-job opportunities, and make accessing mid-career switch programmes easier. Too much paperwork and processes. And these programmes do not cater to mature workers who want to pivot.”

- Anonymous response to Empower Pillar Questionnaire
We will push for more significant investments to support mature mid-career Singaporeans to pursue substantive reskilling and upskilling. These would include:

- A further, substantial top-up of the SkillsFuture Credit
- Training allowances for mature mid-career Singaporeans so that they can have some financial support when they take time off for full-time, long-form training
- Support for Singaporeans who already have a publicly-funded diploma or higher qualification to obtain another publicly-funded diploma qualification
Employers also need to do more, individually and collectively, to create a supportive environment for their employees to upskill.

- This includes sending employees for training and being more open to hiring mature mid-career applicants who have made a career switch.

- There are many kinds of learning and upskilling that employers are well-placed to provide: in-house courses tailored to the company's specific needs; on-the-job training where employees are given more coaching and mentoring; and career planning and rotations to build employees' skillsets.

- Employers too will benefit when they invest more in training and upskilling of their workers. They will boost their productivity and become more attractive to potential jobseekers.

Mr Choong Chyi Kei, Chief Executive Officer of Aux Media Group, said that his company was hit hard by COVID-19 as MICE (Meetings, Incentives, Conferences, Exhibitions) and large-scale events could not be held physically.

To cope, they transformed their business model and invested in a new studio that offered extended reality (XR) technology, which blends virtual and physical worlds using augmented reality and mixed reality.

To prepare their existing employees to make the move to the new XR technology, they participated in Workforce Singapore’s Career Conversion Programme in October 2021. Twenty employees were provided reskilling support to learn and operate the technology.

Since then, the company has expanded training overseas at their Korean partner’s studio in 2023, focusing on in-camera visual effects techniques, which allows them to provide more virtual production solutions to Singapore-based productions in the broadcast, media and entertainment industries.
More importantly, individuals must take ownership of their learning throughout life; they should embrace ‘career resilience’ and not just ‘job stability’. This includes actively seeking out available opportunities and resources to equip themselves with skills that help them stay relevant and versatile.

“[It] has been a game-changer for me! I got to connect with a community of like-minded individuals, acquired valuable skillsets and met potential employers that have empowered me to make a successful mid-career switch to the tech industry. The course fee subsidies and SkillsFuture Credit relieved the financial burden and allowed me to fully focus on the course.”

- Ms Carol Wong, Data Advocate, a beneficiary of SkillsFuture Career Transition Programme (SCTP)

Ms Carol Wong, a mid-career worker in her late forties, had worked in the publishing industry for over 20 years. She developed an interest in data analytics and decided to make a career switch into the sector. She participated in the SkillsFuture Career Transition Programme Junior Data Engineer course organised by Generation Singapore, Microsoft and Temasek Polytechnic.

Through this programme, she learnt technical skills such as database management and data analytics. After completing the course in March 2023, she found a Data Advocate position at a tech consulting firm with support from Generation Singapore.
Through these combined efforts, we will give a major boost to our SkillsFuture ecosystem. We will make SkillsFuture a key pillar of our social compact.

Ultimately, the shift to become a full-fledged learning society will require each Singaporean to adopt a mindset of continuous learning. We hope to make it a norm for Singaporeans in their forties, fifties and even sixties to discuss what new skills they are planning to acquire or to enthusiastically explore new possible career pivots. Together, we can broaden our definition of success to appreciate and respect a diversity of talents, and embrace learning beyond grades.
Education has been at the heart of Singapore’s remarkable transformation. Our approach to education and learning is widely recognised as one of the best in the world. Unfortunately, we have also seen mounting anxiety about exam scores and pressure to get into the ‘right’ schools.

Our vision is to embrace learning beyond grades — education and learning should empower us to fulfil our potential and pursue our dreams. We must also continue to evolve, to ensure that our people can navigate a world of rapid global and technological changes. Beyond the first 15 years of education, we must prepare Singaporeans for changes over the next few decades of life.

To achieve this, we will need to work hand in hand with individuals, communities and industry partners to do more in the following areas:

- We will continue to improve access to affordable and quality preschools.

- We ask this of parents, grandparents, aunts, uncles and any adult who cares for our children: play a part in building our children’s life skills beyond academics and inculcate in them a love for learning.

- We will work with community partners to pay special attention to children from lower-income families, so we can give them a strong start in life (more in Chapter 6).
More diverse pathways to develop every student to their full potential

- We will continue to offer varied pathways and customised learning experiences to support students’ diverse potential, including through Full Subject-Based Banding, DSA, new technologies, and support for students with Special Educational Needs.

- We will also strengthen partnerships between schools, community and industry partners to give our students more opportunities to explore niche areas of interest.

- We will shift away from an excessive focus on academics towards more holistic learning based on our children’s strengths, interests and chosen pathways. We ask for everyone’s support in this endeavour.

Beyond school, pursue lifelong learning

- We will make SkillsFuture a key pillar of our social compact. We will invest in a significant package to help mature mid-career Singaporeans re-skill and upskill.

- We ask that employers create a supportive environment for upskilling and for everyone to take ownership of our own lifelong learning.
CHAPTER 3

RESPECTING AND REWARDING EVERY JOB
As a people, we have worked hard to build a thriving and highly productive economy with diverse jobs and opportunities for Singaporeans. Despite this, many of us still worry about our jobs. We worry that we are missing out on the ‘good jobs’ in the economy.

Many participants of the Forward SG engagements shared that Singapore needs to embrace a wider variety of career pathways. We need to go beyond what we have traditionally thought of as ‘good jobs’, which was predominantly defined by the size of our pay cheques.

To be clear, we have always had a strong drive to put our best foot forward to succeed at what we do. This mindset of pursuit of excellence is precious for Singapore. It is important that we retain this core value as a society.

At the same time, our conversations with Singaporeans show a growing desire for ‘good jobs’ to go beyond the pay cheque — to include a sense of meaning and purpose, and the opportunity to develop mastery of skills.
We must do more to tilt the scales and narrow the wage gaps across professions. Mindset shifts alone cannot effect societal change. The types of jobs in our economy, levels of job remuneration and career prospects across various industries must also be consistent with what we value.

In addition, in a rapidly changing economy, we need to help Singaporeans take ownership of their careers and better seize opportunities to match their skills and aspirations across different seasons of life.

A successful career should involve a lifelong pursuit of new and different skills. These skills will allow us to thrive in multiple, diverse job roles and professions. With greater churn in the economy, we can also expect more workers to be involuntarily unemployed from time to time. We will have to do more to help Singaporeans through these career transitions and enable those who are unemployed to reskill, find new jobs and bounce back from setbacks.
We will collectively make several shifts when it comes to jobs and careers to:

- Further reduce wage gaps across professions
- Empower Singaporeans to build career agility and resilience
- Invest more in Singaporeans, even as we keep our economy open
This was one of the questions that the National Trades Union Congress (NTUC) sought to answer through its #EveryWorkerMatters Conversations (#EWMC).

Over 12 months, NTUC engaged 42,000 workers of all ages, professions and sectors in 8,000 hours of dialogues to understand their concerns and aspirations. The goal was to collectively shape the compact around work for current and future generations.

“How do we create a future of work that is better for workers and for Singapore?”

Images credit: NTUC
Through the conversations, NTUC has distilled a Workers’ Compact that represents the Labour Movement’s commitment to workers.

OUR WORKERS’ COMPACT

NTUC will continue to champion for:

01 Youths to be supported in their vision of success

02 Mid-career workers to be supported in their pursuit of deep skills

03 Caregivers, especially women, to have peace of mind in balancing work and caregiving

04 Older workers to have fair employment and training opportunities in a multi-generational workforce

05 No worker to be left behind in the nation’s progress

The Forward SG Workgroup supports the Workers’ Compact, which has informed the recommendations and ideas set out in this report. We will work with NTUC to realise the Workers’ Compact.
Further Reduce Wage Gaps Across Professions

We need to further reduce wage gaps across professions to avoid entrenching a rigid hierarchy of jobs based on salary sizes, and to recognise and reward all jobs more fairly.

Our efforts over the years to uplift our lower-wage workers have had a positive impact. Government moves like Workfare, the Progressive Wage Model (PWM) and the Local Qualifying Salary (LQS) have helped to reduce our income inequality.

We will continue to regularly review these schemes that uplift our lower-wage workers.
As we press on with these moves, we also need to better recognise the diverse contributions of those who work in ‘hands’ and ‘heart’ jobs.

They include our professional tradespeople like electricians and plumbers, as well as many in the healthcare and aged care sectors looking after our patients and seniors.

We believe society should reward Singaporeans who are keen and adept at such work fairly. They provide high quality and skilled services that are and will remain essential to our daily lives. They also contribute to our collective higher standard of living. But they may not be as well regarded as those who are engaged in ‘head’ work, such as those holding knowledge-related, white-collar roles.

“I feel that in our society, blue-collared jobs are not being recognised and are paid less. Through mainstream media and our parents’ mindsets, the emphasis [is] only on jobs and courses that [lead to jobs that] earn [higher] salaries, like being a lawyer, doctor or in banking and finance.”

- Mr Muhammad Kashari Bin Kassim, Singapore University of Social Sciences (SUSS), MSF Care Pillar Engagement with Post-Secondary Education Institutions (PSEIs), 2 February 2023

We would like to better recognise skilled trades and help more locals who have a knack for such work enter and progress in these trades.

It takes time to hone these skills, and those who develop a deep mastery should be able to earn a good living. However, without structured training and career pathways, individuals entering these trades have to navigate and chart their own path in acquiring work experience and skills. This can be daunting.

Together with NTUC, industry associations and Institutes of Higher Learning (IHLs), we will develop new initiatives to provide better support in these areas. If society is more supportive of individuals pursuing these careers, we can create a virtuous cycle, where society in turn benefits from better and more reliable services.
We will also pay more attention to uplifting the prospects of our young Institute of Technical Education (ITE) graduates.

We are especially concerned about the growing gaps between the starting salaries of graduates from ITE and that of graduates from polytechnics and autonomous universities.

These salary gaps can be narrowed over time if ITE graduates upgrade and refresh their skills. Many already do so by getting a diploma or more in their working years. This enables them to secure better career prospects with higher salaries.

We want to encourage and enable more ITE graduates to upskill and upgrade early, and give greater recognition to those who do so.

We will study how we can help younger ITE upgraders defray the costs of obtaining a diploma. When they graduate, we can also top up their Central Provident Fund (CPF) to give them a head start to purchase a home or save for their retirement.

Essentially, all of us must recognise the important work that our fellow citizens undertake to keep our society functioning and do our part to improve their wage prospects. Beyond narrowing wage gaps, we must value and respect everyone for who they are and what they do, including those doing the manual and care jobs that we all rely on. All will gain when the most vulnerable amongst us are better off.
Empower Singaporeans to Build Career Agility and Resilience

In today’s fast-changing economy, we will need to adopt a mindset of building career agility and resilience. We must be prepared to actively acquire new skills. As old jobs disappear or are transformed, we must also be prepared to seek new job roles that better utilise our skills.

The Government has taken steps in this direction, such as piloting the Job-Skills Integrators initiative. As set out in Chapter 2, we will provide more support for Singaporeans through a big push with SkillsFuture. But the Government cannot do this alone — this upgrading of skills must be matched by industry demand so that the new skills lead to better jobs and careers.

We will provide more support for Singaporeans to move to better jobs and careers in several ways, by:

- **Enabling individuals to make longer-term career plans**

  Just as we take active steps to maintain our physical health, individuals should proactively take charge of their career health to achieve their long-term career goals.

  Through digital tools and career guidance services, we aim to give Singaporeans more personalised recommendations on careers and skills pathways.

  This will help Singaporeans to figure out what skills are in demand, and which skills and experiences they need for new career pathways. Singaporeans will then be able to make better informed decisions on training and longer-term career plans.
Improving job matching

We will study how jobseekers can be better matched to jobs that utilise and reward their skills. Availability and accessibility of skills information in the labour market is important to enable hiring based on transferable skills and experience.

To improve the use of such information, we will explore ways of sharing reliable occupation and training data with employers and hirers.

At the same time, we will continue supporting businesses to strengthen their human capital development capabilities and equip their workers for new roles as businesses evolve.

Providing more support for vulnerable groups

We will support integration of persons with disabilities (PwDs) and ex-offenders into the workforce. Over the years, the Government has put in place schemes to encourage businesses to employ these individuals, as well as programmes to help them secure jobs.

We ask businesses to join us in employing these individuals and facilitate their integration into the workforce.
In a volatile economic environment, we will have to expect that more of us may be displaced from our jobs despite our level best.

- Involuntarily unemployed workers often face a dilemma between accepting a job offer immediately and taking time to search for a job that better fits their skills, experience and aspirations.

- Some rush into jobs that do not fit them in order to continue paying the bills. These workers may then find themselves entrenched in ill-fitting jobs in the long term.

The Labour Movement has advocated that the Government does more to better assure Singaporean workers that they will not have to face employment setbacks alone.

**We agree with this call and believe it is time to introduce a new support scheme for involuntarily unemployed jobseekers.**

“The job search was a pretty stressful experience. Previously, my company was closing down and [I] was told to leave. I had gone through 10 interviews. I have to find what is comfortable for me, taking into account the different commitments that I have. [Having] no income scared me as I could not find a new job when the previous job was ending.”

- Middle-aged participant at the Forward SG Empower Pillar Engagement, 14 October 2022
In designing this scheme, we will draw lessons from practices around the world.

Overly generous and poorly designed unemployment benefits can inadvertently make it more attractive for involuntarily unemployed workers to stay unemployed, rather than to return to the workforce. We must avoid such negative incentives.

Our scheme should support re-employment, not unemployment.

(i) It should encourage workers to do their part and take personal responsibility for their careers.

(ii) It should encourage workers to get back on their feet — to continue working towards their career goals and find jobs that utilise their skills and experience.

With these considerations in mind, the scheme could have the following features:

- Financial support that is conditional upon workers doing their part to actively search for jobs every month.

- Targeted assistance for involuntarily unemployed workers in the lower and middle-income groups, who are more likely to face financial pressures.

- Appropriately sized benefits to preserve the incentive to return to the workforce. These benefits will be complemented by existing social assistance schemes for more vulnerable households and with training allowance from SkillsFuture for those who undertake substantial reskilling.

Importantly, the scheme is not just about providing financial help. We will provide active career guidance and employment facilitation support to help involuntarily unemployed workers identify suitable career pathways, access training if needed, and bounce back stronger from setbacks.
Citizens’ Panel on Employment Resilience

“How might we strengthen our employment resilience?”

This was the challenge statement for the 59 participants in the Ngee Ann Kongsi-Institute of Policy Studies (IPS) Citizens’ Panel on Employment Resilience, organised in partnership with Ministry of Manpower (MOM) over four sessions in February and March 2023.

During the animated discussions, some participants raised concerns that many workers did not proactively manage their own careers until a need arose — for example, when facing retrenchment, career stagnation or job dissatisfaction. This passive approach towards shaping one’s career could be due either to a lack of awareness of the resources available or an overabundance of information that is daunting for workers to navigate.

**DURATION**

- **4 sessions**
  - in February and March 2023

**PARTICIPANTS**

- **59**
Citizens’ Panel on Employment Resilience

To help workers develop greater awareness of career and training pathways, the Citizens’ Panel recommended the following:

- **A ‘career passport’** that provides skills and qualifications data and personalised career insights to support workers in making job and course decisions.
- **A ‘career gym’** that offers personalised career guidance for the broad middle.
- **New standards for employers** to better manage their workers’ career aspirations and allow them to stay adaptable and employable.

Another key concern raised was the need to pay the bills while job hunting. This may discourage unemployed workers from taking on training programmes that could prepare them for new jobs.

**Support for unemployed workers**

The Citizens’ Panel therefore recommended support to help unemployed workers transit into new roles that fit their abilities and aptitudes. Participants indicated that financial support for unemployed workers would help provide them greater assurance to seek out better job opportunities.
Invest More in Singaporeans Even as We Keep Our Economy Open

It is essential that Singapore stays open to the world. This has been a strength for us. Our openness to capital, ideas, technology and people from around the world enables us to grow our economy and create good jobs for Singaporeans. Today, we have an economy primed to seize new opportunities in areas such as Artificial Intelligence (AI) and sustainability.

Global businesses and home-grown enterprises are keen to hire Singaporeans because of the quality of our Singaporean workers. We are known for our skills, drive and integrity. But there are simply not enough Singaporeans to fill all the jobs available.

Most Singaporeans understand the need for a complementary foreign workforce. We have been big-hearted and accepting of those who are different from us. But Singaporeans too have anxieties about jobs and competition in a globalised and fast-changing economy.
We understand the anxieties. We will manage the inflow of the foreign workforce and ensure it remains complementary to Singaporeans.

We will continue to update our manpower policies and rules to ensure that the flow of various categories of foreign employees is well-managed and of the right calibre.

This year, the Government implemented the Complementarity Assessment Framework (COMPASS) for Employment Pass (EP) applicants. This transparent, points-based system enables businesses to clearly understand how the Government assesses and approves EP applications.

We will uphold fair employment practices and take a strong stance against discrimination at the workplace.

Following extensive consultations with tripartite partners, the Government will enact the Workplace Fairness Legislation (WFL) in 2024. The WFL will give our agencies more regulatory levers to act against discriminatory employers.

We will also do more to support skills and technology transfer from multinational corporations (MNCs) and foreign professionals.

This will help to raise the capabilities of our local businesses and workers.

We ask all employers to support fair employment practices and consider candidates fairly for a job. Similarly, we urge non-Singaporeans to respect our norms, our way of life and make the effort to fit in. We also ask that Singaporeans continue to welcome and accept those who are different from us.

We are committed to investing more in every Singaporean. Some of this enhanced support has been sketched out in this and the previous chapter.
Additionally, we also want to increase support for those with the potential to stand out — locally or globally — as specialists and leaders in their respective fields and industries.

We would like to develop and nurture more Singaporeans, especially for top regional roles in MNCs. We know that employers will look for the best people around the world to fill such jobs and select them by merit. Through our conversations with leaders in these corporations, we know that they often value global or regional experience and are looking for workers with overseas exposure to take charge of a regional office or manage teams across different countries.

We will work with various stakeholders, including employers and industry associations, to encourage more Singaporeans to venture overseas as part of their career development. Singaporeans with families who take up overseas roles often worry about their children’s education and how they can adjust when they come back. We will find ways to help their children integrate smoothly back into our schools.
Together, we have built a thriving and highly productive economy. Yet, many of us are still anxious about our jobs, in expectation of more economic volatility ahead.

We will need to broaden our society’s definition of success and good jobs, and embrace a wider variety of career pathways, while continuing to pursue excellence in what we do. The types of jobs in our economy, levels of remuneration and career prospects across various industries must also be consistent with what we value and aspire to.

Working hand in hand with individuals, employers and unions, we will do more in the following areas:

- We will continue to regularly review the schemes that uplift our lower-wage workers, such as Workfare, PWM and LQS.

- We ask that our communities and employers join us in better appreciating and fairly remunerating those doing ‘hands’ and ‘heart’ jobs. They include our professional tradespeople like electricians and plumbers, as well as those in the healthcare and aged care sectors.

- We will narrow the salary gaps between ITE graduates and graduates from polytechnics and autonomous universities. We will enable more ITE graduates to upskill and upgrade early, and provide more help for them in their upgrading journey.
Empower Singaporeans to build career agility and resilience

- We will provide more support for Singaporeans to secure better jobs and careers that make full use of their skills. We ask employers to do their part too, by hiring from a wider talent pool, investing in their workers and rewarding skills.

- We will empower Singaporeans to take ownership of their careers and make longer-term career plans with greater access to information and effective career guidance services.

- We ask employers to join us in doing more to support vulnerable groups, including PwDs and ex-offenders, as they seek to integrate into the workforce.

- We will introduce a new support scheme for involuntarily unemployed jobseekers to assure Singaporean workers that they will not have to face employment setbacks alone.

Invest more in Singaporeans, even as we keep our economy open

As we keep our economy open:

- We will ensure that the foreign workforce remains complementary to Singaporeans by continually managing the flow and calibre of foreign employees.

- We will ensure that employers uphold fair employment practices and take a strong stance against discrimination at the workplace. We will support skills and technology transfers from MNCs and foreign professionals to our local businesses and workers.

- We urge Singaporeans to continue to be big-hearted and accepting of those who are different from us.

- We ask non-Singaporeans to respect our norms, our way of life and make the effort to fit in.

- We will do more to better support Singaporeans with the potential to shine — locally and globally — as specialists and leaders in their respective fields and industries. In particular, we would like to develop and nurture more Singaporean corporate leaders, especially for top regional roles in MNCs.
CHAPTER 4

SUPPORTING FAMILIES THROUGH EVERY STAGE
Strong and stable families are the bedrock of our society.

Families rally together to support one another in good times and bad. It is at home where we learn and put into practice important values, such as taking responsibility and caring for one another. We want Singapore to be the best place for Singaporeans to start, grow and nurture their families.

But our families are facing greater stresses. Families are now smaller. Our population is also ageing, which adds to the caregiving burden on individuals. More families are ‘sandwiched’: they face the dual pressures of raising young children while caring for elderly parents.

Young Singaporeans continue to aspire towards marriage and parenthood. But many remain anxious about securing a flat to start a family. They also wonder if they can afford to raise and care for their children, and how they can balance work and family commitments. More are getting married later and delaying plans to have children or having fewer children.

Singaporeans who remain single, especially those with family members to care for, are also concerned about their future. They hope to be able to own their homes and have a stake in our country’s future. They also worry about themselves when they grow old and hope for assurance that someone will care for them when they need it.
We will do more to support all families through every stage of life, be it young couples embarking on their parenthood journey, middle-aged parents caring for both children and seniors, or families that have persons with disabilities (PwDs).

We will collectively strengthen support for our families in the following areas:

- Ensure continued access to affordable public housing
- Provide more assurance to parents in the first stage of a child’s life
- Improve Singaporeans’ well-being
- Support our caregivers, especially those caring for family members with disabilities
Ensure Continued Access to Affordable Public Housing

Home ownership remains a key part of our Singapore Story. We will ensure that our public housing system provides affordable homes for all income groups, maintains a good social mix in every region, and is fair for all homebuyers. These key principles underpin Singapore’s model of public housing.

The Housing & Development Board (HDB) is catching up on the construction delays brought about by the pandemic and should be able to clear the backlog in the near future. But as our city develops and society evolves, we must also look ahead to update our public housing policies and programmes.
During the Forward SG engagements, many shared their aspirations and ideas for the future of housing. More young Singaporeans aspire to live independently sooner, and in good locations with connectivity and amenities. Seniors prefer to live independently in a familiar environment. There is also a growing number of singles who hope to have a place of their own that is near their parents for mutual care and support.

In addition, our housing landscape is evolving. Since Singapore’s independence, we have continuously improved the quality of our public housing estates. When we first started, we had large tracts of undeveloped land where we built new towns with basic amenities. Today, every estate is a good place to live in; they are well-served by amenities and well-connected by transport networks.

As we continue to invest in infrastructure, all our towns will be even more well-connected and developed. There will also be new public housing developments nestled in existing towns, close to transport nodes and town centres. This means that Singaporeans can look forward to public housing in more central locations, with better amenities and transport connectivity. However, flats in these areas will also be more popular and more costly.

“I’m trying to get a flat that is closer to my parents as they are getting older and we need to bring them for medical appointments. But I also know that there are different groups of people with diverse housing needs, and it’s very difficult to determine who gets the priority. I hope that people who are really in need of a flat can get priority and we all can be understanding of other people’s needs.”

- Mr Loh Chiat Kang, 51, Ministry of National Development (MND)
Our Housing Conversation for Singles and Second-time Buyers, 30 July 2023
We have seen strong socioeconomic forces drive gentrification and stratification in many other cities, where neighbourhoods in better locations tend to be more exclusive and enjoyed only by the well-to-do.

We are determined to resist these forces in Singapore. Our neighbourhoods must remain diverse and foster interactions among citizens from all walks of life, to reflect the kind of society we are and want to sustain. This means that HDB flats, including those in choicer and more popular locations, must be kept affordable. At the same time, we must safeguard public housing for genuine owner occupation. We must also maintain the fairness of our public housing programme and prevent unfair windfall gains for buyers who were lucky enough to ballot for flats in better locations.

To ensure that our public housing programme continues to achieve the three important objectives of affordability, maintaining a good social mix and fairness, we are adjusting the way HDB sells flats.

We will do away with mature and non-mature estates for new HDB projects. Instead, they will be classified by locational attributes under a new framework.

Flats in better locations will be kept affordable through higher subsidies but will come with tighter occupancy and resale restrictions to maintain fairness and a good social mix. These restrictions include a longer minimum occupation period, subsidy clawback for the first owners, and income ceiling for resale buyers.
Under the new framework, there will be three types of flats — Standard, Plus and Prime.

- **Standard flats**, with standard subsidies and restrictions, will be spread across all towns. They will remain the majority of our housing supply.

- **Plus flats** will be in choicer locations in each region, such as those near transport nodes and town centres. These will come with more subsidies to ensure affordability and tighter restrictions compared to Standard flats.

- **Prime flats** are in the choicest locations island wide, near the city centre and surrounding towns. They will come with the most subsidies but also the tightest restrictions.

In this way, our HDB flats — Standard, Plus and Prime — will meet the different budgets and needs of our citizens. All Singaporeans can look forward to a variety of affordable home options across the island and homes with better attributes will also be within reach.
An affordable home for every budget and need

Under the new framework for HDB projects, all flats, including those in better locations, will remain affordable for Singaporeans.

Here is how different groups of Singaporeans will benefit:

**First-Timer families will continue to have priority.**

Under the First-Timer (Parents and Married Couples) category, young married couples and families with young children buying their first homes will receive an additional ballot chance when they apply for any flat and be eligible for the Family and Parenthood Priority Scheme (FPPS). They will also enjoy first priority under the FPPS for all Standard 4-room and smaller flats, island wide. Additionally, they can look forward to a larger supply of flats in attractive locations and be assured that Plus and Prime flats will be priced affordably.

**Second-Timers will be able to purchase flats in all locations.**

Those in need will receive extra support through HDB’s schemes.

**Lower-income households will be able to afford homes in better locations.**

We will build different flat types in Standard, Plus and Prime developments so there will be a flat for every budget. Lower-income households can also benefit from progressively tiered housing grants, which provide additional support for them to achieve home ownership.

**Singles will enjoy greater access to public housing and will be able to apply for new 2-room Flexi flats in all locations.**

They can choose from Standard, Plus or Prime flats island wide, which gives them the option of living near their parents for mutual care and support.
Greater Assurance to Parents in the First Stage of a Child’s Life

We will do more to support parents as they nurture and care for their children, while fulfilling their career and personal aspirations.

The majority of Singaporean parents care for their infants themselves or with help from family members. This is a good sign as there are clear benefits from greater parental involvement in caring for their child during infancy. Moreover, we want fathers being involved in child-raising to be the norm in our society. Many studies, internationally and in Singapore, have shown that children with more involved fathers have better physical, cognitive and emotional developmental outcomes.

Over the years, the Government has introduced and strengthened measures to support parents and parents-to-be. Singaporeans planning to get married and start a family can be assured that they will be supported across multiple needs. These range from managing child-raising costs, to maintaining work-life balance, and accessing housing, healthcare, and preschool and formal education.
I’m encouraged to hear the efforts for early childhood development. Young couples often grapple with housing issues, work and childcare support. We need to spread more awareness on the support available.”

- Ms Rachel Tan, Head/Marriage Support Department, Fei Yue Community Services, Ministry of Social and Family Development (MSF) Care Pillar Engagement with Social Service Practitioners, 10 October 2022
During our engagements, many parents cited managing work and family commitments as a key concern. They shared that care needs are the greatest during a child’s first 18 months. But with caregiving and workplace support limited to paid parental leave (typically capped at a few months), parents may find it challenging to juggle work responsibilities while adapting to infant caregiving.

Family support is also expected to decline in the coming years as family sizes shrink and many grandparents work for longer. Additionally, some parents shared that it can be difficult to get a place at an infant care centre near their homes. The limited infant caregiving options may lead couples to have fewer children than they desire or to drop out of the workforce.

We will therefore provide stronger caregiving support for parents in the early stages of their child’s life. We will support parents’ aspirations to be more involved in caring for their infants and to have more equal sharing of parental responsibilities.
There should be more balanced roles and responsibilities between both mothers and fathers. Mothers are typically expected to take on more responsibilities, hence compromising their career development paths. A mindset shift towards more equality of roles is needed. This would hopefully help young couples make more informed decisions when it comes to balancing their careers and having children."

- Participant at the Forward SG Engagement with Overseas Singaporeans, 26 November 2022

In some countries, parents enjoy a full year of leave or more following the birth of their child. But the leave is usually partially paid for. In other words, individuals have to bear part of the costs, and it may not always be possible for them to return to the same job when they are back from leave.

In Singapore, our parental leave provisions are shorter in duration, but they are mostly paid for. Many individuals are able to return to the same role after the end of their leave. We now have 16 weeks of paid maternity leave and two weeks of paid paternity leave — 18 weeks altogether. Fathers can also use up to four weeks of shared parental leave, which are drawn from maternity leave, while both parents can make use of unpaid infant care leave if they require additional time-off.
The Government recently extended paid paternity leave by an additional two weeks on a voluntary basis and doubled unpaid infant care leave, which will take effect from 1 January 2024. We aim to make the additional two weeks of paid paternity leave mandatory as soon as possible.

**We will also consider how paid parental leave can be further increased.**

We will work closely with our tripartite partners to study the feasibility of such moves, while balancing between supporting parents’ needs and managing the impact on business costs and operations.

**For parents who may not have other care arrangements and wish to rely on centre-based infant care, we will continue to ramp up places.**

We plan to increase centre-based infant care places by about 70%, which translates to having 9,000 more places by 2030. To better meet parents’ needs in areas with high demand, we will work closely with Anchor Operators to plan and adjust infant care capacity accordingly.

**We will also work with service providers to introduce affordable, safe and reliable childminding services as an additional infant care option for families.**

While these services exist today, they can be costly for some parents and are not widely available. We will explore how childminding services can become an alternative option to support the infant caregiving needs of parents.

Together, with strong support at workplaces and in the community, we will build a Singapore Made For Families.
Improve Singaporeans’ Well-being

To alleviate the stresses faced by our families, we will do more to improve their well-being. We will work with stakeholders to support Singaporeans in achieving mental well-being and work-life harmony so they can build strong and resilient families.

In our engagements, we received many questions on how Singaporeans can better recognise and support each other’s mental well-being. The Interagency Taskforce on Mental Health and Well-being has been engaging stakeholders to develop a National Mental Health and Well-being Strategy. It has also worked with partners to create well-being circles in different neighbourhoods. These well-being circles equip community volunteers and grassroots leaders with skills to educate, engage and better care for fellow residents who may be struggling with their mental health.
The Interagency Taskforce on Mental Health and Well-being was set up in July 2021 to oversee and coordinate mental health and well-being efforts. Comprising members from over 30 government agencies, public and private sectors, the Taskforce has put forth recommendations in four key policy areas:

- **Strengthening services and support for youth mental well-being**
- **Improving accessibility, coordination and quality of mental health services**
- **Improving workplace well-being measures and employment support**
- **Enhancing literacy and reducing stigma towards mental health and well-being**
Between May 2022 and August 2022, the Taskforce consulted the public and a wide range of stakeholders, including health and social care organisations, parents, youths, employers, persons with mental health conditions and caregivers. Feedback gathered was considered as the Taskforce refined its recommendations. These recommendations have informed the development of the National Mental Health and Well-being Strategy, which was launched in early October 2023.

The Taskforce also launched the SG Mental Well-being Network in July 2022. The Network is the partnership arm of the Taskforce; it seeks to build a caring and inclusive society, where all can seek help and be supported to achieve positive mental health and well-being.
In addition, we will support Singaporeans in achieving better work-life harmony by making workplaces more family-friendly. This will help all our families, beyond parents and parents-to-be, to better balance their work responsibilities and family commitments. As part of its #EveryWorkerMatters Conversations (#EWMC), the National Trades Union Congress (NTUC) has also called for more measures to give workers peace of mind in balancing work and caregiving responsibilities.

Flexible work arrangements (FWAs) are one important way to achieve more family-friendly workplaces. Our experience during the pandemic showed that when done well, FWAs can help employees balance work and caregiving needs. Even though the pandemic is behind us, FWAs must continue to be a critical feature at the workplace.

With an ageing population, more of us will have caregiving responsibilities. FWAs will become even more important in helping workers achieve better balance between their jobs and caregiving duties, and enable them to remain in the workforce. Employers who offer FWAs will also be able to attract and retain talent more effectively in a tight labour market.
Keller Singapore —
Better staff engagement through FWAs

Keller Singapore started offering FWAs in January 2021, and formalised the policy in May 2022. There are clear benefits. For Keller, the FWA policy serves as a talent attraction and retention tool. Employees enjoy flexibility and autonomy in their choice of work location and schedule, while having clarity in terms of work expectations.

With flexi-time arrangements, eligible employees can choose their start and end times as long as the standard number of working hours per week are observed. Keller also offers work-from-home arrangements (flexi-place), where eligible employees can telecommute one day per week after mutual agreement with their manager.

A Keller representative said, “When our employees have the option of FWAs, they don’t feel like they need to make a hard choice between family and work commitments. They feel cared for and supported by the company, which in turn energises and motivates them to go the extra mile to increase their productivity, and improves their sense of well-being and work-life balance.”

With the implementation of FWAs, Keller achieved a high positive score of 77% in their latest employee engagement survey.

[Image credit: Keller Singapore]

Administrative assistant Ms Sahlawati Samsuri, 54, had to care for her aged mother who had mobility issues after suffering a fall. She takes 1.5 hours to travel from her home to the Keller office. She said, “With the flexibility provided through reduced commuting time and flexible start/end time, my stress and time constraints associated with balancing work and family responsibilities are reduced.”

Keller Singapore provides ground improvement solutions for construction developments. It employs around 170 employees, of which 75% are based at project sites or the maintenance yard, with the rest based at head office.
We will strengthen our efforts to help more employers implement FWAs and build on the existing momentum to make FWAs more prevalent.

Together with tripartite partners, the Government is developing a set of Tripartite Guidelines on FWAs to be released in 2024.

These guidelines will require employers to consider staff requests for FWAs fairly; they are aimed at encouraging better communication and engagement between employers and employees to find mutually agreeable FWAs.

Beyond guidelines, we will support employers in building stronger human resource (HR) capabilities to implement FWAs well.

This includes redesigning job roles and processes to be more suitable for FWAs, rethinking HR policies, and training managers to manage a flexible workforce more effectively. We will also improve job matching for employees or jobseekers who need flexible work opportunities, with employers who wish to tap a wider pool of manpower to meet their business needs.

With greater workplace flexibility, Singaporeans will be more empowered to balance and manage the various work and caregiving needs across different life stages. This is a journey that will take time, and all stakeholders have a part to play in its success. Employers will need to adapt to different ways of organising the workplace. Employees must also exercise responsibility so that workplace trust is maintained. We will continue to support both employers and workers on this journey to build family-friendly, harmonious and productive workplaces.
Support Our Caregivers

All families want to take care of their loved ones, but caregiving can be an intensive commitment. Apart from the mental and emotional burdens, there are also additional financial costs, such as fees for special education and other services. It is both hard and heart work.

Today, families caring for elderly family members enjoy financial support and access to highly subsidised healthcare. There are also measures for families with PwDs that help to defray caregiving expenses while enabling PwDs to maximise their potential and live fulfilling lives.
The Government, employers and the community each has a role to play in supporting our caregivers so that they can balance caregiving with their other responsibilities sustainably.

To this end, the Government recently enhanced the Home Caregiving Grant to further alleviate caregiving expenses. We will continue to study how we can better support caregivers. One way is to expand our system of aged care so that our seniors can age with dignity and grace. More details are in Chapter 5.

More employers are also introducing workplace support for caregivers, such as providing paid time-off and extending additional healthcare services to employees. We will encourage and promote more of such initiatives by businesses.

"Independent living allows persons with disabilities like myself to live our lives to the fullest. Having support schemes and services within reach will help us in this journey towards independence."

- Ms Jaspreet Kaur, Dancer, Actor, Advocate, MSF Care Pillar Engagement with the Disability Sector, 1 April 2023
For example, the Caregivers Alliance Limited offers training programmes and events to connect caregivers to a support network of volunteers and to reduce the barriers for caregivers in accessing services.

We will create an ecosystem of support for caregivers and improve their access to available resources, such as through caregiver support groups.

For example, the Caregivers Alliance Limited offers training programmes and events to connect caregivers to a support network of volunteers and to reduce the barriers for caregivers in accessing services.

We will continue to support PwDs and their families across life stages, as set out in the Enabling Masterplan 2030 (EMP2030).

This includes doing more to alleviate their financial burden, in particular to increase the affordability of early intervention, education and care services for families with children with developmental and special educational needs in the medium term.

Out-of-pocket expenses for families with a child with developmental and special educational needs are typically higher due to the costs of additional interventions and the higher fees. We will provide additional support for these children by defraying their families’ out-of-pocket costs for early intervention services, Special Education (SPED) schools and Special Student Care Centres.

In 2030, I hope Singapore can embrace the challenges faced by families that have a child born with high medical needs. My wish is for society to be willing to provide more help to ease the difficulties of lifelong caregiving for individuals with more needs — a situation that we had not chosen to be in but nonetheless have embarked on.”

- Participant at the EMP2030 Focus Group Discussion
Strong and stable families are the bedrock of our society. We want Singapore to be the best place for Singaporeans to start, grow and nurture their families. However, our families are experiencing greater stresses due to the higher caregiving burden from an ageing population and shrinking family sizes. Many Singaporeans are facing the dual pressures of raising young children while caring for elderly parents.

We will do more to support families through every stage of life by creating a more conducive environment for families to thrive in.

We will introduce a new framework to classify new HDB flats by locational attributes. Our categories of HDB flats — Standard, Plus and Prime — will ensure that public housing remains affordable and fair, while maintaining a good social mix. Singaporeans will be able to own a wider variety of homes across more locations.

We will study the feasibility of providing more parental leave so that parents, especially fathers, can be more involved in caring for their infants. We will work with tripartite partners to take into consideration the impact on employers and businesses.

For parents without familial or alternative caregiving arrangements, we will ramp up centre-based infant care places so that more can rely on infant care centres if they wish to.

We will also introduce affordable, safe and reliable childcare services as an additional infant care option for families.
Support Singaporeans’ well-being

- We will better support Singaporeans in achieving mental well-being and work-life harmony.

- We will do more to help families balance their work responsibilities and family commitments through greater flexibility in work arrangements. This includes introducing Tripartite Guidelines for FWAs and working with tripartite partners to strengthen employers’ capabilities to provide FWAs well.

- We ask that employers and co-workers adopt more supportive and flexible working practices for families and caregivers, and create a workplace culture that promotes work-life harmony.

Support our caregivers

- We will provide additional support for children with developmental and special educational needs, by reducing their families’ out-of-pocket costs for early intervention services, SPED schools and Special Student Care Centres.

- We will consider what more can be done to support our caregivers and help them manage their responsibilities, be it through caregiver leave, FWAs or other forms of workplace support.

- We also encourage community partners to lean in to foster a family-friendly environment and provide support networks for our caregivers. We hope that all Singaporeans will support their colleagues, friends and family members who are caregivers.
CHAPTER 5

ENABLING SENIORS TO AGE WELL
Singapore is one of the fastest-ageing nations in the world.

Ten years ago, around one in 10 Singaporeans were 65 and older. Today, this proportion has increased to one in five. By 2030, it will be one in four. This demographic shift will be the most significant social transformation of our generation.

Ageing has had a profound impact globally. Across Europe, pensions are becoming harder to finance. In Japan, many rural areas are populated mainly by seniors. Countries find it increasingly challenging to sustain economic growth as their population ages.

We are seeing many similar challenges domestically. A critical challenge is healthcare. As we get older, our healthcare needs will increase. We will have to deal with more chronic diseases, as well as more concerns about frailty and ageing-related diseases like dementia.
Furthermore, as family sizes shrink, more seniors are living alone. They are at risk of being socially isolated, which can cause both their physical and mental health to deteriorate and frailty to set in quickly.

- Ageing will further increase the burden on our healthcare and social support systems.
- Families and caregivers will face increasing stress.

We cannot stop ageing. But the way we grow old — the state of our health and the quality of life in our senior years — is something that we, as a society, can positively impact together. It requires both proactive government policies and Singaporeans who do their part.
We can do more as a society to help our seniors age with meaning and purpose so they can have fulfilling golden years.

We will do so through the following:

- Empower seniors to age healthily and well
- Strengthen services for seniors with care needs
- Improve the physical environment for seniors
- Ensure seniors retire with peace of mind
Empower Seniors to Age Healthily and Well

The Government has made several moves to prepare our society for the demographic changes ahead.

- Our healthcare system is now more affordable with the Pioneer and Merdeka Generation Packages.
- There is universal coverage through MediShield Life for all Singaporeans, including those with pre-existing conditions.
- CareShield Life provides basic financial support should one become disabled.

We are making a major paradigm shift in our healthcare system — to not just focus on treating illnesses but to do more in improving health. This means re-deploying our resources towards more primary and preventive care in the community, and promoting healthier lifestyles.
To this end, we recently launched Healthier SG, a national initiative focusing on preventive health.

In the early phases of enrolment, we have prioritised seniors and those with chronic conditions.

- Through Healthier SG, we aim for all seniors to be enrolled with a regular family doctor, either at the polyclinic or a nearby general practitioner clinic.

- The doctors will develop personalised health plans for every senior. They will also work with partners, such as the regional healthcare clusters, Active Ageing Centres (AACs), Health Promotion Board (HPB), the People’s Association (PA), and Sport Singapore (SportSG) to support seniors to improve their own health and well-being. This means staying active, embracing healthier lifestyle choices, and going for regular medical screenings to detect health issues promptly and support early intervention.

- Family members and friends also have a role to encourage each other and our seniors to lead a healthy, active lifestyle.

With a strong network of support, we can help to delay the onset of or better manage the chronic illnesses among our seniors.
We have been expanding our aged care infrastructure, by building more nursing homes and Senior Care Centres (SCCs), as well as increasing the capacity of home care services.

But these are not enough. We need more focused efforts to reduce the risk of social isolation of seniors. This is one of the most powerful ways to enable seniors to spend more of their remaining life in good health. By living among their family, friends and neighbours and participating in social activities and physical exercises, seniors can delay frailty and deterioration of health.

Beyond keeping healthy, our seniors need more dedicated efforts to stay well physically and mentally so they can delay falling into frailty.

**We will launch a new national programme called Age Well SG to strengthen our aged care system and to enable our seniors to age well in the community.**

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Under Age Well SG, we will expand the network of AACs and revamp their operations.

AACs will serve as key community nodes and further leverage common spaces and community-wide efforts to engage seniors. By 2025, we aim for eight in 10 seniors to have access to AAC activities near their homes.

The enhanced AACs will mobilise volunteers and Silver Generation Ambassadors to reach out to all seniors in their vicinities. Community befrienders are critical in this effort, especially in engaging seniors who live alone.

The AACs will organise a wide range of activities, such as communal meals and exercise programmes. Through partners and common spaces in the community, the AACs will extend their reach to encourage seniors to build social circles and lead active lifestyles.

We will also use digital means to help seniors stay connected, thereby empowering them to access key services and communicate with loved ones via various channels.

We will continue to work across the People, Private and Public (3P) sectors under the Digital for Life movement to equip seniors with digital skills and literacy.

Senior volunteerism is an effective way to help seniors stay engaged and maintain a strong sense of contribution.

We will encourage AACs to develop community volunteer programmes, such as befriending or organising activities for fellow seniors.

Importantly, seniors must do their part to stay engaged, participate in community activities and lead active lives. This means making an effort to form friendships and support networks in the community. Seniors can also remain in the workforce for longer if they choose to. We have put in place incentives and support schemes with our tripartite partners so that seniors who wish to continue working are able to do so.
Seniors contributing to society through volunteerism

Mdm Fatimah Binte Abdul Rahiman, 68, is one of the volunteers at the Jia Ying Active Ageing Centre. She came forward to be a volunteer as she wanted to do something meaningful with her free time.

Besides providing buddying and befriending services to Malay seniors, Mdm Fatimah also offers her help with translation and communication to those living in public rental flats in her estate. With her bubbly disposition and love for interacting with seniors, Mdm Fatimah has become a well-known face in the Hougang community both with seniors and the organisations that serve them.

Image credit: Jia Ying Active Ageing Centre
Strengthen Services for Seniors with Care Needs

Even as we do our best to help our seniors keep healthy for longer, some will need more care and support as they age. While some will be admitted to nursing homes, we should also strengthen our community-based aged care system to support our seniors.

For seniors with lower care needs, we will increase the number of SCCs to provide custodial day care and rehabilitation services.

For seniors with higher care needs, we will develop more home care options with more responsive support.

"I prefer to stay at home as I will have more freedom. If I go to a nursing home, I won't feel so comfortable."

- Ms Yap Sew King, Forward SG Conversations: Ageing in the Community, 5 August 2023
Benefits of home care services

The enhanced home personal care provided by Thye Hua Kwan Moral Charities has benefited 89-year-old Mdm Lim Poh Geok and her family.

Mdm Lim, who stays alone in a 1-room HDB rental flat, is widowed with a son. Wheelchair-bound due to poliomyelitis infantile paralysis, she also suffers from high blood pressure and high cholesterol. Mdm Lim’s son and daughter-in-law visit her weekly, bringing her out for meals.

The enhanced home personal care assists Mdm Lim with housekeeping, personal and custodial care, and uses technology for 24/7 monitoring to ensure more timely response. This provides some relief to her son, Mr Lim, and has lightened his caregiving load. Mr Lim shared, “Due to my mother’s limited mobility, she has benefited greatly from the service. This has given me a peace of mind knowing that someone is there to check in on her regularly.”
Because the senior care landscape is variegated, seniors and their families may have to interact with multiple care providers and undergo repeated assessments from each provider, which can be stressful and inconvenient.

We will reorganise the aged care landscape so that each senior’s care journey becomes simpler and more seamless; it should get easier for seniors to remain in the community even as their care needs increase. We will progressively improve care coordination by having one provider coordinate a bundle of key services in each region: they will be the single touchpoint to assess each senior’s needs and develop holistic care plans for them.
Improve the Physical Environment for Seniors

As part of Age Well SG, we will also improve the physical living environment for our seniors, including in our homes, neighbourhoods and streets.

We will offer more housing options with integrated care provisions.

The first two Housing & Development Board (HDB) Community Care Apartment projects have received positive responses. Seniors living in these projects enjoy access to care services, alongside a variety of on-site social activities and nearby amenities. We will launch more Community Care Apartments in different locations across Singapore so that more seniors have the option of staying in neighbourhoods they are already familiar with.

We will also work with the private sector to offer seniors more residential options.

These include private assisted living facilities that promote social interaction and mutual care and support among seniors. Most recently, a Government Land Sales site at Parry Avenue was awarded for such a development, which will augment the range of options that cater to different preferences, lifestyles and housing needs of seniors.
"I think as we age, we don’t need so much space. We just need a community of people. So, I think hearing what the Community Care Apartments offer and the kind of community they have, it would interest me. But as I say, I don’t know how fast or how soon or where the area is because the family is still around Bishan area. So, I do not wish to move out too far from this area."

- Caregiver of frail senior, Forward Singapore Conversations: Ageing in the Community, 5 August 2023
While such new living configurations are attractive, they cannot be the default option since we will not be able to build new units for all seniors. Furthermore, many seniors prefer to age in place, instead of having to move to new accommodation.

**We will therefore improve existing homes, housing estates and neighbourhoods to include more senior-friendly amenities and features so that seniors can go about their daily activities more easily and safely.**

Within homes, an enhanced version of the Enhancement for Active Seniors (EASE) programme will offer an expanded suite of senior-friendly fittings to choose from. These will make HDB flats safer and more comfortable for seniors.
Benefits of EASE programme

Mr Ng and Mrs Kho are caregivers to Mr Ng’s 87-year-old mother, who is wheelchair-bound. The family resides in a 4-room HDB flat in Boon Lay.

Mr Ng and Mrs Kho first learned of the EASE programme from a healthcare professional a few years ago, when the elderly Mrs Ng was staying in a nursing home.

Using EASE subsidies, they made their HDB flat more senior-friendly with grab bars, single-step ramps within the flat and at the flat entrance, as well as slip-resistant treatment to the toilet floors.

Initially, Mr Ng was concerned that EASE fittings would affect the aesthetics of his home. However, he later realised their importance after his mother had a stroke and was unable to walk. The EASE fittings benefited Mrs Ng and her caregivers, as well as elderly visitors to their home.
Many residents and seniors shared that they would like to have more inclusive streets and better first- and last-mile connectivity to transport nodes and key amenities. To create safer and more pedestrian-friendly neighbourhoods, we will expand the Friendly Streets initiative to cover all towns.

Friendly Streets will have features that make walking more convenient, such as more pedestrian crossings, more frequent and longer Green Man activations, wider and more accessible footpaths, and traffic calming measures. We will engage the community to co-create such features so that they are tailored to meet the needs of the seniors and residents in the area.

At the estate level, we will revamp linkways and transform spaces along routes frequented by seniors. There will be more shelters, barrier-free access ramps and rest points along the way so that seniors enjoy safer and more comfortable commutes. Larger and more colourful signages with symbols will help seniors find their way home. We will also install more health-promoting amenities, such as fitness trails, exercise machines and therapeutic gardens in estates, to help seniors stay active.

"Most of our elderly enjoy gardening and watering the plants. It is a good therapeutic, sensory activity for elderly with dementia."

- Ms Valeriano Jasmin Tolentino, Staff at Sparkle Care @ Yew Tee, on the therapeutic garden at Choa Chu Kang Street 62
Co-creation through the Friendly Streets initiative

A key feature of the Friendly Streets initiative is the co-creation of streets with the residents and stakeholders living or working in the area. Instead of a cookie-cutter approach, this co-designing process allows the local community to express their specific needs and challenges, which often differ from town to town. The results are useful and relevant facilities that enhance people's daily life as they get around their neighbourhood.

Each Friendly Street pilot has a taskforce, comprising representatives from different stakeholder groups, to drive engagement and consultations with the local community. Together, they plan the best ways to engage the community to facilitate an exchange of views. The Land Transport Authority (LTA) then takes in the feedback before starting construction works for the pilot locations.
Ensure Seniors Retire with Peace of Mind

Many Singaporeans also worry about their ability to meet their basic needs and care for themselves when they stop working. We want our seniors to enjoy a financially secure retirement while they stay active and healthy.

Singapore has built up a good system to help our people meet their financial needs in their old age, with the Central Provident Fund (CPF) at its core. The CPF is largely funded by contributions from workers and their employers. But the Government has been doing more over the years to enhance the retirement adequacy of Singaporeans, with more support given to those with less.

“Have we planned enough? Ten, 20 years, yes, I think I’ll be alright. But what if I’m going to live a much longer life? Into my nineties? Will I have sufficient money to pay somebody to look after me? Because I don’t know. Because if you talk about our lifespan, it is increasing... I do not want to be a burden to my children. I want to be there for them. I don’t want them to have to look after me.”

- Senior participant at the Forward Singapore Conversations: Ageing in the Community, 5 August 2023
The Government sets minimum CPF interest rates to ensure that Singaporeans earn reasonable returns on their CPF balances, even when market interest rates are low. The Government also provides extra interest for CPF members to earn higher returns on a portion of their CPF balances, thereby helping them to grow their retirement savings. For seniors who earned less in their working years and have less support in their old age, the Silver Support Scheme helps to supplement their retirement income.

With more disruptions and volatility expected in our economy, we will consider what more can be done to help Singaporeans meet their retirement needs, especially when more are living longer.

**Our aim is that all Singaporeans who work and contribute to their CPF consistently should be able to meet their basic retirement needs through CPF payouts after they retire.**

- To support those with lower incomes, we will review and update the Workfare Income Supplement scheme so that they can build up their CPF savings and achieve their basic retirement needs.

- Those with higher incomes can already save more in their CPF Retirement Account, up to a cap known as the Enhanced Retirement Sum (ERS). We recognise that there are segments who would like to put in even more into their Retirement Accounts so they can benefit from higher CPF Lifelong Income for the Elderly (LIFE) payouts. We will therefore review and raise the ERS to enable more Singaporeans to receive higher payouts in retirement.

We will work with families, employers and the community to support our seniors who need more help.

- We will review and update the Silver Support Scheme, to better support seniors who have less for their retirement.

- We will enhance the current Matched Retirement Savings Scheme, which provides a dollar-for-dollar matching CPF grant of up to $600 per year for cash top-ups to eligible seniors with lower retirement savings. This will encourage families, employers and the community to support seniors in meeting their retirement needs.
There is a group of ‘young seniors’ — now in their fifties and early sixties — who will be caught in between. They are still working but do not have sufficient runway to benefit from the more recent or upcoming CPF enhancements. They are also concurrently shouldering the responsibilities of caring for both the young and old in their families.

The Majulah Package will support the retirement needs of these cohorts, especially those with lower income and less wealth.

- Eligible lower to middle-income workers within this group will be able to accumulate more CPF savings for retirement via an annual Earn and Save Bonus, as long as they continue to work. Lower-income workers will receive greater support.

- For those with CPF savings below the Basic Retirement Sum and less wealth, we will provide a one-time Retirement Savings Bonus to their CPF.

- We will also provide them with a one-time MediSave Bonus to put them in a better position to take care of their future healthcare needs.
Taken together, these efforts will help our seniors to meet their basic retirement needs so they have peace of mind in their golden years.

What seniors think about the Majulah Package

Ms Katherine Koo, 55, retired last year after careful financial planning, which included saving regularly through the CPF. Ms Koo currently teaches part time and pursues other hobbies such as swimming in her free time while caring for her 78-year-old mother.

She is grateful for the Majulah Package as it serves as an encouragement to her generation, which has worked hard to be self-sufficient.

Ms Koo continues to actively manage her finances and is not overly concerned about inflation as she believes she can stretch her dollar by making lifestyle changes, such as opting to eat at home.
Singapore is one of the fastest-ageing nations in the world. By 2030, one in four will be aged 65 and above. This demographic shift will be a significant social transformation.

Our healthcare needs will increase as we get older. We will have to deal with more chronic diseases, as well as more concerns about frailty and ageing-related diseases. Many Singaporeans also worry about their ability to meet their basic needs and take care of themselves when they stop working.

We cannot stop ageing, but we can all work together to help our seniors age with meaning and purpose so they can enjoy fulfilling golden years.

Together, let us build a society that ages well through the following:

- We will continue to build up our preventive care system through Healthier SG and bring together multiple stakeholders to empower Singaporeans to live healthier and maintain active lifestyles.

- Through Age Well SG, we will strengthen our aged care system and enable our seniors to age well in the community. An expanded network of AACs will help seniors stay engaged and socially active by giving them opportunities to contribute to the community.

- We hope that doctors, healthcare providers and community partners can guide our seniors to keep healthy for as long as possible through a personalised health plan. Community partners can also organise programmes and activities for seniors to participate in and provide a social network for mutual support.

- We ask that family members, friends and befrienders actively encourage seniors to improve their health and stay active and socially connected.

- We encourage seniors to do their part in taking responsibility for their own health and well-being, such as by making healthy lifestyle choices, attending regular medical screenings, and participating actively in the community.
To enable seniors with care needs to grow old in a familiar environment, we will also strengthen the community-based aged care system. Each senior’s care journey will become simpler and more seamless.

We will offer more housing options integrated with care provision, while incorporating more senior-friendly amenities and features in our neighbourhoods and homes. With these enhancements, seniors can easily access a range of care services and amenities to go about their daily activities more conveniently and safely.

Our aim is that all Singaporeans should be able to meet their basic retirement needs, as long as they work and contribute to their CPF consistently.

We will enhance existing schemes to strengthen the retirement adequacy of Singaporeans. Through the Majulah Package, we will boost the retirement and healthcare savings of ‘young seniors’ who are now in their fifties and early sixties.

We ask that individuals do their part by contributing consistently to their CPF. We also ask that employers support seniors who wish to continue working by tapping into their expertise and experience.
CHAPTER 6

EMPOWERING THOSE IN NEED
Singapore’s approach towards social support has evolved over the years. The Government has been doing more to support disadvantaged and vulnerable groups, and will continue to do so.

At the same time, we have sought to ensure that government actions do not lead to a greater sense of dependency and entitlement. Instead, we want government actions to complement and reinforce individual and family effort, as well as contributions from other stakeholders.

In particular, we recognise that the challenges of social mobility and inequality will get tougher in our next phase of development. We have been proactively dealing with these issues so we are not starting from a bad place. Our income inequality has been trending downwards. Social mobility in Singapore also remains higher than in other advanced countries.

But like all advanced nations, we run the risk of becoming more stratified and less mobile as our society develops. There is a natural tendency for families with greater means to pass on advantages to their children, enabling them to do even better. Over time, those from lower-income households will find it harder to catch up, and their children will also face many starting disadvantages.

We will do more to provide equal opportunities, temper unequal outcomes and prevent people from getting trapped in a permanent underclass. This requires intensive collective effort by all of us — the Government, social workers, employers, unions, community groups, families and individuals.
“As citizens, there’s a lot more that we can do for the lower-income families to go beyond the basic needs.”

- Ms Keerthana Keshaini, Student, Ministry of Social and Family Development (MSF) Care Pillar Engagement with Post-Secondary Education Institutions (PSEIs), 15 November 2022

Financial assistance is important as it takes care of basic and immediate needs. But this alone will not be enough because the problems faced by vulnerable families are often complex and multi-faceted. We therefore need to consider ways to provide more intensive and holistic support, while partnering families to achieve success on their own terms. Importantly, families themselves must be able to sustain their progress.

We need to shift our approach from social assistance to social empowerment. This will strengthen families’ sense of agency and ownership over their own circumstances, and give them the confidence to work towards improvements in their lives.
We already see the benefits of social empowerment in the Fresh Start Housing Scheme.

- Participant at MSF Care Pillar Engagement with SG Cares Community Network, 22 May 2023

Since 2016, the scheme has helped Second-Timer families with young children living in public rental flats own a home again.

Eligible families can receive a housing grant if they meet certain conditions, such as stable employment, well-managed finances and regular school attendance of their children.

The families also receive support from a social service agency to help them stay on track for home ownership.

“Besides the resources and support that agencies and institutions bring to the table, the community itself has its strengths too. I believe there is a role for both the community and agencies to play, to help families become more self-reliant.”

- Participant at MSF Care Pillar Engagement with SG Cares Community Network, 22 May 2023
We will extend this approach of social empowerment to further strengthen our social support system.

In particular, we will do more to uplift lower-income families, close the early gaps in their children’s development, and better support persons with disabilities (PwDs).

- Uplift lower-income families towards sustained progress
- Close early gaps for children from lower-income families
- Make Singapore a more inclusive society for PwDs
Many lower-income families are taking steps to build better lives for themselves by finding more stable jobs, saving up to buy a house, and supporting their children’s education.

Despite their effort, some families find it challenging to sustain progress. In particular, families with children residing in public rental flats often face complex challenges, juggling many work and family commitments. This affects their ability to plan for goals that require substantial resources, such as saving up to buy a home or being better prepared for unanticipated challenges.

Today, these families are supported by Community Link (ComLink), where they have access to coordinated assistance from ComLink officers and volunteers. With ComLink officers acting as a single point of contact, families spend less time and effort navigating multiple unrelated social support services. This increases their capacity to plan for their future.
National University of Singapore (NUS) students coming on board as ComLink befriencers

Since 2022, over 430 NUS student befrienders have been or are progressively being trained and paired with ComLink families across Singapore.

The strong and sustained support from students from NUS and other Institutes of Higher Learning (IHLs) highlights how our youths are playing their part in Singapore’s social compact and taking action to make a difference to fellow Singaporeans in need.
Going further, ComLink officers will work with each family to co-develop customised action plans that are more tailored to each family’s needs.

Customisation alone is not enough to sustain progress. Drawing on lessons from the Fresh Start Housing Scheme, we will also empower ComLink families by introducing additional measures that are tied to progress on specific action plans that they take responsibility for.

For example, we could provide higher and longer-term financial payouts to these families, so long as they take active steps towards their longer-term goals, be it staying employed and securing financial stability, saving to purchase their own home, or ensuring their children attend preschool regularly. In this way, we reduce the short-term resource pressures on families and help them with their efforts to improve their life circumstances.

We also welcome the contributions of businesses and the wider community to uplift these families.

This is why we have brought in corporates such as DBS Bank Limited (DBS) and Oversea-Chinese Banking Corporation Limited (OCBC) to invest their time and resources in ComLink programmes, including the new schemes in the works. More can step forward to offer financial resources, volunteer their time as befrienders for community programmes, or provide other support in-kind.
Corporates’ support for ComLink

The Families100 Programme by OCBC is a long-term ComLink support initiative which started in May 2023. For 12 months, 200 staff volunteers will contribute 10,000 hours to provide close support to 100 ComLink families that live in public rental flats with their children.

**Outcome**

Through this programme, OCBC provides access to sports and creative avenues to help children and youths pursue their interests and motivate them to continue their academic journey. OCBC staff befrienders also give budgeting and money management tips to parents to help them better manage their finances. They will also provide guidance on attending the right training courses and applying for suitable grants to help individuals upskill and improve employability.
Since 2022, DBS has been working closely with MSF Social Service Offices to co-create customised financial literacy programmes for ComLink families.

**OUTCOME**

The aim is to equip ComLink families with skills that will help them better manage their income and expenses. DBS also provides volunteer trainers, facilitators and in-kind sponsorship of class materials to run these programmes.
Essentially, we will move from the current ComLink support programme to an enhanced ComLink+ approach, where we journey with families over the longer haul. Together with an increased role and involvement of community partners, families will be empowered to improve their own lives. This exemplifies the outsized impact that we can make when our social compact is strong and everyone plays their part.
Close Early Gaps for Children from Lower-Income Families

Children’s early years are crucial to their development. Attending quality preschool can boost children’s confidence and social skills, giving them a strong foundation for life.

Unfortunately, fewer children from lower-income families are enrolled in and attend preschool regularly, particularly at ages three and four. We need to step up efforts to raise preschool enrolment and attendance for these children so as to reduce the risk of their development lagging behind their peers when they reach Primary One.

Many parents in lower-income families are focused on earning a living; their priority is to feed their children and shelter their family in a safe home. As a result, they may be less aware of the benefits of sending their young children to preschool, or less able to prioritise preschool enrolment. Others may be held back by cost — unsure if they can pay for the fees throughout the children’s preschool education.

“I agree education plays a big part in moving up the social ladder. I want to make a difference in the field, especially in changing the mindset of preschool educators in Singapore, where I can improve myself, my knowledge and my skillsets. It is a job that is very much needed…”

- Participant at MSF Care Pillar Engagement with PSEIs, 2 February 2023
Tackling long-term school absenteeism is key to helping students from disadvantaged backgrounds achieve their full potential. With education, uplifting lower-income families is possible and society will be fairer eventually."

- Mr Dawa T. Sherpa, Education Officer, Outram Secondary School, MSF call for ideas and suggestions from partners and volunteers

We will therefore make the following moves:

We will facilitate and encourage more lower-income families to enrol their children in preschool by age three, so they can benefit sufficiently from preschool, learn alongside their peers and start their formal education on a stronger footing.

We will extend full childcare subsidies to all lower-income families based on their income tier, so parents can be assured that they can afford to send their children to preschool.
We note that even after enrolling in preschool, children from lower-income families may have poorer attendance and higher learning needs due to disadvantages in their home environments.

To better support these children’s attendance and learning needs, we will provide selected government-supported preschools with additional funding or manpower to strengthen their curriculum and professional capabilities.

The additional resources will enable government-supported preschools to provide more timely and effective support to children from lower-income families. This includes engaging their parents more frequently to ensure that they send their children to school regularly, as well as implementing measures to help children with learning needs keep up with their peers.

Parents remain the most important educators in children’s early years, especially at home. However, some parents may not know how, or may lack the resources to create a positive home environment in their children’s early years.

The Government has been progressively expanding the KidSTART programme nationwide, to equip more lower-income parents with the knowledge and skills to nurture their children's development.

To help more parents build their confidence and ability, we will scale up parenting support programmes.

Through these, we hope parents will learn different parenting approaches, skills and strategies to manage their children's behaviour, and to strengthen bonds with their children. Parents will also be able to connect with other parents with similar experiences and learn from one another. This will enable parents to better support their children's development, to give them a strong foundation for life.

Together, these moves will empower more lower-income families to give their children a better start in life.
Make Singapore a More Inclusive Society for Persons with Disabilities

PwDs are important members of our society. They have aspirations, and they want to participate in and contribute to our society. However, they face circumstances beyond their control and require more assistance to fulfil their full potential in life.

Since the first Enabling Masterplan (EMP) in 2007, Singapore has come a long way in building a caring and inclusive society for PwDs. As a society, we have made much progress in ensuring that PwDs are well supported in areas such as their education, participation in sports, the use of assistive technology, as well as the design of our built environment to help them live, work and play more easily.

In our refreshed social compact, we want to empower PwDs across all stages of life. In 2022, the Government and partners in the private and people sectors came together to set out Enabling Masterplan 2030 (EMP2030). Our vision is to make Singapore a more inclusive society by strengthening lifelong learning for PwDs and creating more inclusive environments where they can participate and live independently.
Update on EMP2030

The EMP2030, launched in August 2022, sets out the vision for Singapore to be an inclusive society in 2030, where PwDs are enabled to participate and contribute fully to our society.

The Government will work towards this goal by partnering the people and private sectors to implement all recommendations of the EMP2030. We have made progress across the EMP2030’s three strategic themes.

STRATEGIC THEME 1

**Strengthen support for PwDs’ lifelong learning in a fast-changing economy**

The first Enabling Business Hub (EBH) will be launched by end 2023.

- The EBH will help more PwDs join the workforce by collaborating with employers and industry associations to showcase inclusive hiring practices and help businesses implement these practices.

- The EBH will also bring jobs closer to where PwDs live and match them to suitable employers in the region based on the PwDs’ skills.

STRATEGIC THEME 2

**Enable more PwDs to live independently**

The first Enabling Services Hub (ESH) was launched in August 2023.

- The ESH will develop a stronger ecosystem of support for PwDs in the community with its befriending services, social recreational activities, and courses.

- Through collaborations with community partners, such as People’s Association (PA), SG Cares Volunteer Centres and CaringSG Limited, PwDs and others in the community will be able to participate in activities together, nurturing a more inclusive culture in the neighbourhood.
Update on EMP2030

STRATEGIC THEME 3
Create physical and social environments that are more inclusive to PwDs

- Plans are on track to install 24/7 on-demand audible traffic signals at 325 pedestrian crossings by end 2024.

  These will be in 10 town centres that have higher proportions of residents with visual impairment. The enhanced crossings will enable persons with visual impairment to navigate their journeys independently.

- Building legislation amendments were introduced in June 2023 to accelerate accessibility upgrading in buildings.

  Owners of commercial and institution buildings that lack barrier-free access will have to provide basic accessibility features whenever additional alteration works are carried out in the buildings.

- The Government has collaborated with the College of Family Physicians Singapore to offer a Family Practice Skills Course for general practitioners, which equips them in caring for persons with intellectual disabilities.

  A Community Integrated Health Team has also been piloted in partnership with a social service agency and a specialist outreach team from the Institute of Mental Health. These multi-disciplinary teams offer home- or community-based care for persons with intellectual disabilities who have complex health needs, as well as their caregivers.
We will continue to track progress and review our initiatives and schemes, where necessary, to realise this EMP2030 vision.

We will help PwDs make full use of the opportunities available to them to grow, learn and work alongside their peers, during and beyond schooling years.

We will help PwDs to actively participate in community life and achieve gainful employment.

We will design our physical and social environments to be more inclusive so that PwDs can participate fully in our community programmes and activities.

Ultimately, everyone has a part to play to build an inclusive society — one where PwDs are empowered to live and participate in fully. For example, Singaporeans can care and show more kindness to PwDs, businesses can be more open to hiring PwDs, while communities can step up on collaborations with the Government to improve the caregiver support landscape.
Singapore’s approach towards social support has evolved over the years, as the Government continues to do more to support disadvantaged and vulnerable groups.

However, the challenges of social mobility and inequality will get tougher as our society develops. We need to address these challenges to ensure that Singapore remains a society that provides opportunities for all, regardless of our starting points.

To achieve this, we will further strengthen our social support system by shifting our approach from social assistance to social empowerment. We will do more in the following areas:

- We will provide additional support through ComLink+, which will be tied to progress on specific action plans that the families take responsibility for.
- We ask that businesses and communities contribute financial resources, volunteer their time, or offer other support in-kind to help lower-income families.
- We urge Singaporeans from lower-income families to make use of available support so that, together with their hard work and effort, they can sustain progress in improving their life circumstances.
Close early gaps for children from lower-income families

- We will make preschool education more affordable and accessible to children from lower-income families. Preschool operators will also be better resourced to support these children.

- We will better support parents in nurturing their children’s development.

- We ask that parents continue to do their best to create a safe and conducive home environment, nurture their children’s development, and keep their children enrolled and regularly attending preschool.

Make Singapore a more inclusive society for PwDs

- We will strengthen lifelong learning for PwDs, enable them to live independently and create more inclusive environments for them to live in.

- We will empower PwDs to make full use of the opportunities and amenities provided for them to participate in and contribute to our society.

- We ask that Singaporeans, businesses and the community also play their part in building a fairer and more inclusive society for PwDs.
CHAPTER 7

INVESTING IN OUR SHARED TOMORROW
To build a stronger society, the Government will do more to support Singaporeans throughout the different stages of life, from our school days to our careers and into our golden years.

All these will require more public resources, which come largely from tax revenues, as well as investment returns from our reserves. Difficult decisions will have to be made on how we will prioritise our spending, who pays, and how to keep our overall system fair and equitable.

These considerations of fairness apply not just to today but also across generations. If we only think short term, we may end up short-changing the next generation, who will inherit a Singapore that is ill-prepared for the challenges of the future. Our social compact must therefore span generations — as we are all responsible for our shared future, represented by our children, grandchildren, and those not yet born.

The Singapore we have today is the result of the sacrifices and hard work of those before us. We must continue this virtuous cycle and leave behind an even stronger Singapore for future generations.

“I think this is a vital period of change and transformation aptly timed for current and future generations of Singaporeans. This would hopefully ensure the continued state of what Singapore is and what we have collectively achieved.”

- Participant at the REACH x Forward SG Follow-Up Conversations (Chinese), 26 July 2023
We will do so by stewarding our limited resources responsibly and sustainably on three fronts:

- Manage our limited land and environmental resources
- Strengthen our food and water security
- Uphold fiscal prudence and responsibility
Manage Our Limited Land and Environmental Resources

Singapore is a densely-populated nation, with diverse and sometimes competing needs. This presents unique challenges for our land use planning. We need to balance social, economic and environmental considerations of urban development, as well as both short- and long-term needs.
We want Singapore to continue being a liveable city for all where there is land for economic development, good and affordable public housing, and precious green and recreational spaces.

To achieve this, we must continually relook our land use planning and refresh our use of space as needs change, no matter how challenging this may be.

- For example, we are working hard to progressively consolidate our port operations from Tanjong Pagar, Keppel, Brani and Pasir Panjang, into a new world-class port at Tuas by the 2040s. It is a highly complex shift, which we are making amidst the continued daily operations of the largest transshipment port in the world.

- The massive relocation effort will not only enable our port to meet future demand for shipping but will also free up prime waterfront land for another major project — the Greater Southern Waterfront. This will become a new major gateway and location for urban living covering over 2,000 hectares of land, with more green and recreational spaces, as well as new homes.
This philosophy of land rejuvenation anchors Singapore’s leasehold framework. State land is sold on leases, such as 99-year leases for residential property, so that we can recycle our limited land resources for future needs.

As housing estates grow older and leases near expiry, the leasehold framework provides a timely opportunity to renew and rejuvenate our Housing & Development Board (HDB) towns so we can start planning ahead for our future housing needs.

We will need to provide affordable and quality homes — not just for young couples but also for diverse segments of our population, including singles, as well as our growing number of seniors.

The Voluntary Early Redevelopment Scheme (VERS), which was announced at the National Day Rally in 2018, will be a key initiative to recycle and refresh our land use for future generations. Through the scheme, the Government will offer to buy back older flats. If residents vote in support of the offer, the Government will be able to redevelop the precinct.

We are carefully reviewing the detailed arrangements for VERS. For residents affected by VERS, we will provide sufficient rehousing options to meet varying needs and budgets, and ensure that they are well taken care of.
Climate change poses significant challenges for Singapore, including to our land and ways of life.

As a low-lying island state with 30% of our land less than five metres above mean sea level, Singapore is especially vulnerable to the impact of climate change, in particular, rising sea levels.

We are already experiencing rising temperatures, as well as increasingly unpredictable and more extreme weather. By 2100, mean sea levels are projected to rise by up to one metre. The combination of high tides and storm surges could lead to sea levels as high as four to five metres.
This is why environmental sustainability is an existential priority for Singapore, and why we are moving early and decisively to build up our climate resilience.

- Singapore has raised our national climate targets to achieve net zero emissions by 2050. The public sector has also committed to achieve net zero emissions earlier, by around 2045.
- We have also revised our 2030 Nationally Determined Contribution (NDC) target to reduce emissions to around 60 million tonnes of carbon dioxide equivalent after peaking emissions earlier.

These are difficult goals to attain. Singapore’s small size and lack of natural resources constrain our energy source options, making us an alternative energy-disadvantaged nation.

**We will only be able to achieve our low-carbon transition with international cooperation and through close partnerships between the Government and industry.**

- We are exploring the possibilities for alternative green energy sources, including partnering industry to import more renewable energy from our neighbouring countries.
- The Government will support businesses to improve energy efficiency, reduce emissions and seize opportunities in the low-carbon economy. We will also partner businesses to develop, pilot and adopt emerging technologies to drive decarbonisation across various sectors.
- There is also more we can do to reduce waste generation and increase recycling rates. One way is to accelerate the shift towards circular and zero waste business models and lifestyles, which we will make a push for with businesses and other stakeholders.
We need to explore ways to improve our businesses, while safeguarding our planet for future generations. Climate change is a global challenge that requires a unified and decisive response. We must come together as a business community to brainstorm and articulate the issues that shape our future, taking cue from the latest government policies and strategies.”

- Mr Kho Choon Keng, President, Singapore Chinese Chamber of Commerce & Industry (SCCCI), Forward SG Dialogue with SCCCI, 31 July 2023
At the end of the day, environmental sustainability and climate resilience cannot be achieved only by the Government. It requires a whole-of-society effort.

- It was with this intent that we held our inaugural Our Coastal Conversation in October 2022 to discuss potential coastal protection measures and steps to balance the different trade-offs.

- We recently embarked on the next phase of conversations on coastal protection and flood resilience as part of our work to build a climate-resilient future.
Our Coastal Conversation

PUB launched its inaugural Our Coastal Conversation in October 2022 — the first of a series of community engagement sessions on enhancing flood resilience and coastal protection in the face of climate change.

More than 130 participants from diverse backgrounds were engaged in lively discussions over two sessions. They deliberated ways to accommodate and balance different needs and aspirations when planning for coastal protection measures along the City-East Coast stretch that covers areas in Changi, East Coast-Marina, and Greater Southern Waterfront district.

Participants shared insightful perspectives and gained a better understanding of the considerations, costs and trade-offs when tackling the issues of intense rainfall and rising sea levels.

Many expressed a common desire to protect our cherished coastal areas and enhance our community spaces with innovative coastal protection designs and solutions. Participants felt that this was a good opportunity to introduce new uses and experiences beyond recreation to our coastal spaces.
They also highlighted the need to preserve and enhance the biodiversity and green spaces along our coasts. These could serve as complementary nature-based solutions and educational opportunities for our young to appreciate nature.

In addition, participants examined the possible trade-offs to balance the needs of different users in enjoying the coastal spaces even as we protect our coastlines. They exchanged views on how we should share the costs between current and future generations.

"The key thing we want to retain is the beach front, intertidal area, and what this area represents to us. It is part of our psyche of what it means to be a Singaporean as an island nation... With rising sea levels, some things are not going to be there anymore. We have to embrace this mindset. Who is going to foot the bill and do we foot that bill now so we don't burden future generations?"

- Participant at Our Coastal Conversation
Strengthen Our Food and Water Security

Natural disasters and erratic weather patterns also threaten our water and food security.

WATER SECURITY

We have built a robust and diversified water supply through our ‘Four National Taps’. In addition to local catchment water and imported water, we have leveraged technological advancements to produce NEWater and desalinated water, both weather-resilient sources.

FOUR NATIONAL TAPS:

01 Local catchment water  
02 Imported water  
03 NEWater  
04 Desalinated water

We are also on track to complete Singapore’s three-node Deep Tunnel Sewerage System, with the commissioning of Tuas Water Reclamation Plant (WRP) by 2026 and Kranji WRP by 2035. These are part of our efforts to collect and recycle every drop of water we use.

We will continue to invest in research and development, to increase our water resources, moderate costs, and improve our water quality and security.
Likewise, we are concerned about food security. Singapore imports more than 90% of our food. This makes us particularly vulnerable to fluctuations in global food supply. In extreme scenarios, our access to food may be disrupted as foreign countries and suppliers prioritise their own needs.

Our main strategy is to diversify our food import sources.

Through diversification, we avoid overreliance on any one source, so that we can quickly switch to other sources in the event of disruptions. Currently, we import food from over 180 countries and regions. Ongoing efforts to diversify further have opened up new food sources over the past year, including Brunei for eggs, and Indonesia for chickens.

The Government also maintains a national stockpile of essential items, which we will continue to build up.

We cannot stockpile every food item that we eat. However, we will ensure that we are able to tide over a major disruption to our food imports, even as we endeavour to bring in alternative supplies.

We are also building our capability and capacity to sustainably produce 30% of our nutritional needs by 2030.

Achieving this will not be easy. But local production can complement our first two strategies of diversifying our food import sources and maintaining a national stockpile of essential items, and serve as a meaningful buffer for Singapore.

We are working closely with our stakeholders to increase local food production in a productive, climate-resilient and resource-efficient manner.

- The Singapore Food Agency (SFA) has embarked on the holistic master-planning of the Lim Chu Kang area to create a productive and resource-efficient agri-food cluster.

- Businesses and consumers play a critical role in ensuring the commercial viability of our farms. We will work with stakeholders to encourage more consumer support and demand for fresh local produce.
We need everyone in society to do their part so that we can build up our climate, food and water resilience for the future.

At the individual level, we can reduce consumption, conserve water and energy, choose more reusables, and purchase more local farm produce.

Businesses, industry leaders, unions and the Government will need to work together in the transition towards more low-carbon, circular and zero waste business models, to support our agri-food industry on a larger scale, and to build up Singapore’s food security.

The Government will support workers and businesses to seize new opportunities in the low-carbon economy, enhance our food security, and work with all stakeholders to plan for a more sustainable and resilient future.

The combined impact of our collective efforts can make a significant difference and help make Singapore a more sustainable home for all.

“Most Singaporeans think that individual action is too insignificant to make a difference. Rather, we should understand that consumption drives production and the collective consequence of our individual actions will come back to haunt us. Considering our next of kin and future generations, we should resolve to reduce our carbon footprint.”

- Self-employed respondent from Ministry of Sustainability and the Environment (MSE) survey “Views on Environmental Sustainability (Forward SG Steward Pillar)”
In support of the Forward SG exercise, the Green Nation Pledge was launched in 2023 to encourage the community to take action for a green, liveable and climate-resilient Singapore. Around 23,600 individuals and more than 570 educational institutions and organisations representing over 273,000 individuals made pledges to build a more sustainable future.

Amongst them was Singapore Polytechnic (SP), which mobilised its staff and students to amass 4,029 pledges — the highest number for an educational institution or organisation. To signal its green commitment, SP has pledged to achieve net zero before 2045 — ahead of Singapore’s 2050 target. SP is also working with industry partners to roll out sustainability courses and programmes to equip students and working professionals with the relevant skills to embrace the low-carbon economy.

**PARTICIPANTS**

| ~23,600 individuals | >570 organisations representing over 273,000 individuals |
| PURPOSE |
To make pledges in support of building a more sustainable future
Uphold Fiscal Prudence and Responsibility

Similar to our land and environmental resources, our finances, too, are finite. We need to make difficult decisions to allocate resources responsibly so we can support Singaporeans without imposing a high tax burden today, or making tomorrow’s Singaporeans worse off.

We received many ideas in the Forward SG exercise. While all suggestions had their merits, we will not be able to implement all of them. We will have to prioritise our actions, ensure cost-effectiveness in public spending, and maximise the impact of our spending through effective partnership and implementation.

Government spending is about 18% of GDP today. We already expect this to increase to around 20% of GDP by 2030, largely due to rising healthcare expenditure. The changes and additional support measures outlined in the earlier chapters will likely result in further increases in government spending beyond 2030.
We will therefore have to ensure that there are sufficient revenues to cover this increase in spending.

During our engagements, there were suggestions for new wealth taxes. We have, in fact, significantly increased wealth taxes in the form of higher taxes on high-end properties and luxury cars. Beyond that, it is not easy to tax financial assets or wealth, because such forms of wealth are highly mobile. All countries face this problem, not just Singapore.

Nevertheless, we will continue to review our tax structures to ensure that the overall fiscal system remains fair and progressive.

Our philosophy is that everyone has a part to play in building our nation. Everyone contributes taxes, but those who are better off contribute more. Everyone benefits from government spending, but those with greater needs benefit more.

Singapore also benefits from a significant ballast of reserves.

The reserves have served us well as our rainy day fund; they were crucial in helping us all breathe a little easier during the COVID-19 pandemic. While many countries incurred heavy debt to combat the pandemic, we managed to avoid this by drawing down $40 billion from our reserves. The forward thinking of our forefathers to build up our reserves helped ensure that our current and future generations are not saddled with debt from crises like the pandemic.

Our reserves are also an endowment fund. Today, out of every dollar in the Government’s annual budget, 20 cents come from the net returns on investment of our reserves.

Without the Net Investment Returns Contribution (NIRC) from the reserves, we would either have to double corporate income tax, or more than double personal income tax to make up the rest of the annual budget.
We often hear suggestions to draw more from the reserves in order to reduce taxes, or to pay for additional programmes or subsidies.

But this would merely shift today’s problem to tomorrow, as we would be saving less for the future. If our parents’ generation had thought this way and left us with less reserves, Singaporeans would be paying more taxes today.

Thus, the reserves, too, are part of our social compact. We have benefited from the efforts and contributions of earlier generations of Singaporeans, and it would only be fair for us to do the same for future generations. In this way, we ensure that subsequent generations of Singaporeans will continue to have a healthy contribution to their annual Budgets. They will also have the assurance of a rainy day fund to deal with future emergencies, including the looming dangers of climate change.

We should continue to steward Singapore’s resources responsibly and sustainably, thinking not just of our immediate needs but also of a better future for the next generation.

“Many of Singapore’s policies are about government provision but there is a limit to what the Government can provide. [Relying on government provision,) people may not be motivated to do more. We should build resilience instead of dependency on assistance.”

- Participant at the Social Policies: Talk and Dialogue with Director-General of Social Welfare, 12 October 2022
“It is important to consider not just for ourselves but for the future generations. I want my children and grandchildren to be able to lead meaningful lives with good jobs too. It is only right that we plan ahead.”

- Participant at the Forward SG Conversation @ East Coast, 30 October 2022
Our social compact is an intergenerational one. We have inherited a strong, prospering Singapore from previous generations.

We will need to continue stewarding our limited resources sustainably, to deal with the challenges of today, and provide a strong foundation for the future.

Manage our limited land and environmental resources

- We will continue to recycle and refresh limited land resources through schemes, such as VERS, to respond to evolving needs.

- We will work with businesses and industry partners to move towards more sustainable business models and to seize opportunities in the low-carbon economy.

- We ask that all Singaporeans — including individuals, families and business owners — do their part to adopt more environmentally sustainable practices and work with us towards a more climate-resilient future.
**Strengthen our food and water security**

- We are investing in our infrastructure to meet future water demand and build resilience amidst the effects of climate change.
- On food, we will continue to diversify our food import sources, build our stockpiling capabilities and work closely with the agri-food industry to scale up local production.
- We ask that Singaporean consumers and businesses actively do their part to conserve water, and support our local agri-food industry by purchasing more local produce.

**Uphold fiscal prudence and responsibility**

- We will continue to manage our public finances responsibly, ensure sufficient revenues to cover our spending, and keep our fiscal system fair and progressive.
- We ask that all Singaporeans continue to think long term so we leave behind a Singapore that can continue to thrive for generations to come.
CHAPTER 8

DOING OUR PART AS ONE UNITED PEOPLE
In the previous chapters, we have set out how we will strengthen opportunities and assurance for Singaporeans. This chapter focuses on our collective strength as a society, what it means to care for one another and to be one united people.

When we succeed and do well, it is tempting to recognise only our own efforts. We naturally want to be rewarded for working hard and taking responsibility for ourselves and our families. But we must remember that we often succeed because of the society we live in and the support of those around us.

We all stand on the shoulders of those who came before us. We must not become a society where people only focus on themselves, or where there is a culture of radical individualism and selfishness.

Thankfully, there are many positive examples in Singapore. During the COVID-19 pandemic, Singaporeans rallied together to help others in need — from individuals supporting vulnerable neighbours, to food and beverage outlets coordinating free meals and drinks for embattled healthcare workers.

It is clear that Singapore is strongest when we stand together — when we recognise that caring for each other is also the best way to care for ourselves, and when we develop a deep sense of kinship and trust in one another.

In particular, those who have succeeded should do their part to uplift others in society.
We believe every citizen should know and feel that they have a stake in our society and in building our shared future.

Together, we can:

- Give back to our society
- Strengthen our Singaporean identity
- Take collective action towards our shared future
Give Back to Our Society

Everyone — the Government, individuals, businesses and communities — plays a part in caring for our fellow citizens. The more any one of us contributes, the more we all receive.

“I received assistance when I needed it, and now, I give back as a volunteer.”

- Ms Zarina Bte Omar, Family Service Centre and Social Service Office beneficiary, Ministry of Social and Family Development (MSF) Care Pillar Engagement with SG Cares Community Network, 18 November 2022
We want to build this virtuous cycle of giving and receiving in several ways.

Singaporeans are by nature a generous people. Through our Forward SG engagements, many Singaporeans shared that they want to give back and support their fellow citizens, especially those who are doing less well. But they may not know how and where to help, other than providing occasional financial contributions.

Besides financial contributions, we can do more to uplift our fellow citizens.

For example, some Singaporeans will need access to networks that can help them gain and remain in stable employment. Others may need ongoing mentorship and guidance on their education and career pathways. We thus need to consider different ways to provide care and support that are more impactful to Singaporeans from less privileged backgrounds. The type of support and the period of intervention matter.

We encourage those who have benefited and done well to give back and to exemplify the spirit of noblesse oblige in our society.

To maximise the impact of their contributions, we will work with the Community Foundation of Singapore and Community Chest to introduce a new programme that better connects donors to the needs of local communities and less privileged groups over a sustained period.

For example, a donor could commit to supporting the educational needs of children from a specified number of lower-income families. The donor could provide both financial contributions as well as mentorship, internship and job opportunities to help these children build their social capital and networks, and secure good employment in the future.
As the contributions from Singaporeans grow, we also want to ensure that our charities can manage these increased contributions prudently and professionally.

We will strengthen charities’ capabilities in managing more and larger-scale philanthropic contributions so that we help more people in need.

There are many other ways for Singaporeans to care for and support other members of society. Volunteerism is also meaningful and impactful.

This is why the Government has developed channels like the SG Cares Volunteer Centres and SportCares, where Singaporeans can come together to care for and impact the lives of those in need. The Government also introduced Mentoring SG to create avenues for youths to benefit from mentoring, access opportunities amidst life transitions, and realise their fullest potential. We will increase the outreach and accessibility of these channels to more Singaporeans.

Singaporeans can also contribute through community organisations, including civic organisations, neighbourhood associations, grassroots groups and co-operative societies, as well as through their own self-initiated ground-up projects. We will continue to explore more ways for Singaporeans to care for each other.
Beyond the contributions of individual Singaporeans, we call on businesses to step up and give back to the community. We have a long-standing tradition of successful business leaders stepping forward to meet the social needs of the community. From before Singapore’s independence, with pioneers like Hajjah Fatimah, Govindasamy Pillai and Tan Tock Seng, right through to the COVID-19 pandemic. Businesses today should continue building on this.

All businesses and employers should continually invest in their employees and staff, and provide a work environment that enables them to thrive. But we believe there is considerable scope for businesses to make social contributions beyond their organisations. They can provide internship and career opportunities to uplift those from less privileged backgrounds, or leverage their corporate capabilities to make a difference in the community.

“They [SportCares] help youths realise their potential, some [youths] even become instructors and give back to the community. This creates a multiplier effect and magnifies impact. It’s about imparting values and passing on legacy to future generations. I believe that sport can change lives, and I also trust that we can influence the lives of one another.”

- Mr Lionel Li, Founder of the Li Foundation, Donor to the SportCares-Li Foundation MultiSport Programme
Pledge by Singapore Business Federation (SBF)

SBF, which is the apex business chamber in Singapore, and the Singapore Business Federation Foundation (SBFF), will galvanise the business community in the following areas:

01 Businesses to strengthen corporate volunteering efforts and provide employment-related opportunities to uplift vulnerable groups in need of assistance.

02 Businesses to embrace corporate donation to support community well-being and foster social inclusion.

03 Businesses to pursue environmental stewardship initiatives for a low carbon and climate-resilient future.

Pledge by Singapore National Employers Federation (SNEF)

SNEF is the employer representative in Singapore’s tripartite system. SNEF will work with the tripartite partners to enable employers to:

01 Adopt fair hiring and employment practices so that their workers have the opportunity to develop to their fullest potential.

02 Invest in their workers to help them to be competent in their job and prepare them for future roles.

03 Uplift their lower-wage resident workers through the Progressive Wage Model (PWM).

04 Embrace flexible work arrangements (FWAs) to support their workers in better managing both their work and personal responsibilities.

05 Offer part-time employment opportunities for senior workers.
The National Volunteer and Philanthropy Centre (NVPC) has rolled out its new Company of Good strategy to support and recognise businesses in their journey to contribute more to society. SBF has also established an Environment, Social and Governance (ESG) Coordination Office to help businesses develop and deepen their journey of giving back to society. We hope that more businesses will heed the call and contribute more to the wider community.

**Businesses’ adoption of corporate purpose framework**

To date, 55 companies have adopted the corporate purpose framework, which will guide them to design their business practices and operations in ways that benefit society.

An example of a purpose-driven company is **Woh Hup (Private) Limited** (Woh Hup). The company provides construction and civil engineering services while ensuring workplace safety and skills development of employees.

- For example, Woh Hup encourages mature workers to continually learn and upskill through courses to remain relevant in the sector.

- Beyond fulfilling baseline responsibilities as a company, Woh Hup regularly holds fundraising initiatives that involve their subcontractors, clients and consultants to raise funds for charities in Singapore. So far, their philanthropic actions have raised more than $2.3 million for 18 charities.
Strengthen Our Singaporean Identity

Fostering a sense of solidarity and shared responsibility will help to strengthen our shared Singaporean identity. As a multi-racial society, we interact with people of diverse backgrounds and cultures every day.

We have enjoyed several decades of racial and religious harmony. This is no accident. It is the product of sustained effort over decades to sensitively manage the difficult issues on race, to expand our common space, and to create shared experiences and memories through school, community, and national events.

But we must have the humility to acknowledge that our multi-racialism is still a work in progress. There will always be differences between our diverse ethnic groups. But we must continue to engage one another in a spirit of respect and fellowship so that through mutual accommodation and compromise, we find ways to live harmoniously together.

Multi-racialism is not just about accepting and tolerating each other’s differences. We must do more to deepen our appreciation and understanding of each other’s cultures and traditions. We can do so through areas such as the arts and culture, where we can develop a greater awareness of our shared history and heritage, and better develop empathy and understanding for one another.
The Government will continue to expand spaces for more interactions between different groups. For example, we will do more to promote collaborations between our Self-Help Groups and encourage more Singaporeans to develop, organise and take part in racial harmony programmes in the community. At the personal level, we can also make conscious and deliberate steps, however small, towards understanding others better. This will enlarge the common stake we have in our future and further strengthen our shared Singaporean identity.

Initiatives by Self-Help Groups (SHGs)

The SHGs work to uplift their respective communities, primarily through education. But the SHGs also come together to work on joint initiatives and programmes that benefit Singaporeans of all backgrounds. They include:

**BIG HEART STUDENT CARE**

Operates in 30 Primary Schools >4,600 Students enrolled

Managed by the SHGs, Big Heart Student Care provides quality and affordable after-school care services for the holistic development of students of all races. Today, Big Heart Student Care operates in 30 primary schools with more than 4,600 students enrolled.

**COLLABORATIVE TUITION PROGRAMME (CTP)**

The CTP has grown from 11 centres when it started in 2002 to 175 centres in 2022, with over 13,800 students from all races.

The SHGs will also organise more sessions to engage youths from diverse backgrounds and communities so they can be empowered to make a difference in areas that they feel strongly about.
Take Collective Action Towards Our Shared Future

To truly become ‘one united people’, we must be active citizens in shaping our shared future together.

The Government will play a key role in this process. We will do so by listening, actively seeking inputs, and engaging and working closely with all stakeholders and partners. This Forward SG exercise itself is the product of the Government’s partnership and co-creation process with Singaporeans from all walks of life. It builds on a rich tradition of national dialogues conducted over the years. These dialogues have strengthened the Government’s engagement and partnership with Singaporeans. They have enabled the Government to better understand Singaporeans’ priorities and hopes for the future, at each major milestone of our nation’s development.
Youth aspirations for Singapore’s future

As part of the Forward SG exercise, we engaged youths from Post-Secondary Education Institutes (PSEIs). They envisioned Singapore to be a society where all forms of excellence are celebrated and respected within a meritocracy that is compassionate and inclusive. They wanted a Singapore where everyone plays their part to sustain our social compact and support those in need. They recommended areas where the Government, community organisations, businesses and individuals can work closer together to achieve their vision for Singapore.

For example, to uplift lower-income families, the youths recommended for:

- **Individuals to step up as community befrienders to journey with lower-income families and help improve their access to support.**
  
  Students with the relevant knowledge could volunteer as befrienders to share financial knowledge and skills with families where needed, serve as a resource person to link families up with suitable financial literacy courses or asset-building schemes, and formulate an action plan with families towards their financial goals.

- **Businesses, such as banks, to provide more financial products and services that incentivise lower-income families to build up savings.**
  
  These financial products could be designed to give higher rewards to families who did their part to save up, such as dollar-to-dollar matching for money put into savings accounts. Content creation companies can also share stories to highlight the skills and contributions of lower-income workers, who provide essential goods and services that keep society functioning.
Government to increase access to social support through digital means.

For example, by enhancing the current SupportGoWhere portal with a consolidated application feature that would allow users to conveniently apply for multiple schemes through a single application.

Further details on the youths’ recommendations can be found on MSF’s website.
Just as we stay open to different views and ideas, we hope that individuals and groups also understand that not all ideas can be accepted by the Government, or by other Singaporeans. In such cases, we will explain our considerations, and we may well have to agree to disagree.

There may also be instances where we have consensus on the final outcomes and objectives but differing views on the means to get there. Such differences are not so fundamental, because our ends are the same, and it is a matter of working out the best approach to take.

We will be practical and pragmatic in such situations by looking at the data and evidence, considering what works best given our current circumstances and context, and making adjustments wherever necessary.

We continue to remain open to feedback and ideas.

We welcome more inputs so that we can continually re-examine assumptions, review current policies, and consider better solutions to advance the interests of Singapore and Singaporeans.

We will provide more platforms for individuals and groups to contribute their views and ideas.

In May 2023, we launched youth panels to give young people the opportunity to play an active role in co-creating and reviewing policies. The inaugural youth panels will look into financial security, careers and lifelong learning, digital well-being, and environment and sustainability. We look forward to hearing their policy recommendations.
We want more Singaporeans to get involved in supporting their fellow citizens and shaping the character and life of the places they live in.

It could be through looking out for an elderly neighbour who is living on their own, providing useful feedback on municipal services through the OneService app, or designing and co-creating a new playground or amenity in the neighbourhood. These are all concrete ways in which each of us can contribute.

We recognise that there are some areas where it may be better for the Government to step back and allow more space for citizen participation.

We will therefore introduce new ways to promote civic participation. We will also support more ground-up efforts by Singaporeans to shape and improve their communities.

"I want to use the youth panels to share my perspectives while learning from fellow panellists about various complex issues. I also hope it unites like-minded people who are passionate about various topics, willing to share their voices and are committed to working towards a common good."

- Mr K Srivarshni, 20, Student, Nanyang Technological University (NTU)
Expanding civic participation in our neighbourhoods

The People’s Association (PA) Residents’ Networks led a series of conversations to understand how residents can be encouraged and supported to participate more actively in the community.

The conversations drew participants from different walks of life: working adults, retired seniors, students, youths, parents, community leaders, experienced volunteers, as well as those with little or no volunteering history.

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<th>PARTICIPANTS</th>
<th>CONVERSATIONS</th>
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<td>&gt;600 Residents and community partners</td>
<td>80 Small-group conversations across 19 neighbourhoods</td>
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Participants shared their aspirations for their local communities and the roles they were ready to play. Many desired meaningful opportunities to pursue common goals — whether it is helping the needy or tending a community garden together — to foster a stronger ‘kampung spirit’ or simply to connect with fellow residents in their neighbourhood.

Some shared their personal desire to give back. Others had expertise and skills that they wanted to contribute but did not know how and where to start. Participants were conscious of the evolving needs in communities with growing numbers of elderly, as well as of the less fortunate amongst them. A good number expressed a strong sense of mission to include the excluded and help the less privileged.

Participants shared their diverse experiences of existing community initiatives, such as ‘medical escort’ services to accompany elderly neighbours to their medical appointments; ‘share-a-skill’ workshops to teach practical skills such as hair-cutting and repairing household appliances; and ‘family volunteering’ where participants can contribute to the community, learn good values and bond with their parents at the same time.

The Residents’ Networks will lean in to enable and support these aspirations in practical ways. In particular, they will work on empowering new resident volunteers to take ownership and advance meaningful causes they feel strongly about. In this way, together, we will build stronger communities in our neighbourhoods.
We will establish the Singapore Government Partnerships Office (SGPO) to take the lead in engaging and partnering Singaporeans.

The SGPO will facilitate interactions between contributing citizens and the relevant government agencies, and strengthen partnerships to shape a better Singapore.

We hope that Singaporeans make full use of the available programmes and platforms to do their part to care for and give back to our society.

Every voice and every step counts towards strengthening our solidarity as a people. When we do our part, we will build a stronger, more resilient and more united Singapore.
The collective strength of our society depends on how well we care for each other, and how united we are as one people. Every one of us should know and feel that we have a stake in our society.

To facilitate Singaporeans’ businesses’ and the community’s contributions towards our shared future, we will step up efforts in the following areas:

- We ask that Singaporeans step forward to give back to our society, especially those who have done well and benefited from the system. We can do so through financial donations, contributing our knowledge and experience, or working with community organisations.

- We will better connect donors to the needs of local communities and less privileged groups, while strengthening charities’ capabilities to manage philanthropic contributions.

- We ask that businesses continually invest in their employees and staff, and provide a work environment that enables them to thrive. We also hope that businesses can do more to give back to the community.
Strengthen our Singaporean identity

- We will continue to encourage more interactions between different groups, and expand our common ground and distinctive Singaporean identity.

- We call for Singaporeans to take conscious and deliberate steps towards appreciating, understanding and valuing other cultures and traditions.

- We ask that communities do their part to promote interactions between different groups of Singaporeans, to encourage the participation in racial harmony programmes in the community.

Take collective action towards our shared future

- We will empower Singaporeans to take individual and collective actions to contribute to our shared future. This will be done through existing platforms and new civic participation programmes, as well as the soon-to-be established SGPO.

- We call for Singaporeans to take part in these programmes and contribute by resolving issues and challenges, together.
AFTERWORD

FORWARD SINGAPORE, TOGETHER
Sixteen months ago, we came together to relook and refresh our social compact for an increasingly volatile and uncertain world.

When crises and setbacks happen, our faith and trust in one another will be tested. But if we know that we can lean on one another, we can put aside doubts and forge ahead more confidently.

Through this Forward SG exercise, we asked ourselves two key questions:

- **What do we want the future Singapore to look like?**
- **What will it take for us to get there?**

Our engagements with more than 200,000 Singaporeans affirmed that the Singapore we want is a society that is:

- **Vibrant and Inclusive**, with opportunities for all to learn, explore and pursue diverse pathways, and where everyone will be respected and valued.
- **Fair and Thriving**, with the assurance that everyone will be well taken care of, no one will be left behind, and where all can pursue a fulfilling and dignified life.
- **Resilient and United**, with all Singaporeans coming together to care for one another and build our shared future together.
To make this happen, the Government will play a bigger role to support Singaporeans in their pursuits and aspirations. But everyone else in society — from employers, to community groups, families and individuals — can, and should, also contribute towards this collective effort.

The previous chapters have outlined areas where we think change has to happen:

**Chapter 2: Embracing learning beyond grades** so that we strive to learn and improve throughout our lives

**Chapter 3: Respecting and rewarding every job** so that we create diverse pathways for Singaporeans to be the best version of themselves

**Chapter 4: Supporting families through every stage of life** so that we create a conducive environment for families to thrive

**Chapter 5: Enabling our seniors to age well** so that everyone can retire with peace of mind, and enjoy meaningful and healthy golden years

**Chapter 6: Empowering those in need** so that Singapore provides opportunities for all, regardless of starting points, through a better system of social support

**Chapter 7: Investing in our shared tomorrow** so that we can meet both present and future needs, by stewarding our resources responsibly and sustainably

**Chapter 8: Doing our part as one united people** so that we can build our collective strength as a society to contribute towards our shared future
Underpinning all this is an emphasis on the ‘we’ and not just the ‘I’. In our next phase of nation building, we hope that every one of us will step forward and do more for one another.

Through Forward SG, we have sought to distil the perspectives and hopes of our fellow Singaporeans, and to set out a roadmap for our way forward as a nation.

Together, we can seize the opportunities ahead with confidence, while having a stronger sense of assurance and security that we will always have each other’s backs.

Together, we can build our shared future and make Singapore our best home.
Thank you for stepping forward to contribute!

The Forward SG agenda was developed together with the people of Singapore.

We deeply appreciate everyone who played a part in shaping the process and outcome of the exercise.

- The over 35,000 Singaporeans who participated in Forward SG engagements and partnerships.
- The over 165,000 Singaporeans who contributed views and ideas through surveys, roadshows and other digital platforms.

We would like to say a special thanks to the following partners that contributed valuable insights and/or helped to organise Forward SG events and engagements.

1. *SCAPE Co. Ltd
2. A Good Space
3. Acorn Training Pte Ltd
4. Ageless Bicyclists
5. Agency for Integrated Care
6. Alliance for Action for Local Produce Demand Offtake and Consumer Education
7. Alliance for Action for Lower-Wage Workers
8. Alliance for Action on Norms for Joss Paper Burning
9. AWWA Ltd
10. Berkeley Club of Singapore
11. Blangah Rise Primary School
12. Bosses Network
13. Business China
14. CampusImpact
15. CapitaLand Group Pte Ltd
16. Care Corner Singapore
17. Chinese Development Assistance Council
18. Community Advisory Panel on Neighbourhood Noise
19. Community Foundation of Singapore
20. Council for Third Age
21. DBS Bank Ltd
22. Dementia Singapore
23. Disabled People's Association
24. Dunman High School
25. Engineering Good
26. Eurasian Association, Singapore
27. Friendzone SG
28. Geylang Methodist School (Secondary)
29. Grace Mission
31. Hayaa’ Network
32. Human Capital Leadership Institute
33. Inclus
34. Institute of Human Resource Professionals
35. Institute of Policy Studies
36. Institute of Singapore Chartered Accountants
We also thank all public service agencies, grassroots volunteers, facilitators, note-takers, committee members and everyone who devoted your time, energy and talents to the Forward SG journey.