



The Singapore Giver: A Life Stage Perspective

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Singapore is a State in Flux



Singaporeans are in Flux too



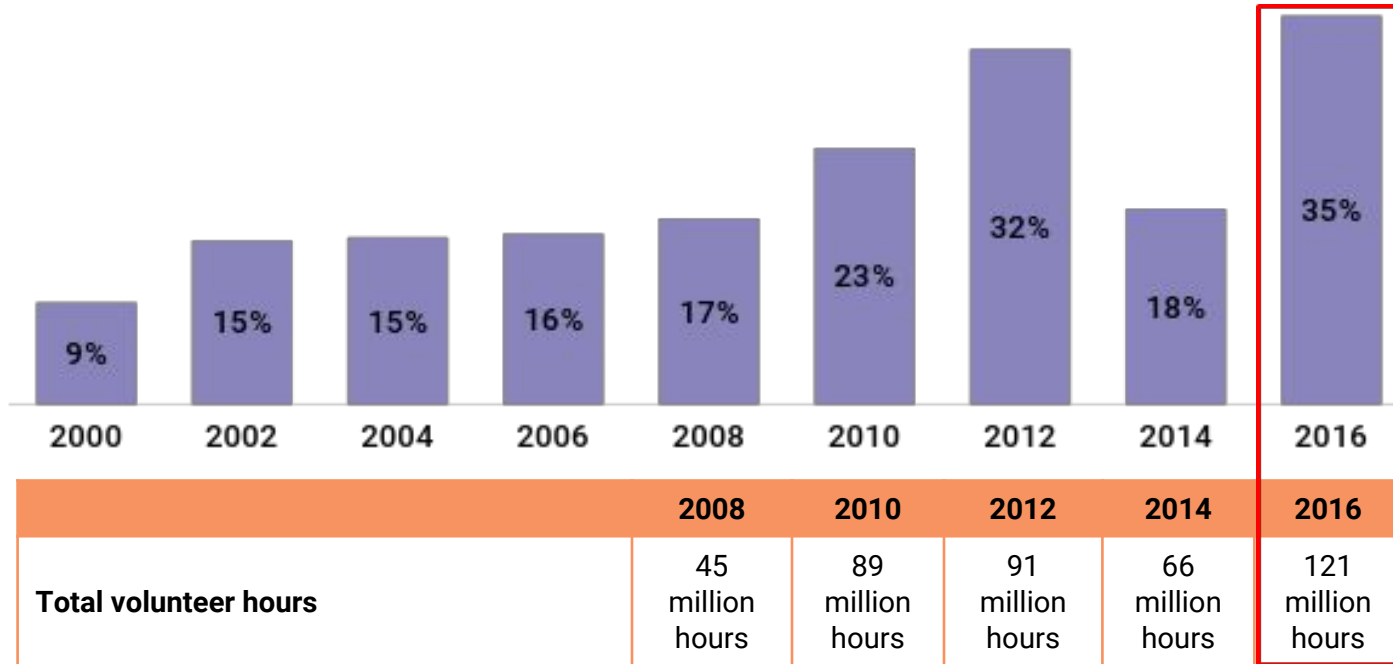


BUYS A \$300,000 CAR

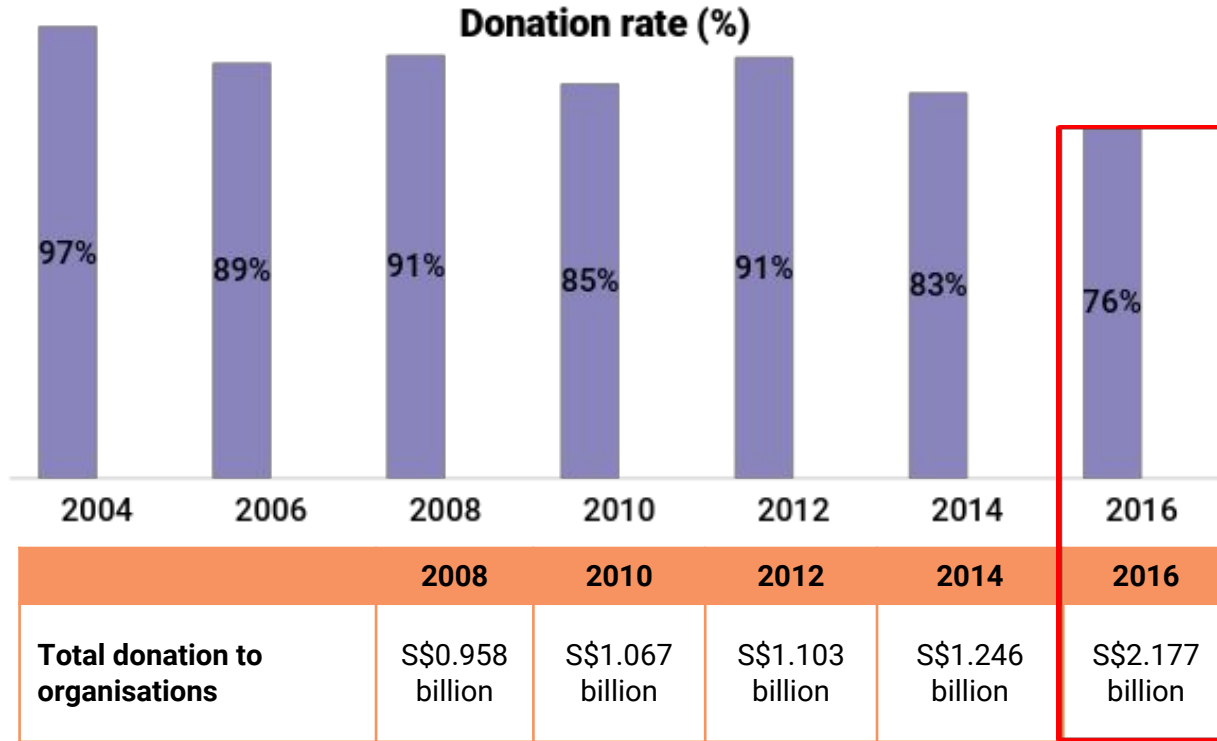
Despite the uncertain times, people in Singapore still have a heart



Volunteerism rate and hours have grown significantly over the years

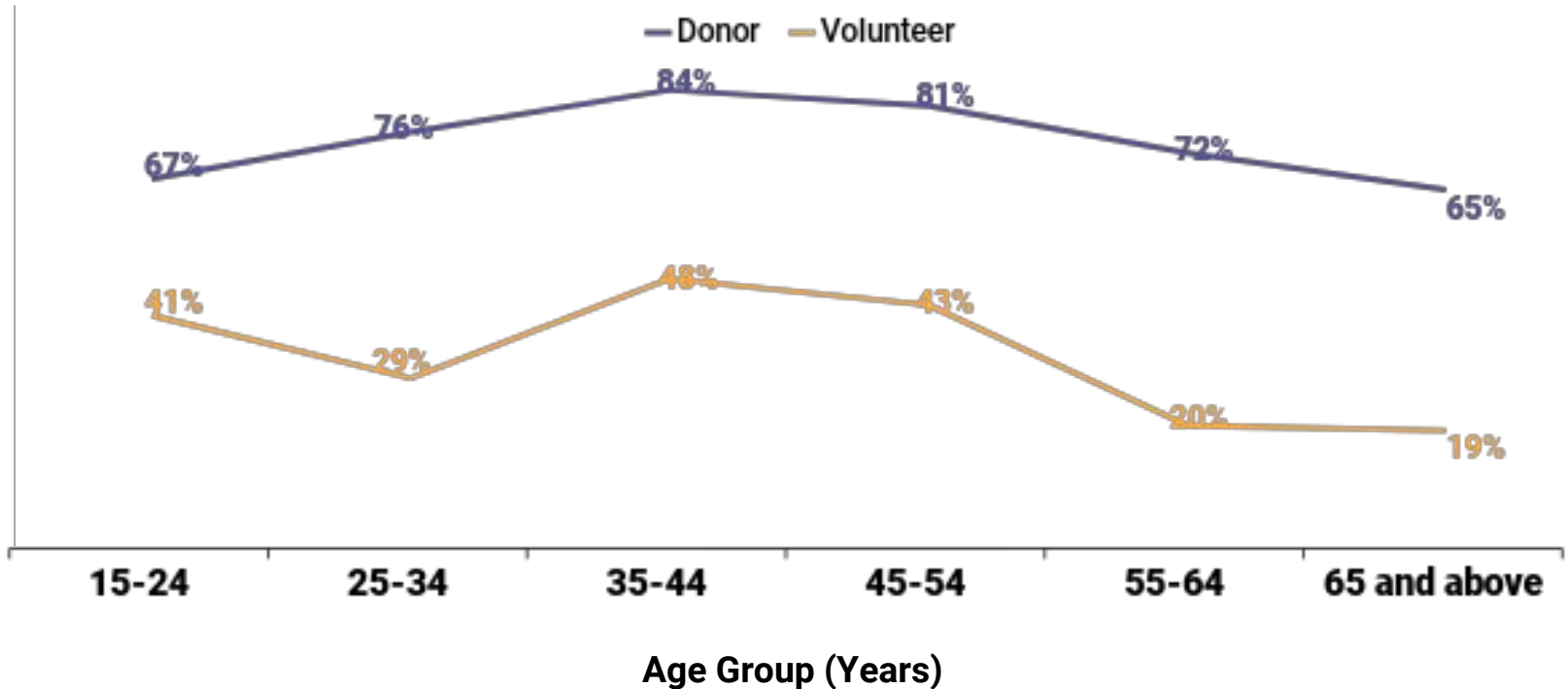


Donation amount has almost doubled, despite slight decline in donation rate



However, giving varies across life stages

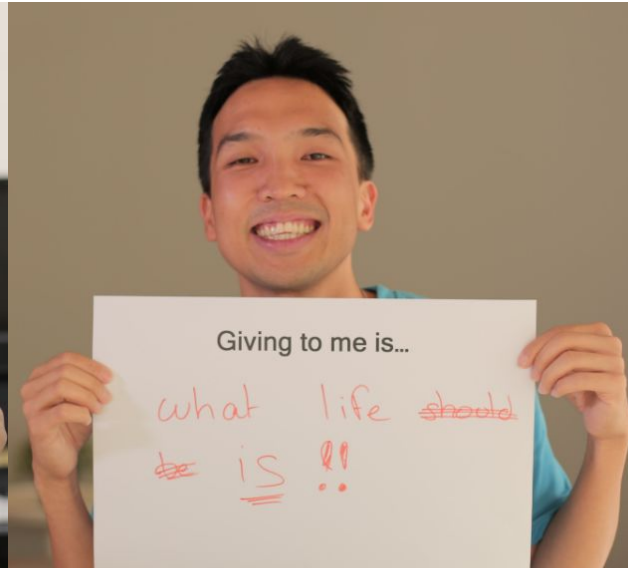
Donation and volunteerism rate in 2016 (%)



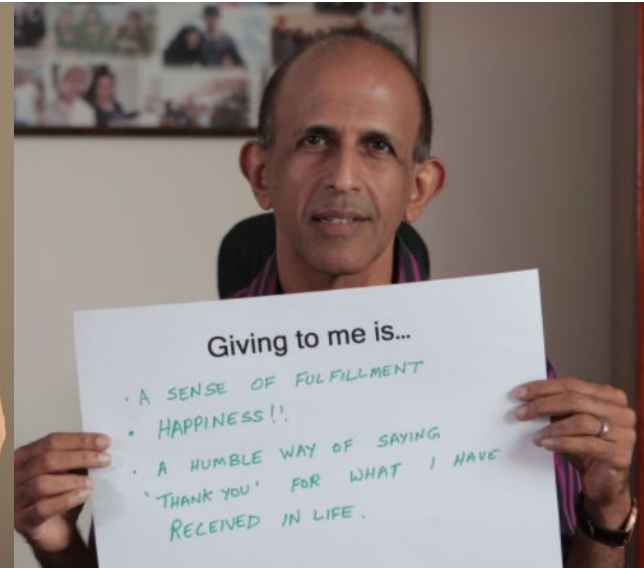
Taking a closer look through their journey



YOUTH
(15-34 years)



MID-LIFERS
(35-49 years)



SENIORS
(50 years and above)

The spectrum of human desires: From fiery to fading



Youths

- External validation, recognition
- Seeking meaning, self awareness
- Social belonging, connection
- Love and companionship
- Success, power and influence
- Wealth accumulation, pleasure seeking
- Control over own destiny and others
- Seek opportunities, challenges
- High risk taking
- Less religious



Mid-Lifers



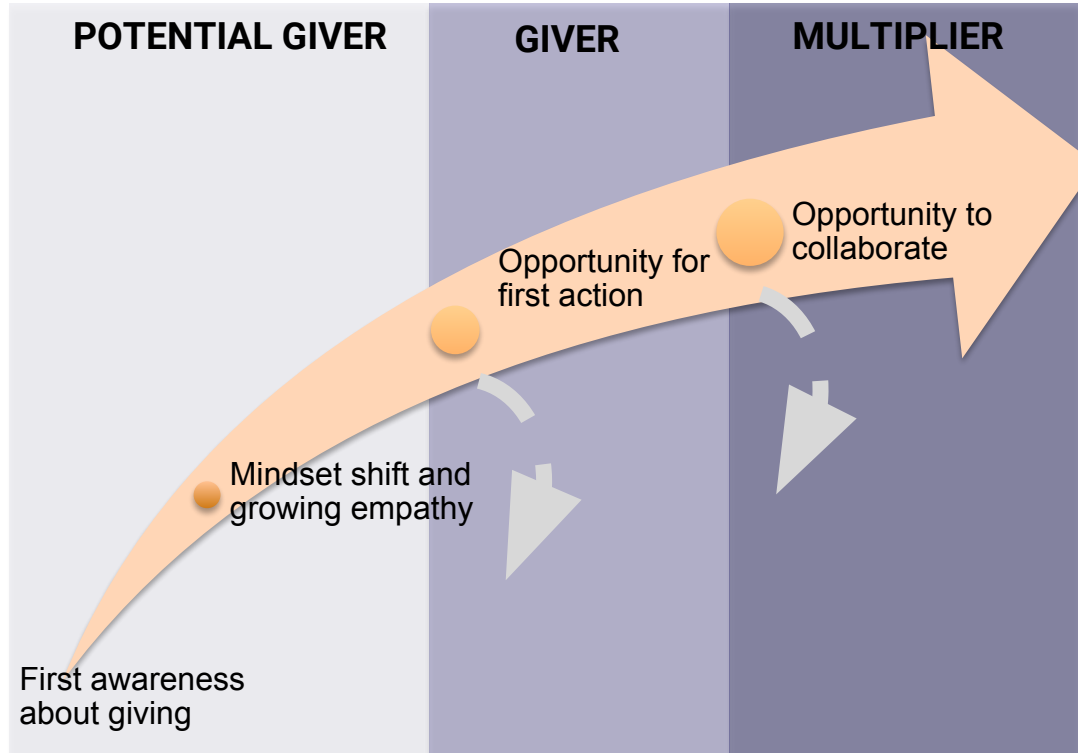
Seniors

- Internal acceptance, resignation
- Diminishing social connections
- Deprioritize success, wealth, power
- Less need for control
- Shuns opportunities, risks, challenges
- More religious
- Willing to sacrifice for love




Giving is a non-linear journey

Just as one can be nurtured to give, one can also drop off or regress in their giving journey without the right support



How can we encourage people to continue giving at various life stages?





HELLO

JIAK PAH BUEY?

YOUTH

(15-34 years old)

Generation Gusto

HELLO

JIAK PAH BUEY?

HELLO

LEH HO MAH?

HELLO

JIAK PAH BUEY?

Youth in Singapore are happy and active in the community



27% of the total population in Singapore¹

Increasingly well-educated²

Fairly happy, satisfied with life and confident of the future²

Civic-minded and active in the community²

Worried about studies, emerging adult responsibilities and future uncertainties²

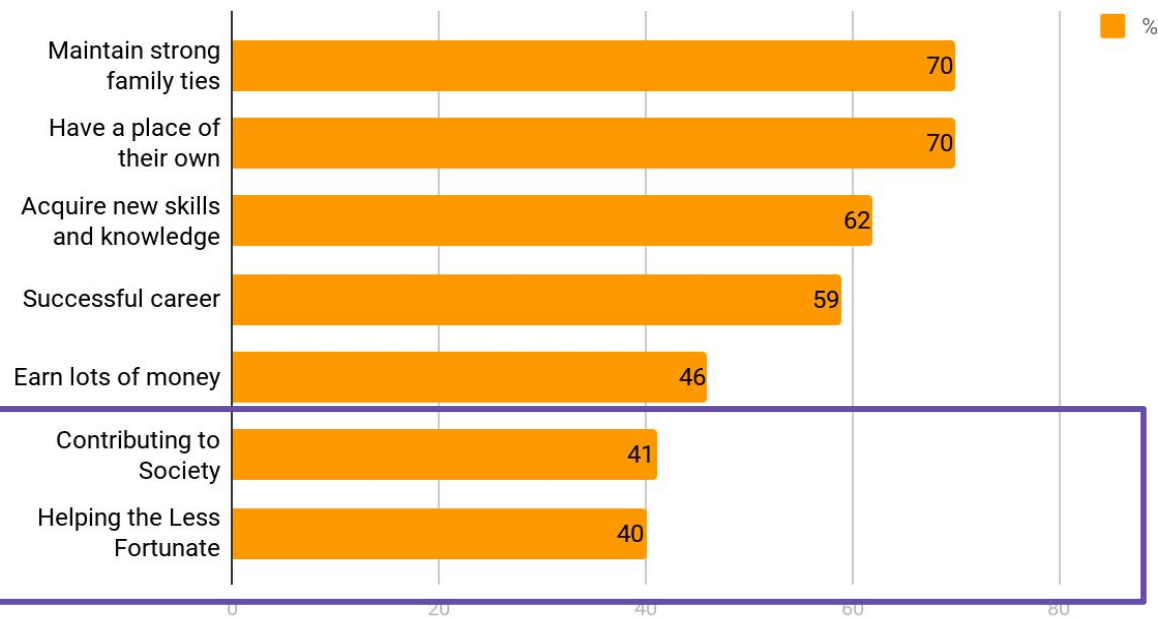
[1] DataGov (2017). Retrieved 21 January 2018.

[2] National Youth Council (2016). *National Youth Survey 2016*. Retrieved 21 January 2018 from <https://nyc.gov.sg/initiatives/resources/nys>

Pragmatic Idealist

Giving is an important life goal to youth—although not the *most* important

Very important life goals for youth



My life, My way



Want to be useful¹

Want to be taken seriously¹

Risk-taking¹

Social group beings¹

Care about what others think²

Do not like to be regulated²

Entrepreneurial and like to pursue challenges²

[1] NVPC (2017) Quarterly Tracker

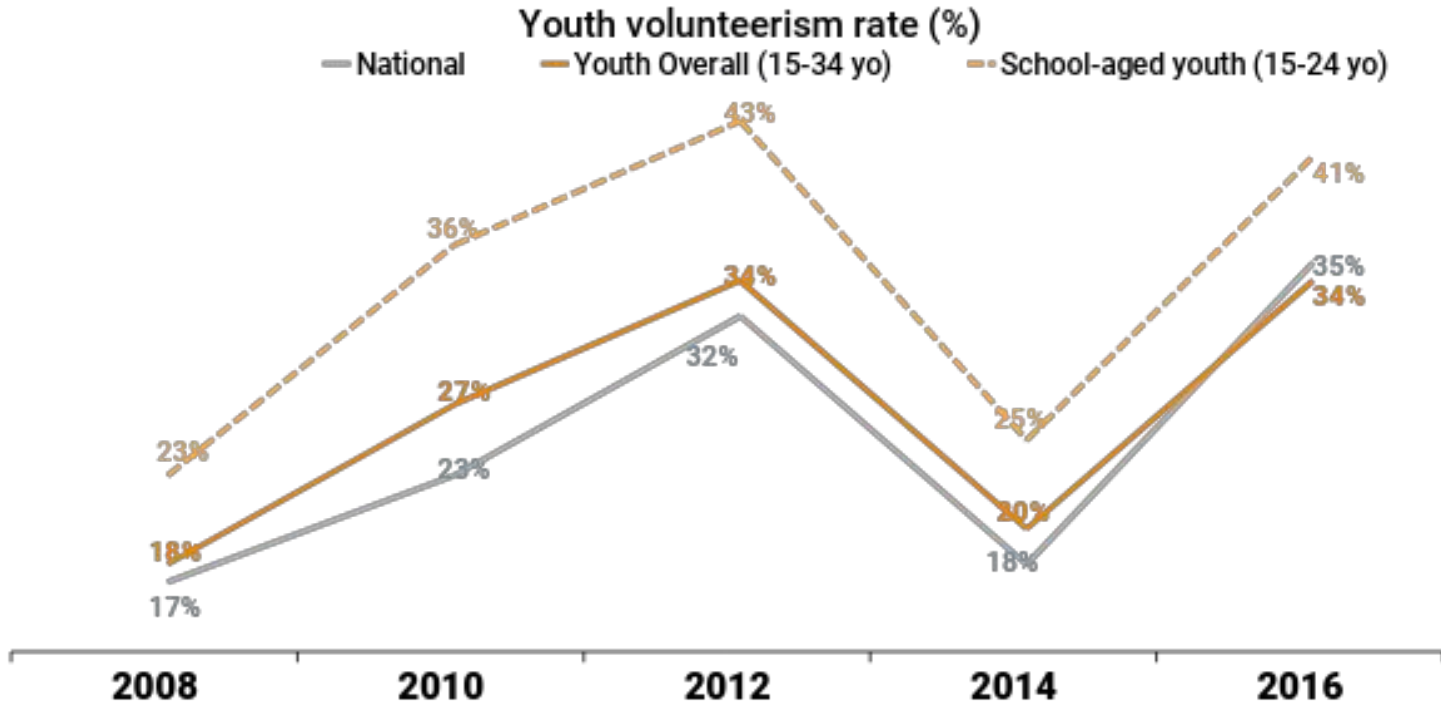
[2] Nielsen (2016) Nielsen Media Index



Giving: A positive rebellion

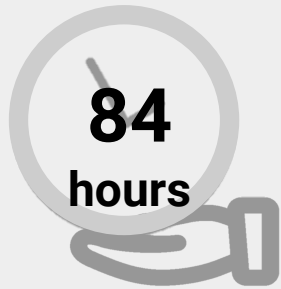
Youth are enthusiastic givers

Youth, especially school-age youth, traditionally have the highest volunteerism rate across age groups

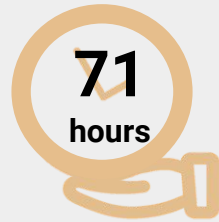


But they volunteer less regularly and in shorter hours

Average hours volunteered in a year



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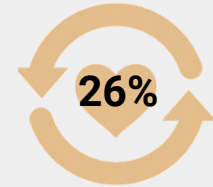


YOUTH
(15-34 yo)

% volunteers who are regulars (weekly or monthly)



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YOUTH
(15-34 yo)

Big dreams of giving

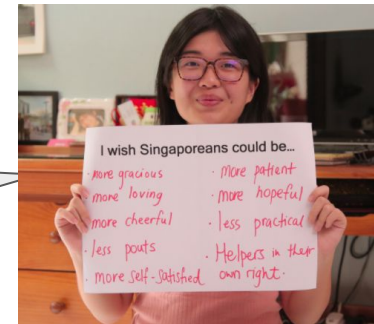
... not just because it's cool or on a whim



“What motivates youth the most is to see the **impact of their volunteering**”

“The best thing about giving is that it spreads. I can do good for one person now but **this person can potentially help others.**”

“**Giving is also a legacy** to me, because you don't just stop there at one generation... Like planting seeds so that next time we keep helping.”

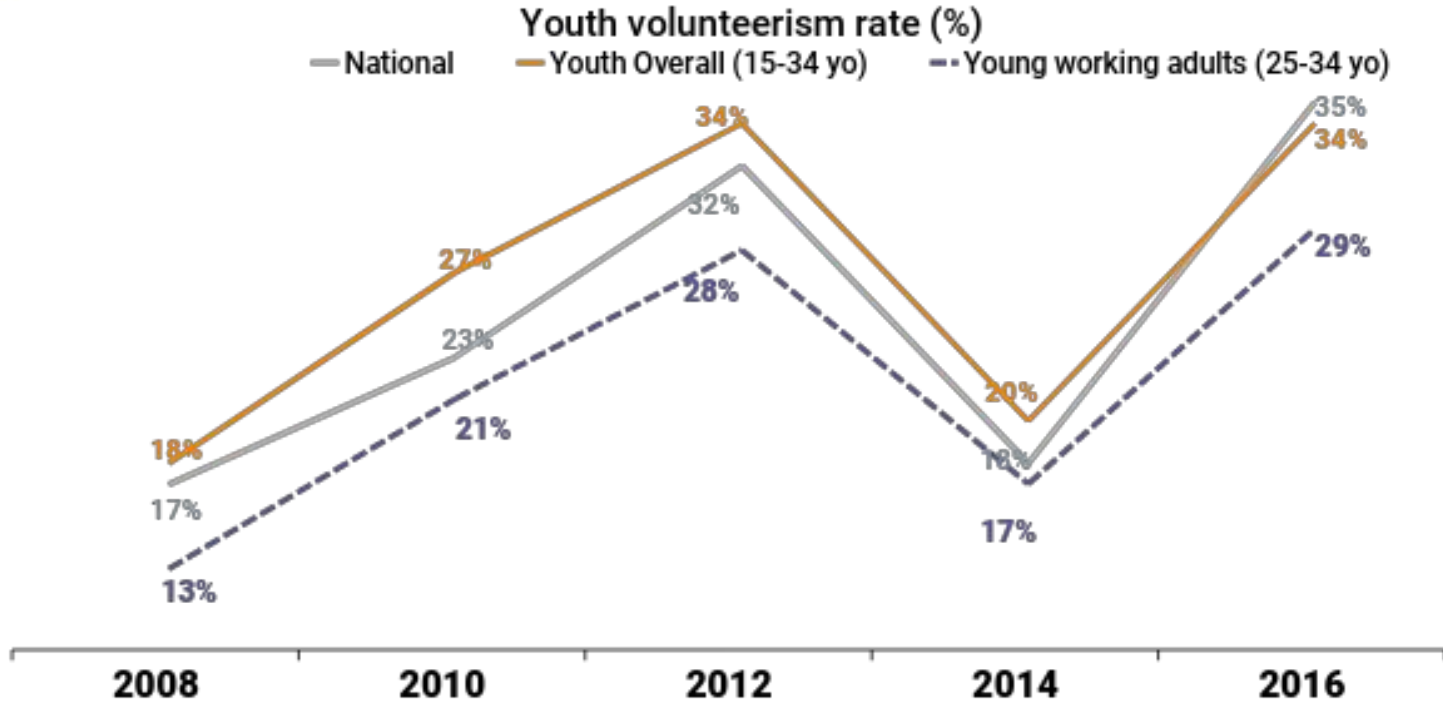


Giving lets youth prove themselves



Watch what she has to say <https://youtu.be/VDQXx5fDP-k>

However, volunteerism rate drops for 25-34 year olds



Young working adults struggle to reconcile their idealism and pragmatism



Watch what she has to say <https://youtu.be/dDh3IWWifGk>

A group of four young people (two men and two women) are smiling and standing together. They are wearing white t-shirts with red horizontal stripes and text. The text on the shirts includes "HELLO" and "JIAX PAH BUEY?" or "LEH HO MAH?". The background is a blurred outdoor setting with a building.

How might we keep the flame burning for youth?

Youth prefer to start or support initiatives that give directly to the community

They take to both online and offline channels of giving

65%

Engage directly with
the community

45%

Provide help on
demand

28%

Start a ground up
initiative

28%

Start an online
crowdfunding
campaign

Give youth autonomy, validation and career development opportunities

Offer **support, fuel** the rebellion

(with guidance, resources etc)

Seek their **opinion**

Career building

Give them a **sense of belonging**

Case study: Citi-YMCA Youth For Causes

Empowering youth volunteers



- Groom the next generation of community leaders and social entrepreneurs
- Fuel youth compassion, entrepreneurial spirit and creativity
- Freedom to design and execute project
- Equipped with resources

Case study: Cognizant

Empowering employees



- Autonomy & recognition from management
- Opportunities that cater to employees' varied skills, interests and preferences
- Culture of strong team spirit and cohesiveness



MID-LIFERS

(35-49 years old)

Generation Stretched

Mid-lifers in Singapore are stressed

23% of the total population in Singapore¹

Top concerns are cost of living and job security²

Most are working¹

Fear of retrenchment in an uncertain economy³

About half of them are head of household¹

Fear of losing job to tech and automation⁴

Most have to care for either children, ageing parents or both¹


[1] Singapore Department of Statistics 2017. *Population Trends 2017*. Retrieved 21 January 2018 from http://www.singstat.gov.sg/docs/default-source/default-document-library/publications/publications_and_papers/population_and_population_structure/population2017.pdf

[2] "Cost of living and job security top concerns of Singaporeans." *The Straits Times*, 13 February 2017.

[3] "Resident jobless rate, layoffs fall but market stays weak." *Business Times*, 29 July 2017.

[4] "Nearly 1 in 5 Singapore employees fear losing their jobs to automation." *The Straits Times*, 5 June 2017.

They seek solace in their family and search for meaning in life



Seek to understand the meaning of life¹

Need for love¹

Feel at home where family is¹

Generous with family and children²

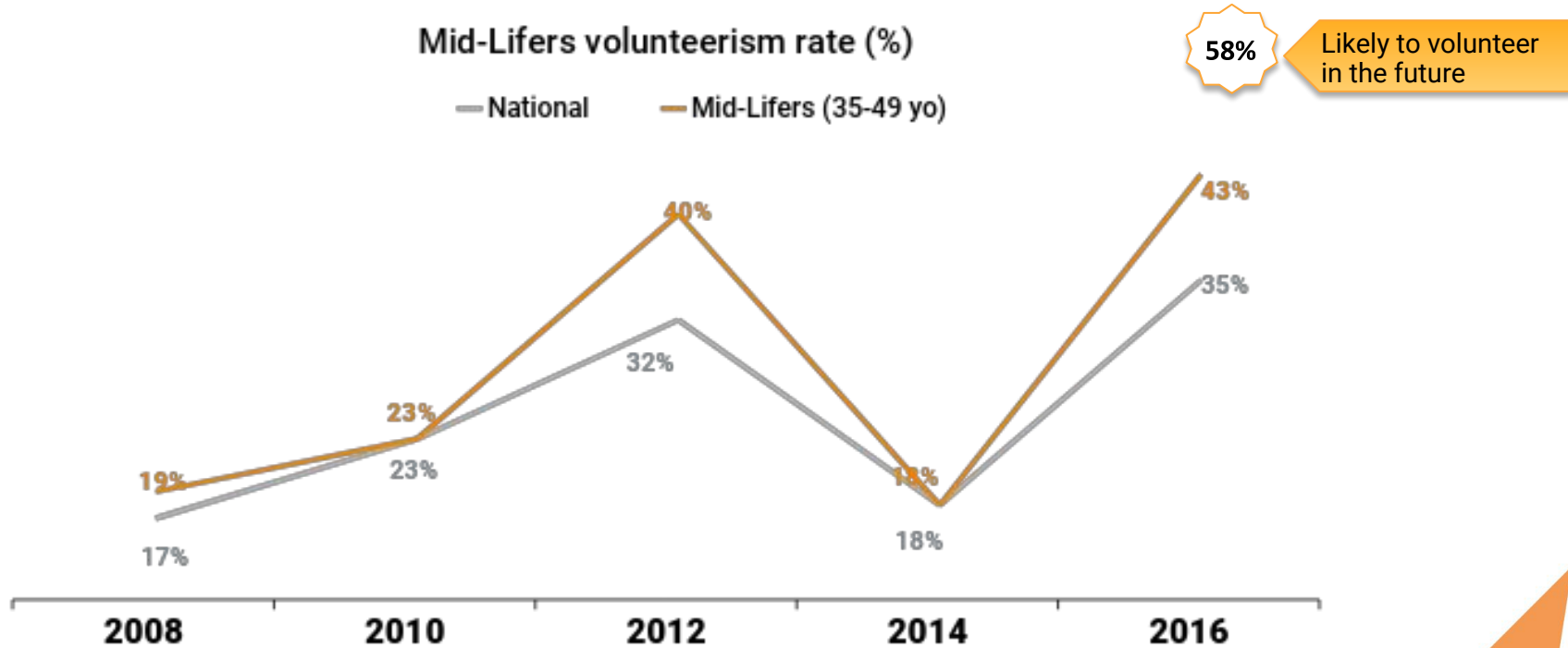
Likely to start thinking about retirement²



Giving: A juggling act

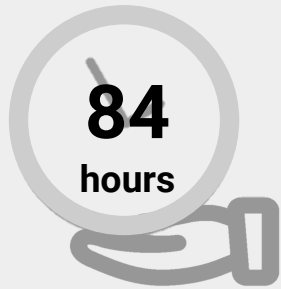
In spite of life demands, Mid-Lifers still give

In 2016, 43% Mid-Lifers in Singapore volunteer, as compared to 35% national volunteerism rate.

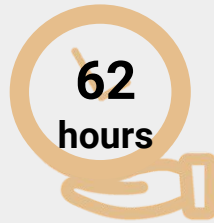


Albeit less intensively

Average hours volunteered in a year

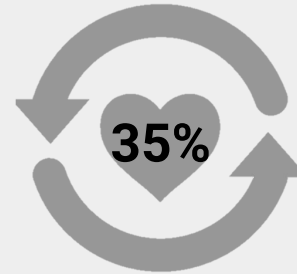


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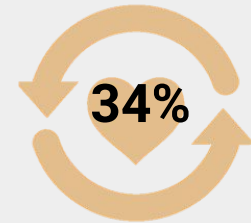


MID-LIFERS
(35-49 yo)

% volunteers who are regulars (weekly or monthly)



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MID-LIFERS
(35-49 yo)

Strengthening social bonds through giving

They volunteer with...



35%

Family



29%

Friends



29%

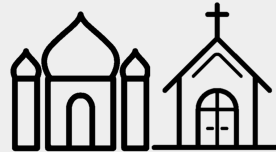
Colleagues

They volunteer through...



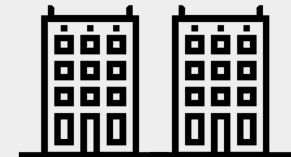
60%

Directly with the community



42%

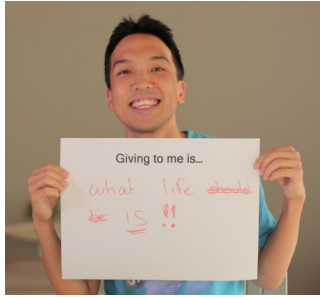
Religious organisations



26%

Employers

Inculcating giving values



"16 months ago, I got a baby. Now the thing I consider most would be **I want to leave him the right values**. I think that something that stays when all the money is gone, is values. **So I want him to be able to help others, people who have less than him.**"

"I want to teach my kids that **they can afford to live a more compassionate lifestyle**. I also will try to **incorporate more like compassion into his/her upbringing.**"



For time-starved mid-lifers, giving has an opportunity cost



Watch what they have to say <https://youtu.be/sLUoo1pHKfY>



How might we facilitate work-life-give balance for mid-lifers?

Make giving peripheral to their stretched lives

Institutionalise giving

(e.g. Volunteer leave, flexible work policies)

Make giving
convenient

Involve
family/friends

Give them a **sense of
purpose and meaning**

Case Study: Greenpac

Institutionalising Giving



- CSR framework with KPIs for giving
- Employee appraisal incorporates a 10% for “Going the extra mile”
- Time off for volunteer work
- Intranet to recognise employee volunteers and highlight volunteer activities



SENIORS

(50 years old and above)

Re-Generation

Seniors in Singapore are living and working longer



35% of the total population in Singapore¹

Super-aged society: 1 in 4 will be 65 and above in 2030²

Increased life expectancy³

More are delaying retirement⁴

Majority of seniors who work are blue collar workers⁵

Most have secondary or below secondary level of education³

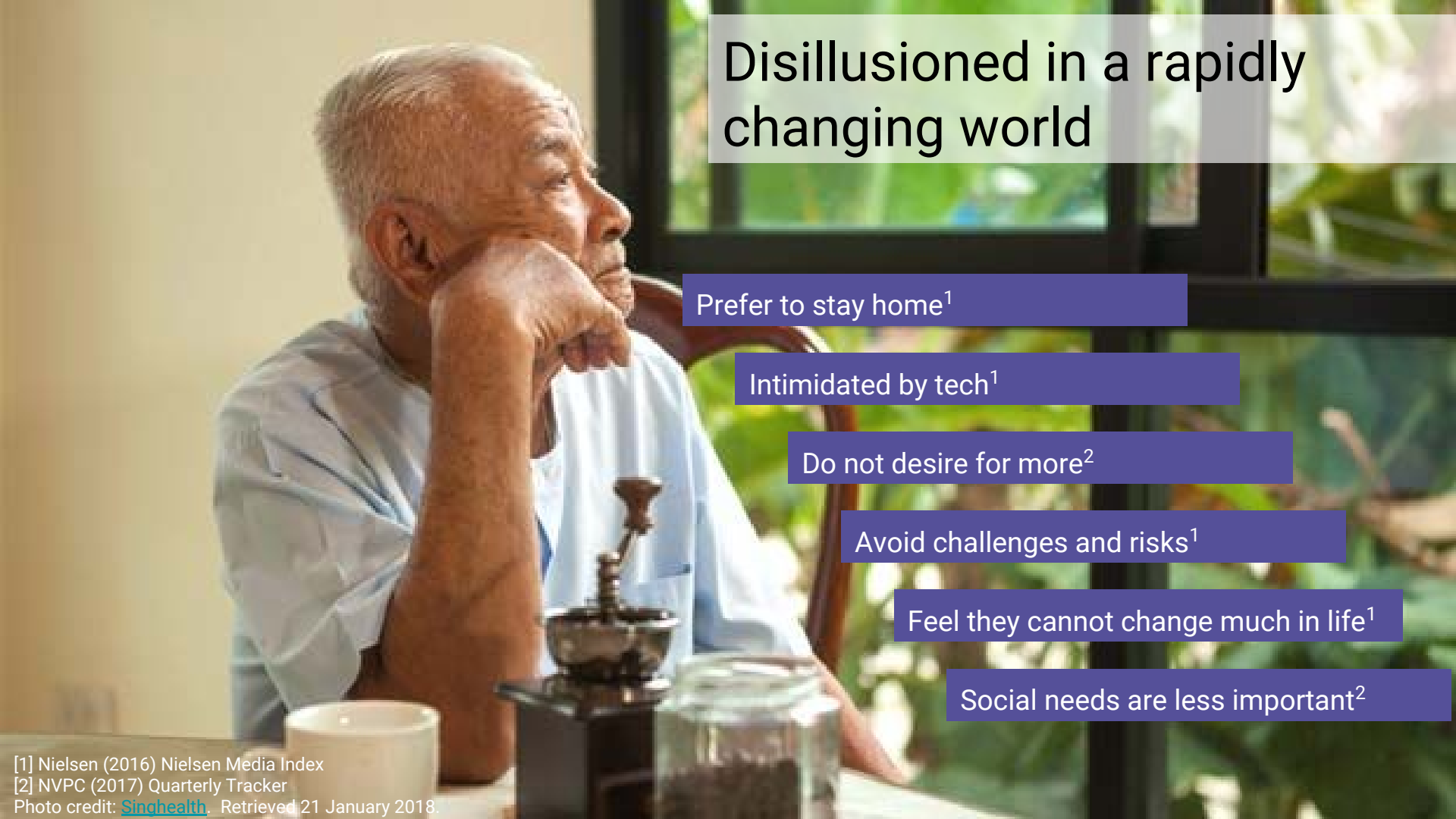
[1] DataGov (2017). Retrieved 21 January 2018.

[2] National Population and Talent Division (2018). [Population.SG](#). Retrieved 21 January 2018.

[3] Singapore Department of Statistics (2017). [Population Trends 2017](#). Retrieved 21 January 2018.

[4] Singapore Department of Statistics (2017). [Labour Force Participation Rate](#). Retrieved 21 January 2018.

[5] [Ministry of Manpower \(2016\)](#). Retrieved 21 January 2018.

An elderly man with white hair, wearing a light blue shirt, is sitting at a table. He is looking out of a window with a view of greenery. On the table in front of him is a manual coffee grinder and a glass jar. The background is a window with a view of trees and a building.

Disillusioned in a rapidly changing world

Prefer to stay home¹

Intimidated by tech¹

Do not desire for more²

Avoid challenges and risks¹

Feel they cannot change much in life¹

Social needs are less important²

[1] Nielsen (2016) Nielsen Media Index

[2] NVPC (2017) Quarterly Tracker

Photo credit: [Singhealth](#). Retrieved 21 January 2018.

A close-up photograph showing two hands. The left hand holds a black hairbrush with a white bristle head. The right hand holds a black hair dryer with a silver nozzle. In the center, a bright red heart contains the word "Seniors" in white, bold, sans-serif font. The background is a light-colored, slightly blurred wall.

Seniors

Rise of new Senior segments

White-Collar Seniors

- Typically early 50s
- Personal monthly income of \$7,791
- PMETs



Comfortable Retirees

- Typically 60 and above
- Live in HDB 4- or 5-room flat or private property



These Seniors have much more potential compared to the previous cohorts

White-Collar Seniors

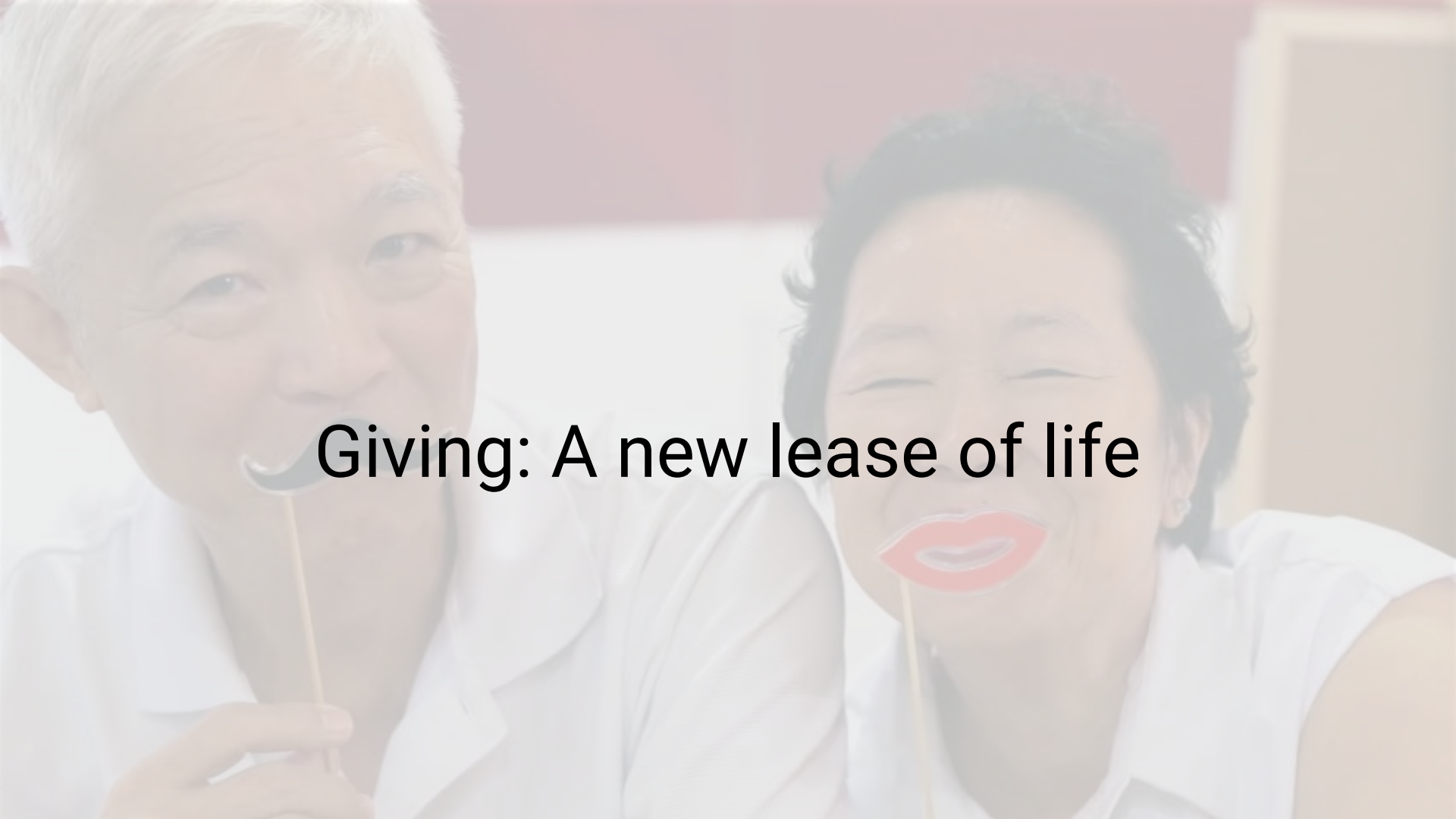
- See themselves as successful
- Feel too much pressure
- Do not care about what others think
- Somewhat frugal



Comfortable Retirees

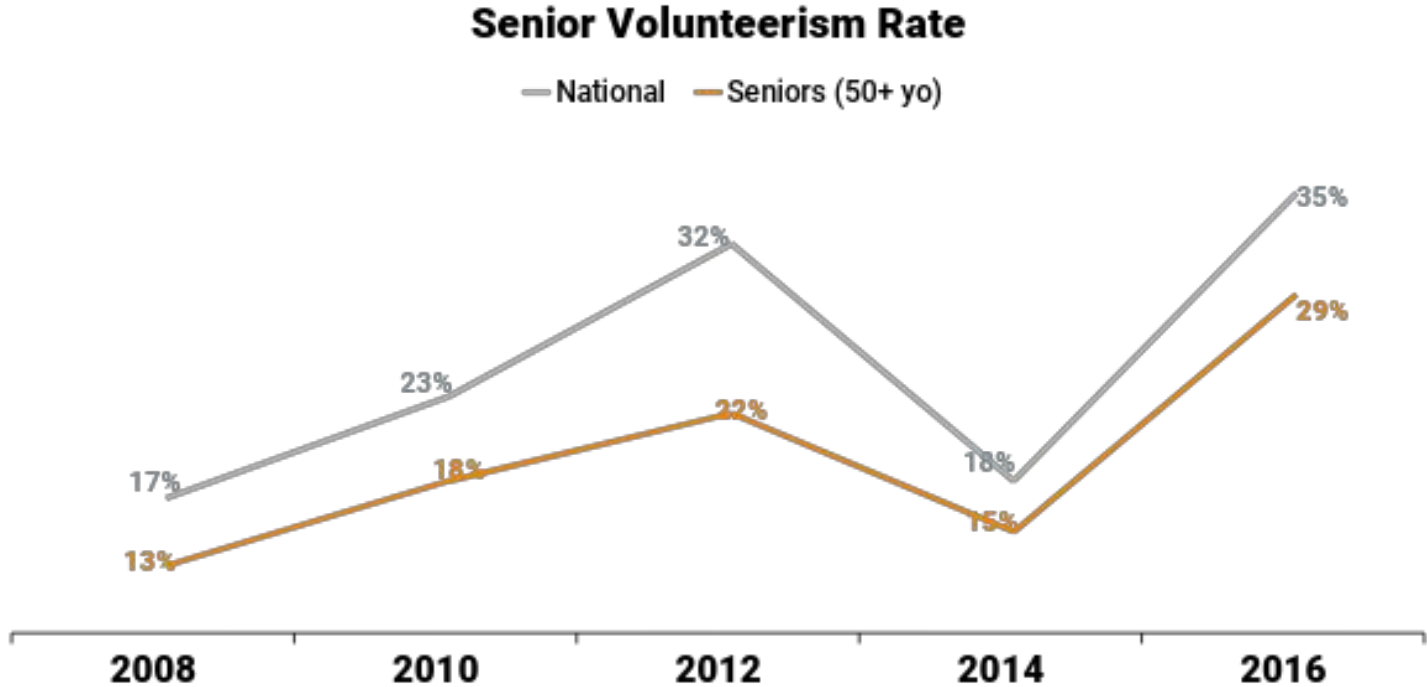
- Feel they cannot change much in life
- Do not feel pressured
- Prefer to stay at home
- Very frugal
- Does not see money as a measure of success





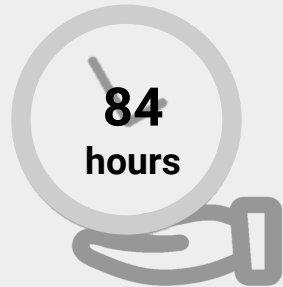
Giving: A new lease of life

Seniors have relatively low, but growing, volunteerism rate

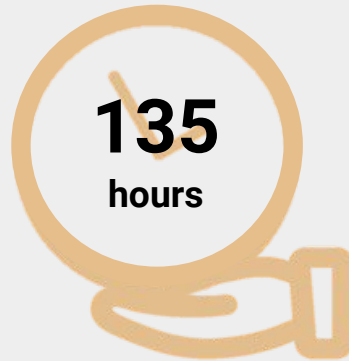


Seniors are avid and committed givers

Average hours volunteered in a year

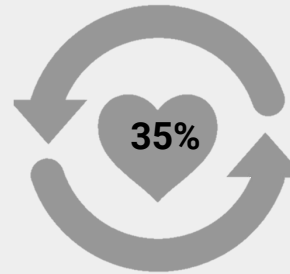


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**SENIORS
(50+ yo)**

% volunteers who are regulars (weekly or monthly)



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**SENIORS
(50+ yo)**

While most prefer to give alone, many Seniors see giving as a social activity

They volunteer with...



41%

Alone¹



36%

Friends¹



29%

Colleagues¹



21%

Family¹

40%

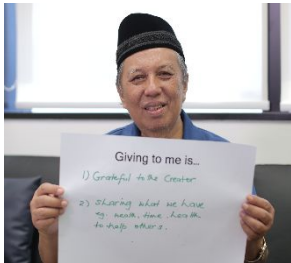
Seniors will volunteer if their employers were to organise volunteering activities²

[1] NVPC (2017). *Individual Giving Survey 2016*. Retrieved 21 January 2018 from <https://www.nvpc.org.sg/resources/individual-giving-survey-2016-findings>

[2] NVPC (2014). *Individual Giving Survey 2014*. Retrieved 21 January 2018 from <https://www.nvpc.org.sg/resources/individual-giving-survey-2014-survey-findings>

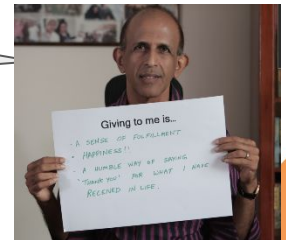
Seniors feel empowered to help others through giving

*"I like to take part in recycling projects because **I want to save the environment...** Now I am becoming good at recycling, **I can even teach others how to do it.**"*



*"When I volunteer, **I want to help the person to be a better person.** I want to help these children whom may not have a parental care. **I want to show that there are people who care for them and want them to grow up and be better citizen.**"*

*"I feel that there are a lot of people in this world who are not as lucky as I am. **So if I can do a little bit to make them happy, make them smile, make them better,** even if it's just one evening, even if it's just a couple of days, I will do it."*



To Seniors, giving is about gratitude and thanksgiving



Watch what they have to say https://youtu.be/7AvDvH3aG_E



**How might we give Seniors
a new lease of life?**

Help Seniors continue to find meaning in life

Encore career

Tap on their **wisdom**

**Reimbursement and
allowance**

Build **relationships**

Case Study: Retire with a Purpose by RSVP

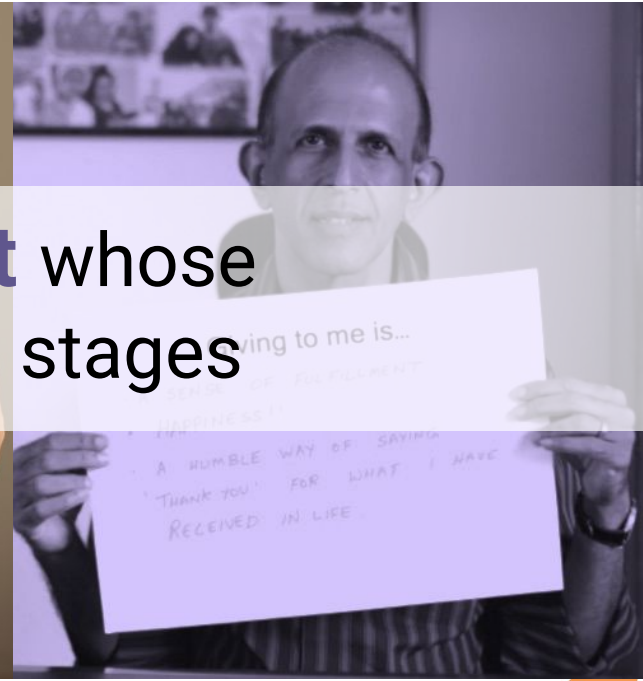
Reframing retirement



- Volunteer opportunities through company provide convenience for mature employees
- Customising opportunities based on skills, interests, time commitment and goals
- Provide opportunities to plan ahead for retirement
- Provide continual sense of mission and purpose during retirement

In Conclusion





See givers as **people first** whose desires change across life stages

Thank you



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