

Lower-Income Families Colabs

Towards greater social
mobility in Singapore

Executive Summary
November 2022 - January 2023



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Introduction

Colabs is a philanthropic initiative pioneered by the National Volunteer and Philanthropy Centre (NVPC) and Community Foundation of Singapore. We bring together the public, private, and social sectors to collectively build insights on complex social issues and co-create solutions for lasting change.

Through this Colabs series, we aim to achieve the following outcomes:

- ♥ Collective learning of the lower-income ecosystem
- ♥ Greater stakeholder alignment and reduced fragmentation
- ♥ A community of energetic and committed stakeholders
- ♥ A range of innovative ideas or projects being collaboratively piloted by stakeholders



Foreword

By: Tony Soh, CEO of NVPC

Emerging from a hopeful yet uncertain post-pandemic world,¹ Singapore needs to rethink the idea of progress: it cannot be viewed in singular parts, but as a whole society.

That requires us to look at families who might fall behind as the rest of society prospers. These make up our Lower-Income Families — those who are susceptible to shocks due to lack of financial resources and support networks. It is worth noting that they may earn more than the income eligibility criteria for general support schemes.

Even with the government's efforts to reduce income inequality,² Lower-Income Families still face threats to their job security and income stability.³ We cannot neglect this if we strive for a future that offers equitable access, opportunities, and resources for all.

The good work done by the government, non-profit organisations (NPOs), and the private sector to support Lower-Income Families has been commendable and inspiring. The Colabs methodology attests to the power of collectively leveraging our ideas, resources, and networks. Together, we can achieve more than a single entity can produce, creating lasting societal change and impact.⁴

Between November 2022 and January 2023, NVPC and our partner design agency Rhindon brought together over 100 stakeholders to answer the question — **“How might we collectively create an enabling environment to empower Lower-Income Families to do well and progress?”**

As these results show, all of us have a part to play: together, we can embrace tomorrow's challenges and triumphs, and work towards a compassionate, inclusive, and caring society.



1. "The Age of Uncertainty," *Foreign Affairs* Vol 101, no. 5 (2022).

2. Youjin Low, "Helping Struggling Families Goes beyond Handing out Cash, but Effort Is Worth It to Gain Social Cohesion: Lawrence Wong," *TODAY*, September 8, 2022.

3. Min Zhang Lim, "\$72.3 Billion Spent on Fight against Covid-19 over FY2020 and FY2021: Indranee," *The Straits Times*, September 13, 2022.

4. Business, government and non-governmental organisations were seen as "unifiers", who were capable of taking action together to produce the best societal outcomes. From Nabilah Awang, "Nearly Half of S'pore Residents See Civility at Its Worst, Fewer than a Third Would Help Those They Disagree with: Survey," *TODAY*, March 15, 2023.

About Lower-Income Families

Why Lower-Income Families?

Despite Singapore's status as a prosperous and successful nation, immediate cost-of-living issues are still a primary concern for some Singaporeans. These may include unemployment, food insecurity, and difficulties in paying bills.⁵

The Lower Income Families' Colabs series aims to give voice to those who are most impacted by these complex issues, and shed light on the issues that Lower-Income Families face daily.

The nation confronts a range of challenges in the wake of COVID-19, including rising housing and food prices. For Lower-Income Families, these pressures may exacerbate the difficulties they face in managing their daily lives, thus raising the need for more support to cope in this trying period.



5. SMU Centre for Research on Successful Ageing, "More Older Adults Fearful of Being Unable to Afford Basic Necessities, New Study Reveals," SMU Newsroom, accessed March 27, 2023.

The Lower-Income Families' Landscape in Singapore

Lower-Income Families are families who are susceptible to shocks due to lack of financial resources and support networks, even if they may earn more than the stipulated income for Low-Income Families.

Who are Lower-Income Families?

Lower-Income Families and individuals come from diverse backgrounds and have had unique life experiences resulting in their current situations. This makes it difficult to provide a singular empirical definition of this group.

Different government schemes may utilise gross income or per capita income as an eligibility criteria. These include the following:

Name of Initiative	Example of Income-related Eligibility Criteria
ComCare Short-to-Medium-Term Assistance (SMTA) ⁶	≤ \$650 monthly household income per capita or monthly household income of ≤ 1.9k per month ⁷
Medishield subsidies for lower-income households ⁸	≤ \$1,200 per month per capita
Progressive wage model for full-time lower-wage workers ⁹	≤ \$2,200 per month



6. "Comcare Short-to-Medium-Term Assistance," Ministry of Social and Family Development, accessed March 23, 2023.
 7. Even if applicant's income exceeds these guidelines, they can still approach a Social Service Office for assessment if they face financial difficulties. The SSOs will assess their circumstances and needs, and assist them accordingly.
 8. "Medishield Life Premiums and Subsidies," Ministry of Health, accessed May 15, 2023.
 9. "Progressive Wage Moves from 1 Sep," Ministry of Manpower Singapore, September 31, 2022.

Colabs insights on Lower-Income Families aim to include a wider range of families that still face difficulties meeting their day-to-day needs, even though they may earn more than the income stated above. Some of them may not meet those schemes' income criteria.

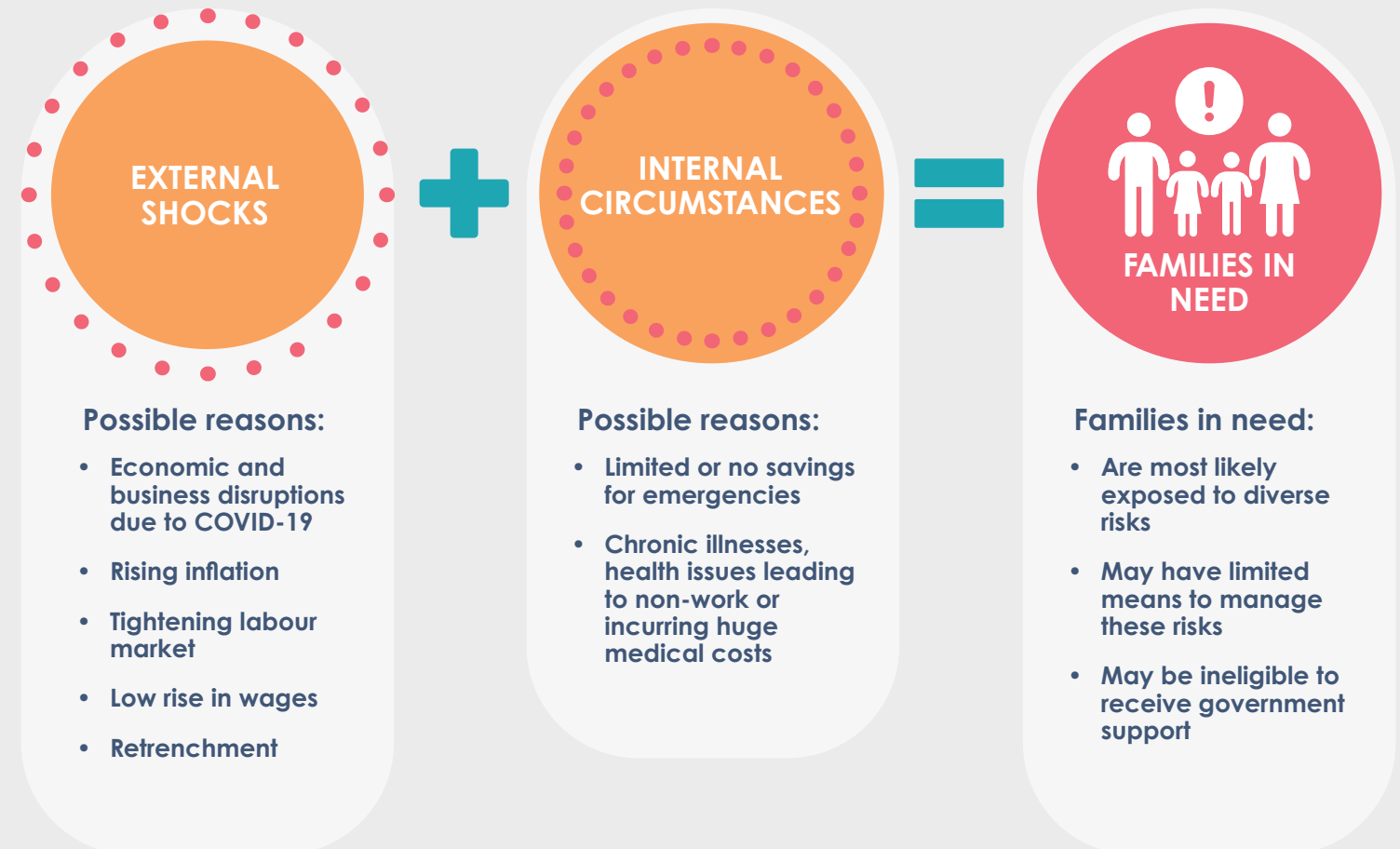
These families are often in need due to the implications of both internal circumstances and external shocks.¹⁰

- **External shocks** refer to stress caused by other extrinsic factors, like the impact of the COVID-19 pandemic and the tightening labour market.
- **Internal circumstances** refer to lack of ways to cope and recuperate from losses, such as limited savings and sudden chronic illnesses leading to job loss.

Solving one issue requires solving many others concurrently. These factors can overwhelm families' and individuals' ability to mitigate their situation.

10. Jeffrey Alwang, Paul B. Siegel, and Steen L. Jorgensen, "Vulnerability: A View from Different Disciplines," World Bank, Social Protection, June 2001.

COLABS INSIGHTS ON LOWER-INCOME FAMILIES



As a result, lower-income families often have insufficient capacity to improve their circumstances on their own. Some may also be ineligible to receive government support.



Various complex issues faced by lower-income families, as highlighted in DPM Lawrence Wong's Forward Singapore speech on 10 Oct 2022¹¹

11. Lawrence Wong, "Speech by Deputy Prime Minister and Minister for Finance Lawrence Wong at The Forward Singapore Conversation with Social Sector Practitioners on 10 October 2022, at Lifelong Learning Institute Lecture Theatre," Ministry of Finance Singapore, October 10, 2022.

Why and how has social mobility changed over time?

Social mobility is a broad term referring to a movement of individuals or groups in social position over time. Social mobility may measure health status, literacy or education but more commonly refers to changes in income.¹²

Singapore's rapid economic growth has led to an increase in income levels, rising five to six times for both lower- and middle-income Singaporeans since independence.¹³ This increase has also come with an increased difficulty in achieving inclusive growth, curbing rising inequality and maintaining high social mobility.

For Lower-Income Families in particular, achieving upward social mobility is growing increasingly challenging. Due to limited financial resources, Lower-Income Families are more vulnerable to unexpected events, which can have a greater impact on their welfare compared to those who have more resources.

Signs of deepening social stratification have become more visible. Left unaddressed, we face the prospect of greater inequality in our society, which could seriously threaten the social compact we've developed over the past decades.¹⁴

12. Libretexts, "[Types of Social Mobility](#)," Social Sci LibreTexts, December 16, 2020.

13. Tharman Shanmugaratnam, "[The Economic Society of Singapore SG50 Distinguished Lecture by Deputy Prime Minister and Minister for Finance Tharman Shanmugaratnam](#)," Ministry of Finance Singapore, August 14, 2015.

14. Ibid.



Definition of Aspiration Statement

How might we collectively create an enabling environment to empower Lower-Income Families to do well and progress?



Collectively Create:

A whole-of-society approach to collectively support, engage and equip Lower-Income Families within the ecosystem.

Enabling Environment:

The ecosystem's approach to enable and empower families to achieve success on their own terms.

Lower-Income Families:

This refers to families who are susceptible to shocks due to lack of financial resources and support networks

Do Well & Progress:

Through personal and collective responsibility, families will want to strive towards improving their quality of life.



5 Areas of Focus in Achieving Social Mobility

Colabs has identified five main areas of focus, covering the physical, emotional, social and behavioural aspects of the quality of life for children and youth. These have been adapted from the eight-dimension framework used by National Council of Social Service (NCSS) Quality of Life of Children and Youth Study, as well as one-on-one conversations with key stakeholders.¹⁵ NVPC and NCSS have worked closely to synergise Colabs and [Design4Impact 3](#) in uplifting Lower-Income Families.

While these issues are distinct aspects of life, they are closely interrelated and may result in conflicting goals for Lower-Income Families, resulting in a need for a holistic approach in tackling these areas.



HOME

- Necessities (From water to internet)
- Secure and stable
- Sufficient space for all persons in household
- Strong family ties



FINANCE

- Stable, fair and inclusive employment
- Ability to accumulate financial capital
- Ability to cope with debt (if any)



EDUCATION

- Early childhood education
- Accessible and quality education
- Value-added co-curricular activities
- Socio-emotional competencies education



WELL BEING

- Food security
- Physical health
- Social and emotional health



SOCIAL PARTICIPATION

- Peer Support
- Informal and formal social support networks
- Diverse and connected neighbourhood
- Peer-to-peer learning and bonds in schools and work

15. "Understanding the Quality of Life of Children and Youth," National Council of Social Service, 2022.

Case Study: Mdm Tan's Scenario

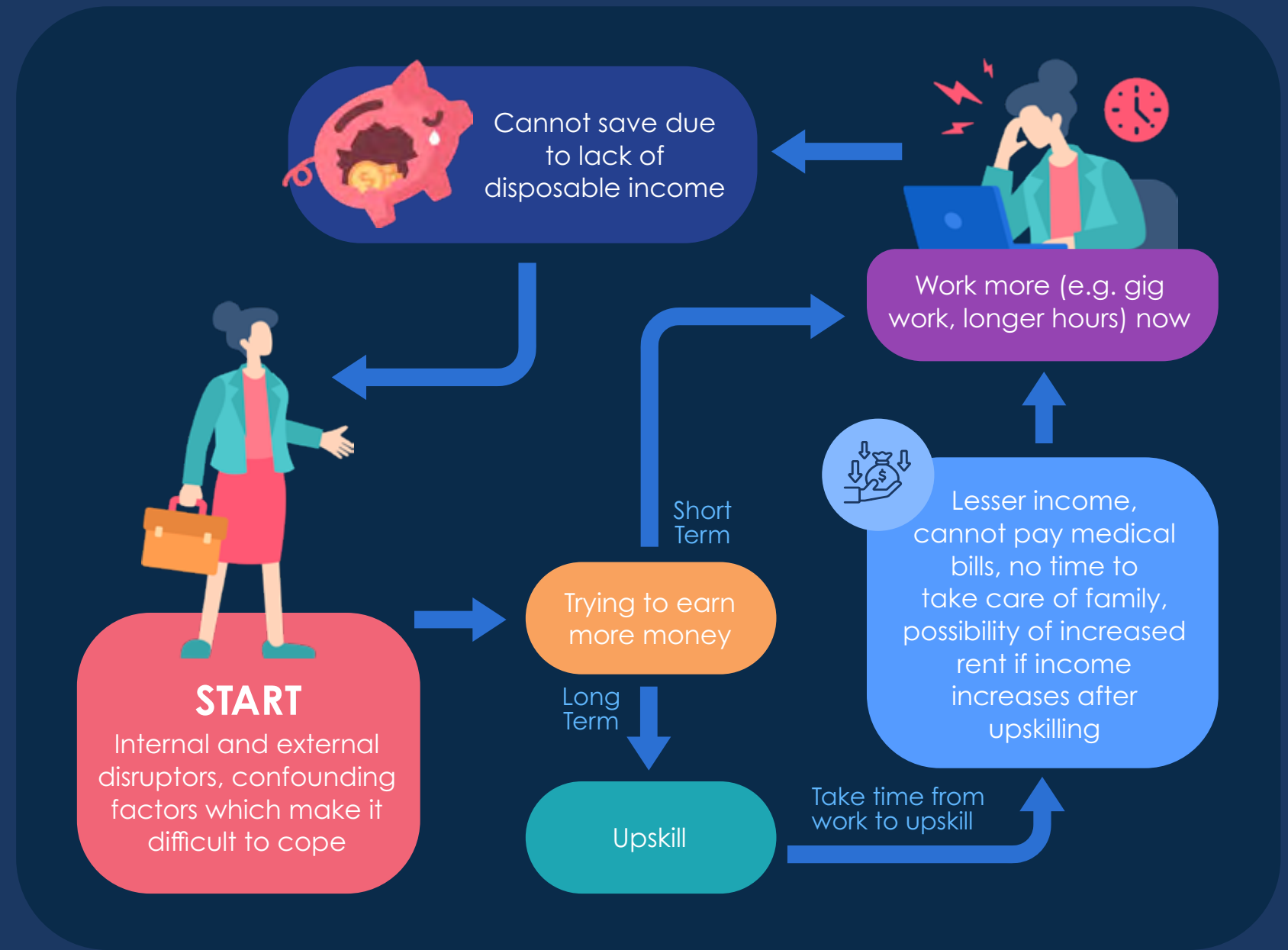
Lower-Income Families often grapple with interwoven and multifaceted challenges that can be difficult to confront alone.

Mdm Tan is a single mother and is the sole breadwinner of her family, who provides for her five-year-old son and elderly parents. She works long hours to pay off household necessities such as groceries, electricity and water bills.

Upskilling would help open doors to better job prospects with higher salaries. However, she is burnt out between working and looking after her family, and struggles to find time to go for upskilling courses.

Moreover, an increased monthly household income (above \$800) would also increase her rent, due to decreased subsidies for her rental flat.

Although Mdm Tan could get a better-paying job so that she can work shorter hours, upskilling for a career switch could bring even more problems to the table, which makes her reluctant to seek upskilling support.



Inspired by Daughters of Tomorrow: This is my experience

Case Study: Mdm Tan's Scenario



“I know that upskilling would improve my job opportunities, but how can I take time off from work when I need to pay off my elderly parents’ monthly medical bills while providing for my family?”

Challenges like these can be overwhelming for Lower-Income Families in Singapore and prevent them from achieving their goals.

Like many other Lower-Income Families that struggle to balance conflicting needs, Mdm Tan finds that there is an opportunity cost in taking action to improve any one aspect of life. Making choices to improve any one of these aspects often means sacrificing other equally important needs.

Why is this issue so complicated?

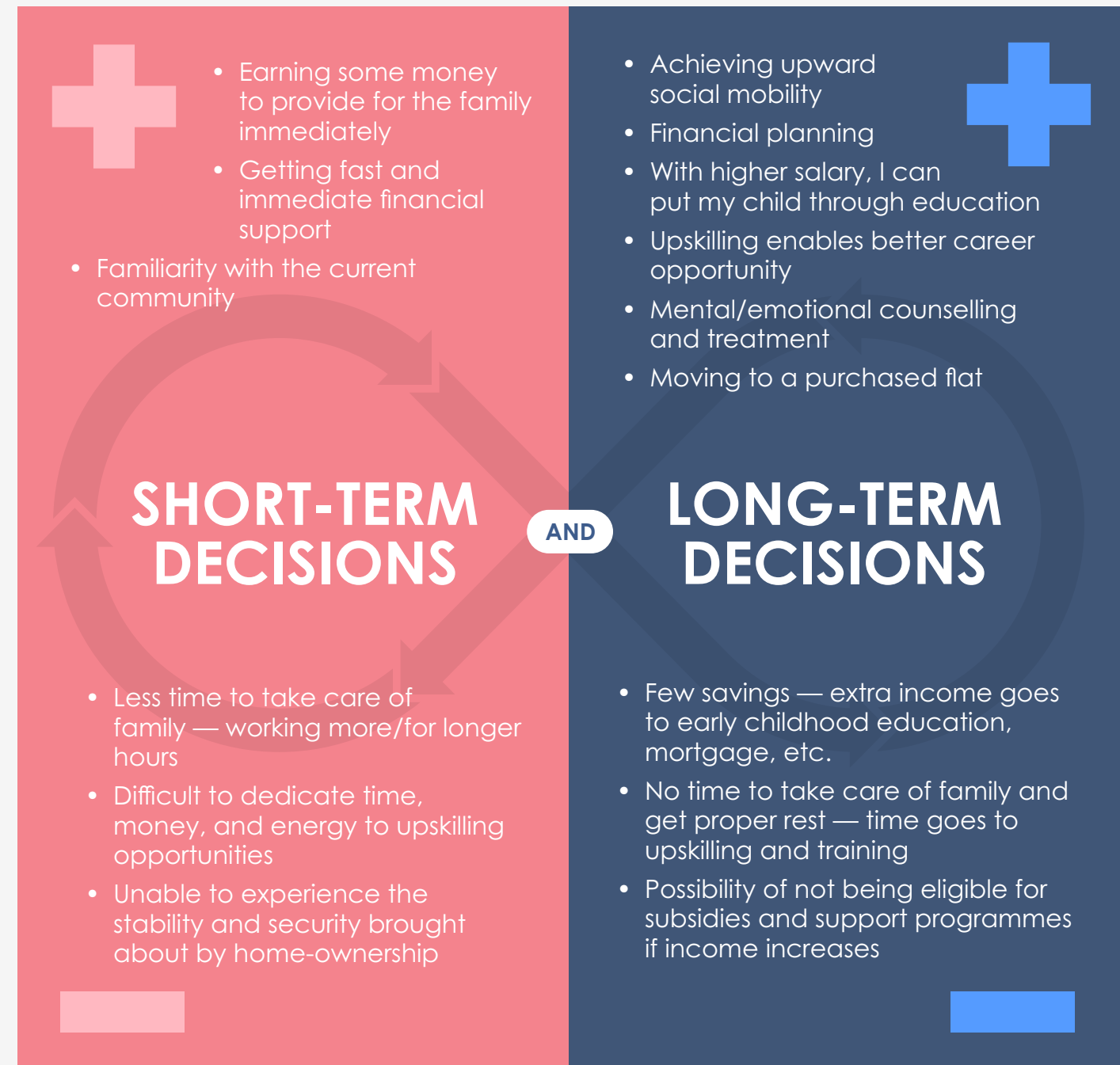
Furthering the dilemma, resources required for long-term planning (such as time, money, or mental bandwidth) are often already stretched thin for Lower-Income Families.

Overwhelming immediate needs may make it difficult to plan and execute for the long-term. They often feel trapped in a constant struggle of making ends meet, constraining their capacity to invest in improving their circumstances.

These complicated challenges can also hinder Lower-Income Families from reaping the benefits of available help from existing government schemes.

“Helping lower-wage workers get better incomes is just one part of the equation,” explains DPM Lawrence Wong. “We know that the issues that lower-income individuals and families face are complex and multifaceted. We therefore need a family-centric approach to provide these families with holistic and comprehensive support, and to help them make lasting changes in their lives.”¹⁶

We hence aspire to build a whole-of-society approach that brings together various sectors to create a robust and sustainable support ecosystem for these families. By working together and tapping into the strengths of each sector, we can co-create a society where these families have access to a comprehensive network of support, empowering them, and uplifting them to achieve upward social mobility.



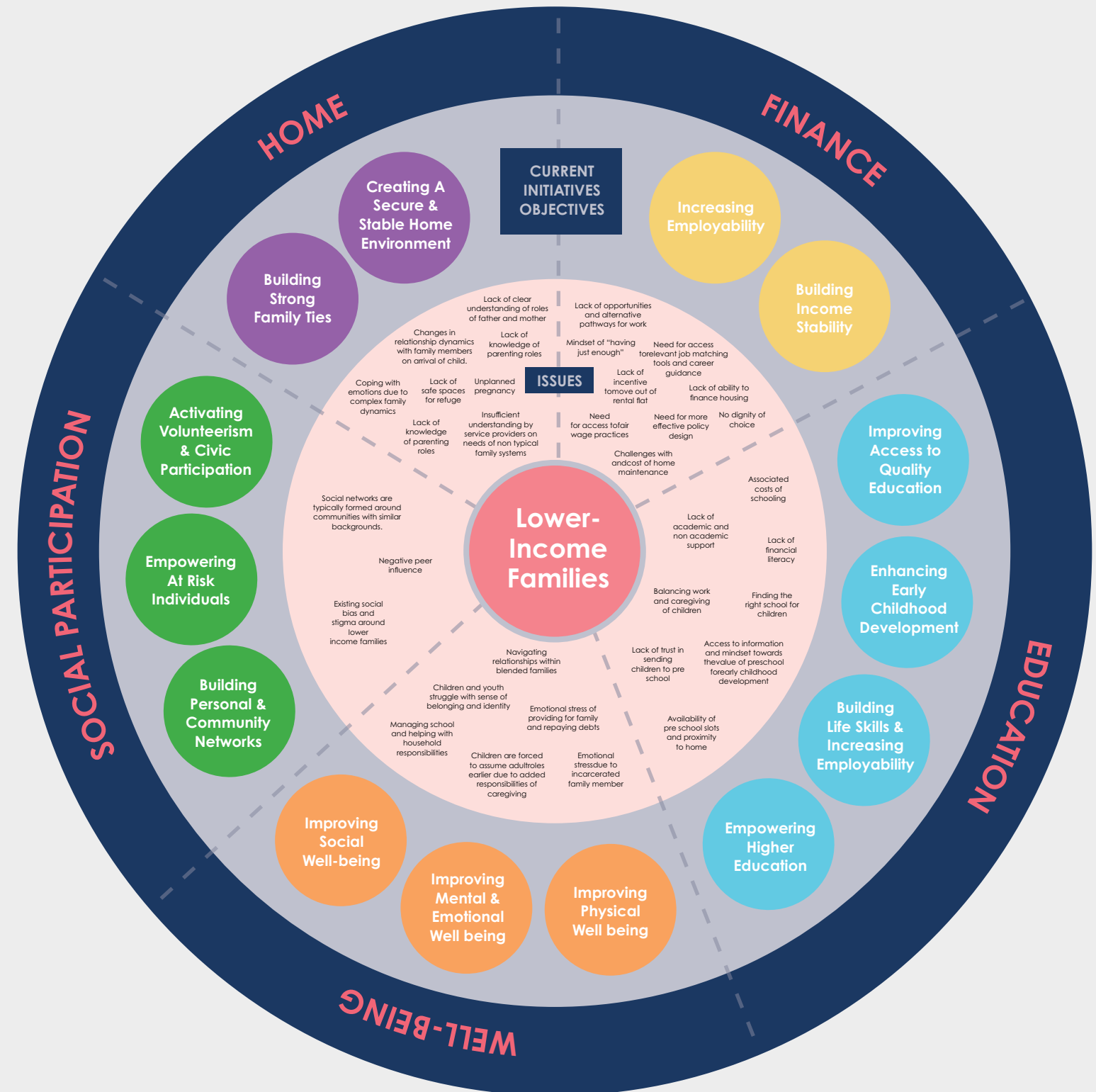
16. Lawrence Wong, “Budget 2023 Speech: Moving Forward in a New Era,” Ministry of Finance Singapore, February 14, 2023

Outputs from Colabs Series: Systems Maps

Current Initiatives & Stakeholder Map

WHAT THIS IS:

The Current Initiatives Map gives a snapshot of the different efforts supporting Lower-Income Families, laid out according to how those efforts are helping to increase their social mobility. They also provide a landscape view of the various players within the system today.



HOW TO USE IT:

To use this map effectively, begin with identifying the quality-of-life outcomes that can improve social mobility for Lower-Income Families. Then, examine the organisations already working in those areas and explore their initiatives.

The inner circle of issues provides insight into the challenges that Lower-Income Families face within that specific area and highlights the needs that must be addressed.

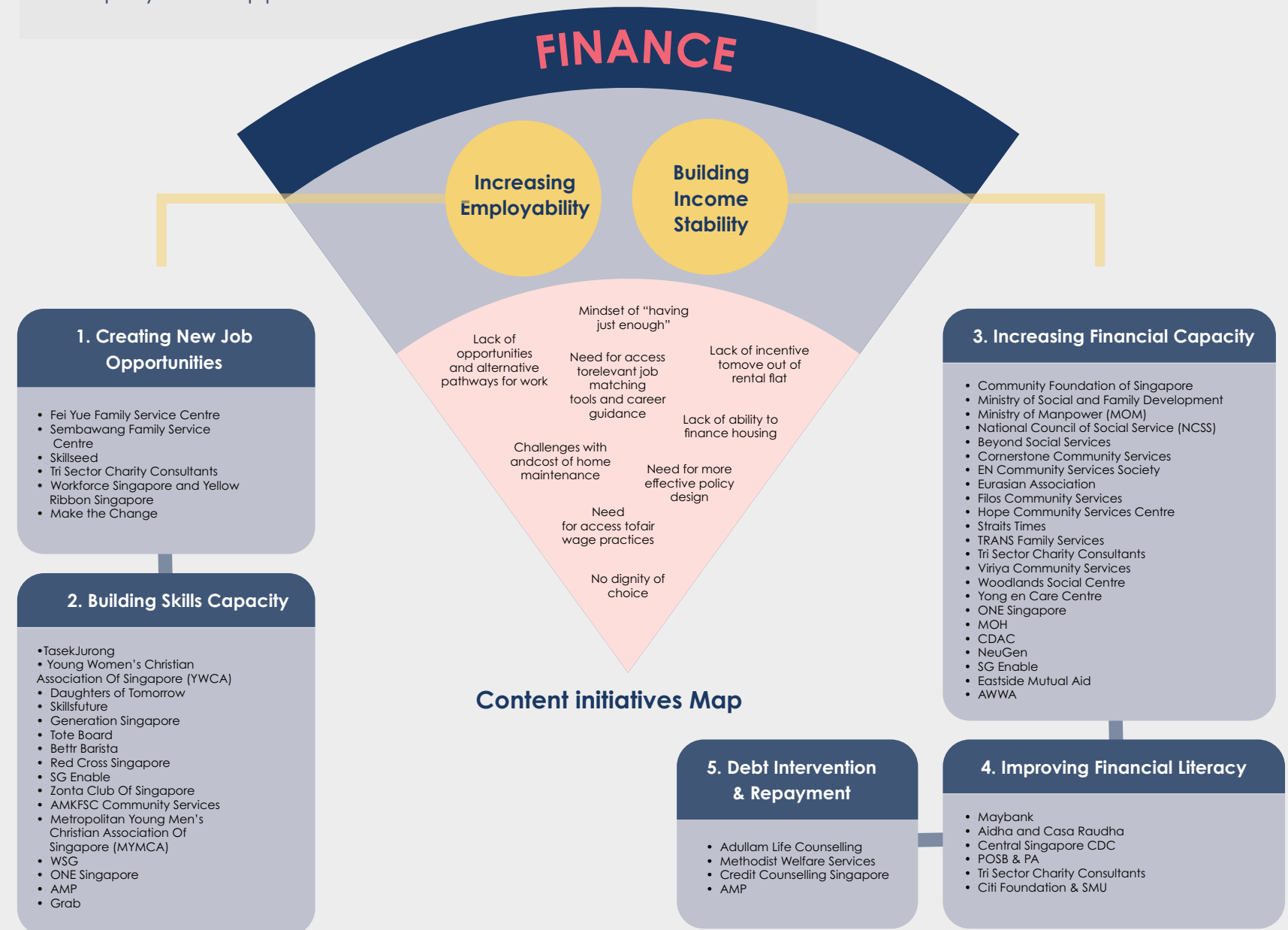
When used properly, the map can help determine the most effective initiatives to pursue and support in our efforts to promote social mobility. The map's structure also provides a visual framework that helps users to accomplish the following:

- Understand the different actors and the space they occupy within the system
- See key initiatives and identify potential opportunities for partnership and collaboration
- Identify where the gaps are and steer resources to areas which could use more support

For a detailed view of the Current Initiatives & Stakeholder Map, please [visit this page](#).

FINANCE

This refers to the ability to accumulate financial capital, manage debt, and have access to fair and inclusive employment opportunities.



Family Experience Map

WHAT THIS IS:

The Family Experience Map describes the issues and challenges that Lower-Income Families face across seven different life stages. It sheds light on the complex factors that affect their decision-making and beliefs. It also identifies their key needs and possible gaps in their current experience.

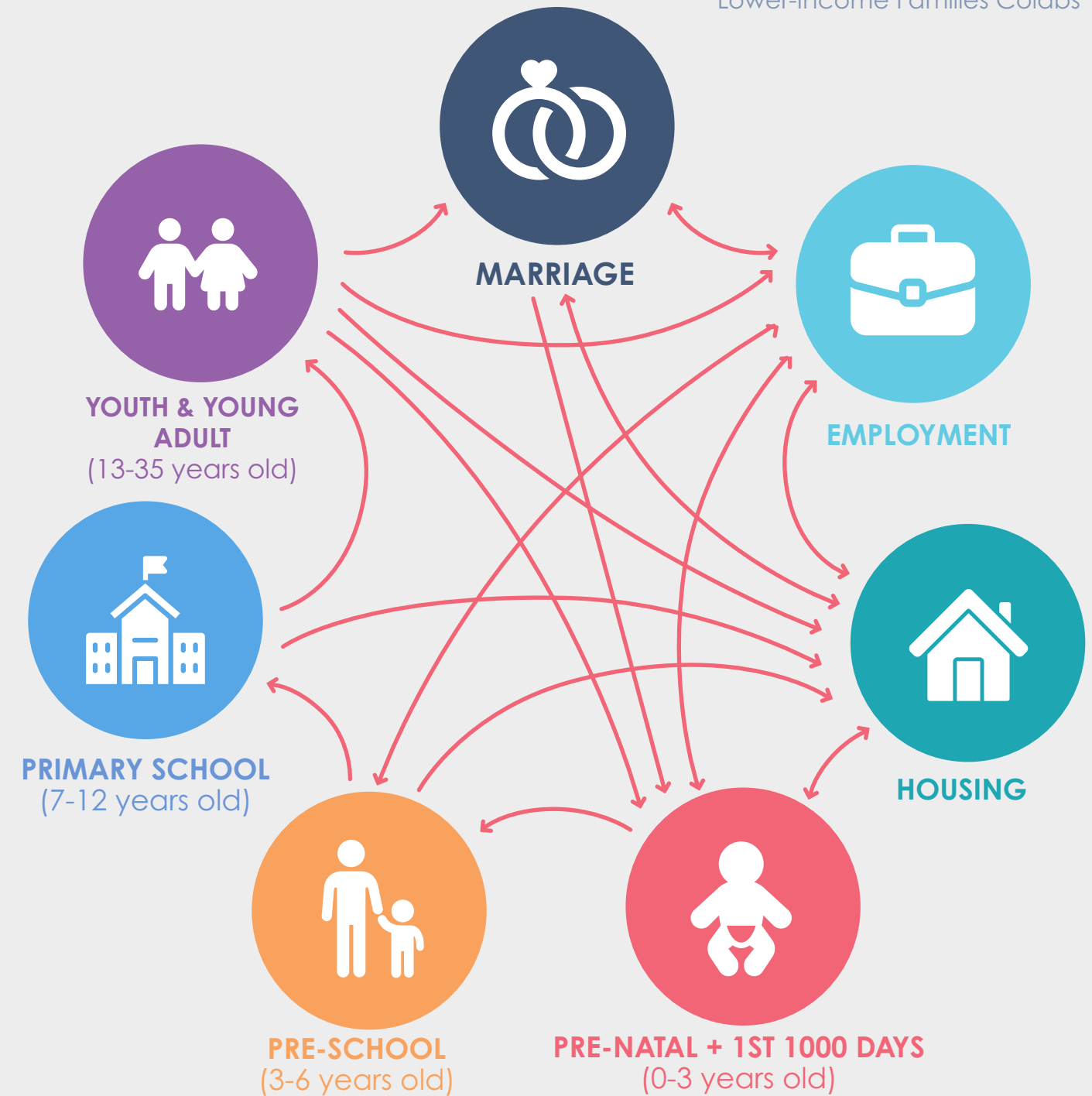
The maps provide a comprehensive overview of significant events that families encounter and examine how values and past experiences shape their beliefs and decision-making processes during critical junctures.

HOW TO USE IT:

First, take a look at the seven life stages listed on the right. Each stage is interconnected with the others. Choose a life stage that interests you. Choose the relevant Family Experience Map [here](#). Use the associated map to read up on the significant events, past experiences, belief systems, and considerations associated with it. View an example of a Family Experience Map in the next page.

Use the information from the map to create new experiences that will help Lower-Income Families see new possibilities. Try to identify new areas where support is needed – that's where your ideas can really make a difference!

For a detailed view of the Family Experience Map, please [visit this page](#).



The life stages are not linear and are interconnected

EXAMPLE OF MAP

LOWER-INCOME FAMILY EXPERIENCE MAP

EMPLOYMENT



The Employment life stage maps out the challenges that Lower-Income Families face in the area of finding and sustaining a job while also taking care of their families. Many lower-income breadwinners tend to end up in short-term, low-paying jobs, making it difficult for them to grow their social mobility in terms of finances and employability.

KEY CHALLENGES IN THIS LIFE STAGE:

- Job choices are limited to those that provide quick disposable income. Often, the wages don't meet basic living standards.
- Upskilling and re-training is a luxury that Lower-Income Families cannot afford as there are many opportunity costs.
- Need more specific help in terms of career guidance and interim help, which is often unavailable.



For a detailed view of the Family Experience Map, please [visit this page](#).

Outputs from Colabs Series: Insights & Opportunities

Insights & Opportunities

WHAT THIS IS:

A synthesised summary of seven key insights that were identified through the Colabs series and the opportunities for change and impact in those areas. The insights examine the key challenges that Lower-Income Families face today and connect the dots between the different factors that affect them.

Many of the challenges faced by Lower-Income Families are layered and interconnected. When conversing about Lower-Income Families, each one had a unique story and distinct issues to face.

Reflecting on this, we realised a key theme that emerged: Hope, using it as a foundation and a guide to envision the future.

With that in mind, we distilled seven different sets of insights and opportunities, structured around four key themes. These were gleaned from conversations we had during the Colabs series and signifies the hope we have for all Lower-Income Families.

1. Fostering Trust and Collective Ownership
2. Prioritising Education
3. Supporting Financial Stability
4. Building a Safe Home Environment

INSIGHT:

Lower-Income Families should be seen for their strengths, not as a problem to be solved

BACKGROUND:

We might unconsciously view Lower-Income Families as a “problem to be solved” or a mere case number. We should strive to see Lower-Income Families as human beings and valued assets of our community, and help them focus on their strengths to build towards a better future.



“I value having a trusted relationship with those who are helping me, especially when I am stepping out of my comfort zone.”

Parent of three school-going children with an active case under a social worker

AREA OF OPPORTUNITY:

Adopt a strengths-based approach to enable trust-building

Strengths-based approach to integrate dignity and hope throughout their journey

Redesign the process of receiving help to start from a point of trust and reassurance

POSSIBLE IDEAS:

Integrate the following key principles into our processes for providing assistance to families.

Preserve dignity:

Allow families to feel valued and empowered, enabling them to be self-reliant yet open to receive support when needed

Build on strengths:

Leverage their natural assets to build sustainable solutions

Reinforce hope:

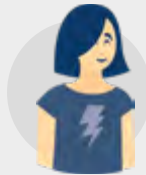
Encourage them to achieve and celebrate small victories

INSIGHT:

Lower-Income Families' needs should be addressed using a holistic approach

BACKGROUND

Bias and negative preconceptions of Lower-Income Families still exist. They also face complex and interconnected challenges. They need a trusted advocate who can journey with them in the long-term and not just meet their immediate needs.



"Every Lower-Income Family is unique and faces different challenges. With the community's encouragement and support, I believe we can thrive on our own terms."

Polytechnic student living with parents and four siblings in a three-room HDB flat

AREA OF OPPORTUNITY:

Build collective ownership to support Lower-Income Families

Change perceptions: Influence society's perception of Lower-Income Families: value them for their strengths, encouraging higher inclusivity and integration

Activate co-creation: Encourage different communities to share resources and co-create solutions with Lower-Income Families

POSSIBLE IDEAS

Promote understanding and empathy among the wider society by

- Highlighting the strengths of lower-income groups
- Advocating that everyone has a part to play in creating a more inclusive society

Different communities can **define their unique role** in supporting Lower-Income Families

Embrace different interpretations of "trusted advocate"

- Families and individuals define "trusted advocate" differently – it can be a social worker or someone from their own community like a neighbour

INSIGHT:

Lower-income parents may not value or have the resources to prioritise early childhood education

BACKGROUND

Parents of Lower-Income Families may not view pre-school as necessary, considering it a luxury rather than a norm. Lacking awareness of early childhood development's long-term benefits, they may see it instead as an expensive commitment; they may also feel more at ease leaving their children in the hands of someone they know.



"I don't know much about pre-school as I did not go through it. I feel more assured leaving my children with a trusted relative or neighbour."

Single mother of two with a full-time job

AREA OF OPPORTUNITY:

Encourage parents to value early childhood education for better upstream intervention success

Improve access to pre-schools: Make pre-school more accessible and attractive to Lower-Income Families so that they are incentivised to enrol their children

Increase awareness: Better communicate the value of early childhood education to lower-income parents by leveraging on existing community influencers

POSSIBLE IDEAS

Utilise communities for outreach — neighbourhoods they live in, schools (for parents who have younger children)

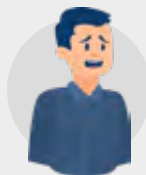
Share available resources that facilitate enrolment and other early childhood education opportunities to get lower-income parents' buy-in

INSIGHT:

Lower-Income Families want flexibility, security and stability in their employment

BACKGROUND

A complex combination of factors limit employment and career enhancement opportunities that are accessible to Lower-Income Families. Employment options may also be limited by the need for childcare and managing family members' health conditions, especially for single parents.



"I want to provide better for my family, but I am limited in my capacity and available job options. I do not have the stability and flexibility that I need to care for my family at the same time."

Breadwinner supporting pregnant wife and three children

AREA OF OPPORTUNITY:

Explore alternative models of work that meet the needs of lower-income workers

Job creation: Partner with employers to create dignified and secure job opportunities that provide flexible work and pay arrangements

Increase awareness of needs: Educate employers on the needs of lower-income workers, to better engage them for work

POSSIBLE IDEAS

Encourage employers to value lower-income individuals as unique assets

Empathise with lower-income breadwinners on their varied needs and bandwidth

Redesign job options to reflect the needs of lower-income individuals

INSIGHT:

Lower-income individuals need relevant upskilling and job-training opportunities that can lead them to higher wages

BACKGROUND

Lower-income workers may be hesitant to upskill due to their negative past experiences in the education system. They may not see the value of upskilling; may be reluctant to sacrifice current income or incur associated costs; or experience a language barrier in lessons with high use of technical jargon.



"I hope to find a job that leverages my strengths, but I am hesitant to go for classes due to my negative past experiences. There are too many associated costs to upskilling with no guarantee of higher wages."

Lower-wage worker who works long hours at his job and often takes up gig work

AREA OF OPPORTUNITY:

Transform the upskilling and job-training experience to increase social mobility

Redesigning programmes: Rethink current upskilling programmes to address the needs of Lower-Income Families

Sense of ownership: Encourage lower-income workers to overcome their fear of learning and take ownership to upskill themselves

POSSIBLE IDEAS

Enable a mindset shift: For lower-income workers to see themselves for their strengths; upskilling is a worthy investment for them to transition to better-paying jobs

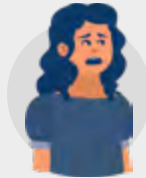
Redesign upskilling and job-training opportunities: As childcare and transportation costs could be an issue for Lower-Income Families, we need to rethink these programmes

INSIGHT:

Lower-Income Families would like more guidance and support structures to meet their long-term financial goals

BACKGROUND

Lower-Income Families may lack the bandwidth for long-term financial planning, being preoccupied with handling unexpected crises and meeting immediate day-to-day needs. They may also be prone to making uninformed and less-than-ideal choices due to lack of access to reliable information and support networks.



"I don't consider financial planning a priority as I am already struggling to meet my daily expenses. I am trying to do my best with what little I have."

Family breadwinner supporting a child and an elderly parent

AREA OF OPPORTUNITY:

Build a financial support system that guides families to achieve long-term goals

Encourage small steps: Inspire and empower Lower-Income Families to take small steps towards building long-term financial security

Empower decision-making: Help Lower-Income Families overcome challenging circumstances to make thoughtful decisions in meeting their longer-term goals

POSSIBLE IDEAS

Ramp up financial literacy education for children and start it earlier in schools

Increase access to genuine and reliable information resources and networks

Rethink financial plans to allow families to sustain their plans, have control over their savings, and be motivated to save more

Build an ecosystem of support that provides greater scaffolding and celebrates small wins

INSIGHT:

Lower-Income Families need alternative pathways to create a safe and stable home environment

BACKGROUND

Home ownership can be a key milestone in improving social mobility for Lower-Income Families. However, they face a variety of issues that prevent them from purchasing a home: lack of capital; loss of existing social and community support in the current residential area; and additional complexity of planning for new child-care arrangements, among others.



"I have constraints in creating a home that has sufficient space, privacy and stability. Even if I could, I am not sure if moving to a purchased flat is best for me if it means losing my support system and community."

Wife & mother of a family of seven who lives in a rental flat

AREA OF OPPORTUNITY:

Increase accessibility to home ownership or alternatives that meet their home needs

Reduce costs for Lower-Income Families looking to purchase a home in whichever stage they are in

Neighbourhood partnerships to optimise and create alternative spaces for Lower-Income Families to conduct their day-to-day activities

POSSIBLE IDEAS

Explore partnerships and collaborations to reduce costs for families moving into purchased homes. Even though moving into a new home can bring security and stability, families may incur high costs as well.

Offer alternative solutions for families who still live in rental flats. As purchasing a home is a journey that requires time and money, we should ensure their current homes meet their needs, or offer alternative third spaces for these families.

HOW TO USE IT:

Explore the insights and opportunities listed on the pages. Take the time to really understand each insight – they’re complex, but worth exploring!

As you go through the list, keep an eye out for opportunities that you can pursue, either as an individual or as part of an organisation, to address the unmet needs.

KEY THEMES	INSIGHT	AREA OF OPPORTUNITY
1. Fostering Trust and Collective Ownership	Lower-Income Families should be seen for their strengths and not as a “case number” or “issue” to be solved	Adopt a strengths-based approach to enable trust-building
	Lower-Income Families’ needs should be addressed using a holistic approach	Build collective ownership to support Lower-Income Families
2. Prioritising Education	Lower-income parents may not have the resources to prioritise early childhood education	Encourage lower-income parents to value early childhood education for better upstream intervention success
3. Supporting Financial Stability	Lower-Income Families want flexibility, security and stability in their employment.	Explore alternative models of work that meet the needs of lower-income workers
	Lower-income individuals need relevant upskilling and job-training opportunities that can lead them to higher wages	Transform the upskilling and job-training experience to increase social mobility
	Lower-Income Families would like more guidance and support structures to meet their long-term financial goals	Build a financial support system that guides families to achieve long-term goals
4. Building A Safe Home Environment	Lower-Income Families need alternative pathways to create a safe and stable home environment	Increase accessibility to home ownership or alternatives that meet their home needs

Solution Spaces and Case Studies

WHAT THIS IS:

Since the completion of the Colabs series, participants identified certain solution spaces, some of which are more developed than others. Below are a few solution spaces and case studies that readers can contribute to.

HOW TO USE IT:

Start by exploring each solution space and case study. As you read through them, think about how your unique capabilities and strengths could contribute to each one. Imagine how you might be able to support them by directing resources or funding their efforts.

Finally, contribute to an initiative and partner with other like-minded community leaders to amplify the impact.



Solution Spaces

Standardised financial literacy curriculum for Lower-Income Families

Financial literacy can help Lower-Income Families make informed financial decisions – breaking the cycle of poverty. Standardising the financial literacy curriculum can also encourage collaboration among financial institutions. This solution can help build an ecosystem of support for Lower-Income Families by providing the network and resources for them to achieve their financial goals.

Moving forward: Financial institutions can collaborate to develop a comprehensive curriculum that can effectively train Lower-Income Families in financial literacy. Individuals in the financial industry can volunteer as part of their corporate social responsibility initiatives.

Abundant Community Initiative

The Abundant Community Initiative is a partnership between NVPC and Institute of Policy Studies (IPS) that hopes to mobilise a group of individuals to give directly to a family in need without requiring permission, or professional assistance.

Social support can also complement the financial giving, building social capital and encouraging social mixing. This will be a facilitated process where the family articulates their ad hoc needs and longer-term goals, and participants of the initiative can volunteer to help in other ways.

Moving forward: The Abundant Community Initiative hopes to involve 6-10 individuals to give direct support to a family. Financial responsibility will be contributed across the group to fulfil a minimum income for the recipient family.



Solution Spaces

Design inclusive job attachments and mentorship programmes with employers

Corporations could design inclusive job opportunities, mentorship programmes, and partnerships with employers. For example, employers can offer flexible work arrangements to accommodate the caregiving responsibilities of lower-income individuals, or provide shorter payment periods to help them meet their daily needs. This can help lower-income workers thrive in the workforce and contribute to the growth of diverse and inclusive workplaces.

Create a one-stop service platform for Lower-Income Families

Lower-Income Families often face an overload of information regarding schemes that support their needs. This platform can help them easily search for specific schemes or organisations that can directly support their needs.



Case Studies

Working with Lower-Income Families in rental flats towards home ownership



Increasing opportunities for home ownership can help provide a conducive environment for children to study and thrive. Space at home and positive neighbourhoods were likely to be contributing factors in helping families and their children move out of poverty.

Putting the idea in practice: Keystart is a home-ownership program by South Central Community Family Service Centre for families living in rental flats with school-going or younger children. The programme integrates guidance and financial support to enable families to realise their home ownership aspirations, and funds income for shortfalls, basic facilities, and unexpected crises.

Educating parents of Lower-Income Families on the importance of early childhood education and improving parental competencies

Providing a safe and stable living environment for children is crucial in building a strong foundation for their overall social well-being and future success, especially in their earlier years. Given lower-income parents' need to prioritise work over early childhood education, their children risk being left behind among their peers in the future.

Moving forward: Through the KidsRead@Home program, volunteers go into the homes of these families to read with the children and promote interest in reading and literacy. The hope is to bridge the gap between Lower-Income Families and their access to regular reading sessions and resources.

A Shared Vision for the Future: An Ecosystem Centred on Lower-Income Families

Over a hundred diverse stakeholders from different sectors joined the Lower-Income Families Colabs. Despite our varied backgrounds, we shared a calling — to enable and empower families to progress and leave no family behind. This purpose unified us and together, we formed a shared vision for our ecosystem, based on trust, compassion and collective ownership.

- First, we need to highlight and appreciate the strengths of Lower-Income Families. We must also acknowledge the complexities they face, but choose to focus on their potential to thrive, on no terms other than their own.
- The ecosystem and its players can be further integrated and connected. This enables a system of rendering and receiving holistic assistance: an integrated ecosystem where we share resources and knowledge between government, workplaces, schools, and non-profit organisations/social service agencies to seamlessly support families.
- We see the ecosystem utilising alternative pathways for both education and employment. Early intervention and resources in education can and should be more accessible to Lower-Income Families. Employers from all sectors and industries have the capacity to act and create job opportunities with stability, security, and flexibility in its core policies.
- Our goal for neighbourhoods and communities is to be empowered and resourced to take care of each other, no matter the differences in economic background.

Lower-Income Families stand at the heart of our vision. They are equal partners in creating this ecosystem, whose voices are centred in all conversations.

As an ecosystem, we listen to the needs and aspirations of Lower-Income Families, cultivating opportunities together with them, to thrive in the way they choose.

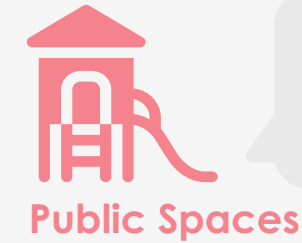
This is the future we hope to achieve and this can be realised when we unify our efforts together.



Our Vision for the Future



We see Lower-Income Families as valuable members of our community with goals and aspirations. By focusing on their strengths, we can help them build a better future.



We warmly encourage families to utilise our public facilities to support their growth and well-being.



We are committed to supporting families through assistance programmes, essential resources, and a welcoming community.

I did not have a positive experience of education or learning.

I have a sense of hope for the future and I feel supported by the ecosystem and community in this journey.

I know where I can go for help and have the knowledge to make better decisions.



We take proactive steps to tailor job opportunities in our organisation, ensuring they provide flexibility and stability for Lower-Income Families based on their strengths and aspirations.



We work closely with Social Service Offices (SSOs) and create a positive education environment for students to thrive.



We collaborate with social service agencies and NPOs to provide comprehensive assistance for the families.



We can share information with one another and the families can choose which agency will serve as their trusted support.



We enable NPOs and SSOs to provide alternative pathways for families.

About NVPC

The National Volunteer and Philanthropy Centre (NVPC) is the steward of the City of Good vision for Singapore, where individuals, organisations, and leaders come together to give their best for others.

Through our brands, programmes, and initiatives, we facilitate partnerships with non-profits, organisations, public sector bodies, and individuals to enliven the giving ecosystem within Singapore.

What we do:

- **RESEARCH:** We learn about giving motivations and behaviours
- **ACTIVATE:** We activate giving such as through national giving campaigns
- **CONNECT & CONVENE:** We connect and convene networks and build communities
- **HONOUR & RECOGNISE:** We honour and recognise giving champions in Singapore
- **ADVOCATE:** We curate and celebrate stories about giving to inspire action

