



## **Media Release**

# **Youths put forth policy ideas through inaugural Youth Panels, invite the public to share their views**

**Saturday, 24 August 2024** – About 1,000 youths participated in the first ever Youth Policy Forum, marking a key milestone in the youth panels' journey. Over the past 9 months, the youth panels engaged in discussions and developed preliminary recommendations on promoting financial resilience, job opportunities in Southeast Asia, digital well-being, and recycling. The panels also shared their proposals with Mr Lawrence Wong, Prime Minister and Minister for Finance, who had an opening dialogue with Forum attendees.

2. Mr Edwin Tong, Minister for Culture, Community and Youth & Second Minister for Law held a closing plenary dialogue to discuss how youths can play a part in refreshing our social compact. The inaugural Youth Policy Forum was jointly organised by the National Youth Council (NYC) and the Ministry of Culture, Community and Youth (MCCY).

### **Providing youths with a stake in policymaking**

3. The four panels - #LifeHacks, #GreenHacks, #JobHacks, and #TechHacks, comprising about 120 youths aged 15 to 35, commenced their work in November last year. Since then, panel members met frequently, on top of their own schooling and professional demands. Besides carrying out in-depth research and surveys, and embarking on learning journeys to understand the issues, the panellists also consulted both citizens and government agencies to deliberate on and develop their ideas. More details on the youth panels can be found in **Annex A**.

4. Preliminary recommendations by the panels on the four focus areas are as follows, with detailed recommendations in **Annex B**:

- To improve financial literacy and resilience amongst youths, **#LifeHacks** proposes to create a Financial Literacy Excellence (FLEX) Guide that enables youths to make

informed financial decisions at important life stages based on their financial capacity. #LifeHacks is also exploring a savings plan to support lower-income Singaporeans to accumulate emergency funds and build better financial habits.

- To help young Singaporeans under 35 find job and economic opportunities in Southeast Asia (SEA), **#JobHacks** proposes to improve their awareness about Southeast Asia by providing more information to students and connecting youths with overseas Singaporeans to learn more about regional work. The panel also proposes using suitable platforms to increase youth's access to regional opportunities.
- To build a safer and healthier digital world, **#TechHacks** proposes to develop a lifecycle-based model to help youths understand how online harms work. The panel also proposes to develop an accountability-based approach to better address online harms on social media, and to involve youths as key stakeholders during the development of digital policies and practices.
- To reduce the current 40% contamination rate in recycling, the **#GreenHacks** panel proposes to introduce an across-the-board simplification and standardisation of recycling labels, and to optimise recycling infrastructure by introducing segregated recycling bins to improve the upstream recycling yield.

5. The panels are made up of a diverse group of youths who gave varying views, which is important in designing policies. Please refer to **Annex C** for the panel profiles.

### **Shaping the future together**

6. Beyond the Youth Policy Forum, the draft recommendations will be available at [nyc.gov.sg/youthpanels](https://nyc.gov.sg/youthpanels) until 15 September 2024. Singaporeans are invited to provide their feedback, which will help the panels further refine their recommendations before they are submitted to government agencies by the end of 2024. The Government will review these recommendations and provide a response within the first half of 2025.

- End -

**EMBARGOED TILL 1.00PM 24 AUGUST 2024**

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**About the National Youth Council**

At NYC, we believe in a world where young people are respected and heard and have the ability to influence and make a difference in the world. Together with our partners, we develop future-ready youth who are committed to Singapore by instilling in them a heart for service, resilience and an enterprising spirit.

## **About the Youth Panels**

### **Background**

The Youth Panels were announced in April 2023 by Minister for Culture, Community and Youth, Mr Edwin Tong. The initiative empowers youths to contribute to policymaking in areas which are top-of-mind for youths.

Four panels, namely #LifeHacks, #JobHacks, #TechHacks, and #GreenHacks, were set up to address issues on financial resilience, careers and employment opportunities, digital well-being, and environmental sustainability, respectively.

Each panel comprises around 30 leads and members, aged 15-35, selected through an open call to ensure a good representation of views across the youth population. The panels are also supported by advisors from the National Youth Council's (NYC) networks, and government agencies in the different policy spaces.

### **Youth Panels Process**

**Phase 1 (Discover and Define)** – The panels began their work in November 2023, undergoing policymaking and design innovation workshops.

**Phase 2 (Design and Deliver)** – From May 2024 to July 2024, the panels, supported by government agencies, engaged in workshops, panel-led discussions, research, learning journeys, and stakeholder engagements, and deliberated on the potential recommendations. The panels held more than 30 group discussions with different participants such as youths and other stakeholders (e.g., private business owners, tech companies, ground-up community organisations) and polled around 4,000 youths as part of their research process.

**Phase 3 (Submission of Recommendations)** – On 24 August 2024, the panels presented their draft policy ideas and recommendations at the Youth Policy Forum to gather public feedback. After which, they will finalise their policy recommendations and submit them to MCCY, NYC, and the supporting government agencies. The relevant agencies will consider and respond to the recommendations within the first half of 2025. More details will be shared at a later date.

## Recommendations from the Youth Panels

#LifeHacks
<p><b>Challenge Statement</b></p> <p>How might we improve financial literacy among youth and enable them to take the necessary actions to improve their financial resilience to adapt to changes in the present cost-of-living climate?</p>
<p><b>Context</b></p> <p>Young adults aged 18 to 35 face key milestones like entering the workforce, buying a home, and starting a family. They are concerned about the cost of living, with inflationary pressures leading to greater uncertainty about the future.</p> <p>In the #LifeHacks panel's early deliberations, areas such as housing affordability and supporting lower wage earners to better tide through cost-of-living challenges were considered. On further research, the panel members realised the importance of financial literacy as a key cross-cutting topic, which can help youth make informed decisions in managing their finances and life goals.</p> <p>Key insights derived from the #LifeHacks panel's research on youth perceptions, motivators, and barriers towards financial literacy include: <sup>1</sup></p> <ul style="list-style-type: none"><li>• 63% of youth do not perceive themselves as being financially savvy. This is despite 81% of youth who strongly agree or agree that financial literacy is important in helping to prepare for the future.</li><li>• Only about 40% of youths agreed that existing initiatives and programmes are sufficient, useful, and practical. Additionally, they found the accessibility of relevant and credible financial literacy materials to be limited.</li></ul> <p>The #LifeHacks panel's recommendations aim to support youths in building good financial habits and making better informed financial decisions, so that all youths – regardless of their background – can achieve their full potential.</p>
<p><b>Panel's Recommendations</b></p>

<sup>1</sup> Online survey conducted by the panel via Singapore-based market research Milieu Insight across 1,000 youths aged 18 to 34.

**Recommendation 1: A Financial Literacy Excellence (FLEX) Guide to guide youths on making informed financial decisions at key life stages**

The #LifeHacks panel proposes to develop a Financial Literacy Excellence (FLEX) Guide, a customised guide that will contain easily digestible content, and curated information that can help youths make informed financial decisions at important life stages.

The guide may potentially aggregate and integrate information across key aspects relevant to youths, such as information on CPF and housing, which currently sit on separate agencies' websites.

Possible topics for the guide include budgeting and saving after receiving their first salary; purchasing insurance for self and dependents; investing towards financial goals; buying a house; and getting married.

The #LifeHacks panel will collect feedback from youths and the public on their views towards the kind of financial goals that could be included in the guide, and the likelihood of individuals making changes to their financial habits based on the guide. The panel will then build on learnings to iterate the guide further.

**Recommendation 2: A Starter Savings Plan to support lower-income Singaporeans in improving their financial well-being**

Based on a survey found from the #LifeHacks panel's literature review, about 25% of Singaporeans were unable to accumulate 6-months' worth of emergency fund, even though they agreed that it is essential. <sup>2</sup>

The #LifeHacks panel proposes a Starter Savings Plan, which aims to support lower-income Singaporeans in building up 3 to 6 months of emergency funds and encourage them to cultivate better financial habits to improve their financial well-being.

The #LifeHacks panel is studying ways that the savings plan may complement existing efforts that support lower-income families, and possible incentives to encourage desired

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<sup>2</sup> Straughan, T & Mathews, M (2024). Report on Findings from Household Needs Study. Singapore Management University.

saving behaviour, such as a top-up scheme by the government or other funders, whenever a savings milestone is achieved.

## **#JobHacks**

### ***Challenge Statement***

How might we help young Singaporeans under 35 to find jobs and economic opportunities in Southeast Asia?

### ***Context***

Supply chain disruptions during the Covid-19 pandemic and potential geopolitical risks have driven the desire to increase supply chain resilience. Investments by large corporations and MNCs in Southeast Asian (SEA) countries are expected to boost economic growth in Singapore's neighbouring countries.<sup>3</sup>

While this presents opportunities for Singaporean youths and many have recognised the value of gaining regional work experience and exposure, not all may have the information and tools they need to venture abroad.

Key insights from the #JobHacks panel's research on youth sentiments towards career preparedness and job opportunities in Southeast Asia include:<sup>4</sup>

- Only 36% of youth agreed that schools have sufficiently prepared them for work.
- 63% of youth believe regional work experience accelerates career advancement.
- 75% of youths were not aware of internship or job opportunities for youth in Southeast Asia, despite significant interest towards such opportunities.

The #JobHacks panel's recommendations aim to enhance career development pathways for youth through enhanced access and exposure to regional opportunities, and to empower youth to thrive in an ever-evolving world.

### ***Panel's Recommendations***

#### **Recommendation 1: An Education Roadmap on Southeast Asia**

<sup>3</sup> According to reports by Financial Times "Singapore's 'Fomo' amid the rise of the AI data centre" (25 June 2024) and by Bernama "Google to invest RM9.4bn in Malaysia, support over RM15.04bn in positive economic impact" (31 May 2024)

<sup>4</sup> Online survey conducted by the panel via Singapore-based market research Milieu Insight across 1,000 youths aged 16 to 34.

The roadmap aims to strengthen awareness of Southeast Asian culture, context, and opportunities, for Secondary and Pre-University students. It seeks to guide students to discover their career aspirations, and interest them early in economic opportunities in Southeast Asia.

This includes introducing students to the history, cultures, and languages of Southeast Asia through lessons in schools (e.g., Social Studies, History), as well as out-of-school opportunities such as school trips that promote regional bonding and inter-cultural friendships (e.g., Youth Expedition Project).

**Recommendation 2: Connecting Youths with Overseas Singapore Networks**

To help youths learn more about living and working overseas, the panel proposes to connect them with Singaporeans working overseas, through overseas Singaporean networks such as the Economic Development Board's Singapore Global Network. Youths may also meet and be mentored by such Singaporeans through platforms like Zoom webinars, to support youths in their transition for overseas jobs and internship stints.

The #JobHacks panel hopes that this idea can increase youth's awareness and interest to explore overseas work.

**Recommendation 3: Increasing Accessibility and Availability to Meaningful Opportunities in Southeast Asia**

The #JobHacks panel seeks to increase accessibility and awareness to meaningful opportunities in Southeast Asia, through the expansion of regional exposure programmes, for youths to experience working and living in these countries.

The #JobHacks panel is currently exploring ways to increase awareness and ease of application for these programmes, such as through a one-stop online portal that features regional exposure programmes (e.g., service-learning opportunities, internships, and job opportunities) to better enable youths to find meaningful opportunities to go overseas.

**#TechHacks**

***Challenge Statement***

How might we strengthen mindfulness and awareness towards online harms on social media among Singaporean youth, and understand their expectations in terms of safe online spaces in Singapore, with the aim of building a kinder, safer, and healthier digital world?



### **Context**

For Singaporean youths, social media is an integral part of life. But while social media platforms bring immense benefits, they are also spaces where online harms and dangers lurk. Youths are particularly vulnerable to online harms such as cyberbullying and harassment, particularly as they are still building their emotional, cognitive, and social skills.

In Singapore, multiple studies highlight the growing challenge and impact of online harms on youths – in a survey by the Ministry of Digital Development and Information in 2024, 66% of respondents aged 15 and over reported encountering harmful online content, with 45% of the group identifying cyberbullying as the most common type of harmful online content on designated social media services.<sup>5</sup>

Key insights from the #TechHacks panel's research on youth perceptions towards digital spaces and online harms include:<sup>6</sup>

- Over 36% of youth have experienced some form of online harm, such as cyberbullying and harassment, at least once.
- Nearly 60% of youth said that having strong support network was essential to bounce back online, after facing online harms.
- Over 80% of youth did not find current redressal mechanisms on online harms to be effective.

While there have been constructive steps taken by the Government and industry on policy and self-regulatory levers in Singapore, the #TechHacks panel notes that the vastness and complexity of online spaces makes it challenging to sense make and navigate, especially for youth. The #TechHacks panel's recommendations aim to bridge this gap and increase the role of youth in shaping online spaces, so that they may thrive in a kinder, safer, and healthier digital world.

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<sup>5</sup> A survey in April by [the Ministry of Digital Development and Information](#) revealed that 66 per cent of the more than 2,000 respondents aged 15 and over encountered harmful online content on social media services designated by the Infocomm Media Development Authority (IMDA) under the Code of Practice for Online Safety, up from 57 per cent in 2023. Forty-five per cent of that group identified cyberbullying as the most common type of harmful online content on designated social media services.

Six social media services with significant reach or impact have been designated under the Code of Practice for Online Safety which came into effect on 18 July 2023. These platforms are Facebook, HardwareZone, Instagram, TikTok, X (formerly known as Twitter) and Youtube. More details can be found on IMDA's website.

<sup>6</sup> Online survey conducted by the panel via Singapore-based market research Milieu Insight across 1,000 youths aged 16 to 34.

***Panel's Recommendations***

**Recommendation 1: Annual Survey on Online Harms among Youth**

The #TechHacks panel proposes to conduct an annual survey to monitor online harms among Singaporean youths on social media. The survey will provide a unified study scope for consistent data collection and analysis and facilitate trend comparison by aligning surveys over regular time periods.

**Recommendation 2: Lifecycle Model of Online Harms**

The panel proposes to develop a concise and practical conceptual framework for youths to gain a clearer understanding of the stages of online harms. This model is aimed at helping youths understand threat vectors, intervention points, and gain a better overall picture of common online harms faced by youths.

The #TechHacks panel invites stakeholders to co-develop the model so that it can help youths to make sense of their situation and determine their next course of action when faced with online harms.

**Recommendation 3: An Accountability-Based Approach to Address Online Harms**

A common feedback from the #TechHack panel's research is that youths often perceive online harms redress mechanisms like reporting tools as ineffective, because they receive no feedback or updates after they report an online harm.

Conceptualising the collective response to online harms through the lens of accountability could help social media platforms better manage their interactions with users and their reporting of online harms.

To help build youths' trust in social media platforms and online spaces, more touchpoints are needed between these platforms and their users. Possible measures include enhancing responsiveness of online redressal mechanisms, or the development of a one-stop portal supporting individuals to understand available resources based on the specific scenarios.

**Recommendation 4: Recognising Youth as a Discrete Stakeholder Group**

Policies affecting youth participation in online spaces should be youth-by-design, and by-default. This starts by integrating youths from the earliest stages of policy and regulatory design.

The #TechHacks panel seeks for youths to be recognised as a key stakeholder in shaping the digital space, such as giving youths a seat at the table when discussing relevant policies.

This recommendation will be supported by the development of a Youth Aspiration Statement on what makes for a safe online space for youth – such as spaces that are non-judgmental, and where youths can feel safe from harassment and cyberbullying. The statement will serve as a policy compass for future policies, programmes, and interventions.

### **#GreenHacks**

#### ***Challenge Statement***

How might we recycle differently and increase public awareness about the importance of recycling amongst households within housing estates, so that citizens learn how to recycle right and effectively reduce the current 40% contamination rate in recycling?

#### ***Context***

Despite Singapore’s efforts to promote recycling, recycling and recycling contamination rates have not improved. The overall domestic recycling rate in 2023 stalled at 12%, the lowest in a decade<sup>7</sup>, and there remains a significant lack of public awareness about the importance of recycling.

Key insights from the #GreenHacks panel’s research on recycling behaviours, motivators, and challenges include:<sup>8</sup>

- 72% of Singaporeans were unsure about how to sort recyclable materials.
- 66% of Singaporeans surveyed would recycle more, if they had a better understanding of the positive social and environmental effects of recycling.
- Key barriers to recycling include the time-consuming nature of recycling and lack of space in one’s house to sort recyclables.

Additionally, participants of the #GreenHacks panel’s focus group discussions emphasised the need for greater “convenience” in recycling. Individuals’ limited visibility of the management of recycled materials by waste management companies and unclear recycling bin labels further challenge effective behavioural change.

<sup>7</sup> According to report by the Straits Times “Singapore’s domestic recycling rate stalls at 12%, the lowest in over a decade” (19 June 2024)

<sup>8</sup> Online survey conducted by the panel via Singapore-based market research Milieu Insight across 1,000 Singaporeans aged 16 and above.

***Panel's Recommendations***

To address this issue, the #GreenHacks panel proposes a three-pronged approach comprising Information, Infrastructure, and Involvement.

**Recommendation 1: Information – Simplified and Standardised Recycling Labels**

As products are made from an ever-growing mix of materials, recycling based solely on material type can be misleading. This can lead to "wishcycling," where items like tissue paper are assumed recyclable just because they are paper. Numerous variables complicate recycling, lowering motivation and rates.

The #GreenHacks panel proposes to introduce labels with standardised recycling symbols, colours, shapes, and patterns on products and bins, making it easier to recycle correctly. Labels could show if items are recyclable to simplify identification for consumers. Standardising logos can help consumers recycle correctly, removing barriers and shaping expectations for both producers and consumers. This can improve recycling rates and reduce contamination in Singapore.

**Recommendation 2: Infrastructure – Segregated Recycling Bin Transition**

Over the years, common recycling bins deployed as part of the National Recycling Programme – known as Bloobins – have faced constant bin contamination. Commingled recyclables are consolidated and manually sorted. Only after undergoing an intensive and tedious sorting process can these recyclables be dispatched to their respective processing plants.



The #GreenHacks panel proposes to introduce segregated recycling bins (bins where recyclables are separated by category) or waste bags, to optimise recyclables collection and improve the upstream recycling yield rate. This encourages more intentional recycling habits in consumers through accurate sorting, reducing the resources needed to sort recyclables before they can be processed, and improves overall system efficiency with reduced contamination.



While segregated waste bins require people to sort their recyclables beforehand, it also encourages discipline, which can drastically lower the contamination rate.



**Recommendation 3: Involvement – Community Engagement.**

As part of efforts to drive awareness and increase access to information on recycling, the #GreenHacks panel seeks to partner the community on good recycling practices. This includes targeted interventions and collaborations with community organisations such as grassroots, places of worship, community clubs, and schools to promote recycling.

Youth Profiles available for interview

Name	Profile Write-up
 <p><b>Kong Man Jing, 29</b> #GreenHacks Panel Lead</p> <p>English: Fluent Mandarin: Conversational</p>	<p>Man Jing is one of the leads of the #Greenhacks panel.</p> <p>She is also a sustainability and environment influencer, creating bite-sized education videos on science and the environment. She also frequently gives talks to schools and corporations to share her views on sustainability.</p> <p>As the lead of the #GreenHacks panel, she guides the panel while being grounded in sharing her experiences working with government organisations to manage expectations.</p>
 <p><b>Muhammad <u>Zunnurain</u> Bin Mohamad Zulkifli, 23</b> #LifeHacks Panel Member</p> <p>English: Fluent Malay: Basic</p>	<p>Zunnurain is a member of the #LifeHacks panel.</p> <p>He is a Year 3 Public Policy Undergraduate at Nanyang Technological University, with personal interests in public administration and international relations. He is currently remotely volunteering at the United Nations and is also on the Ambassador's Youth Advisory Council to the U.S. Ambassador.</p> <p>Zunnurain joined the #LifeHacks panel as he has a keen interest in finances and financial literacy as a means to affect the most change in one's life.</p>

	<p>He has had various internship at various government agencies and uses his experiences in the government to facilitate better government-public partnerships during the Youth Panel process. Upon graduation, he plans to join the public service.</p>
 <p><b>Nandhini Balakrishnan, 30</b> #TechHacks Panel Member</p> <p>English: Fluent Tamil: Fluent</p>	<p>Nandhini currently works in the public service. During her previous work as a researcher, she developed a keen interest in media and tech issues.</p> <p>With her interest, Nandhini joined the #TechHacks panel to explore how citizens were encouraged to be more collaborative in partnering with the government on policy-making.</p> <p>Nandhini has completed several certificates related to her areas of interest – UX design, data analytics and Power BI.</p> <p>She is committed to the #TechHacks' panels' work and takes great initiative to note take and contribute to the documentation of the panels' efforts and discussions.</p>
	<p>Nayla is a member of the #JobHacks panel.</p> <p>She is a first-year student at Singapore Management University.</p> <p>Nayla is keen on championing social impact. Beyond an internship stint at the National</p>

<p><b><u>Nayla</u> Cyrill Sabrinanda Riza, 19</b></p> <p>#JobHacks Panel Member</p> <p>English: Fluent</p>	<p>Volunteer and Philanthropy Centre, she is also active volunteer at Youth Corps Singapore.</p> <p>Her interest in policy-making was sparked after participating in the Case Writing Competition by the Lee Kuan Yew School of Public Policy. This inspired her to join the youth panels to be more deeply involved in policy-making.</p> <p>She is keen on understanding issues from a macro perspective and seeing tangible changes happen with government policies.</p>
 <p><b>Preston Wong, GreenHacks, 35</b></p> <p>#GreenHacks Panel Lead</p> <p>English: Fluent</p> <p>Mandarin: Conversational</p>	<p>Preston is one of the leads for the #GreenHacks panel and has been actively involved in the panel's progress.</p> <p>Professionally, Preston is the CEO and Director of Treasures and a lecturer on Sustainability Law and Policy at SMU and Yale-NUS College. He oversees the business strategy and development of Treasures, Singapore's premiere platform for surplus and sustainable food with over 100,000 users.</p>
 <p><b>Tay Zhe Qian, 20</b></p>	<p>Zhe Qian is former student of St Joseph's Institution (SJI) and is currently a panel member on the #GreenHacks panel.</p> <p>Zhe Qian has a keen interest in sustainability. He started his own recycling programme in junior college – Climate SJI and saw the youth panels as an evolution of</p>



<p>#GreenHacks Panel Member English: Fluent Mandarin: Conversational</p>	<p>opportunities to be involved with sustainability.</p> <p>He is also actively involved as a #GreenHacks youth panel member and works with his team on policy writing for the panel.</p>
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