Singlife | NUS National University of Singapore | Sustainable and Green Finance Institute

Closing the Sustainability Action Gap:

Insights from the Singlife-SGFIN Sustainable Future Index 2026

Awareness of sustainability is high among Singaporeans, but **awareness alone does not always translate into sustainable action.**

To better understand what drives people's behaviours, Singlife and the Sustainable and Green Finance Institute (SGFIN) developed the Singlife-SGFIN Sustainable Future Index (SFI) 2026.

Based on a survey of 1,500 Singaporeans and Permanent Residents conducted between September and October 2025, the Index measures sustainability actions across 25 behaviours and four dimensions, using the Awareness-Knowledge-Ownership-Action (AKOA) behavioural framework.

Singaporeans show modest sustainability action, with room for greater adoption

Overall Sustainability Action Score*

56

out of 100

On average, Singaporeans:

- **Have adopted 10 of 25** sustainability actions
- **Intend to adopt 8 more** over the next 12 months

• Based on the sustainability actions respondents have already adopted and those they intend to adopt over the next 12 months.

Where Singaporeans are taking action

Pillar	Score	What it tells us
Acting on Climate Change	70	Everyday climate-friendly actions have become part of daily life.
Inclusive & Sustainable Solutions	56	Sustainable consumption is gaining traction, but cost and convenience remain barriers.
Society & Culture	49	Greater participation in community sustainability initiatives is needed.
Responsible Investing	43	Biggest opportunity to turn intention into action.

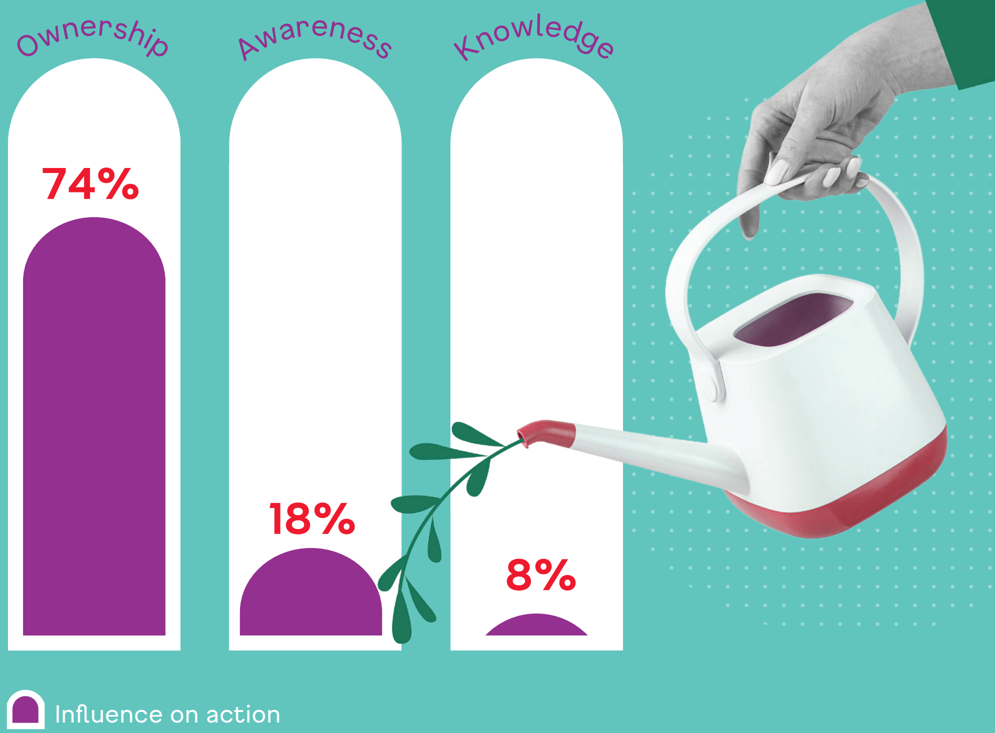
Different generations lead different sustainability actions

No single age group leads across all sustainability pillars. Younger Singaporeans are more engaged in responsible investing and community sustainability initiatives, whereas older generations demonstrate stronger adoption of everyday sustainable habits and lifestyles.

Pillar	Leading generation	Score
Acting on Climate Change	Baby Boomers	74
Inclusive & Sustainable Solutions	Baby Boomers	59
Society & Culture	Gen Z	52
Responsible Investing	Millennials	48

Ownership drives action

Ownership is the strongest driver of sustainable behaviour under the AKOA framework. People are more likely to act when sustainability feels personally relevant and they believe their choices make a difference.



This is particularly true in responsible investing, where a sense of contribution to better outcomes increases the likelihood of purchasing sustainable financial products by up to 38%.

Responsible investing presents the biggest opportunity

Responsible investing has one of the highest levels of future intent despite the lowest current adoption rate, with younger generations showing the highest intention to act. On average, Singaporeans:

Have adopted **1 of 5 responsible investing actions**

Intend to adopt **2 more over the next 12 months**

Turning intention into action will require making sustainable investing more personally relevant, with tangible results communicated clearly and transparently.

The Index identifies two key ownership drivers of responsible investing actions: a strong sense of personal responsibility to avoid investing in unsustainable companies, and belief in the positive impacts of sustainable financial products.

Cost and convenience shape sustainable behaviour

Adoption of sustainability actions declines as choices become more costly or require greater lifestyle changes.

Current adoption of sustainability actions:

Easier, more affordable and convenient behaviours		VS	More demanding and costly behaviours	
Buy less fast fashion	52%		Buy more second-hand clothing	25%
Purchase products with eco-labels	48%		Buy organic food	24%
Take more public transportation, walk, or cycle	80%		Choose an electric vehicle if they have a car	16%

Furthermore, over 40% of respondents do not intend to adopt these higher-barrier actions within the next 12 months, compared with less than 20% for lower-barrier actions.

Sustainability as a shared responsibility

Collective effort is essential to driving sustainable behaviour, with social norms and communities playing a key role in encouraging action. Yet participation in community sustainability initiatives remains low despite strong interest.

Participation in community sustainability initiatives

30%	38%	32%
Already participating	Intend to participate	No intention to participate

% of respondents by current participation and intention to participate in the next 12 months

The Index found that strengthening Singaporeans' belief in their ability to influence others to adopt sustainable lifestyles, alongside raising awareness of the concept of social sustainability, can encourage greater participation in sustainability initiatives across communities.

How do we close Singapore's sustainability action gap?

Make sustainability tangible and relatable and sustainable choices easier.

Policymakers and government agencies	Drive climate action through youth engagement, strengthen personal responsibility for daily choices; Enhancing accountability and building trust in sustainable retail options and financial products; Integrate the concept of social sustainability and shared citizen responsibility into public campaigns
Businesses	Strengthen affordability, accessibility, and transparency to increase trust in sustainable alternatives; Empower employees to lead changes in their own communities
Financial institutions	Make sustainable investing more relevant to the public, transparent and impactful, especially for younger generations

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Access the full report

For detailed findings,
recommendations and methodology,
please access the full report at:

https://sgfin.nus.edu.sg/wp-content/uploads/2026/09/SGFIN_WHITE_PAPERS_17.pdf