

Research Study on Freelancers and Self-Employed Persons in Singapore



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Freelancers and self-employed persons (FSEs) represent a growing yet underserved and understudied segment of the workforce. Workers also increasingly balance or transition between both freelance and traditional forms of employment across their careers, making it imperative to design **adaptive, inclusive systems** that **ensure fair treatment** and **sustainable livelihoods**.

The Freelance and Self-Employed Landscape



Growing but Underserved

8.1% of the workforce in 2024
Many FSEs fall outside traditional protections



Mixed-Collar, Multi-Role Profiles

1 in 4 FSEs have multiple roles across sectors
(e.g. delivery + design; driving + consulting;
software testing + peer support)



Identity Over Employment Labels

FSEs prefer to be known by their
occupation over employment status
(e.g. trainer, engineer)



Income Instability is the Top Concern

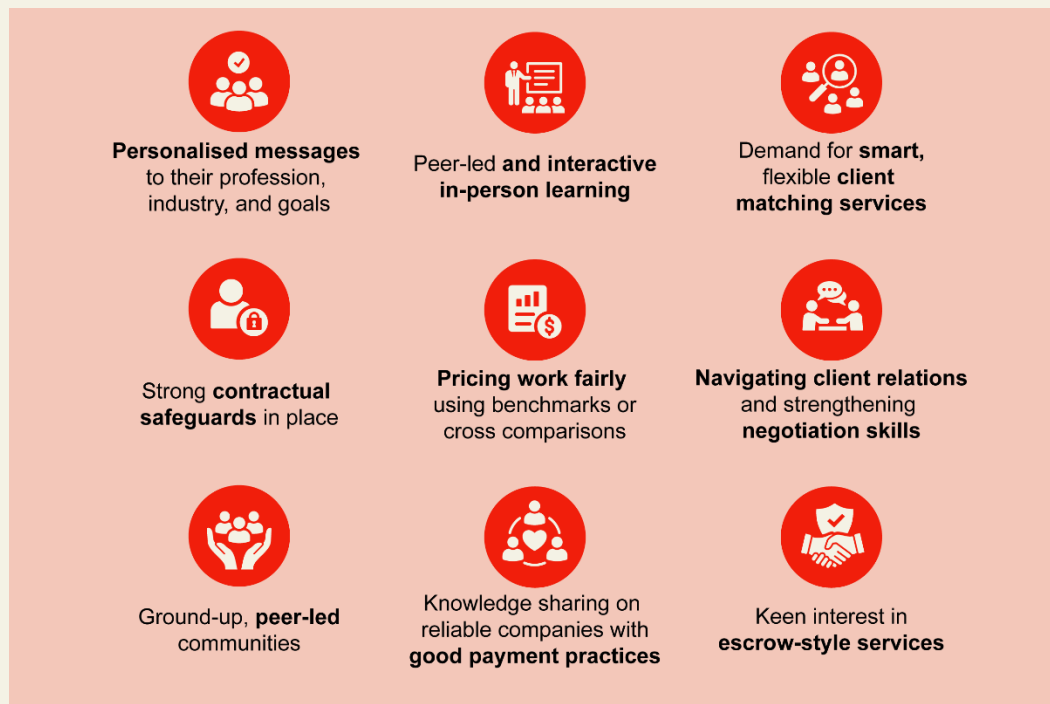
83.4% earn under **\$5,000/month**
Top worries: unstable income, income recovery
after injury/poor health, no income progression

Urgent Needs and Long-term Ambitions of FSEs



Solutions Validated by the FSE Community

Personalised outreach, peer-led learning, demand-based client matching, and multi-level income protection strategies could better support their financial stability, income security, and help-seeking behaviours.



NTUC's Key Recommendations Moving Forward



Advocate for Financial and Well-being Support

Work with tripartite partners to advocate for fair pricing models, address workplace safety and health risks, through legal support or escrow-style payment systems.



Advocate for Greater Support for Caregivers

Call on the Government for greater support for caregivers, which include FSEs.



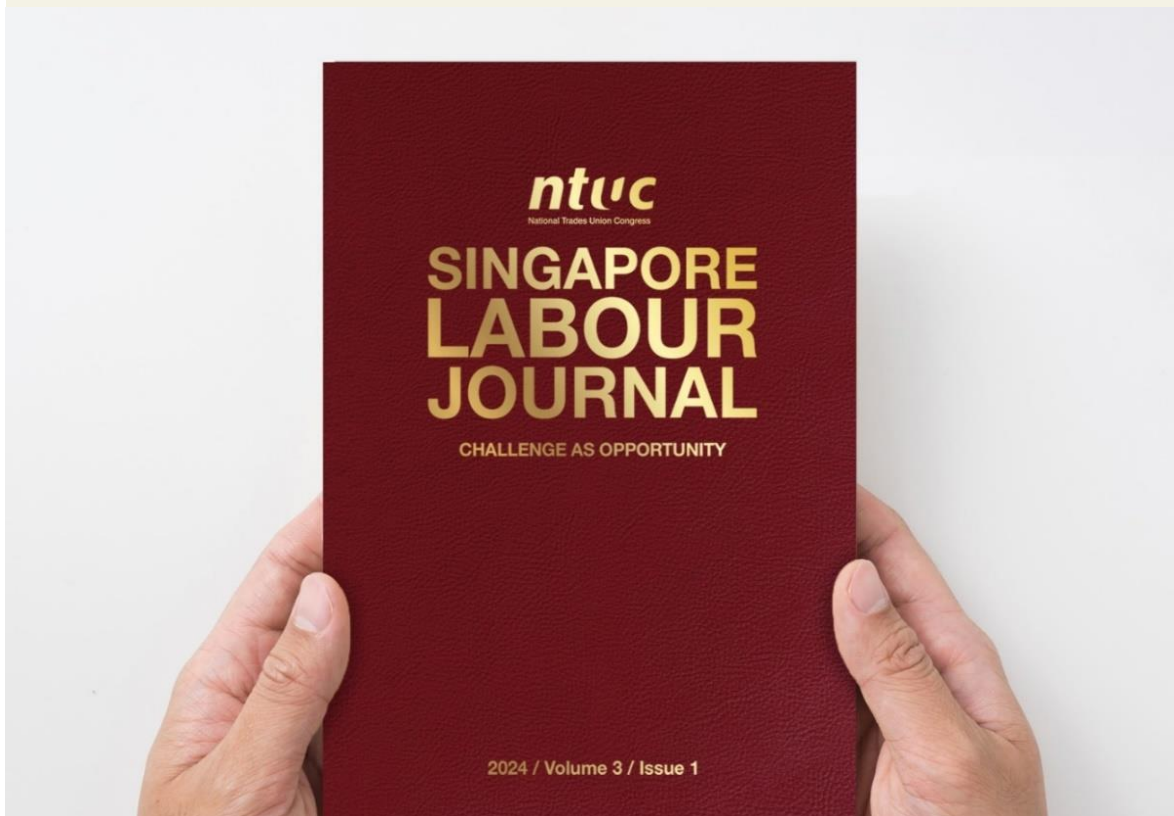
Co-create the Future of Work

Take the lead in building a more resilient and inclusive future of work with FSEs by advocating for extended protections.



Strengthen FSE Identities

Support FSEs in enhancing their professional identity and expertise.



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RESEARCH STUDY ON
**FREELANCERS AND
SELF-EMPLOYED PERSONS
IN SINGAPORE**



Research Partnership between National Trades Union Congress (NTUC) and
Lee Kuan Yew Centre for Innovative Cities, Singapore University of Technology and Design (SUTD)

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BRIEFING PAPER ON
**FLEXIBLE WORK
ARRANGEMENTS IN SINGAPORE**
LESSONS AND STRATEGIES FOR SUCCESSFUL IMPLEMENTATION

Research Partnership between National Trades Union Congress (NTUC) and
The Behavioural Insights Team (BIT)

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Have feedback you would like to share or are interested in a research collaboration? Get in touch with us at strategy@ntuc.org.sg.

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Worker
Matters



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