NTUC Survey on Economic Sentiments in Singapore | 2026

The National Trades Union Congress (NTUC) regularly conducts the **Survey on Economic Sentiments (SES)** to understand the evolving concerns and aspirations of workers in Singapore. The insights gathered inform NTUC's advocacy efforts, ensuring that workers' voices remain central to discussions on workforce development.

The **2025 SES** comprises responses from **4,000** workers collected across survey waves in May and November 2025. This report highlights key issues on workers' minds, draws out differences across workforce segments, and surfaces workers' perspectives on navigating workplace transitions.

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#everyworkermatters

Workers' Top Concerns

Every Worker Matters

Top Concerns[1]

Across the workforce, cost-of-living pressures, retirement adequacy, and job security concerns are top of mind

37% Wages not keeping up with cost of living



28% Having enough savings for retirement



19% Job security



Caregiving and AI disruption are also emerging concerns

9% Balancing work and caregiving



6% AI disruption



Cost-of-Living (COL)

Workers worry that wages are not keeping up with COL. COL pressures primarily stem from food and groceries, healthcare, and utilities

Greatest Concerns Related to Cost-of-Living | Nov 2025[2]



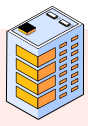
59% Food and groceries

In particular, 69% of workers aged 55 and above cite food and groceries as a key concern



49% Healthcare

Healthcare anxiety rises with age, 71% of workers aged 55 and above cite healthcare as a key concern

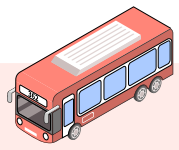


37% Housing

Housing hits younger workers hardest. 49% of workers aged 20–34 are concerned about housing costs



33% Utilities

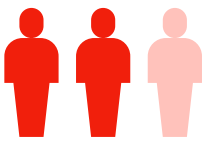


22% Public transport



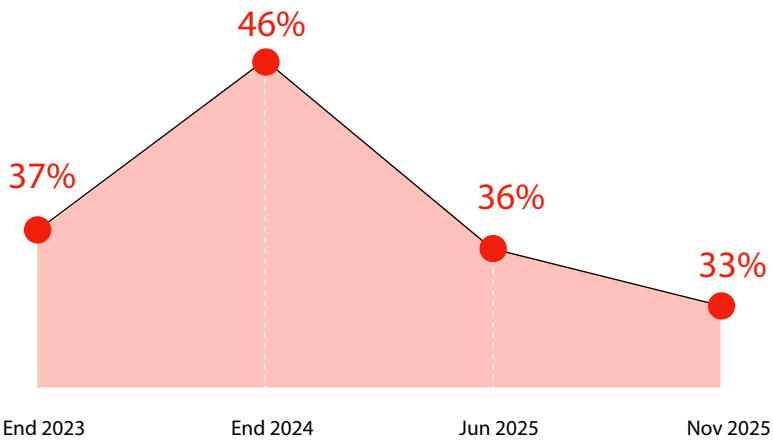
15% Eldercare

Caregiving expenses peak for mid-career workers (35-54). Childcare (10%) and eldercare (17%) costs concerns are highest among them



Across all respondents, 2 in 3 feel that their income has not increased sufficiently in the last 12 months.[3] Anxieties about income not keeping up have persisted

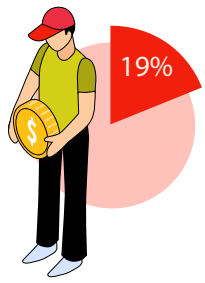
Only 33% agree that income has increased sufficiently in the last 12 months to meet the cost-of-living in Singapore[3]



The segments most sensitive to price increases are lower-wage and older workers

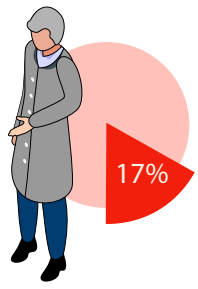


Lower-wage workers



Less than 20% of lower-wage and older workers feel that their income has kept up with COL

Older respondents



Workers' Top Concerns

Every Worker Matters

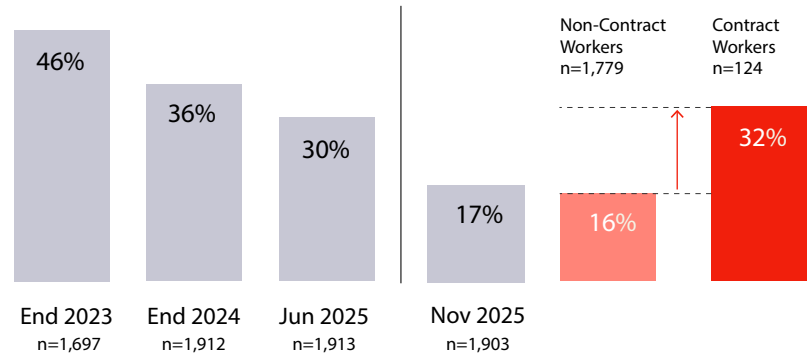
Job Security

Concern over job security persists, particularly for contract workers

1 of 3 contract workers are not confident of keeping their job in the next 3 months, more than double that of other workers.



"How likely do you think you will lose your job, or not have your contract renewed in the next three months?[4]"

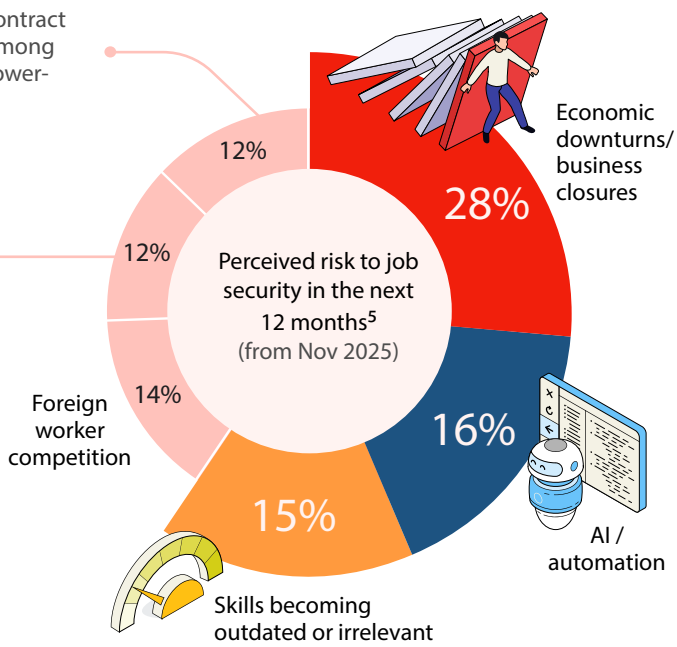


Key sources of job insecurity are economic uncertainties/business closures, AI/automation and skills obsolescence

Perceived risks differ by industry, occupation and age

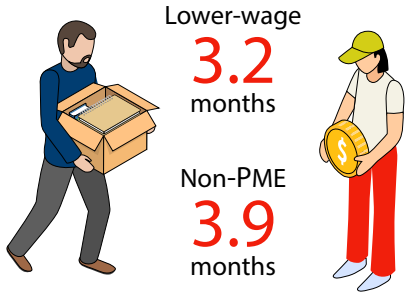
Contract / temporary role
Job insecurity due to contract work is concentrated among contract workers and lower-wage workers

Age discrimination
More older workers cite age-related discrimination



Lower-wage and non-PME workers are more financially vulnerable during job loss

If faced with job loss, current savings can sustain for:[6]



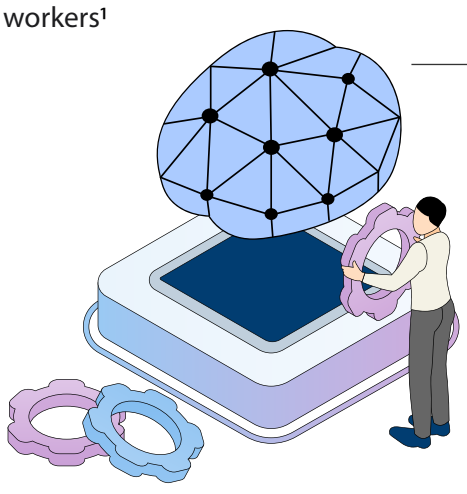
vs. the overall workforce average of 4.4 months

AI

AI disruption is an emerging concern

with 6% of respondents selecting job disruption due to Artificial Intelligence (AI) as their top concern, mainly PMEs and younger workers[1]





Impact of AI on current job opportunities[7]

47% recognised the need to upskill

14% anxious about job displacement

4% have already experienced negative impact due to AI

Workers' Top Concerns

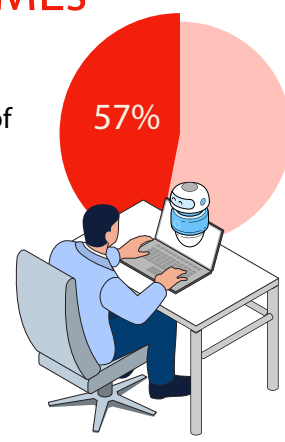
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AI

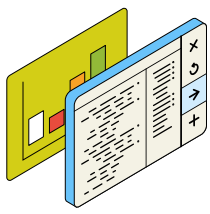
AI sentiments among PMEs and younger workers

PMEs and younger workers are heavy users of AI tools for work tasks and feel supported by their companies in doing so, but are worried that AI would replace their jobs

Around 3 in 5 (57%) feel supported by their company in using AI tools at work[8]

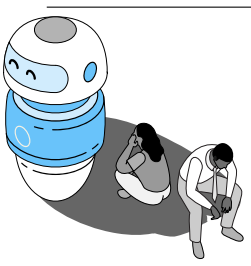


Use AI for work tasks (e.g., draft reports, data analysis)[9]



60%
PMEs

57%
Younger workers

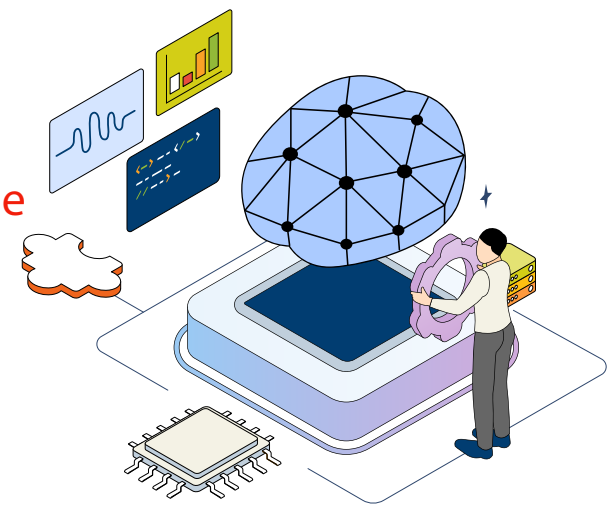


18% PMEs and 19% younger workers see automation/AI as a threat to their job security[5]

29% of younger workers are worried that AI would replace their job or current role[10]
(vs 27% of all respondents)

They hope to gain deeper AI expertise

When it comes to emerging skills like AI, PMEs and younger workers are more likely to want advanced training



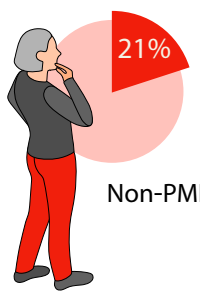
35%
want advanced AI training (machine learning, data engineering) to adopt AI at work[11]
(vs 30% of all respondents)

32%
want company-provided AI tool subscriptions[11]
(vs 29% of all respondents)

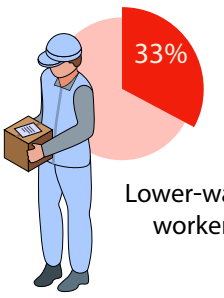
AI usage among non-PMEs and Lower-Wage Workers

In contrast, non-PMEs and lower-wage workers do not use AI tools as extensively, and tend to be more unaware of how AI would impact their job opportunities

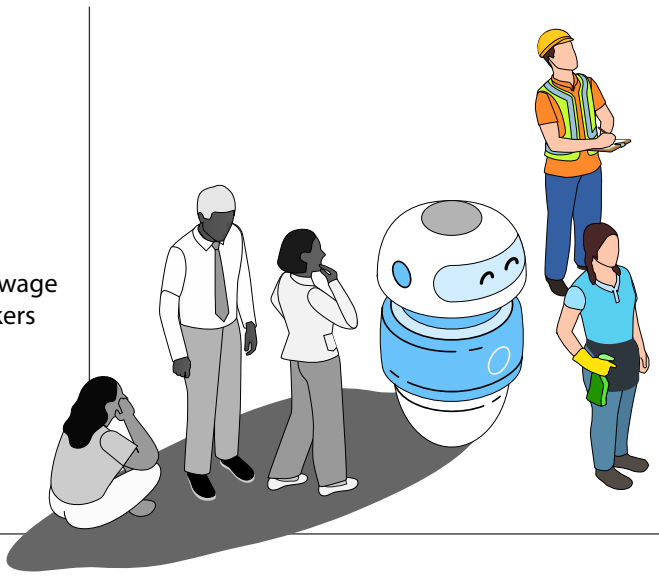
Do not use AI tools at all[12]



Non-PMEs



Lower-wage workers



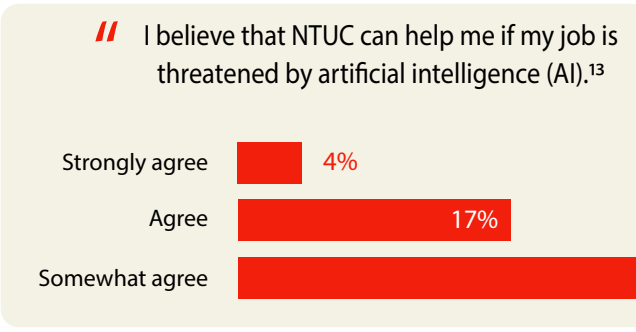
19%
of lower-wage workers[7] and

11%
of non-PMEs were not aware of how AI may impact their job opportunities[7]

Looking to NTUC for support

51% of workers believe NTUC can help them if their job is threatened by AI

"I believe that NTUC can help me if my job is threatened by artificial intelligence (AI).[13]"

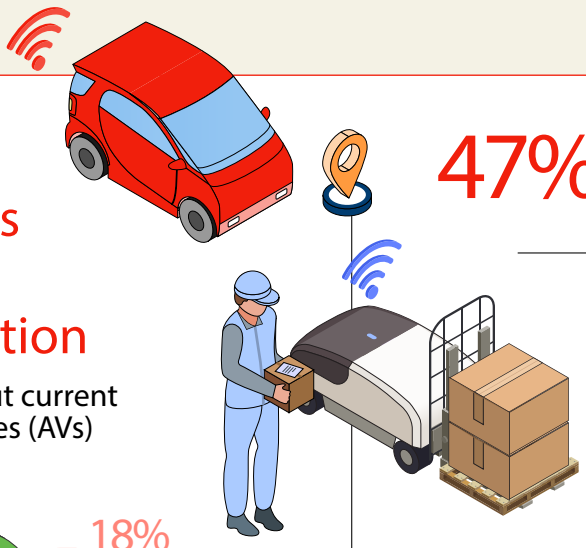




Workers' Top Concerns

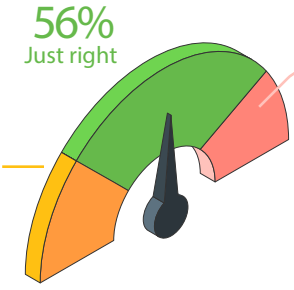
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AV



The Singapore population shows mixed readiness towards AV adoption

What respondents feel about current pace of Autonomous Vehicles (AVs) adoption:[14]



56% Just right

18% Too fast

Concentrated among lower-wage, non-PME, platform and transport workers

26% Too slow

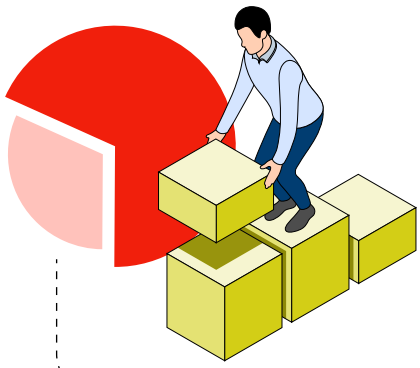
Concentrated among PMEs and higher-income workers

47% respondents are worried about the safety of riding in AVs[15]

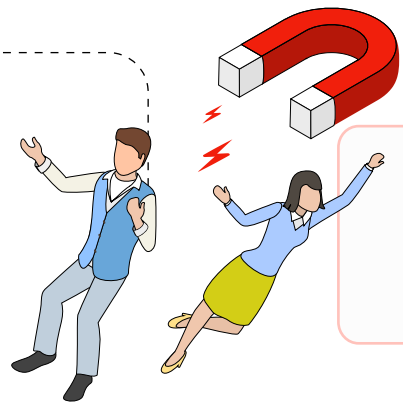
Half of respondents express concern that AVs may replace jobs in transport and logistics, especially platform workers (57%) and transport workers (60%)[16]

Insights by Worker Segment

Younger Workers (20-34)

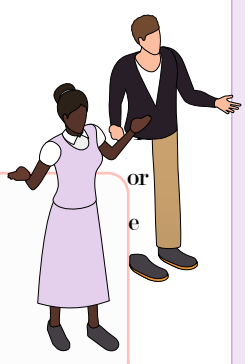


69%
feel they have good career advancement opportunities[17]



Workers aged 30-34 are more likely to feel held back by limited chances to progress in their current company/industry

More workers aged 20-24 tend to be more unaware of what opportunities exist



Of those who don't, they feel held back by[18]:

64% Limited progression in their current industry/ company

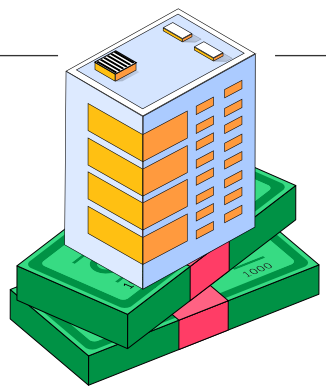
27% Not knowing what opportunities exist

29% Lack of training

27% Lack of mentorship/ guidance

Those aged 25-29 are more likely to feel that they are missing out on training and mentorship/guidance

Rising housing costs are also putting financial strain on younger workers



49%
of younger workers identify that housing costs is their biggest COL concern[1]
(vs. 35% mid-career, 15% older workers)

Insights by Worker Segment

Every Worker Matters

Professionals, Managers and Executives (PMEs)

More financially adequate than non-PMEs



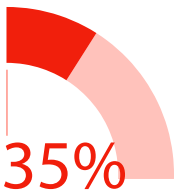
38% PMEs feel that income has kept pace with COL[3]
(vs· 28% non-PME)

Expect career transition

Almost 1 in 2 PMEs

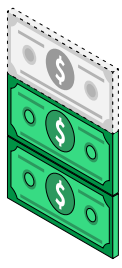
(45%) expect future work to involve switching jobs and taking breaks between roles[19]

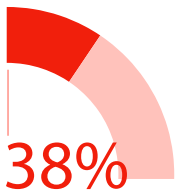
But are anxious about market value and access to opportunities



35%
Uncertainty about market value

Barriers to achieving desired income[20]





38%
Lack of opportunities in field

More concerned about impact of global economic uncertainties on their job security

30%
on high alert for economic downturns/ business closures[5]
(vs· 26% non-PME)



Concerned about retirement adequacy

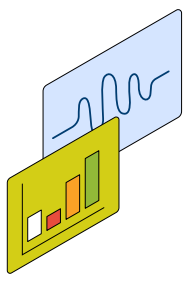
52%
want more support in saving for their retirement[21]



More savvy in using AI at work but are cognisant of the pitfalls in using AI

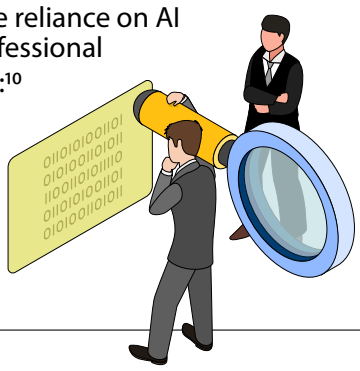
86% have used ChatGPT[12]
(vs· 69% non-PME)





60%
use AI for work tasks (e.g., draft reports, data analysis)[9] (vs· 47% non-PME)

Despite reliance on AI for professional output:[10]



57%
don't fully trust AI accuracy
(vs. 45% non-PME)

51%
worry about data privacy
(vs. 47% non-PME)

34%
concerned about plagiarism/IP issues
(vs. 28% non-PME)

Concerned about impact of foreign workforce on career progression, but recognised that they could bring in new skills and help with international networking

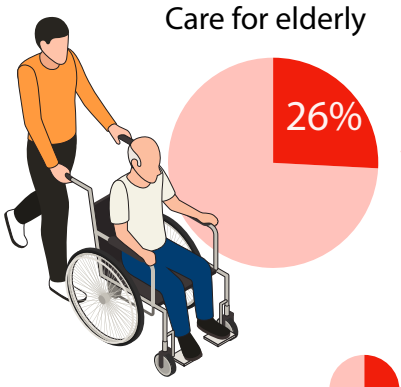


32%
feel that foreign workers would reduce promotion or progression opportunities[23]

24%
feel that foreign workers could bring in new skills, knowledge or expertise[23]

Caregivers

Balancing work and caregiving impact nearly half of all respondents

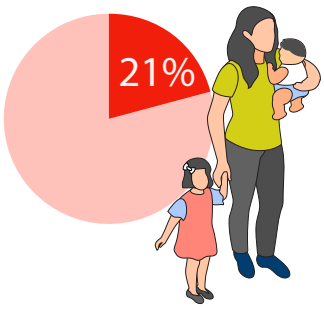


Care for elderly

45%

of 2,000 respondents are caregivers[24]

Care for children (less than 16 years old)



Challenges include:[25]



44%

Stress, burnout, and exhaustion



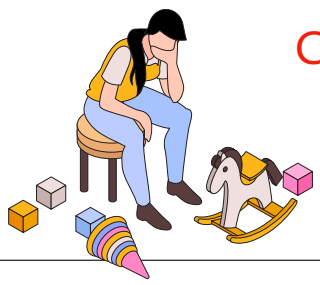
40%

Unpredictability of care needs



33%

Need to be physically present at the workplace



Close to 1 in 2

(48%) consider leaving their job due to stress from caregiving at least once a month[26]



The burden disproportionately affects women and younger workers.[26]

Flexible and supportive workplaces

are essential to help workers sustain both career and family responsibilities

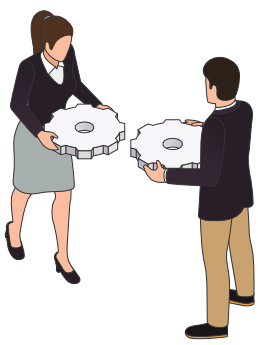


While perceived as helpful, many are hesitant to make FWA requests due to potential impact on their job security

71%

believe that applying for Flexible Work Arrangements (FWAs) will impact their job security[27]

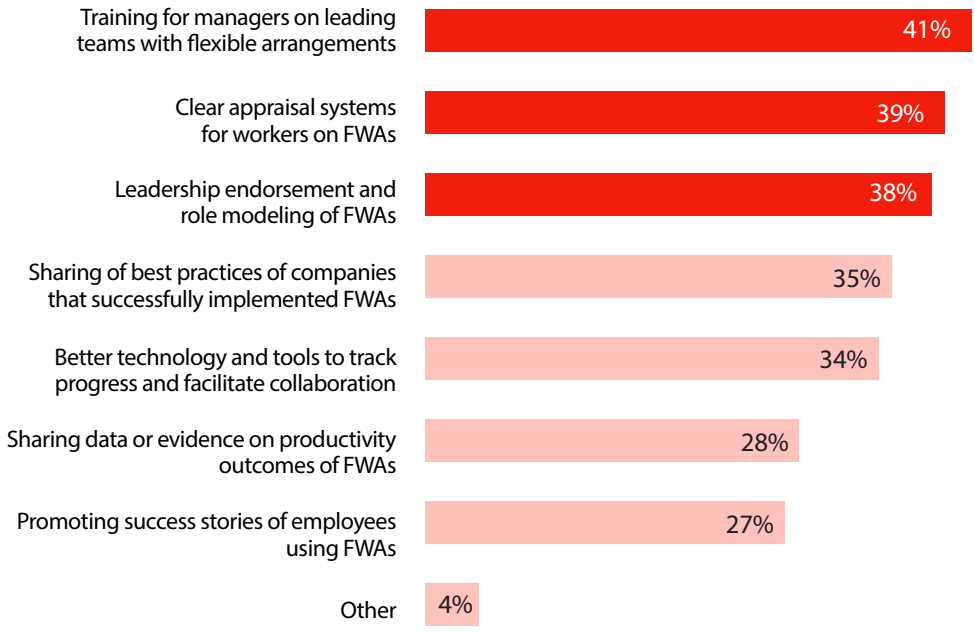




Workers cite manager training, clear HR policies and leadership endorsement as critical to normalise FWAs

"How can we facilitate more effective flexible work arrangement practices?[28]"





Insights by Worker Segment

Every Worker Matters

Older Workers (55 and above)

Around 4 in 10 (37%) prefer a phased transition to retirement[30]



with 7 in 10 wanting to work beyond the retirement age





71% Older workers are open to work beyond the current retirement age of 63[29]



31% Older workers are eager to keep working beyond age 70 so long as they are healthy[30]



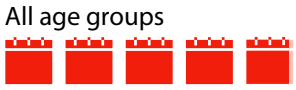
64% Older workers cite work flexibility as the most critical support to continue working until retirement[31]

They tend to face a longer job search duration



Expected job search average duration:[32]

All age groups



4.9 months

Older workers



6.2 months

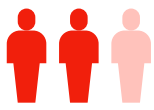


Around half are worried about having enough to retire[1]

Older workers on saving for retirement



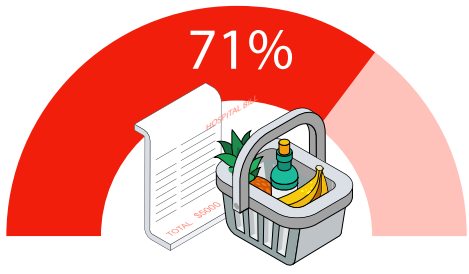
49% rank this as the top concern[1]



2 in 3 say this is an area they need most support in[21]

Cost-of-living concerns[2]

Older workers perceive healthcare costs as a significant cost-of-living concern



Vulnerable Workers

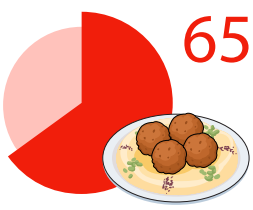


Lower-Wage, Platform Workers and Freelancers face pronounced cost-of-living pressures and income insecurities

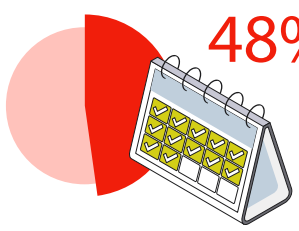
Among lower-wage workers

35% Work in part-time/ contract roles[33]

21% Think they are likely to lose their jobs in the next 1-3 months[4]



65% are concerned about food and groceries cost[2]



48% can only sustain self or household for a maximum 3 months if they lose their job[6]

8 in10 lower-wage workers (81%) and **7 in10** platform workers (73%) and **8 in10** freelancers (79%) feel that that their income has not increased sufficiently over the last 12 months[3]



Key Areas of Support

Every Worker Matters

If retrenched or displaced, workers look to NTUC for support

in getting back to work, union advocacy for retrenchment benefits, career guidance and training

Areas of support from NTUC that matter most[34]



- Job placement facilitation — 66%
- Unions advocate on my behalf regarding rentrenchment terms (e.g. retrenchment benefits) — 54%
- Career guidance or coaching — 43%
- Training — 41%

NTUC has proposed to introduce advanced Mandatory Retrenchment Notifications to unions and Government to provide more time for early intervention.

From Apr 2024 to Dec 2025, e2i has provided employment assistance to 104,000 jobseekers, of whom 66,000 have successfully landed jobs. Today, with 27 touchpoints islandwide, NTUC's e2i remains accessible to jobseekers wherever they are.

Training and Upskilling

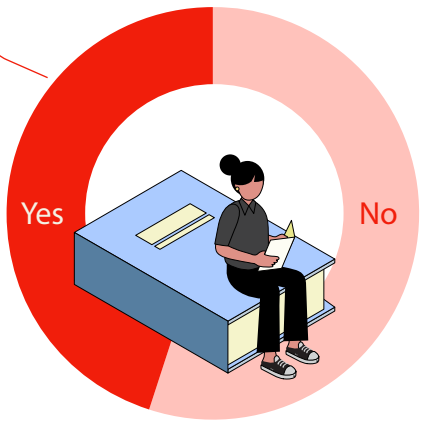
Workers are motivated to attend training if there are immediate practical applications to their job and can help them earn more·

Close to **2 in 5** are motivated by the prospect of earning a higher salary—especially lower-wage (44%) and platform workers (65%)[35]



1 in 4 prefer training with immediate, practical applications to their current job[35]

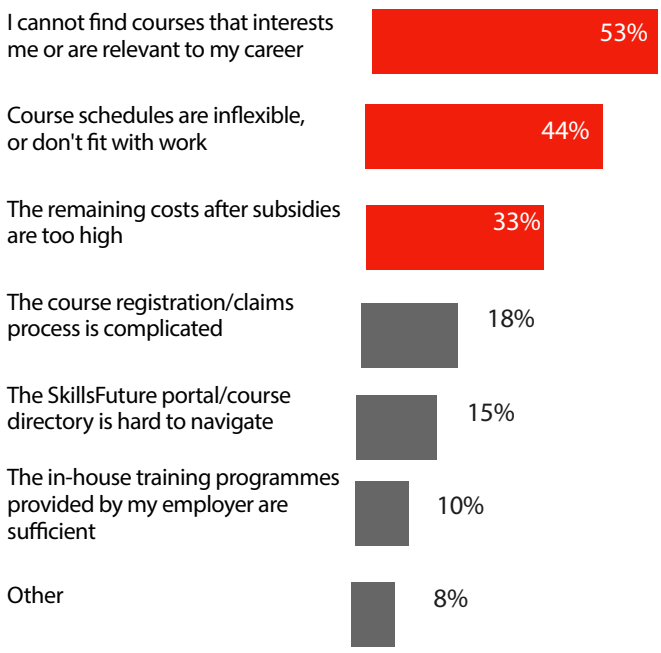
45% of respondents have used their SkillsFuture Credit[36]



"Have you used your SkillsFuture Credit to support your learning or upskilling?"

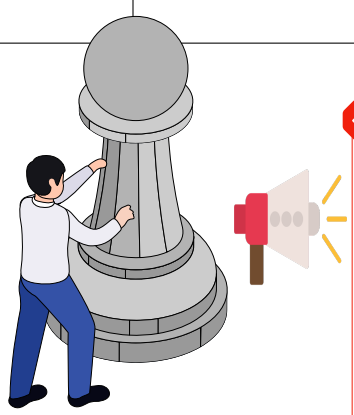
Among those who have not used, many cite difficulties in finding courses that align with their career needs, fitting training around work and managing out-of-pocket costs

"Why have you not used your SkillsFuture Credit?[37]"



NTUC has partnered with companies to improve productivity and help workers access training opportunities and better wages through the

Company Training Committee (CTC) initiative



10,000 workers, including PMEs, are set to benefit from the CTC grant, with an average wage increase of 5% above their annual increment, structured career pathways through career development plans and/or skills allowances.

Key Areas of Support

Every Worker Matters

Career Guidance/ Coaching

Majority of those who have sought career guidance found it helpful

8 in10 found it helpful[38]

2 in10 did not find it helpful[38]

especially in clarifying career direction, connecting to training opportunities and improving confidence in job search



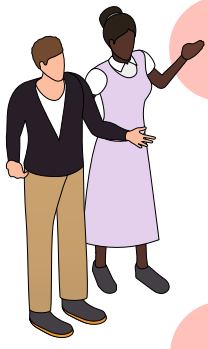
Among those who did not benefit from it, 1 in 2 felt the guidance was too generic

Among those who have not sought career guidance[40]

(56% of respondents)

42% feel they do not need it

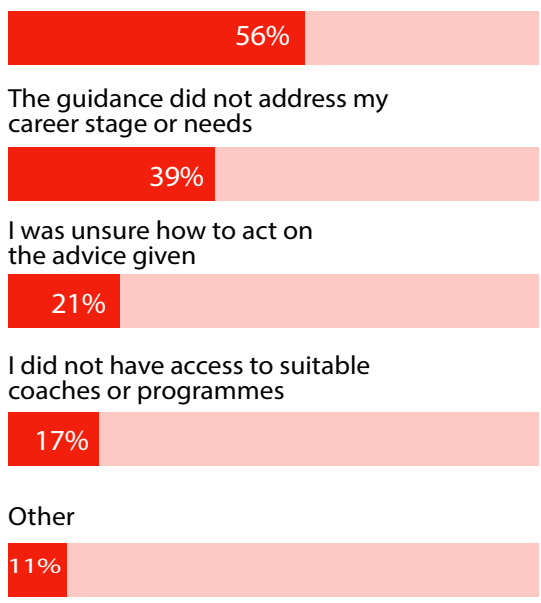
26% do not think it would be useful



26% are unsure if advice would be objective or confidential

24% do not know where to go or who to approach

"What were the reasons why career guidance or coaching did not significantly benefit you?[39]"



Conclusion

#EVERY WORKER MATTERS ntuc

The Labour Movement will continue to engage workers, refresh Our Workers Compact and advocate proactively, particularly for those most vulnerable to disruption. We will champion greater representation and protection of PMEs, more support for caregivers and workplace practices that fulfill the potential of our senior workforce.

As we continue to grow our economy, we must ensure our youths have opportunities to learn and secure good jobs. We must also pay special attention to lower-wage workers, platform workers and freelancers. No worker should be left behind.

These priorities reflect our ongoing commitment to support workers through change, and ensuring that Singapore's economic transformation remains anchored in fairness, inclusion, and shared progress.



Appendix

Every Worker Matters

1. [Nov-2025] Looking at the labour market today, which of the following is your top-of-mind concern? N=2000, Overall
2. [Nov-2025] In the next 12 months, which of the following are your greatest concerns when it comes to the cost of living? N=2000, Overall
3. [Nov-2025] To what extent do you agree with this statement? "My income has increased sufficiently in the last 12 months to meet the cost of living in Singapore." N=2000, Overall
4. [Mid-2025] How likely do you think you will lose your job, or not have your contract renewed in the next three months? N=1913, Those who are working / [Nov 2025] How likely do you think you will lose your job in the next three months? N=1779, Those who are working and not contract workers; How likely do you think you will not have your contract renewed in the next three months? N=124, Those who are contract workers
5. [Nov-2025] Thinking about the next 12 months, which of these do you perceive as the greatest risk to your job security? N=2000, Overall
6. [Nov-2025] If you were to lose your main source of income, for how long would your current savings be able to sustain yourself or your household? N=2000, Overall
7. [Nov-2025] Thinking about the impact of increased adoption of artificial intelligence (AI) on your current job opportunities, please select the statement that is most applicable to you. N=2000, Overall
8. [Nov-2025] To what extent does your company/organisation support you to use AI tools at work? N=2000, Overall
9. [Nov-2025] What do you use AI for? N=1746, Those who have used AI before
10. [Nov-2025] What concerns do you have in using AI at work? N=2000, Overall
11. [Nov-2025] What support or incentives would encourage you to adopt AI at work? N=2000, Overall
12. [Nov-2025] Which AI tools have you used? N=2000, Overall
13. [Nov-2025] To what extent do you agree with this statement? "I believe that NTUC can help me if my job is threatened by artificial intelligence (AI)." N=2000, Overall
14. [Nov-2025] What do you think of the current pace of autonomous vehicle (AV) adoption in Singapore? N=2000, Overall
15. [Nov-2025] How do you feel about potential adoption of AVs more widely in Singapore? N=2000, Overall
16. [Nov-2025] How concerned are you that AVs may replace jobs in industries such as transport and logistics? N=2000, Overall
17. [Mid-2025] To what extent do you agree with this statement? "I feel that there are good career advancement opportunities in my current job or industry." N=2000, Overall
18. [Mid-2025] What are the biggest barriers to advancing in your career? N=886, Those who think that there are no career advancement opportunities in their current job or industry
19. [Mid-2025] Thinking about workplace trends, I expect the future of work to be one where workers _____. N=2000, Overall
20. [Mid-2025] Which of the following are currently stopping you from achieving your desired income level today? N=2000, Overall
21. [Mid-2025] When it comes to work, which of the following areas do you feel you need the most support in? N=2000, Overall
22. [Mid-2025] Why do you feel that you have been negatively affected? N=560, Those who feel negatively affected by the foreign PME workforce in Singapore
23. [Nov-2025] In your view, what impacts could foreign workers have in your workplace? N=2000, Overall
24. [Nov-2025] Are you currently a caregiver for any of the following? Please select all applicable options. N=2000, Overall
25. [Nov-2025] What are your biggest challenges in balancing work and caregiving? N=894, Those who are caregivers
26. [Nov-2025] How often have you considered leaving your job due to your caregiving responsibilities? N=894, Those who are caregivers
27. [Nov-2025] Do you think applying for flexible work arrangements has an impact on your job security? N=894, Those who are caregivers
28. [Nov-2025] How can we facilitate more effective flexible work arrangement practices? N=2000, Overall
29. [Nov-2025] Until what age would you ideally like to continue working? N=2000, Overall
30. [Nov-2025] What is your ideal transition to retirement? N=2000, Overall
31. [Nov-2025] What support would help you continue working until your ideal retirement age? N=2000, Overall
32. [Mid-2025] If you had to start looking for a new job today, how long would you likely take to find a job that meets your needs? N=2000, Overall
33. [Nov-2025] What is your current employment status? N=2000, Overall
34. [Nov-2025] In the event of retrenchments, which areas of support from NTUC would matter most? N=2000, Overall
35. [Nov-2025] What would motivate you to attend training? N=2000, Overall
36. [Nov-2025] Have you used your SkillsFuture Credit to support your learning or upskilling? N=1725, Those who are Singapore citizens aged 25 and above
37. [Nov-2025] Why have you not used your SkillsFuture Credit? N=943, Those who have not used SkillsFuture Credit
38. [Nov-2025] In what ways did [career guidance provider] help you? N=1612, Those who have sought or are seeking career guidance or coaching
39. [Nov-2025] What were the reasons why career guidance or coaching did not significantly benefit you? N=179, Those who did not benefit from career guidance
40. [Nov-2025] What were the reasons why you have not sought formal career guidance or coaching? N=1121, Those who have no career guidance or coaching