

OUR WORKERS' COMPACT

ntuc
National Trades Union Congress

**#EVERY
WORKER
MATTERS
CONVERSATIONS**

In Dedication to Workers of All Collars and Ages

Since August 2022, NTUC has reached out to more than 42,000 workers from all walks of life to understand your needs, aspirations, and concerns through the #EveryWorkerMatters Conversations.

Our compact is our collective commitment to take action together to shape a better future of work.

As we harness our collective wisdom, we will overcome the challenges we face today and tomorrow.

The recommendations in this report are inspired by your calls. We at NTUC will ensure that your voice continues to be heard.

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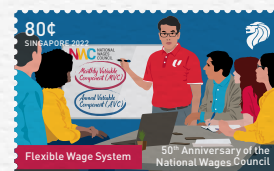
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List of Polls and Surveys



Dear Workers,

In August 2022, NTUC set out on an ambitious project – we launched the **#EveryWorkerMatters Conversations**. Through a series of engagement sessions, we wanted to hear directly from all working people in Singapore: What are your work-related anxieties and aspirations? How have your work and life priorities changed and evolved in the post-COVID-19 world? How can NTUC play a larger role in supporting you in the future of work?



To the workers of Singapore

Our Renewed Workers' Compact

NTUC has championed workers' interests even before Singapore became a nation.

We have rallied the workforce in our nation's struggle for survival and success.

We will keep faith with workers through tomorrow's uncertainties.

We will be the worker's trusted friend in the rough and tumble of the future workplace.

To be the voice of workers, NTUC has listened.

We will continue to champion for:



Youths to be supported in their vision of success.

To empower youths with a more comprehensive system of support. To encourage workplaces to adapt to diverse career aspirations and needs.



Mid-career workers to be supported in their pursuit of deep skills.

To assure workers of a just transition to more resilient career pathways amidst disruption, digitalisation, and decarbonisation.



Caregivers, especially women, to have peace of mind in balancing work and family.

To support workers in achieving work-life harmony and to help employers attract and retain talent through more mutual trust, flexibility, and paid caregiving support.



Older workers to have fair employment and training opportunities in a multi-generational workforce.

To assure workers who have been consistently employed of basic retirement adequacy.



No worker to be left behind in the nation's progress.

To recognise, respect, and reward essential workers. To champion stronger representation and better protection for freelancers and self-employed persons.

Taking Action For You, With You

Some call it a compact. Some an agreement.
We call it a promise to all workers.
To create a future of work that's better.



We will continue to
champion workers' interests and stay true to our mission –
to protect your wages, welfare and work prospects.

Because

**#EVERY
WORKER
MATTERS**



Overview of Our Recommendations

Following our engagement with workers representing different segments, NTUC proposes these recommendations.

Youths



Recommendation #1

Youths need a more comprehensive system of support

- Opportunities to gain quality internship experiences.
- Opportunities for career exploration and mentorship.
- Enhanced financial literacy education.
- Government to consider lowering the eligibility age for use of SkillsFuture credits.

» See page 21 for details of the recommendation.

Recommendation #2

Workplaces to adapt to diverse career aspirations and needs

- Government to expand career pathways, including through Work-Study programmes and enhancing funding support.
- Support for in-school youths and young workers to obtain overseas work exposure.
- Workplaces of the future to consider possibility of their employees undertaking side hustles.
- Strengthen mental health peer support at the workplace.

» See page 26 for details of the recommendation.

Mid-Career Workers



Recommendation #3

Workers should be equipped to transition to more resilient career pathways

- Short-term unemployment support for the involuntarily displaced.
- Tripartite collaboration to prepare workers for the green transition.

» See page 39 for details of the recommendation.

Recommendation #4

Training ecosystem should support the acquisition of deep skills throughout life

- Government training allowance for workers undergoing longer courses to acquire new deep skills.
- Protected time-off for training purposes beyond mandatory training, such as for personal development.
- Skills allowance to provide financial recognition to workers who go for training to translate training into outcomes.
- Government to expand subsidies for second diplomas or degrees.
- Mentorship for and by professionals, managers, and executives.

» See page 43 for details of the recommendation.

Caregivers



Recommendation #5

Workers need access to more flexible work arrangements (FWA) to manage unique caregiving needs

- More encouragement for employers to undertake job redesign to offer FWA that meet caregivers' needs.
- Employers to disclose the details and types of FWA offered in job advertisements.
- Tripartite partners should strengthen the value of the Tripartite Standards logo in helping workers to identify progressive employers offering FWA during their job searches.

» See page 56 for details of the recommendation.

Recommendation #6

Workers need more support to manage work and caregiving, especially for elderly family members

- More paid caregiving leave to support caregivers.
- Unpaid leave for unexpected care needs.
- Enhance employee support schemes for elderly family members.
- Improve accessibility and affordability of eldercare.

» See page 59 for details of the recommendation.



Older Workers



Recommendation #7

Older workers should have fair employment and training opportunities in a multi-generational workforce

- Employers to provide equal training opportunities for older workers.
- Employers to leverage job redesign to create inclusive work environments.
- More platforms to curate micro-jobs.

» See page 70 for details of the recommendation.

Recommendation #8

Workers who have consistently been in employment should have basic retirement adequacy

- More support for vulnerable workers to reach their Basic Retirement Sum.

» See page 73 for details of the recommendation.

Vulnerable Workers



Recommendation #9

Essential workers should be recognised, respected, and rewarded

- Progressive Wage Model to cover more lower-wage workers.
- Career Progression Model to professionalise skilled trades.

» See page 90 for details of the recommendation.

Recommendation #10

Self-employed persons (SEPs) should enjoy stronger representation and better protection

- Better protection and prospects for more groups of SEPs.

» See page 96 for details of the recommendation.

Our Engagement



42,000

Participants



>8,000

hours of
conversation



130

engagements

200

staff volunteers





Overall, #EWMC
engaged over
42,000
workers

Over double
the original target

Workers of different segments
were engaged through
face-to-face engagements,
polls, and surveys.



Our Engagement Process



Phase 1 Dive

In the 1st phase, NTUC goes on-the-ground from various workplaces in the workforce. This includes focus group discussions, #EveryWorkerMatters survey, and a moving exhibition.



Phase 2

The 2nd phase involves academics, and ideas through



Ph

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Convergence

We heard diverse views from various segments of the workforce through dialogue sessions, focus groups, surveys and the Workers' Conversations.

Phase 2 Convergence

We brought together union leaders, employers and policymakers to discuss key policy issues in a series of workshops and engagements.

Phase 3 Consolidation

In the final phase, we consolidated our engagement findings and recommendations, working closely with tripartite partners to have distilled the refreshed workers' compact, which is part of Singapore's broader social compact.



Roving Exhibition

Over the course of our #EveryWorkerMatters Conversations (#EWMC), our roving exhibition travelled across the island – including going out to the heartlands to hear directly from the ground. Our engagements were broad and deep, as we spoke to many workers from all walks of life.



LET'S

“I was heartened by the views from all walks of life. The Labour Movement's roving exhibition views openly with workers on a platform assured that the government has heard their voices and to have their best interests at heart.”

Claudia Ang,
Member of
#EveryWorkerMatters
Conversations
Project Office and
staff volunteer

CHAT

The public also voted for the #EveryWorkerMatters Conversations ideas that resonated with them most, such as for more support in the areas of caregiving, mental well-being and income support for displaced workers.





ned to see that workers
of life responded to the
ment's call and visited
bition to share their
with us. I hope this
es them that NTUC
voices and continues
ack."

The roving exhibition became a focal point for Singaporeans, who candidly shared their anxieties, concerns, and aspirations regarding the current and future state of work. As a trusted friend does, we heard about the issues that mattered to the public.

Let's
chat



At the May Day Rally 2023, Prime Minister Lee Hsien Loong and Deputy Prime Minister Lawrence Wong visited our roving exhibition.

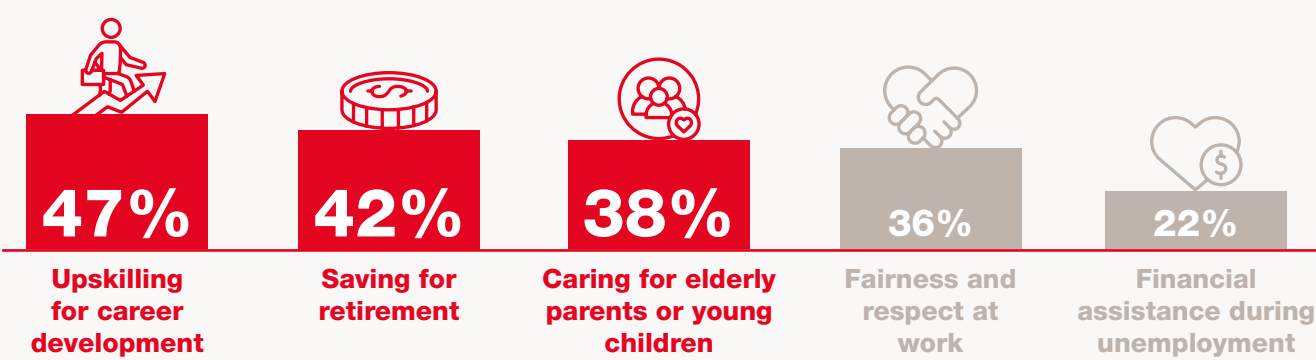
**#EVERY
WORKER
MATTERS**
CONVERSATIONS



Overview of Key Findings

From the wide range of surveys and polls we conducted as part of #EWMC, we saw a clear convergence across age groups on workers’ top-of-mind-concerns, namely **upskilling**, **caregiving**, and **retirement adequacy**.

WHAT AREA DO YOU FEEL YOU NEED THE MOST SUPPORT IN?



Source: Poll at Roving Exhibition (Dec 2022–Mar 2023), n=1,589

Priorities change over different life stages. Here’s what we uncovered:

Young workers (20–34 years old): Upskilling matters most for the young. A surprising 35% of them are also already thinking about retirement adequacy.

Mid-career workers (35–55 years old): Typified as the ‘sandwiched’ generation, they face challenges both at work and home, with caregiving emerging as their top worry.

Older workers (above 55): Retirement adequacy is the top concern for older workers, followed by fairness and respect at work.

TOP CONCERN BY AGE GROUP	20–34 years old Upskilling	35–55 years old Caregiving	Above 55 Retirement Adequacy
Upskilling for career development	51%	52%	18%
Saving for retirement	35%	50%	35%
Caring for elderly parents or young children	29%	54%	19%
Fairness and respect at work	35%	42%	24%
Financial assistance during unemployment	20%	27%	13%

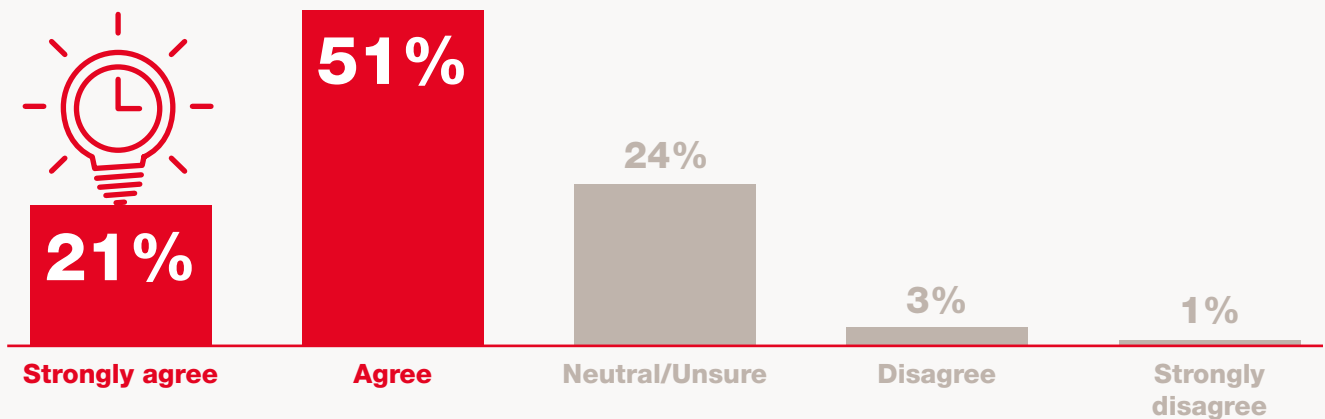
Source: Poll at Roving Exhibition (Dec 2022–Mar 2023), n=1,589

Upskilling



A majority agree training is a meaningful use of time but may face a lack of finances, time, employers' support, or guidance to attend more training.

PERCEPTION OF TRAINING COURSES AS A MEANINGFUL USE OF TIME



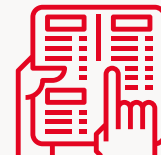
Source: Survey of Workers #1 (Dec 2022–Jan 2023), n=1,000

BARRIERS TO ATTENDING TRAINING COURSES MORE FREQUENTLY



77%

Lack of financial resources to fund their own training



72%

Lack of understanding on the type of training they need to remain relevant



77%

Lack of time to attend training



55%

Lack of support from their employers for self-initiated training

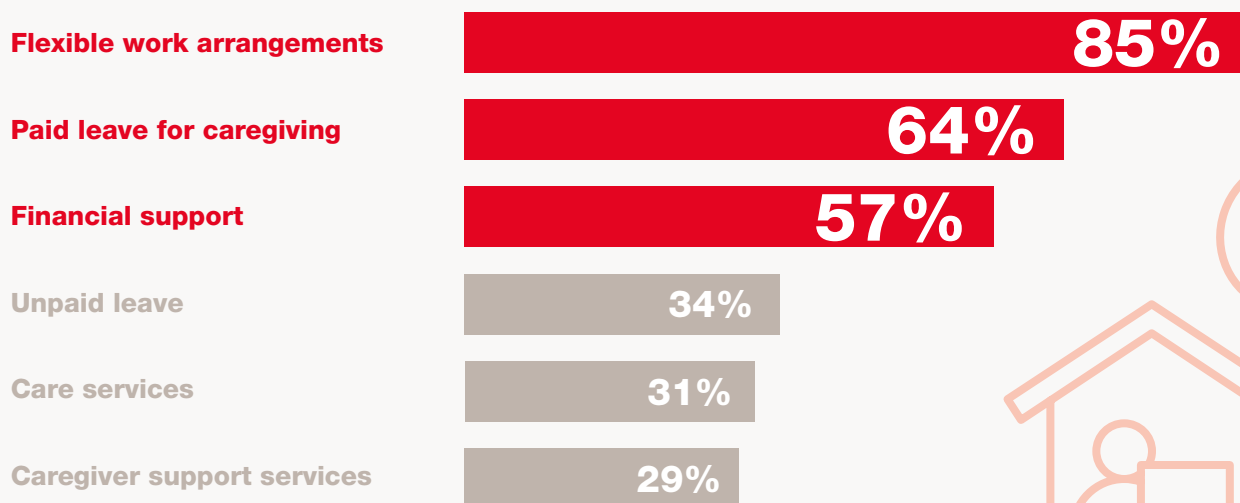
Source: Survey of Workers #1 (Dec 2022–Jan 2023), n=1,000

Caregiving



85% of workers surveyed would like more flexible work arrangements (FWA) to balance work and caregiving responsibilities, but older or lower-wage workers find it challenging to have FWA.

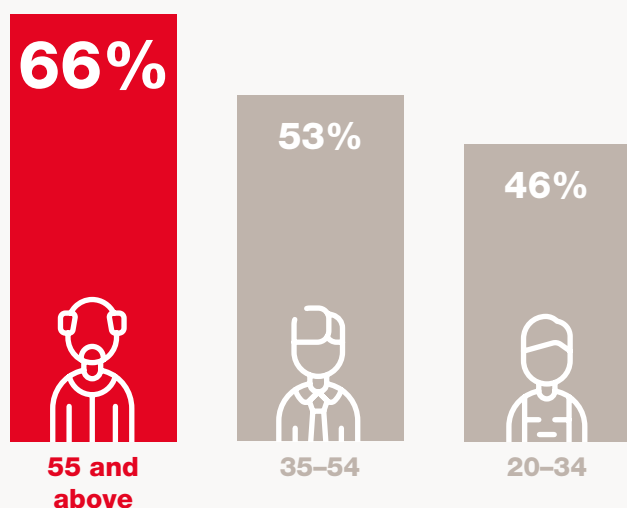
MOST PREFERRED MODES OF SUPPORT TO BETTER MANAGE WORK AND CAREGIVING RESPONSIBILITIES



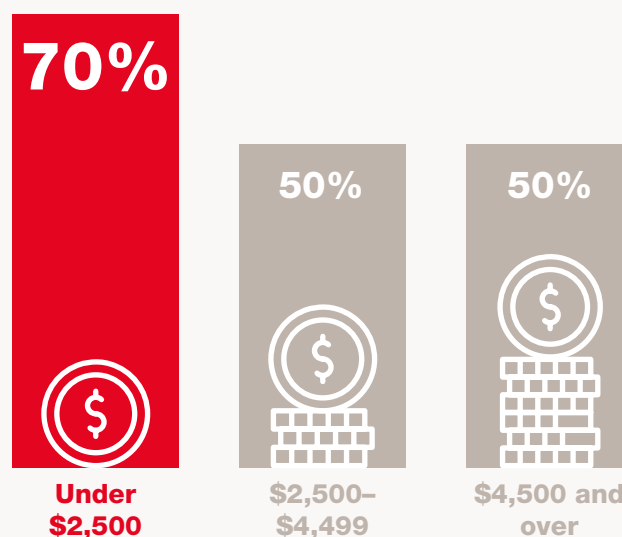
Source: Survey of Workers with Caregiving Responsibilities (Jan–Feb 2023), n=1,000

GROUPS WITH THE MOST CHALLENGE FINDING JOBS WITH FWA

BY AGE



BY WAGE



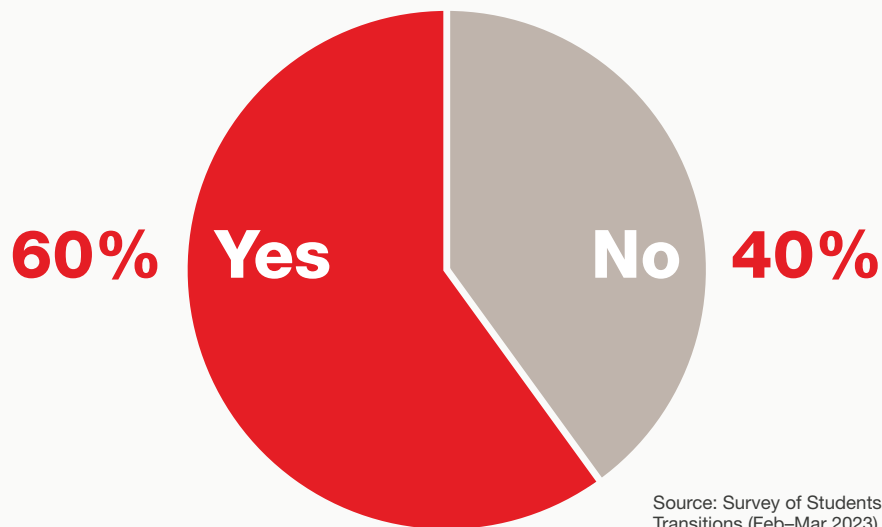
Source: Survey of Workers with Caregiving Responsibilities (Jan–Feb 2023), n=1,000

Retirement Adequacy

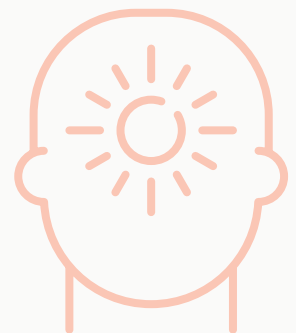
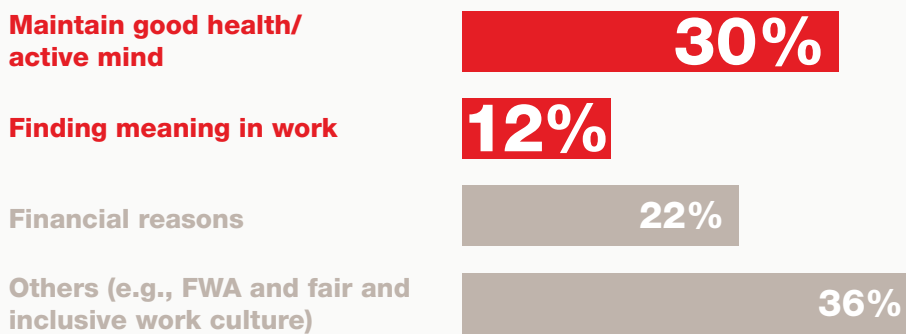


60% of workers surveyed want to continue working beyond retirement age — some for financial reasons, but more want to do so for good health and meaning in life.

WILLINGNESS TO WORK BEYOND RETIREMENT AGE



TOP REASONS TO STAY IN THE WORKFORCE BEYOND RETIREMENT AGE



Source: Survey of Students and Workers on Life Transitions (Mar–Apr 2023), selected dataset for workers aged 55 and above who intend to work beyond retirement age, n=472

The rest of the report will delve further into these themes through the lens of various worker segments – **youths, mid-careers, caregivers, older workers, and vulnerable workers**. By examining each segment, we aim to gain a holistic understanding of their distinct needs, aspirations, and challenges. This will enable us to develop tailored solutions that address the specific concerns of each worker group, fostering a better future for all.

**WE WILL SUPPORT
EVERY YOUNG WORKER
MID-CAREER WORKERS
IN THEIR VISION OF
MUST BE HELPED
SUCCESS
AMIDST DISRUPTION,
DIGITALISATION AND
WORKERS SHOULD HAVE
DECARBONISATION
PEACE OF MIND IN
BALANCING WORK AND
OLDER WORKERS
CAREGIVING
SHOULD BE GIVEN FAIR
WORK OPPORTUNITIES
NO WORKER SHOULD BE
AND BE ASSURED OF
LEFT BEHIND AS
RETIREMENT ADEQUACY
SINGAPORE PROGRESSES**

YOUTHS

My Name and Age:

Andralynn Tan Wei Qing, 22

My Occupation:

Undergraduate at Singapore Management University

What I believe:

Youths value the resources to guide them in their lives and careers because these give them an opportunity to learn more about themselves and the world.

Why I believe this:

Youths want to contribute to their workplace but also want the safety of experimenting within a sandbox, particularly during their internships.

What I want to see happen:

Mentorships where youths can build a relationship with mentors from a similar industry and quality internships where they can both learn and value-add to the organisation, regardless of educational background.

The youths of today are adventurous. They want to be able to contribute to their workplace, but also want the safety of being able to experiment within a sandbox.

Andralynn Tan Wei Qing

Undergraduate at Singapore Management University



YOUTHS Every Youth to Be Supported in Their Vision of Success



For youths aged 17 to 25, COVID-19 presented an unprecedented set of challenges. The pandemic may have disrupted their final years of education or significantly impacted the start of their careers, or both.

Many had to step into the working world with little guidance as they navigated this new stage of their lives. At the same time, the economy continued to be impacted by disruptive technologies such as artificial intelligence, big data, and blockchain.

How might we better support youths as they navigate this crucial transition period in their life?

Insights

The COVID-19 pandemic was a major disruption to the educational and career aspirations of youths globally. Youths do not feel entirely prepared for the workforce and may lack the requisite skills or knowledge to leverage career opportunities ahead of them.

However, compared with previous generations, youths entering the workplace are more globally connected and digitally aware. Presented with more choices than previous generations, youths define success on their own terms.

The anxieties felt by youths about entering the working world can be succinctly captured in the words they used to describe the current employment landscape:



Source: Young NTUC's Annual Survey of PMEs and In-School Youths aged 18–25 (2021), n=1,000



Success is being comfortable with what you want to do and being happy with what you are doing. If you do what you love, that's going to be brilliant for the future.

Avi Dixit, 24
Graduate of Yale-NUS College

In July 2022, we kickstarted conversations with youths aged 17–25 to discover their needs, concerns and aspirations. **Based on our engagements with 10,568 youths, we found that their key concerns were:**



Careers



Finances



Mental well-being

Careers



While seeing the landscape as challenging, youths desire the freedom to determine their career trajectories. **To youths, being happy and well-adjusted at work are more important than settling for a job as soon as possible.** Youths crave a deeper sense of purpose in the work that they do.

UPON ENTERING THE WORKFORCE, YOUTHS' TOP CONCERNS ARE "ACHIEVING WORK-LIFE BALANCE" AND "BEING ABLE TO ADAPT AT WORK"

TOP 3



23%

Achieving work-life balance



18%

Being able to adapt at work



12%

Being able to decide on my career path without being limited by expectations of others

BOTTOM 3



3%

Getting a job as soon as possible



5%

Finding a job with remuneration that meets my expectations



8%

Fear of the near future after landing a job

Source: Poll of Youths at Roving Youth Hub Exhibition (Jul 2022–Feb 2023), n=5,746. Other selected options were Being happy in an organisation's environment/culture (11%), Being able to pass the job interview (11%), and Finding a job that aligns with my values and interests (10%).

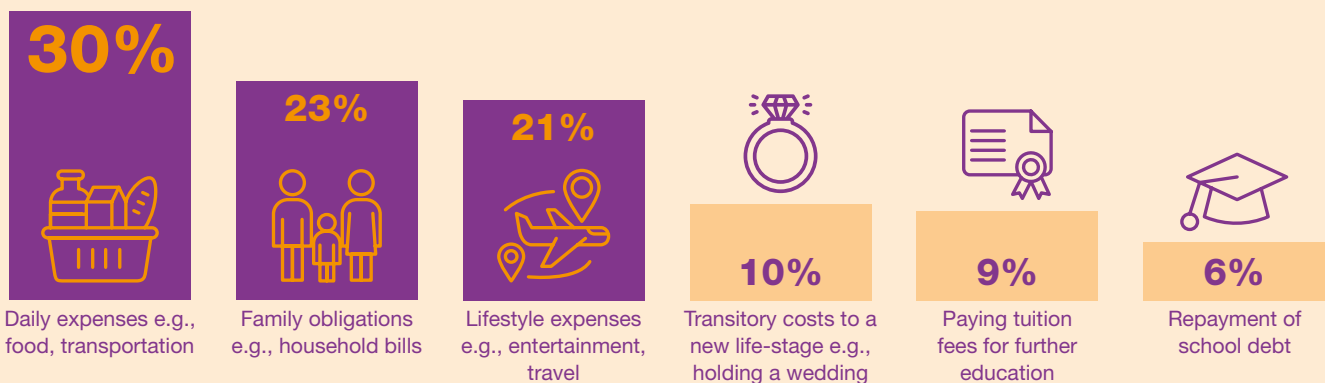
Finances



As youths transition into the workforce, financial worries also become increasingly top of mind. **Daily expenses were the top financial concern across all ages and educational backgrounds.**

“Lifestyle expenses” (21%) rank nearly as high as “family obligations.” The findings were consistent with youths’ and young workers’ concerns about saving for retirement, despite a decades-long runway ahead of them.

WHEN YOU GRADUATE, WHAT DO YOU THINK WILL BE THE TOP FINANCIAL WORRIES ON YOUR MIND?



Source: Poll of Youths at Roving Youth Hub Exhibition (Jul 2022 – Feb 2023), n=5,746

Mental Well-being



Youths’ expectations of the workplace and themselves also portend a high level of mental stress in their early years of work. Over half of the youth population reported that poor mental health was a challenge during the second half of 2020.¹ This is compounded by the pace of work life in Singapore.²



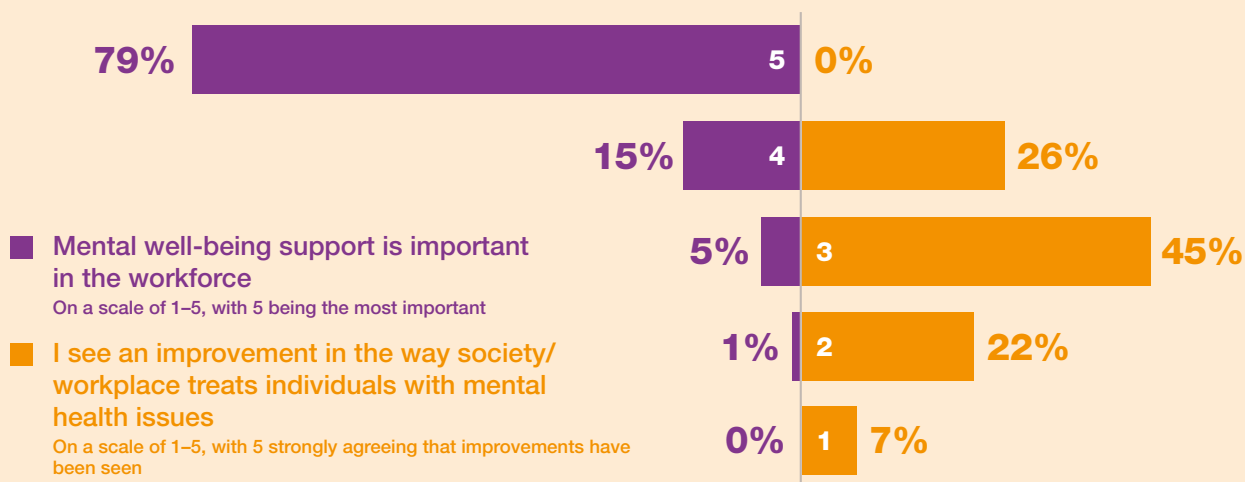
¹ National Youth Council Singapore, “YOUTHsg: The State of Youth in Singapore | Youth and the Future of Work,” (2021).

² Cigna Healthcare. “Cigna 360 Global Well-Being Survey 2022 – Singapore Insights Report,” (2022).

Young workers with lower education also had lower psychological well-being and lower-quality job conditions. They were more likely to work on weekends, shifts, and for long hours daily with short notice of working time changes, leaving them with little empowerment and control.³

This was supported by feedback from focus group discussions, where 79% of youths agreed on the importance of workplace mental well-being, but only 26% had seen improvements in this area.

MOST AGREE THAT MENTAL WELL-BEING SUPPORT IS IMPORTANT, YET FEW THINK THAT IMPROVEMENTS HAVE BEEN SEEN IN THIS AREA



Source: Youth Taskforce Survey (Mar 2023), n=2,294

When surveyed, **the top measures respondents felt would achieve better promotion of mental well-being practices in workplaces were:**



Greater management buy-in for mental well-being support in workplaces



Confidential counselling to help workers deal with personal and work-based issues

Source: Poll of Youths at Roving Youth Hub Exhibition (Jul 2022–Feb 2023), n=5,746

The lack of youth-centric mental well-being strategies has emerged as a key theme from feedback gathered from focus group discussions. Youths also expressed that they desired:



Increased social connectivity with colleagues and bosses



Clear boundaries on working hours



Mental well-being peer supporters



Access to resources such as counselling and helpline initiatives

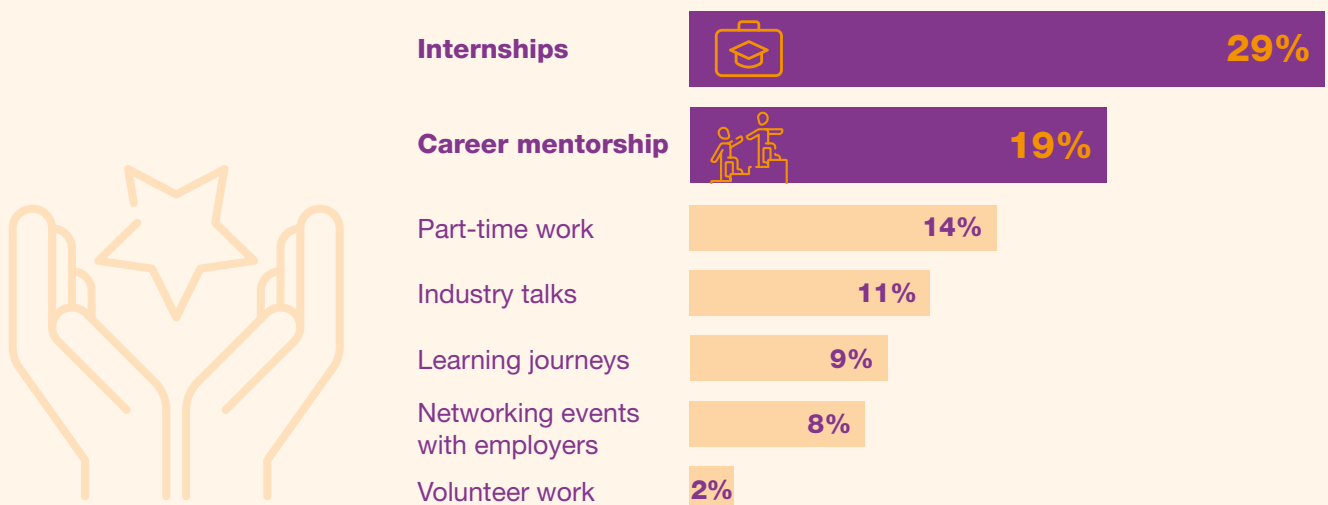
³ Irene Y. H. Ng et al., "Wage, Jobs, Work Conditions, and Well-Being among Young Workers," (2022).

RECOMMENDATION #1**Youths need a more comprehensive system of support**

Youths' first steps in the workplace and the choices they make in their early years can significantly impact their career trajectories. This is why, since 2005, NTUC has served as a bridge between industry and youths by organising career mentorships, leadership development programmes, and an annual career symposium. Based on our engagements, youths value NTUC's ability to bridge them to the industry to help them glean useful insights for their career choice.

Youths should be empowered to make well-informed work-life decisions to maximise their potential. NTUC endeavours to give youths confidence in their first steps into the workforce by providing them with the career resources they desire to make critical decisions in their formative years.

Our surveys show that the two top resources youths feel will empower them in their desired future careers are internships and career mentoring.


THE TOP OPPORTUNITIES IN MY OPINION THAT WILL ALLOW ME TO GAIN REAL WORK EXPERIENCE AND INSIGHTS INTO THE WORKING WORLD BEFORE I GRADUATE ARE:


Source: Poll of Youths at Roving Youth Hub Exhibition (Jul 2022–Feb 2023), n=2,750



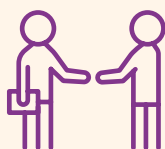
Quality Internships & Career Starter Lab

Quality Internship Experiences

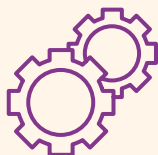
To youths, the ideal internship experience would be one that allows them to:



Be exposed to real working conditions



Develop important networks



Acquire job-related skills

Youths should be assigned meaningful work that would provide them opportunities to apply their knowledge and skills. They should have adequate guidance to assess their skills gaps and identify areas for improvement.



Career Starter Lab

To complement internship offerings and bridge youths to their first employment opportunity, NTUC has kickstarted the Career Starter Lab. Jointly developed with the Singapore National Employers Federation (SNEF), the Career Starter Lab is a three-month trial for host companies and jobseekers to explore a mutual job fit before embarking on full-time employment arrangements.

The programme will cater to National Servicemen who have recently completed their full-time National Service and fresh graduates from Institutes of Higher Learning (IHLs).

The programme will also provide youths with workplace mentorship facilitated by in-company mentors who can provide deeper insights into their industry of interest. NTUC and SNEF will develop a Career Trial guide to provide tips to employers to enhance their onboarding and structured mentorship programmes to help youth better integrate into their organisational culture.

Support for Jobseekers and Host Companies

For Jobseekers

- Salary ranging from \$1,800 to \$4,200 during trial period
- Guidance from workplace mentor and structured training programme with host company
- Potential for conversion to a permanent role after the trial period

For Host Companies

- Career Trial support during trial period, including:
 - Training allowance support for jobseekers
 - Retention incentive for jobseekers if hired by host companies and retained for at least three months
- Resources to set up workplace mentorship programme
- Resources for structuring of training programmes



NTUC MentorSHIP Hub for Youths

Sector-based Mentorship Support

The strong preference amongst youths for mentorship underscores the need for professionals from relevant sectors to act as mentors to help youths learn more and make informed decisions about their desired industries. To address the gaps in access to mentorships, NTUC established its Youth Career Network in 2017. This currently comprises 400 volunteer career guides to help younger workers navigate and plan their careers. Having assisted almost 15,000 youths, NTUC is well-placed to tap into our extensive networks to scale up career mentoring support for youths.

NTUC will develop the MentorSHIP Hub, a platform for career mentorships for youths, with a focus on sector-based mentors and other complementary career support services. We will grow our community of 1,200 mentors by 2025.

PLANS ARE UNDERWAY TO:



Grow a community of 1,200 qualified mentors for youths by 2025



Develop a competency framework which curates structured training modules for mentors and provides professional certification for industry mentors



Provide seamless targeted mentor-mentee matching via the MentorSHIP Hub

A mentor plays the role of a guide and motivator to help youths like me make better decisions about our career choices. My mentor has helped me to understand myself better and has given me confidence in pursuing a future in my chosen industry.

Muhammad Aldi Ardian, 23

Crew leader at a popular fast food chain

Ardian believes that career mentorship is instrumental in helping youths understand their strengths and weaknesses as well as in charting the necessary steps to get started in their career journey.

His sentiments are echoed by youths today, with many viewing mentorship as a career resource that would best help them to gain real work experiences and insights.



Our surveys showed that the ideal youth career mentor is someone relatable, with industry networks and with at least five years of working experience. It also revealed that youths' desire to have industry mentors is strongest upon graduation and up to two years into the workforce, suggesting that youths are keen to tap into career mentorship as a resource as early in their careers as possible. Youths view mentorship as an essential part of an employee's training and development in any given organisation.

Working professionals can also play a part as mentors to pay it forward by nurturing and growing our future generation of workers who form a crucial part of the workers' compact.

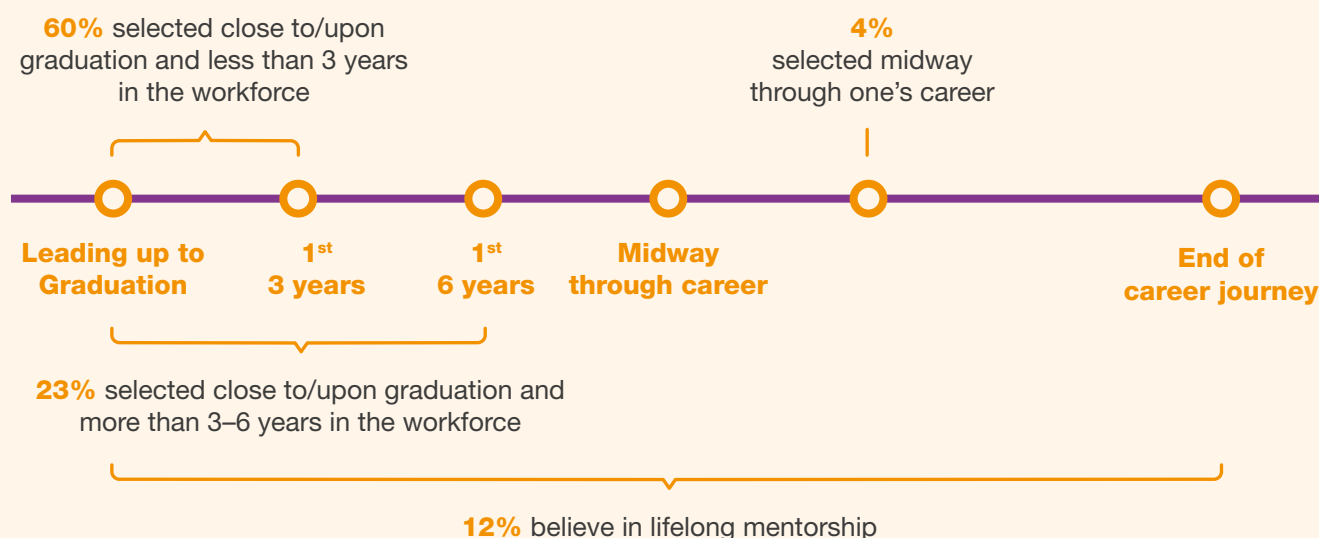
Through mentorship, mentors stand to gain valuable experience and insights into youths' perspectives which can help them develop leadership capabilities to manage teams more effectively. Beyond individuals, companies also play a crucial role in fostering a culture of mentoring within their organisations.

WHAT ARE THE TOP TRAITS YOU LOOK FOR IN AN INDUSTRY MENTOR?



Source: Youth Taskforce Survey (Mar 2023), n=2,294

HOW EARLY DO YOU THINK MENTORSHIP SHOULD BEGIN?



Source: Youth Taskforce Survey (Mar 2023), n=2,294



Financial literacy education for youths

Financial literacy education for youths

Beyond career-specific resources for youths, financial health is a critical aspect that contributes to the overall well-being of a fresh workforce entrant. With youths and young working adults increasingly concerned about their financial health in the long term, financial literacy education will help equip youths with the knowledge to effectively manage their finances.

Youths cited their top financial literacy interest areas as investment products and saving plans. National financial education programmes, such as MoneySense, could be further enhanced to reach out to both in-school youths and young working adults through workplace education programmes.

FINANCIAL PRODUCTS THAT YOUTHS DESIRED TO GAIN BETTER FINANCIAL LITERACY IN

Which of the following would you want to know more about to gain better financial literacy?

33%



Investment products

25%

Savings plans

19%

Insurance

12%

Managing loans

11%

Membership that offers high value privileges (e.g., discounted rates on purchases)

In July 2023, we launched the **NTUC Starter Membership**, which seeks to holistically address youths' career, lifestyle and transitory needs ("Work-Live-Play").

Features of the Starter Membership

- Targeted for youths aged 18–25, including students in IHLs, National Servicemen, and young working adults.
- Priced at \$3 monthly (\$36 a year)
- Features a digital experience – from online onboarding to an e-card
- Starter Members can transition to become NTUC Union Members upon turning 25

WORK



Access to Young NTUC's extensive "Learning-is-Triggered" series of career programmes, including mentorships, masterclasses, learning journeys, and conferences



Up to \$200 Skills Upgrading Credit under the Union Training Assistance Programme to upskill and excel

LIVE



Set financial goals, plan for rainy days and stay invested by SNACK by Income, a financial lifestyle app



Up to \$3,000 of free coverage and \$25 investment credits

PLAY



Preferential rates for a curated selection of experiences, including movies and attractions



Start SkillsFuture younger

To help more youths leverage career resources within the national training ecosystem, we also call on the Government to consider lowering the eligibility age for the use of SkillsFuture credit from age 25 to 23 for a start.

A growing number of youths have opted to undertake a gap semester or year to navigate their career interests. Nevertheless, as it stands, these youths may be unable to tap on SkillsFuture funding to deepen their skillsets or develop workplace soft skills. Lowering the eligibility age would thus expand the pool of options for youths, who can consider tapping on SkillsFuture-funded courses to explore their career interests.



RECOMMENDATION #2

Workplaces to adapt to diverse career aspirations and needs



Expand career pathways

Youths have diverse career interests that should be nurtured. With evolving career needs and increasingly diverse pathways that youths undertake, more attention should be paid towards expanding career pathways beyond the traditional paper chase, including in skilled essential trades and for non-degree holders.

The Government may consider complementing existing career resources by offering more support avenues for youths. These areas could build upon the existing suite of career-related programmes by creating more opportunities for prospective entrants to these fields and providing assurance on structured progression pathways. These include:

Enhancing funding support



Increasing the number of places and courses offered through Work-Study programmes by SkillsFuture



Offering apprenticeships for individuals to pick up skilled essential trades





Overseas work exposure

Another avenue for career exploration is overseas work stints for youths, including internship attachments. A majority of youths we surveyed expressed a willingness to undertake overseas work exposure, to gain first-hand experience working in a foreign country and for career growth and progression.

The Government may consider working with companies and schools to expand existing overseas programmes, whilst mitigating barriers to overseas work viability for youths (e.g., by defraying expenses for financially needy students). Supporting in-school youths and young workers in obtaining overseas work exposure would thus help to facilitate the growth of a globally-aware and agile workforce, thereby improving Singapore's productivity and pipeline of talent in the long run.

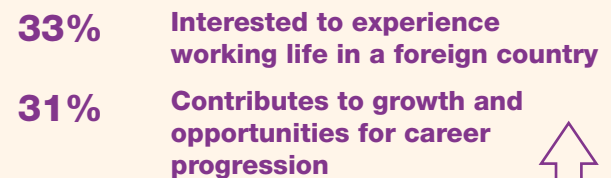
YOUTHS' INTEREST IN GAINING OVERSEAS EXPOSURE

Are you willing to go overseas to gain work exposure?



Source: Youth Taskforce Survey (Mar 2023), n=2,294

What makes you willing and/or interested to gain overseas work exposure?



23% Broaden mindset

14% I want to relocate permanently to another country

Source: Youth Taskforce Survey (Mar 2023), n=1,918





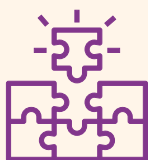
Side hustles on the rise

With the rising cost of living and growing financial burdens, youths are seeking novel ways to meet their financial needs. Side hustles are especially popular among youths, who may be looking for flexible, part-time work or gigs that allow them to build skills, gain work experience and increase their earning potential. Of 2,294 youths surveyed, 57% said that they were currently engaged in a side hustle.

KEY REASONS



Earn extra income

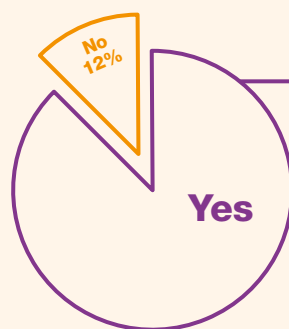


Gain relevant work experience



Build up their portfolio

DO YOU THINK SIDE HUSTLES HELP TO PREPARE YOU TO ENTER THE WORKFORCE AND/OR HELP YOU TO NAVIGATE THE WORKPLACE BETTER?



88% of this group found that having a side hustle helped to prepare them to enter the workforce and navigate the workplace better.

Source: Youth Taskforce Survey (Mar 2023), n=2,294

With the rising prevalence of side hustles, the workplace of the future would need to consider the possibility of employees undertaking their side hustles alongside their full-time roles.

IN WHICH AREAS DID SIDE HUSTLES PREPARE YOU FOR THE WORKFORCE?



Source: Youth Taskforce Survey (Mar 2023), n=1,298



Peer support at the workplace

Ramp up the number of Peer Supporters at the workplace

Given the importance of mental health to youths, efforts to strengthen mental health peer support at the workplace are much-needed. This is an area that NTUC seeks to expand its offerings to. In 2021, NTUC launched a Workforce Skills Qualification (WSQ)-certified course to train individuals to be mental health peer supporters at the workplace. These individuals look out for stress indicators, support those in need, work with their companies to establish structured peer-to-peer mental well-being support and encourage a culture that destigmatises mental health issues.

Over 1,026
trained peer supporters currently



**NTUC will train
up to 2,500**
peer supporters by 2025

These peer supporters are trained to support the mental well-being of young working adults, including fresh entrants at workplaces. NTUC will also aim to promote the adoption of WSQ-certified training for this network, to equip peer supporters with the necessary knowledge and tools.

With a peer supporter, there's someone watching my back and supporting me. Someone I can look to in times of need or when I face difficulties at work. Somewhat like my guardian angel out there.

Kyla Kwan, 21
Undergraduate at
Nanyang Technological
University



Conclusion

Youths and young workers should be supported in making more informed career choices as they make the critical life transition from school to work.

As the needs of young workers evolve, NTUC will continue engaging youths, to facilitate a better understanding of how to support the new generation of workers. We will tap into our networks with industry and IHLs to provide sector-specific career mentorships. We will provide training to empower workers to serve as mental wellness peer supporters at the workplace.

By being a trusted friend, NTUC endeavours to give youths greater confidence to pursue their aspirations and visions of success early in their career and beyond. We also call on the Government and employers to facilitate youths' career exploration efforts and explore collaborative efforts to better prepare them for working life.

My tomorrow is one where every young worker feels hopeful about the future, whatever career path they choose.

Whatever path they enter, they can have the assurance that they can go as far as they want, and NTUC will be there to support them along the way.

Ng Chia Wee, 25
Graduate of National
University of Singapore



NTUC launched the Youth Taskforce in July 2022, to understand young individuals' unique needs, concerns, and aspirations regarding work and life.

Having engaged 10,568 youths aged 17–25, the Taskforce gathered insights that facilitate support for youths regarding career mentorship, meaningful internships, mental well-being, and financial literacy.

**Find out more about the
NTUC Youth Taskforce**



Scan to visit
www.youthtaskforce.sg

WE WILL SUPPORT
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NO WORKER SHOULD BE
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LEFT BEHIND AS
RETIREMENT ADEQUACY
SINGAPORE PROGRESSES

MID-CAREER WORKERS



My Name and Age:

Shaifulazli Ghazali, 45

My Occupation:

Training Instructor at ST Aerospace

What I believe:

Training is essential for all workers.

Why I believe this:

When companies invest in their workers through training, they can be given wage and career progression opportunities, and businesses can grow.

What I want to see happen:

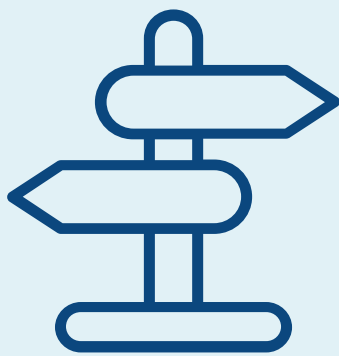
A mandatory training leave scheme for all workers.

Investing in mid-career workers shows employers value them and spurs them to contribute much more.

Shaifulazli Ghazali
Training Instructor

MID-CAREER WORKERS

A Just Transition for Mid-Career Workers



Amidst disruption, digitalisation, and decarbonisation, mid-career workers encounter a unique set of challenges as they navigate career advancement or contemplate career pivots or switches later in life.

These individuals, who have accumulated substantial work experience, often find themselves at a crossroads. They often encounter setbacks when venturing into new domains. Employers may perceive them as less conversant in industry trends or less adaptable at the workplace.

Furthermore, these workers face the added challenge of balancing their professional pursuits with other competing demands in their lives, such as financial commitments and limited time for extensive retraining or education.

How might we better support mid-career workers as they ride the next wave of their careers?

Insights

Our engagements and surveys with mid-career workers from their 30s to their early 50s revealed that these workers:



Experience increased anxiety about job loss



Face heavier responsibilities outside of work



Encounter difficulties in starting over in new fields of work

Despite these challenges, they remain positive about **upskilling** as an enabler for them to take on higher-value work.

Anxiety about job loss



The rapid advancement of technology has accelerated the pace of skills obsolescence, leading to **heightened concerns among mid-career workers regarding the relevance of their skill sets and job security.**

Our #EveryWorkerMatters Conversations Survey revealed that **mid-career workers experience a relatively higher level of anxiety compared to younger and older age groups.**

85% of workers aged 40 and above face challenges in finding jobs that match their skills or interests⁴

If I go out to the employment market right now, am I able to continue providing value, or is there a mismatch between what I can offer and what the market currently needs?

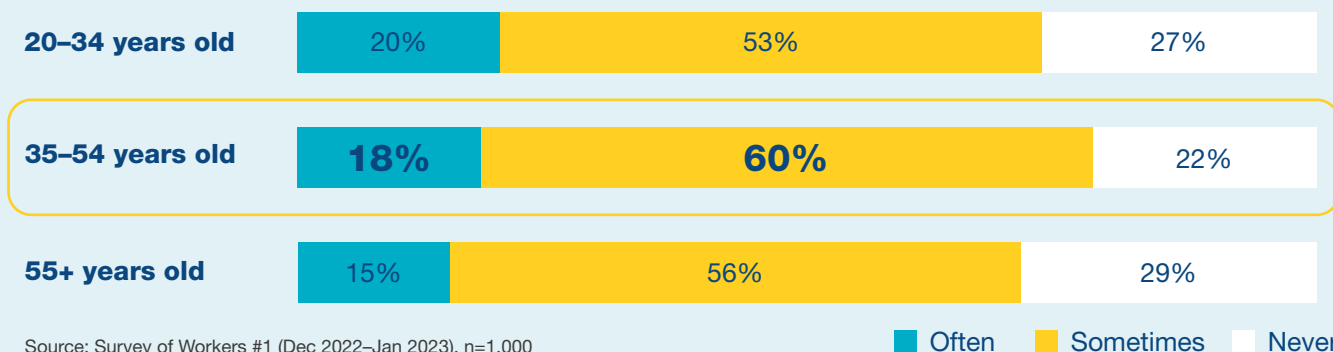
Heah Min An, 38
Business Process Manager,
with 10 years of experience
in the role



⁴ NTUC, "Strengthening Support for Professionals, Managers and Executives (PMEs): Report of the NTUC-SNEF PME Taskforce," (2021).

NEARLY 80% OF MID-CAREER WORKERS WORRY ABOUT LOSING THEIR JOBS.

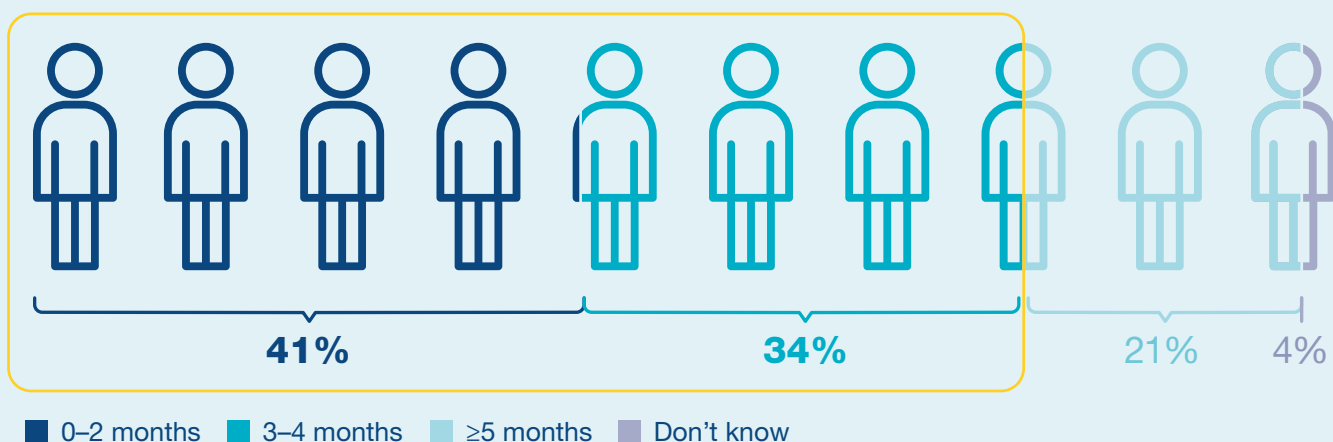
In my working life, I have ____ worried about losing my job



During our engagements, **both lower-wage workers and PMEs highlighted the difficulty of servicing their liabilities and daily expenses should their income be disrupted.**

75% OF WORKERS EARNING BELOW MEDIAN WAGE DO NOT FEEL THAT THEY HAVE ENOUGH SAVINGS TO WITHSTAND MORE THAN FOUR MONTHS OF JOB LOSS

If I lose my job in the next 12 months, I will have enough savings to tide myself over for ____ until I get a new job.



Financial constraints lead to a sense of urgency among mid-career workers to quickly secure new employment following a job loss. This can lead to limited exploration of alternative career paths, as workers may feel compelled to accept any available job rather than take the time to assess and build on their skills, interests, and long-term career goals.



Value of upskilling



Mid-career workers have a **strong awareness of the critical role that upskilling plays in their continued professional development.**

IS TRAINING A MEANINGFUL USE OF TIME?

72%

of mid-career workers **agree** that training courses are a meaningful use of time



28%

of mid-career workers **do not agree** that training courses are a meaningful use of time



Reasons for perceiving training as a meaningful use of time



72% Develop skills that help me improve my efficiency at work



71% Develop skills to take on different job functions outside my regular scope of work



50% Develop better progression prospects



24% Faster salary increment

Overall, these reasons reflect the aspirations of mid-career workers to continually improve their skill sets, expand their professional horizons, and maximise their potential in their chosen fields.

Source: Survey of Workers #1 (Dec 2022–Jan 2023), selected dataset for respondents aged 35–54 who perceive training as a meaningful use of time, n=341

Reasons for not perceiving training as a meaningful use of time



78% Training does not lead to better outcomes in terms of salary increment and/or progression



69% No opportunities to apply training to work



54% Available training courses too lengthy in duration



46% Training not important to remain relevant in my industry

The primary reason for reservations towards attending training was the lack of certainty that such training would result in improved outcomes in terms of salary increment and/or progression prospects.

Source: Survey of Workers #1 (Dec 2022–Jan 2023), selected dataset for respondents aged 35–54 who did not perceive training as a meaningful use of time, n=134

74%

of mid-career switchers aged 45 years and above agreed that training helped them to secure their new jobs.⁵

Training is key for a successful mid-career transition.

Jeremy Fox
CEO, Generation Asia-Pacific

Barriers in upskilling



Even though workers are aware of the importance of training, and studies suggest that training can confer a larger impact on mid-career and older workers, **it is concerning that the proportion of workers who attend training declines with age.**

PROPORTION OF WORKERS WHO ATTEND TRAINING START DECLINING WITH AGE

Workers who attended training in the last 12 months based on age group



Source: Survey of Workers #1 (Dec 2022–Jan 2023), n=1,000

From our engagements and surveys, we uncovered that workers face four main barriers to attending training:



77%

Lack of financial resources to fund their own training



72%

Lack of understanding on the type of training they need to remain relevant



68%

Lack of time to attend training



55%

Lack of support from their employers for self-initiated training

Source: Survey of Workers #1 (Dec 2022–Jan 2023), Selected dataset for respondents aged 35–54, n=475

⁵ Mona Mourshed et al., "Meeting the World's Midcareer Moment," Generation, July 2021.

RECOMMENDATION #3**Workers should be equipped to transition to more resilient career pathways**

Mid-career workers experience a high level of **anxiety regarding job loss and the challenge of staying relevant in rapidly evolving industries.**



Short-term unemployment support for those involuntarily displaced

For workers who are involuntarily unemployed, the pressure to quickly secure new employment to fulfil their financial responsibilities often takes precedence over other important considerations, such as career pathway exploration and investment in skills development.

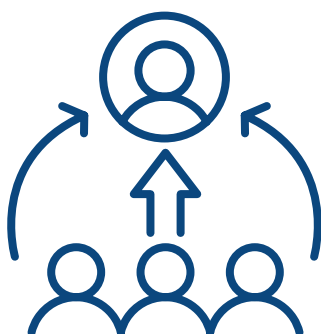
NTUC recognises the importance of equipping every worker with the necessary resources and opportunities to transition into more resilient career pathways. It is crucial to break the cycle of being retrenched and hastily starting on another similar job that relies on the same set of skills, which may become obsolete over time.



Unemployment support can improve workers' job-matching outcomes

In the United States, unemployment insurance (UI) is calculated based on the number of quarters worked and the amount of reported quarterly earnings, with an average national weekly payment in 2020 of US\$378.⁶ A study on the impact of UI on the future earnings of workers found that an increase in the duration of unemployment support benefits from 26 to 53 weeks led to greater job stability and a 12% increase in earnings for workers transiting from unemployment to employment.⁷

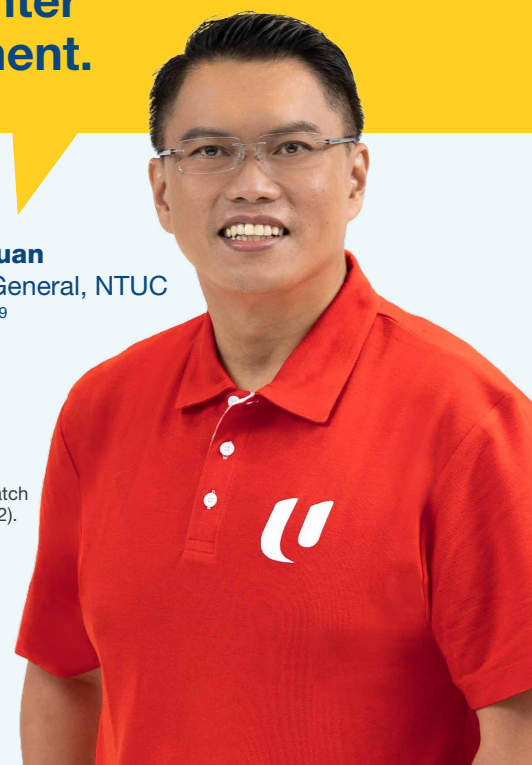
Job search and training assistance for the unemployed have also proven to be impactful. In Denmark, there are active labour market policies in place that prioritise the matching of the unemployed to available work. These measures have aided in keeping the unemployment rate in Denmark⁸ (4.5%) lower than the average rate in the European Union (6%).



I would like to reiterate the Labour Movement's call for the Government to introduce a permanent scheme that would provide short-term unemployment support for all workers who are involuntarily displaced, including PMEs.

Targeted support, coupled with upskilling and job matching, will help workers rebound and re-enter employment.

Patrick Tay Teck Guan
Assistant Secretary-General, NTUC
Budget 2023 Speech⁹



⁶ Greg Lacurci, "How Much Unemployment Will I Get? That Depends on Your State," CNBC, April 9, 2020.

⁷ Ammar Farooq, Adriana D. Kugler, and Umberto Muratori, "Do Unemployment Insurance Benefits Improve Match and Employer Quality? Evidence from Recent U.S. Recessions," NBER Working Paper Series, no. 27574 (2022).

⁸ Statista Research Department, "Unemployment rate in the European Union as of April 2023, by country," Statista, June 7, 2023.

⁹ Patrick Tay Teck Guan, "Debate on Annual Budget Statement," In Parliamentary Debates Singapore Official Report (Hansard). Vol. 95, Sitting No. 85. Parliament Session 1/2023. 23 February, 2023.



Since 2014, the Labour Movement has called for the Government to **provide short-term financial support to workers who experience involuntary unemployment, conditional on their active engagement in reskilling or job search efforts.**

The Labour Movement is heartened by the Government's announcement to provide temporary financial support for workers who are retrenched while they upgrade their skills.

By providing short-term financial support, immediate financial pressures would be alleviated, and workers can be empowered to effectively navigate career transitions and secure meaningful employment opportunities in an ever-evolving job market.

NTUC is well-placed to administer such support given our experience with income relief schemes and our established Training and Placement Ecosystem.

I'm caught in a dilemma; I need to reskill to get a new job but I cannot afford to do so as I need to continue working in my part-time job just to make ends meet.

Maznoh Snain, 32
Former Assistant Engineer



Tripartite collaboration to prepare workers for green transition

With the green transition still in its early stages, collaboration among tripartite partners is critical to prepare workers for the evolving workplace.

These include:

- **Identifying areas where skill enhancements are necessary.** NTUC's Training and Placement Ecosystem, alongside employers and the Government, can assess the evolving job landscape, identify emerging green skills, and design programmes to address any potential skill gaps.
- **Creating comprehensive transition plans through NTUC's Company Training Committees** to identify ways that companies can integrate sustainable practices and technologies and outline the steps needed for a seamless transition.
- **Developing just transition policies to safeguard rights of workers as Singapore transitions into a green economy,** such as negotiating fair severance packages for workers whose jobs are impacted and ensuring access to retraining and reskilling programmes.



Labour Movement's Role in the Green Transition

NTUC has conducted several sessions to engage our union leaders and workers on green transition topics

The first of two engagements was a focus group discussion held at City Sprouts (formerly known as Sprout Hub), which aimed to provide better insight into how the Labour Movement can play a part in the transformation journey towards the green economy.

Workers shared their concerns about how existing jobs may be threatened by the green transition and employers shared the challenges that SMEs face in adapting to the transition, with regards to reskilling their staff and their concerns about commercial viability given the cost of going green.

The second session was a dialogue between union leaders and political leaders Senior Minister of State Chee Hong Tat and Minister of State Alvin Tan, who spoke about Singapore's Green Economy strategy.

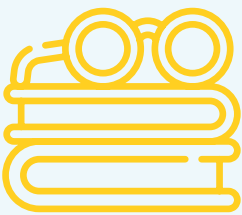
During the session, union leaders asked about the expected nature and timeframe of changes. Abdul Samad Abdul Wahab, NTUC Vice-President and the General Secretary of the Union of Power and Gas Employees, highlighted that the Government needs to provide more certainty about the mix of renewables in power generation to enable long-term planning for the industry.

NTUC is part of the Green Skills Committee. Through this, we will continue to develop our sustainability initiatives, particularly in skills development, to make sure that no worker gets left behind in the transition to the Green Economy.

RECOMMENDATION #4**Training ecosystem should support the acquisition of deep skills throughout life**

It is imperative that **Singapore fosters a proactive ecosystem that allows mid-career workers to begin acquiring new skills at an earlier stage and encourages the development of deep skills.**

The Labour Movement supports the shift in our social compact towards lifelong learning, recognising that skills acquisition is no longer limited to formal education during our formative years.



Our Training and Placement ecosystems must respond more quickly to industry needs and move beyond surface-level training programmes to targeted programmes that allow individuals to acquire deep skills and demonstrate their skills' relevance to employers. This will enable mid-career workers to be better prepared to meet industry demands and enhance their career prospects.

The Government, employers, ecosystem partners, and individuals all have crucial roles to play in fostering a culture of continuous learning and skills development.

Continuous learning is vital. It's most effective when it is directly relevant to our roles and aligns with our company's business goals. Learning isn't just a phase; it's a lifelong partnership with our professional growth.

Dickson Tong, 45
Lift Technician

Dickson has been working at Hitachi as a lift technician for the past 25 years. Throughout this period, he has been continually honing his skills to excel in his profession.

Between 2019 and 2022, he took up a Work-Study Diploma in Vertical Transportation and was promoted to a supervisory role in the company after completing his diploma. His company supported him in this endeavour by providing exam leave as well as mentorship support, showcasing their commitment to employee development.

Dickson hopes that fellow mid-career workers continue to embrace new learning opportunities and that employers continue to invest in programmes that facilitate wage and career advancement for their staff.



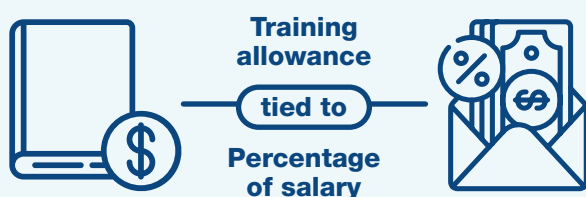


Government training allowance for acquisition of deep skillsets

In today's society, the rapid advancement of technology has caused business cycles to compress. Innovations, ideas, products, companies, and even job roles have shorter lifespans compared to previous decades. As a result, Singaporeans will have to acquire multiple deep skillsets over their lifetimes.

However, longer courses that focus on developing deep skills often require a significant investment of time and effort from individuals.

A training allowance tied to a percentage of salary can provide much-needed financial support to cover living expenses and alleviate the financial burden associated with pursuing these intensive training programmes.



This is similar to the model used in several European countries where an adult education allowance is provided to workers who take time off work to take part in continuous education.



Case Study Finland

In Finland, for instance, this allowance is made available for a maximum of 15 months, and the amount is dependent on the worker's average monthly salary before studies and any other income the individual may have during the allowance period¹⁰.

Adult education allowance in Finland



Allowance for a maximum of 15 months



Worker's average monthly salary before studies and any other income

By doing so, workers who wish to explore new career paths or transition into different industries can receive financial support to pursue the necessary training and acquire the deep skills required. This approach helps to promote a culture of deep, lifelong learning that allows individuals to expand their horizons and adapt to evolving labour market demands.

¹⁰ Aikuiskoulutustuki, "Amount of Adult Education Allowance and Allowance Period," July 14, 2022.



Protected time off for self-initiated training

In addition to providing company-mandated training, it is important for employers to encourage workers to take initiative in their own learning and development.

One effective way for employers to foster this proactive approach is by **offering dedicated time off for training purposes beyond mandatory training.**

By allocating protected time off, employers enable their employees to seize opportunities for higher value-added work and explore functions beyond their regular scope. This initiative is particularly valuable for workers in rank-and-file roles or frontline work who may have fewer leave days available and face practical challenges in attending training due to the operational nature of their work.

Featured Story Training

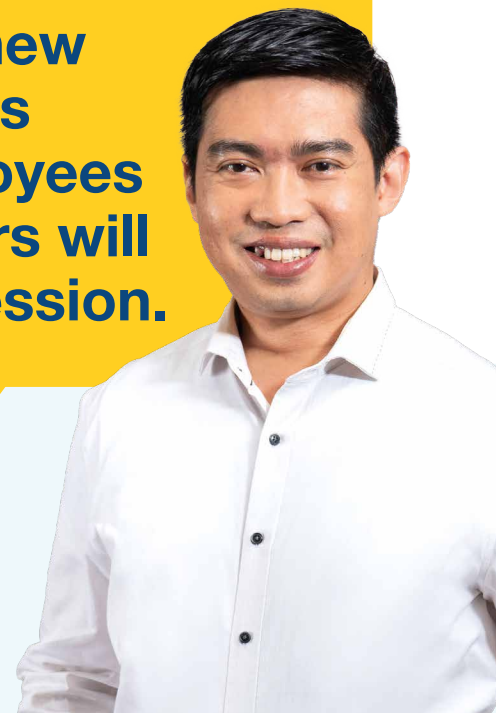
Shaifulazli, who started out as an apprentice equipped with a National ITE Certificate in Aircraft Maintenance, is a testament to how one's drive and perseverance to attend courses and gain new skills can take their career to new heights.

The 45-year-old training instructor has attained approximately 20 certificates and attended 40 courses throughout the past 23 years of his career with ST Aerospace. These certificates and courses have allowed him to progress in his career from an apprentice to a technician and, most recently, from his leadman position to a trainer role in 2015.

In an NTUC engagement on continuous Career Development and Progression, Shaifulazli highlighted the instrumental role of exam and study leave provided by his employer in his upskilling journey. He believes more employers should offer this support to encourage employee development.

Mandatory training leave is very relevant for employees to gain new skills. Businesses and employers will benefit and grow with employees who have upgraded, and workers will also have a better career progression.

Shaifulazli Ghazali, 45
Training instructor





Skills allowance provided by companies

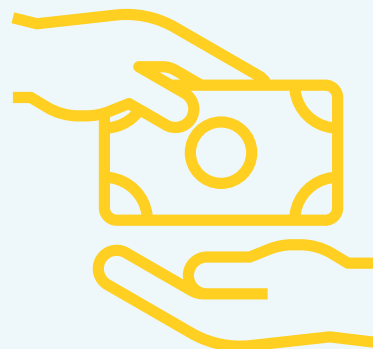
Offering a skills allowance to workers who actively pursue training can be a powerful way for employers to translate training investments into tangible outcomes.

By providing financial incentives tied to training achievements, employers can motivate employees to maximise the value of their learning and apply their newly acquired skills in the workplace.

A skills allowance serves as a recognition and reward for employees who invest their time and effort in upgrading their skills. It provides a clear link between training and outcomes by incentivising employees to actively apply their newly acquired knowledge and skills to their job responsibilities. This can lead to improved performance, increased productivity, and enhanced job satisfaction.

ST Logistics' Skills Allowance has a 76% rate of adoption

ST Logistics offers a skills allowance of up to \$325 a month for workers who identify their training gaps and meet the minimum number of hours of training. To date, 76% of eligible employees have attained this skills allowance. Apart from better wages, many ST Logistics employees have taken on higher-value job roles with their newly acquired digital skills.





Subsidies for second degree or diploma

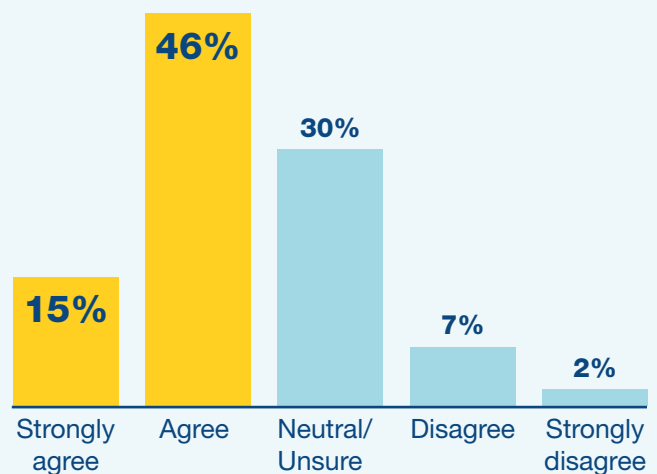
Currently, subsidies are only available for the first full qualification, e.g., first diploma, first degree. One would have to make a substantial financial commitment to pursue another qualification to facilitate a career pivot. This might potentially create barriers for those who want to develop new areas of expertise in addition to their first field of study in their first few years of post-secondary education.

Building on the current SkillsFuture training ecosystem, **we suggest that the Government expand the range of courses subsidised to include a second degree or diploma.**

In support of this, more than 60% of our survey respondents indicated that a second degree or diploma would be useful for their career progression. Of those who agreed, half also agreed that access to education and training grants would help.

MORE THAN HALF OF WORKERS BELIEVE THAT A SECOND DEGREE OR DIPLOMA WOULD BE USEFUL FOR CAREER PROGRESSION

A second degree or diploma would be useful for my career progression



Source: Survey of Workers #1 (Dec 2022–Jan 2023), n=1,000

Some younger Singaporeans need to pivot to other sectors that are growing. I suggest that we can help to provide subsidies and loans for their second diplomas or degrees. Not only would this improve the economy structurally, but this would also complement the lifelong learning attitude we wish to instil in all Singaporeans.

Desmond Choo Pey Ching
Assistant Secretary-General, NTUC
Budget 2021 Speech¹¹



¹¹ Desmond Choo Pey Ching. "Debate on Annual Budget Statement." In Parliamentary Debates Singapore Official Report (Hansard). Vol. 95, Sitting No. 19. Parliament Session 1/2021. 24 February, 2021.



Mentorship for and by professionals, managers, and executives



Beyond training and placement, **mentorship is an indispensable career resource for workers to seek advice from experienced seniors while gaining deeper insights into their industries.**

To this end, NTUC's mentorship capability ecosystem seeks to grow a pool of experienced professionals ranging from mid-tier to C-suite leaders while providing structured mentorship support to professionals, managers and executives (PMEs). This complements ongoing efforts to scale up mentorship support for young entrants to the workforce.

Young Workers



Career Starter Lab

to support post-NS and post-IHL youths with workplace training, mentorship support

NTUC to scale up to 1,200 qualified industry mentors by 2025

- Build on 400 career mentors under existing Youth Career Network
- Deepen partnerships with IHLs, including polytechnics and universities
- Memorandum of Understanding with ITE

Mentorship Support for PMEs, by PMEs



Mentorship programme for PMEs

for career development, advancement and transitions

Support transition of PMEs at different life stages, e.g.,

- Sharing of best practices by industry leaders at senior leadership level
- Developing pool of mid-tier leaders through mid-career and workplace mentorship

Senior Leadership



Opportunities for C-suite leaders to mentor young PMEs

- Serves as a networking opportunity for young PMEs
- Fireside chats to share life experiences, best practices in career development and leadership

NTUC's Role in Mentorship Support

- Leverage extensive industry networks to identify, recruit and develop mentors and mentees alike
- Work in tandem with the Government to funnel mentors/mentees from NTUC's programmes to existing/new leadership development programmes, and vice-versa

Conclusion

Conversations about a worker's lifecycle often tend to emphasise the start and end stages, such as education pathways and retirement, while giving less attention to the middle stages. However, **the middle stage of a worker's lifecycle is equally important, especially as the world evolves and careers become more dynamic and diverse. This stage is a critical period for continuous learning.**

NTUC recognises mid-career workers' heightened anxieties about job loss and keeping up with the increasing rate of skill obsolescence. It is crucial for these workers to have a safety net and feel assured that they will receive the necessary support to bounce back after a job loss. Resources should be made available and accessible so that workers may take ownership of their own reskilling journeys, empowering them to start younger and go deeper, boost their long-term employability and career resilience throughout their careers.



Arasu Duraisamy
Financial Affairs Secretary, NTUC
General Secretary, Singapore Port
Workers Union

Upskilling is non-negotiable to remain relevant in the future of work, especially for the 'sandwiched' group of workers in the middle of their careers. When companies invest in their workers through training, businesses can grow, and workers can be given wage and career progression opportunities. At the same time, workers will need to pursue continuous learning and take ownership of their career journeys.



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MID-CAREER WORKERS
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AND BE ASSURED OF
LEFT BEHIND AS
RETIREMENT ADEQUACY
SINGAPORE PROGRESSES

CAREGIVERS

My Name and Age:

Sarah Lim Chow Yeh, 44

My Occupation:

Manager

What I believe:

Employers' support and understanding to accommodate caregiving is key to showing how much they value employees.

Why I believe this:

As families shrink, bolstering family support becomes crucial in alleviating pressures on those with work and caregiving responsibilities.

What I want to see happen:

More flexible work and shift work arrangements to help keep caregivers in the workforce.

Everyone will be a caregiver at some point – mutual support, understanding and trust between employers and employees are key to fostering family-friendly workplaces.

Sarah Lim Chow Yeh
Manager



CAREGIVERS

Workers Should Have Peace of Mind in Balancing Work and Caregiving



As Singapore ages rapidly, more of our family members will need regular care. The caregiving responsibilities borne by our workers – especially our women workers – are only set to increase.

As more of our workers take on roles as caregivers, they will need to be assured that they have the support to manage work and caregiving.

We need to prepare our workplaces to be caregiver-friendly to enable workers to meet their unique caregiving demands. Employers should also review their leave and benefits policies to better support workers in their eldercare responsibilities. Workers also need to be assured that they can access and afford eldercare services to enable them to manage their work and caregiving.

How might we better support caregivers who struggle to manage the competing demands of work and caregiving?

Insights

As Singapore ages rapidly, **more family members will need regular care.**

By 2030, one in two Singaporeans who are healthy at age 65 could become severely disabled at some point in their lifetime and will require long-term care¹². At the same time, our workforce and family size is shrinking.

NUMBER OF WORKING-AGE CITIZENS FOR EACH SENIOR CITIZEN¹³



As Singapore encourages more home and community-based ageing, elderly family members will need more support for home care.



Increasingly, workers will face mounting challenges in balancing work and caregiving. **Caregiving has an impact on workers.** In an NTUC online survey of 1,000 workers with caregiving responsibilities, employed respondents most frequently reported needing to:



Source: Survey of Workers with Caregiving Responsibilities (Jan–Feb 2023), n=1,000

¹² Gan Kim Yong. Careshield Life (Motion). In Parliamentary Debates Singapore Official Report (Hansard). Vol. 94, Sitting No. 79. Parliament Session 2/2018. 10 July 2018.

¹³ Department of Statistics, "Population in Brief 2022," (2022).

Impact of Caregiving at Work



NEEDING TO TAKE TIME OFF WORK

Using unpaid leave
Taking no pay leave
Go in late or leave early

WORKERS' PERFORMANCE AND WELFARE

Difficulty concentrating

Less interactions with or tensions with co-workers or supervisors; feelings of isolation

Decreased productivity

Decreased confidence in own ability

JOB PROSPECTS

Received warning about performance or attendance

Received pay cut

Loss of job benefits

Turned down opportunities for career progression

Source: Survey of Workers with Caregiving Responsibilities (Jan–Feb 2023), n=1,000

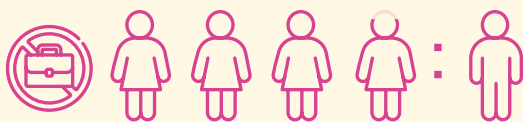
Most workers have career aspirations and need a job to pay the bills. Yet, having to care for loved ones after a long day at work is physically and mentally exhausting, especially when support is unavailable.

Women, who bear a disproportionate share of caregiving, will be most impacted as caregiving increases.

Women workers are:



5x more likely than men to be managing housework and caregiving responsibilities (in dual-income households)



Nearly 4x more likely to have left their jobs for caregiving than men.¹⁴



In our engagements, women looking to return to work expressed difficulties finding jobs that allowed them to continue caregiving. Many felt helpless after facing numerous rejections.

When asked which form of support would help them the most in managing their work and caregiving, most respondents that we surveyed chose Flexible Work Arrangements (FWA). Paid leave for caregiving and financial support were the second and third most popular options.

FLEXIBLE WORK ARRANGEMENTS, PAID CAREGIVING LEAVE AND FINANCIAL SUPPORT ARE THE MOST PREFERRED FORMS OF SUPPORT FOR WORKERS WITH CAREGIVING RESPONSIBILITIES

Which would help you most in managing your work and caregiving responsibilities?

Flexible work arrangements

85%

Paid leave for caregiving

64%

Financial support

(e.g., subsidies, medical/healthcare insurance)

57%

Unpaid leave

34%

Care services

(e.g., eldercare services, childcare services)

31%

Caregiver support services

(e.g., respite services, counselling, workshops on caregiving issues)

29%



Source: Survey of Workers with Caregiving Responsibilities (Jan–Feb 2023), n=1,000

¹⁴ Michelle Ng and Justin Ong, "Women who take on caregiving duties need better financial and emotional support: PM Lee," The Straits Times, September 18, 2021.

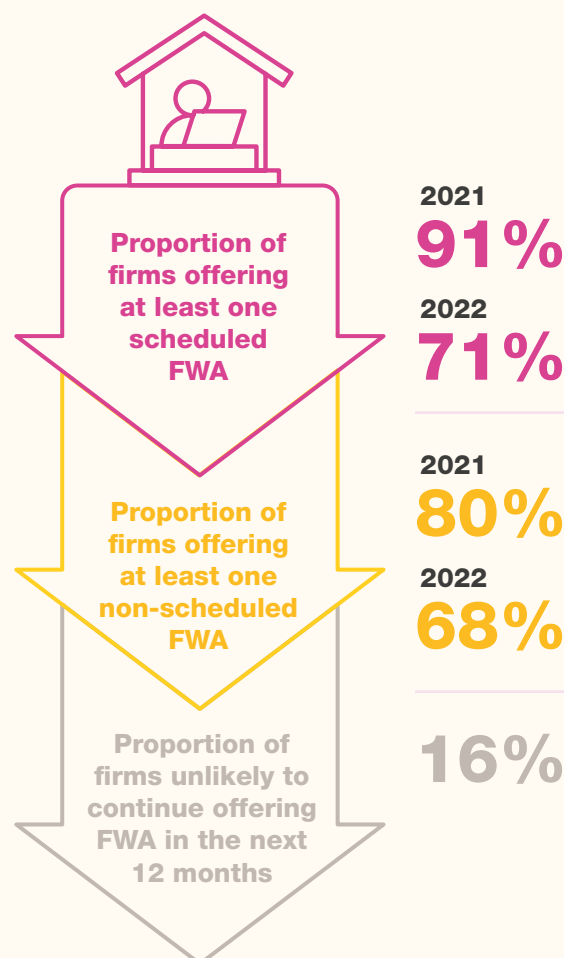
RECOMMENDATION #5**Workers need access to more FWA to manage unique caregiving responsibilities****More access to FWA**

Workers need more access to FWA that enable them to manage their unique caregiving responsibilities.

Some workers may require remote work arrangements to ensure that they are around to supervise care for their loved ones. Others may need flexi-hours or staggered hours to ensure that they can ferry their loved ones to and from care service providers. In August 2023, the Straits Times reported several studies suggesting that the FWA employers were currently offering may not be meeting employees' needs.¹⁵

Policies on FWA need to be flexible enough to cater to the needs of different caregivers and their loved ones.

Although the COVID-19 pandemic saw a significant increase in the proportion of employers offering FWA, this proportion has declined post-COVID-19 following the lifting of Safe Management Measures in 2022.¹⁶



Among firms that did not offer any scheduled FWA, most required the physical presence of staff at the workplace due to the nature of work (e.g., Manufacturing and Construction). Others cited the difficulty of collaboration and monitoring employees' work performance as reasons for not implementing FWA. Some of these barriers can be overcome by firms embarking on job redesign, such as by splitting up job tasks and enabling workers to complete some portion (e.g., administrative tasks) remotely.

¹⁵ Sue-Ann Cheow. "How Flexible Are Workplaces in Singapore? Employers and Employees Differ in Views." The Straits Times, August 30, 2023.

¹⁶ Manpower Research and Statistics Department, Ministry of Manpower, "Conditions of Employment 2022," (2023).

NTUC Women and Family Unit's C U Back at Work! (CUB) Programme

As part of CUB, Chye Thiam Maintenance, a cleaning services company, has embarked on job redesign to allow workers to complete their training flexibly and select their preferred working days and hours at cleaning sites through an online platform.



Stronger measures may be required to nudge and support more employers to embark on job redesign to help them overcome challenges to offering more FWA for their workers.

There is also a need to help workers overcome the challenges they face in finding jobs with FWA that suit their unique caregiving needs. In fact, 55% of workers across age groups feedbacked that their main difficulty during job search was finding jobs with suitable FWA.

FINDING JOBS WITH SUITABLE FWA WAS THE MAIN DIFFICULTY FACED DURING JOB SEARCH

What are the main difficulties you face during your job search?



Survey of Workers #1 (Dec 2022–Jan 2023), n=1,000

As a working mother, I wish the future workplace would be a hybrid workplace allowing the employees to work from home and also on-site so that we can have more acceptance and flexibility to balance work and family responsibilities.

Poornima Nadarajah, 47
Freelance Information Technology Trainer



In sum, to support workers in accessing more FWA that enable them to manage their unique caregiving responsibilities,

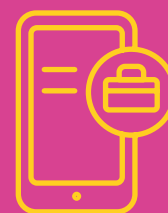


Employers should embark on job redesign to offer FWA that meet their workers' caregiving needs.

Outcomes from such job redesign could be showcased to encourage more employers, especially in sectors with in-person work, to adopt similar measures and provide caregivers more FWA options. Targeted measures, such as Government support for solutions (e.g., technological solutions) to help employers manage their manpower constraints should be considered.



Employers should disclose in job advertisements the details of and type of FWA offered (e.g., work from home for three days a week, four-day work week).



This could be included as a mandatory information field in MyCareersFuture when employers post job advertisements. MyCareersFuture should allow jobseekers to filter job advertisements based on the specific type of FWA that suits their needs.



Tripartite Standards

Tripartite partners should strengthen the value of the Tripartite Standards logo in helping workers to identify progressive employers offering FWA during their job searches.

This will also incentivise more employers to adopt Tripartite Standards on FWA to obtain the logo.

With these measures, progressive employers who offer FWA required by workers will benefit in terms of greater attraction and retention of talent. This will help incentivise more employers to adopt progressive FWA practices in the long run.

RECOMMENDATION #6**Workers need more support to care for their elderly family members****Paid caregiving leave**

More workers should be provided **paid caregiving leave for their elderly, ill or disabled family members.**

Caregivers currently do not have any statutory leave to care for elderly, ill or disabled family members. More employers have recognised the need for paid leave for caregiving.

The proportion of employers offering paid family care leave (including for elderly parents and parents-in-law) has doubled from around 15% to 30% from 2012 to 2022.¹⁷

In the longer term, all workers should be provided with a baseline of paid statutory caregiving leave to support their care for elderly, ill or disabled family members.

Leave should be flexible enough to cover chronic illnesses, and physical as well as mental conditions. The definition of family members should be broad enough to cover relations by blood, marriage or adoption.

Carving a career while caring for our elderly parents and children can be hard. Thankfully, my company grants paid caregiving leave, which gives me peace of mind to care for my family. Such support assures me that my company cares for my welfare.

Pravita Nithiah Nandan Mrs Subin, 37
Operations Specialist

Pravita works as an operations specialist for public transport operator SMRT, and has been a union leader with the National Transport Workers' Union for seven years. She is also a caregiver to elderly parents and a child.

In her circumstances, shift work would pose challenges in making caregiving arrangements. Thankfully, her current portfolio has more predictable hours so that she can attend to her family. She is grateful that her employer provides caregiving leave, which affords flexibility and peace of mind to take care of her dependants' medical appointments.

Her circumstances mirror a difficult balancing act faced by many – between work and caregiving responsibilities. She believes that being a caregiver is not an impediment to an employee's dedication and professionalism and hopes that more employers can recognise that time-off for caregiving should not be counted against work performance.



¹⁷ Manpower Research and Statistics Department, Ministry of Manpower, "Conditions of Employment 2022," (2023).



Employee support schemes for elderly family members

As the profile of care needs shifts towards the elderly, there is also room for **employers to review employee support schemes** to provide more support for workers to care for their elderly family members.



Unpaid leave for unexpected care needs

We also urge more employers to **support workers whose family members have unexpected care needs**, by extending greater flexibility in work arrangements and in providing time-off (including unpaid leave) when needed.

In this regard, the Tripartite Standard on Unpaid Leave for Unexpected Care Needs introduced in 2018 encourages employers to voluntarily offer up to two weeks of unpaid leave per year for employees to care for immediate family members during or after hospitalisation.

As of 2022, 3,800 companies have adopted the Tripartite Standard on Unpaid Leave for Unexpected Care Needs, covering 430,000 workers.¹⁸

We urge more employers to adopt this Tripartite Standard and to develop policies and practices that would allow them to extend support to their workers when unexpected care needs arise.



Improve accessibility and affordability of eldercare

Being able to access and afford care services are key concerns for workers.

In particular, workers with eldercare responsibilities experience difficulties navigating the landscape of care services, as well as face administrative burdens applying for subsidies, services and managing the needs of their loved ones. They also worry about the adequacy of their finances.

The Government and other stakeholders have been working to improve the accessibility and affordability of care services to alleviate the financial and other loads faced by caregivers. Nonetheless, anxieties on the ground remain and we urge all stakeholders to continue working on assuring caregivers of their ability to access and afford the eldercare services they need.

¹⁸ Tan See Leng. "Number of Companies Adopting Tripartite Standard on Unpaid Leave for Unexpected Care Needs in Past Five Years." In Parliamentary Debates Singapore Official Report (Hansard). Vol. 95, Sitting No. 101. Parliament Session 14/2023. 21 April, 2023.

Conclusion

As Singapore ages, workers need an enhanced suite of support to enable them to balance their work and caregiving responsibilities. This includes more access to FWA that enable them to meet their unique caregiving needs.

Employers should also review their leave and benefits policies to better support workers in their eldercare responsibilities. In the longer term, the Government may consider providing a baseline of paid statutory leave.

Workers also need to be assured that they can access and afford eldercare services to enable them to manage their work and caregiving responsibilities. These will provide much-needed help to women workers, and families in general.

Shouldering caregiving responsibilities is a big challenge for workers. Every bit of support from every stakeholder counts. Every change we can make to better support workers in their caregiving responsibilities must be considered: a few days of caregiving leave will show that employers care; and society must do more to provide community support.

K Thanaletchimi
Vice-President, NTUC
President, Healthcare
Services Employees' Union



WE WILL SUPPORT
EVERY YOUNG WORKER
MID-CAREER WORKERS
IN THEIR VISION OF
MUST BE HELPED
SUCCESS
AMIDST DISRUPTION,
DIGITALISATION AND
WORKERS SHOULD HAVE
DECARBONISATION
PEACE OF MIND IN
BALANCING WORK AND
OLDER WORKERS
CAREGIVING
SHOULD BE GIVEN FAIR
WORK OPPORTUNITIES
NO WORKER SHOULD BE
AND BE ASSURED OF
LEFT BEHIND AS
RETIREMENT ADEQUACY
SINGAPORE PROGRESSES

OLDER WORKERS

**My Name and Age:**

Rasabalan Palayyan, 57

My Occupation:

Health, Safety and Environmental (HSE)
Executive Officer

What I believe:

Continued employment is important for older workers.

Why I believe this:

Work gives meaning to the lives of older workers and enables them to feel independent. They want to remain socially engaged and mentally active.

What I want to see happen:

A holistic approach to ageing where a community is built, and people continue to work, play, live and socialise even in their older years.

Completing an MBA in my 50s was a big milestone for me. It would not have been possible without the support of my employer and colleagues.

Rasabalan Palayyan
HSE Executive Officer

OLDER WORKERS

Fair Opportunity and Retirement Adequacy for Older Workers



Singapore's population is ageing rapidly. Our median age reached a record high of 42.1 in 2022.¹⁹ This trend is expected to continue due to our declining birth rate, slower population growth and improvements to our living standards.

Today, one in four resident workers are above the age of 55.²⁰ Furthermore, by 2030, there will only be 0.7 workers entering working-age for every one worker exiting.²¹ As such, employers will need to consider how best to tap on older workers to overcome their manpower strains in a tight labour market.

Older workers aspire to continue working for as long as possible but they are concerned about age discrimination, their physical ability to continue working and being able to retire with adequate funds. How might we better support their aspirations and help them age with dignity?

¹⁹ Department of Statistics, "Population Trends 2022," (2022): vii.

²⁰ Department of Statistics, "Total Residents Aged 15 and Over by Age and Sex."

²¹ Kok Ping Soon, "Reimagining Productive Longevity," Ethos, no. 20 (2019): 6.

Insights

Our engagements and surveys with older workers aged 55 and above revealed three key priorities for these workers:



Re-employment



Age-inclusive training



Retirement adequacy

Re-employment



More than half of older workers want to work beyond the statutory retirement age and to be re-employed in their current job.

However, being able to continue working beyond the retirement age is not an end in itself. Older workers aspire to engage in meaningful work in a fair and supportive work environment.

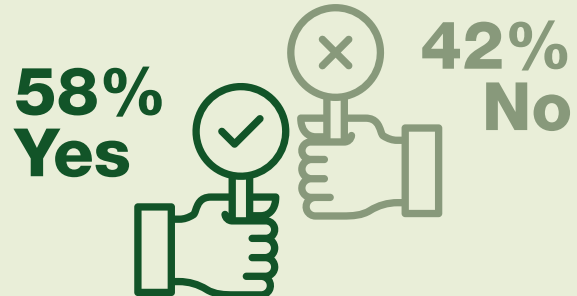
For some older workers, the transition to re-employment can be jarring, especially in scenarios where they are subjected to downward adjustments of wages and employment benefits without reasonable justifications.

Such experiences contribute to the loss of dignity felt by older workers.

Their experience at the workplace is important as it shapes their decision to remain in the workforce. Older workers are less likely to accept an offer of re-employment if they are subjected to wage and benefit reductions or have unsupportive colleagues and supervisors.

OLDER WORKERS DESIRE TO BE RE-EMPLOYED IN THEIR CURRENT ROLE

Would you like to continue working beyond the retirement age?



Source: Survey of Students and Workers on Life Transitions (Mar–Apr 2023), selected dataset for respondents aged 55 and above, n=807

38%

Continue working in current job on a full-time basis

26%

Quit current job to take on alternate part-time job

21%

Continue working in current job on a part-time basis

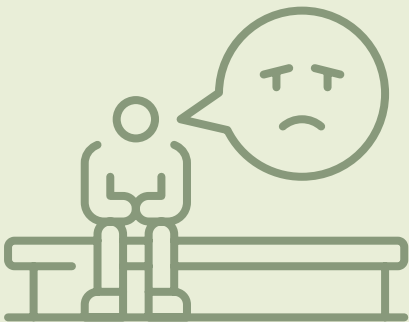
14%

Quit current job and without alternate jobs

Source: Survey of Older Workers (Jan–Feb 2023), selected dataset for respondents aged 55 and above, n=356

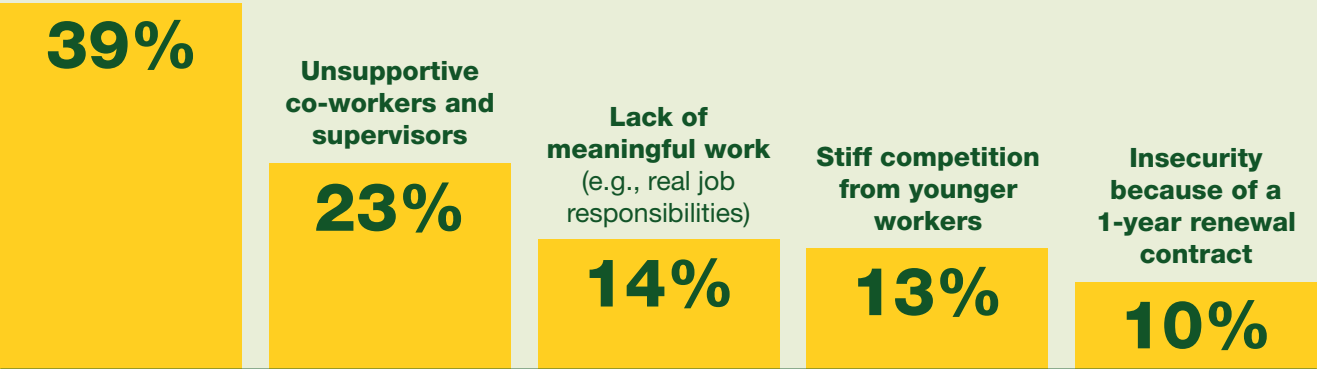
As older workers age, **their concerns about being able to compete with their younger counterparts become more acute.**

In our surveys, 13% of older workers cited stiff competition from younger colleagues as a factor discouraging them from accepting a re-employment offer.



REDUCTION IN WAGES AND EMPLOYMENT BENEFITS DISCOURAGE OLDER WORKERS FROM STAYING IN THE WORKFORCE

Reduction in wages and employment benefits



Source: Survey of Older Workers (Jan–Feb 2023), selected dataset for respondents aged 55 and above, n=356



Age-inclusive training



There is a mismatch between the job aspirations of older job seekers and the opportunities that are available to them.

In our conversations with older job seekers, they shared that the job opportunities made available to them were not aligned with their existing skillsets, past job experiences, and personal aspirations. This was compounded by their perception that employers were reluctant to hire them because of their age.

In instances of successful job placement, some older workers felt that they were not provided the same remuneration and opportunities that were provided to their younger colleagues.

We found that older workers agreed on the criticality of training to develop skills necessary to remain relevant in their jobs and are interested in training.

OLDER WORKERS' INTEREST IN PURSUING TRAINING OPPORTUNITIES

95%
Necessary

5%
Unnecessary



OLDER WORKERS ARE INTERESTED IN TRAINING

92%
Interested

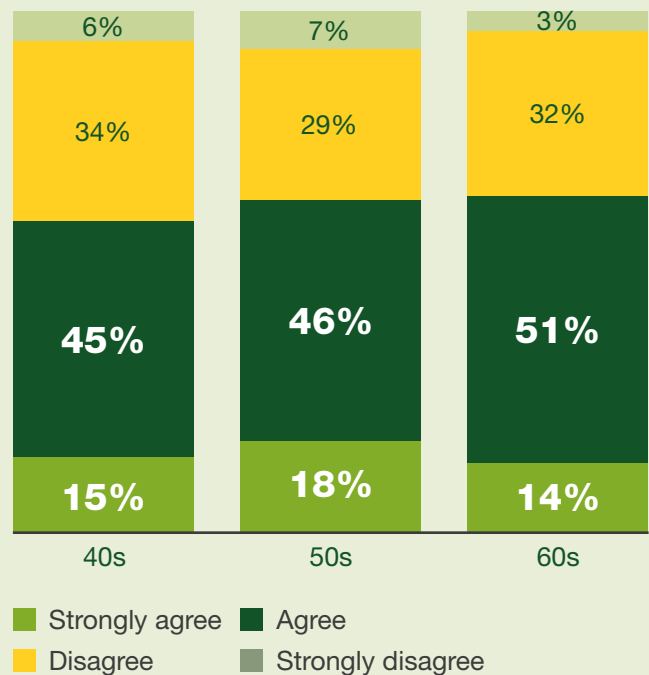
8%
Not interested

Source: Survey of Older Workers aged 40 and above (Jan–Feb 2022), selected dataset for respondents aged 55 and above, n=368

Nevertheless, they generally perceived that their employers preferred sending their younger colleagues for training instead of them.

AT LEAST 60% OF OLDER WORKERS FEEL THAT COMPANIES PREFER TO TRAIN WORKERS YOUNGER THAN THEM

Do you feel that older workers have fewer training opportunities compared to younger workers in your company?



Source: Survey of Older Workers aged 40 and above (Jan–Feb 2022), n=1,000

By prioritising training and the creation of age-friendly roles, we are taking a significant stride toward extending the productive years of our seasoned workforce. This is a commendable and bold stance taken by NTUC, and it resonates strongly with the belief in empowering older workers.

Lim Sia Hoe
Executive Director, Centre for Seniors

The lack of inclusive training practices at the workplace is worrying and such exclusion places older workers at a higher risk of skill obsolescence, which negatively impacts their employability and affects their opportunities for re-employment and/or employment.

It is, therefore, unsurprising that age-related discrimination cases were the second most common type of complaint received by the Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP) between 2018 and 2022.

77 out of 315  **workplace discrimination complaints are age-related.**²²



To address this, **NTUC has worked with the Government to enact workplace fairness legislation under the Tripartite Committee on Workplace Fairness.**

This legislation will deter discriminatory practices and take errant companies to task. Protection against retaliation will also give more assurance to workers to step forward and report acts of workplace discrimination.

Finally, given the planned extensions of the statutory retirement and re-employment ages to 65 and 70 respectively by 2030, employers will also lose out if they do not ensure their older employees remain productive for longer.

²² Tripartite Alliance for Fair and Progressive Employment Practices, "Building Fairer & More Harmonious Workplaces," Tripartite Committee on Workplace Fairness Final Report, (2023).

Retirement Adequacy

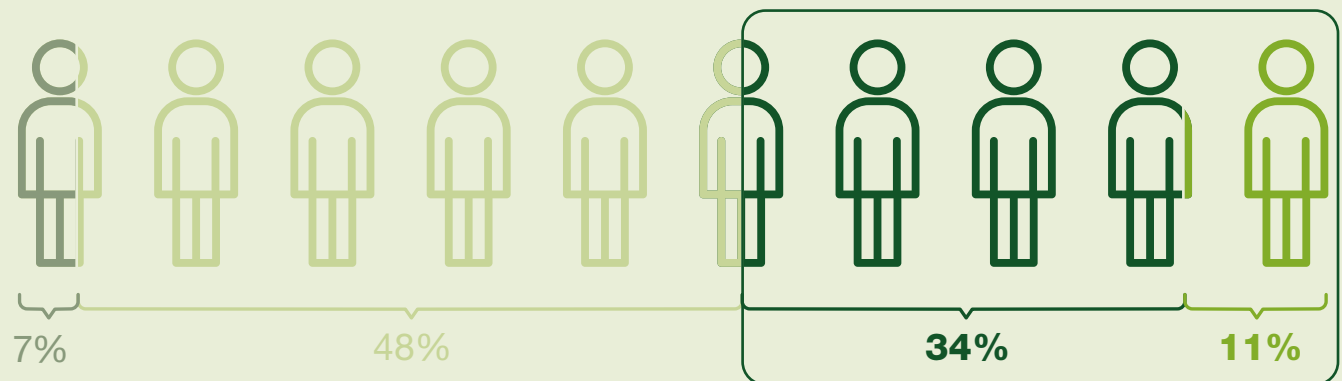


Retirement adequacy is a top concern for older workers. High inflation in recent years has exacerbated retirement adequacy concerns amongst workers, particularly older workers who have a shorter runway to plan for retirement.

From our surveys, almost half of workers aged 55 and above felt that they did not have sufficient money set aside for retirement. Data from the Central Provident Fund (CPF) also indicated that 33% of CPF members who turned 55 in 2021 did not meet the Basic Retirement Sum (BRS).²³

ALMOST HALF OF WORKERS AGED 55 AND ABOVE BELIEVED THEY LACKED ADEQUATE RETIREMENT SAVINGS (CPF AND PERSONAL SAVINGS)

By the time I hit retirement age, I will have enough CPF and personal savings to be prepared for retirement

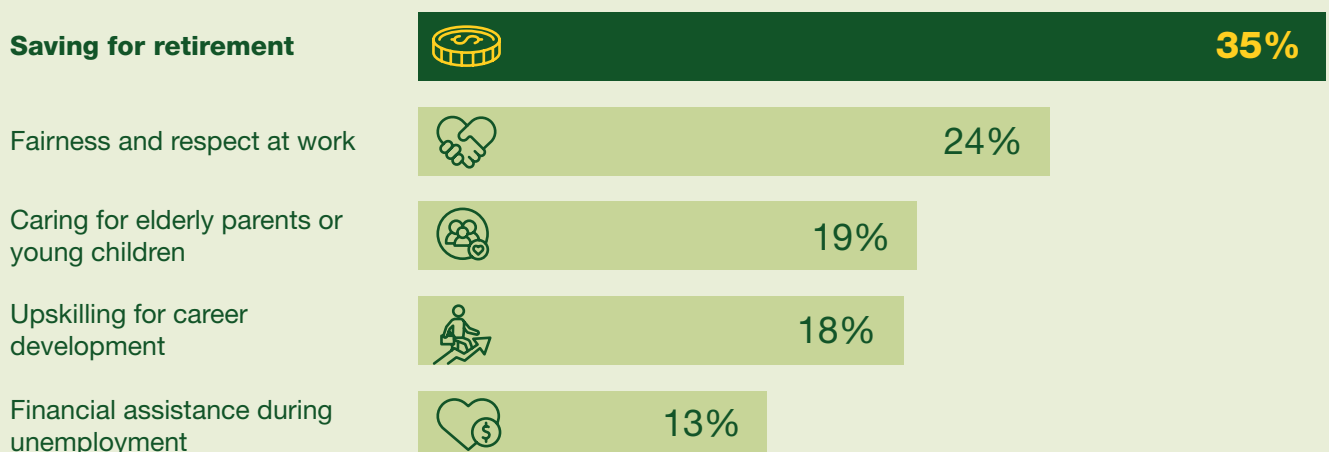


■ Strongly agree ■ Agree ■ Disagree ■ Strongly disagree

Source: Survey of Workers #2 (Nov–Dec 2022), n=528

SAVING FOR RETIREMENT IS THE TOP WORK-LIFE CONCERN AMONG OLDER WORKERS

Top concerns of workers aged 55 and above



Source: Poll at #EveryWorkerMatters Conversations Roving Exhibition (Dec 2022–Mar 2023), n=1,500

²³ Source: Central Provident Fund, "The CPF story," November 3, 2022.

Our policy workshops involved stakeholders including HR experts, academics, civil society, policymakers, and older workers. **Our recommendations on the issue of dignified ageing and retirement adequacy are the fruits of the rich discussions that we had.**

RECOMMENDATION #7

Older workers should have fair employment and training opportunities in a multi-generational workforce

For many, a job is tied to their sense of independence and self-worth. It also serves as a platform for them to contribute meaningfully to society.

As the proportion of older workers in our workforce increases, more must be done to enhance the employability of our older workers in a multi-generational workforce. **We believe that this can be achieved via a multi-pronged approach comprising inclusive training practices, job redesign and devoting more resources to curate and match seniors with micro-jobs.**



Equal training opportunities for older workers

Training plays a crucial role in enhancing the employability of older workers. With the right skillsets, older workers will be able to command fair and competitive wages even as they transition into re-employment or post-retirement age employment.

To support this, employers can adopt an inclusive approach towards training by providing older workers equal access to training and development opportunities. This would enable older workers to upskill so that they can continue to meaningfully contribute to the company's growth. Additionally, as workers stay on in the workforce, the runway for employers and older workers to reap the benefits of training also extends.

Beyond employer-led training, older workers should also take charge of their own upskilling journey. Older workers should utilise their SkillsFuture Credit provided by the Government. Older workers who are union members can also leverage the Union Training Assistance Programme in conjunction with SkillsFuture to offset training costs. Where there are instances of unfair access to development opportunities at the workplace, we encourage workers to proactively seek support from their unions and NTUC.





Leverage job redesign for inclusive work environments

As our workforce ages and growth slows, it makes good business sense to **foster an age-inclusive workplace** that would allow older workers to thrive and employers to tap into their experiences.

However, to do so, some accommodations may be required to support the needs of older workers at the workplace. We encourage companies to consider job redesign to adapt job roles to an ageing workforce, thereby improving overall worker productivity.

NTUC stands ready to support employers in this endeavour through our NTUC Training and Placement ecosystem and Company Training Committees.



My main concern is whether I will be able to continue working. The work I do is very hands-on and physical, and it requires me to remain fit.

Zailani Said, 61

Building and Concert Hall Officer

Zailani works as a building and concert hall officer for the Singapore Symphony Group, where he takes care of the facility's equipment and provides operational support to other departments. As he had an ailment which he has since recovered from, Zailani is increasingly worried about his employability as he approaches the statutory re-employment age. He wishes to be in good health so that he can continue working for as long as possible to secure enough savings for retirement.

Zailani is not alone in his concerns, as 58% of older workers we engaged had indicated that they want to work beyond the statutory retirement age. Zailani has also been attending courses to keep his mind occupied and is currently planning to take up a sound engineering course to transition to a more desk-bound role within his company in the future. He hopes that his company will be able to support him in this endeavour.

A brighter future for all workers, regardless of age – is Zailani's hope for the future.





Devote resources to curate micro-jobs

Beyond formal full-time employment, **we need to find new job types within the community that can best meet the income and lifestyle needs of our older workers.**

To sustain and scale up efforts to provide flexible or micro-jobs to seniors on an ongoing basis, more resources are required to curate such jobs and match seniors to them. Available micro-jobs can be posted on senior-focused job platforms such as the Centre for Seniors (CFS) Silver Job portal for greater visibility. Jobs should be curated so that seniors can identify jobs in their vicinity to reduce travelling time and cost.



Micro-jobs in Singapore



In 2014, the North East Community Development Council piloted a Community Employment Programme to provide part-time jobs to seniors aged 62 and above.²⁴

In 2021, companies such as the United Overseas Bank piloted a gig employment programme offering retired employees short-term project-based work with healthcare benefits and insurance coverage.²⁵

Recently, Thye Hua Kwan Moral Charities worked with the CFS to provide community-based micro-jobs for seniors.²⁶

I would very much be in favour of phased retirement rather than just stopping work one day. Work is one of the most meaningful parts of one's life, and the sudden loss of this purpose can affect one's physical and mental health.



Radha Basu

Director, Strategic Engagements, Tsao Foundation

²⁴ Priscilla Goy, "New job scheme for retirees in Northeast," AsiaOne, April 17, 2014.

²⁵ Tang See Kit, "UOB launches gig employment programme for retired employees to take up flexible work," Channel News Asia, November 5, 2021.

²⁶ Syarafana Shafeeq, "Seniors take on 'micro-jobs' like meal deliveries to stay active while getting paid," The Straits Times, July 9, 2023.

Case Study

Japan's Silver Human Resource Centres²⁷

In Japan, the Silver Human Resources Centres programme provides part-time, paid employment to seniors above the age of 60.



Over
700,000
registered members



Operations in
1,300
locations across Japan

The programme has been a key contributor to the maintenance of a high labour force participation rate among seniors with:

Around
30%
Males over 70



Around
20%
Females over 70

participating in the programme

RECOMMENDATION #8

Workers who have consistently been in employment should have basic retirement adequacy

Being able to meet one's basic retirement needs after a lifetime of contribution to Singapore's economic growth is a key aspect of dignified ageing and a fundamental cornerstone of our workers' compact.

At NTUC, we believe that **workers who have consistently worked and contributed to their CPF should be assured of basic retirement adequacy.**

This stance was supported by Deputy Prime Minister Lawrence Wong in his keynote speech at the Singapore Perspectives 2023.

Our workers are worried that their CPF savings will not be enough for them to enjoy the quality of life they seek once they stop working. Can they be assured that if they work hard, save and contribute to their CPF savings, their basic needs will continue to be taken care of? Singaporeans now have longer life expectancy and the issue of retirement adequacy will become more pressing.

Ng Chee Meng
Secretary-General, NTUC,
2018 Debate on Motion of
Thanks to the President



²⁷ Kumi Morishita-Suzuki, Societies Momomi Nakamura-Uehara, and Tomoaki Ishibashi, "The improvement effect of working through the Silver Human Resources Center on pre-frailty among older people: A two-year follow-up study," Research Square, (2022).



Support vulnerable older workers to achieve basic retirement adequacy

The key to ensuring retirement adequacy is to enable workers to maximise their potential, maintain their employability and make good financial decisions. This would enable them to earn decent wages and would allow them to set aside enough money to meet their retirement needs. Further support should also be provided to vulnerable older workers who are still unable to meet their basic retirement needs on their own.

To address the challenges of ageing and assuring vulnerable workers of retirement adequacy, our policy workshop participants suggested that the whole of society should come together to help. This has the added benefit of acting as a “social glue” to promote a collective effort. Workshop participants highlighted three strategies.



First, the Government should consider introducing new schemes such as CPF top-ups to support vulnerable workers in their 50s who have consistently made CPF contributions but were not able to fully benefit from past enhancements to schemes like Workfare Income Supplement. In this vein, NTUC is supportive of the Government’s recent measures announced at the National Day Rally 2023, including the Majulah Package.²⁸

Second, to better support vulnerable older workers, the Government should also consider enhancing existing schemes that encourage a whole-of-society approach in assuring vulnerable workers’ retirement adequacy. One possible suggestion is to expand tax relief for CPF top-ups to other family members beyond current rules.

Third, schemes that enable an upstream approach to helping vulnerable workers build up their CPF savings could also be implemented. For example, the Government could consider leveraging CPF contribution data to proactively identify and assist groups who would likely not meet their BRS.

Did you know?



CPF Board allows tax relief for individuals who top up the retirement savings of their loved ones with cash. Employers can also make cash top-ups to their employees’ Special/Retirement Accounts and enjoy an equivalent amount of tax deductions.²⁹

²⁸ Cheow Sue-Ann, “NDR 2023: \$7b Majulah Package to help S’poreans aged 50 and older meet retirement needs,” August 20, 2023.

²⁹ Central Provident Fund, “Retirement top-ups for loved ones, employees and others,” November 29, 2022.

Conclusion

We want older workers to be able to fulfil their aspirations at the workplace and to be assured of their retirement adequacy after a lifetime of contributing to Singapore's economic development.

To support older workers, NTUC will continue working with our tripartite partners to enable them to remain in the workforce longer and to enhance their employability through job redesign and training. We will also strengthen awareness of workplace fairness protections so that older workers feel assured in stepping forward to report discriminatory practices without any fear of reprisal. We will continue to support our members facing any workplace discrimination by providing one-to-one support to seek appropriate redress for all union members.

We will also work with employers and community partners to create more flexible and part-time job opportunities for older workers to contribute back to society in a manner that honours their experiences and skillsets.

For vulnerable workers who are unable to meet their basic retirement adequacy, NTUC will continue to do our part in championing and mobilising support from the whole of society.

**#EveryWorkerMatters
Conversations platforms
have allowed us to
better understand older
workers. With this
understanding, NTUC and
unions can work closely
with our employers and
other tripartite partners
to take an inclusive
approach towards training
and reskilling of their
workforce.**

Ong Hwee Liang
Vice-President, NTUC
General Secretary,
SIA Engineering Company
Engineers and Executives Union



WE WILL SUPPORT
EVERY YOUNG WORKER
MID-CAREER WORKERS
IN THEIR VISION OF
MUST BE HELPED
SUCCESS
AMIDST DISRUPTION,
DIGITALISATION AND
WORKERS SHOULD HAVE
DECARBONISATION
PEACE OF MIND IN
BALANCING WORK AND
OLDER WORKERS
CAREGIVING
SHOULD BE GIVEN FAIR
WORK OPPORTUNITIES
NO WORKER SHOULD BE
AND BE ASSURED OF
LEFT BEHIND AS
RETIREMENT ADEQUACY
SINGAPORE PROGRESSES

VULNERABLE WORKERS

My Name and Age:

Muhammad Nasharudin Shariff, 52

My Occupation:

Senior Security Supervisor

What I believe:

Essential workers need more respect and recognition from the public.

Why I believe this:

The Progressive Wage Model has helped increase interest in joining the security industry, but for new joiners to stay, there is a need to create a safer and more conducive working environment.

What I want to see happen:

A better image of the security industry so that workers with security licenses will make the best use of their skills by remaining in the industry.

All workers deserve protection and support for better wages, welfare and work prospects.

Muhammad Nasharudin Shariff
Senior Security Supervisor



VULNERABLE WORKERS

No Worker Should Be Left Behind in Singapore's Progress



In an era of rapidly evolving labour markets, it is imperative to safeguard the well-being of vulnerable workers.

Lower-wage workers live in the margins of an increasingly competitive and expensive Singapore. They are limited by their income, disproportionately impacted by soaring costs and are often forced to make difficult choices among necessities. Many of these workers are the backbone of a prosperous Singapore, yet they confront the harsh reality of long working hours, uncertain career advancement opportunities and occupational precarity.

Self-employed persons have to shoulder business responsibilities and often miss out on employment benefits and protection enjoyed by their counterparts in regular employment. With the rise of platform work, the number of workers that face these issues have increased. It is important that we address their unique challenges and their need for a stronger voice to advocate for their interests.

As our nation advances, how can we ensure that progress is accessible to all and no worker gets left behind?

Profile of vulnerable workers in Singapore

Vulnerable workers can be defined as individuals who are at higher risk of experiencing:



**Unfavourable
working conditions**



**Limited
job security**



**Inadequate work
protections**

Workers may be considered vulnerable at different points in their life. Vulnerability can also be situational such as during economic downturns or career transitions. **This chapter will specifically focus on Lower-Wage Workers (LWWs) and Self-Employed Persons (SEPs) due to their unique vulnerabilities in the labour market.**



Lower-wage workers



LWWs can be defined as **workers earning up to the 20th percentile income level for full-timers³⁰ (i.e., \$2,492 as of 2022).**

As of 2022, there are

416,100 LWWs earning \$2,492 or less in Singapore.

Results from analyses involving median monthly income and age reveal a higher likelihood of LWWs being older. The distribution of median wages by age follows a bell-shaped pattern, which peaks in the 40–44 age range. However, there is an over-representation of LWWs aged 60 and above, who also have the lowest median monthly income of \$2,475.



DISTRIBUTION OF MEDIAN WAGES BY AGE

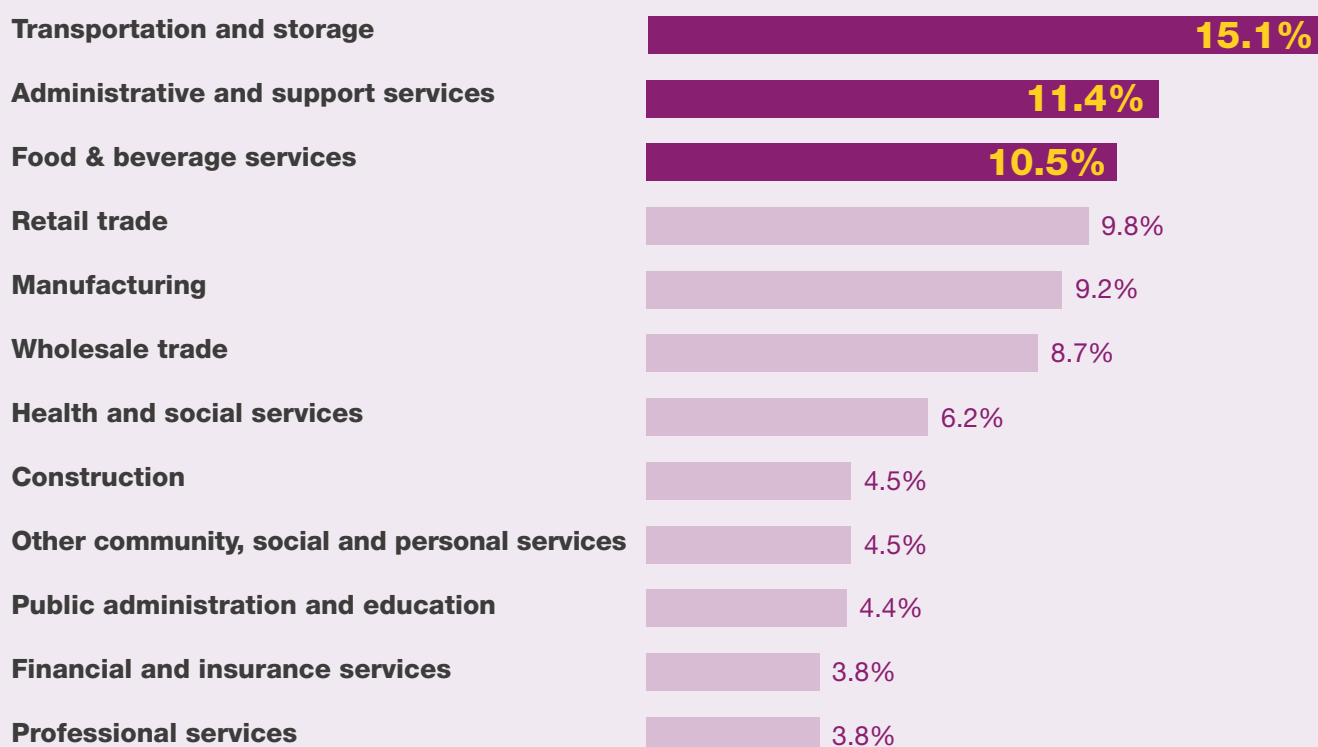


Source: Labour Force in Singapore 2022, Manpower Research and Statistics Department Singapore

³⁰ Ministry of Manpower, National Trades Union Congress & Singapore National Employers Federation, "Progress Through Solidarity & Dynamism: Tripartite Workgroup on Lower-Wage Workers Report," (2021).

THE TRANSPORT AND STORAGE INDUSTRY HAS THE HIGHEST PROPORTION OF LWWs

Distribution of full-time employed residents with gross monthly income from work (excluding employer CPF contribution) at or below \$2,492 by industry, June 2022.³¹



Note: Data excludes full-time National Servicemen. Others include agriculture, fishing, quarrying, utilities and sewerage & waste management. Chart depicts top 12 industries.

Our findings also indicate that **LWWs are more likely to have lower education levels**. Among the lower-wage workforce surveyed,



Only 1 out of 4

had a diploma or higher educational qualification.

Such an observation arises despite a substantial proportion of Singapore's local workforce possessing a diploma or higher educational qualification.³²

³¹ Manpower Research and Statistics Department Singapore, "Labour Force in Singapore Advance Release 2022," (2022).

³² Ministry of Manpower, Manpower Research and Statistics Department, "Labour Force in Singapore 2022," (2023).

Self-employed persons

SEPs are present in a wide range of industries.

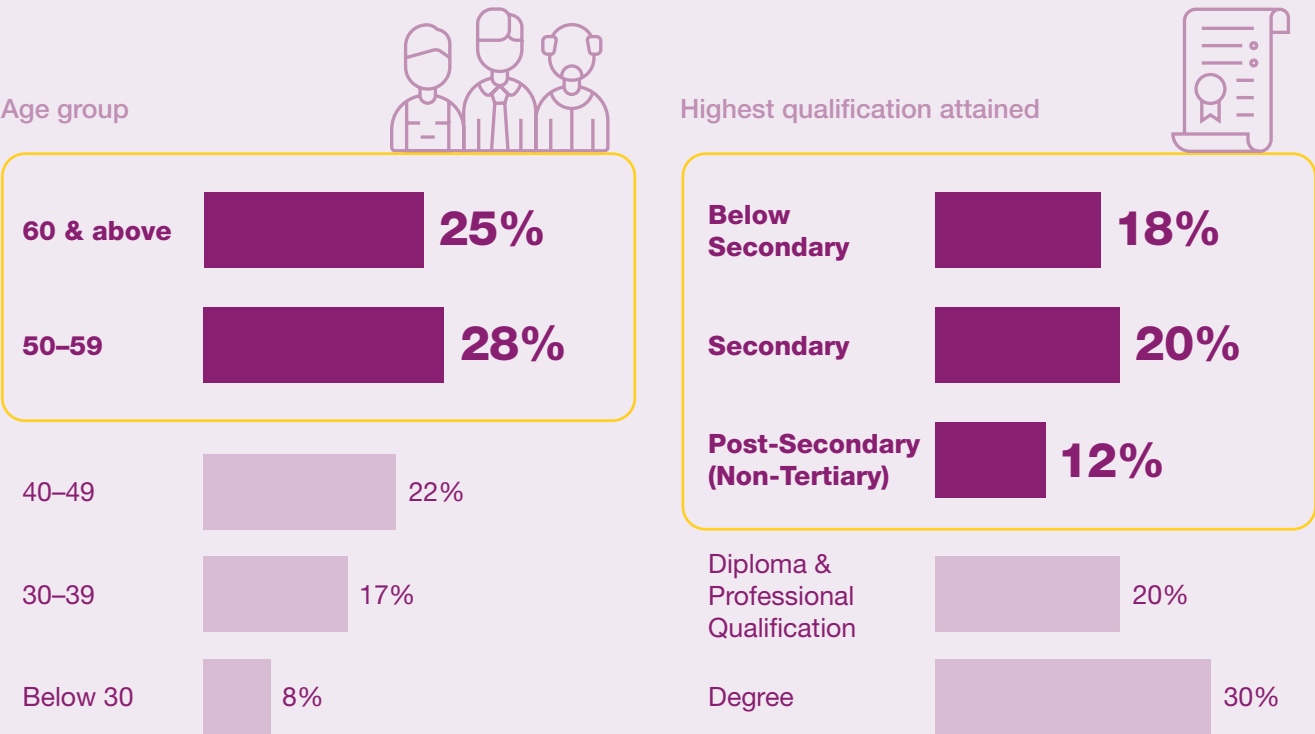
As of 2022, SEPs make up **13.3%** of employed residents



More than two-thirds of SEPs are own account workers.

Own account workers are self-employed persons who are engaged in a trade or business without employing any paid workers.³³

OWN ACCOUNT WORKERS TEND TO BE OLDER OR LESS EDUCATED



Source: Comprehensive Labour Force Survey, Manpower Research & Statistics Department, MOM

³³ Ministry of Manpower, Manpower Research and Statistics Department, “Labour Force in Singapore 2022,” (2023).

Among SEPs, **platform workers** (comprising delivery workers, private-hire car drivers and taxi drivers using online matching platforms) **form a particularly vulnerable group**, with net trade income close to or below that of LWWs.

PLATFORM WORKERS FORM A PARTICULARLY VULNERABLE GROUP

Median gross monthly income



\$2,500

Private-hire car drivers



\$1,500

Taxi drivers



\$2,000

Delivery workers

Our findings also showed that **more than half of freelance coaches and instructors** with the occupation as their primary income source **currently earn an average of below \$2,000 per month**.

Over a third of these respondents also highlighted issues they face in their job, including:



Schools reducing training hours



Cancellations of pre-booked jobs without compensation



Reduction of rates despite increases in class sizes

As a private-hire vehicle driver, I am concerned that I will not have sufficient income for retirement and that the long hours of driving will take a toll on my health and safety. Having a voice can help us to negotiate with platform operators for more protection and benefits and address our concerns better.

Alydree Chow

Private-hire vehicle driver

Alydree has been a private-hire vehicle driver for five years, ferrying passengers from all walks of life around Singapore. Driving can be tiring – for many platform workers like Alydree, long hours of driving are needed to earn a decent income to support their families. Alydree is concerned about having to cope with the cost of living, especially with the high business costs and having to adapt to platform companies' rules and regulations.

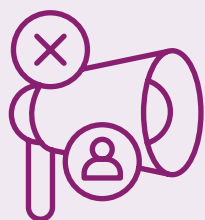
As a driver, the role also comes with challenges – passengers have made unreasonable demands at the expense of drivers. Alydree and her fellow drivers are no strangers to incidents such as sexual harassment and verbal abuse, with little avenues to seek recourse. Alydree is glad that more light being shone on self-employed persons, starting with the recent announcement of a representation framework for platform workers. She looks forward to the upcoming changes to better the livelihoods of platform workers and hopes that these protections can be extended to all self-employed persons too.



Insights

Through our discussion and surveys, we actively engaged a significant number of vulnerable workers to gain insight into their **concerns and aspirations**.

We found that the primary issues that weighed heavily on the minds of LWWs centred around:



The lack of public respect for their work as compared to other workers



Stagnant or insufficient wage growth that has not kept up with the rising cost of living

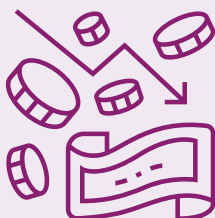


Lack of awareness or opportunity to pursue training and career progression

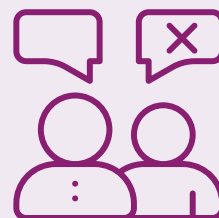
In our dedicated sessions with SEPs in the sports, creative and cultural industries, they shared their concerns regarding:



Limited training and career progression opportunities



Inadequate financial resources for unexpected crises and savings for retirement



Imbalance in bargaining power with large service buyers such as delayed payments, and being pressured to agree to one-sided terms or clauses

Finally, platform workers experience unique challenges because they rely on platform's algorithmic systems for jobs. They cannot determine how much they charge for their services and face uncertainty over their income in addition to bearing the costs of operations. They typically earn a modest income with little opportunity for advancement.



#EveryWorkerMatters Conversations with SEPs in the performing arts sector

Passion is a common reason why SEPs in the performing arts join the industry, but passion alone is insufficient for these workers to continue providing their services in a sustainable manner. In November 2022, NTUC's Freelancers and Self-Employed Unit organised an engagement session with SEPs in the performing arts sector to find out how they wish to be supported in their career development and the challenges they face regarding their wages, welfare and work prospects.

Participants at the session shared their aspirations for the arts sector, ranging from professional recognition to best practices, training support and the cultivation of a better ecosystem for the community through better representation. They also shared about the common problems they face, which include the lack of industry standards on copyright protection, lax enforcement of contracts and inadequate workplace safety and harassment protection.



Here's a summary of the insights shared:



Wages

Rates have stagnated over the years; it is common for freelance artists to face difficulties negotiating royalties and requesting payment for the use of their work outside of their intended purpose.



Welfare

There is a need to uplift industry best practices in terms of workplace safety, fairer contracts and insurance coverage.



Work prospects

While freelance services continue to be valued, more training support is needed for local talents to professionalise and stay relevant on the global stage.



Lack of public respect



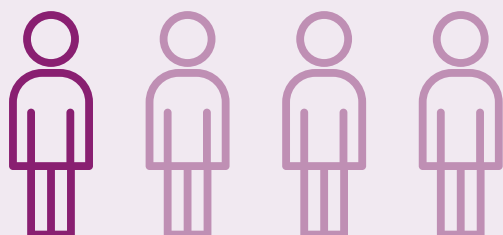
When LWWs were asked if they are proud of their job, we found that:



1 out of 2

feel proud of their work and believe that it is important

However



1 out of 4

feel that they do not receive the same amount of respect for their jobs as compared to PMEs



Cleaning is my interest. I love my job because it teaches me to be responsible and friendly to customers and my work is fun with technology. My job helps me take care of my family, so my life is good now.

Baskaran Periappa, 44
Cleaner



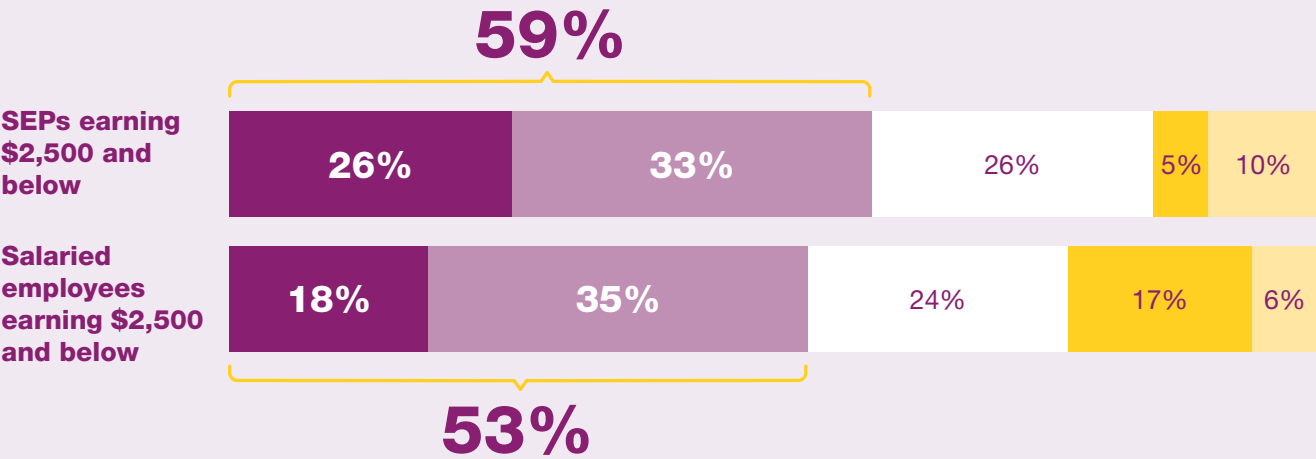
Wages



The findings from our survey on workers earning below median **wages reveal that wages have not kept up with rising cost of living for a significant proportion of workers.**

MORE THAN HALF OF LWWs AND SEPs FELT THAT THEIR INCOME HAD NOT INCREASED SUFFICIENTLY TO KEEP UP WITH INCREASED COST OF LIVING

To what extent do you agree with this statement: “My income has increased sufficiently in the last 12 months to keep up with rising cost of living”?



Strongly disagree Disagree Neutral Agree Strongly agree

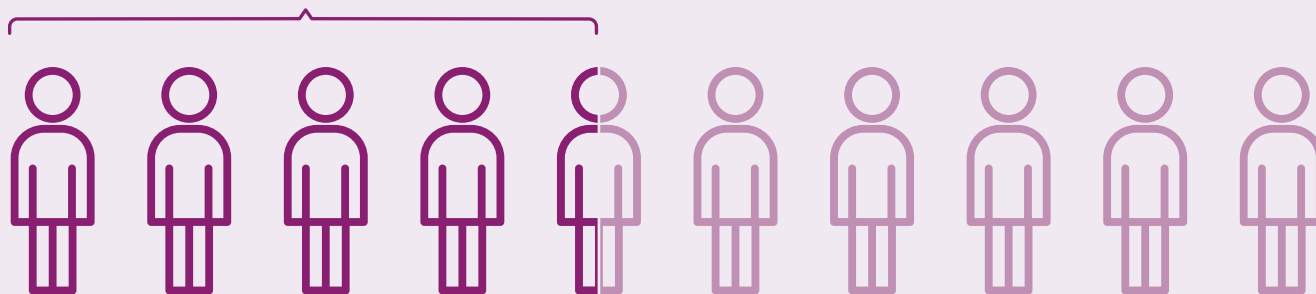
Source: Survey of Workers at Median Income and Below (Dec 2022–Jan 2023), n=1,000

Training and career progression opportunities



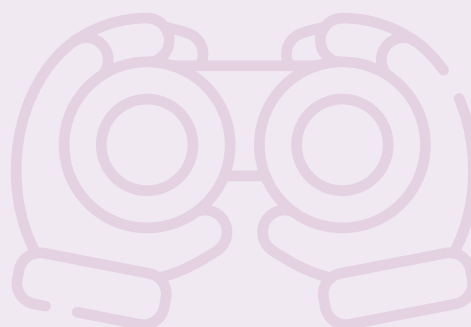
The lack of awareness and availability of training and career progression opportunities are also significant concerns for LWWs.

45% of the bottom 20th percentile of workers had a clear understanding of the promotion opportunities and requirements for job advancement

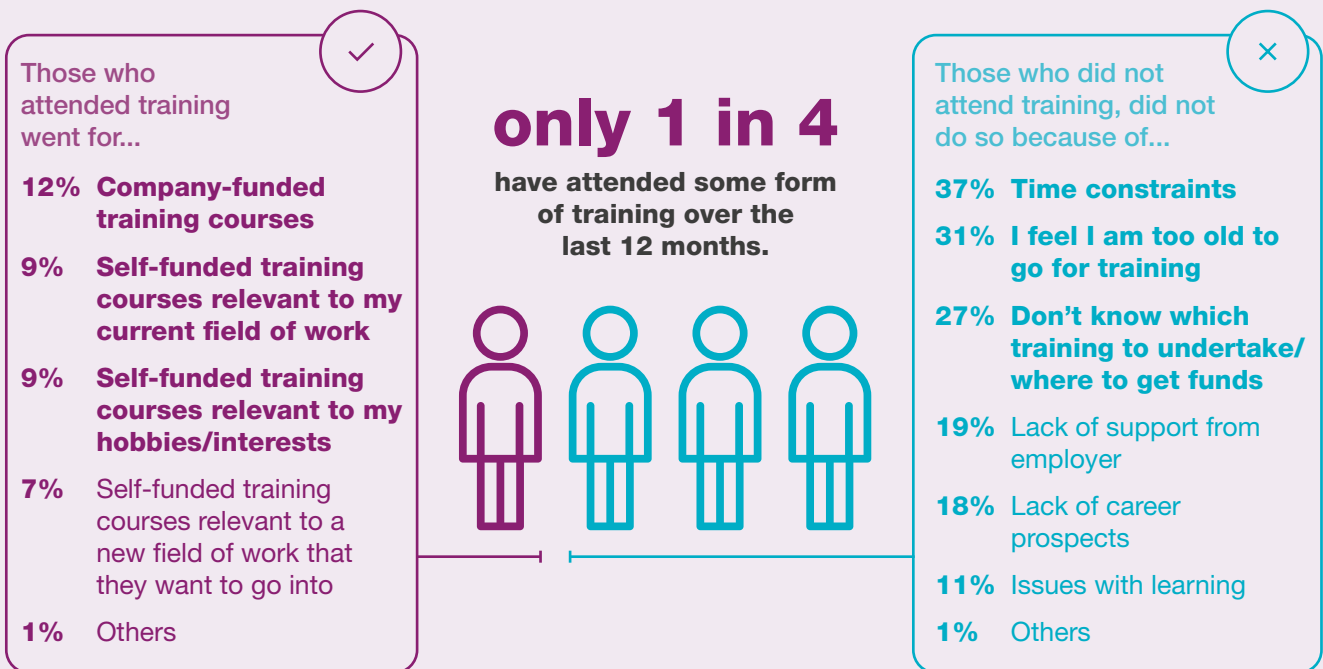


63% in the 20th to 50th percentile had a similar understanding

Source: Survey of Workers at Median Income and Below (Dec 2022–Jan 2023), n=1,000



Even though training has an outsized impact in uplifting the wages of this group,³⁴



Source: Survey of Workers at Median Income and Below, selected dataset of LWW, n=400

The top reasons cited by LWWs for not attending training include **time constraints, feeling like they are too old to be trained and monetary constraints.**

Despite these constraints, 55% of LWWs expressed a desire to attend some form of training. This indicated that there was a gap between the willingness and ability of LWWs to upskill.

MORE THAN HALF OF LWWs INDICATED INTEREST IN ATTENDING TRAINING

Which of the following best describes your ambition in relation to attending training courses in the next year?

55%
I want to attend training

45%
I do not want to attend training



Source: Survey of Workers at Median Income and Below (Dec 2022–Jan 2023), selected dataset of LWW, n=400

Similarly, some SEPs expressed concerns about limited pathways to upskill, which hinder their ability to adapt to changing market demands.

For instance, with the growing demand for virtual consultations, vulnerable freelance arts educators fear that they will lag behind due to their inability to pick up technological skills that would help with their businesses. These skills include marketing their services online or delivering their services via online mediums. The absence of clear pathways for SEPs to upskill in relevant and complementary skillsets can pose significant barriers for SEPs looking to expand their scope of work.

³⁴ The In-Work Poverty report indicates that training can lead to a 20% increase in wages for lower-wage workers. This effect is particularly pronounced among respondents who have longer work experience, lower levels of education (such as ITE and below) and are in non-PMET jobs. Irene Y. H. Ng et al., "Wage, Jobs, Work Conditions, and Well-Being among Young Workers," (2022).

RECOMMENDATION #9

Essential workers should be recognised, respected and rewarded

NTUC has consistently championed the cause of **improving the wages and work prospects of LWWs.**

We have actively engaged in tripartite negotiations with employers and the Government to secure better wages, benefits, and working conditions for workers at the lower end of the income spectrum through the Progressive Wage Model (PWM), the National Wage Council (NWC), and the Tripartite Workgroup for Lower-Wage Workers (TWG-LWW), among many others.

To me, every job is important, no matter how small. Sometimes, it is the small jobs that are the ones that make the big difference.

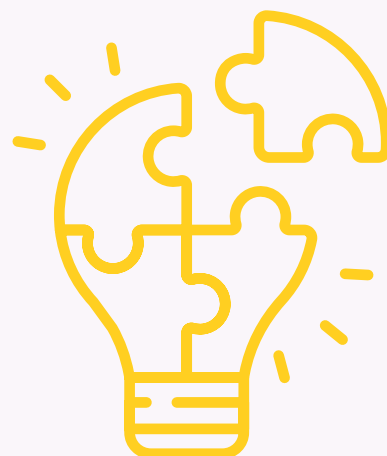


Nur Atiqah Ismail, 37
Lead Administrative Executive

Over the years, NTUC has also **increased our outreach to SEPs.**

We formed the National Private Hire Vehicles Association in 2016 to represent drivers on gig platforms. We also formed the National Instructors and Coaches Association in 2018 to support freelance coaches. In 2020, we formed the National Delivery Champions Association and the Visual, Audio, Creative Content Professionals Association to represent freelance delivery workers and freelance creative professionals, respectively. NTUC and the associations have made great strides in advocating for more protection and support for our ride-hailing drivers and delivery workers.

However, there is still more that can be done. LWWs are still not receiving the public respect they deserve, and their incomes are not keeping pace with the sharp rise in the cost of living. Finally, opportunities for training and career progression for both LWWs and SEPs are not always transparent or available to them.





Expand elements of PWM to more lower-wage worker groups

PWM is one of the key national initiatives to uplift our LWWs by **improving their wages, welfare and work prospects.**

The PWM framework consists of four different ladders – wage, skills, productivity, and career – each of which is developed and customised to their relevant sectors or occupations to ensure that, complemented by improvements in productivity and skills, wage growth is sustainable over the longer term.

NTUC and our unions have played a crucial role in developing the PWM as the leading advocate for workers. We actively represent workers’ interests during the tripartite negotiations, ensuring that their voices are heard and their needs are considered.

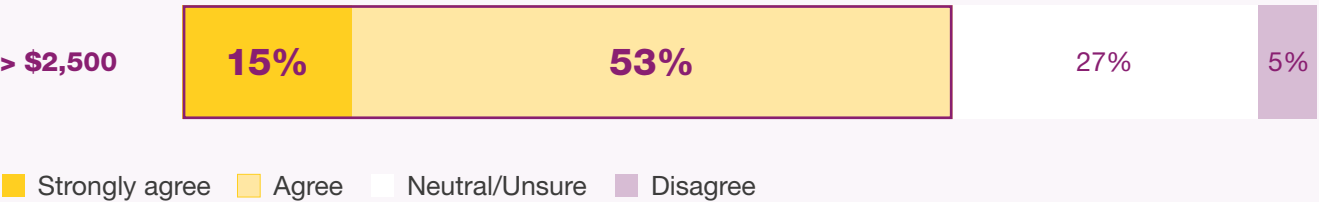


Between 2014 and 2019, the cleaning, security, and landscape sectors experienced **31% wage growth**, surpassing the wage growth of the 20th percentile and the median in the same period.

The effectiveness of PWM has been acknowledged by workers themselves, with seven in 10 LWWs surveyed agreeing that it has been effective in raising wages for LWWs.

THE PWM HAS BEEN EFFECTIVE IN UPLIFTING WORKERS

To what extent do you agree that PWM has been successful in uplifting workers?



Source: Survey of Workers at Median Income and Below (Dec 2022–Jan 2023), selected dataset of LWW, n=400



A job signifies more than a source of income; it serves as a gateway to freedom. Through employment, individuals not only earn their livelihoods but also gain the ability to shape their own lives, make choices, and pursue their aspirations.



**Mohamed Ismail
Abu Bakar, 64**
CEO, A Voice To Be
Heard Limited

The TWG-LWW has also **expanded the coverage of sectoral and occupational PWMs from 10% to 47% of LWWs.**

By expanding the PWM to three new sectors and two occupational groups, another 107,000 LWWs have come within the scope of the model.³⁵

Our attention remains focused on the LWWs who have not benefitted from the PWM. Many LWWs face the challenge of unclear career pathways and corresponding wages. They expressed dissatisfaction with the training they received, as these were not linked to eventual career advancement. Some also mentioned that the promotions they received did not come with a corresponding pay increase.

NTUC will continue to advocate for the **expansion of the Progressive Wage framework to increase coverage of LWWs.** We firmly believe that to uplift LWWs, skill and career pathways need to be established, accompanied by wage progression.

Roles such as machine operators, healthcare and social services positions, and logistics workers are among the sectors that can potentially benefit from more structured career progression, and we will work together with our tripartite partners to further promote and drive this initiative.



³⁵ Ministry of Manpower, National Trades Union Congress & Singapore National Employers Federation, "Progress Through Solidarity & Dynamism: Tripartite Workgroup on Lower-Wage Workers Report," (2021).



Professionalise skilled trades through the Career Progression Model

At NTUC, we believe that every worker should have an equal chance to choose a career they want and advance in the way they hope to grow and develop. However, in Singapore, there exists a prevailing perception that places a greater value on cognitive work as compared to hands-on work, including skilled trades.

This bias often leads to the undervaluation and underappreciation of jobs that require practical skills, as they are seen as less prestigious.

To address this issue, **more viable and appealing career pathways for individuals with a greater inclination towards hands-on skills need to be established.**

This would aid in fostering an environment where people can be recognised and valued for the practical skills they possess.



Even as our society becomes increasingly advanced, **it is crucial to give due recognition to workers in skilled trades roles** such as plumbers, carpenters and building technicians.

These occupations play an indispensable role in the daily lives of Singaporeans, contributing to the functionality, safety, and comfort of our environment.

Every Singaporean must have the opportunity to take on work they find fulfilling and meaningful, build on their talents, give their best, and be rewarded fairly for it.

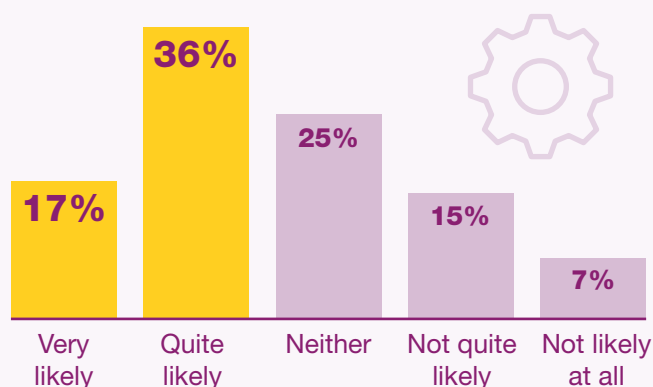
Mdm Halimah Yacob,
Former President of the
Republic of Singapore
(2017–2023)



More than half of the respondents to our youth survey said that they were likely to consider a career in skilled trades.

MORE THAN HALF OF YOUTHS SURVEYED WOULD CONSIDER A CAREER IN SKILLED TRADES

Would you be interested to consider a career in skilled trades (e.g., plumber, electrician)?

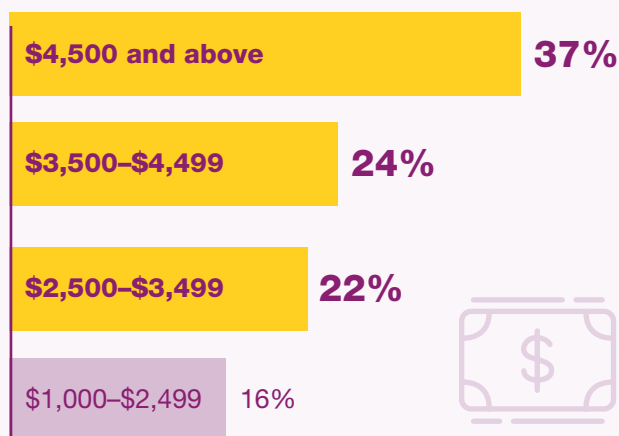


Source: Youth Taskforce Survey (March 2023), n=2,294

Of these respondents, a majority of them expect to have at least a starting salary of \$2,500 and above. This shows that if skilled trades offer attractive salaries and good career prospects, there is a strong likelihood that youths will be more inclined to pursue this path.

MAJORITY OF THEM EXPECT A MINIMUM STARTING SALARY OF \$2,500

Of those who are “likely” to consider skilled trades, what’s the minimum expected salary?



Source: Youth Taskforce Survey (March 2023), n=2,294

Considering this, NTUC is collaborating with the Ministry of Manpower to develop initiatives to professionalise skilled trades. This includes developing a Career Progression Model (CPM) that focuses on establishing clear career progression and accreditation pathways for skilled trades, with the aim of providing workers in these trades with good wages and work prospects.

Additionally, CPM aims to incorporate recognised certifications and qualifications that validate the expertise of skilled trade professionals, enhancing their credibility and opening better job opportunities as they gain higher levels of skill mastery.

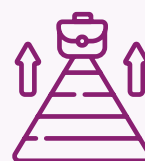
Applying the CPM to essential skilled trades can also help to ensure that Singaporeans continue to enter these trades to meet our national needs. To start off, we will prioritise essential trades that have a direct effect on the daily life of Singaporeans, such as plumbers and electricians, before a broader range of skilled trades can be incorporated down the line.

Overall, this model aims to create a supportive ecosystem that values and recognises the contributions of skilled trade professionals.

It strives to:



Equip individuals with the necessary skills



Provide access to attractive career prospects



Ensure fair wages

By implementing these measures, our ultimate goal is to attract and retain top talent in the skilled trades industry, fostering a thriving and skilled workforce for the future.

Profile on Singapore Plumbing Society

In 2021, NTUC brought together the Public Utilities Board (PUB), and the Singapore Plumbing Society (SPS), with support from the PUB Employees' Union, NTUC U SME, and NTUC Training and Transformation, to develop a comprehensive **10-year Operation & Technology Roadmap (OTR)** for the plumbing industry at a sector-level.

This collaborative effort aimed to uplift the plumbing sector and its workforce while preparing plumbing companies for future challenges and opportunities. By leveraging the unique strengths of these stakeholders, the OTR sought to drive positive change and progress within the plumbing industry.

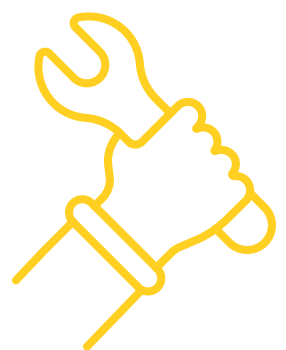
The OTR's key focus areas included manpower development, education, and awareness within the plumbing sector, as well as fostering a culture of positive reinforcement within the industry to ensure long-term workforce sustainability. The roadmap aimed to provide a comprehensive framework for addressing these issues and driving improvements in the plumbing industry over the next decade.

Over the past two years, NTUC has worked closely with SPS and other relevant stakeholders to monitor progress towards implementing the OTR. This collaboration has ensured that the initiatives outlined

in the roadmap were actively pursued and achieved tangible results in transforming the plumbing sector.

Recently, SPS announced the launch of their newest tender/job portal, providing a platform for plumbers to discover opportunities posted by interior designers, industry professionals, and Management Corporation Strata Titles in need of plumbing services. This portal serves as an essential step in educating the public about the importance of engaging licensed plumbers for certain plumbing works, emphasising the expertise and professionalism of qualified professionals in the field.

This partnership between SPS and NTUC to implement the CPM solidifies the ongoing efforts to enhance career pathways and provide better opportunities for professionals within the plumbing industry.



RECOMMENDATION #10**Self-employed persons should enjoy stronger representation and better protection**

As a passionate photographer with over 11 years of experience, I believe that fair treatment and inclusive representation of freelancers are important in the creative industry. With better representation, we can create a community that values freelancers, gives everyone an equal chance, and encourages creativity from diverse perspectives.

Garick Bay, 42
Freelance Photographer;
Protem Deputy General
Secretary, Visual,
Audio, Creative Content
Professionals Association

**NTUC believes in supporting SEPs as they are a growing proportion of our workforce.**

There is an increasing need for a collective voice and formal representation to advance the interests of SEPs who have less bargaining power.

For example, taxi and private-hire vehicle drivers are concerned about workplace safety and health issues, lack of protection (such as medical and insurance coverage), as well as rising operation costs and retirement adequacy. NTUC has brought these concerns to the fore through our advocacy and during discussions at the Advisory Committee on Platform Workers. Implementation of key changes to strengthen protection for platform workers, including legislative changes, is expected to take place in 2024.

Outcomes of Advisory Committee on Platform Workers

Through our advocacy at the Advisory Committee on Platform Workers, NTUC has strengthened protection for platform workers by:

- Ensuring adequate financial protection in case of work injury
- Improving housing and retirement adequacy
- Enhancing representation



Strengthen representation and protection for more groups of SEPs



Much progress has been made in our efforts to protect platform workers, including affording platform workers the right to seek formal representation through a new representation framework.

However, SEPs in the sports, creative and cultural sectors continue to face similar vulnerabilities. They are at risk of experiencing unfavourable working terms and conditions, have limited job security, inadequate work protection and limited opportunities for career progression.

Freelance creatives, coaches, and instructors often feel obliged to agree to contracts, even if they feel that they are unfair. This is especially so in their experiences contracting with larger service buyers, who have the power and ability to pressure them into accepting clauses that are one-sided. NTUC's goal is to ensure that freelance and self-employed work remains a viable career option. NTUC and our affiliated associations will continue to initiate discussions on contract reviews, regulatory developments and the setting up of work advisory services so that these professionals are properly compensated for their skills and are treated with fairness and respect.

SEPs in the sports, creative and cultural sectors are also concerned about the lack of adequate protection against safety lapses at work, workplace harassment, and the lack of proper dispute resolution channels.

While the introduction of the Tripartite Standards on Contracting with SEPs promulgated by the Tripartite Workgroup on SEPs was a step in the right direction, there is still a need to promote greater adoption of these standards. SEPs need peace of mind that their safety is protected while they carry out their work and that they have adequate financial coverage in case of any work injuries. Workers need to be assured that their voices are heard and properly considered during disputes and that their contractual rights will be enforced effectively. Government agencies in sectors that hire SEPs as part of their manpower pool could consider establishing industry-specific standards to provide baseline protections to SEPs. Stronger levers are also needed to ensure SEPs have effective recourse during breaches of contract (including copyright) and to ensure that those who adopt Tripartite Standards do so in practice.

SEPs in the sports, creative and cultural sectors need the right to be represented so that we can better advocate for their interests collectively. Stakeholders can then work together more effectively to jointly address gaps in the freelancing space and map out future measures.

Conclusion

While Singapore continues to prosper, we must not let vulnerable workers fall through the gaps. **NTUC remains committed to strengthening representation and protection for all vulnerable LWWs and SEPs.**

NTUC's role will always be to champion the concerns and aspirations for all workers, especially the invisible, the overlooked, and the underrepresented.

Abdul Samad Abdul Wahab
Vice-President, NTUC
General Secretary, Union of
Power and Gas Employees



By working together with our tripartite partners, we will continue to uplift LWWs and empower more to achieve higher wage growth and better work prospects.

Likewise, more can be done to extend support to more groups of workers such as SEPs who are at similar risk of experiencing unfavourable working conditions, limited job security, and inadequate work protection.

At the same time, our society should place greater value on hands-on skills to offer sustainable career pathways to attract a steady pipeline of talent into essential trades.

By ensuring social mobility, we can create a more equitable society where all workers can take pride in their work and have the opportunity to achieve their vision of success.



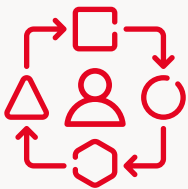
Concluding Thoughts

It is clear from our #EveryWorkerMatters Conversations that work and life concerns are closely intertwined, and work is far more than a source of livelihood.



Autonomy

Workers want meaningful and rewarding work as well as autonomy in their work and life decisions. They want the flexibility to explore various career options, the empowerment to define success for themselves, and work-life harmony through flexible work arrangements. These are built on a mutual relationship of trust between workers and employers.



Adaptability

Workers are keenly aware of global competition and the need to stay relevant in an open and dynamic economy. As the rate of skills obsolescence accelerates, workers recognise the importance of adaptability, upskilling, and transitioning into high-demand areas. Additionally, they seek adaptable workplaces that cater to their evolving needs for diverse job opportunities as they progress in age.



Assurance

Workers can do their best when they know they will be taken care of. Workers want to be assured that support will be available if they face challenges or fall through the cracks. For those who have dedicated their lives to hard work, they want to know that they will be able to live and work with dignity in their later years.

The **#EveryWorkerMatters Conversations** journey has strengthened our sense of purpose in fulfilling our Vision and our Mission as we renew our compact with all workers. It has spurred us to innovate, to better serve our workers, and to do our part with tripartite partners in ensuring Singapore's continued success in the road ahead.

Our Vision

A better and more meaningful life where workers of all collars, ages, and nationalities can work, live and play together in Singapore.

Our Mission

We help workers to earn a better living and live a better life.

A Word of Thanks

Through the #EveryWorkerMatters Conversations process, NTUC is glad to have kickstarted conversations with a wide array of stakeholders – workers, including women and youths, unions and professional associations; employers and trade associations; educational and academic institutions; policymakers and non-governmental organisations.

We would like to express our sincere gratitude to all our partners who have dedicated their time, effort, and energy and provided invaluable feedback over the past year.

The camaraderie and trust that were forged was a testament to the foundation of relationships and goodwill that we have built over the years. As we refresh our compact with workers, NTUC will continue to harness our extensive networks and strengthen our partnerships going forward. In particular, tripartite partnership is crucial for a strong workers' compact and a successful Singapore. It is our “secret sauce” in fostering harmonious industrial relations and a strong social compact.

A special “thank you” goes out to our staff and volunteers who have gone above and beyond, investing their extra time and effort to ensure the success of this initiative.

Above all, we extend our heartfelt appreciation to all who have generously shared their thoughts, ideas, and aspirations with us. Your input and insights have been at the core of our discussions, guiding us towards envisioning a better future for you and all working people in Singapore.

This is for you.


Mary Liew
NTUC President



Volunteers from the Labour Movement and Public Service

- NTUC Management and Staff Volunteers
- Union Leaders and members from our affiliated unions and associations
- Volunteers from the Public Service
- Volunteers from Members of the Public



Venue partners

- Asli Village
- CapitaSpring
- Changi Prison Complex
- Common Ground
- Devan Nair Institute for Employment and Employability (e2i)
- Galaxis
- Gardens by The Bay
- Guoco Tower
- Heartbreak Melts Ice Cream
- Institute of Technical Education (ITE) College Central
- ITE College East
- ITE College West
- Kallang Community Club
- LinkedIn Singapore
- Lowercase @ LASALLE
- Marina Bay Link Mall
- Migrant Workers' Centre
- Mothership HQ
- Nanyang Polytechnic
- Nanyang Technological University
- Nanyang Technological University @ one-north
- National Gallery
- National University of Singapore
- NEX
- Ngee Ann Polytechnic
- NTUC Centre, One Marina Boulevard
- NTUC Club (Downtown East)
- NTUC Clubhouse @ SingPost
- NTUC Health Senior Day Care @ Serangoon Central
- NTUC Trade Union House
- OnePunggol
- Orchid Country Club
- Our Tampines Hub
- People's Association
- Punggol 21 Community Club
- Republic Polytechnic
- Satay By The Bay
- Singapore Expo
- Singapore Institute of Management
- Singapore Management University
- Singapore Polytechnic
- City Sprouts (formerly known as Sprout Hub)
- Starbucks Reserve @ Jewel
- Suntec Convention Centre
- Temasek Polytechnic
- The Arc
- The Frontier Community Club
- The Malayan Council
- The Meeting Point @ JTC LaunchPad
- The Projector @ Riverside
- The Secret Garden by Zeekri
- WorkCentral

Special thanks

- ActiveSG
- Air-conditioning & Refrigeration Association
- Bold at Work
- Building and Construction Authority
- Chinese Development Assistance Council
- Devan Nair Institute for Employment and Employability (e2i)
- Friendzone
- Human Capital Singapore
- Institute for Human Resource Professionals Limited
- Institute of Policy Studies
- ITE College Central
- ITE College East
- ITE College West
- Kinobi
- LepakSG
- M3 Focus Area 4 (FA4) Taskforce
- Majlis Ugama Islam Singapura
- Ministry of Communications and Information - REACH (Reaching Everyone for Active Citizenry@Home)
- Ministry of Defence
- Ministry of Education
- Ministry of Manpower
- Monetary Authority of Singapore
- Nanyang Polytechnic
- Nanyang Technological University
- National University of Singapore
- National Youth Council
- nEbO
- Ngee Ann Polytechnic
- North East Community Development Council
- NTUC Club
- NTUC Health
- NTUC LearningHub
- O School (Super 24)
- People's Association Malay Activity Executive Committees Council
- People's Association Youth Movement
- People's Action Party
- Public Utilities Board, Singapore's National Water Agency
- QED Changemakers
- Republic Polytechnic
- RSVP Singapore, The Organisation of Senior Volunteers
- S. Rajaratnam School of International Studies
- Singapore Business Federation
- Singapore Business Network on Disability
- Singapore FinTech Youth Chapter
- Singapore Human Resources Institute
- Singapore Indian Development Association
- Singapore Institute of Management
- Singapore Institute of Technology
- Singapore Management University
- Singapore National Employers Federation
- Singapore Plumbing Society
- Singapore Polytechnic
- Singapore Precision Engineering and Technology Association
- Singapore Prison Service
- Singapore University of Social Sciences
- Singapore University of Technology and Design, Lee Kuan Yew Centre for Innovative Cities
- Singapore Water Association
- Specialists Trade Alliance of Singapore
- Temasek Polytechnic
- The New Charis Mission
- Varsity Voices
- Waste Management and Recycling Association of Singapore
- Women in Sustainability & Environment
- Yayasan MENDAKI
- Yellow Ribbon Singapore

List of Polls and Surveys

As part of #EWMC, we conducted a range of polls and surveys across various worker segments:

Poll at Roving Exhibition

Poll from December 2022 to March 2023 with 1,589 respondents (workers aged 18 and above across all income groups)

Poll of Youths at Roving Youth Hub Exhibition

Poll from July 2022 to February 2023 with 5,746 respondents (students and workers between 17 and 25 years old)

Poll on NTUC #EveryWorkerMatters Conversations Website

Online Poll from August 2022 to August 2023 with 2,774 respondents (workers across all sectors and income groups)

Labour Movement Conversations Pre-Launch Survey

Online Survey from June 2022 to July 2022 with 1,000 respondents (workers across all sectors and income groups)

Youth Taskforce Survey

Online survey in March 2023 with 2,294 respondents (students and workers between 17 and 25 years old)

Survey of Students and Workers on Life Transitions

Online survey from March 2023 to April 2023 with 10,882 respondents (students and workers aged 18 and above)

Survey of Workers #1

Online survey from December 2022 to January 2023 with 1,000 respondents (workers above 20 years old across all income groups)

Survey of Workers #2

Online survey from November 2022 to December 2022 with 528 respondents (workers aged 20 and above across all income groups)

Survey of Workers with Caregiving Responsibilities

Online survey from January 2023 to February 2023 with 1,000 respondents (workers and jobseekers with caregiving responsibilities for the elderly, children and other family members)

Survey of Older Workers

Online survey from January 2023 to February 2023 with 1,000 respondents (workers above 40 years old across all income groups)

Survey of Workers at Median Income and Below

Face-to-face and online survey from December 2022 to January 2023 with 1,000 respondents (workers above 30 years old earning below \$4,500 a month). Face-to-face surveys included vernacular language surveys.

Survey of Employers

Online survey from December 2022 to January 2023 with 250 respondents from various sectors (38% MNCs, 35% SMEs, 17% large local enterprises, 6% government and 4% non-profit organisations)

In Appreciation of the Printing Industry

The traditional print medium holds a unique and enduring charm that captivates readers. The tactile experience of flipping through the pages creates a tangible connection between us – the reader – and the content.

The deliberate pace of reading in print encourages deeper engagement, allowing individuals to absorb and reflect upon the material more effectively.

In an era of digital information overload and fleeting online interactions, the traditional print medium offers a respite—a chance to disconnect from screens and distractions and immerse oneself in a focused, uninterrupted reading experience.

This report expresses our support for the printing industry and its workers in overcoming challenges post-COVID-19.

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National Trades Union Congress

**#EVERY
WORKER
MATTERS**

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