

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



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



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Centre for
Innovative Cities

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Executive Summary

This report presents findings from a research partnership between the National Trades Union Congress (NTUC) and the Lee Kuan Yew Centre for Innovative Cities (LKYCIC) at Singapore University of Technology and Design (SUTD), focused on examining the needs, motivations, and structural gaps encountered by freelancers and self-employed persons (FSEs) in Singapore. Existing literature on Singapore's gig economy has prioritised urgent but siloed issues such as the lack of financial and social protection for platform workers. While these studies are critical, few focus on collective challenges and experiences faced by FSEs across all segments. This study seeks to bridge this gap through inductive, mixed-methods research that uncovers key needs and aspirations directly from FSEs themselves. This study also adopts a holistic, cross-industry approach to surface "Jobs-to-be-Done" (JTBD) to support FSEs in their pursuit of career growth progression. Our findings reveal opportunities for NTUC and the Labour Movement in Singapore to shape services and policies that address shared pain points beyond predefined worker categories.

Why This Matters

FSEs represent a growing yet underserved and understudied segment of the workforce. Singapore's resident regular own-account workers, referring to self-employed persons who operate their own business or trade without employing any paid workers, hit a high of 257,300 in 2022, or about 10% of the workforce, and the figure stood at 201,100 in 2024, accounting for about 8% of the workforce (Ministry of Manpower, 2024). Temporary jobs also rose by 60% in 2024 (Channel News Asia, 2024). Many FSEs balance or transition between both freelance and traditional forms of employment fluidly across their careers, making it imperative to design adaptive, inclusive systems that ensure fair treatment and sustainable livelihoods.

Methodology

The study engaged around 400 FSEs in total through surveys, focus groups, and market tests. It employed the JTBD product development framework and iterative design to identify essential needs, validate solutions, and enhance service concepts in direct collaboration with FSEs.

The methodology was guided by three key principles:

1. **Open-ended discovery:** The study adopted an exploratory approach, allowing FSEs' priorities to emerge organically through data collection.
2. **JTBD approach:** The study uncovered the functional, social, and emotional forces that drive FSEs' decisions, revealing the real progress they seek to make and the circumstances influencing their choices (Christensen et al., 2016; Christensen Institute, n.d.).
3. **Iterative validation:** Market tests were conducted to refine solutions based on real-world FSE feedback, ensuring recommendations were aligned with actual rather than presumed needs.

Key Jobs-to-be-Done Identified

FSEs strive to advance in their careers and lives. The JTBD identified for this group includes their urgent needs and long-term ambitions:

Boost Earnings and Regulate Income Fluctuations

FSEs aspire to establish sustainable income streams that ensure stability throughout various projects and life stages, enabling them to confidently support themselves and their families.

Ensure Fair and Prompt Remuneration

FSEs want equitable acknowledgement and remuneration for their contributions, as well as protection for their work and time through robust written agreements.

Deepen Skills

FSEs aim to enhance their professional identity and expertise through formal education, cultivate industry-specific skills, and refine their personal brand.

Balance Caregiving with Earning

FSEs seek the flexibility to balance caregiving and professional responsibilities without compromising on income or self-esteem.

Protect Health and Safety

FSEs would like to ensure their health, safety, and well-being are protected, particularly in physically demanding or high-risk positions, to support their career longevity.

Access Support and Resources

FSEs seek to pursue connection and belonging by engaging with the appropriate networks, communities, and support systems that affirm their legitimacy and enable them to thrive in an independent work model.

Market Test Insights

Phase One of this study involved an online survey and focus groups with Singaporean FSEs. Based on the key JTBD identified during Phase One, Phase Two refined solutions using a series of tailored market tests with a second group of FSEs. Market tests found that personalised messaging, tailored to FSEs' roles, industries, and ambitions, appealed better to FSEs than general career support. They also found that FSEs consistently favoured learning formats grounded in experiential knowledge and practical applicability. They particularly sought to learn from other FSE peers who understand the nuances of client management, pricing, negotiation, and risk. Real-world insights helped establish trust and value in the support provided.

These insights offer NTUC an opportunity to enhance peer-led and experience-driven service models, including mentorships and case-based learning sessions. These peer-validated spaces would not only facilitate knowledge transfer but also reveal practical strategies and foster a sense of belonging. As FSEs seek to establish more secure and scalable careers, they have also demonstrated significant interest in demand-based client matching. Participants also showed strong interest in escrow-style services that securely hold committed payments until work is completed. These mechanisms offer reassurance and mitigate cash flow volatility, a significant challenge encountered by many FSEs. NTUC could explore partnerships with reputable platforms to implement pilot models and evaluate their feasibility within Singapore's context.



Strategic Recommendations

Collectively, the findings underscore our four strategic actions to explore moving forward:

1. Support FSEs in enhancing their professional identity and expertise.
2. Work with tripartite partners to advocate for fair pricing models, address workplace safety and health risks, and expand legal support or strengthen long-term payment accountability by partnering relevant platforms, for example, on an escrow-style payment system for FSEs.
3. Call on the Government for greater support for caregivers, which include FSEs, so that they do not have to forgo income opportunities to prioritise their personal and professional development, as current government schemes are largely tailored to employees.
4. Take the lead in building a more resilient and inclusive future of work with FSEs, by considering advocating for extending protections such as CPF contributions, work injury compensation, and representation.

Report Structure

The report prioritises actionable insights and centres FSEs' voices. Research design notes, detailed data, and sector-specific breakdowns reside in the appendices.

Chapter 1 provides the background to the study, explains its significance, and outlines the research questions and methods used.

Chapter 2 presents key findings from the Phase One survey and focus groups, offering a broad understanding of the FSE landscape. It also explores the JTBD identified and describes how service concepts were refined for testing to better address FSEs' top concerns.

Chapter 3 presents findings from the market tests, evaluating the feasibility of key service concepts while uncovering additional insights to enhance support for FSEs.

Chapter 4 provides service, policy, and individual recommendations.

Chapter 5 concludes the study.

Appendices A–C contain supplementary material, including findings from the survey and market tests.



Chapter 1: Background

Introduction: The Freelance and Self-Employed Landscape in Singapore

The “gig economy” can be defined as a labour market characterised by a flexible mode of working that may be temporary or freelance in nature as opposed to permanent jobs (Inland Revenue Authority of Singapore, 2024). In Singapore, such work has expanded rapidly in recent years, following the proliferation of gig economy platforms that have streamlined the processes of exchange and reduced barriers to access. Singapore’s resident regular own-account workers—referring to self-employed persons who operate their own business or trade without employing any paid workers—hit a high of 257,300 in 2022, and the figure stood at 201,100 in 2024, accounting for about 8% of the workforce (Ministry of Manpower, 2024). Temporary jobs also rose by 60% in 2024 (Channel News Asia, 2024). The challenges faced by gig workers have been widely discussed in Parliament and at the national level, with discourse centred around financial and work precarities (e.g. Tan, 2023; See, 2024), representation (e.g. Kok, 2024), training support (e.g. Soon, Chew, & Tan, 2023), and mental well-being (e.g. See, 2024).

Existing studies on FSEs have largely focused on specific FSE segments or issues. Kong (2011) examined the shift from precarious labour to a precarious economy in Singapore’s creative sector, while Bound, Karmel, and Rushbrook (2013) explored the identity and learning experiences of freelance adult educators. More recently, platform workers, given their larger population among FSEs and ambiguous employment classification, have also received significant attention from researchers (e.g. Centre for Research on Islamic and Malay Affairs, 2021; Blackbox Research, 2022; Mathew et al., 2022). Koh and Mitchell (2019) analysed retirement preparedness and financial literacy among the self-employed, while Soon, Chew, and Tan (2024) discussed digital capacity building for own-account workers. The most broad-based and in-depth study on FSEs, or “non-permanent workers”, to date is by Bound, Evans, Sadik, and Karmel (2018), which tackled the challenge of categorising FSEs beyond the limiting “precarious” versus “contingent” occupational identities, terms that add to the broader ambiguity surrounding classifications such as “contract workers” and “own-account workers”.

In this study, NTUC and LKYCIC take a more macro and holistic approach to understanding Singapore’s FSE landscape across different sectors and issues to identify broader patterns and emerging themes beyond existing classifications. In doing so, it identifies greenfield segments, or emerging groups of FSEs, that may now potentially require targeted support and engagement. Critical questions remain: How do motivations and needs vary across different FSE segments? Are there more meaningful ways to profile them to enhance support and resilience-building efforts? Addressing these gaps will be essential in shaping policies and initiatives that effectively cater to FSEs’ evolving realities.

Why FSEs Matter: Autonomous Work and the Future of Labour

In contrast to the stable, long-term employment structures of the past, today's workforce exists in a "permanently transient" state, where change is constant and individuals must continuously adapt to shifting economic and technological landscapes (Bauman, 2000). As the Fourth Industrial Revolution accelerates automation and digitalisation, more workers will likely experience this occupational fluidity, moving between traditional employment and self-employment at different life stages. Some may also take up FSE work for flexibility or transition between full-time roles, micro-entrepreneurship, and freelance gigs. A lifetime perspective, rather than a static view of FSEs as a separate workforce segment, could be key to designing interventions that support seamless career transitions.

At the same time, we note that individuals do more than just respond to changing work structures; they actively reshape the prevailing order through their choices and interactions (Giddens, 1984). Some FSE segments have emerged as drivers of change in the digital economy, whether intentionally or otherwise. Platform workers in Singapore are one FSE group that has been successful in organising and advocating for stronger protections, such as by forming the National Private Hire Vehicles Association (NPHVA). The advocacy efforts of these platform workers eventually led to Singapore passing the Platform Workers' Act and becoming one of the first countries to provide statutory protections for platform workers as a distinct group (Kok, 2024).

The rise of FSE work has also impacted more traditional forms of employment and the future of work. For example, the growing integration of FSEs and traditional employees on temporary projects is creating "hybrid employment ecosystems," which present new challenges for human resource practitioners who now require updated skills and frameworks to address fairness and obligations toward FSEs in relation to their full-time employees, including considerations around secondary benefits and training (Meijerink & Keegan, 2019). FSEs, like digital nomads, offer previews of the future of work, as their ability to navigate and shape new work models places them ahead of the learning curve (Gajendran & Harrison, 2007) during transitions such as the move to remote work during the COVID-19 pandemic (Singh, Bala, Dey, & Filieri, 2022) or the growing need to juggle multiple side hustles in an employment landscape marked by increasing insecurity.

These realities underscore why examining the FSE landscape in its entirety can lead to insights and improved support not only for FSEs but also for workers who may experience transitions between different forms of work over their careers and how to stand ready for the future of work. For NTUC and the Labour Movement, this phenomenon presents a strategic opportunity to champion a new worker segment. By developing services that align with FSEs' evolving needs, NTUC and the Labour Movement can stay ahead of shifting labour trends and sustain long-term relevance. Research suggests that expanding union support beyond traditional wage and salary earners to include own-account workers has contributed to sustaining trade union density in countries such as those in Northern Europe and Southern Africa (QERY, 2025). Positioning itself as a long-

term partner for FSEs allows NTUC to strengthen its role in shaping a more adaptive and inclusive Labour Movement.

Research Questions

Given the exploratory nature of this study, the following research questions serve as a guide to uncover key themes and dynamics.

1. How can we meaningfully profile the diverse groups of FSEs in Singapore?
2. How can we better support these profiles of FSEs so that they are resilient in the economy, now and in the future?
3. What are the "jobs-to-be-done" (JTBD) for which FSEs are most prepared to pay for an organised body to substitute, and what is the competitive strategy for NTUC to capture the needs and convert them into membership outcomes?

Methods

This study employed a mixed-methods approach. First, we conducted an online survey of 350 FSEs to profile their identities, motivations, and challenges. Respondents were required to be 16 years or older, Singapore Citizens (SCs) or Permanent Residents (PRs), and freelancing or self-employed for at least six months. To ensure diverse representation across age, race, gender, and work sectors, the survey was administered with the support of an external survey vendor.

Focus groups were conducted with 16 FSEs across three semi-structured in-person sessions to evaluate services and support available to them, and validate preliminary insights surfaced through the survey. In addition to meeting criteria related to citizenship and FSE experience, participants were required to be existing NTUC members and at least 18 years of age to take part in the discussions. Participants were recruited with the help of NTUC and NTUC Freelancer through their official channels.

Following the consolidation of preliminary insights and the development of new or refined service concepts to address the issues identified, market tests were conducted with 39 participants across three in-person focus groups. Participants were SCs or PRs aged 18 and above, who had been FSEs for at least six months. The cohort included both NTUC Union members and non-members. To ensure broader outreach, recruitment was carried out through multiple channels, including the official marketing platforms for NTUC Freelancer and its affiliated associations, such as NTUC PME, as well as public-facing Facebook groups targeting Singapore-based FSEs.

During these market tests, participants completed paper-based surveys independently within a 30-minute timeframe. This was followed by group discussions to explore their reasoning and gather qualitative insights. This mixed-method approach enabled quantitative analysis of survey responses and enhanced the validity of the findings. The survey questions served to frame the subsequent discussions, enabling participants to

reflect on and validate their responses. This process helped ensure that the insights gathered were both accurate and contextually grounded.



Chapter 2: The Freelance and Self-Employed Landscape

This chapter presents key findings from the initial survey and focus groups, offering a broad and up-to-date picture of the FSE landscape in Singapore. These insights also reveal the core “jobs” FSEs are trying to get done, from boosting earnings and managing income ups and downs to getting support and resources. Appendix A provides supplementary data.

Mapping the Freelance and Self-Employed Landscape

A Diversified, Multi-Role, Mixed-Collar, and Highly Skilled Workforce

The diversity of the FSE workforce is most evident in terms of age, skill, and sector. 28.0% of respondents are young workers aged 16 to 34. 53.4% are mid-career workers aged 35 to 55. 19% are older workers aged above 55. The top represented industries in our sample are professional services and management (18.1%), education and training (15.4%), e-commerce (11.7%), and creative and media services (10.8%).

Based on our study, about 1 in 4 FSEs undertake multiple roles. These may be adjacent roles within the same sector (e.g. web design, training, IT services) or entirely different fields (e.g. software testing by day, online peer support by night). Some leverage existing work assets like vehicles or computers to diversify income streams (e.g. driver-delivery split or translator-streamer mix).

FSEs have also been able to seamlessly blend Rank-and-File (RnF) and Professional, Managerial, and Executive (PME) roles. Digital platforms provide accessible gig opportunities, while remote work, online marketplaces, and design software empower individuals to take on creative, professional, or consulting roles.

	“Mixed-collar” examples
1	<i>“I deliver parcels through Pickupp most of the time, say 70% of it. The remaining 30% is on my designing gig, where I design magazines for showcasing my portfolio.”</i>
2	<i>“I own an online e-commerce dropshipping business ... For my food delivery job, I essentially pick up food from restaurants & deliver them to people's places to get paid.”</i>
3	<i>“I teach information technology and side hustle a crochet business.”</i>
4	<i>“I bake multiple flavours of brownies for sale, especially for festive seasons. Customers are mainly through social media. Each bake sale can garner about 20 to 30 orders. Time spent is 60%. As a UX designer, I map out a customer's journey, propose design recommendations based on the user research data gathered, and produce high-fidelity mock-ups using design software such as Figma. Time spent is 40%.”</i>
5	<i>“50% as PHV driver, 50% as tutor”</i>
6	<i>“Production crew 60%, Creative Director 30%, Administration 10%”</i>
7	<i>“HR Assistant 80% Parcel Delivery 20%”</i>
8	<i>“Delivery role for lalamove, consultant for sustainability”</i>

Challenging Labels: FSEs Who Shape Their Own Identities

We find that on official documents and forms, survey respondents primarily identified as “self-employed” (30.3%), “freelancer” (26.6%), “platform worker” (13.7%), or “independent contractor” (9.1%). However, in informal settings, these labels shifted: only 24.9% referred to themselves as “self-employed”, and 19.7% as “freelancer”. Instead, 32.0% preferred to highlight their occupation, using terms like “engineer”, “entrepreneur”, “investor”, “business owner”, “own boss”, or “digital nomad”. This suggests a strong preference for expertise-first language over employment status-first language when presenting themselves to others. This finding has implications on how FSEs define their work, value, and ambiguous employment status, and thereby how effective engagement strategies can be better designed to resonate with their professional identities and needs.

Some FSEs were unsure of the meaning of the term, “platform worker”. Under Singapore’s landmark 2024 Platform Workers Act, platform workers are recognised as a new and distinct legal category and labour class. Platform workers who are entitled to protections are those providing ride-hail or delivery services under a platform work agreement with an operator, where they are “under the management control of the platform operator when providing the platform service in return for payment or benefit in kind” (Ministry of Manpower, 2024). Approximately 10.0% of the survey respondents believed they fell under this category despite reporting that they did not work with any local or foreign online platforms. Instead, their roles included tasks such as “*throwing rubbish, sweeping areas*”, “*planning event menus*”, and “*business development and account servicing*”.

Gap: Low and Fluctuating Income are Biggest Pain Points

The survey results show that the median salary range among respondents falls between \$2,001 and \$3,000, with 83.4% earning less than \$5,000. In contrast, the median gross monthly income for full-time employed residents was \$5,500 in 2024 (Ministry of Manpower, 2024).¹ The income gap appears even more pronounced among respondents with a Bachelor’s degree or higher qualification (47.7% of respondents), given that full-time employed degree holders had a median income of \$8,656 in 2024.

While the median income among FSEs appears low, it is important to consider the diverse profiles of FSEs. Our findings show that 35.4% of respondents engage in FSE work alongside other formal employment or studies, meaning their freelance income may not be their primary source of earnings. Additionally, 61.1% of them spend 20 hours or less per week on their FSE work, suggesting that many treat it as a side income rather than a full-time career.

Despite these findings, “being able to earn enough” remains the biggest day-to-day pain point among all survey respondents (17.3%). More broadly, respondents’ top worries are unstable income (19.7%), lack of income progression (15.1%), and difficulty recovering earnings after injury or poor health (9.2%). Their top unforeseen circumstances in FSE

¹ Including employer Central Provident Fund (CPF) contributions.

work are disruptions due to caregiving duties (15.4%) and sudden project cancellations (15.2%), which disrupt their ability to bring home income or result in major/sudden cash issues. Taken together, these findings suggest that income insecurity is a common reality for many FSEs, whether as an inherent feature of freelance work as undervalued or as part of a broader trend of financial insecurity among workers in general.

UNCOVERED: JOB 1 – BOOST EARNINGS AND MANAGE INCOME UPS AND DOWNS

The focus groups validated the above insights, with participants expressing frustration that the “free” in “freelancer” contributes to misconceptions about the value of their work. When clients prioritise the cheapest option over quality, it creates a race to the bottom, making it even harder to earn a sustainable income. One trainer spoke about the financial strain caused by the unpredictability of gigs and related issues such as delayed payments:

“If you do not have classes, you have no income, and also, there's no protection at all. Sometimes, [payments take long to come in], from 30 to 90 days.”

JOB 1 – BOOST
EARNINGS AND
MANAGE INCOME UPS
AND DOWNS

Functional dimension:
Sustainable income and stable cash flow
to provide for self/family

Beyond financial concerns, rates also serve as a marker of professional legitimacy and personal identity, shaping how FSEs perceive their own career success. A tutor explains:

“When I compare myself to my peers, I feel that I can't catch up in certain areas... for them, it's like, more glamour, like in social media [laughs].”

JOB 1 – BOOST
EARNINGS AND
MANAGE INCOME UPS
AND DOWNS

Social dimension:
Struggles with social validation or
family expectations when compared to peers in more stable,
higher-paying jobs

In doing this job, some FSEs experience feelings of isolation, helplessness, and fears of being exploited in an unregulated market:

“I have to find my way to resources, support, and new revenue streams. Not much help from anyone else, including the government.”

Survey respondent who does wholesale

“You always have to be mentally prepared, and you have to spread out your spending. It’s not like during those months you think that you earn a lot, and then you try to treat yourself... you don’t have the luxury, like those people who are full-time and permanent, they take paid leave.”

Tutor who has been freelancing for 20 years

“[Some of the current listings] are shady, and you don’t know whether it’s going to take you for a ride.”

Trainer



JOB 1 – BOOST
EARNINGS AND
MANAGE INCOME UPS
AND DOWNS

Emotional dimension:
Anxiety over financial insecurity and feelings of isolation and helplessness.

Currently, FSEs do this job by buffering savings or by coming together as a community.

“Unable to know how much I might make and having to buffer more savings to cater to any unforeseen emergency situations.”

Survey respondent who does sales and procurement

“So, because people think that gig economy is very easy to enter, but they don’t think of it like, ‘Am I running a business?’ ... It’s not free money. But I think a lot of people think like that. On a monthly basis, we come together to actually brainstorm on how to solve problems.”

Event manager



When asked about support in navigating unforeseen circumstances, survey respondents' top priorities were assistance in building emergency savings (24.7%) and access to opportunities for income diversification (15.6%). A civil engineer requested “*more options to earn*”, and an investor requested “*more outreach to help seniors look for jobs*”.

The focus groups reinforced this need for support in income diversification, revealing that FSEs seek not just any opportunity; rather, they are seeking meaningful work that leverages their expertise:

“To diversify and diversify in a meaningful way, where we can leverage what we are doing. I have corporate experience. I have teaching experience. Are there any private enterprises that require trainers? Nowadays we talk about working from home, extended maternity leave, longer paternity leave, and flexible working. So while these full-time workers are away, is there a chance for us to fit in?”

Trainer



Besides local opportunities, a segment of survey respondents (5.2%, especially among those in the digital economy, e.g. e-commerce and IT professionals) and focus group participants also expressed interest in pursuing overseas opportunities. Regarding unreliable “*shady*” listings, a participant shared that “*a credible group like NTUC*” could take the lead in curating and managing them. There is room to support FSEs in accessing reliable, diversified income streams, peer learning networks, and financial planning tools, in order to enhance their sense of financial security and control.

Gap: Uneven Competencies in Protecting Income and Handling Payment Disputes

The survey also highlighted other challenges related to income, particularly in the collection of payments, a daily pain point for 5.9% of survey respondents. A survey respondent who provides self-ordering kiosks for restaurants explained that “*clients can back out on contracts last minute. Some clients can ignore [the] last progressive payment. We have no legal means to recover debts.*” A property agent echoed similar frustrations: “*work done but not paid,*” and that it is “*expensive to sue*”. Another videographer pointed out the lack of institutional support: “*There’s no organisation to turn to for support when dealing with unethical companies that delay or refuse payments.*” In focus groups, participants further unpacked the challenges of payment collection, revealing varying levels of competence among FSEs in safeguarding their earnings and handling payment disputes.

UNCOVERED: JOB 2 – ENSURE FAIR AND TIMELY PAYMENTS

“Issue with one client, first time ever in 10 years, took six months to pay. [VICPA] sorted it out within an hour.”

In one case of non-payment, the videographer had exhausted all available options after contacting the company and outlining the steps he would take if payment was not made. On the final day, prepared to escalate the matter to a debt collector, he also approached the Visual, Audio, Creative Content Professionals Association (VICPA) for assistance.

Within an hour of VICPA contacting the company, the full payment was deposited into his bank account. Relieved and impressed by the swift resolution, he decided to join NTUC as a member. When invited to share his experience in our focus group the next day, he readily agreed.

This case shows a critical need for support in securing fair and timely payment: many FSEs lack access to structured dispute resolution mechanisms and formal support channels for recovering unpaid earnings. Without external intervention, FSEs are often left to navigate payment disputes alone, making them vulnerable to heightened risks of financial instability.

JOB 2 – ENSURE FAIR
AND TIMELY PAYMENTS

Functional dimension:
Effective dispute resolution mechanisms or ways
to enforce contracts

One media professional experienced a workplace injury but was ambivalent about approaching the company for compensation, as he did not want to risk being considered difficult to work with.

Q: *Did you try to get compensation for at least one of the incidents, the one the set piece fell on you?*

A: *No.*

Q: *You didn't try. Why is that?*

A: *Uh... friends I guess.*

Q: *What do you mean?*

A: *The company is a frequent contractor.*

Q: *So you have a relationship with them.*

A: *Yes I have a relationship with them.*

JOB 2 – ENSURE FAIR
AND TIMELY PAYMENTS

Social dimension:
Chasing for payment or compensation
may risk damaging client relationships

The power imbalance felt by respondents often made them feel that existing policies and regulations are unfair to FSEs.

JOB 2 – ENSURE FAIR
AND TIMELY PAYMENTS

Emotional dimension:

Desire for respect and fairness; to be treated
as legitimate professionals

Contracts are often considered the “first line of defence” (Espinal, 2024) to ensure guaranteed and timely payment. Currently, FSEs perform this task in a piecemeal and unstructured manner by imitating peers and relying on personal networks for guidance and support. However, when advice is inconsistent or inadequate, they may become vulnerable to poor decisions, financial losses, or unresolved disputes, as was in the case of the above videographer:

“How I came up with my process with the contract and quotations, it’s also checking with people in the same industry, and I realised a lot of them are doing this. Or, we were just copying each other. And it may not all be the perfect way of doing it.”

On the other hand, if the support received is reliable and effective, this informal approach can still provide meaningful assistance. This is especially key for dispute resolution. A graphic designer shared at the focus group that she was able to hire a lawyer, who was a friend, to issue a letter of demand to a company that owed her money; she received what was owed to her in no time and did not have to fork out additional expense for it.

Improving the current informal approach to contracting may lie in creating more opportunities for FSEs to upskill and learn from experienced peers who can offer reliable advice. A business development manager we met at the focus group exemplifies this. Having experienced the consequences of weak contracts firsthand, he emphasised that negotiating fair terms and resolving disputes is a “responsibility” that FSEs cannot avoid, despite the administrative burden and potential strain on client relationships. He explained that, in the creative sector he is in, this meant explicitly defining contract terms, such as who retains working files and footage, the duration of intellectual property rights, and loading fees, to prevent future legal disputes over the misuse of their work.

During the focus group, he also shared practical negotiation techniques to help FSEs secure fairer contracts and build better client relationships:

“It’s very hard for us to push additional terms, because the terms are kind of fixed. And then when we put additional term, they will tend to call us: ‘Eh, can you remove this term?’ They will look very scary lah, to see any legal wordings inside. But I will say that ‘I have to protect [myself]’.”

At the dispute resolution stage, institutional support is readily available to FSEs. However, unfamiliarity with procedures such as filing claims or seeking legal aid may deter FSEs from seeking help when problems do arise. How FSEs perceive the effectiveness of such support and their willingness to seek help also varies. One trainer turned to the Small Claims Tribunal to recover unpaid fees and found the process exhausting, time-

consuming, and costly. Others sought assistance from VICPA and had their disputes resolved swiftly. One producer was so appreciative of the support he received that, like the videographer, he signed up to become a member, despite his initial scepticism about unions:

“I’ve only become an NTUC member recently, when the Z drama happened.”

While recovering all defaulted payments is not always possible, FSEs deeply value any form of assistance. This highlights another emotional aspect of the job—the need for relief from financial stress and the reassurance of having someone in their corner.

JOB 2 – ENSURE FAIR
AND TIMELY PAYMENTS

Emotional dimension:

Anxiety over financial instability and difficulty in planning for the future due to late payments; frustration from feeling powerless

Fair and timely payment may require clearer industry standards, stronger protections, and accessible dispute resolution. Strengthening safeguards would enhance financial stability and foster a more equitable work environment.

Gap: FSEs Desire More Relevant Learning and Development Opportunities

Keeping up with new skills and knowledge is the second biggest day-to-day challenge for survey respondents (13.1%).

UNCOVERED: JOB 3 – DEEPEN SKILLS

Survey respondents expressed a need for more learning opportunities to stay competitive, citing skills such as “AI” and “foreign languages”. Some sought mentorship to “explore different industries” or refine their business models. Those engaged in more niche work (e.g. home-based businesses) or at risk of economic exclusion (e.g. older workers) also sought greater support, while FSEs who employed workers looked for coaching on hiring and management. One survey respondent also highlighted the need for certification suited for FSEs. He suggested, for example, that piecemeal courses could be consolidated into a single certificate, seemingly to address the social need for recognised credentials.

JOB 3 – DEEPEN SKILLS

Functional dimension:

Stay competitive by keeping up with industry trends and new technologies; access to other or better-paying opportunities; scale business

JOB 3 – DEEPEN SKILLS

Social dimension:

Client expectations; professional credibility

Other survey respondents desired career coaching “to adapt to changes” or to gain a “clearer view on what is the next step I can take in my career”. This reflects a strong drive for autonomy and mastery in their careers.

JOB 3 – DEEPEN SKILLS

Emotional dimension:

Desire for autonomy and mastery

Further examination of the data suggests that FSEs are self-directed learners with a strong preference for accessible learning formats and tools, such as on-the-job learning, social media, and AI. Respondents underscored the importance of having stronger business and personal branding skills.

“When you do business, it’s a totally different ball game. You need to understand your positioning... your visibility, your credibility, all these kind of things all comes into play. A lot of freelancers are very weak in that area... So my goal is, if I can educate or pseudo mentor these people who wish to listen: ‘Hey, this is actually how you... make yourself attractive,’ rather than ‘the minute I hear you talk, I feel like, okay, when can we end?’”

Event Manager

“One of the things that [I benefitted from] as a freelancer is the power of community ... When your presence is there, the word is called 'branding', you already position yourself as the go-to person. This is something we’re lacking in many freelancers because, shy lah.”

Trainer



Access to continuous training and upskilling enhances FSEs’ expertise, boosts professional recognition, and strengthens their confidence, ensuring they remain valued and relevant within their industry. For NTUC programmes surveyed, members have found training-related programmes to be the most helpful. As NTUC and similar organisations expand learning support, they could further integrate FSEs into ecosystems that enable real-time learning and direct application of new skills.

Gap: FSEs Struggle to Balance Caregiving With Work

The survey revealed that fulfilling family obligations when needed (29.1%) was the top life priority for FSEs, regardless of whether they did full-time or part-time FSE work. Specifically, a flexible schedule for caregiving emerged as the top reason (19.5%) for committing to full-time FSE work. Correspondingly, caregiving was the top disruptor of FSE work (15.4%).

UNCOVERED: JOB 4 – BALANCE CAREGIVING WITH EARNING

One baker/UX Designer explained how FSE work provides options for flexibility:

“I’m also a stay home mum. Being self-employed and working from home provides flexibility in taking care of my children.”

JOB 4 – BALANCE
CAREGIVING WITH
EARNING

Functional dimension:
Flexibility in work schedule to accommodate caregiving duties

For some respondents, FSE work offers a distinctive lifestyle and quality of life with more meaningful relationships, which are opportunities that may not be as accessible in traditional employment (see also Younger & Cupchik, 2021). However, balancing work and personal responsibilities remains a challenge, as different social expectations and obligations often conflict.

“It is hard to manage time all the time to get all tasks completed with satisfactory expectations from other people, such as family and friends.”

An e-commerce seller and food delivery partner, who had to trade off personal duties with income on some days

“Irregular working hours, as can’t bond with family most of the days.”

An operations manager in the recycling business

JOB 4 – BALANCE
CAREGIVING WITH
EARNING

Social dimension:
Client relationships; social or family expectations;
work-life boundaries

When given the flexibility to manage their schedules, FSEs experience a greater sense of autonomy. In fact, the second-most cited reason for committing to full-time FSE work is the desire for independence (“I only have to answer to myself”; 16.4%). However, when caregiving responsibilities and income generation collide, financial anxiety can lead to guilt and stress. The flipside of independence is the weight of responsibility, which can result in burnout and exhaustion.

“My wife is a foreigner, and I have two kids and old parents. I don’t earn enough, and I don’t have the ability to change to a new job.”

A 44-year-old food delivery partner

“[Had to take breaks from FSE work because] looking after parents then weaker health myself due to surgery.”

A 55-year-old art teacher



JOB 4 – BALANCE
CAREGIVING WITH
EARNING

Emotional dimension:
Sense of autonomy and fulfilment; Financial anxiety;
guilt and stress, often feeling inadequate in both roles;
burnout and exhaustion

Currently, FSEs try to outsource or delegate duties to their support system to be able to continue generating income:

“Childcare issues for my child are my biggest concern when she has no school. Sometimes, my mother-in-law helps me to pick up my child from school so I can go to work.”

Tutor



Others, lacking a support network, shoulder the burden alone, affecting both their income and long-term career prospects. A 57-year-old teaching assistant, who took a 20-year career break for caregiving, struggled to re-enter the workforce and voiced concerns about the “lack of support in employment for caregivers and special needs persons”.

Full-time FSEs demonstrate remarkable self-direction and independence, balancing work and personal relationships in ways that traditional employment may not allow. In the past, caregivers often had to pause their careers or retire to meet caregiving and social responsibilities. Today, gig work offers a highly flexible alternative. More can be done to recognise and reward these contributions, which help strengthen the family unit and also map to diverse career pathways. Besides logistical support, FSEs are also seeking reassurance that they can care for their loved ones without compromising their livelihood. They wish to continue fostering a sense of competence and value in both their professional and caregiving roles.

Gap: Protections are Lacking in Various Domains

From the survey, we found that 21.2% of FSEs had experienced injury and/or poor health that resulted in partial or total inability to work, and some of these injuries have taken place at work.

UNCOVERED: JOB 5 – PROTECT HEALTH AND SAFETY

As explained by a project consultant, FSEs need access to the same protections as employees:

“Many self-employed individuals operate without the same legal protections as full-time employees. This means they might not have access to benefits like health insurance, unemployment protection, or even basic workplace protections. In disputes, they might also find it harder to enforce contracts or seek legal recourse, especially if they lack the resources to hire legal assistance.”

JOB 5 – PROTECT
HEALTH AND SAFETY

Functional dimension:
Access to safe working conditions and accessible protections,
including healthcare, insurance

The topic was also reflected during the focus groups, specifically among those working in the media industry. Production crew, photographers, and stuntmen were some examples of FSEs who faced high risks of injury. However, as explained by a media professional, who had two workplace accidents and now actively champions workplace health and safety in his sector through organisations such as the Professional Photographers Association (PPAS) and VICPA, there appears to be a lack of robust workplace safety standards, and some employers do not enforce rules.

When accidents happen, FSEs may not pursue the matter or press for compensation to avoid hurting future chances of working together. An article (Lim, 2024) explains how workplace safety and health are shaped by such industry expectations and power dynamics. The absence of structured protections can leave many workers, including those in the performing arts community, vulnerable to unsafe conditions.

JOB 5 – PROTECT HEALTH AND SAFETY	Social dimension: Client and employer attitudes; peer and community support; stigma around being seen as weak or unprofessional
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JOB 5 – PROTECT HEALTH AND SAFETY	Emotional dimension: Anxiety over financial security; fear of speaking up
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Insurance is one way to help FSEs deal with income loss from injury or poor health. In fact, it was one of the top desired support measures (14.3%) for managing unforeseen situations among survey respondents. However, legal and structured protections, such as those under the Workplace Safety Act would offer stronger safeguards. One consideration could be expanding these protections to a broader range of FSEs beyond platform workers (Workplace Safety and Health Council, 2024), enabling more individuals to work with greater confidence and peace of mind in a safe and professional working environment.

Gap: Misalignment Between Understanding, Offerings and Needs

Finally, the survey revealed gaps in access to support, with 7.7% of the respondents feeling powerless to improve their situation and 6.5% unsure of where to seek help.

UNCOVERED: JOB 6 –
ACCESS SUPPORT AND RESOURCES

Among the suite of services offered by NTUC to workers, including FSEs, training and advisory services were the most recognised. At the same time, 14.5% of survey respondents indicated that they desired support in anticipating and preparing for unforeseen challenges, suggesting a broader demand for guidance beyond structured programmes.

JOB 6 – ACCESS SUPPORT AND RESOURCES	Functional dimension: Access to support such as skills development, advisory services, regulatory knowledge, financial assistance, health and well-being resources
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Beyond professional development, many FSEs also sought social and emotional support. 11.1% of FSEs experienced pressure, dissatisfaction, or loneliness due to concerns from family and friends about their earnings, work schedule, or career choice. Another 7.3% lacked a sense of community or peer connection.

JOB 6 – ACCESS
SUPPORT AND
RESOURCES

Social dimension:

Influence of family and societal expectations on career decisions;
access to informal networks

Building a sense of support and belonging is crucial for FSEs facing social and emotional challenges. As described by respondents, community networks, informal connections, and mentorship opportunities could play a key role in helping FSEs navigate their careers and feel supported.

JOB 6 – ACCESS
SUPPORT AND
RESOURCES

Emotional dimension:

Relief and sense of security; empowerment through knowledge;
stronger networks and accessible resources that help FSEs feel
valued and connected

Further analysis revealed uneven awareness among members regarding where to seek support within NTUC. While groups like NPHVA and the National Taxi Association (NTA) were better known among their target users, newer associations such as the National Instructors and Coaches Association (NICA), National Delivery Champions Association (NDCA), and VICPA had lower visibility. These findings point to gaps in outreach and engagement that could hinder FSEs' access to support. One possible gap stems from a mismatch between individual professional identities and how support is currently structured and communicated. As highlighted earlier in this chapter, engagement strategies can be tailored to resonate more with various professional identities and needs.

Another challenge lies in the lack of clarity among respondents regarding what they need from NTUC. Some even suggested proactive outreach to potential FSEs, ensuring awareness of resources before they enter the sector. Given the independent nature of their work, FSEs lack structured support available to traditional employees, making access to resources crucial to navigating challenges and sustaining their livelihoods. Apart from practical benefits, good support fosters a sense of security, belonging, and confidence, reducing the isolation often associated with FSE work.

Refining Services to Meet FSE Needs

Understanding the gaps and JTBD was the first step of this exploratory study. To ensure that existing services effectively support FSEs, a review and refinement process was undertaken. This involved evaluating current NTUC offerings against the needs identified

in the survey and focus groups, identifying areas for improvement, and exploring new service concepts where necessary. Appendix B outlines how the above services were adjusted and tested to better address FSEs' key concerns.



Chapter 3: Enhancing Services and Support for Freelancers and Self-Employed Persons

Chapter 3 presents the findings from the market tests, which confirmed that personalised outreach, peer-led learning, demand-based client matching, and multi-level income protection strategies could effectively support FSEs' financial stability, income security, and help-seeking. Besides validating key service concepts, the tests surfaced additional insights and reinforced earlier findings, offering a deeper understanding of FSEs' needs and preferences.

Findings

Higher Engagement with Personalised Marketing Messages

Participants showed a higher preference for marketing messages tailored to FSEs' specific needs, expertise, and pain points. In Scenario 1, 69.4% responded to a message allowing them to select a mentor from their own industry. In Scenario 2, 73.2% preferred messages offering industry-specific courses: a freelance art director remarked that *"tailored courses are more relevant for me."*

Scenario 1: You are feeling stuck in your freelance career now. You have the skills to do the job, but you can't seem to manage the ups and downs, grow your career, or balance your workload. **Which service will you pick to get tailored advice?** Please select (✓) **A** or **B**.

☐ A	☐ B
Hear From Seasoned Freelancers By Freelancers, For Freelancers Speak to seasoned freelancers for invaluable insights into starting or growing your freelance career. 12 Feb, 1–3pm, 30 min per slot U FSE Centre National Library, Level 7 Coach 1: Andy Award-winning photographer, copywriter and veteran freelancer, Andy has been in the creative media industry for more than two decades. He is also President of the Professional Photography Association and Exco member of VICPA*. Coach 2: Rose A certified fitness pro and mom of 3, Rose ignites a passion for healthy living through fun PILOXING workouts. A leader in the fitness community, she's trained instructors across Asia. She is also an Exco member of NICA*. *Visual, Audio, Creative Content Professionals Association *National Instructors & Coaches Association	Pick a Mentor From Your Industry By Freelancers, For Freelancers Speak to seasoned freelancers for invaluable insights into starting or growing your freelance career. 1-to-1 session: 30 min May be arranged at U FSE Centre or online at a time of your convenience. Tell us more about what you do and the challenges you face. You can indicate your preferences for a specific person or profile you hope to get personalised advice from. Then let us do the matching. <i>Note: This session may take up to 3 weeks to set up.</i>

Figure 1: Scenario 1 market test. 69.4% preferred the tailored message B.

Scenario 2: You want to use your learning credits and are browsing courses on a training platform.

Which ones will you click on first? Please select (✓) **A**, **B**, **C** or **D**.

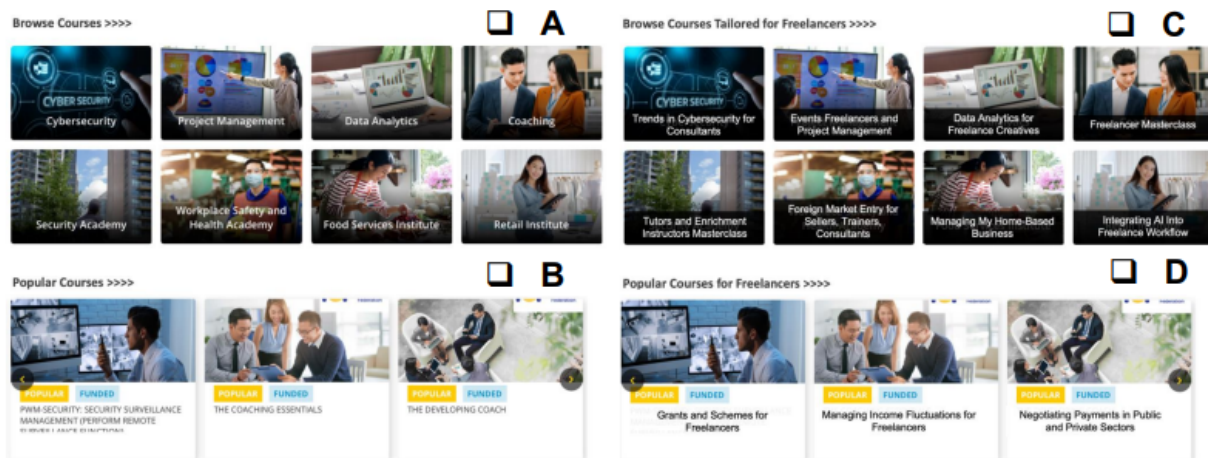


Figure 2: Scenario 2 market test. 73.2% preferred messages offering industry-specific courses.

Scenario 3 reinforced this trend. 78.4% selected sector-specific financial planning messages over generic ones for the “self-employed”. Of these, 73.0% of education and training professionals responded to messaging for “Tutors/Coaches/Instructors”, while 67.7% of platform workers preferred messaging tailored to “Platform Workers”. In Scenario 8, 78.0% chose messages that contextualised how FSE skills could be applied internationally. Detailed framings (e.g. “Educators—teach online courses, conduct corporate training, or deliver niche skill workshops to international learners”) were preferred over generic language such as “transform your business aspirations into reality and conquer the global stage”.

Scenario 3: You want to do something about your finances, including fluctuating income and savings.

Which event will you sign up for? Please select (✓) **A**, **B**, **C** or **D**.



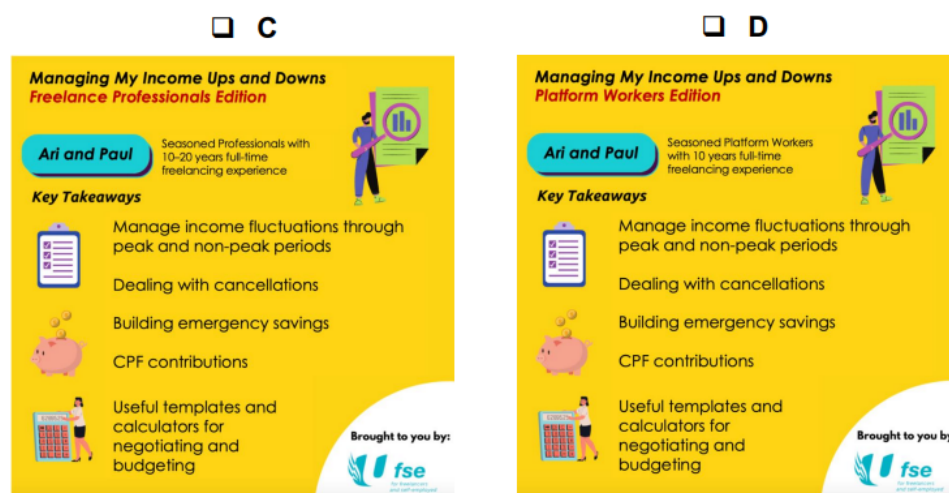


Figure 3: Scenario 3 market test. 78.4% preferred the tailored messages B, C, and D.

Scenario 8: You wish to expand into foreign markets. Which course/event will you sign up for to learn more?

	☐ Workshop A	☐ Workshop B	☐ Workshop C
Title	Workshops for Freelancers: Internationalisation Series	Workshops for Freelancers: Internationalisation Series	Workshops for Freelancers: Internationalisation Series
Synopsis	Transform your business aspirations into reality as you venture into new horizons and conquer the global stage	Transform your business aspirations into reality as you venture into new horizons and conquer the global stage	Transform your business aspirations into reality as you venture into new horizons and conquer the global stage
Trainer	Training provider	Entrepreneurs and freelancers with experience	Entrepreneurs and freelancers with experience
Who Should Attend	Any freelancers interested in expanding into foreign markets	Any freelancers interested in expanding into foreign markets	Freelancers across various industries who are ready to diversify into foreign markets while living and working in Singapore, such as: E-Commerce Sellers & Dropshippers: Scale your product lines to global audiences and streamline international logistics. Tech Service Providers: Offer IT consulting, app development, or cloud solutions to overseas clients. Educators & Trainers: Teach online courses, conduct corporate training, or deliver niche skill workshops to international learners. Legal Professionals: Provide cross-border advice on contracts, intellectual property, or compliance for startups and businesses. Accountants & Financial Advisors: Help clients navigate international tax compliance, bookkeeping, or financial planning. HR & Recruitment Experts: Support global talent acquisition, remote workforce policies, and compliance strategies. Healthcare & Wellness Practitioners: Offer telehealth services, wellness programs, or remote mental health counselling to overseas clients. Social Care Professionals: Partner with NGOs or deliver virtual training and caregiving support globally Also for creative professionals, consultants, and anyone seeking to build a sustainable international footprint for their freelance business.

Figure 4: Scenario 8 market test. 78.0% preferred message C with benefits framed for different groups of FSEs.

These findings suggest that framing outreach and marketing messages around FSEs' occupational identities and work realities enhances engagement. Personalised framing enables FSEs to better recognise the relevance of available support, thereby prompting action. It also affirms that clearer messaging enables FSEs, who often struggle to articulate their needs, to more easily identify appropriate resources.

Strong Preferences for Personalised, Peer-Validated, and Interactive Resources and Learning Formats That Foster Trust

Formal, in-person training led by experienced FSEs emerged as the most preferred learning format, followed by one-to-one mentoring by experienced FSEs, indicating strong demand for personalised guidance. In contrast, online courses, particularly those

led by freelancers, ranked lower. This suggests that for critical topics such as income protection, FSEs value intimate, interactive settings that foster trust, relevance, and practical insights. Peer-validated insights were also highly valued. “Crowdsourced guides and resources” attracted the highest level of interest (19.1%) and no negative responses. Conversely, “contact with a NTUC Freelancer representative” drew the highest proportion of uncertainty (10.5%), suggesting a need for clearer communication regarding its role and benefits. Similarly, responses to the “Smart Contracting AI Buddy” were mixed, likely due to uncertainty rather than a lack of effectiveness. Notably, several respondents expressed enthusiasm about the potential for AI tools to be integrated seamlessly into their contracting workflows.

Clear Demand for Versatile, Demand-Based, Local and International Client-Matching Services

The market tests revealed strong interest for more creative and versatile client-matching services. In Scenario 9, we introduced a series of case studies showcasing innovative approaches to connecting FSEs and clients. These case studies were drawn from LKYCIC’s research and development of a Community Multivitamin strategy,² which promotes diversification of work opportunities and enhances income stability for FSEs. Participants strongly resonated with the real-world challenges and solutions showcased: a musician/educator appreciated on-the-job support and feedback, while another valued the additional assistance provided for carers. For a 36-year-old tech consultant, a structured client-matching approach seemed promising in sustaining a steady flow of clients and increasing earning potential.

Scenario 9: You wish to diversify your income streams locally. You read of the following success cases. Each of them is a freelancer who was helped by a buddy/coach.

Which one resonates with you the most and why? You can select (✓) more than one.

Case Study 1	Case Study 2	Case Study 3	Case Study 4
Soccer coach/PHV driver struggled to advance in competitive coaching after COVID. After deep dive, realised that, besides soccer skills: • USP is inclusivity, kindness, fairness—on and off the pitch • Main aim is to help people Matched to charity organisation which was looking for soccer coach. Co-organised holiday camp. Outcome for FSE: Got a boost into more non-competitive gigs to do more meaningful work; incidentally, manage to continue earning while recovering from serious illness.	Pastry chef/food delivery rider struggled to land jobs. After deep dive, realised that, besides baking skills: • USP is patience, Mandarin/dialect-speaking; skilled at caring for seniors • Main aim is to spread knowledge esp. for slower learners Matched to a school who wanted to do more service learning. Co-organised baking workshop for seniors from nearby active ageing centre. Outcome for FSE: Got a boost into trainer pathway. Received on the job support and feedback from us and participants for further improvements. Now planning to deliver a wider variety of workshops incl. for wheelchair-users.	PHV driver and mother of 4 struggled to land jobs. After deep dive, realised that: • She had been driving for 2 years, which she didn't intend to do • USP is nurturing, gentle; have entrepreneurial skills, advanced Excel skills, data analytics skills Matched to a senior who was unemployed and looking to become more employable. Co-organised Excel workshop. Outcome for FSE: Received on the job support and feedback for further improvements. Now confident enough to try new role as instructor. Planning to pitch for jobs with husband and former business partner.	Digital marketer/PHV driver and caregiver of elderly parents struggled to keep up with own career goals. After deep dive, realised that: • Overwhelmed partly because not setting the right boundaries for gigs, payments • Able to guide others in digital marketing Matched to another freelancer who was struggling to get henna clients. Acted as consultant to her. Outcome for FSE: Received on the job support and feedback for further improvements. Now confident enough to take on similar projects and move up value chain. Also managed to achieve other goals and diversify further into content marketing, affiliate marketing.

Figure 5: Scenario 9 market test. Case study 4 resonated the most with participants (49%).

² This initiative emerged from a research study funded by the SIM People Development Fund (Tay, 2024). The majority of FSEs and workers we helped through the Community Multivitamin initiative (n = 16) were grateful for the support and were often willing to extend support back to us or pay it forward to others. This was true regardless of how much new earnings or how many new gigs they clocked.

Participants welcomed a more proactive role from NTUC in generating business opportunities, such as co-developing networking events, pitch platforms, or market insight sessions in partnership with companies. This recommendation emerged from deeper discussions about the difficulties in securing clients. Many FSEs expressed uncertainty about how to begin sourcing business opportunities. Experienced FSEs advised tapping into networking events, trade shows, national platforms like the Action Community for Entrepreneurship (ACE), and LinkedIn. They also stressed the importance of being “client-ready” by refining personal branding, pitches, and portfolios—including skill sets, experience, track record, and referrals. For those still developing these assets, observing such events was considered a useful first step in learning how to pitch effectively. NTUC could explore partnering with industry bodies to certify FSEs in high-demand digital skills or match them to relevant industry players, offering them credibility and opportunities in competitive markets. This could be especially useful for those in roles such as consultancy, tech, and e-commerce, as there are currently no dedicated associations or chapters catering to their needs.

FSEs exploring international markets also identified the need for practical guidance. One producer suggested a simple Zoom call with a market expert or corporate representative. Organisations like Ogilvy & Mather were cited. They could offer valuable insights into local opportunities and help navigate barriers like unfamiliar payment systems. These findings indicate that NTUC can further support freelancers in building sustainable careers while addressing their financial and professional growth needs.

Strengthening Income Security: Viable Strategies at the Individual, Community, and Systemic Levels

Findings indicate that many FSEs rely on individual strategies to manage income security, though their effectiveness varies. Those who took fewer steps to mitigate risks—such as accepting lower wages or not enforcing contracts—were more likely to be financially burdened. This reinforces the value of proactive strategies, such as setting clear terms and diversifying income streams, in maintaining financial stability. NTUC can help strengthen income protection by aligning learning formats with the most in-demand content areas. Specifically, participants prioritised “Writing Contracts That Protect You” (15.1%), “Setting the Right Price for Your Services” (11.9%), “Dealing with Difficult Clients Professionally” (10.3%), and “Creating Multiple Streams of Income” (10.3%). By providing a safe and interactive setting for FSEs to unpack these critical topics with trusted and relevant real-world insights, NTUC could greatly enhance FSEs’ ability to secure fair pay and manage client relationships effectively.

Strengthening Contracting as a First Line of Defence

Contracts were widely recognised as necessary safeguards. Even seasoned FSEs face ongoing challenges in contracting. This is particularly true when FSEs advance in their careers to work with higher-value clients or expand into foreign markets where there are more unknowns. For less experienced FSEs, contracting risks are “unknown unknowns” (Luft & Ingham, 1955): some believed that working harder naturally led to more and better pay, without realising the importance of having strong contractual safeguards in place. An

example of a viable service to address this need is a hands-on session where experienced FSEs share real-world contracting strategies and conduct live coaching on actual contracts to ensure context-specific application.

Setting the Right Price: A Persistent Struggle

Beyond securing payment through contracts, FSEs also struggled with pricing their work fairly and sustainably. The creative/cultural sector, in particular, expressed concern that rates were stagnating or even declining. They faced difficult trade-offs; pricing themselves against market norms often meant lowering their rates to remain competitive. Participants raised broader concerns about how their work is valued: Are clients primarily looking for expertise or just visibility and reach? This was particularly relevant for content creators and performers. FSEs from both the creative/cultural and education/training sectors wanted clearer guidance on how to set sustainable rates and ensure that prices rise in line with inflation. It was evident from the discussion that some communities, such as actors, easily shared reference rates within their networks, while others, such as writers, lacked a clear industry standard. A musician and educator benchmarked her own rates against median salaries in Singapore. Others suggested building a larger client base, offering tiered services, or setting clearer boundaries. Digital platforms such as Fiverr and Upwork have increased the avenues through which FSEs can connect with clients and offer services. However, as reported by the participants, there had been downward pressure on pricing due to the efficiency of these tools or higher competition due to lower barriers to entry, leading clients to expect lower rates or accept lower-quality work. Yet these platforms were seen as viable for those starting out as FSEs, including one 46-year-old consultant. On the other hand, more experienced FSEs were seeking alternatives; a freelance journalist and writer felt that such platforms undervalued her expertise. NTUC could tap into peer-validated insights to support FSEs' learning in fair pricing, e.g. introduce industry-specific case studies and showcase examples of successful pricing strategies. Discussions on sector-relevant benchmarks or cross-comparisons could be facilitated.

Navigating Client Relations and Strengthening Negotiation Skills

10% of respondents expressed keen interest in modules such as “Dealing with Difficult Clients Professionally”, highlighting the desire for communication, negotiation, and conflict resolution skills that extend beyond technical competencies like pricing or contracting. Viable services could include problem-solving clinics where FSEs co-develop solutions and peer-guided workshops featuring crowdsourced negotiation scripts and case studies of resolved payment disputes. Role play could be used to help participants practise and strengthen their skills.

Ground-Up Community Initiatives

Some participants preferred self-organised peer learning, with NTUC providing support through “venue sponsorship”. Peer learning initiatives are already emerging through platforms such as Facebook and The Actors' Society meetups.

Knowledge Sharing on Reliable Payers

Additionally, a segment of FSEs wanted more information on companies with good payment practices. When polled, 77.0% of participants supported having a list of reliable payers, and many advocated “blacklisting” companies with poor records. This highlights a broader demand for greater transparency and knowledge sharing in payment practices so that FSEs can make more informed decisions about whom to work with.

Keen Interest in Escrow-Style Service

While individual-level and community-level strategies play a crucial role, participants showed interest in systemic interventions to further stabilise income flows. An escrow-style payment guarantee model received favourable responses, with 40.5% “very interested” and 37.8% “a little curious”. Participants saw value in securing timely payments and reducing cash flow disruptions to provide peace of mind. However, they raised concerns, primarily about the business model and sustainability. Participants agreed that for this model to succeed, it had to ensure timely wage payouts. However, given the typical 30- to 90-day payment cycles for freelance work in Singapore, they raised questions about how such a system could be sustained. Without additional funding means to bridge cash flow gaps, the model might not be able to build trust needed for adoption.

A producer highlighted differing needs of “*wage freelancers*” and “*career freelancers*”, noting that payment structures and expectations vary. Respondents indicated they would consider joining if participation fees were more affordable than those charged by banks for factoring services—that is, services that offer early payment on invoices in exchange for a fee. In this way, the escrow model would need to offer a cost-effective alternative for managing delayed payments. Some called for client-side flexibility, cautioning against overly rigid payment methods that limit payment options.

Some participants hoped NTUC could play a key role in managing such a service, lending it both credibility and representation. A photographer suggested that freelance sole proprietors should direct all business transactions through an organisation like NTUC for income security. Performing artists also saw value in NTUC acting as both a payment facilitator and promoter of their work, citing “*strong*” unions and cooperatives in the US and Germany that support actors and orchestras. CreativesAtWork was mentioned as a local example of a similar initiative. Other suggestions included adapting existing models such as HomePay, a renovation-exclusive escrow payment mobile app, and integrating the escrow system with the Small Claims Tribunal to enable seamless dispute escalation. These findings indicate that while an escrow-style service could be beneficial, credible, and transparent, a clearly articulated value proposition would be essential for adoption.

Distinct Needs Across Freelancer Profiles: Career Freelancers versus Wage Freelancers

A key distinction emerged between career freelancers, who focus on long-term business growth, and wage freelancers, who prioritise immediate income from short-term or gig-based work.

Career freelancers (business-orientated, long-term growth) are actively building a sustainable freelance business. They are more invested in client relationships, branding, and skill specialisation. Hence, they were more interested in services such as the AI Smart Contracting Buddy, escrow payment models, and training in the area of managing difficult clients. Examples include independent creative professionals, consultants, and trainers.

Wage freelancers (income-orientated, gig-based work), on the other hand, typically take on short-term or platform-driven roles where income is often pre-determined and payment processes are automated. As such, long-term growth strategies or income protection services like escrow models were less relevant to them. Examples include platform workers, support roles such as ushers and security personnel, and temporary administrative workers. For wage freelancers working through platforms such as Homage or Aunty SG, existing safety nets (e.g. CPF contributions, work injury compensation, dispute resolution mechanisms) including the Platform Workers' Act could be extended to them to provide much-needed financial stability and security and ensure more equitable protections across different forms of platform-based work.

While both career and wage freelancers share basic needs and motivations such as income security and flexibility in work schedules, these different freelancer profiles may engage with support structures, learning formats, and income protection strategies differently. These discussions provided a deeper understanding of variations by profile, life stage, and sector, highlighting the need for more nuanced approaches to engagement and support.

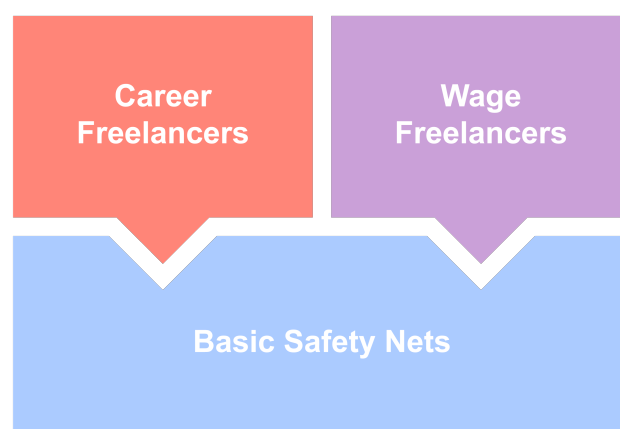


Figure 6: An illustration of an alternative way to structure support for the gig economy.

Age and Life Stage: Challenges in Securing Meaningful Flexi Roles

Older participants expressed frustration over the lack of flexible roles that matched their skills and experience. They sought fractional employment to stay mentally engaged and contribute meaningfully to their chosen communities, such as supporting seniors, mentoring younger workers, or assisting persons with disabilities. However, some participants, like a 66-year-old yoga instructor, found that wages were often not commensurate with their expertise. Some, like a 65-year-old educator and carer, had invested in certifications to pivot into new industries (e.g. the care sector) but struggled to find flexi or part-time roles despite these new qualifications. This reinforces the need for NTUC to explore targeted initiatives for mid-career and older workers, aligning with prior discussions on sustainable income strategies and client-matching services.

Chapter 4: Recommendations

This section is structured into service, policy, and individual recommendations, taking into account both structural gaps, such as wage instability and lack of traditional employment protections, as well as individual challenges of FSEs navigating self-branding, market volatility, and skill obsolescence.

Service recommendations focus on improving resources and support structures available to FSEs, including access to training opportunities, financial planning resources, and legal support. Policy recommendations address regulatory frameworks and labour protections to ensure FSEs receive fair treatment and stable wages. Individual recommendations provide guidance to support career development and well-being, equipping FSEs with strategies to navigate independent work more sustainably. In the final analysis, strong tripartite collaboration among stakeholders could go a long way towards creating a fairer and more sustainable FSE ecosystem.

Service Recommendations

Explore offering structured support by considering organising outreach events and tailoring mentorship or coaching ecosystems for them

FSEs who participated in this study, across sectors and age groups, expressed a strong interest in personal branding, networking, and engaging with other FSEs, as well as growing the FSE community to share skills, exchange knowledge and best practices, and strengthen collective bargaining. FSEs cited challenges such as professional isolation, inconsistent work opportunities, and a lack of access to resources for career development. A well-structured freelancer community could potentially serve as an easy touchpoint for FSEs seeking opportunities, legal protection, and advocacy.

As the largest collaborative community of FSEs in Singapore, NTUC Freelancer could consider organising structured and targeted networking sessions, trade shows, or industry matchmaking events that could help connect freelancers with potential clients, if there is sufficient scale. For example, senior creative freelancers recruiting for team projects or campaigns could be linked to budding skilled professionals, agencies, and even government agencies seeking skilled professionals for their campaigns. It is notable from this study that many seasoned FSEs are already organically mentoring and networking with newer FSEs.

Strengthen communication using case studies and peer learning to help FSEs navigate NTUC's system of support

While NTUC and its affiliated associations have developed a host of resources and services for FSEs, programmes and initiatives offered by different arms of the FSE support ecosystem may appear to overlap. This study found that FSEs might have felt overwhelmed by resources and services offered by the Labour Movement and would like to know how they could navigate the ecosystem, especially since FSEs with diversified income streams might not know which association they could reach out to. To support FSEs who need to articulate their needs more clearly, one possibility could be to strengthen help-seeking behaviours through scenario-based and peer learning. Improving access to peer-validated resources or more dynamic support could address these challenges. Such resources not only resonate more with FSEs but also help them develop better help-seeking behaviours as they observe how other FSEs express their needs.

Another way could be to consider holding more seminars and webinars where NTUC Freelancer representatives could discuss and resolve real FSE challenges live. Each session could focus on a common issue, such as “Negotiating Rates Without Losing Clients”, with representatives walking through real or anonymised cases to show how FSEs have successfully used NTUC Freelancer’s resources to solve similar problems. Such approaches can increase confidence in NTUC Freelancer touchpoints as FSEs witness firsthand how their representatives can provide concrete solutions. By hearing how NTUC Freelancer and other FSEs frame their issues, individuals could learn how to describe their own challenges more effectively. Seeing shared struggles also reassures FSEs that they are not alone and that structured support exists. By integrating peer-validated insights into their guidance, NTUC Freelancer could position themselves as allies rather than distant experts. Accordingly, closing perceived gaps in communication and raising mindshare in these ways could impact how effectively representatives can assist FSEs and consequently influence FSEs’ perception of NTUC’s usefulness.



Address payment security by exploring partnering with agencies to offer FSEs legal guidance during payment disputes and contracting support to prevent non-payment or defaulted payments

The issue of non-payment and payment security is a long-standing one in the gig economy and one of the major pain points raised by participants in this study. Participants who have received payment dispute support from NTUC Freelancer staff had highly positive feedback for NTUC Freelancer's effectiveness and expressed strong interest in supporting NTUC Freelancer activities. Many such participants were also moved to sign up as members. To enhance financial security and professional sustainability for FSEs, NTUC could consider expanding support to manage payment disputes and provide legal guidance by partnering with relevant non-profit agencies and pro bono lawyers. NTUC Freelancer could also provide more learning opportunities to strengthen income security and increase the publicity of these resources since they are highly desirable to FSEs. NTUC's Legal Assistance Panel (LAP), an initiative providing NTUC union members with a cost-effective and easy access to a panel of law firms, could be expanded and enhanced into LAP 2.0 to provide tailored legal guidance to FSEs, particularly in addressing payment disputes. NTUC could also publicly spotlight companies that adopt ethical practices and offer good benefits for FSEs.

Strengthen long-term accountability by partnering with relevant platforms on an escrow payment system for FSEs

An escrow payment system holds client payments in a secure account and releases funds only upon successful completion of work, which can strengthen protection for both FSEs and clients. It would also attract more reputable and reliable clients and ensure fair compensation. NTUC could consider partnering with an existing escrow platform that offers attractive rates to FSEs, such as HomePay (a platform for home renovation contractors) or Carousell Protection (an e-commerce platform). This would not only reduce financial risks for FSEs but also help establish a culture of trust and accountability in the gig economy. To balance security and usability, escrow services could be applied selectively, such as to higher-value transactions or new and unverified clients only. To incentivise adoption, NTUC could also offer limited-time subsidised rates, membership discounts, exclusive privileges, or preferential service listings to FSEs and clients who consistently uphold ethical payment practices.

Broadly similar payment protection models already exist in other countries, such as Belgium-based Smart Coop, an accredited cooperative and social enterprise with a network across Europe. As a business model, Smart finances itself by collecting commissions on the turnover earned by its members before converting it into wages, with commission rates varying between 8.5% and 14.0% depending on the country it operates in. Thus, members can invoice clients through the cooperative and get paid even before the client pays, whereas in cases of payment default, shortfalls can be absorbed collectively through a mutualised guarantee fund (Mondon-Navazo, Murgia, & de Heusch, 2024). Members who meet the conditions for minimum wage rules and declaration of actual working days can also choose to spread out their income over the year to get paid a set amount each month, which helps FSEs access social benefits structured around

regular income (Mondon-Navazo et al.). In this way, Smart helps FSEs access structured payment systems, social protections, and administrative support. Since its inception in 1998, Smart has supported more than 90,000 freelance professionals (Smart, 2024).

Policy Recommendations

Expand legal protections and establish industry benchmarks for FSEs in relevant sectors by working with tripartite partners to enhance financial and job security

NTUC and its associations have successfully supported the government in passing the Platform Workers Bill, making Singapore one of the first few countries to provide statutory protections for platform workers. Platform delivery workers, private-hire drivers, and taxi drivers will now be grouped under a new category of workers that is distinct from employees and freelancers. These platform workers will receive CPF contributions from employers to help with their housing and retirement adequacy, workplace injury compensation, as well as receive formalised representation through Platform Work Associations (PWAs). These legal protections could be gradually extended to other gig-based workers, where relevant. The government could consider additionally introducing mandatory dispute resolution mechanisms.

Continue to call for greater financial and well-being support for caregiver freelancers

Many FSEs have indicated that a key priority for choosing FSE work is the ability to support and fulfil their family and caregiving responsibilities. To better support caregivers, the government has enhanced the Home Caregiving Grant (HCG) from April 2026, increasing the payout quantum from up to \$400 to up to \$600 and raising the maximum qualifying per capita household income threshold from \$3,600 to \$4,800. NTUC has also launched its Care Fund (Caregiver Support) programme in March 2025, which will support two groups of lower-income caregivers: those with special needs children and single caregivers of young children and elderly parents (National Trades Union Congress, 2025). Through the programme, caregivers of special needs children can receive \$1,000 per child in government SPED (Special Education) schools. Meanwhile, single caregivers of young children and elderly dependents can receive \$350 per school-going child and \$200 per elderly dependent. \$5.4 million has been set aside for the programme over the next three years. This is a step in the right direction, and NTUC could consider making this Fund more accessible to freelancers who are caregivers, including those who may not meet the current income criteria, recognising that caregiving responsibilities can cause significant fluctuations in freelance income and work opportunities.

Offering greater flexibility would better support FSEs in managing both caregiving and livelihood needs. NTUC could continue to call on the government to introduce more community-based initiatives that support caregivers in their upskilling and well-being aspirations, which would help FSEs who are caregivers. Partnerships with agencies such as the Agency for Integrated Care, NTUC Health, and LHUB could be explored. In parallel,

the SkillsFuture Jobseeker Support Scheme targeted at the involuntarily unemployed could be extended to FSEs whose contracts have been involuntarily voided. Raising the current income cap upwards could also offer better support. Together, these would alleviate the financial burden on FSEs, who would not have to forgo income opportunities while balancing caregiving, learning, and work.

Individual Recommendations

Adopt an open-minded, collaborative, and proactive approach to career development by continuously upskilling, organising into professional networks, and advocating for greater protections through collective action

While unions, associations, and the government can enhance resources, services, and protections to support FSEs' needs and aspirations, FSEs themselves must also proactively seize opportunities to reskill, upskill, diversify income streams, and where relevant, consider transitioning to traditional employment. In a rapidly evolving economic landscape, FSEs should be more open to taking on more complex, innovative, and higher-value work by upskilling or exploring adjacent roles to enhance resilience. FSEs could also engage more actively with community-based activities and collective action to drive systemic change and improve working conditions and economic security. FSEs could reach out to associations for such opportunities.

Chapter 5: Conclusion

This study was designed as a holistic and exploratory effort to better understand the freelance and self-employed landscape in Singapore, revealing new themes that can guide more effective interventions. Rather than focusing only on specific challenges or sectors, the study uncovered patterns that cut across different types of FSEs, providing a deeper understanding of their motivations, pain points, and aspirations.

Key findings include the distinction between career and wage freelancers, recognising FSEs' professional identity and expertise, and the potential for more innovative models such as escrow-style services and community-based client-matching services. These findings reinforce the importance of structured support and stronger safeguards to help FSEs manage income stability and grow their careers.

The study's recommendations highlighted interventions at the individual, community, and systemic levels. At the individual level, FSEs must proactively upskill, explore new opportunities, and engage in professional networks. Community-driven efforts, such as mentorship programmes and structured networking events, can help FSEs access new work opportunities and peer support. At the systemic level, stronger policies and services such as increased payment protections, expanded legal support, and more efforts to support caregivers in general can help establish fairer conditions for all FSEs.

Ultimately, the well-being and success of FSEs are deeply intertwined with Singapore's broader economic and social fabric. A thriving FSE workforce contributes to innovation, industry growth, and workforce resilience. As the economy evolves, so must the strategies to support FSEs. Strong tripartite collaboration between FSEs, unions, associations, businesses, and the government will be key to ensuring that all workers, regardless of employment type, have access to the support, protections, and opportunities they need to succeed.



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Appendix A: Additional Survey Data

This appendix presents detailed survey results that complement the key findings outlined in the main report. It includes expanded demographic breakdowns, deeper insights into FSEs' financial concerns, and additional data on their work experiences and challenges.

Demographic Profile of Survey Respondents

The gender distribution was nearly equal, with 51.7% female and 48.3% male. The vast majority (94.9%) were Singaporean citizens, with the remaining 5.1% being Permanent Residents. Ethnic composition closely mirrored national demographics: 77.1% Chinese, 14.3% Malay, 5.4% Indian, and 3.1% from other ethnic groups. In terms of marital status, 52.6% of respondents were married.

Educational and Professional Background

Highest Level of Education

The majority of respondents held higher education qualifications, with 40.3% having a Bachelor's Degree, 5.4% a Master's Degree, and 0.9% a Doctorate. A significant proportion also held Professional and Diploma Level Qualifications, including 20.0% with a Polytechnic Diploma and 8.6% with a Professional Qualification or Other Diploma.

Highest Educational Qualification of FSE Survey Respondents

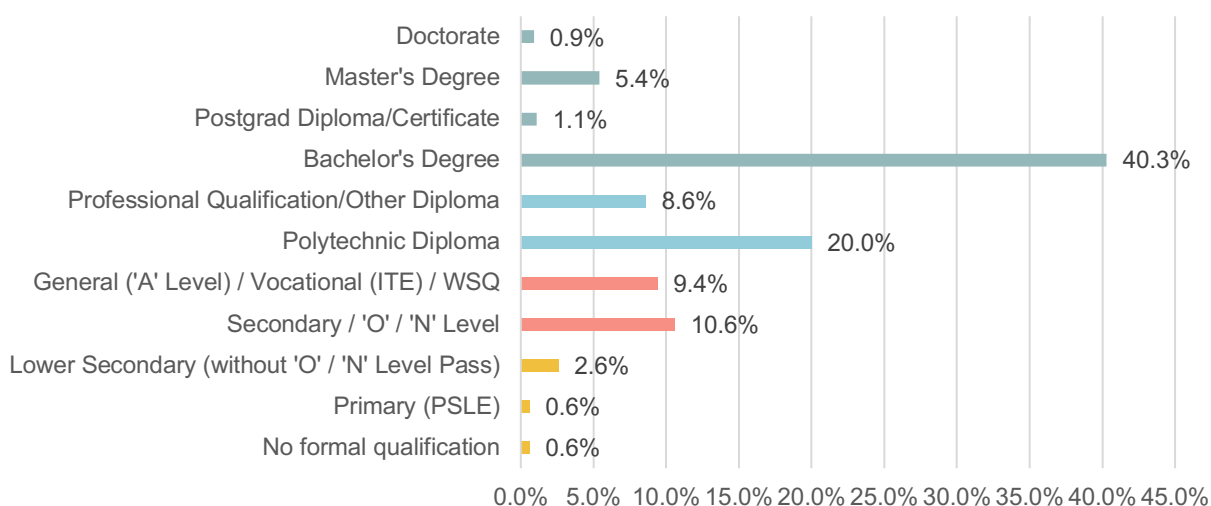


Figure A1: Highest level of education among FSE survey respondents (N = 350). The chart categorises respondents' educational attainment into four broad groups, highlighting a significant proportion with higher education and professional qualifications. Percentages may not total 100% due to rounding.

FSE Segments by Industry

The top three FSE segments from the survey were Professional Services and Management (18.1%), Education and Training (15.4%), and E-Commerce (11.7%). Those in Professional Services and Management reported roles in business consultancy, finance, accounting, law, engineering, and human resources. Their tasks included project management, consultancy, and technical services such as engineering design. While insights are drawn from a limited sample, some respondents indicated working with startups, small businesses, and independent entrepreneurs to support operational and business needs. Among respondents, 8.0% were in IT-related roles, including web design, cloud engineering, UX design, software development, and data management. Their tasks ranged from providing IT services and troubleshooting cloud infrastructure issues to game design, technical support, and corporate IT management, indicating a mix of client-facing and technical roles.

Among respondents in Education and Training, roles varied across academic, vocational, and enrichment domains. Relief teachers, tutors, and curriculum developers were engaged in both mainstream and supplementary education, supporting learners in both formal and informal settings. Piano instructors, enrichment teachers, and sports coaches focused on skill-based education, whereas fitness trainers, wellness coaches, and early intervention specialists delivered training tailored to physical and mental well-being, working with individuals across different age groups. This diversity reflects the broad scope of FSE work within education, encompassing both structured classroom instruction and personalised coaching.

FSEs engaged in e-commerce perform a range of tasks, from sourcing and stocking products to marketing and fulfilment. Many respondents sell products online, including apparel, beauty and health items, air fresheners, and preloved goods. They operate through platforms such as TikTok and Shopee, with some handling procurement, packaging, and advertising. Others also engage in affiliate marketing, content creation, and other digital services, such as website design, further expanding the scope of freelance e-commerce work. Respondents who identified as working in "Other" roles cover diverse fields such as caregiving, social care, security, and operational support across industries.

FSE Segments by Industry

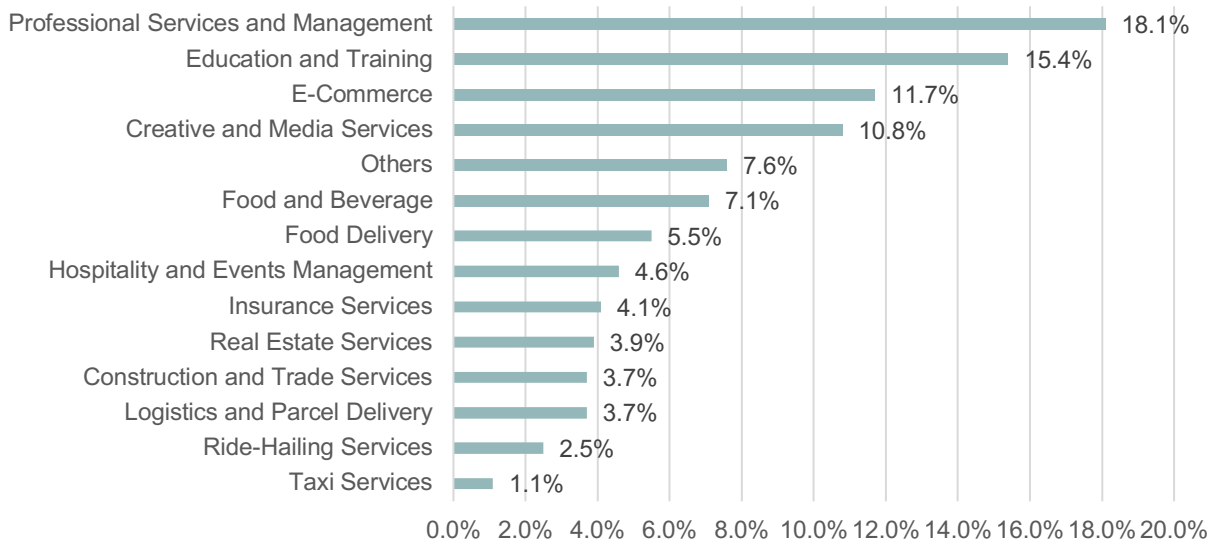


Figure A2: Freelancer segments by industry (N = 350, n = 435). Respondents were asked to select all applicable sectors. Percentages may not total 100% due to rounding.

Years of Experience in FSE Work

The findings showed that a significant proportion of respondents are relatively new to FSE work. More than half (51.0%) had accumulated less than three years of experience. Another 33.0% have between 3 to 10 years of experience. Fewer respondents (11.0%) had been freelancing for 11 to 20 years, and only 4.0% have been in FSE work for more than 20 years. This distribution suggests that many FSEs have entered the workforce recently, potentially influenced by shifts in the job market and economic conditions.

Years of Experience in FSE Work

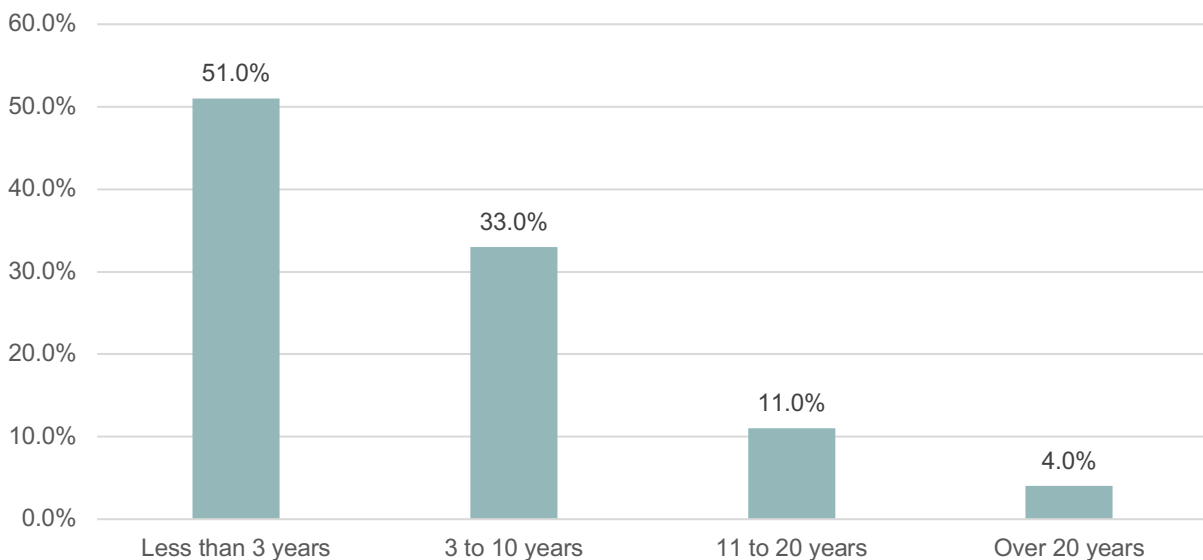


Figure A3: Years of experience in FSE work (N = 350). Percentages may not total 100% due to rounding.

Employment and Work Patterns

FSE Work as Full-Time or Part-Time Commitment

The majority (64.6%) of respondents in this study engaged in FSE work as their primary commitment. The remaining 35.4% balanced freelance work alongside other commitments. Among these part-time FSEs, 17.7% also held full-time employment³ (≥ 35 hours per week), and 11.4% hold part-time employment (<35 hours per week). Additionally, 6.3% were students, with 3.4% studying full-time (≥ 15 hours per week) and another 2.9% studying part-time (<15 hours per week). These findings indicate that while freelance work is a full-time career for many, a significant portion of FSEs treat it as supplementary income alongside employment or education.

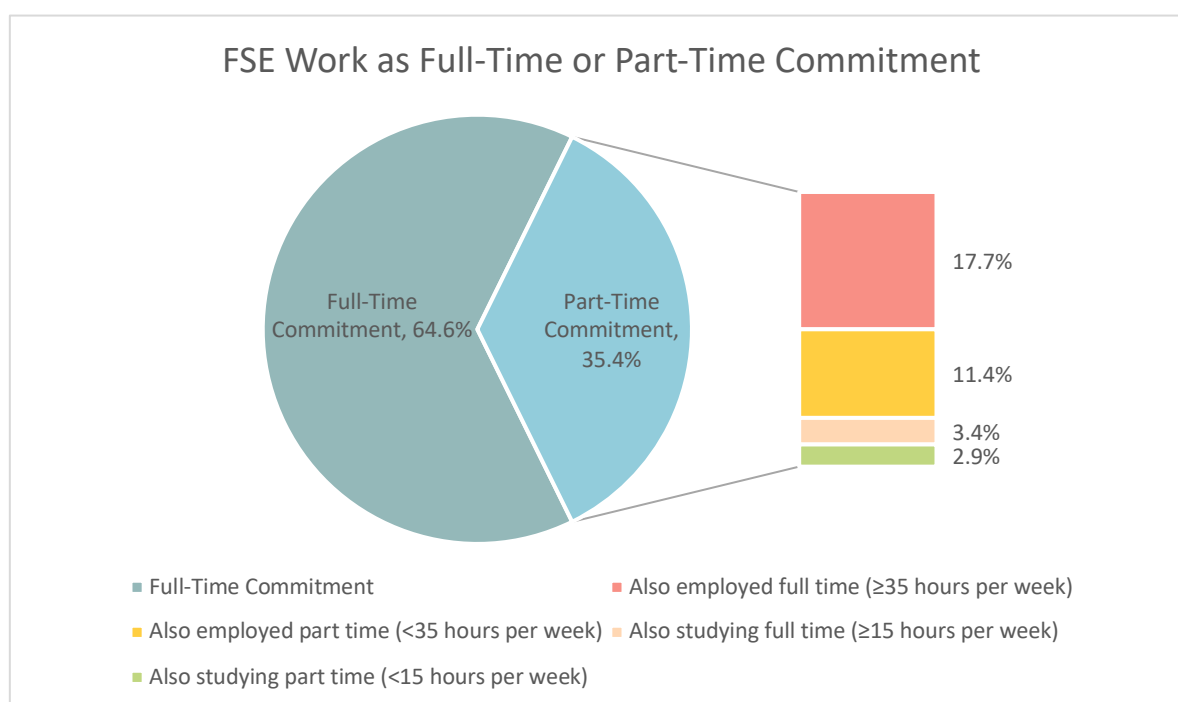


Figure A4: Distribution of full-time and part-time freelance commitments ($N = 350$). Part-time FSEs include those concurrently employed or studying.

Hours Worked in Freelance Roles

Most respondents (61.1%) reported working 20 hours or less per week on their FSE work, even those who did it as a full-time commitment. This minimal or low engagement suggests that for many, freelance work may be supplementary or inconsistent in nature. Among the full-time FSEs who worked 20 hours or less per week (37.3%), some struggled with unpredictable work schedules and income, with some expressing concerns about difficulty finding or retaining clients (*"don't know how to attract customers"*) and the uncertainty of securing enough work (*"lot and lot of uncertainty"*). Sudden cancellations from clients further disrupted their schedules (*"short notice from client to postpone the session"*), making it challenging to plan. External factors such as caregiving

³ Based on MOM's definition, full-time work is defined at 35 or more hours per week and part-time work is less than 35 hours per week. <https://www.mom.gov.sg/employment-practices/employment-act/who-is-covered>

responsibilities and seasonal disruptions can limit their ability to take on more projects ("*juggling with my child's needs*"; "*disruption due to school holiday*"). Some also cited a lack of support networks ("*where do I find support*") and difficulty staying motivated when faced with irregular work patterns ("*no motivation or drive to work harder*"; "[need] perseverance and self-discipline to finish the project"). Feelings of isolation ("*lonely*") were also noted.

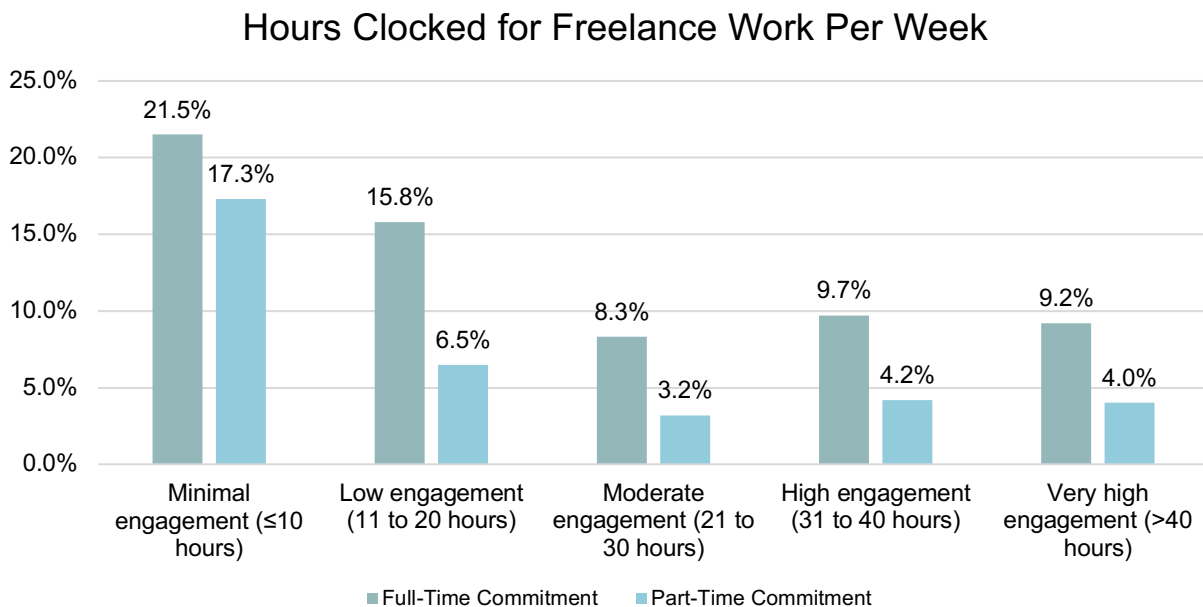


Figure A5: Work hours of full-time and part-time FSEs (N = 350). Respondents were asked to report their average weekly hours spent on FSE work. Figures may not total 100% due to rounding.

Business Operations and Clientele

Engagement with Local and Foreign Entities Among FSEs

FSEs in Singapore engaged a diverse range of clients, spanning both local and foreign entities. Among local entities, the most common collaborators were private companies (35.5%), followed by online platforms (20.7%) and individuals (16.9%). Meanwhile, more than half of respondents (54.7%) reported working with foreign entities, with private companies (18.3%) and online platforms (12.5%) being the most common. These findings highlight the significant cross-border nature of FSE work, where private companies and online platforms play key roles in expanding opportunities beyond Singapore.

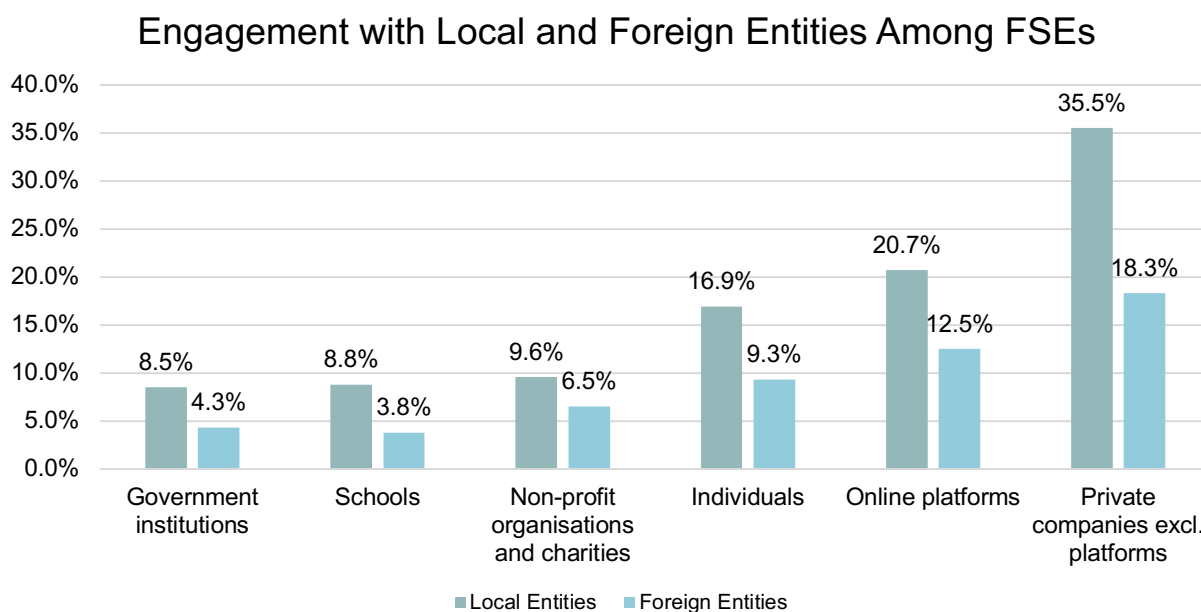


Figure A6: Engagement with local and foreign entities among FSEs. A total of 468 responses were recorded for local entities and 399 responses for foreign entities ($N = 350$). Respondents were asked to select all applicable entities they have worked with. 45.4% of responses indicated “Not Applicable” for working with foreign entities and are not shown in this chart. Figures may not total 100% due to rounding.

Legal Registration of FSEs

Among respondents, 62.4% of FSEs were legally registered as businesses, with the most common structures being private companies (27.7%) and sole proprietorships (22.8%). A smaller proportion operated under partnerships (8.7%) or public companies (3.0%). Meanwhile, 37.9% indicated that they do not have a registered business.

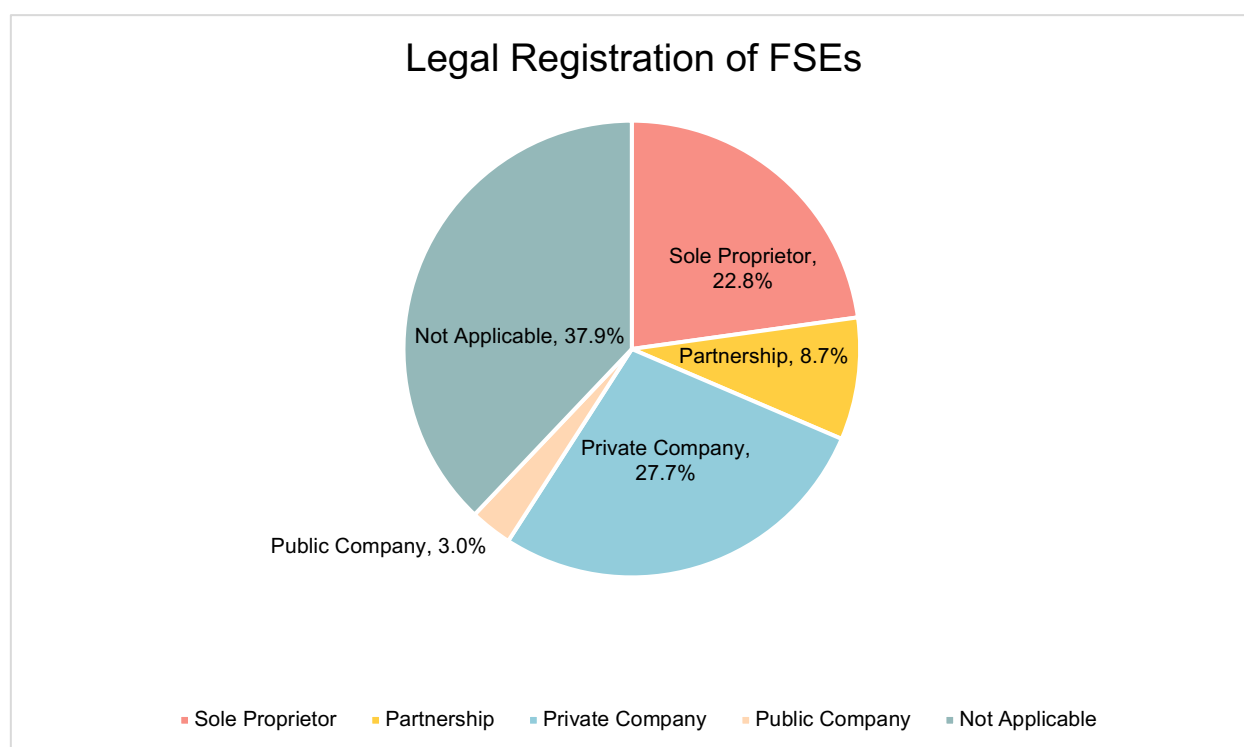


Figure A7: Legal registration status of FSEs ($N = 350$, $n = 367$). Figures may not total 100% due to rounding.

Employment of Salaried Workers Among FSEs

The majority of FSEs (85.0%) did not employ salaried workers, indicating that most operate as solo practitioners or small-scale businesses without additional staff. Only 15.0% of respondents reported employing salaried workers, suggesting that a small but notable portion of FSEs manage larger operations that require additional manpower.

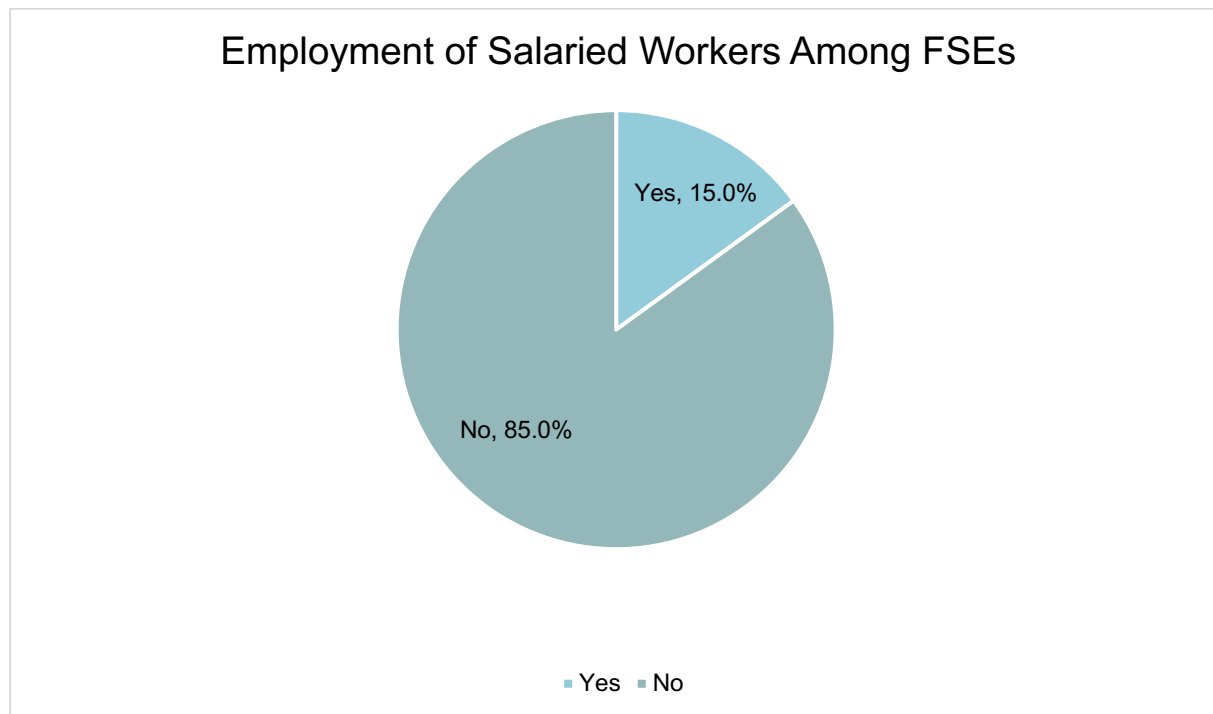


Figure A8: Proportion of FSEs who employ salaried workers (N = 350).

Professional Identity and Career Motivations

Shifting Identity Labels in Formal versus Informal Contexts

The way FSEs identify themselves varies depending on context. On official documents, respondents most commonly classified themselves as "self-employed" (30.3%) or "freelancer" (26.6%). However, in informal settings, they preferred expertise-first identifiers such as "engineer" or "digital nomad" (32.0%; see "Other") over traditional employment classifications.

Identity Labels in Formal versus Informal Contexts

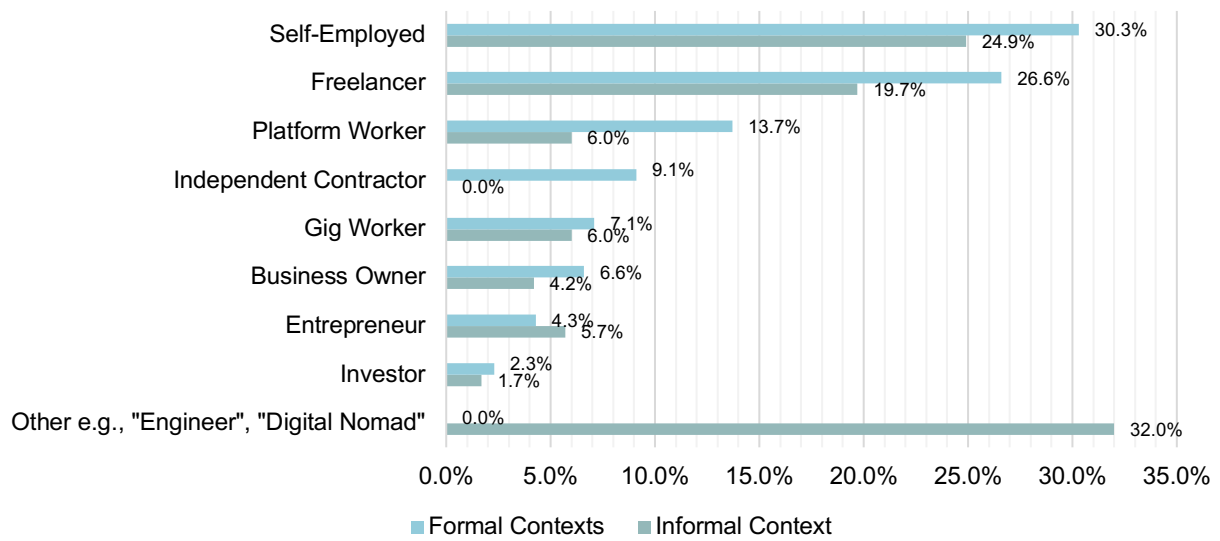


Figure A9: Comparison of how FSEs identify themselves on official documents vs. informal settings (N = 350). Figures may not total 100% due to rounding.



Top Priority in Life for FSEs

Among both full-time and part-time FSEs, fulfilling family obligations was the most common life priority (29.1%), though it was more pronounced among full-time FSEs (16.0%). This suggests that those fully committed to FSE work may prioritise caregiving responsibilities or other family-related duties that require flexibility. Similarly, early retirement was a shared goal (22.6%), with full-time FSEs placing a stronger emphasis on financial independence; they may have chosen FSE work because it offers greater autonomy to achieve this goal compared to traditional employment. Additionally, full-time FSEs expressed a higher concern for affording basic needs, possibly indicating greater income volatility compared to those balancing FSE with other employment. In contrast, the dual engagement of part-time FSEs in both freelance work and traditional employment may explain why they place greater emphasis on job security.

Top Priorities in Life for FSEs

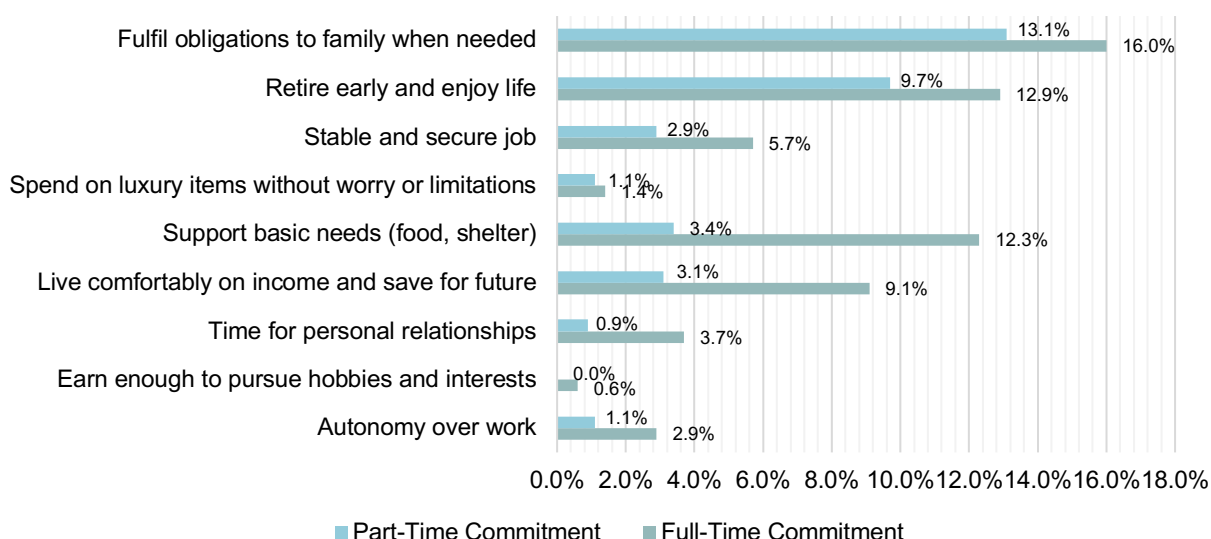


Figure A10: Primary life priorities of FSEs (N = 350). Family obligations and financial security are the most common concerns, highlighting the broader motivations beyond income alone. Figures may not total 100% due to rounding.

Main Reasons for Performing Full-Time FSE Work

A closer look at the motivations of full-time FSEs (n = 226) helps to understand their specific support needs. Their reasons for engaging in full-time FSE work highlighted both personal and structural drivers, with caregiving responsibilities (20.0%) and the desire for independence (16.4%) ranking highest. Many also cited the need for flexibility in social life (12.4%) or pursuing personal passions (9.7%). Others indicated gaps in traditional job structures that limit their earning potential (8.8%) or career control, such as barriers faced in entering or staying in traditional employment (e.g. discrimination; 8.0%). These insights can inform policies and services that better align with the realities of full-time FSEs.

Main Motivations for Full-Time FSE Work

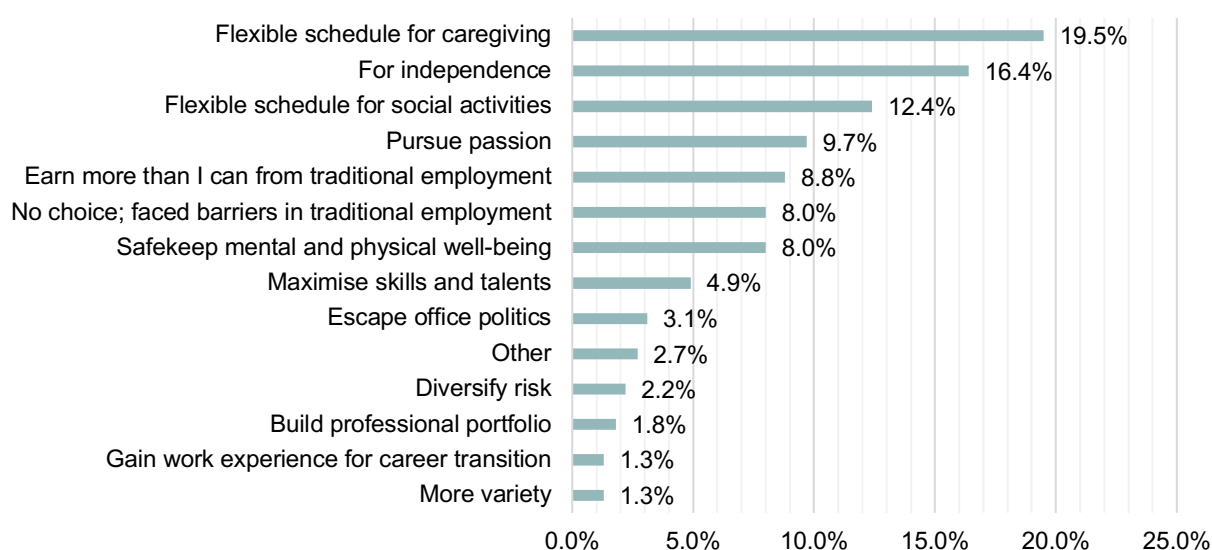


Figure A11: Motivations for doing FSE work among full-time FSEs (N = 226). Figures may not total 100% due to rounding.

Personal and Professional Development Preferences

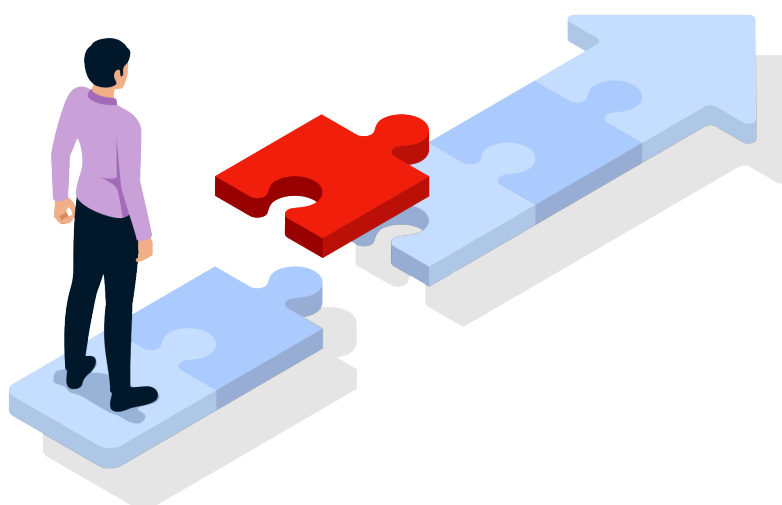
A closer look at the FSEs in the top-represented industries revealed that they were self-directed learners who primarily relied on on-the-job learning, social media, and AI. This suggests they value learning that is easily accessible and directly applicable to their work. Platform workers showed similar preferences, adding nuance to the broader discussion on upskilling. Findings from an unpublished survey⁴ conducted by LKYCIC in Singapore between 2020 and 2021 with 1,500 platform workers indicated that views on upskilling were split, with value often assessed by its direct impact on earnings. Our ongoing research with platform workers using the Community Multivitamin framework supports this: in-depth conversations revealed a readiness to upskill when workers saw how even a small boost in skills could lead to higher income.



⁴ Data from an unpublished survey conducted in partnership with a government agency. Not publicly available.

Perceived Usefulness of Skills Upgrading	Agree	Neutral	Disagree	N/A
Have taken skills courses in the past/currently	-	-	-	-
I think employers prefer to hire people younger than me	66%	27%	5%	2%
The certificates I obtain will be recognized when I apply for new jobs	46%	36%	17%	1.3%
Skills upgrading increases my chances of moving out of PHV driving	48%	34%	16%	2%
Skills upgrading can make my PHV driving easier and more profitable	26%	40%	34%	-
I drive to earn an income. Training takes away my time to earn	57%	27%	14%	2%
Have not taken skills courses in the past/currently	-	-	-	-
I think employers prefer to hire people younger than me	76%	15%	5%	4%
The certificates I obtain will be recognized when I apply for new jobs	40%	43%	12%	4%
Skills upgrading increases my chances of moving out of PHV driving	37%	43%	15%	5%
Skills upgrading can make my PHV driving easier and more profitable	29%	40%	27%	4%
I drive to earn an income. Training takes away my time to earn	61%	24%	12%	3%

Table A1: Survey of 1,500 platform workers which LKYCIC conducted in collaboration with the union and a government agency (which prefers to remain unidentified) in 2020–2021.



One survey respondent in dropshipping hinted at how social and financial incentives could help make learning more engaging and directly applicable to business growth:

“Provide extensive mentorship to [FSEs] in various industries and give them deep insights on how to plan their business model to improve it significantly. Then, follow up with them & incentivise them with monetary awards or vouchers such as food or for entertainment services to enable them to perform better at their job scope to improve efficiency and improve sales. Lastly, provide team events for like-minded individuals to come together at certain periods of the year to collaborate and work on projects that will mutually benefit each other to increase awareness and build better brand impressions!”

Challenges and Support Needs

Key Challenges in Day-to-Day FSE Work

When asked about their daily work challenges, respondents most frequently cited difficulties in earning enough (17.3%), followed by keeping up with new skills and knowledge (13.1%). Other common pain points included retaining customers or business (8.3%), setting work boundaries (7.7%), and accessing support for career development (7.5%). These findings highlight the complexities of freelance work, where financial security, skill development, and client management are interconnected challenges.

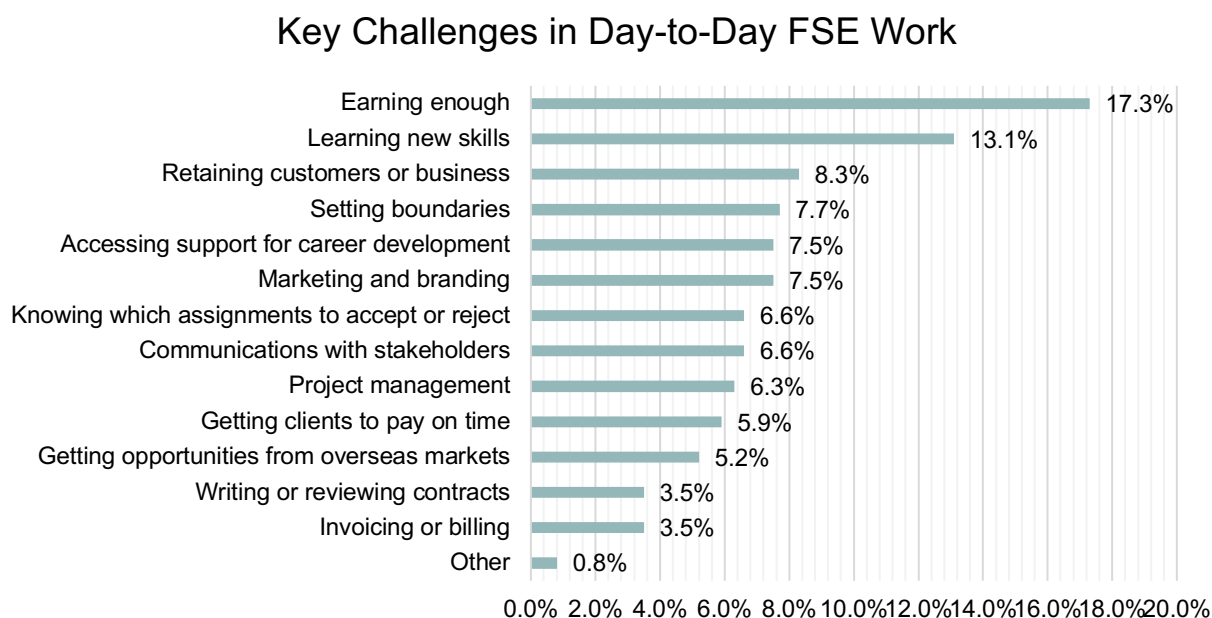


Figure A12: Top day-to-day work challenges faced by FSEs (N = 350, n = 878 as multiple selections were allowed). Figures may not total 100% due to rounding.

Broader Struggles Beyond Daily Work Tasks

Beyond operational or task-based difficulties, FSEs contend with broader, more structural challenges that affect their long-term stability and well-being. The top concern reported was unstable income or job insecurity (19.7%), followed by the lack of income growth over time (15.1%). Other frequently cited struggles included difficulty recovering from illness or injury (9.2%), feeling stuck in work that has become routine or purposeless (7.8%), and the inability to negotiate for better conditions (7.7%). These findings surface deeper vulnerabilities that may not be as immediately visible as daily work challenges, but which significantly shape FSEs' motivation and ability to thrive.

Broader Struggles for FSEs Beyond Daily Work Tasks

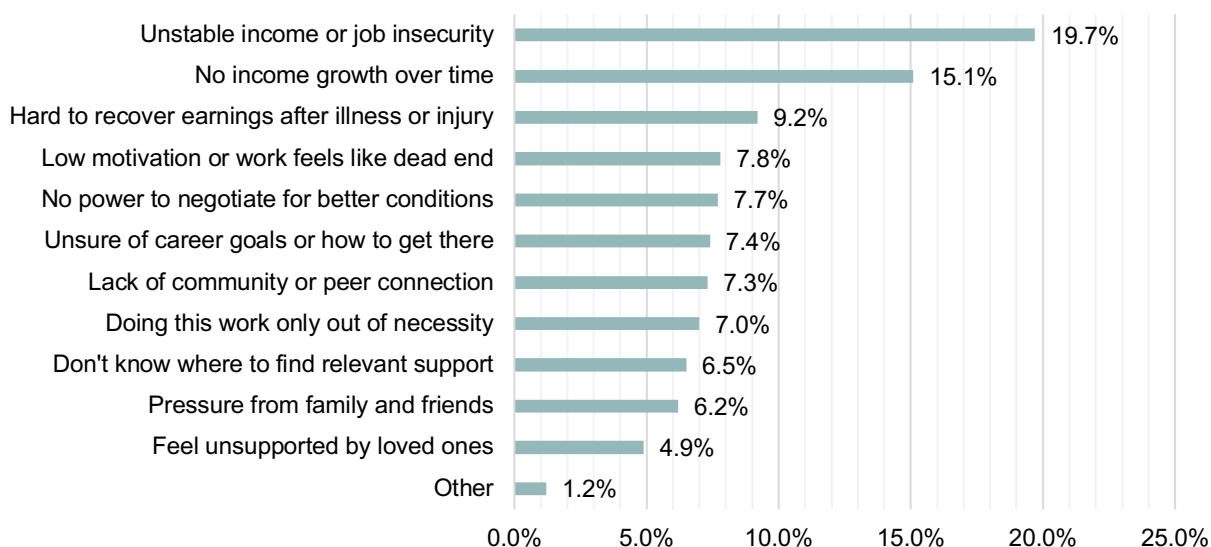


Figure A13: Broader struggles for FSEs beyond daily work tasks (N = 350, n = 819). Respondents were asked to select all that apply.



Unforeseen Events That Disrupt FSE Work

FSEs face a range of unforeseen disruptions that can significantly affect their ability to work and maintain income stability. The most cited disruptions included caregiving responsibilities (15.4%) and sudden project cancellations (15.2%), both of which directly impact time and cash flow. Other common issues relate to changes in family circumstances, personal health declines, or broader industry disruptions. Only 14.6% indicated that they had not experienced such events. These findings highlight the fragility of freelance work in the face of personal or external shocks, and the need for support mechanisms that can cushion FSEs from unpredictable disruptions.

Unforeseen Events That Disrupt FSE Work

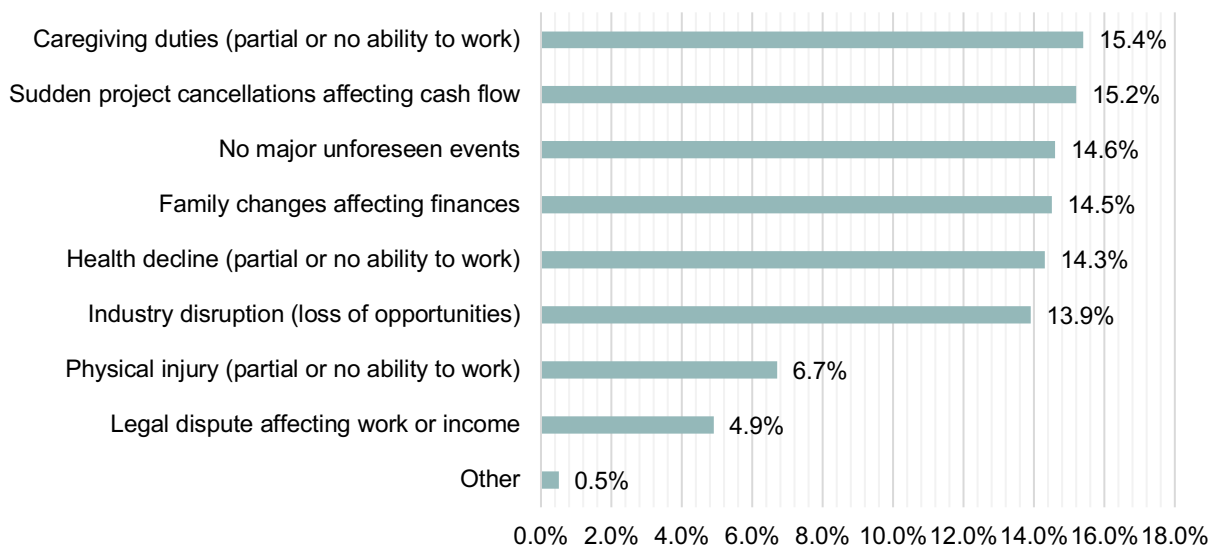


Figure A14: Unforeseen events that disrupt FSE work (N = 350, n = 553). Respondents were asked to select all that apply.



Types of Support Identified for Managing Unforeseen Disruptions

When asked what could help them better manage unforeseen situations in their work, FSEs most commonly pointed to financial safeguards such as emergency savings (24.7%) and more diversified income streams (15.6%), both of which help cushion income shocks. Others requested clearer information about potential risks and how to prepare (14.5%), or insurance to cover inability to work due to health issues (14.3%). Requests also included practical mechanisms like being able to delegate work during crises (8.9%) and better understanding of legal matters in their work (7.9%). These responses reflect the types of support FSEs perceive would help them navigate unpredictability.

Types of Support Identified for Managing Unforeseen Disruptions

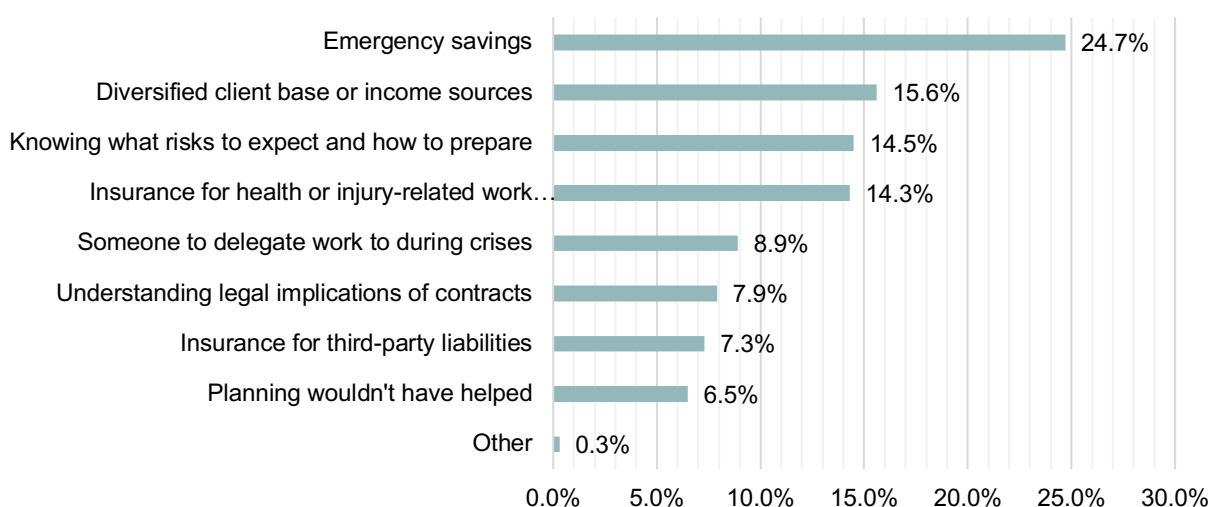


Figure A15: Support FSEs say would help them manage unforeseen disruptions (N = 350, n = 572). Respondents were asked to select all that apply.



Appendix B: Background and Rationale for Market Tests

This section contains supplementary information on how the market tests were developed and tested.

Testing New Ways to Help FSEs Boost and Diversify Income

Currently, several initiatives exist to help FSEs boost earnings and manage income ups and downs (Job 1), including the NTUC Freelancer Directory (NTUC Freelancer, 2025), coaching clinics (NTUC Freelancer, 2024), and programmes targeted at caregivers (Job 4). However, many FSEs continue to face financial instability and social pressure, with some also expressing growing interest in overseas opportunities as a way to expand their work and income streams. To explore potential solutions, we introduced the Community Multivitamin income diversification initiative and tested the feasibility of an internationalisation workshop series.

Testing New Ways to Help FSEs Protect Their Income

Despite existing initiatives such as fair contracting workshops and financial planning talks (NTUC Freelancer, 2024), FSEs still display uneven competencies in ensuring fair and timely payment⁵ (Job 2), highlighting the need for more practical income protection strategies. FSEs have also indicated that they prefer real-time, applied learning with a direct impact on their competitiveness, business, and autonomy (Job 3). In response, we tested different learning formats and content, introduced tools like a smart contracting chatbot, and explored interest in a cooperative-style surrogate employer model inspired by Smart in Europe, which could enable faster payment and stronger income security (Smart, n.d.).

Testing Marketing Messages for Better Engagement

To address gaps between FSEs' needs and existing support, we conducted A/B tests comparing standard NTUC messages with tailored variants with the aim of refining outreach and helping FSEs navigate the systems of support (Job 6).

⁵ The top represented segments—professional services and management and e-commerce—were also top supporters of the idea of guaranteed payments within seven working days.

Overview of Market Test Questionnaire

To ensure accessibility and cost-effectiveness, the tests were integrated into a survey questionnaire. Participants responded to 9 scenario-based questions in this sequence.

In Scenarios 1, 2, 3, and 8, participants selected Control or Variant marketing messages across distinct scenarios.

In Scenario 4, we presented six learning formats (e.g. training provider versus peer-led; formal versus informal; in-person versus online) and asked participants to rank their likelihood of signing up for each.

In Scenario 5, we introduced 14 different modules on protecting income and asked participants to select their top 5.

In Scenario 6, we suggested other online resources including a smart contracting chatbot and gauged their interest levels.

In Scenario 7, we introduced the concept of a worker-run group that guarantees a seven-day turnaround time for payments and gauged participant interest levels.

In Scenario 9, we laid out four success cases of community-based client matching for income diversification. Participants selected the cases that resonated with them.

To gain deeper insights into participants' experiences with poor payment practices, participants were also asked about their use of written agreements, negotiations for higher rates, efforts to secure timely payment, experiences with rightful compensation, sudden cancellations, and dealings with unethical companies.

Market Test Participant Profile

The average age of market test participants was 50, with 19 males and 20 females. Of the 39 participants, 79.5% were union members, with over half actively engaged with or affiliated to NICA (30.8%), VICPA (17.9%), NTUC Freelancer (5.0%), NDCA (5.1%), and NPHVA (2.6%). 64.1% of the participants held at least two roles (e.g. independent business advisor/data protection officer), including 38.5% who held three (e.g. actor/emcee/singer). Participants can broadly be classified as representing interests from the education/training (55.3%), creative/cultural (19.1%), digital (19.1%) and platform (6.4%) sectors⁶.

To ensure alignment between their concerns and the focus of the market tests, we conducted a pre-survey on their current needs. From 88 responses, 31.8% sought

⁶ We assessed what they wrote down as their job roles/titles and what they shared in person at the focus group about their jobs/roles. Consultants, for example, are classified under both "Professional Services" and "Digital Economy" when there is indication that they deliver services virtually.

support on managing income ups and downs, 30.7% on knowing what support was available from NTUC, 25.0% on securing clients, including from overseas, and 12.5% on avoiding and resolving defaulted payments. Some shared other concerns. A 65-year-old educator felt that *“freelancers are not taken care of, especially senior freelancers, who are still an economic asset”*. An editor wanted to bring up challenges with *“credibility”* and *“time pressures”*. A music teacher wanted to know if they should adjust their yearly lesson rates. A producer suggested that NTUC might *“need to do more reaching out”* as *“times are tough for gig workers”*.



Appendix C: Market Test Findings

This section summarises the findings by themes.

Messaging Preferences: Tailored Support Resonates

Across four scenarios, respondents consistently showed stronger interest in service options that were either tailored to their sector or needs, or that emphasised practical outcomes. These findings suggest that FSEs are more likely to explore support services when they perceive clear relevance, value, or lived experience alignment.

Scenario 1: Tailored Mentorship Options Preferred

25 (or 69.4%) favoured the tailored Variant Message B. Only 11 (30.5%) responded to the Control Message A where speakers were already selected in advance.

Scenario 1: You are feeling stuck in your freelance career now. You have the skills to do the job, but you can't seem to manage the ups and downs, grow your career, or balance your workload. Which service will you pick to get tailored advice? Please select (✓) A or B.

☐ A

☐ B

Hear From Seasoned Freelancers
By Freelancers, For Freelancers

Speak to seasoned freelancers for invaluable insights into starting or growing your freelance career.

12 Feb, 1–3pm, 30 min per slot

**U FSE Centre
National Library, Level 7**

Coach 1: Andy
Award-winning photographer, copywriter and veteran freelancer, Andy has been in the creative media industry for more than two decades. He is also President of the Professional Photography Association and Exco member of VICPA*.

Coach 2: Rose
A certified fitness pro and mom of 3, Rose ignites a passion for healthy living through fun PILLOXING workouts. A leader in the fitness community, she's trained instructors across Asia. She is also an Exco member of NICA*.

*Visual, Audio, Creative Content Professionals Association
*National Instructors & Coaches Association

Pick a Mentor From Your Industry
By Freelancers, For Freelancers

Speak to seasoned freelancers for invaluable insights into starting or growing your freelance career.

1-to-1 session: 30 min

May be arranged at U FSE Centre or online at a time of your convenience.

Tell us more about what you do and the challenges you face.

You can indicate your preferences for a specific person or profile you hope to get personalised advice from.

Then let us do the matching.

Note: This session may take up to 3 weeks to set up.

Figure C1: Scenario 1 market test. 69.4% preferred the tailored message B.

Scenario 2: Tailored Course Titles Preferred

30 (or 73.2%) preferred the Variant Messages C and D on tailored courses. Two respondents gave multiple responses, again favouring both the Variant Messages. Only 11 (26.8%) responded to the Control Message A. 50-year-old freelance art director explained: “*Tailored courses are more relevant for me*”. A performer chose C but was also looking out for messaging targeted at his specialty and lamented “*no acting or singing courses or jobs mentioned*”.

Scenario 2: You want to use your learning credits and are browsing courses on a training platform.

Which ones will you click on first? Please select (✓) A, B, C or D.

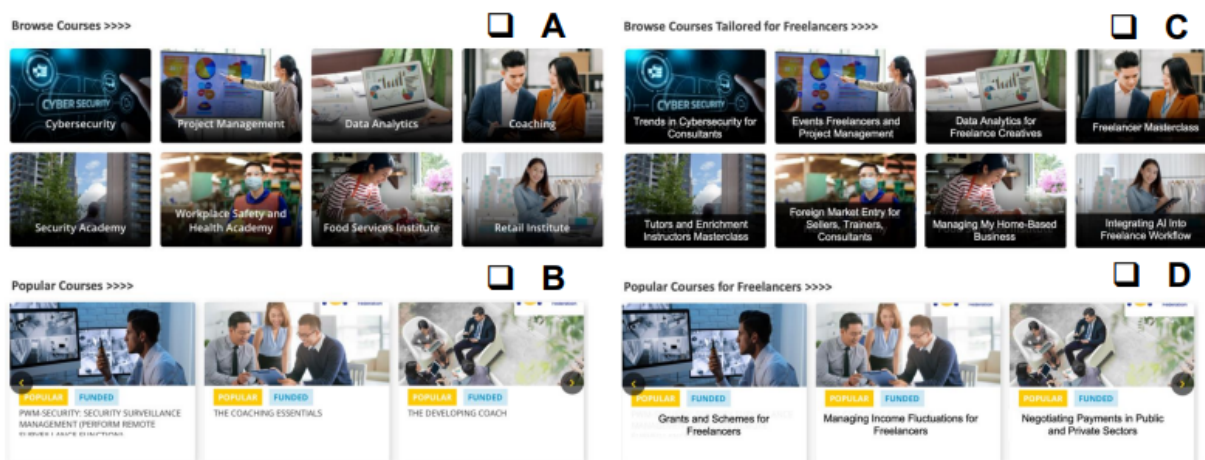


Figure C2: Scenario 2 market test. 73.2% preferred messages C and D on tailored courses.

Scenario 3: Tailored Financial Management Workshops Preferred

The large majority (78.4%) preferred the Variant Messages B, C, or D targeted at their sector and specific pain points faced by FSEs. Only 21.6% responded to Control Message A. Variant Message B was tailored to “Tutors/Coaches/Instructors”, which attracted 73.0% from the education and training sector. Variant Message D was tailored to “Platform Workers”, which attracted 67.7% from the platform work sector. Variant Message C may have a broad-based appeal for the remaining participants who preferred the Variant Message as it addresses “Freelance Professionals”.

Scenario 3: You want to do something about your finances, including fluctuating income and savings.

Which event will you sign up for? Please select (✓) A, B, C or D.





Figure C3: Scenario 3 market test. 78.4% preferred the tailored messages B, C, and D.

Scenario 8: Tailored Workshops to Help Expand into Foreign Markets

Again, the clear majority (78.0%) selected the Variant Message C that explicitly addressed their sector/roles and explained how their work may be applied to overseas markets. Only 12.2% selected A and 9.8% selected B.

Scenario 8: You wish to expand into foreign markets. Which course/event will you sign up for to learn more?

	☐ Workshop A	☐ Workshop B	☐ Workshop C
Title	Workshops for Freelancers: Internationalisation Series	Workshops for Freelancers: Internationalisation Series	Workshops for Freelancers: Internationalisation Series
Synopsis	Transform your business aspirations into reality as you venture into new horizons and conquer the global stage	Transform your business aspirations into reality as you venture into new horizons and conquer the global stage	Transform your business aspirations into reality as you venture into new horizons and conquer the global stage
Trainer	Training provider	Entrepreneurs and freelancers with experience	Entrepreneurs and freelancers with experience
Who Should Attend	Any freelancers interested in expanding into foreign markets	Any freelancers interested in expanding into foreign markets	Freelancers across various industries who are ready to diversify into foreign markets while living and working in Singapore, such as: E-Commerce Sellers & Dropshippers: Scale your product lines to global audiences and streamline international logistics. Tech Service Providers: Offer IT consulting, app development, or cloud solutions to overseas clients. Educators & Trainers: Teach online courses, conduct corporate training, or deliver niche skill workshops to international learners. Legal Professionals: Provide cross-border advice on contracts, intellectual property, or compliance for startups and businesses. Accountants & Financial Advisors: Help clients navigate international tax compliance, bookkeeping, or financial planning. HR & Recruitment Experts: Support global talent acquisition, remote workforce policies, and compliance strategies. Healthcare & Wellness Practitioners: Offer telehealth services, wellness programs, or remote mental health counselling to overseas clients. Social Care Professionals: Partner with NGOs or deliver virtual training and caregiving support globally Also for creative professionals, consultants, and anyone seeking to build a sustainable international footprint for their freelance business.

Figure C4: Scenario 8 market test. 78.0% preferred message C with benefits framed for different groups of FSEs.

Learning and Upskilling: Specific Formats and Modules Preferred

When evaluating different learning formats and content, participants favoured options that were peer-led and, again, demonstrated clear relevance to their work or alignment with their lived experience. FSEs also expressed interest in crowdsourced resources and AI tools, highlighting an openness to new guides and tools, provided they are peer-validated and address real pain points.

Scenario 4: Strong Preferences for Personalised, Peer-Validated, and Interactive Resources and Learning Formats That Foster Trust

Findings indicated a strong preference for formal, in-person training led by experienced FSEs, which received the lowest mean rank (2.7) and was the most preferred learning format overall. One-to-one mentoring by experienced FSEs ranked second (3.1) but had the highest proportion of participants selecting it as their top choice (25.6%), suggesting strong demand for personalised guidance. In contrast, online courses—whether developed by FSEs or training providers—ranked lower, with freelancer-led online courses being the least preferred (mean rank 4.2). This suggests that when it comes to critical topics like income protection, FSEs value intimate, interactive settings that foster trust, relevance, and real-world insights.

Courses on Protecting Income	Mean Rank (Lower = More Preferred) ⁷	Rank Order (1 = Most Preferred)	% of Participants Ranking It as #1 ⁸
Formal in-person training led by freelancer with experience in the contents of the course	2.7	1	20.5%
1-to-1 mentoring by experienced freelancer who does similar job as you	3.1	2	25.6% (higher % choosing it as top choice)
Formal in-person training led by training provider e.g. NTUC's e2i	3.5	3	17.9%
Study group of 5 freelancers in similar roles, led by mentor with similar background	3.6	4	10.3%
Online course led by training provider e.g. NTUC LearningHub	3.8	5	17.9%
Online course developed and delivered by freelancers	4.2	6 (Least Preferred)	7.7%

Table C1: Preferred learning formats on the topic of protecting income.

Scenario 5: Preferred Modules on Income Protection

Among the respondents, the most popular topics were “Writing Contracts That Protect You” (15.1%), “Setting the Right Price for Your Services” (11.9%), and “Dealing with Difficult Clients Professionally” (10.3%). These selections reflect strong interest in

⁷ As a secondary validation, a Borda Count analysis was conducted, reinforcing the rank order as given in the table.

⁸ Percentages were calculated using the total number of respondents (N = 39) to ensure comparability across all courses, even though one respondent ranked only her top choice (i.e., online course led by training provider) and left the rest blank.

building skills that enhance negotiating power, secure payment, and establish professional boundaries, which are key levers for protecting freelance income.

Interestingly, while emergency savings and unstable income emerged as top pain points and support needs in the earlier survey findings, they were less frequently selected as preferred training modules in this scenario. Only 4.0% chose “Building an Emergency Fund” and “Managing Irregular Cash Flow,” despite 24.7% previously requesting emergency savings as a form of support and 19.7% identifying unstable income as a top general struggle. This suggests that FSEs may not view these topics as ones that can be addressed through training alone, or they may be less confident in the effectiveness of such modules, pointing instead to a need for structural solutions or hands-on support.

Preferred Modules on Income Protection

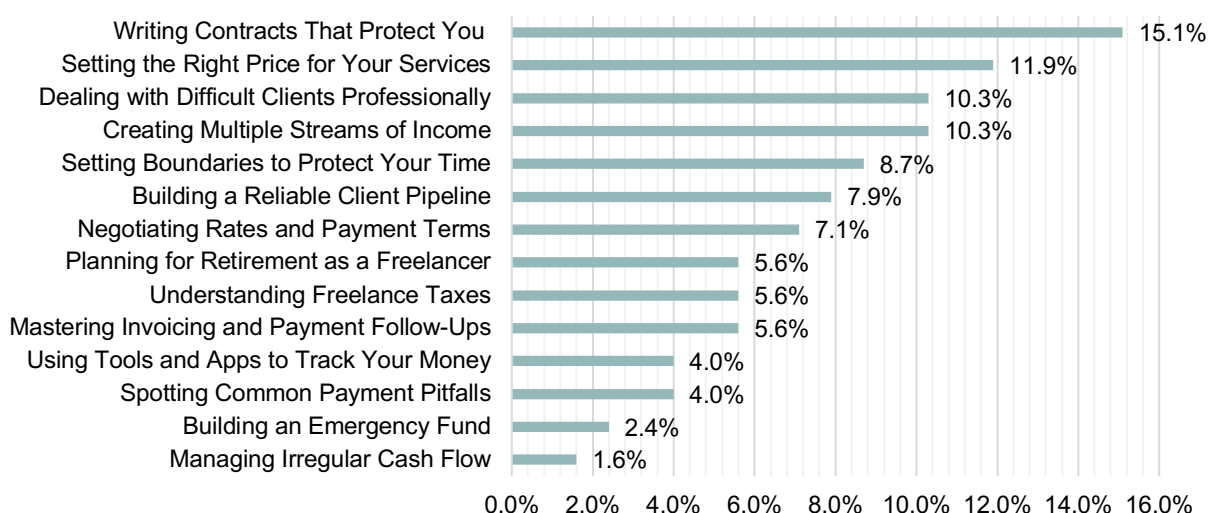


Figure C5: Top preferred income protection modules (N = 39, n = 126). Participants were asked to select their top five. Figures may not total 100% due to rounding.

Scenario 6: Keen Interest in Crowdsourced Digital Resources

When presented with different online resource concepts for protecting income, participants expressed the strongest interest in peer-generated tools. “Online guides and resources crowdsourced from fellow freelancers” received the highest proportion of “very interested” responses (19.1%) and zero “not interested” responses, indicating a clear preference for relatable, experience-based support. In contrast, “contact with NTUC Freelancer rep” drew the highest share of “not sure” responses (10.5%), while the AI-based “Smart Contracting Buddy” garnered mixed responses, possibly reflecting varying familiarity with AI tools. Notably, several respondents expressed enthusiasm about how AI tools could be seamlessly integrated into their workflows. One producer shared that he already uses ChatGPT to draft contracts and translate them into other languages for foreign markets. Another respondent, a research assistant and educator, was “very interested” in the idea, not because she wanted a ready-made template but because she saw the potential for AI to explain the function of various clauses, helping her understand which parts were necessary and why. This suggests that with clearer framing and

onboarding support, more FSEs might be open to adopting AI tools for contract management.

Resources on Protecting Your Income	Very Interested	Not Sure	Not Interested
Smart Contracting AI Buddy	12.5%	7.9%	4.6%
Online guides and resources crowdsourced from fellow freelancers	<u>19.1%</u>	5.9%	<u>0.0%</u>
Online forum for freelancers	14.5%	7.9%	2.6%
Contact with NTUC Freelancer rep	11.8%	<u>10.5%</u>	2.6%

Table C2: Interest levels in various online resources for protecting income (N = 39, n = 152). Multiple responses were allowed.

Openness to Alternative Service Concepts for Payment and Diversification

We tested two new service concepts, namely a worker-run surrogate employer (especially for guaranteed payment turnaround) and a community-based income diversification service. The results hinted at a demand for pooled systems that protect against individual risks and demand-based client-matching opportunities.

Scenario 7: Keen Interest in Worker-Run System for Guaranteed Payments

This scenario tested the appeal of a worker-run group for FSEs that can facilitate guaranteed payments within seven days of job completion. Among 37 respondents, a strong majority were either “very interested” (40.5%) or “a little curious” (37.8%) about such a service. At the same time, they had follow-up concerns, primarily about the business model and sustainability. As an educator and arts manager put it, “*Very interested if it is a registered cooperative... without knowing the supporting cooperative structure and supported by law and registration, it’s too risky. Especially if we don’t know who’s behind it. Many details need to be worked out. Diff needs to fulfil. (Taxation?)*” Another participant questioned how it would be funded.

The model was likened by participants to an escrow-style payment system like HomePay rather than a traditional employer. Only 21.6% indicated no interest, with some preferring to rely on trusted clients and retainer work. 54-year-old editor and administrative assistant explained that her method in guaranteeing payments is to “*only allow them to burn me once*”.

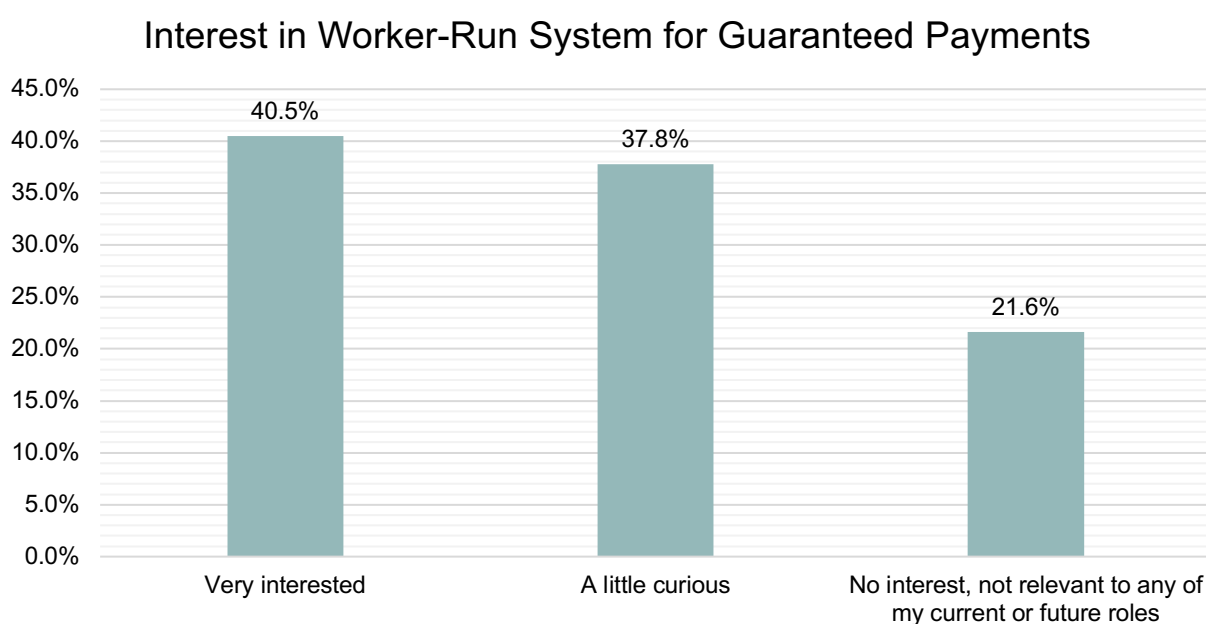


Figure C6: Level of interest in a worker-run system that facilitates guaranteed payments ($N = 39$, $n = 37$). The system was modelled on Smart, a network of cooperatives operating in Europe (Smart, n.d.). Figures may not total 100% due to rounding.

Scenario 9: Interest in Community-Based Client-Matching Service

Across the board, Case Study 4 was the most appealing (48.6%), with respondents pointing out that they resonate with the challenges and solutions presented in the case, e.g. "struggled to keep up with own career goals" and "matched to another freelancer who was struggling to get henna clients".

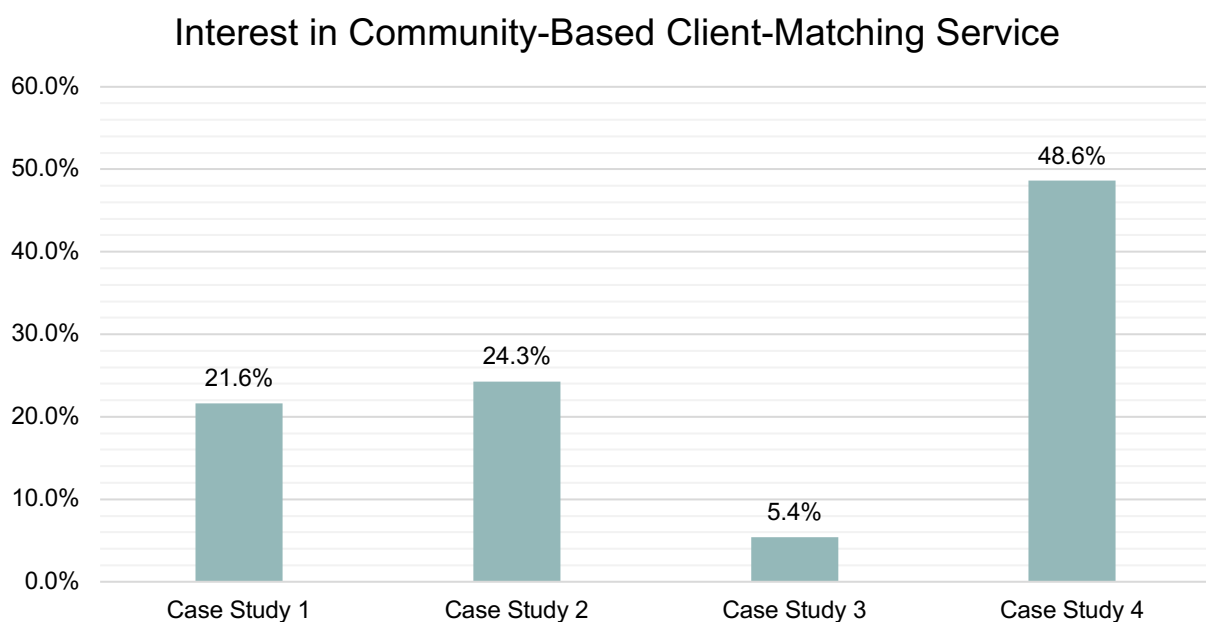


Figure C7: Level of interest in a community-based client-matching service ($N = 39$, $n = 37$). This service was modelled on LKYCIC's Community Multivitamin strategy. Figures may not total 100% due to rounding.

Scenario 9: You wish to diversify your income streams locally. You read of the following success cases. Each of them is a freelancer who was helped by a buddy/coach.

Which one resonates with you the most and why? You can select (✓) more than one.

☐ Case Study 1	☐ Case Study 2	☐ Case Study 3	☐ Case Study 4
Soccer coach/PHV driver struggled to advance in competitive coaching after COVID. After deep dive, realised that, besides soccer skills: • USP is inclusivity, kindness, fairness—on and off the pitch • Main aim is to help people Matched to charity organisation which was looking for soccer coach. Co-organised holiday camp. Outcome for FSE: Got a boost into more non-competitive gigs to do more meaningful work; incidentally, manage to continue earning while recovering from serious illness.	Pastry chef/food delivery rider struggled to land jobs. After deep dive, realised that, besides baking skills: • USP is patience, Mandarin/dialect-speaking; skilled at caring for seniors • Main aim is to spread knowledge esp. for slower learners Matched to a school who wanted to do more service learning. Co-organised baking workshop for seniors from nearby active ageing centre. Outcome for FSE: Got a boost into trainer pathway. Received on the job support and feedback for further improvements. Now planning to deliver a wider variety of workshops incl. for wheelchair-users.	PHV driver and mother of 4 struggled to land jobs. After deep dive, realised that: • She had been driving for 2 years, which she didn't intend to do • USP is nurturing, gentle; have entrepreneurial skills, advanced Excel skills, data analytics skills Matched to a senior who was unemployed and looking to become more employable. Co-organised Excel workshop. Outcome for FSE: Received on the job support and feedback for further improvements. Now confident enough to try new role as instructor. Planning to pitch for jobs with husband and former business partner.	Digital marketer/PHV driver and caregiver of elderly parents struggled to keep up with own career goals. After deep dive, realised that: • Overwhelmed partly because not setting the right boundaries for gigs, payments • Able to guide others in digital marketing Matched to another freelancer who was struggling to get henna clients. Acted as consultant to her. Outcome for FSE: Received on the job support and feedback for further improvements. Now confident enough to take on similar projects and move up value chain. Also managed to achieve other goals and diversify further into content marketing, affiliate marketing.

Figure C8: Scenario 9 market test. Case study 4 resonated the most with participants (49%).



Work Practices: Gaps in Protection and Negotiation

Most FSEs appear to have developed routines that help them mitigate common work-related risks but gaps remain for some. This small minority of participants exhibit compounding vulnerabilities: they work without written agreements, accept unfair pay, chase for timely payments regularly, face frequent cancellations, and struggle to secure their rights. This subgroup may require more targeted interventions to build up protective work practices and confidence.

Use of Written Agreements

Among the participants, it was just as common to require comprehensive written agreements before starting work as it was to proceed with only minimal written records. It was much less common to start work without any written records. Three out of the five who did so were educators, one of whom explained that they already included payment terms on her website and clients had to make full payment before the session; the other two were platform workers. One participant who selected “Others” works with regular clients.

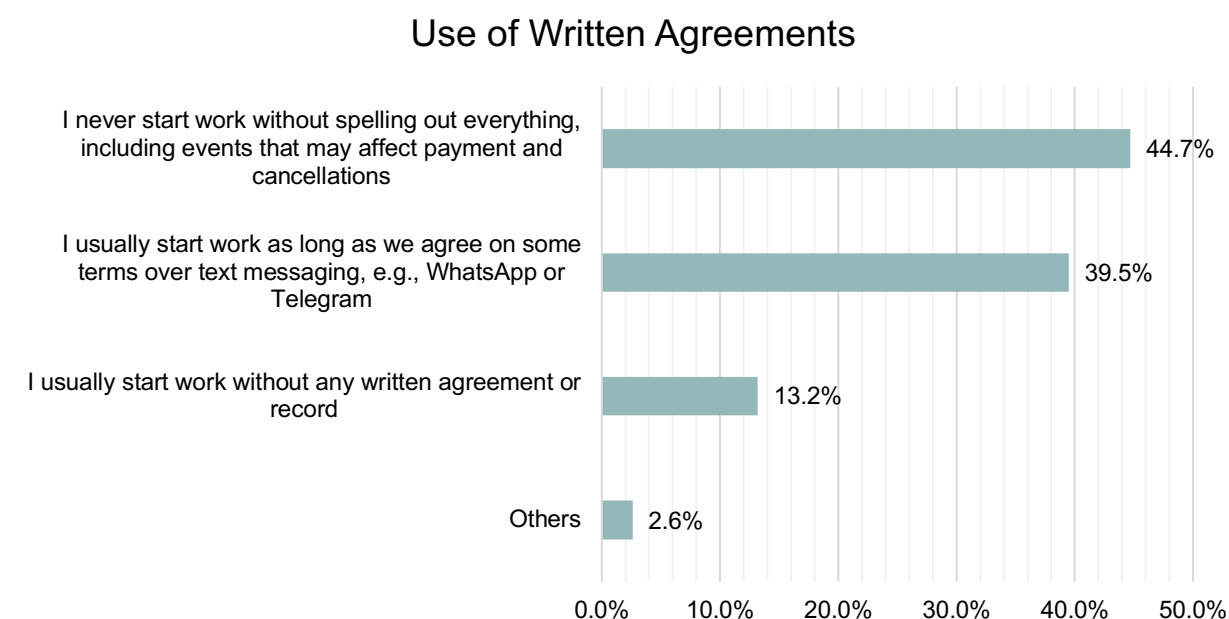


Figure C9: How participants typically formalise work arrangements before starting a freelance assignment (N = 38).

Use of Negotiations

The majority of participants were found to be in a position to negotiate for fair payment when needed. Seasoned freelancers emphasised that negotiation is an essential skill: one art director/designer shared that they often “*bridge the gap*”, while an educator/arts manager highlighted the need to demystify the process. Among those who selected “Others”, a reporter/writer noted uncertainty around setting fair rates for herself.

Use of Negotiations

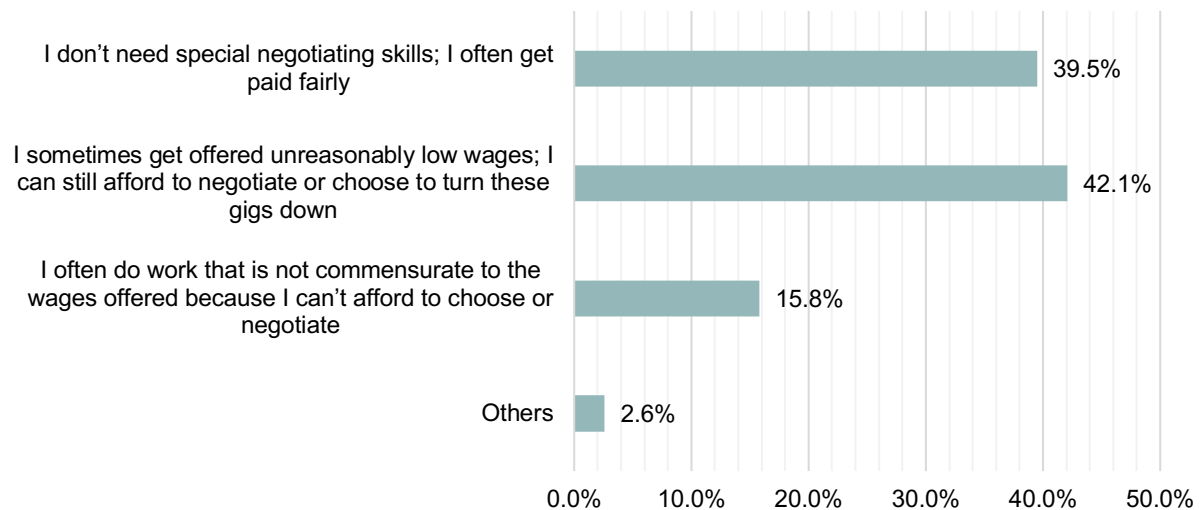


Figure C10: How participants navigate wage negotiations on their own (N = 38).

Ensuring Timely Payment

The majority seemed to have payments under control despite the occasional need to chase for payments. The art director/designer who chose “Others” stated it was “50%-50%. I have clients I need to chase and I also have client very eager to pay me!”

Ensuring Timely Payment

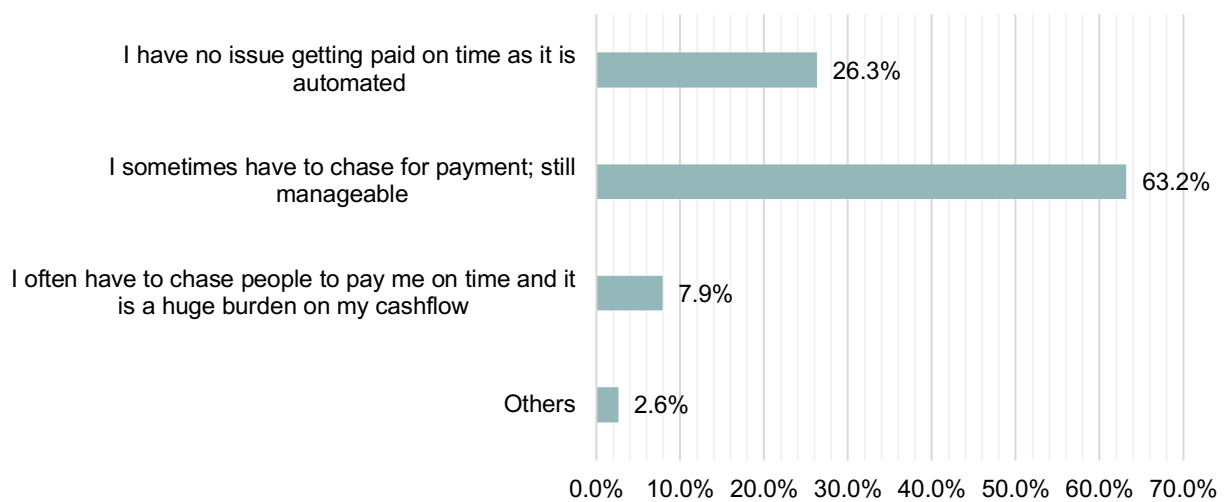


Figure C11: How participants experience payment issues (N = 38).

Ensuring Rightful Compensation

The majority were not overly burdened by the need to protect their work or themselves. An art director/designer shared: “*I always ensure that my contract is fair for client and myself. I often do not find myself in situation where I need to be compensated*” [participants’ emphasis]. Those like a 33-year-old old educator who chose “Others” “*have not yet had to consider this*”.

Ensuring Rightful Compensation

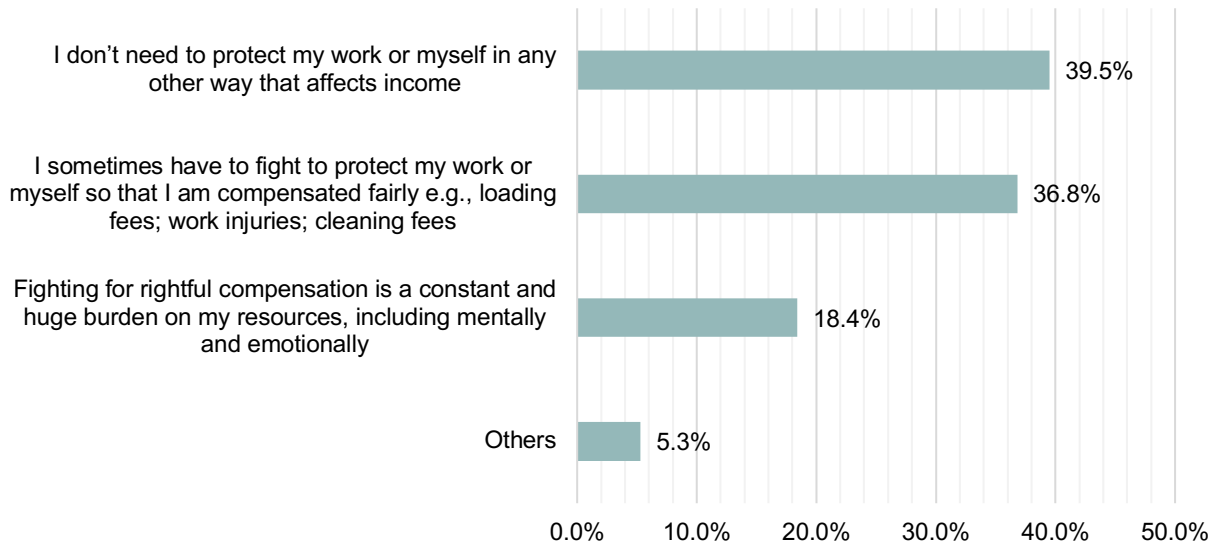


Figure C12: How participants experience and manage the process of receiving timely payments (N = 38).



Experience with Sudden Cancellations

Most participants appeared able to cope with sudden cancellations. However, a smaller group, approximately one in five, often faced cancellations that significantly affect their income or cashflow. Notably, this group overlaps with those who also reported working without written agreements, frequently chasing payments, and regularly struggling to secure fair compensation. These individuals may represent a small but vulnerable segment of FSEs who lack key protective practices and skills to safeguard their income stability.

Experience with Sudden Cancellations

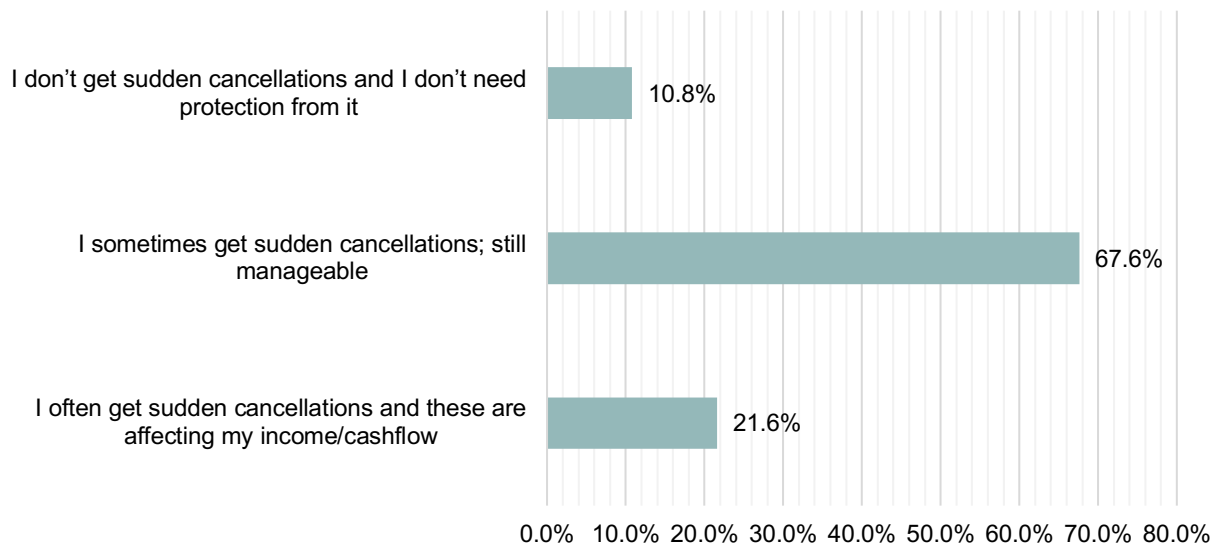


Figure C13: Participants' experience with sudden cancellations and their impact on income (N = 37).



Experience with Non-Payments

Experiences with non-payment varied considerably across participants, underscoring how unpredictable and unresolved this issue remains for many FSEs. FSEs often cannot anticipate when a client may fail to pay, as a 31-year-old operations lead explained, this risk was amplified for those acting as intermediaries, as delayed payments could cascade and negatively impact others they engage or subcontract.

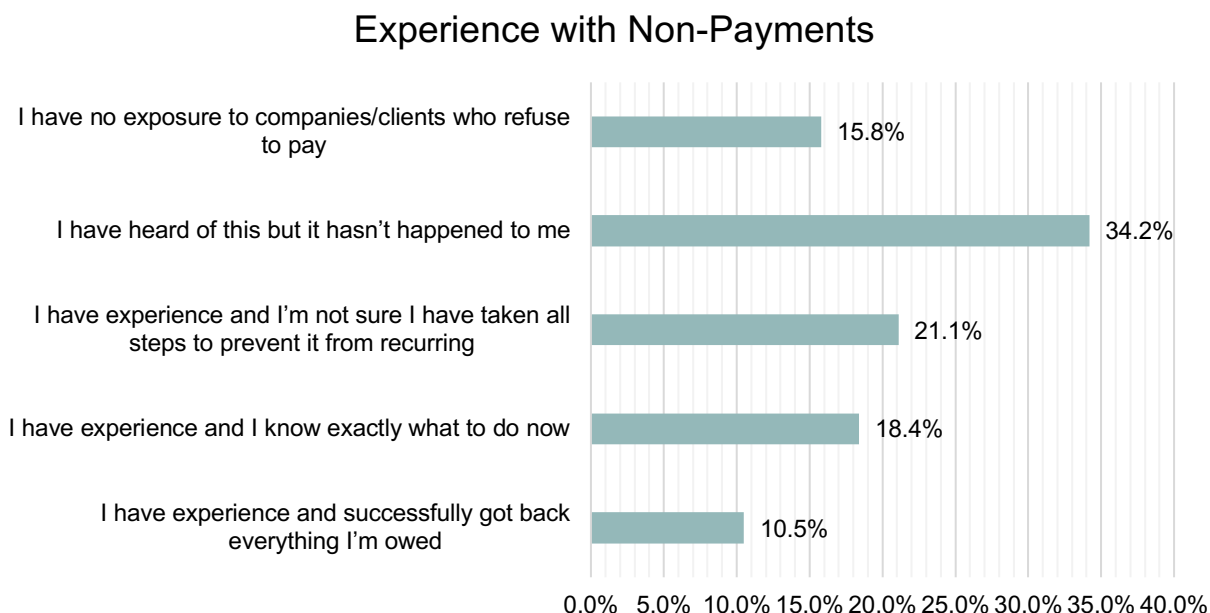


Figure C14: Participants' varying levels of experience and preparedness in dealing with non-payment from clients or companies (N = 38).

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**Every
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