

Key Insights

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



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

This multi-methodology research study* aims to garner insights on these workers regarding their motivations, aspirations, and identity. It also identifies key strategies to better support FSE workers holistically.



The Freelance and Self-Employed Landscape



Growing but Underserved

- 201,100 own account workers in 2024 (~8.1% of workforce)
- Many FSEs fall outside traditional employment protections
- Increasing number of individuals blend freelance with formal employment fluidly across their careers



Mixed-Collar, Multi-Role Profiles

- 1 in 4 FSEs undertake multiple roles across sectors
- Mix of Rank-and-File (RnF) and Professional, Managerial, and Executive (PME) roles (e.g. delivery + design, driving + consulting, software testing + peer support)
- Enabled by platforms, remote tools, and digital side hustles



Identity Over Labels

- FSEs prefer to be known by their occupation (e.g. Trainer, Business Owner, Engineer)
- Preference for expertise-first title over employment status
- Effective outreach must align with FSEs' professional identity



Income Instability is the Top Concern Among FSEs

- Unstable income is the biggest pain point for most FSEs
- 83.4% earn below \$5,000/month
- Top worries include unstable income, lack of income progression, and difficulty recovering earnings after injury or poor health

Key Jobs-to-be-Done (JTBD) Identified

Reflecting both the urgent needs and long-term ambitions of FSEs



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 Remunerations

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



Deepen Skills

FSEs aim to enhance their professional identity and expertise through formal education, cultivating industry-specific skills, and refining their 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 must 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 pursue connection and belonging through networks, communities, and support systems that enable them to thrive in an independent work model.

* The study engaged around 400 FSEs via surveys, focus groups, and market tests. It applied a Jobs-to-be-Done framework and iterative design to identify key needs, validate solutions, and refine service concepts directly with FSEs.

Solutions Validated by the FSE Community



Key Recommendations

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



Advocate for Financial and Well-being Support

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



Co-create the Future of Work

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



Strengthen FSE Identities

Support FSEs in enhancing their professional identity and expertise.



Advocate for Greater Support for Caregivers

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

**Every
Worker
Matters**

