

# **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 Ensure Fair and Prompt Income Fluctuations Remunerations

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.



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.

<sup>\*</sup> 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**



### **Personalised Outreach Works**

FSEs respond better to messages tailored to their profession, industry, and goals



### Peer-Led and Interactive Learning Preferred

- FSEs favour in-person sessions, mentoring, and practical case-based learning over online courses
- Real-world experiences from fellow FSEs foster stronger trust and relevance



### **Demand for Smart, Flexible Client Matching**

Strong interest in client-matching services through curated platforms



### Contracts as a First Line of Defence

- FSEs value support for writing better contracts and enforcing fair terms
- Peer coaching and live contract reviews seen as highly effective



### Pricing Remains a Key Struggle

- Many FSEs lack benchmarks and undervalue their work
- · Want clearer guidance on how to price fairly while staying competitive



### **Navigating Client Relations**

- Need for scripts, case examples, and roleplay to improve confidence
- Workshops suggested for conflict resolution and client communication



### **Ground-Up, Peer-Led Communities**

- FSEs are eager to self-organise with NTUC support (e.g. venues, tools, advocacy)
- Desire to build strong professional tribes that support shared growth



### **Transparency in Client Practices**

FSEs want greater transparency to avoid bad actors and maintain stable income



### **Keen Interest in Escrow-Style Services**

 As a way to reduce cash flow volatility, especially for project-based work



### **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.

