Topic 1: Should there be more regulations for the gig economy?

Introduction

The gig economy has ascended to prominence within the dynamic landscape of the modern workforce, reshaping employment paradigms both globally and within Singapore. Characterised by its hallmark features of short-term, flexible work arrangements facilitated through digital platforms, the gig economy has become an indispensable sector, particularly attractive to the younger demographic seeking autonomy and adaptability in their professional pursuits.

Gig workers already account for a substantial 10 percent of Singapore's workforce (CFA Society, 2023), underscoring the significant impact of this alternative employment model on the nation's labour market. This surge in gig work participation invites questions about the need for regulatory frameworks to safeguard the rights and well-being of these workers. Balancing the imperative to protect gig workers with the broader objective of maintaining Singapore's appeal as a hub for business operations is what presents a challenge for policymakers.

Advocates of the issue argue that gig workers should be entitled to enhanced social protection, given the inherently unstable nature of their employment. However, companies contend that the flexibility that comes with managing gig workers is a crucial characteristic of such work (Wilson, 2023). Hence, the ongoing debate aims at finding a delicate balance that ensures the protection of gig workers while retaining the benefits that come with the gig economy.

Historical overview

The gig economy started to gain traction not just in Singapore but globally since the late 2010s due to the steady rate of technological advancements. One of the largest advancements was the emergence of digital platforms such as Deliveroo and Grab at the time. These companies are now some of the largest stakeholders in the gig economy. Furthermore, the mobile penetration rate in Singapore was also reaching a new high, increasing from 78% in 2013 to 90% by 2020. While the gig economy was clearly slowly increasing in prominence, this process was severely expedited by the pandemic. The pandemic caused major shifts in consumer spending patterns. While the demand for services such as event planning or tourism related work was at an all time low, the demand for gig work like food delivery work increased significantly during this period. As a result of their own industries being heavily affected by the pandemic, many workers turned to gig work as a source of income. These developments sparked the discussion regarding the rights of gig workers and the policies that should be implemented to support the gig economy.

The first and arguably most significant step taken towards understanding the issue of gig workers and the challenges they face was the establishment of an advisory committee for platform workers in September 2021 after the National Day Rally 2021. This committee was tasked to look into strengthening protections for self-employed persons who work for online platforms, specifically delivery persons, private-hire car drivers, and taxi drivers. The committee met for the first time on 15th September 2021 and decided to tackle three main areas of interest to ensure a more balanced relationship between gig workers and their employers: Improving retirement and housing adequacy, ensuring adequate financial protection in cases of work-related injury, and lastly, closing the gap in terms of bargaining power (Ministry of Manpower, 2021). The committee finally sent their recommendations to the Government in November 2022. The Singaporean government accepted all 12 of the committee's recommendations (Ministry of Manpower, 2022), including offering injury compensation and CPF contributions to gig workers.

Additionally, during this time, the Tripartite Workgroup on Representation for Platform Workers (TWG) was established in August 2022. The tripartite partners consist of the Government, the National Trade Unions Congress (NTUC) and the Singapore National Employers Federation (SNEF). The TWG has representatives from the tripartite partners, the Singapore Business Federation (SBF) and platform companies from the taxi, ride-hailing and goods delivery sectors (Ministry of Manpower, 2022). The members met on 30th August and agreed on some key deliverables: a framework for a representative body to seek a mandate to represent platform workers collectively, a scope of issues that can be negotiated between a platform company and a representative body for platform workers and a dispute management framework to efficiently address disputes between negotiating parties. The TWG made a total of 8 recommendations to the government, all of which were accepted by the Singaporean Government on 12th July 2023 (Yeo, 2023). The recommendations played a key role in allowing a platform worker representative body to help speak up for issues that workers face. More details of the negotiating terms and methods to resolve disputes between platform operators and representative bodies were included in the recommendations made. From late 2024 onwards, all the recommendations made will be fully implemented with gig workers in Singapore, including food delivery drivers receiving more protections and benefits without being considered employees. They will receive financial compensation for work injury at the same level as regular employees, under the Work Injury Compensation Act, and will have the right to seek formal representation for collective bargaining purposes. Gig workers who are below the age of 30 will need to contribute to their Central Provident Fund (CPF) Ordinary and Special Accounts, while the platform they were working for at the time of injury will be responsible for compensation based on the total earnings made from all the companies in the same sector (CPF board, 2022).

Timeline of developments

The timeline below summarises the key developments made in terms of gig workers and the different related policies.

September 2021	Establishment of a committee announced by Minister for Manpower, Dr Tan See Leng
15 September 2021	The committee met for the first time, chaired by Ms Goh Swee Chen, Chairperson of the Institute for Human Resource Professionals
August 2022	Formation of Tripartite Workgroup (TWG) 4 on Representation for Platform Workers
30 August 2022	First meeting of TWG where members agreed to a scope of the TWG
17 November 2022	The advisory committee published their recommendations on how to improve gig worker protections
23 November 2022	The Singaporean government accepted the committee's recommendations
12 July 2023	Government accepts TWG recommendations

Late 2024 onwards	The 12 recommendations made by the advisory committee will be implemented

Current situation: Current measures and the polarisation of platform operators

Despite the debates on gig workers coming to the forefront only in recent years, mention of the gig economy and gig workers was made back during the Committee of Supply (COS) debates in 2017. In 2017, then Manpower Minister Lim Swee Say made reference to “online labour-sharing or capital-sharing platforms”, that serve as intermediaries between service buyers and the workers who take up these short-term jobs. He noted that these platforms are able to provide opportunities for businesses, workers, and consumers (Ministry of Manpower 2017). Businesses are able to make use of these workers based on their demand and serve customers more flexibly. This allows for the workers to earn their income under more flexible conditions while still allowing the businesses to earn their flowing stream of revenue. However, he did question whether the workers were adequately protected under Singapore's labour laws and if enough was being done to help them out with their retirement plans.

Recommendations from advisory committee

As mentioned earlier, the advisory committee aimed at working on the protection of gig workers, and as a result, they formulated certain recommendations which could have significant impact on how gig workers perform their work. While Gig workers are able to capitalise on their flexibility however, at what expense are they compromising their own futures? As such, this brings us to the first element of the recommendations from the advisory committee. One of the drastic changes being implemented is the introduction of policies that allow platform workers to contribute to their own CPF. Platform companies that exert a significant level of management control over platform workers should provide CPF contributions at the same rate as employers (Baker, 2023). This is due to the fact that it would be challenging for platform workers to achieve the same CPF contribution rate on their own since their incomes are relatively modest. The committee also recommended that platform companies work with the government to develop a mechanism to deduct CPF contributions from platform workers' earnings as and when the workers receive their income.

Another policy being implemented from the proposals from the advisory committee was the increased protection of the workers regarding work-related injuries. Platform workers will also now be protected under guidelines similar to the Work Injury Compensation Act (WICA). With this change, platform workers' insurance will be mandated to cover the same three areas under WICA, while insurance for them right now largely depends on the goodwill of the platform company and is uneven across different platforms. The three areas are medical expenses, income loss, and lump sum compensation for permanent disability or death.

Workers' reactions

Regarding the first recommendation, ride-hailing, and food delivery workers have been pushing for mandatory contributions to their CPF due to concerns about financing their housing mortgages as well as saving up for retirement. As a result, these contributions have only been made compulsory for gig workers below the age of 30. This ensures that the incoming generation of gig workers are provided with financial support for their retirement.

However, this has also brought up concerns from gig workers regarding gig opportunities. With the CPF contribution rates being optional for workers over 30, another concern was raised by workers (Goh et al., 2022). If a platform operator was deciding between hiring a worker who has opted out of the CPF contribution compared to a worker who has opted in, wouldn't the operator choose the one who has opted out? This brings us back to the initial question: To what extent are workers compromising their own welfare for work?

When discussing CPF contributions in any field, one of the largest concerns is the impact of the contribution on the earnings of the worker. This is especially true for gig workers due to the inconsistent nature of their earnings as well as the income disparity that exists within the gig economy itself (Kuttappan, 2023). There are some workers who prefer not to contribute to the CPF due to the lower income they get from the nature of gig work (Blackbox, 2022).

As for the second recommendation, the increased protection has made gig work an increasingly enticing line of work. When the gig economy was initially developing, one of the main factors that drove away workers from the gig economy was the lack of employment benefits and protection. Hence with guidelines for gig workers similar to WICA, the appeal for gig work has increased significantly.

Companies' reactions

In regards to the first recommendation, there are concerns from businesses that these CPF contributions may result in a rise in their business costs (Kit, 2023). As a result, the costs of hiring a gig worker may even become equivalent to the company simply employing workers in such a sector.

Specific stakeholders also gave their own responses to the situation. Responses from Gojek and Foodpanda indicated that they were supportive of the implementation and were open to discussion with the advisory committee. Companies such as Deliveroo and Foodpanda also assured that the only ‘management control’ they have and will continue to have over the workers is the incentives and rewards workers may receive. The working duration and time period will still be left up to the discretion of the workers.

As for the second recommendation, platform operators like Grab and Gojek have voiced their concerns mentioned above, regarding higher prices. Nonetheless, they were largely ‘supportive’ of the new measures. A Grab spokesperson mentioned that with the challenge of being one of the first platforms to implement work injury compensation and income loss insurance, they would “require a trial of the concept involving a smaller group of workers across platforms.” As a result, they will be guided by these considerations to ensure minimum impact on our partners’ earnings and consumer prices (Pillai, 2022). Similar concerns were brought up from consumers to platforms. While this recommendation is a key step towards protecting platform workers, this may result in a rise in business costs for companies and a resulting fall in demand (Chakraborty, 2022). This has brought up concerns from consumers (Vendavo, 2023) who worry that the increased business costs will mean that they will have to bear the higher costs of the goods they are purchasing.

Tech companies

Tech companies and gig workers employed by such companies are a rather untouched field. The recommendations made by the advisory committee only applied to ride-hailing and food-delivery workers. This leaves the entire group of workers who do freelance work for tech companies still unregulated. Such workers could include programmers or even graphic designers. While such workers are not as high a priority when it comes to insuring against workplace injuries, the CPF contribution is still a relevant matter. If similar regulations are put into place, then tech companies that rely on these freelancers will have to brace for price increases (Suruga, 2022). While larger companies that have enough employees may not be significantly impacted, it would not be the same for startups. Startup companies are normally rather unprofitable at the beginning (Lee, 2018) and as a result, hiring even more expensive freelancers would cause them to fall deeper into the rabbit hole. This could slowly drive away startups from Singapore due to the potential policies regarding gig work. With that being said, the original intention of these policies was to ensure that younger gig workers have enough to build a future for themselves and ensure a better standard of living for these Singaporeans.

Future projection

It has already been confirmed that by late 2024, the recommendations made by the advisory committee will be formally implemented. However, looking beyond that, it seems that Singapore is heading towards more stringent policies regarding the protection of gig workers. One important consideration that has to be made is that among all the new policies being implemented, it has been explicitly stated that gig workers will continue to exist as a separate group of workers and not as regular employees (Tong, 2023). Therefore, while more regulations may be implemented in the future, they may not be anywhere close to those which exist for regular employees.

Conclusion

In conclusion, Singapore's gig economy has undergone a transformative regulatory journey, marked by the establishment of the advisory committee in 2021 and subsequent government acceptance of its recommendations in 2022. The government has since then been showcasing a phased and deliberate approach to address the complexities of gig work. The current landscape presents a nuanced picture with platform operators expressing both support and reservations regarding measures such as CPF contributions and enhanced protection for work-related injuries, acknowledging the necessity of safeguarding gig workers. Given the evolution of this problem in Singapore, we can see the underlying cautious approach to balance increased safeguards with the distinctive nature of gig work. In summary, Singapore's regulatory journey exemplifies a collaborative and nuanced strategy, navigating complexities to protect workers while preserving the intrinsic flexibility defining the gig economy, and showcasing a commitment to shaping a secure and equitable future for gig workers in Singapore.

Questions a Resolution Must Answer

1. Should there be modifications to the current suggested measures and recommendations to protect gig workers?
2. What are the potential trade-offs which will be incurred when there are more regulations to protect gig workers?
3. What are the key differences that should be established between a gig worker and a regular employee?
4. Should the regulations being implemented to cover the taxi, ride-hailing and goods delivery sectors be extended to gig workers in other sectors such as those selling technological services?

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Topic 2: Should Singapore further raise the retirement age?

Introduction

The retirement age signifies a pivotal point in an individual's professional journey, as many individuals cease active participation in the workforce upon hitting this age, which is established by the government. Following this milestone, individuals enter the retirement phase, during which they rely on accumulated savings and/or pension payouts to sustain their livelihoods. The age and the criteria differ from country to country. Singapore, known for its fast-paced economy, has been gradually increasing the retirement age over the years. Recently, in 2022, Singapore increased the retirement threshold from 62 to 63 while the re-employment age has been raised to 68 (Retirement, n.d.). This measure aims to offer older workers the option to prolong their careers if they desire, thereby enlarging the pool of available talent for employers. Increasing the retirement age provides senior workers with the reassurance of sustained employment should they be willing and able to continue contributing to the workforce. While this adjustment offers personal advantages, its broader impact extends to fostering economic growth within the country.

Nonetheless, raising the retirement age is a double-edged sword with both positive and negative consequences. Age-based discrimination may emerge as a significant challenge for senior workers ("Retirement Age: Consider Pros, Cons Before Deciding," 2023), given the active recruitment of younger individuals into the workforce. With an increasing retirement age, the substantial age gap between the younger and the senior workers will stand out as a more prominent drawback for the senior workers. Hence, while further raising the retirement age may seem to be a viable option to secure Singapore's continued economic success, this needs to be balanced against potential drawbacks that may emerge from such a policy.

Historical overview

Commencing at the age of 60 in 1993, Singapore's retirement age has undergone a gradual evolution, increasing from 60 to 62 in 1999 and subsequently to 63 in 2022 (Retirement, n.d.). The government is now contemplating a further increase, with a prospective increase to 65 (Auto, 2022).

While the retirement age is significant, the re-employment age is also of equal importance. First introduced in 2012 as part of the Retirement & Re-employment Act (RRA), this is the age until which employees who have hit the retirement age must be offered a contract if they wish to and are able to continue working. Presently, Singapore has set the re-employment age at 68, and there are plans to increase this threshold to 70 by the year 2030. This nuanced approach not only underscores the significance of facilitating continued employment opportunities for older individuals through a thoughtful re-employment age framework. A high retirement age has allowed the presence of a higher percentage of senior workers in the labour force in Singapore which can be seen from the fact that as of 2022, the labour force participation rate of Singapore residents aged 65 years and above was at 32.1 per cent (Statista, 2023) as compared to countries such as Japan, where senior workers make up only 13% of the workforce. Working past the traditional retirement age is often seen as one of the ways through which older workers can experience a slower cognitive decline and even stave off dementia.

Separately, the Government has significantly enhanced the incentives for senior workers to remain actively engaged in the workforce through the implementation of the Majulah Package, which was first introduced by Prime Minister Lee Hsien Loong during the National Day Rally in 2023 (KelvinTan, 2023). Under the Majulah Package, lower and middle-income Singaporeans aged 50 and above will receive a CPF bonus, potentially amounting to as much as $1000. The quantum of this bonus is contingent upon their income levels and serves as an additional layer of financial support beyond the standard employer and employee contributions. This innovative approach not only recognises the invaluable contributions of senior workers but also underscores the government's commitment towards creating a more equitable workforce, ensuring that the elderly population remains an internal and thriving part of Singapore's socio-economic fabric.

Timeline of developments

The timeline below highlights some of the significant measures introduced to help seniors in the workforce and the changes in the retirement age over the years

1990s	The retirement age in Singapore started off at 60 in 1993 to secure the employment of older workers which then went on to increase to 62 in 1999 and subsequently to 63 in 2022.
2006	Centre for Seniors, a non-profit organisation was founded to help seniors remain meaningfully engaged in work and in life through various training programmes
2023	The new Part-Time Re-Employment Grant (PTRG) provides up to $125,000 to employers who offer part-time re-employment, flexible work arrangements (FWA) and structured career planning (SCP) to senior workers.
2023	During the National Day Rally, Prime Minister Lee Hsien Loong introduced the Majulah Package which allows eligible individuals from low and middle-income families to be able to receive a substantial CPF bonus, amounting to up to $1000 (New Part-Time Re-Employment Grant Programme | Senior Workers Grant, n.d.).

2030	The retirement age is projected to increase to 65 together with the re-employment age to 70 by the end of the year 2030.

Centre for Seniors

Founded in July 2006, Centre for Seniors is a Social Service Agency with Charities Status, dedicated to helping seniors remain meaningfully engaged in work and in life (CFS – Purposeful Life. Meaningful Work., n.d.). They provide a range of services to support seniors and employers in navigating major work-life transitions and building cohesive intergenerational workplaces, one of which includes offering training programmes such as Digital Marketing Skills for Seniors, Resume Writing and Interview Skills to equip seniors with essential skills necessary for employment and keeping up to date.

Case Studies on the impacts of increasing the retirement age:

Japan

The confluence of an ageing population and a markedly low birth rate has posed challenges for Japan's economy (Ng, 2023). In order to address this demographic challenge, increasing the retirement age has been part of a broader strategy to mitigate the economic effect of a shrinking labour force and support the social security system. By doing so, the country aims to make the most of its knowledge and expertise, particularly in sectors facing labour shortages.

As such, the mandatory retirement age threshold in Japan is currently set at 65 years old. With one in ten individuals in Japan now aged 80 or older, the nation boasts one of the highest elderly employment rates among major economies worldwide. Workers aged 65 or more constitute over 13% of the national workforce.

Furthermore, having one of the highest life expectancies globally (Morris, 2023), aligning the retirement age with increasing life expectancy ensures that individuals have the financial means to support themselves during a more extended retirement period, given the fact that the public pension age has been raised to 65 leaving those who retire at the age of 60 with a period of no income.

France

Despite facing substantial opposition from the citizens, the retirement age is set to increase from the current 62 to 64 by 2030. This controversial decision, scheduled to take effect in 2027, entails a gradual annual increase of the statutory retirement age by 3 months, starting from September 2022. By the end of this decade, the threshold is expected to increase to 64 (Euronews, 2023).

To qualify for a full pension, French workers must contribute to the economy for 43 years, extending their work period, or else, they would have to wait until the age of 67. This reform is in response to the imperative of financial sustainability in the face of an ageing population and a dwindling birth rate, which hit one of the lowest points in 2022 since World War II.

Despite the economic rationale behind the move, it has indeed failed to garner approval amongst French citizens, leading to widespread protests all over the country against this measure. The strikes had scaled up to the point that French anti-pension reform protestors took direct action by storming the headquarters of the Paris 2024 Olympic Games. In a last-minute effort, trade unions sought to exert pressure on lawmakers with the aim of urging them to reconsider President Emmanuel Macron’s decision to raise the retirement age (Reuters, 2023). This is a possible consequence that the government has to take into consideration when planning to increase the retirement age.

Taking into account both case studies on the positives and negatives of an increase in the retirement age, delegates have to carefully weigh the pros and cons when planning to further raise the retirement age in Singapore’s context and ensure that citizens’ welfare is taken care of while ensuring economic growth.

Current situation

There has been a notable positive shift in the employment landscape for senior workers in Singapore, particularly within the age group of 65 to 69. Statistics revealed a noteworthy increase, with 47.5% of individuals in this demographic actively engaged in employment (Cue, 2023) in 2022, a marked rise of three percentage points from the figures reported in 2019. This upward trend is indicative of a significant improvement in the employability of seniors, suggesting that initiatives and interventions implemented ijn recent years have positively influenced their participation in the workforce.

Furthermore, for the age bracket of 55 to 64, the employment rate experienced a substantial surge, reaching 70.6% in 2022 compared to 67.6% in 2019. This discernible increase further underscores the effectiveness of various measures and programmes aimed at supporting senior workers, thereby contributing to a more robust and inclusive labour market. The consistent growth in the employment rates for both age groups underscores the success of initiatives implemented to enhance the employability of seniors, reflecting a positive paradigm shift in the perception and integration of older individuals within the contemporary workforce.

While the benefits of increasing the retirement age are seemingly apparent, there are also negative consequences to the increase in retirement age. A major issue as a result of an increase in the retirement age would be the increase in the number of workers being subjected to age-based discrimination that might eventually lead to a divide amongst the working population. A survey of 1000 workers revealed that 18% of the respondents reported instances of experiencing discrimination based on their age (Cue, 2022). This revelation is quite significant in Singapore's context, given the evolving demographic landscape characterised by an ageing population, prolonged life expectancy and a declining fertility rate.

The implications of addressing age discrimination in the workforce extend far beyond the immediate concerns of affected individuals; they hold the potential to shape the trajectory of societal and economic dynamics in the decades to come. International and local research corroborates the disturbing reality that age-based discrimination is not confined to isolated incidents but is pronounced for workers once they hit their 40s. This critical juncture in one's career is marred by a discernible decline in opportunities for professional development, a tendency to be overlooked for promotions, and an increased susceptibility to being targeted for redundancy.

This can be seen in South Korea, which has one of the fastest ageing populations alongside the lowest birth rate in the world and the country is on route to becoming a super-aged society by 2025 whereby the demographic would shift such that 20% of the total population would be made up of people aged 65 years and over (The Lancet, 2023). Yet, it possesses a strong work culture that places more emphasis on recruiting youths which hinders the employability of senior workers (Woo-Young, 2012). Joining this practice would be the USA. Despite the fact that one in four of America's workforce is 55 years old or above, age-based employment still persists, keeping many out of jobs (Pandey, 2023). This has resulted in senior workers being prone to long periods of unemployment, stressful job hunts and mounting financial stress, leaving employers missing out on an entire generation of experiences. A recent survey by the American Association of Retired Persons (AARP) has revealed that more than 40% of workers aged 40 and above experienced age discrimination at work in the past three years (Choi-Allum, 2023).

Recognising and rectifying age-based discrimination is not merely an economic necessity. The wealth of experience, knowledge, and skills that mature workers bring to the table constitutes an invaluable resource for organisational growth and resilience. Thus, concerted efforts to challenge and mitigate age-based discrimination are pivotal for fostering inclusive workplaces, harnessing the full potential of a diverse workforce, and ensuring a sustainable and equitable future for Singapore's evolving labour landscape.

Projection into the future

Moving forward, the retirement age is set to increase to 65 and the re-employment age to 70 by the end of 2030. Taking into consideration the challenges faced by mature workers in the workforce as well as the ageing population in Singapore, whether further raising the retirement age can bring about greater benefits than challenges is a topic worth exploring.

Questions a Resolution Must Answer

5. How might increasing the retirement age positively impact the economy?
6. What are the negative impacts of raising the retirement age and how can they be addressed?
7. How might an increase in the retirement age impact family and social dynamics?
8. Besides increasing the retirement age, what other measures can be taken to address challenges faced by older workers in terms of financial security?

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The information is accurate as of 16 February 2024.