

**CURRENT REALITIES, SOCIAL PROTECTION AND
FUTURE NEEDS OF PLATFORM FOOD DELIVERY
WORKERS IN SINGAPORE**

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November 2022
IPS Working Paper No. 47

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**CURRENT REALITIES, SOCIAL PROTECTION AND FUTURE NEEDS OF
PLATFORM FOOD DELIVERY WORKERS IN SINGAPORE¹**

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¹ The survey portion of this study was funded through an internal grant from the Institute of Policy Studies. The ethnographic component of the study has been made possible through the Social Science Research Council Thematic Grant (MOE 2018-SSRTG-016) to the Social Service Research Centre at the Faculty of Arts and Social Sciences, NUS. A/P Irene Ng Yue Hoong is PI of the overall study. Dr Mathew Mathews is a Co-PI and leads the ethnographic section of the study. The researchers are grateful for the valuable assistance of Ali Akbar and Shane Pereira who provided much help with the ethnographic work, interviews and earlier versions of the study, and Sophy Tio for her assistance with report editing. Please direct all comments and queries related to this paper to Dr Mathew Mathews.

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November 2022

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CURRENT REALITIES, SOCIAL PROTECTION AND FUTURE NEEDS OF PLATFORM FOOD DELIVERY WORKERS IN SINGAPORE

EXECUTIVE SUMMARY

The Institute of Policy Studies published a detailed report in February 2022 featuring results from a survey of private hire car drivers and ethnographic research. This paper focuses exclusively on food delivery riders and reflects the continuation of the institute's efforts to shed light on platform work and workers.

This report is based primarily on a survey of 1002 food delivery platform riders². This is complemented by data generated from an ongoing ethnographic work and with it, 48 in-depth interviews with riders.

While respondents were generally satisfied with their work as food delivery riders, the study shows many areas where improvements in social protection are needed to safeguard workers welfare especially in the longer-term horizon.

Generally, food delivery riders reported being satisfied with their income from food delivery work and are able to cover their and their families' basic living expenses with the money earned from working as a food delivery rider. Riders who have lower educational qualifications, have been in the industry for a longer period of time, and

² We use the term 'rider' as a generic term for platform food delivery workers, which encompasses all modes of transport. This includes walkers.

earn more on a daily basis from food delivery work tend to be more satisfied with their income from food delivery work.

The survey findings show that the average rider does not experience significant changes in their total monthly personal income after starting food delivery work. Riders' earnings from food delivery tended to be modest, ranging from less than \$1,000 a month³ (23.6 per cent) to around \$1,925 which was the median income. A very small proportion (3.2 per cent) earned \$5,000 and above a month. The number of hours riders spent on food delivery work varied drastically, with a significant proportion of riders (40.6 per cent) working more than 44 hours a week⁴. The wide variability of income and working hours can be attributed to the uncertainty of food delivery work in terms of waiting times and allocation of jobs. More educated and middle-aged riders tended to earn more per hour of work.

When asked for weekly working hours that correspond to the period of their highest monthly earnings from food delivery work in the last one year, we find that the median working hours for riders who earned \$5,000 and above was 12, For those who earned below \$5,000, their median working hours was 9 hours.

Although there have been reported claims of riders earning \$8,000 a month or more from food delivery work, most riders believe that \$8,000 a month from food delivery work is unrealistic for themselves.

³ We did not specify the deduction of expenses (e.g., fuel cost) when asking about their earnings

⁴ According to the Employment Act enacted by Singapore's Ministry of Manpower (MOM), employees' contractual working hours cannot exceed 44 hours a week.

A pressing worry held by about 68 percent of food delivery riders was the inability to earn enough because of the increasing number of riders. The number of people joining the food delivery industry as riders outpaced the demand for food delivery services, thus affecting existing riders' earnings. This increase in competitiveness, coupled with the decrease in incentives provided by food delivery platforms has also led to riders having concerns about earning enough from food delivery work to cover the increasing cost of living.

For savings, only a quarter of riders reported having enough savings to take care of their personal and their family's needs for the next 3-6 months if they stopped working. Riders from higher socio-economic status (SES) backgrounds tend to be more assured of their ability to support themselves and their families with their savings should they cease to work. However, more than half of riders are worried about their savings in the long run, especially for retirement and unforeseen medical crises.

One of the main factors contributing to the lack of savings is having to pay for their or their family's living expenses, which take most, if not all, of the rider's' monthly income. This is especially the case for riders with lower personal and household incomes. Middle-aged riders also tend to have to care for their families' needs, pay off housing loans, or have existing debts that contribute to their lack of savings.

There is a clear need for social protection considering the vulnerability of riders to accidents. Riders who earn more from food delivery work were more likely to have been in at least one accident that requires medical attention since joining the food

delivery industry. Similarly, riders who spent more hours doing food delivery work were more likely to have been in at least one accident (38.3 per cent who rode for 51 hours and above in a week have met with at least one accident).

Additionally, 17.7 per cent of riders who use e-bikes, power-assisted bicycles (PAB) and motorcycles to carry out their food deliveries ride faster than normally allowed in order to earn more money from food delivery riding, hence increasing their likelihood of getting into accidents that require medical attention.

The majority of riders were not satisfied or were not aware of the benefits that food delivery platforms provide to their riders. Under a third of riders were satisfied with the medical benefits provided by the food delivery platform they mainly use, and less than half of riders were satisfied with the personal accident coverage and insurance benefits provided by these food delivery platforms. Importantly, more than a third of riders were unaware of the medical benefits, personal accident coverage, and insurance benefits provided by food delivery companies they mainly use.

Just over half of survey respondents (51.2 per cent) desired CPF contributions from their food delivery work. Riders who are younger and newer to food delivery are more likely to want CPF contributions from food delivery riding.

There are many reasons behind riders' desire for CPF contributions from food delivery riding. Younger riders and riders living in smaller public housing are more likely to want CPF contributions to pay off housing loans; older riders are inclined to want CPF

contributions to save for retirement; riders with higher SES tend to want CPF because it gives good interest.

Despite the perceived benefits of CPF, a common worry reflected by almost half of riders who were not keen on CPF contributions is that CPF contributions will significantly reduce the income earned through food delivery riding.

While over a half of respondents were keen for platform companies to make CPF contributions to riders, among those who were not had concerns that the platform would find means to obtain those funds from riders' earnings.

In the trade-off between income and protection, riders were more likely to choose to receive a higher income from food delivery work in exchange for poorer social protection (62.9 per cent), possibly a reflection of their vulnerability where immediate needs overshadow any prospect of protection.

About 75 per cent of riders were open to contributing to retirement funds, healthcare saving plans, and unemployment insurance in addition to making CPF contributions, demonstrating a widespread openness for social protection amongst food delivery riders. Riders who were less enthusiastic about setting aside more funds for other forms of social protection tended to be older, more reliant on food delivery riding for their income and had a higher income.

In comparison to those who were contributing to their CPF (72.1 per cent), a smaller proportion of riders were making contributions to their Medisave (34.1 per cent). Riders

who are older, have spent a longer duration working in the food delivery industry, earn more and rely more on delivery work for their income were more likely to contribute to Medisave. A substantial number of riders (73.5 per cent) reported that they were unaware that they have to contribute to Medisave for their work.

The survey also examined representation of rider interests. Over one-third of riders had a National Delivery Champions Association (NDCA) (39.5 per cent) membership, and around 10 per cent of riders had sought assistance from the NDCA or similar associations. Nearly half of riders (46.6 per cent) believed that having an association to negotiate on behalf of riders for their well-being and interests is important, even if they have to pay a small membership fee, while 42.4 per cent were on the fence. Riders who are younger and from lower socio-economic backgrounds are more likely to be a member of the NDCA. The most common form of aid sought from NDCA is cash assistance followed by seeking new work and skills.

Riders who wished for the Singapore government to do more to protect their interests were more likely to believe that the government can best represent them. Similarly, riders who wanted CPF from food delivery work and wealthier riders were more likely to pick the Singapore government as their top choice to represent their interests.

In terms of their future, riders are fairly open to alternative careers, although 57.6 per cent of riders believed that the gig economy is the future of work. Almost half of riders were willing to leave the food delivery industry as soon as they receive job opportunities in other industries. More than one-third of riders wanted at least \$3,000

a month in their new job before they will consider moving out of the food delivery industry.

A third of riders indicated that they do not want to move out of delivery work at all (33.8 per cent) showing some entrenchment in this group. Riders who had lower educational qualifications and riders living in smaller public housing and derive most but not all of their income are less likely to want to move out of food delivery work. Based on the qualitative research, riders who do not wish to take on alternative careers justify their decision by explaining that food delivery work offers more in terms of working hours and pay as compared to other jobs, even after taking into account increasing competition within the industry and food delivery platforms lowering riders' earnings.

Having a salary higher than what riders are paid through food delivery work was the most common criterion for riders when choosing their next job (60.5 per cent). Having a longer-term career pathway was also similarly important in the search for a new job (60.2 per cent), along with allowing riders to learn new skills (57.3 per cent) and providing CPF contributions (56.6 per cent). Some riders were willing to accept a lower monthly income in return for long-term career stability; riders who are male, younger, more educated and have a higher income were more likely to want their next job to offer a longer-term career pathway and provide them with opportunities to learn new skills. Younger, more educated rider and riders with more income were also more likely to want their next job to offer CPF.

Popular alternative careers amongst food delivery riders include facilities and logistics management, jobs in the IT industry and jobs in hospitality. The least popular jobs amongst riders are working as an insurance agent and becoming a F&B service staff.

Through conducting a factor analysis on riders' alternative careers, we find that riders are inclined to pick jobs that are highly similar to each other in terms of the nature of the work when considering alternative career pathways should they choose to leave the food delivery industry.

Female riders, riders living in larger housing types and riders with lower personal incomes are more likely to be interested in sales and administrative jobs. Younger, male riders and riders with higher SES are likely to be interested in careers in the finance and IT sectors. Younger and middle-aged riders, and riders who are less educated and have lower incomes are more likely to be interested in F&B jobs. Younger riders and riders with higher educational qualifications are likelier to be interested in careers in travel and hospitality. Finally, younger, male riders and riders with lower SES are more likely to be interested in blue-collar jobs.

Less than one-fifth of riders had attended upskilling programmes to help with employability, with less wealthy and less educated riders slightly more likely to attend training to get another job.

Moving forward, it is important to enhance social protection for food delivery riders especially through CPF contributions. Mechanisms must be found to allay the concerns that riders have about platforms covering this cost through rider's earning.

CURRENT REALITIES, SOCIAL PROTECTION AND FUTURE NEEDS OF PLATFORM FOOD DELIVERY WORKERS IN SINGAPORE

1. INTRODUCTION

Delivery riders and private hire drivers, arguably the most ubiquitous of platform work, have received much media and scholarly attention of late. The Institute of Policy Studies published a detailed report in early 2022 featuring results from a survey of private hire car drivers⁵ and ethnographic research which commenced just before the pandemic (see Mathew et al., 2022). This current paper which focuses exclusively on delivery riders reflects the continuation of the institute's efforts to shed light on platform work and the workers who carry out their seemingly simple yet essential work daily.

Both platform food delivery riders and private hire drivers have much in common – they both make an income through transactions mediated through an online platform, controlled by algorithms, and experience the perceived benefits of flexible work arrangement while accepting little social protection. In fact, the largest platform in Singapore, Grab, provides both ride hailing and food delivery services through the same app. Nevertheless, there are nuanced differences between the profiles of those who take on food delivery work and private hire driving work, which then requires focused research to better uncover the realities of these different platform workers.

⁵ We acknowledge the generous support of Gojek towards our earlier survey of private hire car drivers.

Based on a survey of just over a thousand delivery rider respondents, this report provides insight to the job realities of these workers – the income they generate, number of hours they work, and hazards they have to encounter, their views on social protections like CPF contributions and insurance and their thoughts on representation and future work. While the report mainly draws on survey findings, we have supplemented some of these quantitative findings with qualitative data from our ongoing fieldwork. This is to provide a more nuanced understanding of the realities and rationale of this group of platform workers.

It should be noted that the COVID-19 pandemic has changed many work conditions of platform workers over the last two years. Riders have to constantly adapt to the rapidly changing landscape from the physical environment to the rules and regulations and even platforms' terms and services. Huang (2022) investigated the impact of food delivery work in China during the pandemic, which intensified the precariousness of labour conditions whereby “platforms can easily reconfigure their labour processes by upgrading their algorithms and adjusting algorithmic management for labour exploitation and intensification, while drivers are helpless in negotiating these changes and forcefully bear the consequences” (Huang, 2022, p.364). In such a context where the pandemic has shaped both how platforms have operated and how this has been experienced by riders, this survey in Singapore can provide useful insights into the considerations made by riders.

1.1 Methodology

The survey data in this report was obtained through a survey of food delivery riders across all food delivery platforms in Singapore. The survey was conducted from July

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to August 2022. A total of 1,002 respondents completed the survey. Only Singapore Citizens and Permanent Residents who were between 21 years old and 65 years old, who obtained at least a quarter of their monthly income from food delivery riding could participate in the survey. Full-time students who did food delivery to supplement their incomes were also excluded.

The sample for this survey was obtained through intercept surveying; approximately 40 surveyors were situated around the island and survey respondents were recruited through these surveyors reaching out to food delivery riders in their vicinity. Recruited respondents completed the survey on their own by using either a tablet or their personal mobile device through logging in to the online survey site with customised user identification and password. If they were unclear about terms used in the survey, the interviewer was available to provide clarification. Upon completing the survey, a sample of respondents were contacted for post-survey verification of responses through phone. Each respondent who successfully completed the survey received \$30 in cash as a token for the time taken to assist in this study.

The sampling for this survey has limitations given that it is not a simple random sample of the population of food delivery riders. As such, this sample cannot be taken to be generalisable to all food delivery riders. Unfortunately, no registry exists to provide listings of those who engage in such platform work which could then have been used to build a representative listing of riders for us to sample from. In the absence of such listings, the best possible way of studying this population was through intercept surveys. We tried to reduce bias by ensuring that surveyors approached riders across the island, rather than in any specific locale. The intercepts were done at different

times – both weekday and weekends, and at different times of the day. To be able to better capture full-time riders, surveyors were also instructed to approach riders at non-peak hours such as between 2pm to 5pm. However, since surveyors only reached out to riders who wore rider uniforms or carried gear/delivery bags, we may not have captured the views of riders who may have chosen not to be attired in their platforms expected clothing. The large sample size of this survey compared to its overall population gives us some confidence that there is a low margin of error in responses. Given that the survey was generally self-administered and not done on behalf of any platform we are also confident that respondents did not feel obliged to answer in any particular way.

Survey data was also triangulated by our ongoing ethnographic work which began in 2019. Specifically, 48 Singaporean food delivery riders took part in our in-depth interviews. We also adopted an ethnographic approach and followed and observed some of our consenting participants for an in-depth investigation of their everyday lives over an extended period of time. This includes follow-up with riders throughout the period of the research study. Selected qualitative findings are included in this report to complement our survey analysis. The names of the riders used in this paper are pseudonyms.

1.2 Demographics

Of the riders surveyed, 84 per cent of respondents were male, while 16 per cent were female (Figure 1). In terms of race, 52 per cent of respondents were Chinese, 42 per cent were Malay, 5 per cent were Indian and the remaining 1 per cent of respondents were of other racial backgrounds (Figure 2). Forty-seven per cent of respondents were

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single, 44 per cent were married and 9 per cent were either divorced, separated or widowed (Figure 3).

Figure 1: Respondents by Gender (%)

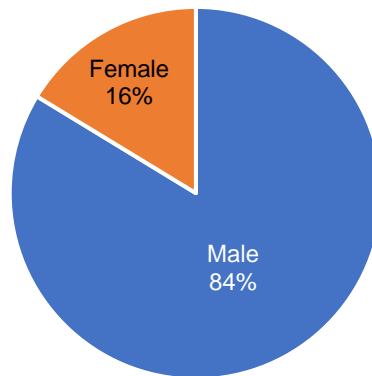


Figure 2: Respondents by Race (%)

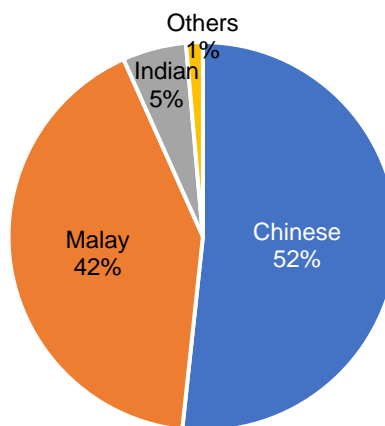
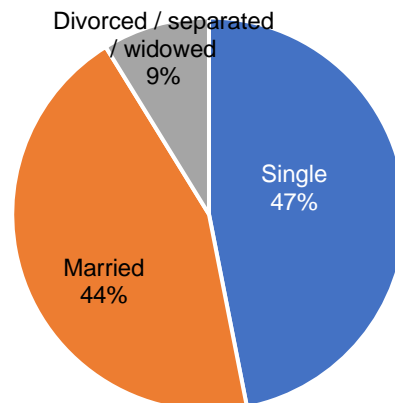
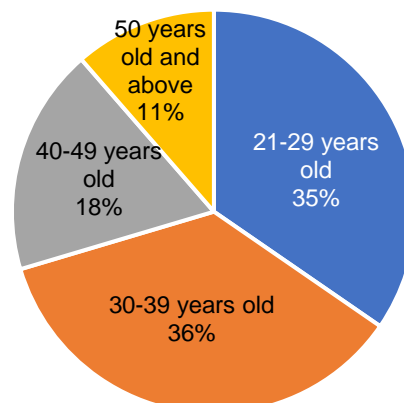


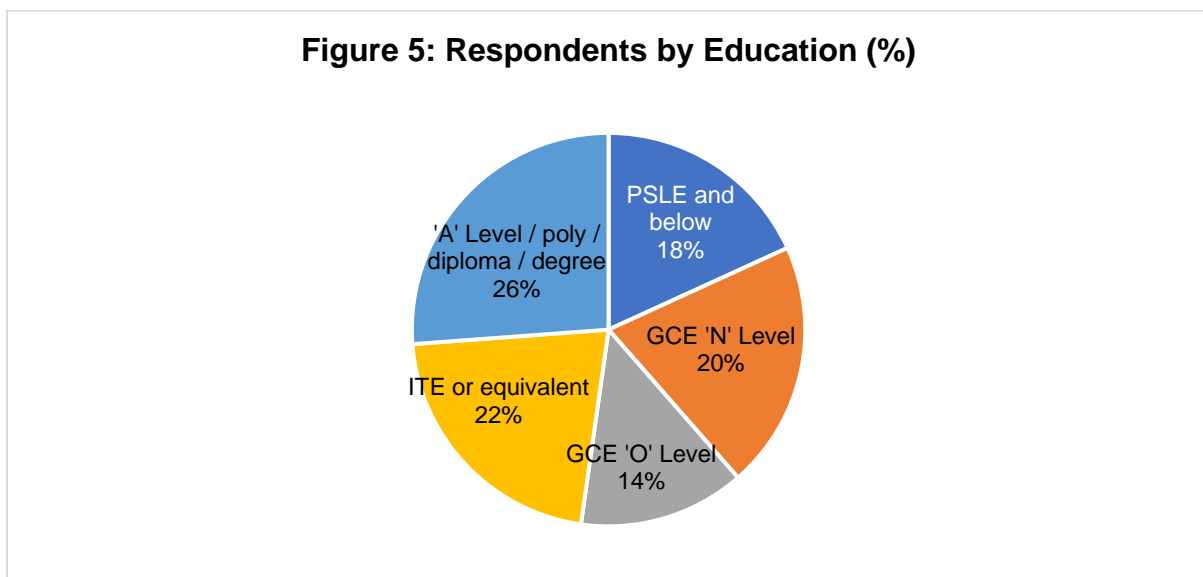
Figure 3: Respondents by Marital Status (%)

Most respondents were relatively young, with slightly over 70 per cent of respondents being below the age of 40 years old (see Figure 4); 36 per cent of respondents were 30-39 years old, and 35 per cent were 21-29 years old. Respondents aged 40-49 years old made up 18 per cent of respondents, while 11 per cent of respondents were 50 years old and above (Figure 4).

Figure 4: Respondents by Age (%)

About half of respondents had secondary education or lower (see Figure 5); 20 per cent had attained General Certificate of Education (GCE) 'N' Level certification, 18 per cent of respondents had primary education or lower, while 14 per cent had GCE 'O' Level certification. The other half of respondents with post-secondary education or higher were mostly graduates from the Institute of Technical Education (ITE); 22 per cent of respondents had ITE or equivalent level of education, while the remaining 26 per cent of respondents had either GCE 'A' Level or Polytechnic levels of education or were diploma or university degree holders (see Figure 5).

Due to the small number of university degree holders in the survey sample ($n = 51$), we have grouped them together with those with a polytechnic diploma. 'A' Levels holders were also a small group ($n=17$), and they are different from ITE graduates who have vocational training. Thus, they are grouped together with university graduates and polytechnic diploma holders.



Regarding personal income, 30 per cent of respondents reported monthly individual

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earnings of \$2,000-\$2,999, 27 per cent reported earning \$1,000-\$1,999 a month, with another 27 per cent of respondents earning \$3,000 and more (see Figure 6). The remaining 16 per cent of respondents said they had a monthly personal income of less than \$1,000 (Figure 6). As for combined household income groups, 35 per cent of respondents reported having a monthly household income of \$2,000-\$3,999 (see Figure 7). About 23 per cent of respondents said they had a monthly household income of \$4,000-\$5,999, while 21 per cent of respondents reported having a monthly household income of below \$1,000 (Figure 7).

Figure 6: Respondents by Monthly Personal Income (%)

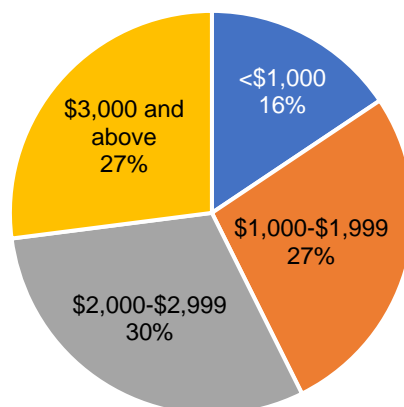
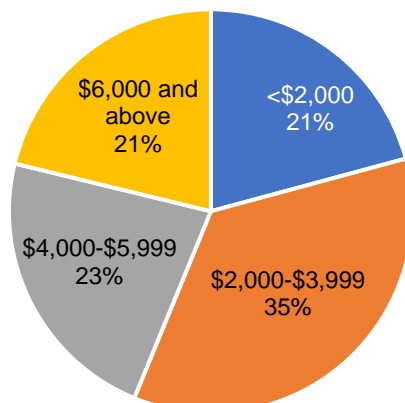
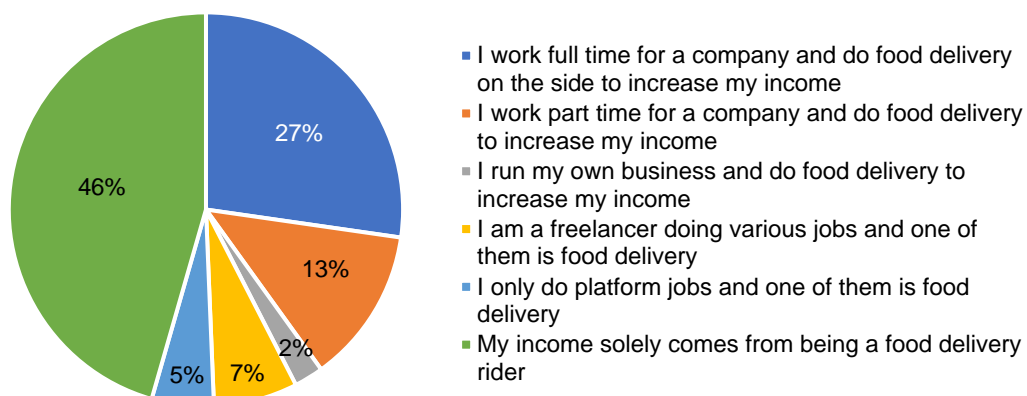


Figure 7: Respondents by Monthly Household Income (%)

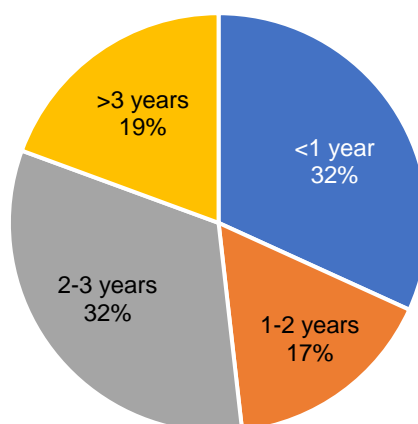
In terms of employment status, 46 per cent of respondents reported relying solely on food delivery riding for their personal income (see Figure 8). 27 per cent of respondents said that they worked full-time jobs for other companies and worked as food delivery riders to supplement their income, while 13 per cent of respondents worked part-time jobs for other companies and used food delivery work to increase their income. Around 7 per cent of respondents reported being freelancers who partook in food delivery work amongst other forms of work; 5 per cent of respondents said they only did platform jobs with food delivery riding as one of the platform jobs they had; the final 2 per cent of respondents reported running their own business and worked as food delivery riders to increase their income (Figure 8).

Figure 8: Respondents by Employment Status (%)

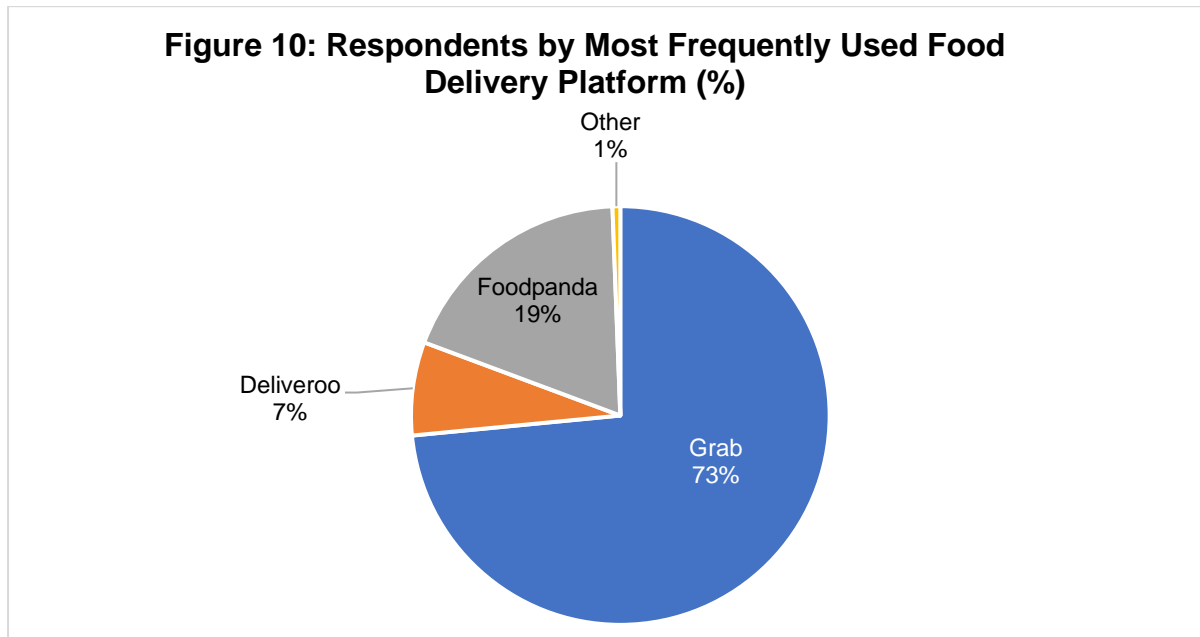


A large proportion of respondents were newer riders (see Figure 9); 32 per cent of respondents reported having spent less than 1 year working as food delivery riders, while the same proportion of respondents said they had been working 2-3 years as food delivery riders. Approximately 19 per cent of respondents had been working for more than 3 years as food delivery riders, and 17 per cent of respondents had been working for 1-2 years as food delivery riders (see Figure 9).

Figure 9: Respondents by Years in Platform Food Delivery (%)

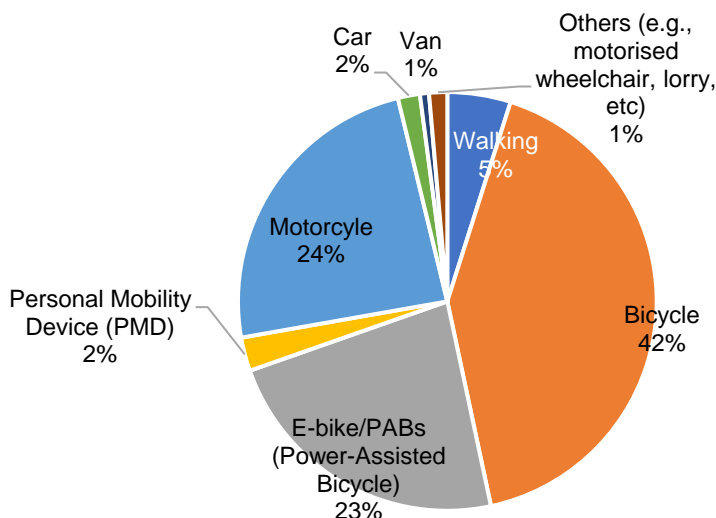


Riders mainly used three food delivery platforms: Grab, Deliveroo and Foodpanda. The most popular platform that riders use most frequently is Grab (73 per cent), followed by Foodpanda (18 per cent) and Deliveroo (7 per cent) (see Figure 10).



Bicycles were the most popular mode of transportation amongst riders when doing food deliveries, followed by motorcycles and e-bikes/PABs (see Figure 11).

Figure 11: Respondents by Most Frequent Mode of Transportation While Carrying out Food Deliveries (%)



1.3 Work and Life Realities

1.3.1 Income from Food Delivery Work

Contrary to anecdotes, the average food delivery rider does not obtain a substantially better income than before he or she took up this form of work. Comparing monthly personal income at the time when the survey was conducted and prior to becoming a food delivery rider, the proportion of respondents in each income bracket did not change significantly (see Figure 14). Additionally, more than one-third (37.5 per cent) of respondents saw no change to their income bracket after becoming a food delivery rider, while slightly under one-quarter (24.5 per cent) of respondents saw a decrease in their monthly income (Figure 14).

Figure 12: What is your estimated total personal monthly income (on average)? (%)

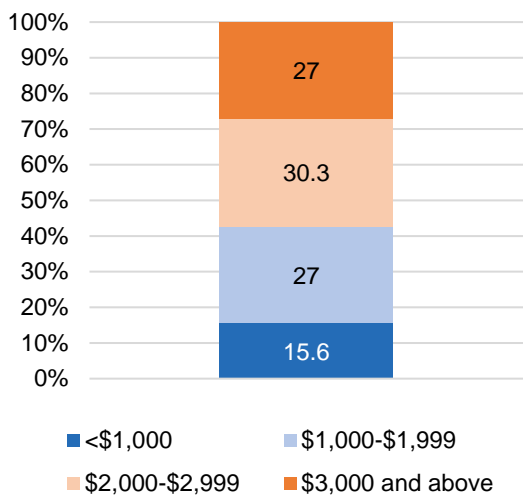


Figure 13: What was your last monthly gross income (includes CPF, overtime, allowances) before becoming a food delivery rider? (%)

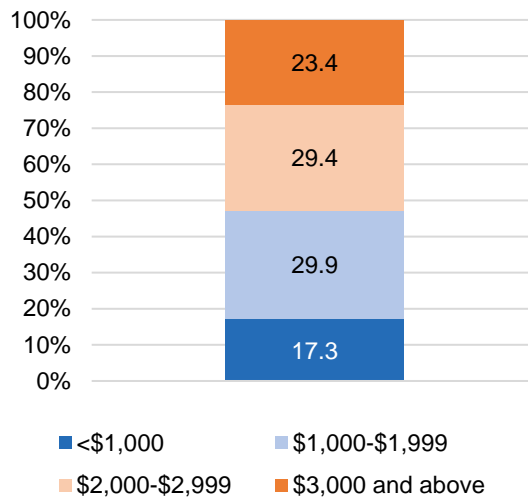
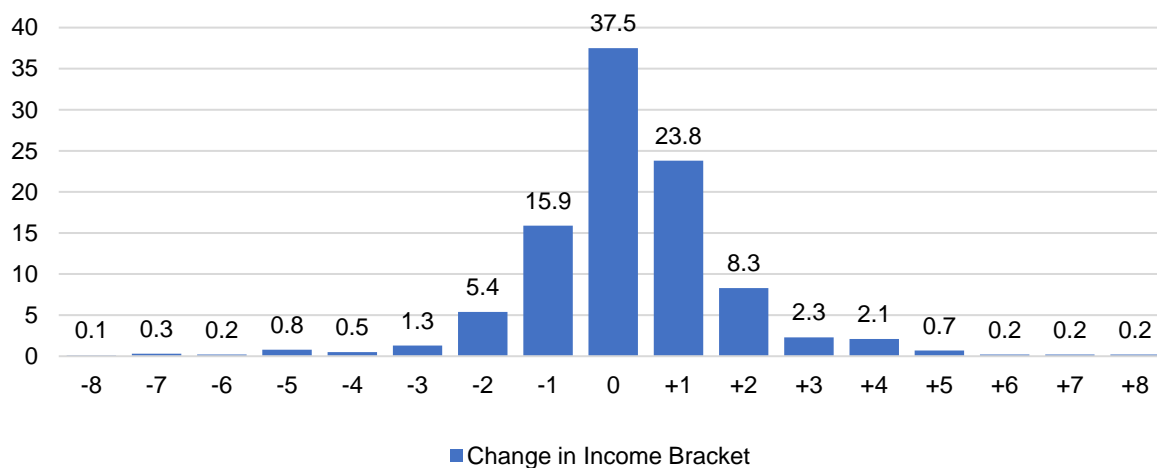
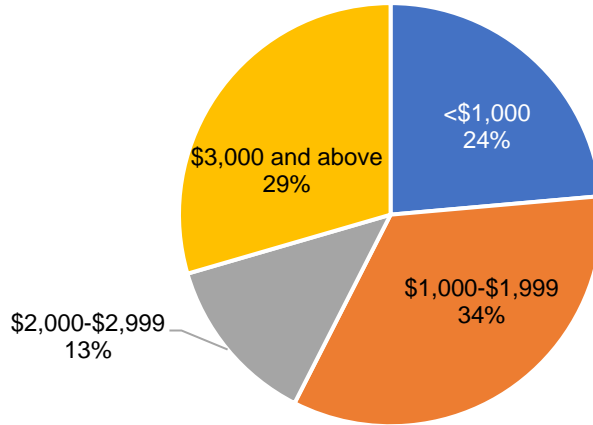


Figure 14: Change in Income Bracket After Becoming a Food Delivery Rider (%)



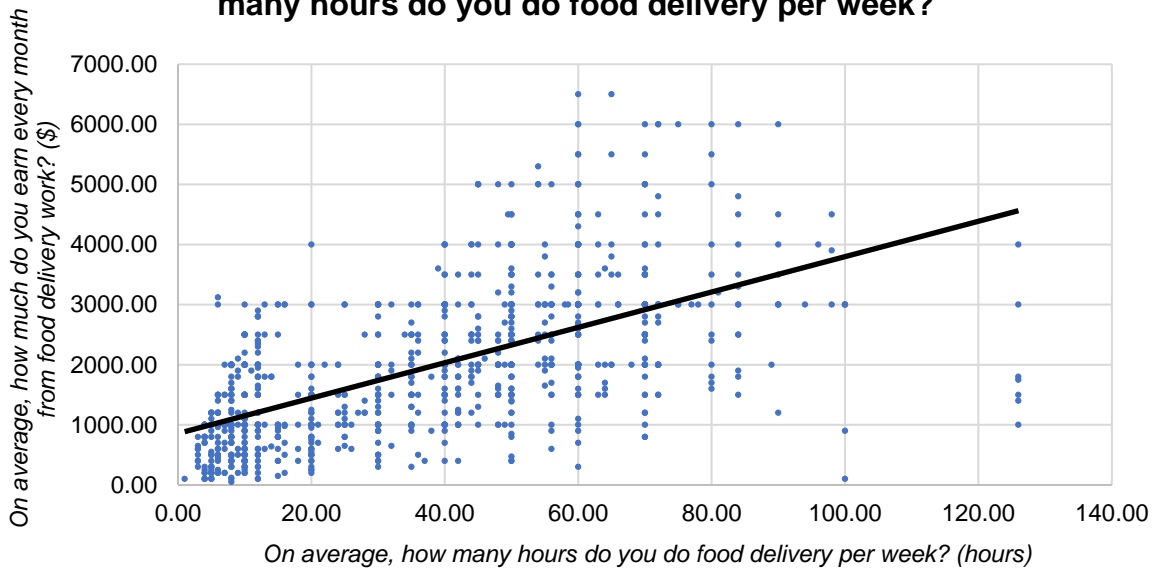
In terms of monthly income from food delivery work, 23.6 per cent of riders reported earning less than \$1,000 a month from food delivery work, 33.9 per cent reported earning \$1,000-\$1,999, 13 per cent reported earning \$2,000-\$2,999, and 29.5 per cent reported earning \$3,000 and above (see Figure 15).

Figure 15: Respondents by Monthly Income from Food Delivery Riding (%)



While income earned from working as a food delivery rider generally increased with hours spent on the job, there was wide variability in this relationship (see Figure 16).

Figure 16: Scatter Plot of On average, how much do you earn every month from food delivery work? by On average, how many hours do you do food delivery per week?



The wide variability of income and working hours could be due to the uncertainty in food delivery work. There are unpredictable waiting times when being assigned an order and also when obtaining a fulfilled order at a food merchant. In addition, there are variations to what can be earned at different times of the day. Platforms incentivise riders to work at peak hours and locations where there is an expected demand. Riders are also creative with their strategies and this can make a difference in their hours-to-income payoff. Some riders pointed out that the “high” median hourly earnings that are sometimes reported are not accurate given that it may only reflect peak hour incomes. Part-timers who often do deliveries during peak hours can earn substantially more fares.

Disaggregating the results by education level and age separately, we find that more educated riders (see Figure 17) and middle-aged riders (those aged between 30-49 years old) earned more per hour of work (see Figure 18).

Figure 17: Scatter Plot of On average, how much do you earn every month from food delivery work? by On average, how many hours do you do food delivery per week? by Education

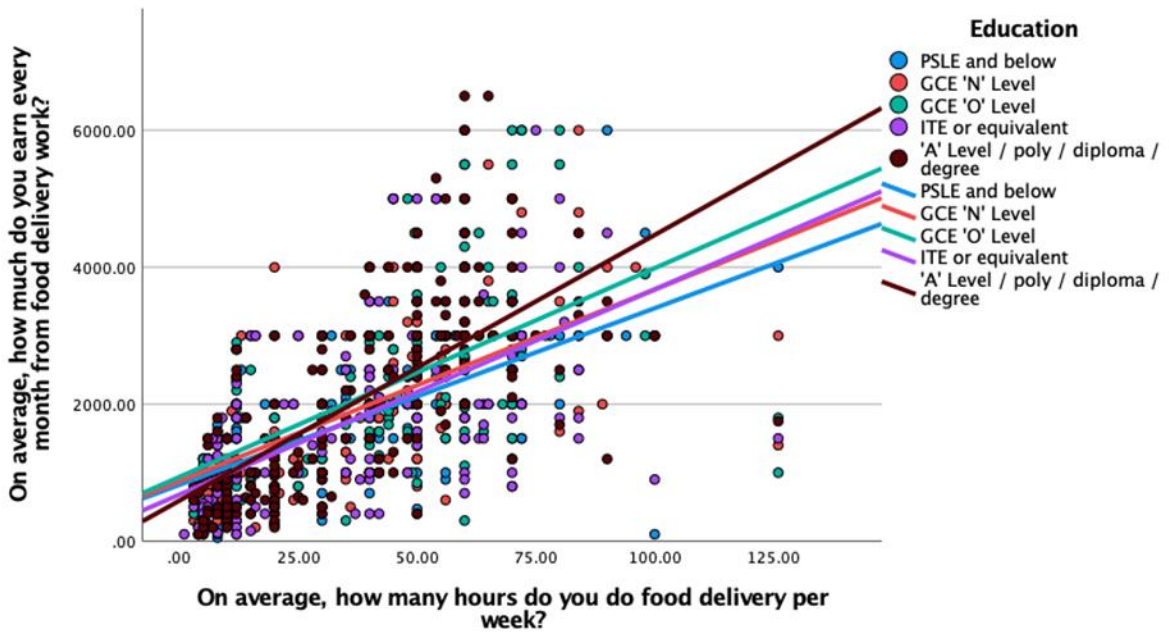
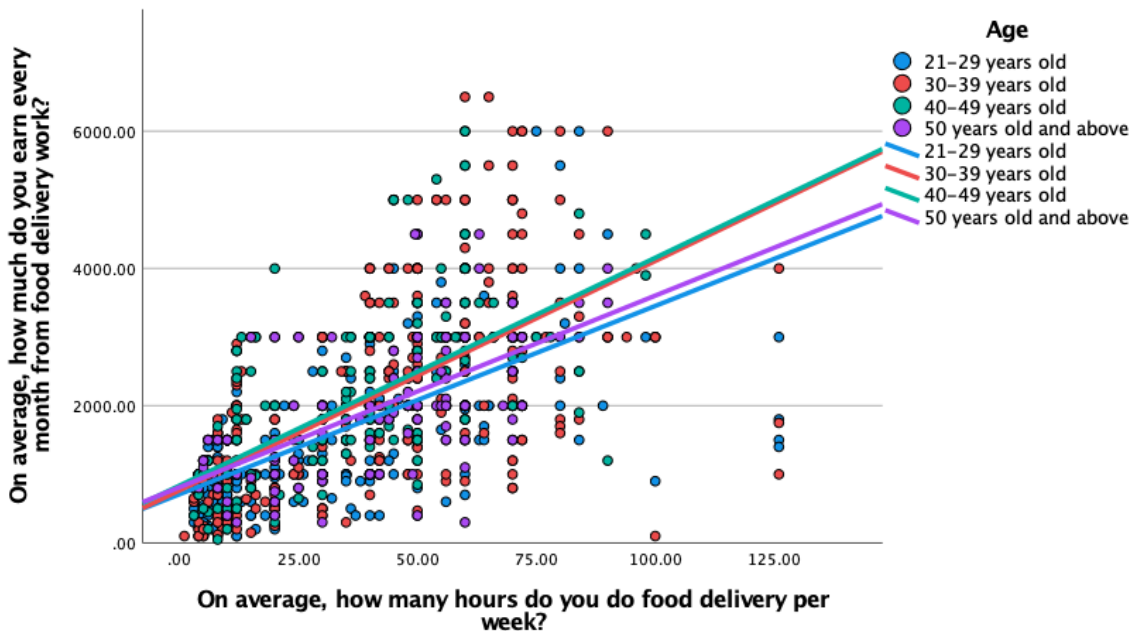


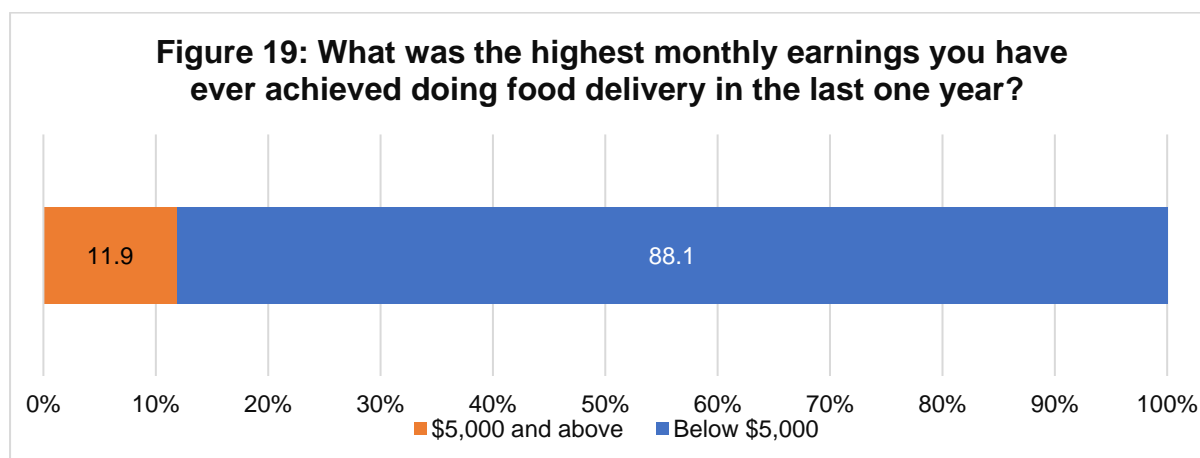
Figure 18: Scatter Plot of On average, how much do you earn every month from food delivery work? by On average, how many hours do you do food delivery per week? by Age



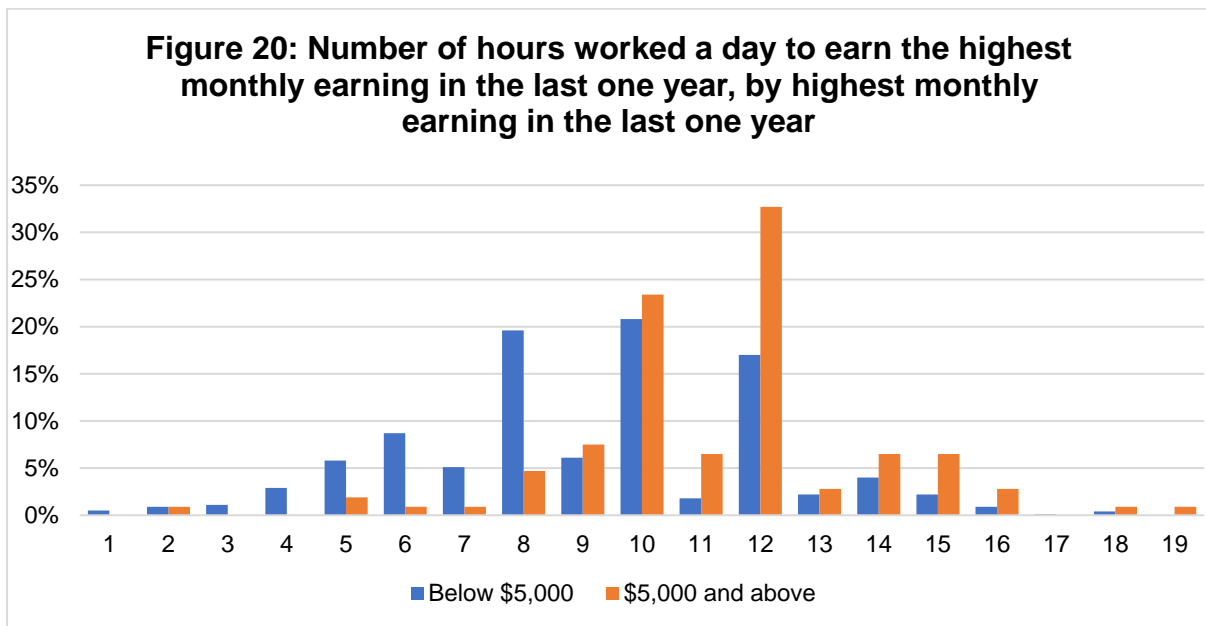
There is a perception among delivery riders that those possessing higher education are able to employ strategies that allow them to maximise their earnings. As Mikhail, 35 explains,

There's this top rider in the area. A university graduate. Very smart. No. A cyclist... he uses mathematics to earn. Calculating everything. ... Even what to eat for the right level of calories and nutrients to burn.

Riders were asked for their highest monthly earnings in the past year. About one-tenth of respondents were able to earn at least \$5,000 in a month in the last one year (11.9 per cent) (see Figure 19).

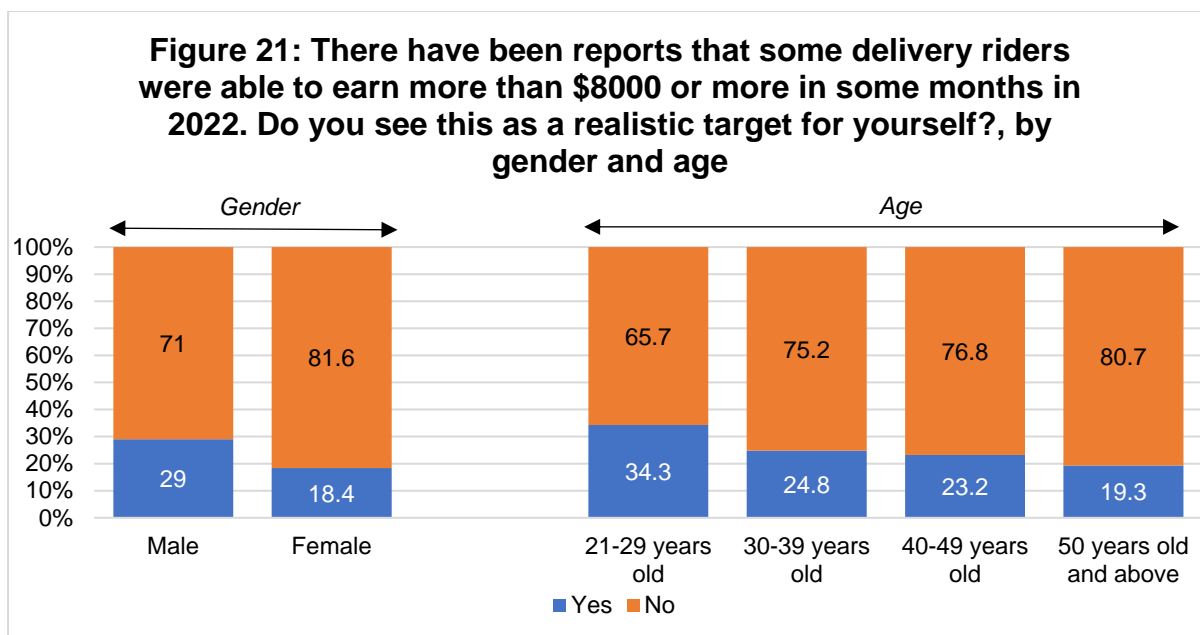


When asked for the number of hours they did food delivery work in a day in order to achieve their highest monthly earnings, riders reported a wide range of hours. Riders who earned less than \$5,000 for their highest monthly earning typically worked between 8-12 hours, while the majority of riders who earned \$5,000 and above tended to work 10-12 hours (see Figure 20).



Based on our ongoing research we were aware of claims about delivery riders being able to make more than \$8,000 a month in 2022. As such, we asked those we surveyed whether the amount was a realistic target.

Approximately one-quarter of respondents believed that \$8,000 is a realistic target to achieve through working as a food delivery rider. Disaggregating the results by gender and age, male and younger respondents were more likely to believe that \$8,000 is a realistic target to earn through food delivery riding (see Figure 21).



However, substantial effort and risk were required to earn such an income. One of our ethnographers followed 36-year-old food delivery rider cyclist, Stephen, who earns about \$8,000 a month to understand what it takes to earn that amount. Stephen is a cyclist who works every day from 11am to 9pm. During the tag-along, there was a heavy downpour. Stephen did not use a raincoat and explained that he had done work in worse conditions – thunderstorms so bad that he could not even see what was in front of him on the roads. In fact, he quipped, “I prefer... if there’s a thunderstorm or bad weather. There’s usually more order, more incentive and earnings.” He takes calculated risks and explained how this is necessary for better earnings:

Being fast, being efficient and being disciplined and also the last one is a bit of a grey area – the amount of risk you are willing to take. ... Risks on the road.

The most salient worry amongst respondents (68 per cent of respondents) regarding income from food delivery riding was the fear of not being able to earn enough money as a food delivery rider due to the increasing number of people working as riders in the food delivery industry (see Figure 22). Many of the people we interviewed talked about the increased competition and how that impacted their ability to earn. Boon Lai recounts the worsening situation with platform work, “in 2019, we already know it was getting worse, now the issue is worse because of the supply of riders increase but the demand haven’t change much.” Desmond, 26, described the scene in the area that he works in:

At night from the ground, like a bunch of wolves trying to get pieces of meat on the ground. Like hawker throw food on the floor, and like birds go fight. That’s how competitive it is.

The increased competition made it difficult for some riders to sustain their income. This is coupled with the decrease in financial incentives offered by companies.

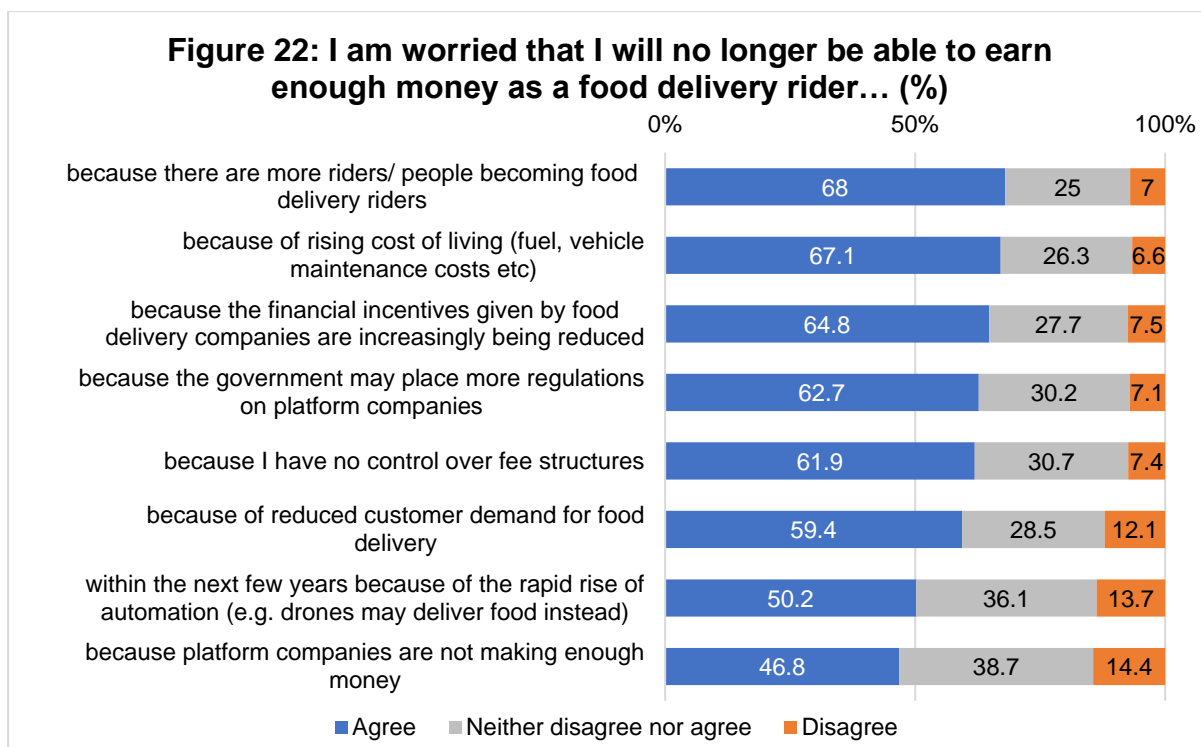
About 67.1 per cent of respondents were worried about the rising cost of living affecting the take-home salary from food delivery work, while 64.8 per cent of respondents were worried that they would no longer earn enough from food delivery work due to food delivery companies reducing the financial incentives of working as delivery riders (see Figure 22). The reduction of fares and incentives was a serious concern that emerged in many of our qualitative interviews. Nuraida, 33, points out that “it is now, only the strongest one can sustain this”:

(Fares) Of course drop, because during my time the price was 10 times better, Quality dropped because you might tend to price was 10 times better, yeah I swear I swear, last time there's a minimum fare of \$5, now there's no minimum fare, very near also very far aiya just close one eye just la, haha.

Marcus has been experiencing consistent fare drops in the last two years, resulting in him now working up to 16 hours to earn the same amount of money he earned previously:

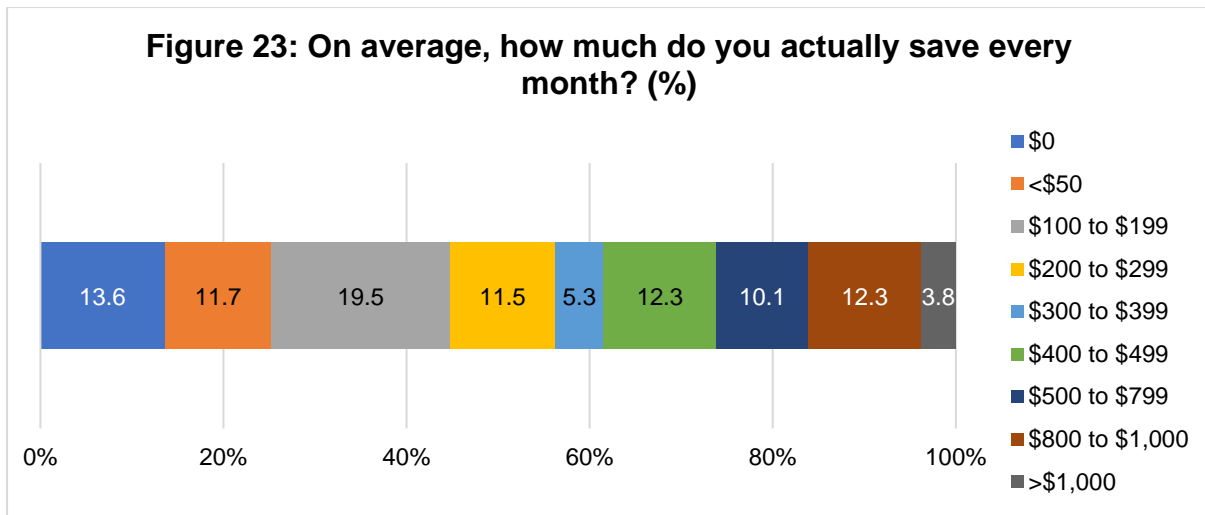
Basically, when you sign contract with let's say [platform company name] right, in the terms and conditions or whatever you sign in, let's say there's a clause saying that if there's a change in fees right, they will inform all the riders. But we don't have such things. They don't tell us anything. ... For me a batch one rider, I used to earn average \$5.50 per order but now is about \$5, \$5.10 around there lah. So it just keeps on dropping, 5 cents, 10 cents then until you realise ah eh, my fares are already average \$5 leh, what happened? They never update us.

The dropping of fares and the lack of 'minimum fares' as indicated by some riders made it more difficult for some to sustain a living, especially coupled with the rising costs of living, the lack of control over fee structures and increased competition from more people becoming riders.

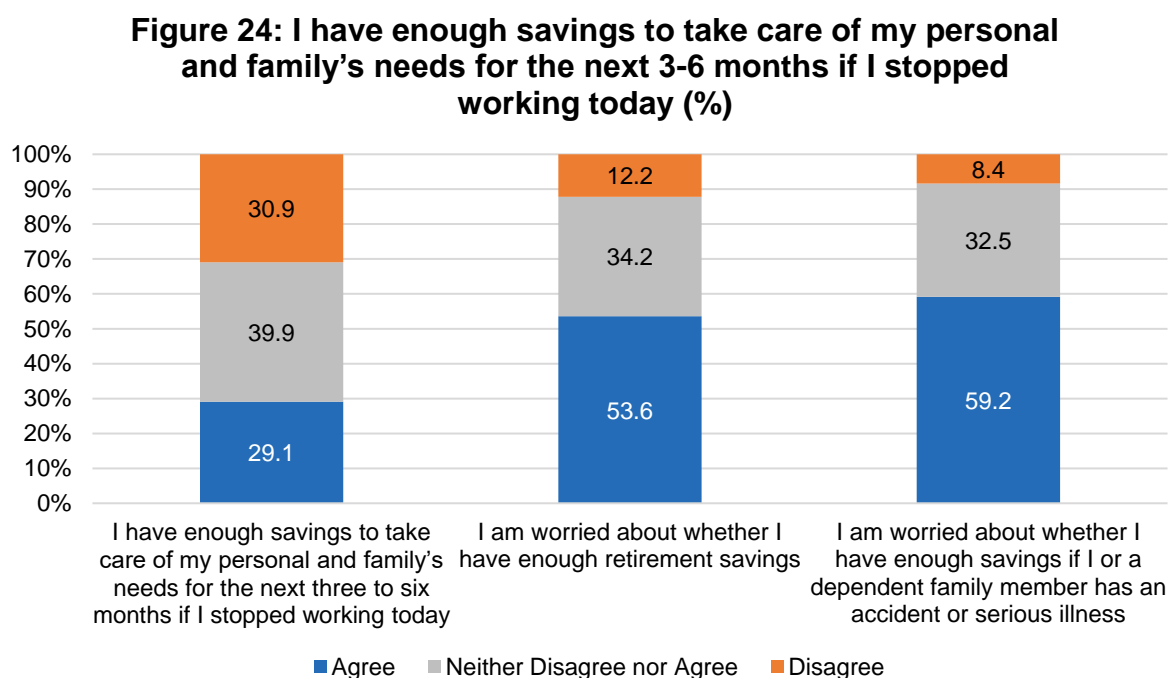


1.3.2 Savings

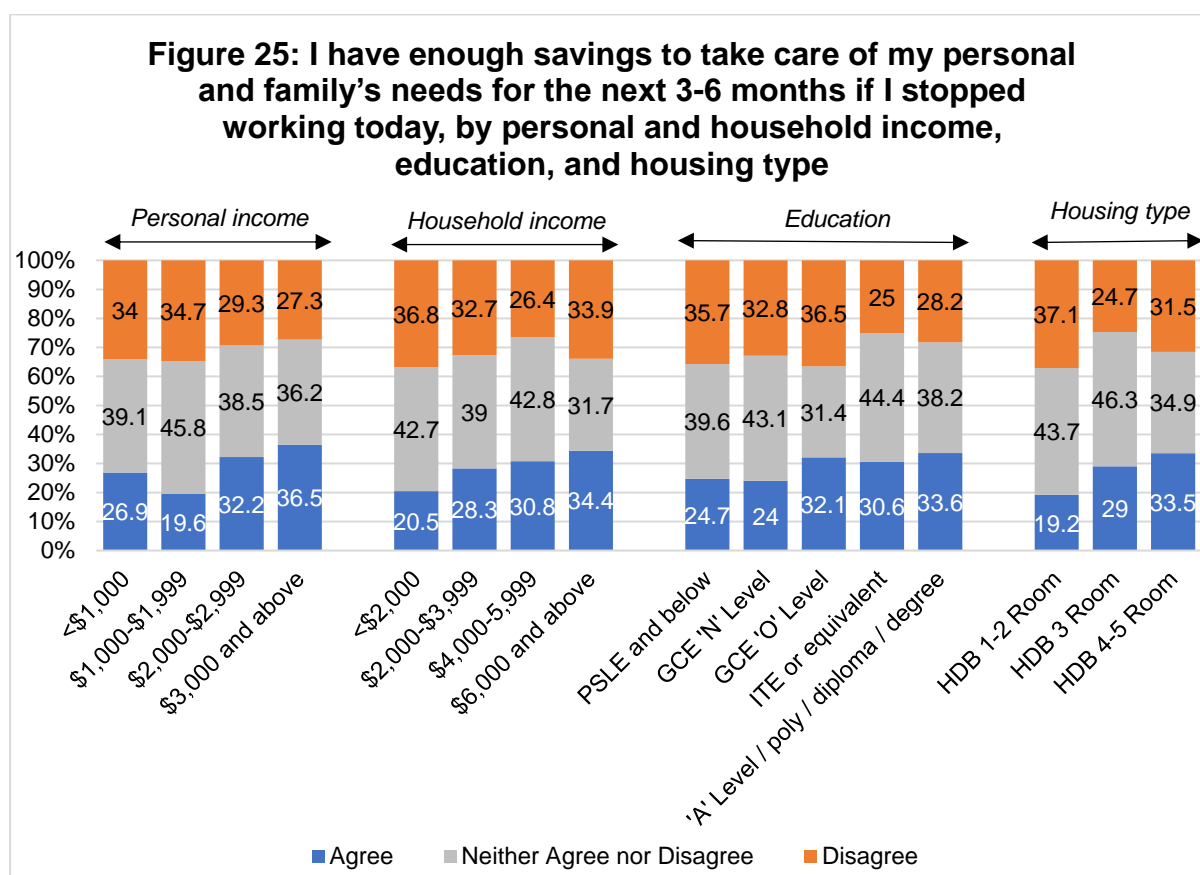
Respondents reported a wide range of monthly savings (see Figure 23). Approximately 19.5 per cent of respondents said they saved \$100-\$199 a month, while 13.6 per cent of respondents reported saving \$0 a month. About 12.3 per cent of respondents said they saved \$400-\$499 a month, and another 12.3 per cent of respondents saved \$800-\$1,000 a month. A small but notable proportion of respondents (3.8 per cent) reported saving more than \$1,000 a month (see Figure 23).



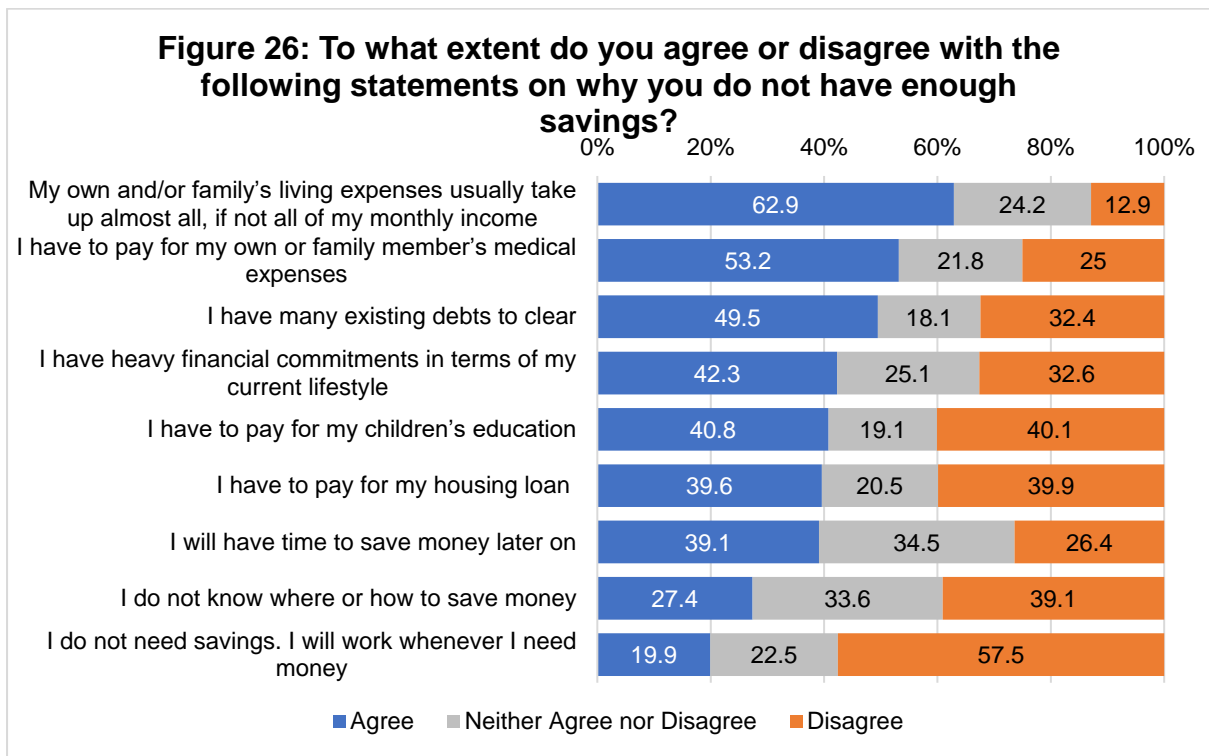
Over one-quarter (29.1 per cent) of respondents reported having enough savings to take care of their personal and family’s needs for the next 3-6 months if they stopped working (see Figure 24). More than half of respondents were worried about whether they had enough retirement savings (53.6 per cent) and if they had enough savings in case of an accident or serious illness (59.2 per cent) (see Figure 24).



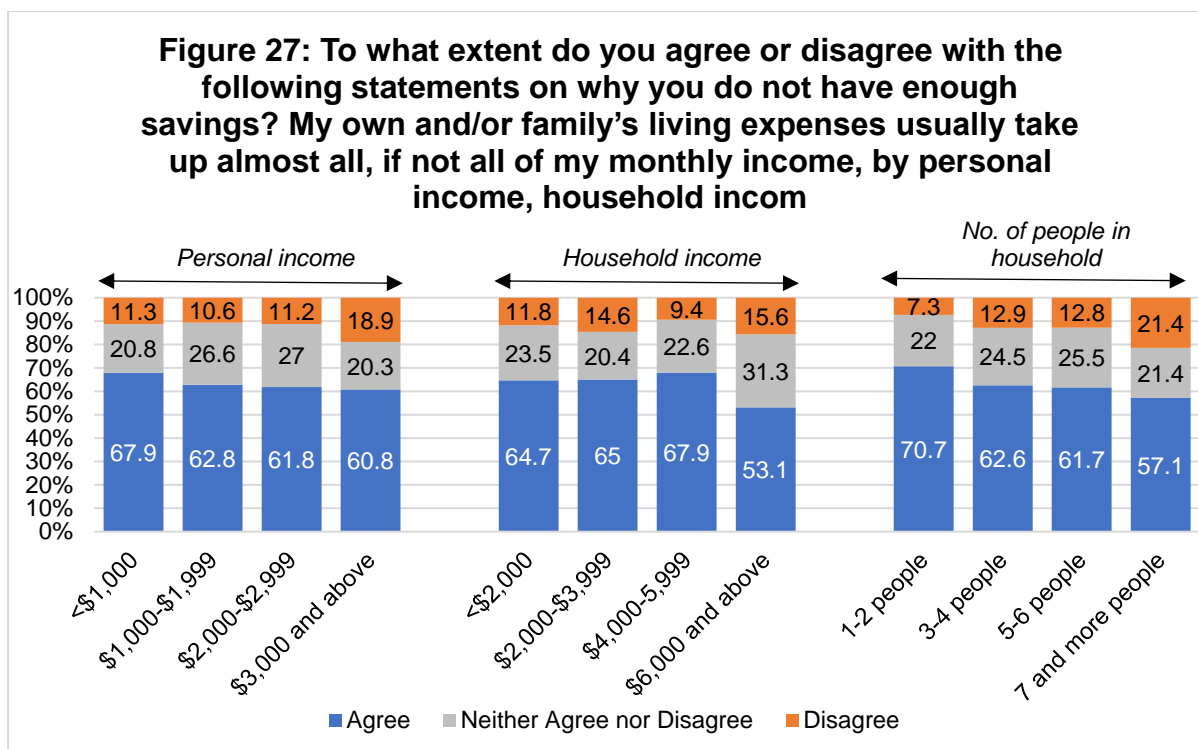
Disaggregating the results by factors typically indicative of socio-economic status (SES) such as personal income, household income, education level and housing type, we find that respondents with higher SES were more likely to report enough savings to support their personal and family's needs for the next 3-6 months should they stop working (see Figure 25).



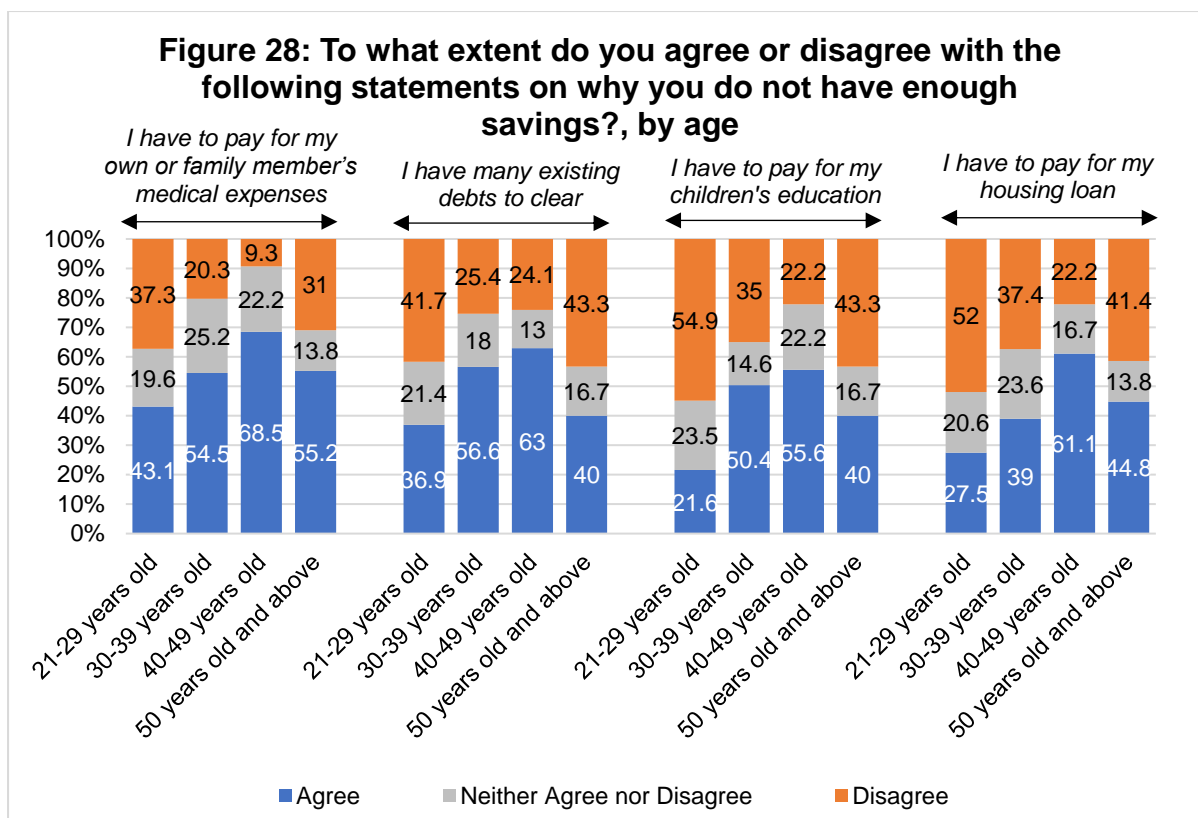
Nearly two-thirds of respondents (62.9 per cent) reported not having enough savings due to their own or their family's living expenses taking up almost all, if not all their monthly income (Figure 26). The next most common reason (53.2 per cent) for not having enough savings was the need to pay for their own or their family member's medical expenses.



Lower-income respondents and respondents living in smaller households tended to report that they had insufficient savings due to their family's living expenses taking up a significant portion of their income (see Figure 27).



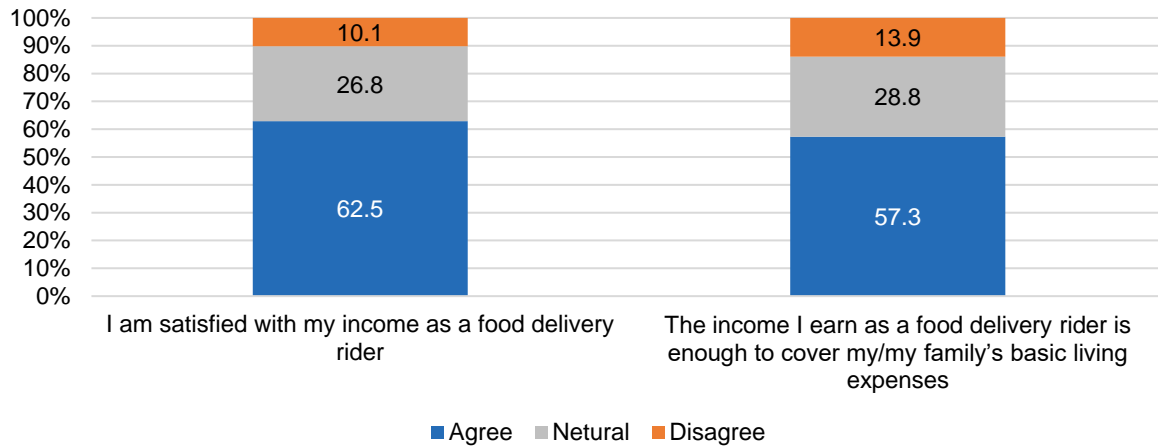
Respondents of ages between 40-49 years old were more likely to lack savings due to their own or their family member's medical expenses (68.5 per cent), having many existing debts to clear (63 per cent), their children's education (55.6 per cent) and housing loans (61.1 per cent) (see Figure 28).



1.3.3 Satisfaction with Food Delivery Work

Approximately three-fifths of respondents indicated satisfaction with their income from food delivery riding (62.5 per cent) and reported earning enough to cover their and their family's basic living expenses (57.3 per cent) (see Figure 29).

Figure 29: To what extent do you agree or disagree with the following statements?



Respondents who have higher levels of education (GCE 'A' Levels, Polytechnic, Diploma or Degree-holder), who have been in the food delivery industry for a shorter period (less than one year) and earn less on a daily basis as a food delivery rider were reportedly less satisfied with their income as a food delivery rider. They were also less likely to earn enough from delivery work to cover basic living expenses (see Figures 30-32).

Figure 30: To what extent do you agree or disagree with the following statements?, by Education

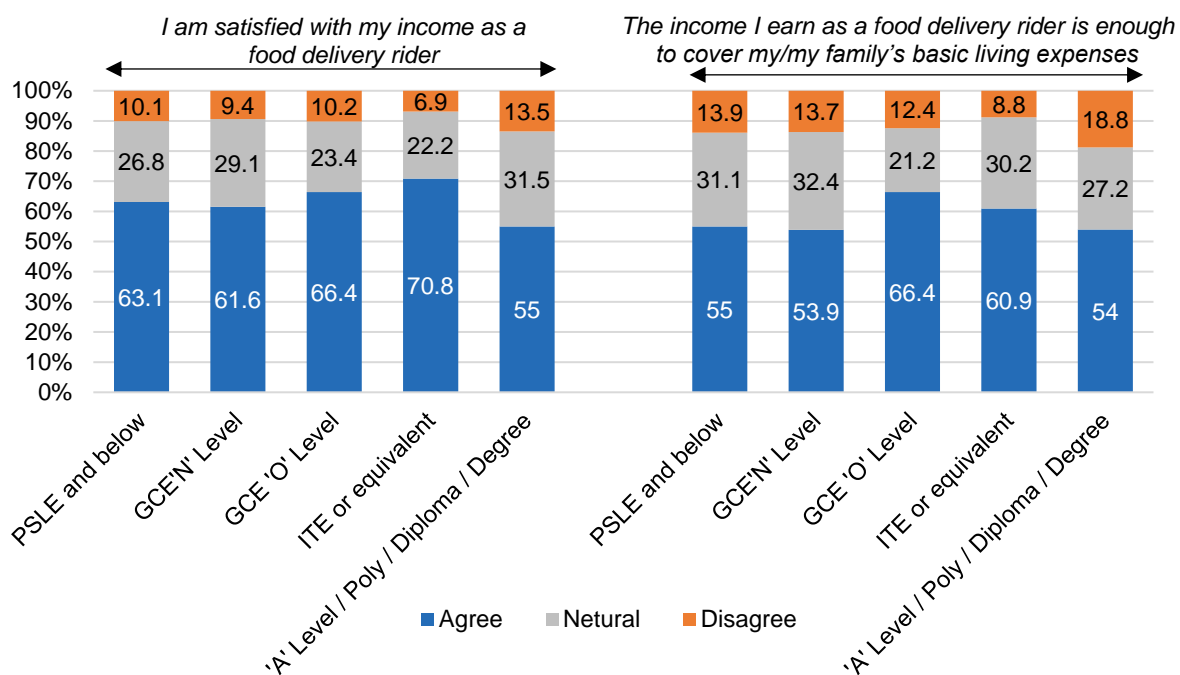


Figure 31: To what extent do you agree or disagree with the following statements?, by years working as food delivery rider

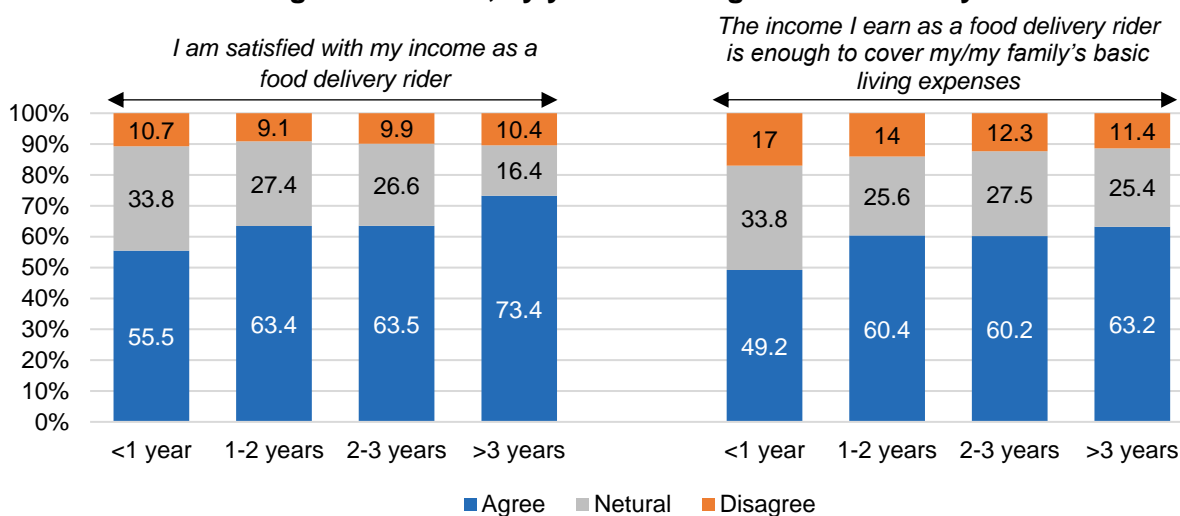
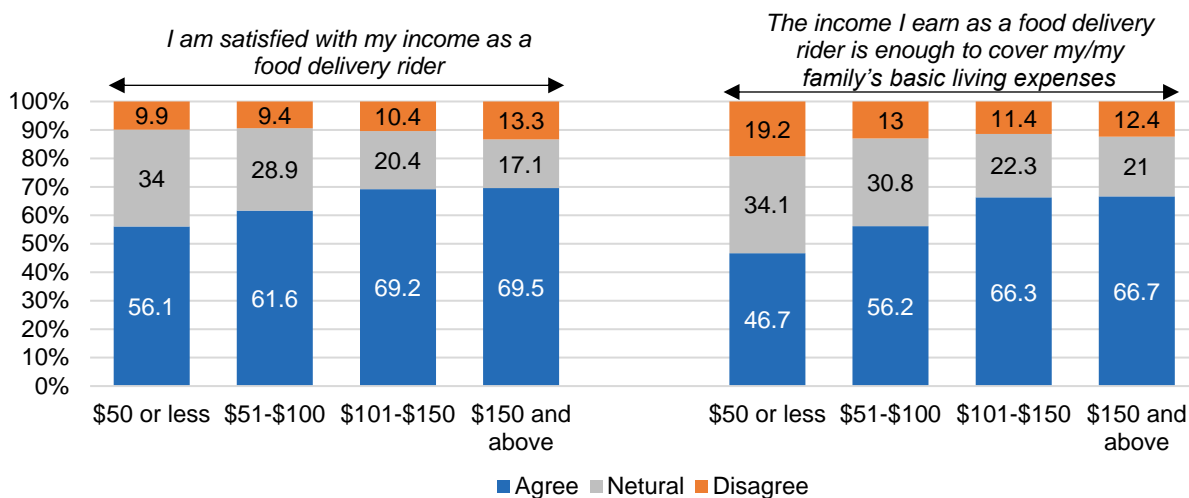
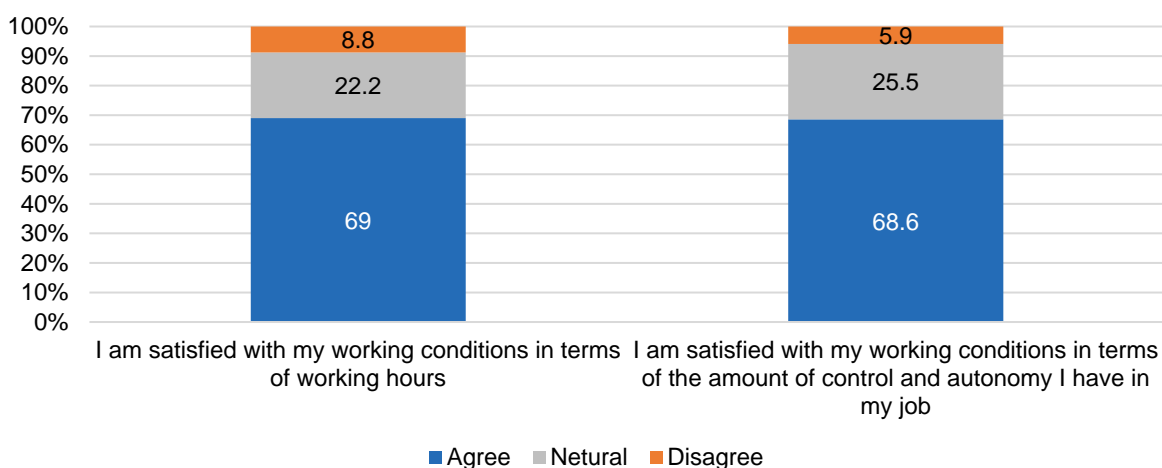


Figure 32: To what extent do you agree or disagree with the following statements?, by daily income from food delivery work



Over two-thirds of respondents reported that they were satisfied with their working conditions in terms of hours (69 per cent) and the amount of control and autonomy they had while working as a food delivery rider (68.6 per cent) (see Figure 33).

Figure 33: To what extent do you agree or disagree with the following statements?



Respondents with lower education qualifications (primary education and below, 62.6 per cent; GCE 'N' Level, 61.3 per cent; see Figure 34), lesser monthly savings (61.1

per cent; see Figure 34), newer to food delivery riding (60.6 per cent; see Figure 35) and who earn over \$151 daily income from riding (59 per cent; see Figure 35) were less likely to be satisfied with their working conditions in terms of the amount of control and autonomy they had while working as a food delivery rider. As suggested earlier, those who were able to consistently earn a significant amount of income from riding seemed to be aware of the effort involved to obtain better income. From our tag-alongs with several riders, those who consistently work longer hours were more likely to get orders without much waiting. Riders who were newer and less familiar with navigating the roads, had longer waiting times before orders. This could contribute to a perceived sense of control over their work compared to those who were hurriedly assigned new orders.

Figure 34: To what extent do you agree or disagree with the following statement: I am satisfied with my working conditions in terms of the amount of control and autonomy I have in my job, by education and monthly savings

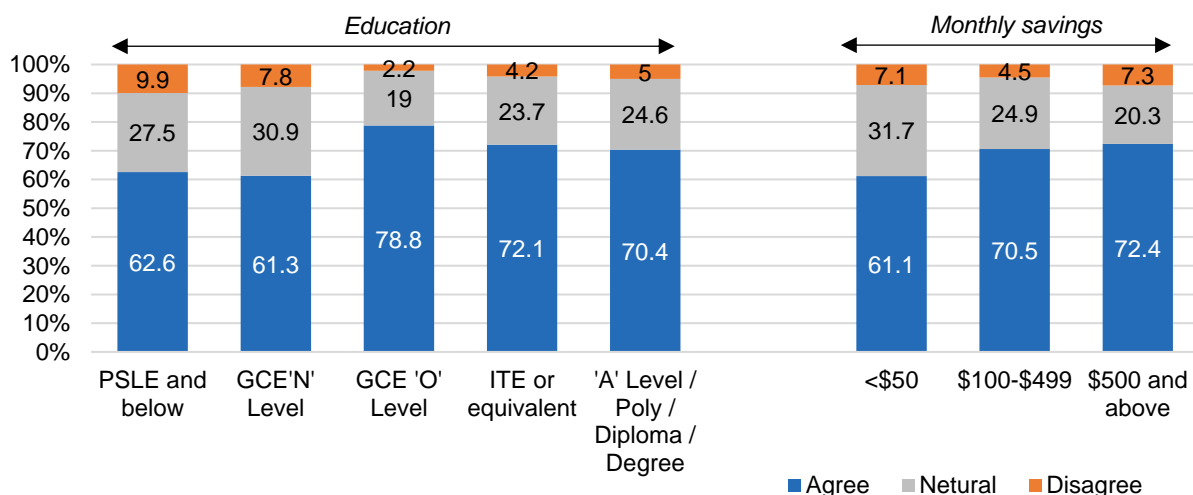
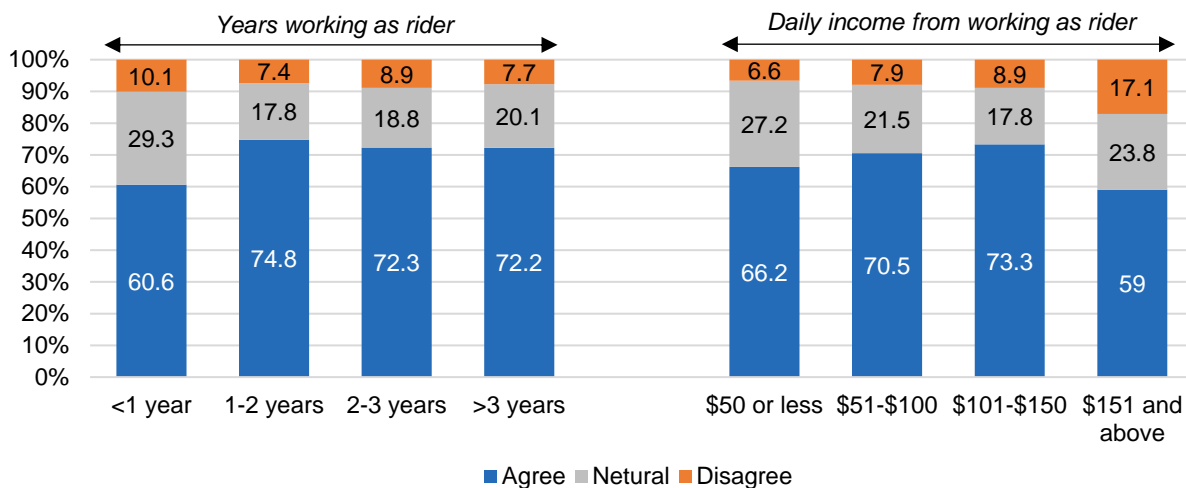
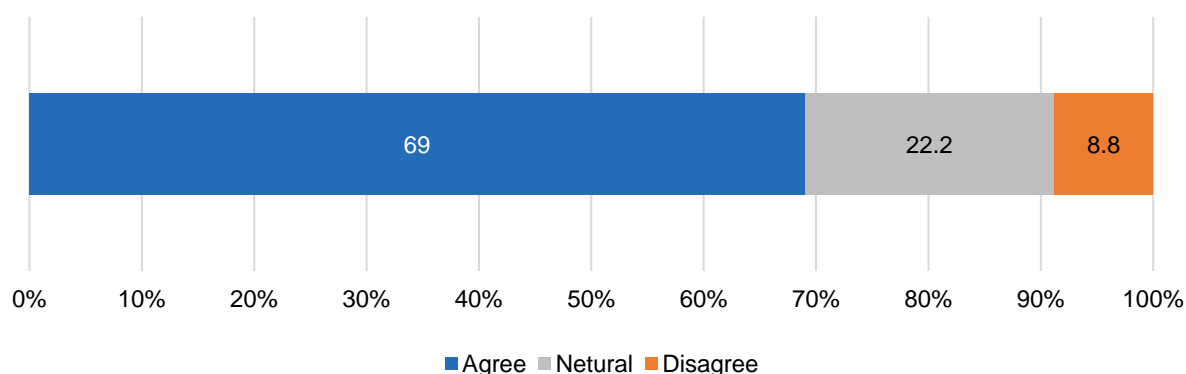


Figure 35: To what extent do you agree or disagree with the following statements? I am satisfied with my working conditions in terms of the amount of control and autonomy I have in my job, by years working as rider and daily income from working as rider



Respondents were asked if they saw themselves as a partner in the food delivery business, to which almost 70 per cent responded that they did, while 8.8 per cent responded that they did not see themselves as partners in the food delivery business (see Figure 36).

Figure 36: To what extent do you agree or disagree with the following statement? As a food delivery rider, I see myself as a partner in the food delivery business

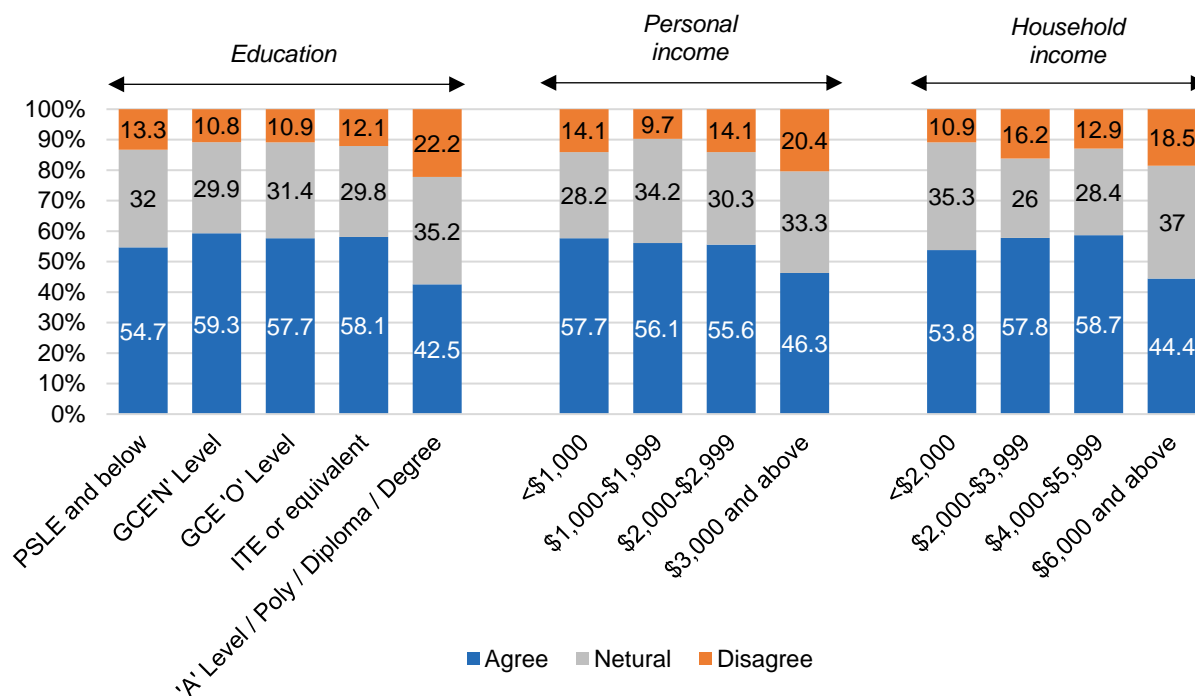


Respondents with higher educational qualifications were less likely to feel like a partner in the food delivery business. About two-fifths of respondents with 'A' Level / poly / diploma / degree level of education felt that they were partners in the food delivery business, as compared to more than half of the respondents in the other education categories (54.7 per cent for those with PSLE and below; 59.3 per cent for those with GCE 'N' Level, 57.7 per cent for those with GCE 'O' Level and 58.1 per cent for those with ITE or equivalent) (see Figure 37).

Respondents with higher monthly personal income were also less likely to see themselves as partners in the food delivery business. Approximately 46.3 per cent of respondents who earned \$3,000 a month and above saw themselves as partners in the food delivery business, while more than half of those who earned less than \$3,000 a month saw themselves in this way (see Figure 37).

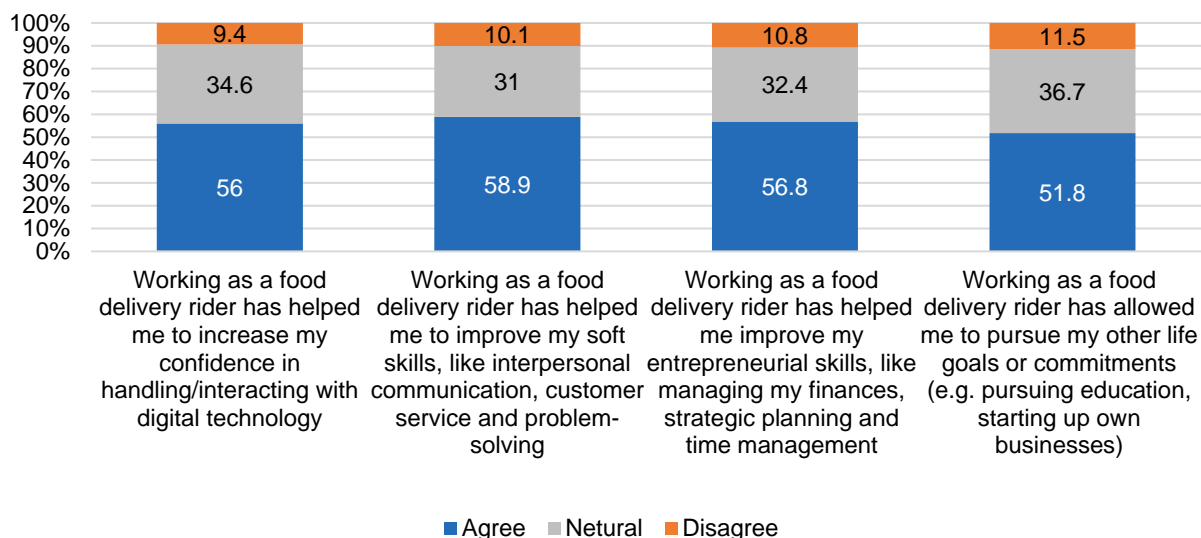
Similarly, less than half (44.4 per cent) of respondents with a household income of \$6,000 and above saw themselves as partners in the food delivery business. Respondents in other household income groups were more likely to see themselves as partners in the food delivery business, with more than half of respondents in these income groups indicating this (see Figure 37).

Figure 37: To what extent do you agree or disagree with the following statement? As a food delivery rider, I see myself as a partner in the food delivery business, by education, personal income, and household income



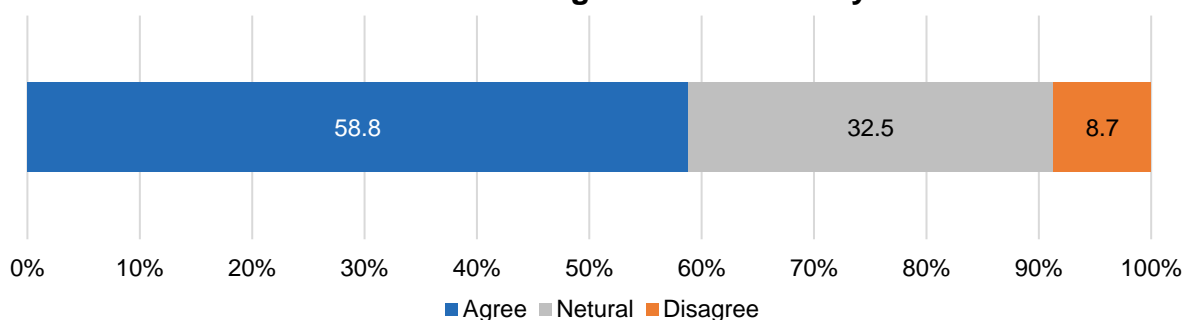
Slightly over half of respondents felt that working as a food delivery rider helped to increase their technological literacy (56 per cent), improve their soft skills (58.9 per cent), enhance their entrepreneurial skills (56.8 per cent) and allowed them to pursue other goals and commitments (51.8 per cent) (Figure 38).

Figure 38: To what extent do you agree or disagree with the following statements?



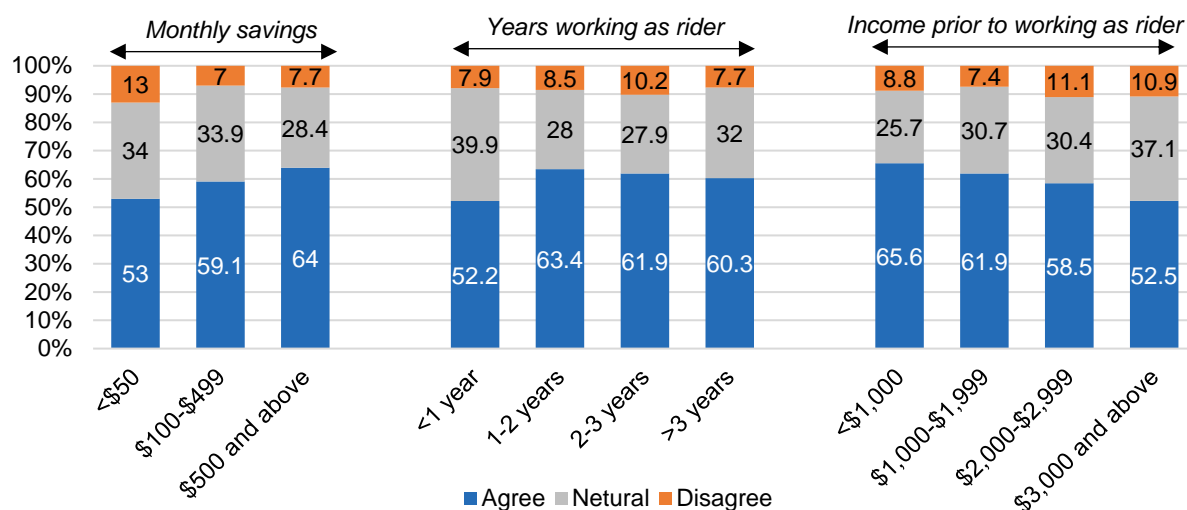
Approximately 58.8 per cent of respondents reported seeing an increase in quality of life since they started working as a food delivery rider (Figure 39).

Figure 39: To what extent do you agree or disagree with the following statement? My overall quality of life has improved since I started working as a food delivery rider



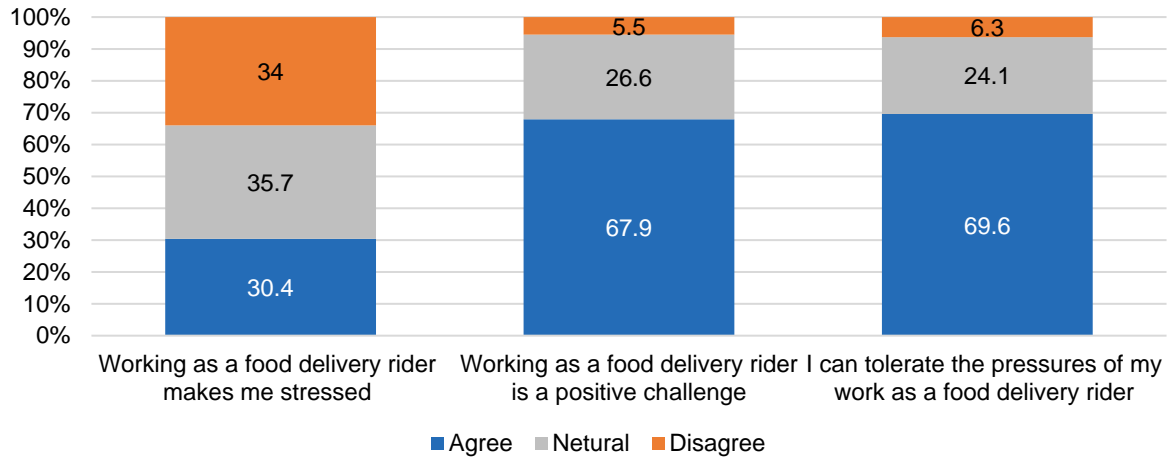
Respondents who had lesser monthly savings, who were newer to food delivery and who earned more prior to working as a food delivery rider were less likely to feel that their quality of life improved after starting delivery work (Figure 40).

Figure 40: To what extent do you agree or disagree with the following statement? My overall quality of life has improved since I started working as a food delivery rider, by monthly savings, years working as rider, and income prior to riding



While a large portion of respondents reported an improvement in their overall quality of life after starting work as a food delivery driver, about a third of respondents (30.4 per cent) felt that working as a food delivery rider was stressful (see Figure 41). However, the majority of respondents viewed food delivery work as a positive challenge (67.9 per cent) and were able to tolerate the pressures of working as a food delivery rider (69.6 per cent) (see Figure 41).

Figure 41: To what extent do you agree or disagree with the following statements?



Respondents with lower monthly personal and household incomes, who earned less prior to working as a food delivery rider and who had a lower daily income from food delivery work were more likely to feel stressed from working as a food delivery rider (see Figure 42 and 43).

Figure 42: To what extent do you agree or disagree with the following statement? Working as a food delivery rider makes me stressed, by personal income and household income

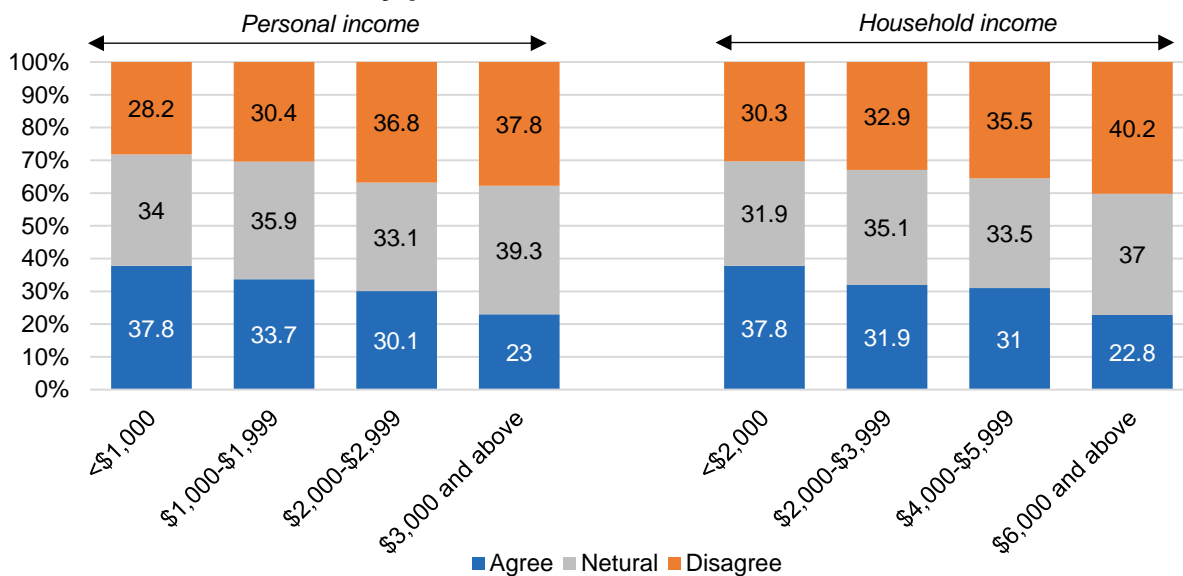
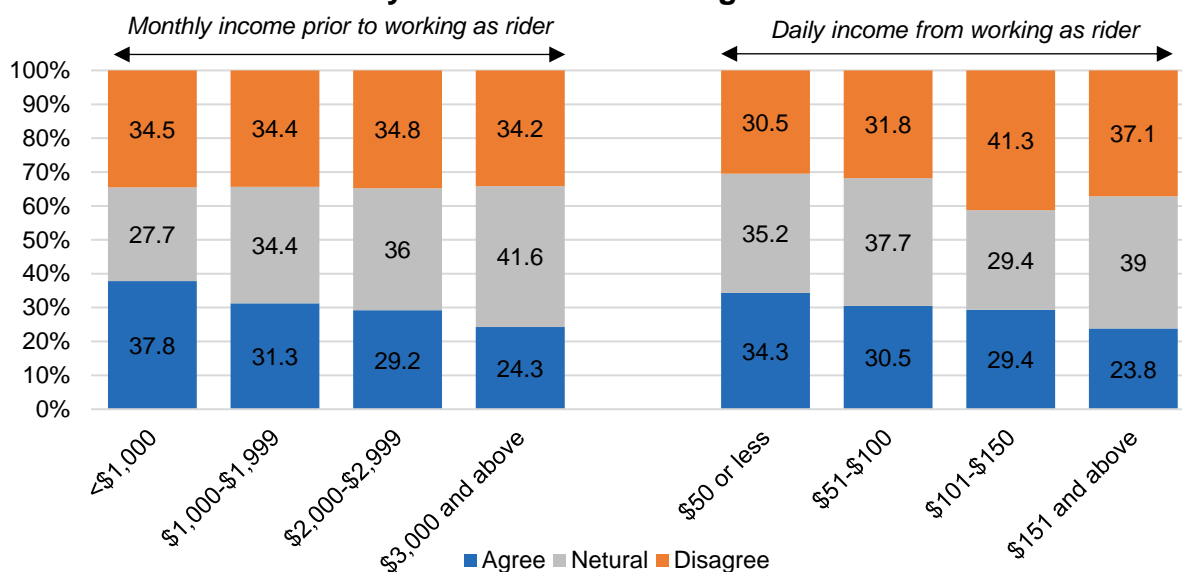
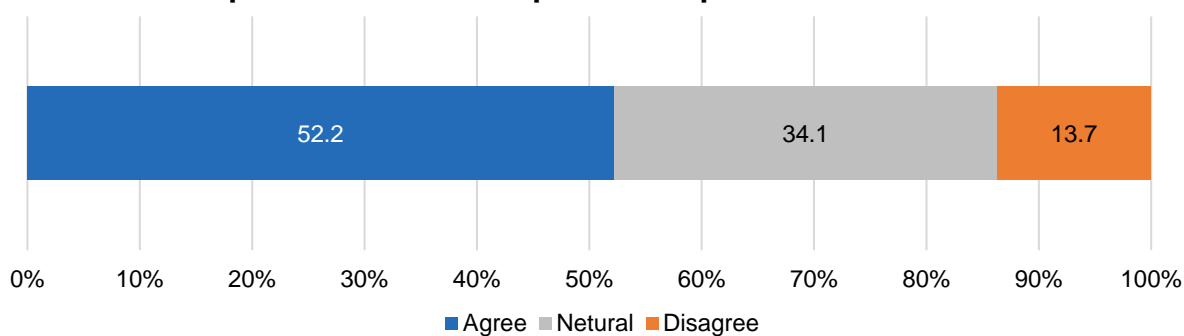


Figure 43: To what extent do you agree or disagree with the following statement? Working as a food delivery rider makes me stressed, by monthly income prior to working as rider and daily income from working as rider



Approximately half of respondents (52.2 per cent) thought that delivery platforms handled feedback and disputes well, with 13.7 per cent of respondents indicating that they did not believe the delivery platform they mainly used handled feedback and disputes well (see Figure 44).

Figure 44: To what extent do you agree or disagree with the following statement? The platform handles feedback and complaints from and disputes with platform workers well

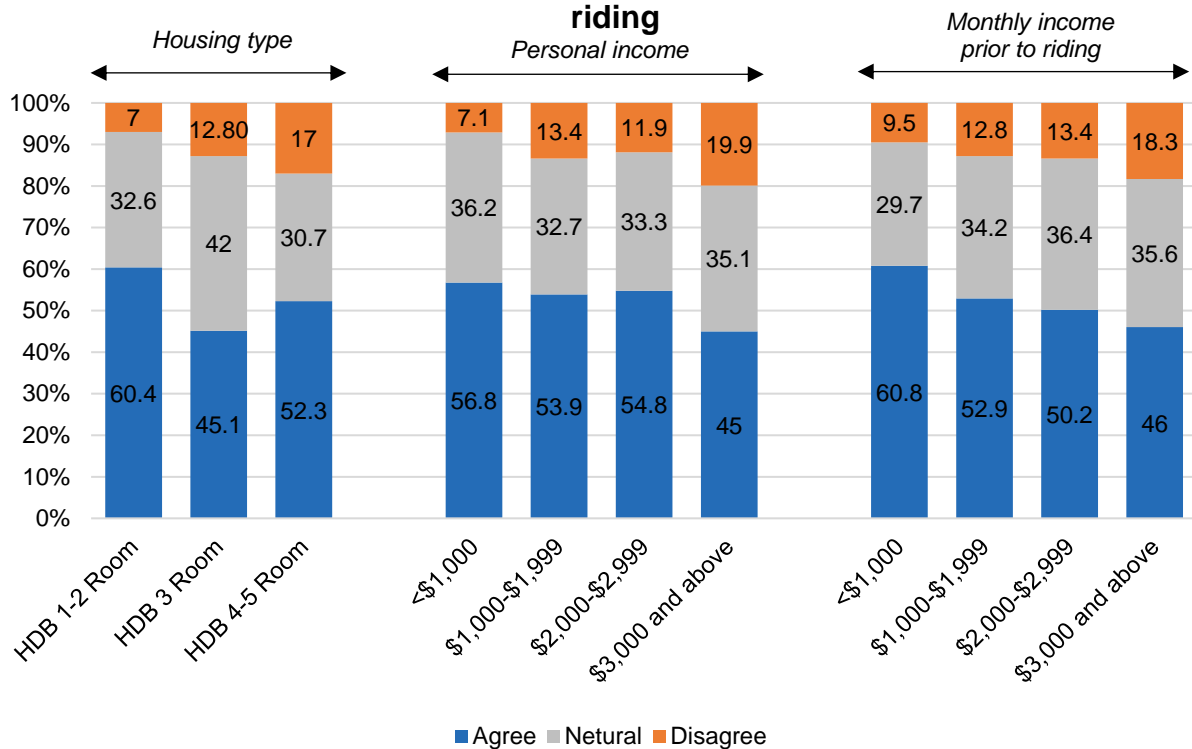


Respondents who lived in HDB 1-2 room flats were more likely to be satisfied with delivery platforms' handling of feedback and complaints from and disputes with riders, with over 60 per cent of them indicating that they thought platforms handled feedback and disputes well. Less than half of respondents who lived in HDB 3 room flats (45.1 per cent) and slightly over half of respondents who lived in HDB 4-5 room flats (52.3 per cent) indicated that they thought platforms handled feedback, complaints and disputes well (see Figure 45).

Respondents who had lower total monthly personal incomes were more likely to think that delivery platforms handled feedback, complaints and disputes well, as compared to respondents who had higher monthly personal incomes; 56.8 percent of respondents who earned less than \$1,000 a month thought that delivery platforms handled feedback, complaints and disputes well, compared to 45 per cent of respondents who earned \$3,000 and above who thought the same (see Figure 45).

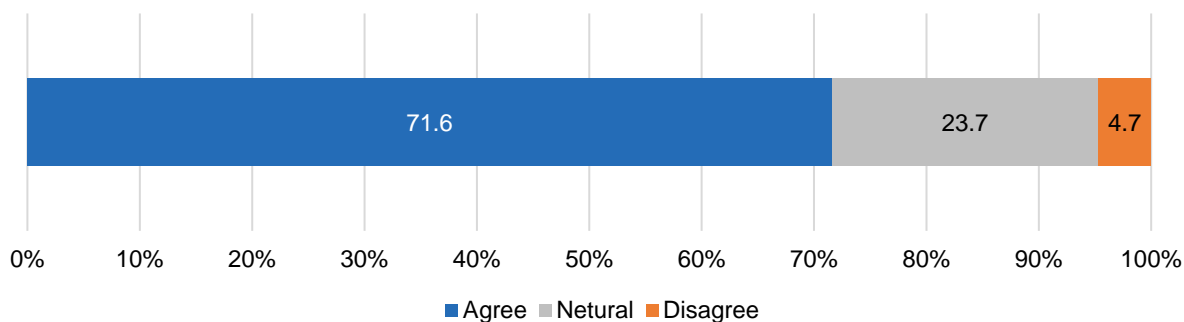
Respondents who earned less prior to joining the food delivery industry as a rider were more likely to think that platforms handled feedback, complaints and disputes well. More than 60 per cent of respondents who earned less than \$1,000 a month prior to starting work as a food delivery rider indicated that they believed platforms handled feedback, complaints and disputes well, as compared to the 46 per cent of respondents who earned \$3,000 and above who indicated similarly (see Figure 45).

Figure 45: To what extent do you agree or disagree with the following statement? The platform handles feedback and complaints from and disputes with platform workers well, by housing type, personal income, and monthly income prior to riding



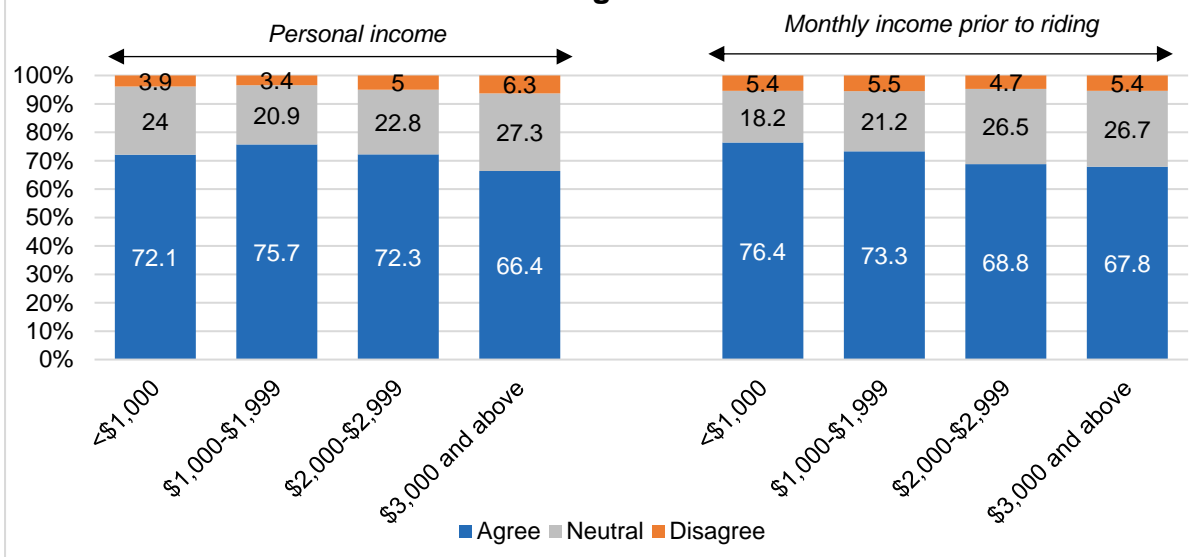
Overall, 71.5 per cent of respondents reported being satisfied with their work as food delivery riders, with only 4.7 per cent of respondents reporting being dissatisfied with working as a food delivery rider (Figure 46).

Figure 46: To what extent do you agree or disagree with the following statement? Overall, I am satisfied working as a food delivery rider



Respondents with higher personal income both presently and prior to taking on food delivery work were less likely to be satisfied with working as a food delivery rider (Figure 47).

Figure 47: To what extent do you agree with the following statement? Overall, I am satisfied working as a food delivery rider, by personal income and income prior to working as a rider, by personal income and monthly income prior to working as rider



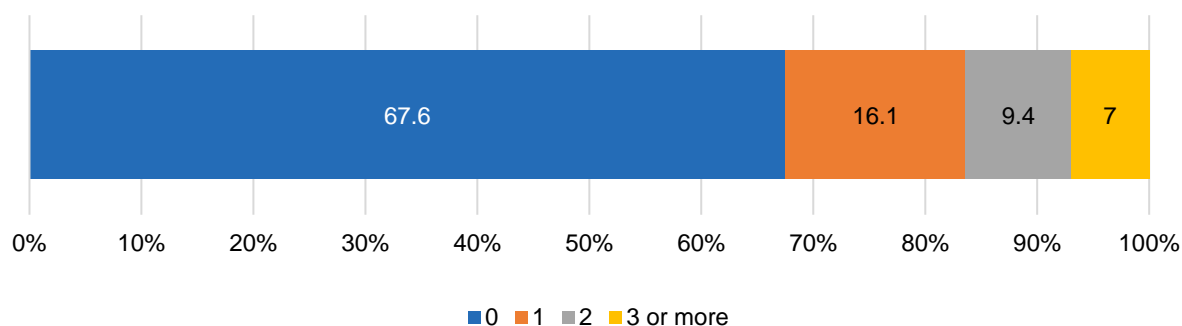
2. SOCIAL PROTECTION

2.1 Rider Accidents

2.1.1 Around one-third of riders have been in accidents that required medical attention after starting work as a food delivery rider

Riders were asked about the number of accidents they had been involved in since starting work as a food delivery rider. While two-thirds of respondents reported no accidents requiring medical attention (67.6 per cent), 16.1 per cent of respondents have been in one accident, 9.4 per cent of respondents have been in two accidents, and 7 per cent of respondents have been in at least three or more accidents (Figure 48).

Figure 48: Number of accidents (that requires medical attention) since starting work as a food delivery rider



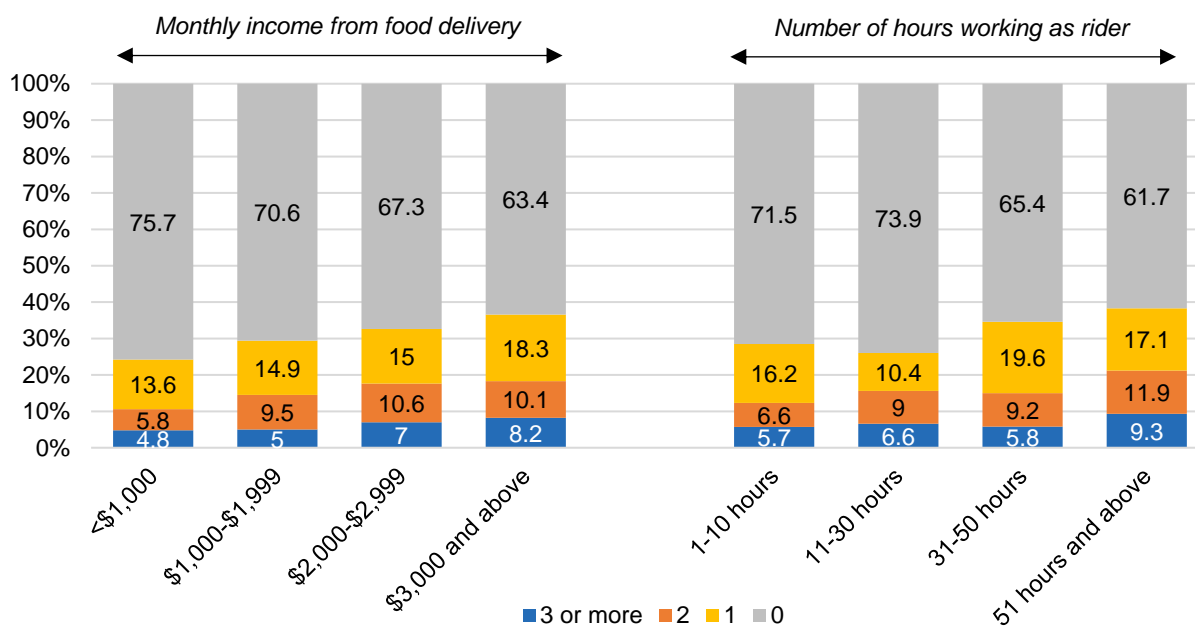
2.1.2 Riders who earned more from food delivery work and spend more hours a week doing food delivery work are more likely to get into at least one accident that require medical attention after starting work as a food delivery rider

Riders who earned more from food delivery riding were more likely to have been in an accident. Amongst riders who had earned less than \$1,000 a month from food delivery

work, 24.3 per cent had been in at least one accident after starting work as a food delivery rider. The proportion of those who had an accident which required medical attention increased steadily among drivers who earned higher incomes – 36.6 per cent for those who earned \$3,000 and above a month from food delivery work (see Figure 49).

Similarly, riders who worked more hours a week doing food delivery riding were more likely to get into an accident that required medical attention. More than a quarter of riders who worked 1-10 hours a week reported having been in at least one accident after starting work as a delivery rider (28.5 per cent). This proportion steadily increased for those who worked longer hours – 38.3 per cent of those who worked for 51 hours or longer had been in such an accident (see Figure 49).

Figure 49: Have you been in accidents (that requires medical attention) since you started work as a food delivery rider? If yes, how many?, by income earned through delivery work, number of hours working as a rider



Max's experience as a rider who had successfully obtained higher income (up to \$10,000 in his case working as motorcyclist food delivery rider) is illustrative of the type of risk that riders have to put up with to achieve such incomes.

When we look at these two and a half years, the first year was perfectly good, because I could hit five figures occasionally, about 10k plus per month. So more or less, do here and there for quite a long time, I mean I've also been through accidents, accidents with people or whichever. I mean, how to say? I'm putting myself in a risk job.

He goes on to explain how this high income was achieved and the consequences:

"I have even try before 20 days straight, without off. Subsequently 12 to 16 hours per day. But the very day when I took a break right, I'm very sick. ... So just normal fever. Break down. I had to rest for like 4, 5 days. Is that worth it or not? ... (On his last accident) The last one yes, I end up in hospital ah. I was actually in coma for a few days."

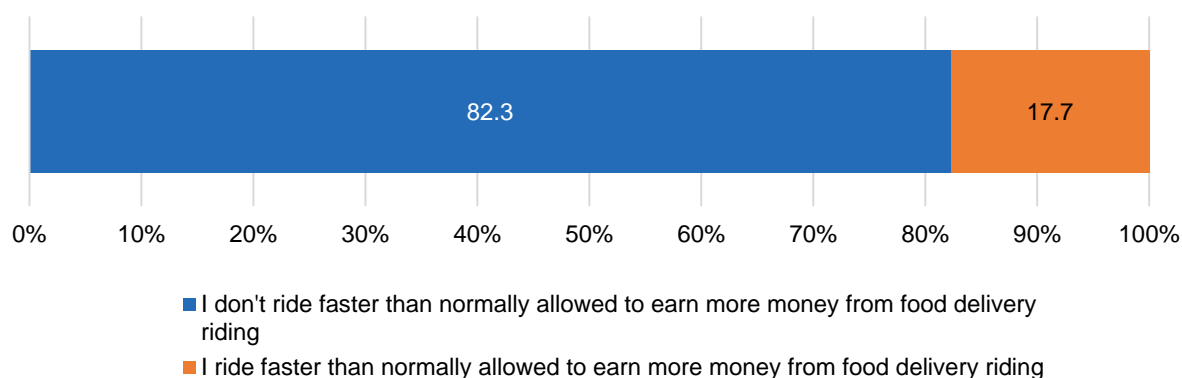
It does seem that sacrificing rest, health and safety are common prerequisites to earning significant amounts.

2.1.3 Less than one-fifth of riders who use e-bikes, power-assisted bicycles (PABs) and motorcycles to do food deliveries ride faster than normally allowed to earn more money from food delivery riding

We asked riders if they engaged in certain behaviours to increase their earning from delivery riding so that they could achieve or exceed their targeted earnings. Of particular interest was if riders rode faster than what was permissible in order to increase their earnings. We focused on riders who used e-bikes, PABs or motorcycles to do their delivery work as these respondents are legally required to adhere to speed limits.

We found that about 17.7 per cent of riders ride faster than normally allowed in order to increase their earnings from food delivery work (see Figure 50).

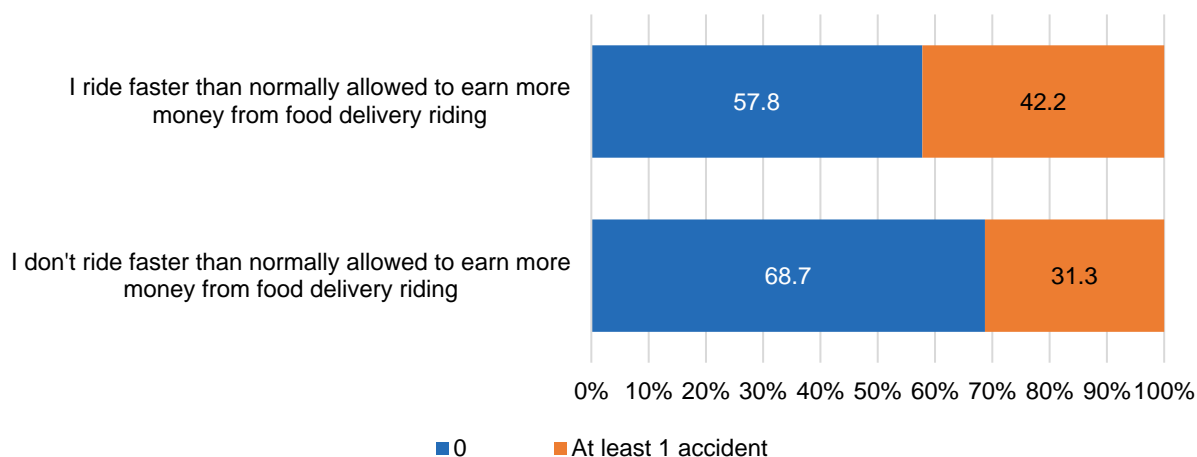
Figure 50: What do you personally do if you want to earn more money from delivery riding so that you can achieve or exceed your targets? Ride faster than normally allowed



2.1.4 For riders who use e-bikes, PABs and motorcycles to do food deliveries, riding fast increases their chances of getting into accidents

Riders who rode faster than normally allowed to increase their earning from food delivery work were more likely to have experienced at least one accident that required medical attention after starting delivery work (see Figure 51).

Figure 51: What do you personally do if you want to earn more money from delivery riding so that you can achieve or exceed your targets? Ride faster than normally allowed, by number of accidents after starting delivery work

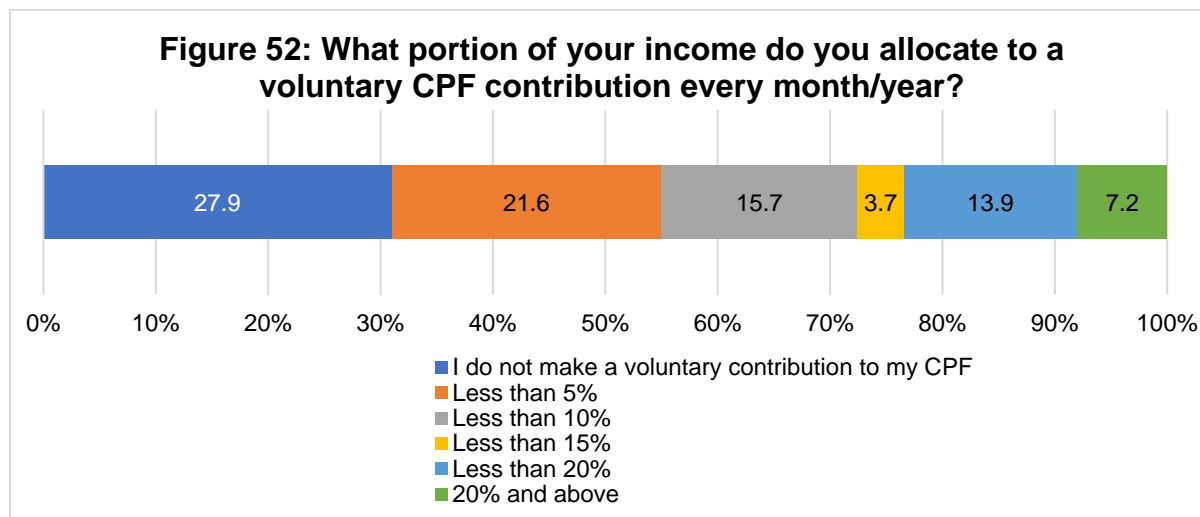


2.2 Voluntary Contribution to CPF

2.2.1 Over one-quarter of respondents do not voluntarily contribute to CPF; around one-quarter contribute less than 5%

CPF is an important pillar of Singapore's policies to ensure income security of its population. It not only safeguards retirement adequacy but allows residents to purchase a home and assist their children with tertiary education fees. Currently food delivery riders are not mandated to contribute to CPF given their self-employed status although, like other self-employed residents, they can make voluntary contributions to benefit from the relatively good interests available through such savings. In this survey, respondents were queried on the portion of their income that they allocate to CPF voluntarily every month. While 27.9 per cent did not make a voluntary contribution to their CPF, 21.6 per cent contributed less than 5 per cent every month. On the other

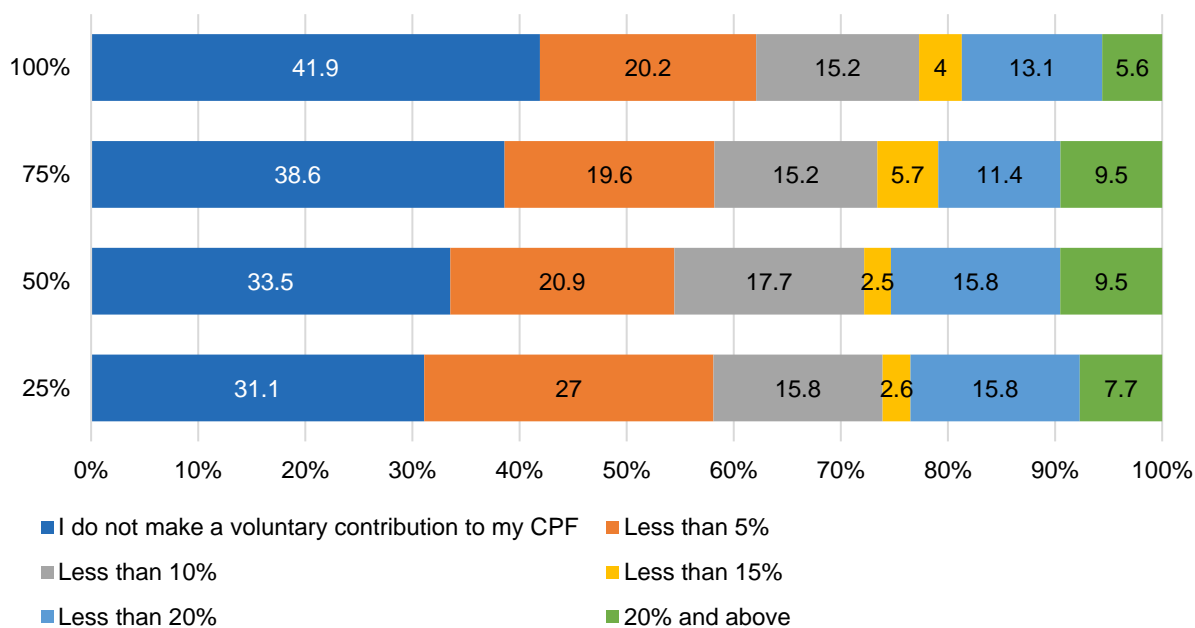
hand, 7.2 per cent of riders contributed 20 per cent and above of their income to CPF voluntarily every month (see Figure 52).



2.2.2 Respondents who rely more on food delivery for their income were less likely to make CPF contributions

Among riders who derive all their income from food delivery work, 41.9 per cent reported that they do not make a voluntary contribution to CPF (see Figure 53). Among riders who derive three-quarters, half, and one-quarter of their income from riding, 38.6 per cent, 33.5 per cent, and 31.1 per cent reported that they do not voluntarily contribute to CPF respectively (see Figure 53).

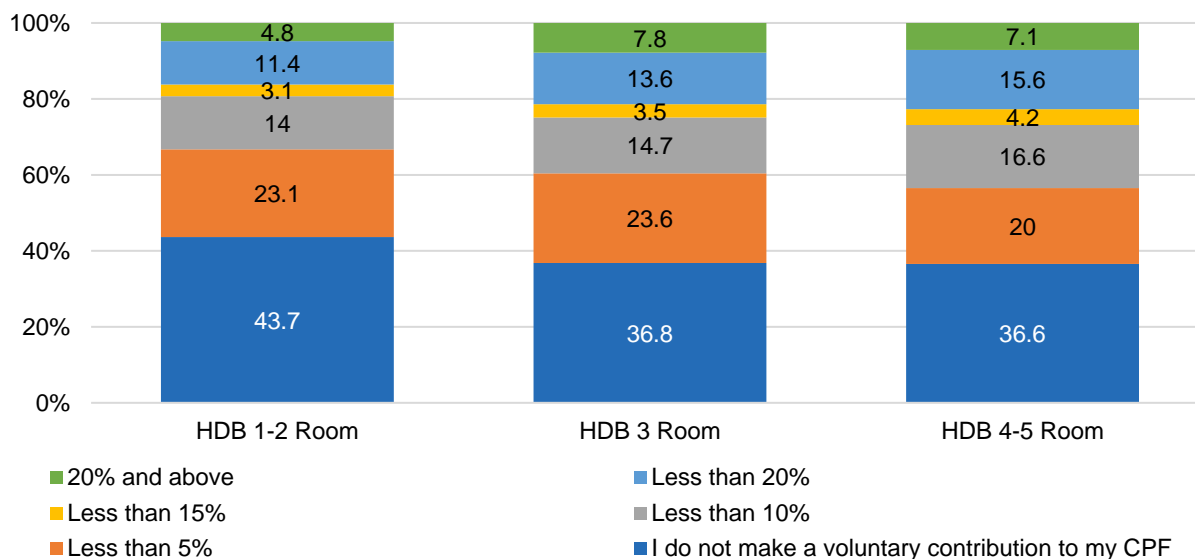
Figure 53: What portion of your income do you allocate to a voluntary CPF contribution every month/year?, by proportion of income derived from riding



2.2.3 Those living in smaller housing types were less likely to make CPF contributions

A larger proportion of riders living in smaller housing types do not contribute voluntarily to CPF compared to those living in larger housing types; 43.7 per cent of riders living in HDB 1-2 Room flats, 36.8 per cent of those living in HDB 3-Room flats, and 36.6 per cent of those living in HDB 4-5 Room flats reported that they do not make any voluntary contributions to CPF (see Figure 54).

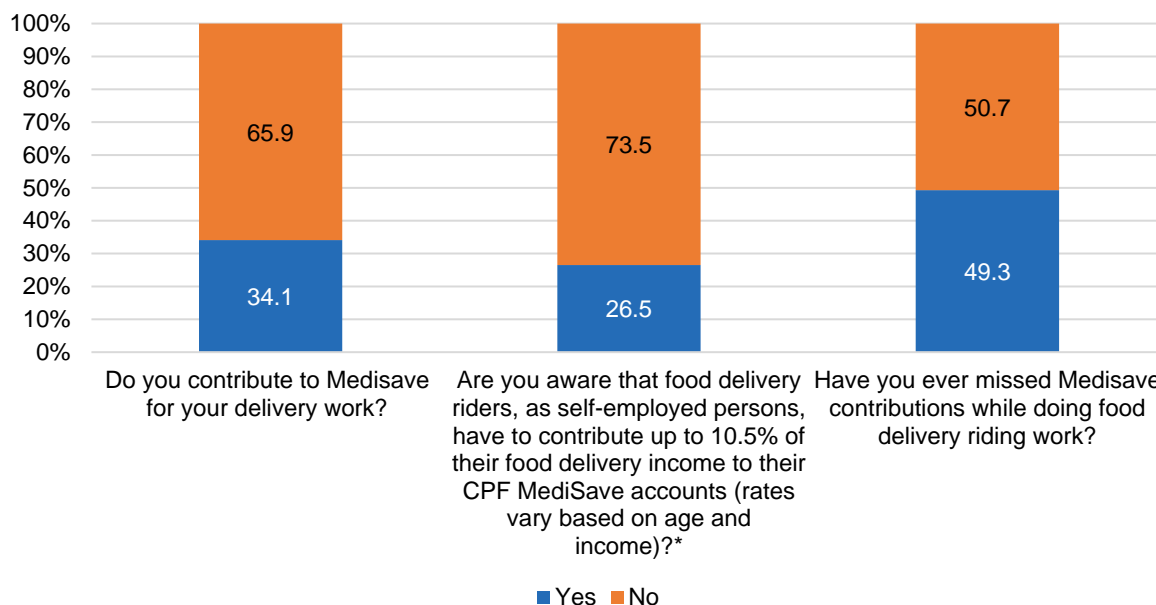
Figure 54: What portion of your income do you allocate to a voluntary CPF contribution every month/year?, by housing type



2.3 Contribution to Medisave

2.3.1 Over one-third of respondents contribute Medisave for their delivery work; over one-quarter were unaware that riders have to contribute to Medisave for their work

While food delivery riders, as self-employed persons, have to contribute up to 10.5 per cent of their food delivery income to their CPF Medisave accounts, 34.1 per cent of riders did not do so and 73.5 per cent were unaware of this policy (Figure 55). Close to half (49.3 per cent) have also missed Medisave contributions while doing food delivery work.

Figure 55: Contributing to Medisave

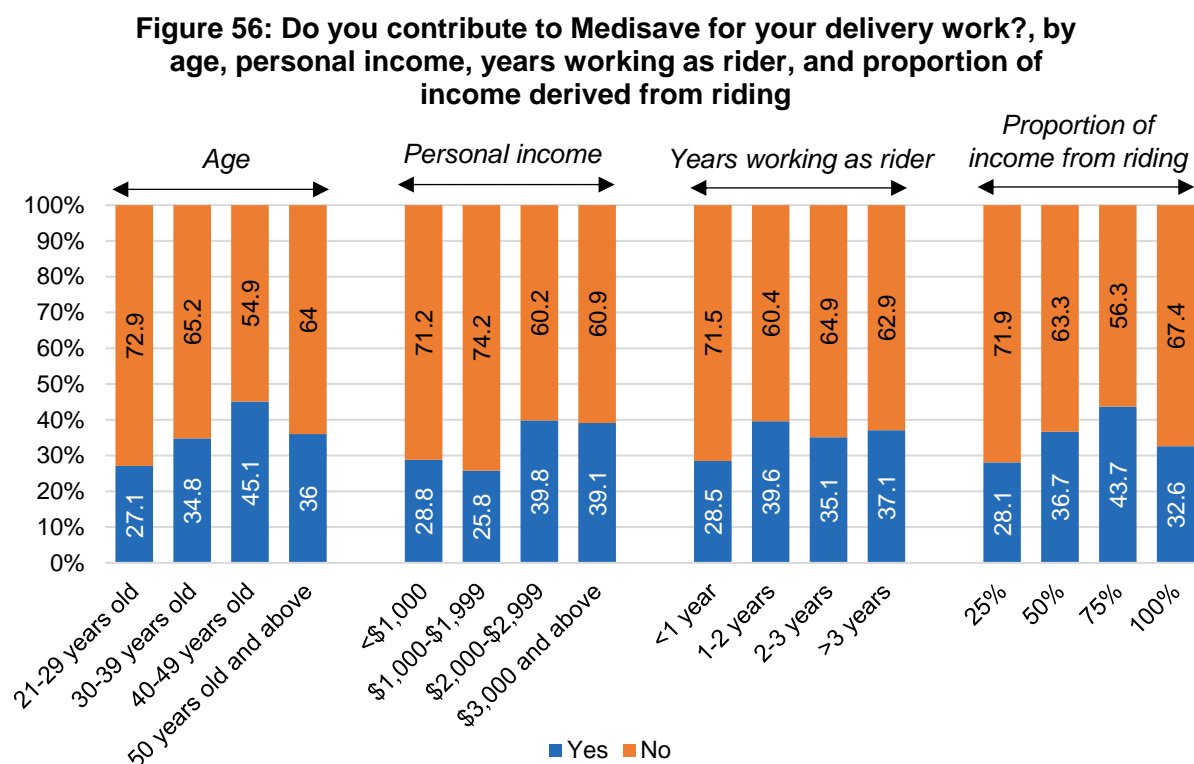
2.3.2 Older, wealthier respondents who work longer, and those who derive more of their income from riding were likelier to contribute to Medisave

Among the different age cohorts, riders in their 40s were the most likely to contribute to Medisave for their food delivery work; 45.1 per cent of them did so compared to 27.1 per cent of riders in their 20s, 34.8 per cent of those in their 30s, and 36 per cent of those who are 50 years old and above (see Figure 56).

Personal monthly income was positively correlated with contribution to Medisave, where approximately two-fifths of riders who earned \$2,000-\$2,999 and \$3,000 and above contributed to Medisave for food delivery work compared to 28.8 per cent of riders who earned less than \$1,000 and 25.8 per cent who earned \$1,000-\$1,999 (see Figure 56).

Riders who have just joined food delivery work for less than a year were the least likely to contribute to Medisave compared to their peers who have worked in the industry for a longer period. Specifically, 28.5 per cent of riders who have worked for less than a year in the job did so compared to 39.6 per cent of riders who have worked 1-2 years, 35.1 per cent who have worked 2-3 years, and 37.1 per cent of those who have worked more than 3 years (see Figure 56).

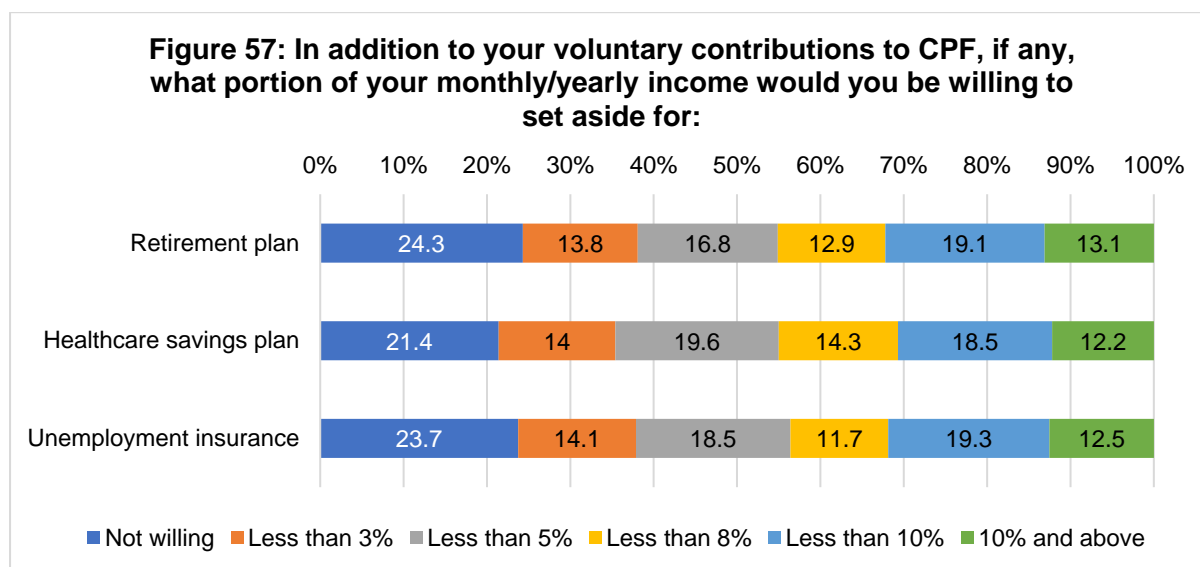
Riders who derive most, but not all, of their income from food delivery work (i.e., 75% of their income comes from food delivery) were the most likely to contribute to Medisave, with 43.7 per cent of them doing so. On the other hand, 32.6 per cent of full-time riders (i.e., 100% of their income comes from food delivery) did likewise (see Figure 56).



2.4 Contribution to Retirement and Healthcare Savings Plan

2.4.1 Under one-fifth were unwilling to contribute to a retirement plan, healthcare savings plan, and unemployment insurance in addition to CPF

Slightly less than one-fifth of respondents were not willing to contribute to a retirement savings plan (24.3 per cent), healthcare savings plan (21.4 per cent), and unemployment insurance (23.7 per cent) (see Figure 57). Just slightly over one in 10 were willing to contribute 10% and above of their income to a retirement savings plan (13.1 per cent), healthcare savings plan (12.2 per cent), and unemployment insurance (12.5 per cent) (see Figure 57).



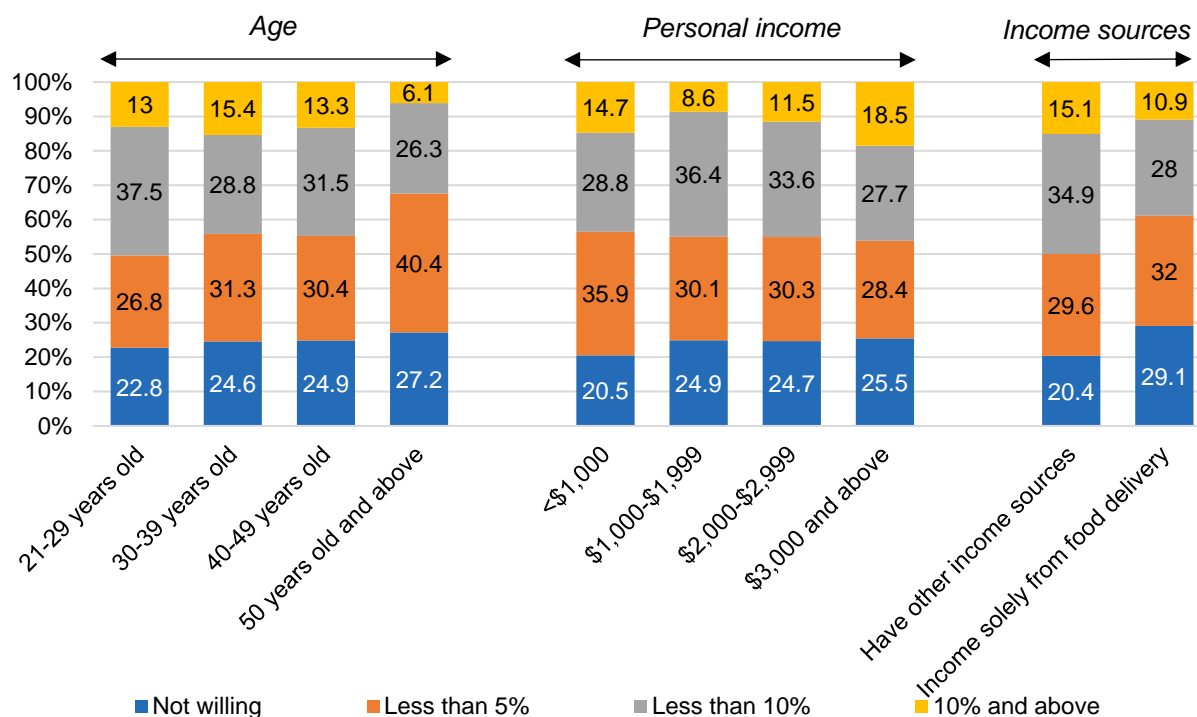
2.4.2 Respondents who are older, have higher income, and rely solely on food delivery income were less likely to be willing to set aside some money for a retirement savings plan

Comparing among age cohorts, 22.8 per cent of riders in their 20s were not willing to contribute a part of their income to a retirement savings plan compared to 24.6 per

cent of riders in their 30s, 24.9 per cent of those in their 40s, and 27.2 per cent of riders who are 50 years old and above. Higher-income respondents were also less willing to contribute, where 25.5 per cent of those who have a total monthly income of \$3,000 and above were not willing to contribute a part of their income to a retirement savings plan compared to 20.5 per cent of those earning less than \$1,000 (see Figure 58). Since the higher income were more likely to have already contributed voluntarily to CPF and made Medisave payment, they are perhaps less interested in additional products to take care of retirement needs.

Respondents whose income solely comes from food delivery were also less likely to want to contribute a part of their income to a retirement savings plan, where 29.1 per cent indicated that they were unwilling compared to 20.4 per cent of respondents who have other income sources (Figure 58).

Figure 58: In addition to your voluntary contributions to CPF, if any, what portion of your monthly/yearly income would you be willing to set aside for: a retirement savings plan?, by age, personal income, and income sources

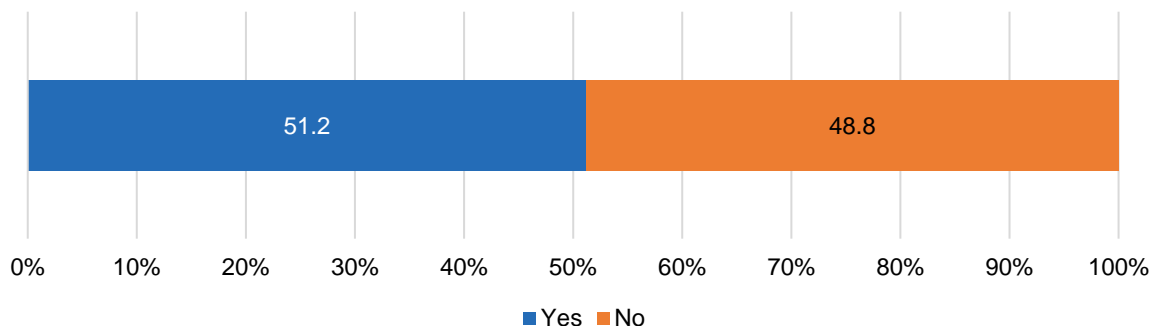


2.5 Attitudes Towards CPF From Food Delivery Riding

2.5.1 More than half of the riders want CPF contributions from food delivery riding; slightly less than half feel that CPF should only be necessary for riders who derive most of their income from delivery work

Respondents were asked about their preference for CPF contributions from food delivery riding work, where both the rider and the platform company will make contributions. Riders were divided on whether they wanted CPF contributions or otherwise, where 51.2 per cent wanted CPF contributions from food delivery riding while 48.8 per cent were not inclined to make such a contribution (see Figure 59).

Figure 59: Do you want CPF contributions from food delivery riding (i.e. you and the platform company will make contributions)?



While the survey showed a fairly even split between the two choices, interviews with riders found that instead of a binary choice, some riders preferred nuanced implementations of CPF into platform work. Riders explained that there should not be a one-sized fits-all policy. Tommy, 50, suggested:

CPF, not say no good lah. Don't so many (i.e., do not require such a large contribution) ah.

While CPF may be a polarising topic, riders also suggested various options in implementing the policy. In Samantha's, 34, opinion:

I think if like contribution, maybe like up to the person? Because do you want uncles very old or what, maybe for younger? Yes, because they still, you know, single haven't get a flat. I think if they can contribute it will be good. But like I said, like the younger people might need more if they want to buy house in the future. And old I don't think they need CPF

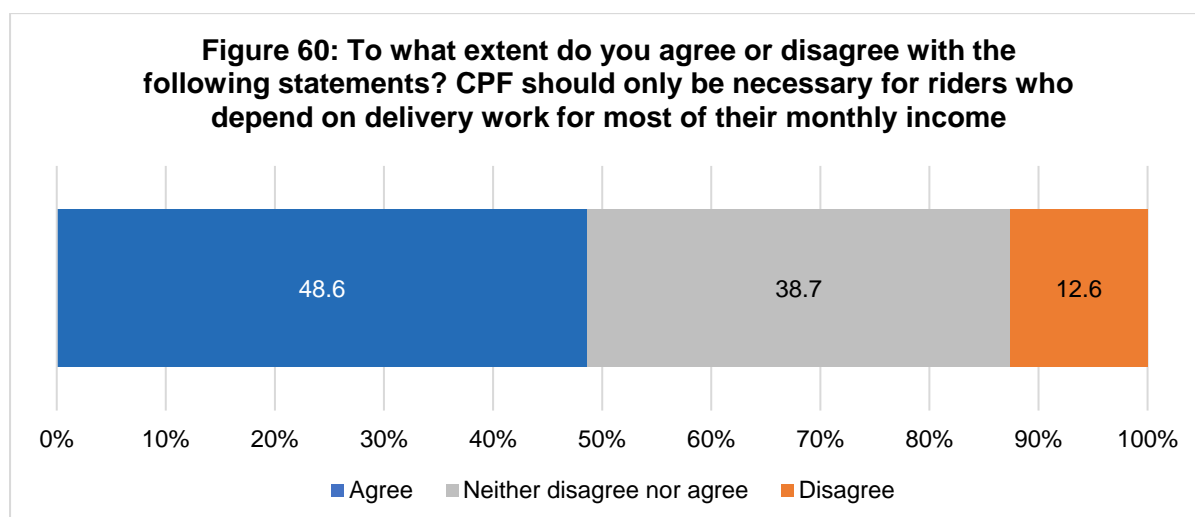
anymore unless they are foreign. ... I read some article like they might just let the...contribute CPF.... If I need, I don't mind.

Some riders preferred other methods of introducing retirement savings among riders apart from CPF,

I was thinking along the line of not doing CPF because it comes with restrictions, cannot withdraw or use. I was thinking along the line of NDCA will have a greater role, come up with a savings plan for delivery riders, invest in this plan for an expected amount of returns, there will be some flexibility in withdrawing if you need it.

- Boon Lai, 35

Close to half of the respondents (48.6 per cent) indicated that CPF should only be necessary for riders who depend on delivery work for most of their monthly income (see Figure 60). This is supported by our interviews where riders would express their concerns of an overarching policy for all.



2.5.2 Younger respondents and those newer to food delivery were more likely to want CPF contributions from food delivery riding

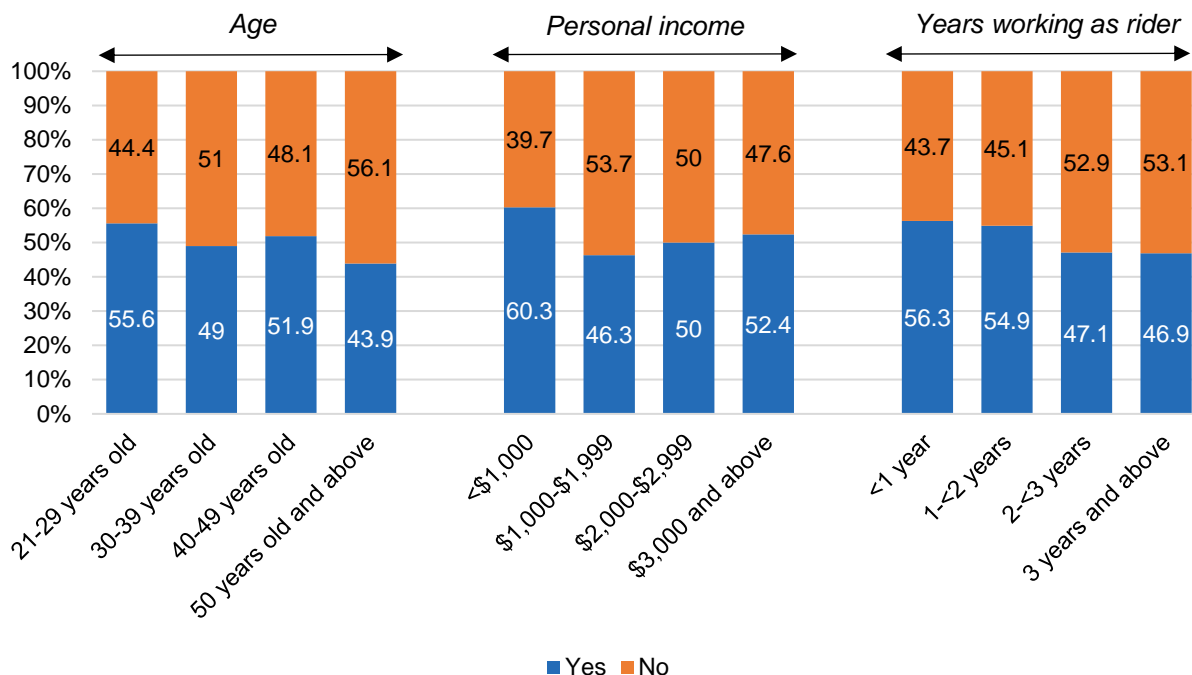
Preference for CPF contributions from food delivery riding was affected by their age, income, and the number of years respondents have worked as a food delivery rider (see Figure 61). A larger proportion of younger riders wanted CPF contributions, where 55.6 per cent of riders in their 20s, 49 per cent in their 30s, and 51.9 per cent in their 40s wanted CPF compared to 43.9 per cent of riders who are 50 years old and above (see Figure 61).

Respondents earning less than \$1,000 in terms of their total monthly income were most likely to indicate support for CPF contributions from food delivery riding compared to riders in other income groups; 60.3 per cent of the former group did so compared to about half of respondents in other income brackets (see Figure 61). The less than \$1,000 total monthly income suggests that at least a portion of the respondents in this income group are working on an ad hoc or part-time basis. The profile of this group differs somewhat from other groups in that it has a relatively higher proportion of women who are married and quite possibly homemakers working part-time as delivery riders to earn a little extra. Through our qualitative research, we have encountered women who earn less than \$1,000 a month from food delivery, often with income supplementary to the earnings of other members in the family. There are many reasons why they would prefer to have CPF. Hidayah, 38, despite earning less than \$1,000 on only food delivery, preferred to have CPF because she plans to buy a house with her husband and having CPF would help with this undertaking:

Actually, we heard about people saying they want to complain about CPF. Then I was telling my husband, then my husband say good (to have CPF) lah. Because when we applied for this sales of balance flat, the HLE officer who's working with us lah. Like how we can get this place, but we already deposit the \$500. Plus, now CPF is \$70k. The house itself is \$200k. So he said that because we don't have incoming- we have CPF inside- but it's just that because we are self-employed, he wants to see every month my husband's pay slip must be \$2,000. And for me, because I'm doing part time, so must be \$500. Okay, that's one. Because he tell us that lah, so we've been doing that for 6-7 months already. And then, plus savings. Every month, must be \$800 so we've been doing that also. So, every end of the month, he will check the bank statement. He told us, if there is CPF, if we were working with CPF, we no need to put money in the savings.

Riders who are relatively new to food delivery were more likely to support CPF contributions from food delivery riding, where 56.3 per cent of riders who have worked less than 1 year and 54.9 per cent of those who have worked 1 to 2 years wanted CPF contributions compared to 47.1 per cent of riders who have worked 2 to 3 years and 46.9 per cent of those who have worked 3 years and more (see Figure 61).

Figure 61: Do you want CPF contributions from food delivery riding (i.e. you and the platform company will make contributions)?, by age, personal income, and years working as food delivery rider

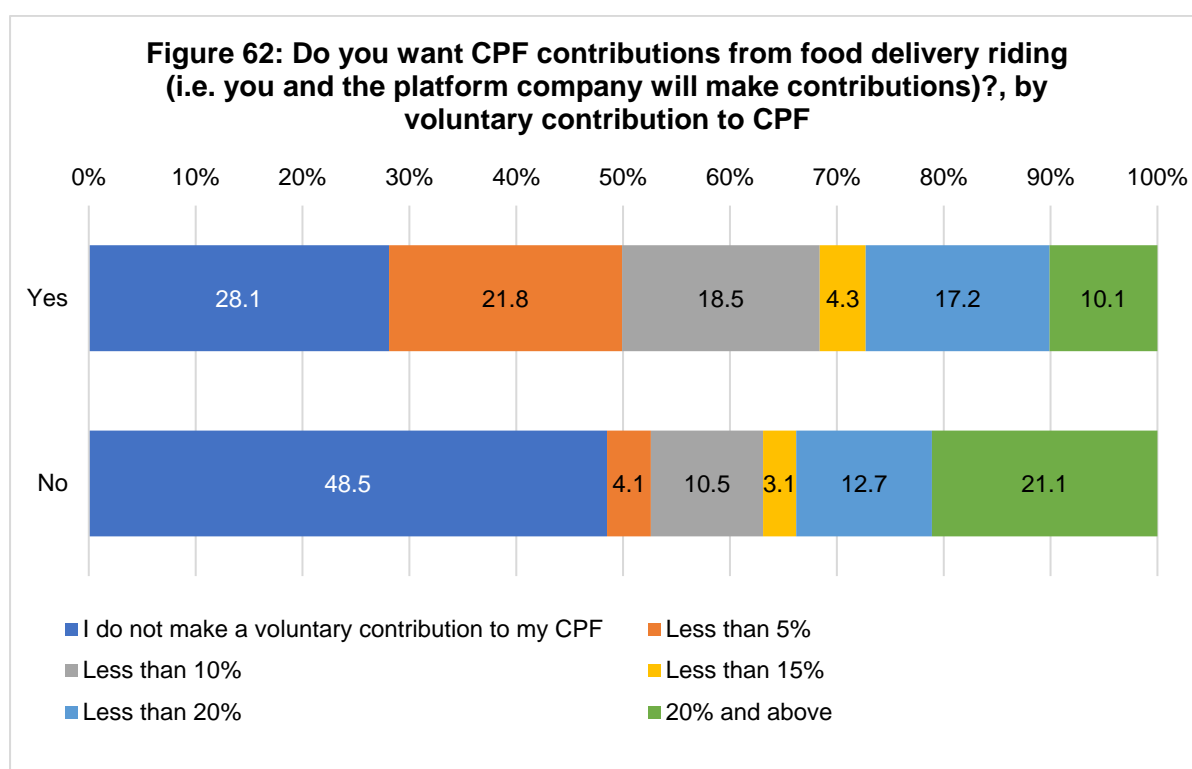


Riders who have been in this job for longer might be less open to CPF contributions because they have seen the falling fares over the years. Marcus, 33, has seen the uncertainty in fares and incomes over the last three years, and was apprehensive about how CPF contributions would impact his already falling income:

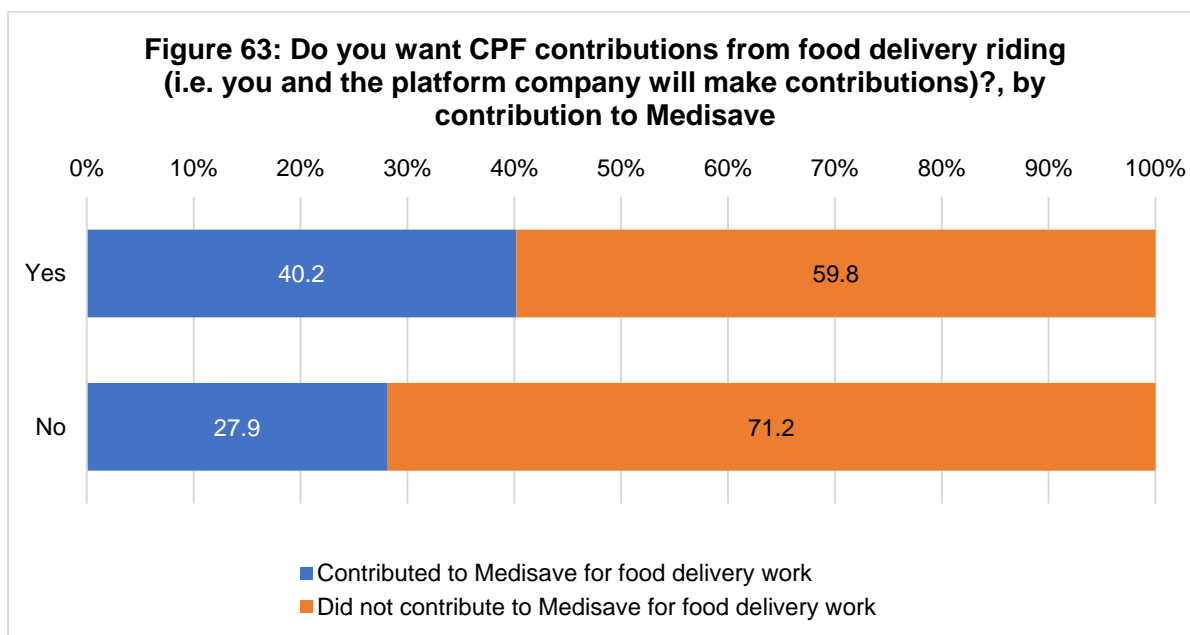
I guess it (CPF) was fine before when the delivery fees were stable. But it has been a steady decrease since then, so I guess it is a bad time since our earnings are already greatly affected. And if we still get CPF cut on top of our earnings I'll assume many will quit this line especially those that are just earning \$100 daily. Their tolerance already at the limit.

2.5.3 Riders who want CPF contributions from food delivery work also tend to already contribute voluntarily to CPF and Medisave

Respondents who indicated support for CPF contributions from food delivery riding were also more likely to indicate that they have contributed a portion of their income to their CPF voluntarily (see Figure 62). Specifically, among those who want CPF contributions from food delivery riding, 71.9 per cent have voluntarily contributed a portion of their income to their CPF (see Figure 62). Conversely, among riders who do not want CPF contributions from food delivery riding, 51.5 per cent have voluntarily contributed a portion of their income to their CPF (see Figure 62).



Among respondents who want CPF contributions from food delivery riding, 40.2 per cent indicated that they have contributed to Medisave for food delivery work (see Figure 63). In comparison, among respondents who do not want CPF contributions from food delivery riding, just 27.9 per cent indicated that they have contributed to Medisave for food delivery work (see Figure 63).

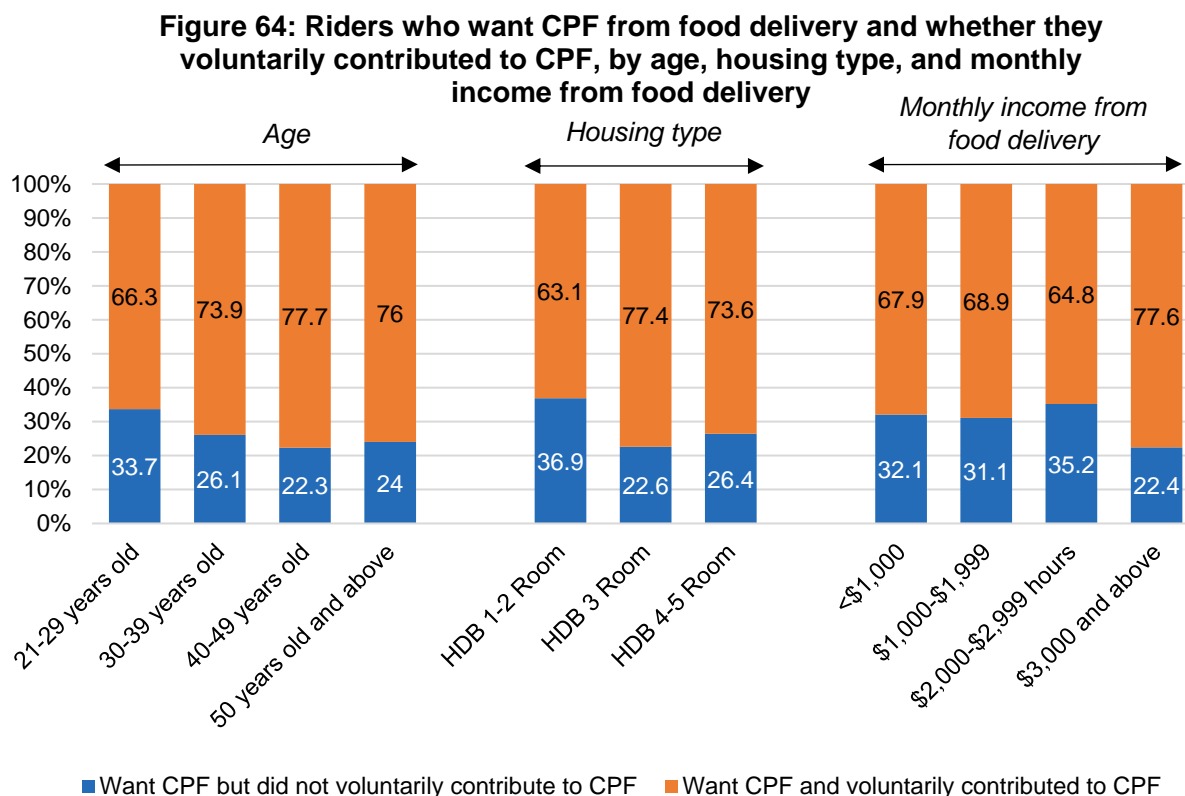


Joseph, 35, was a private hire driver previously and is currently a food delivery rider. He is among the few who voluntarily contributes to his CPF. He also thinks it is ideal to get CPF contributions from the job. He explained how he was convinced by other delivery riders to contribute to his CPF and suggests that more riders are thinking that voluntary top-up of CPF is a good financial habit to have.

Actually, there are a few riders in the community, they'll share it's good to top up lah, even though you're like self-employed... because at this age, I'm at the point where I can get a house and everything. So, if you help out a bit more, although last time I do have my CPF all this already, but it's good to have a bit more also lah. I mean, if it's really not enough for anything. So it's good to have lah.

2.5.4 Among riders who want CPF, those that did not voluntarily contribute to CPF tend to be in their 20s, living in 1-2 Room HDB flats, and earn less than \$3,000 from food delivery

Among respondents who indicated that they want CPF from food delivery riding but did not make any voluntary contribution, a larger proportion of them were in their 20s (33.7 per cent), living in HDB 1-2 Room flats (36.9 per cent), and earned less from food delivery (32.1 per cent earning less than \$1,000, 31.1 per cent earning \$1,000-\$1,999, and 35.2 per cent earning \$2,000-\$2,999) (see Figure 64). In contrast, about one-fifth of respondents who are older, living in larger housing types, and earned more from food delivery each month (\$3,000 and above) stated that they want CPF from food delivery riding but did not make any contribution themselves (Figure 64).



Based on our qualitative interviews, we were informed of potential reasons why some respondents despite being keen on CPF did not voluntarily contribute to it. We noticed that in the case of some riders from rental housing or who were lower income they were not familiar with the processes to make such contributions. Salihin, 39, tried to voluntarily contribute to his CPF but could not figure out how to do it:

That time, my friend told me I could top-up \$10 into my CPF account every day. But when I tried, I couldn't. They said what? Cannot. So if cannot, then never mind. Forget lah. ... Because I at that time, I wanted to apply at AXS but I couldn't ... I don't know, I didn't understand ... the married couple downstairs also couldn't.

Raihan, 30, wished that he could learn more about making CPF contributions:

I feel like we should have learnt about CPF contribution when we were a lot younger. When you were your younger like, Ah CPF contribution, that's like how many percent... and then now as you grow older and then I'm just looking into like, you know, even Medisave and stuff like that, like it does help you know. I guess that's why like, I feel like the CPF contribution aspect of it. I feel like it's a challenge. Yeah, we can self-contribute.

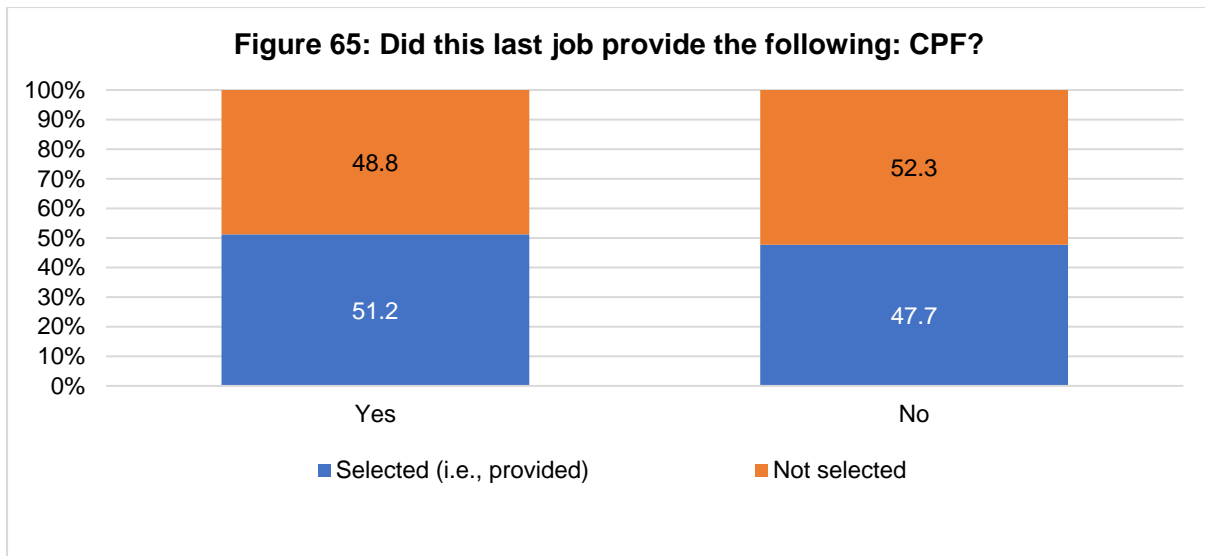
Another reason why lower income groups cannot make voluntary CPF contributions pertains to their lack of disposable cash to do so. Rizwan, 30, is on the fence about

CPF contributions. While he would be keen for CPF contributions to help with housing, he is concerned of how CPF contributions would affect his income especially in a season of rising cost:

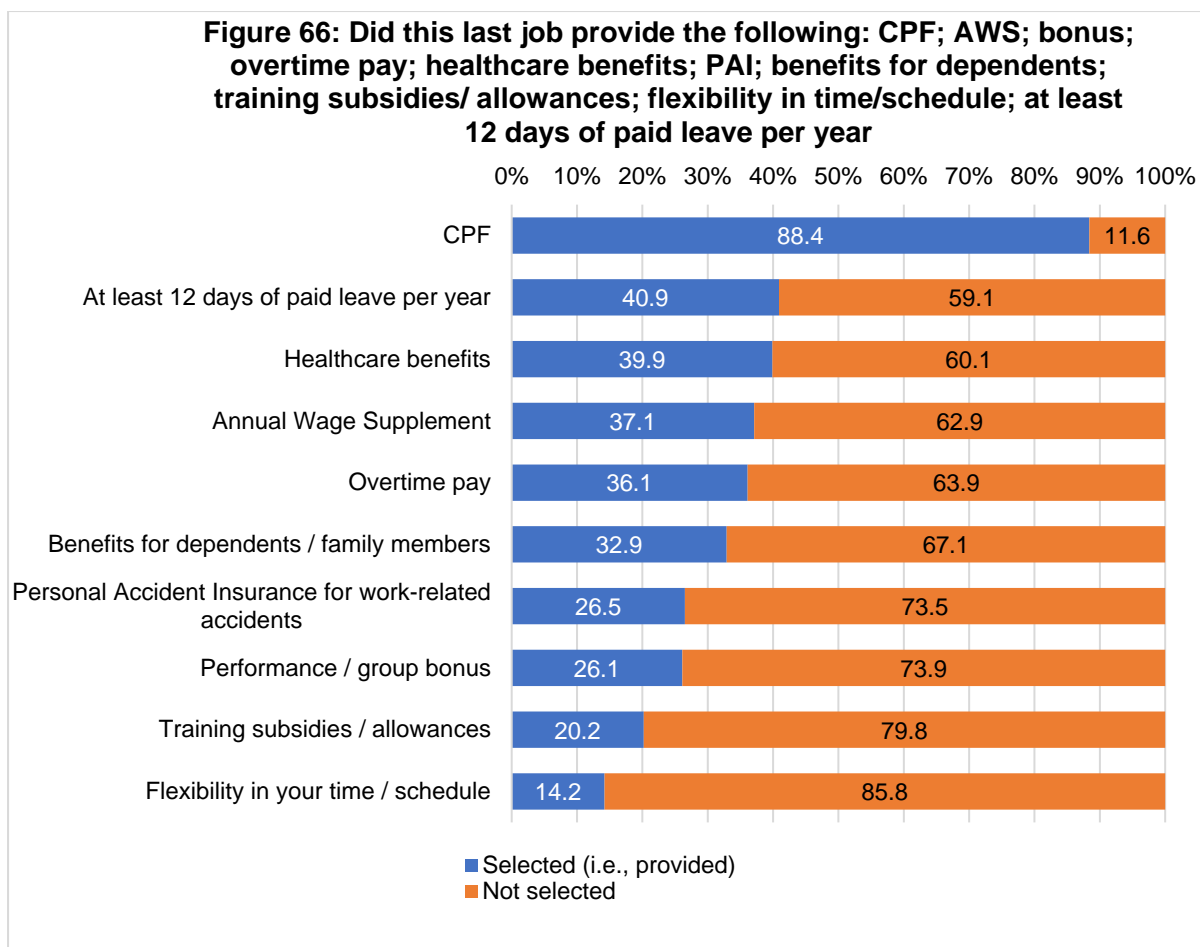
Let's say your pay, like I don't know, what jobs are like paying like \$1600, you cut CPF \$1300 you know, and the freaking MP have the cheek to say oh you can, you can, you can survive with \$1,000 a month for a household. Are you freaking kidding me? Now eggs ah, 30 or 20 eggs ah, \$10 leh. Who are you to kid?

2.5.5 Having CPF in their last job did not affect the preference of riders for CPF from food delivery work

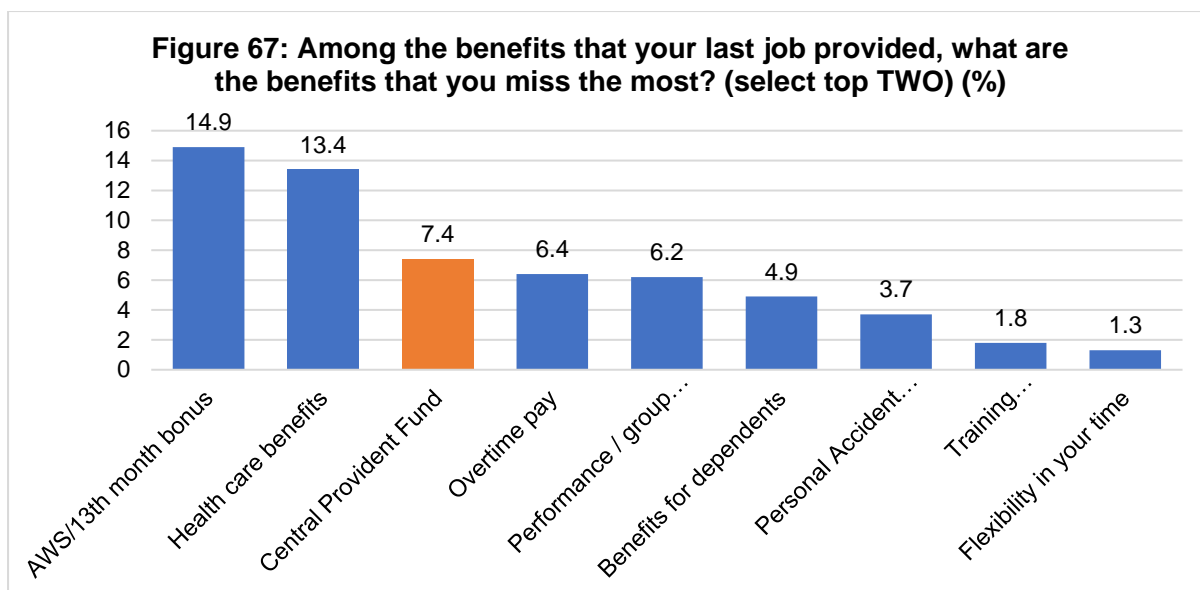
Having CPF in their previous job did not affect the preference of riders for CPF from food delivery work (see Figure 65). Among those who had CPF in their last job, 51.2 per cent indicated that they want CPF from food delivery riding. On the other hand, among riders who did not have CPF in their previous job, 47.7 per cent indicated that they want CPF from food delivery work (see Figure 65).



For some background, 88.4 per cent of the respondents had CPF in their previous job (see Figure 66). This is compared to just 40.9 per cent of respondents who had at least 12 days of paid leave per year and 39.9 per cent who had healthcare benefits in their previous job (see Figure 66).



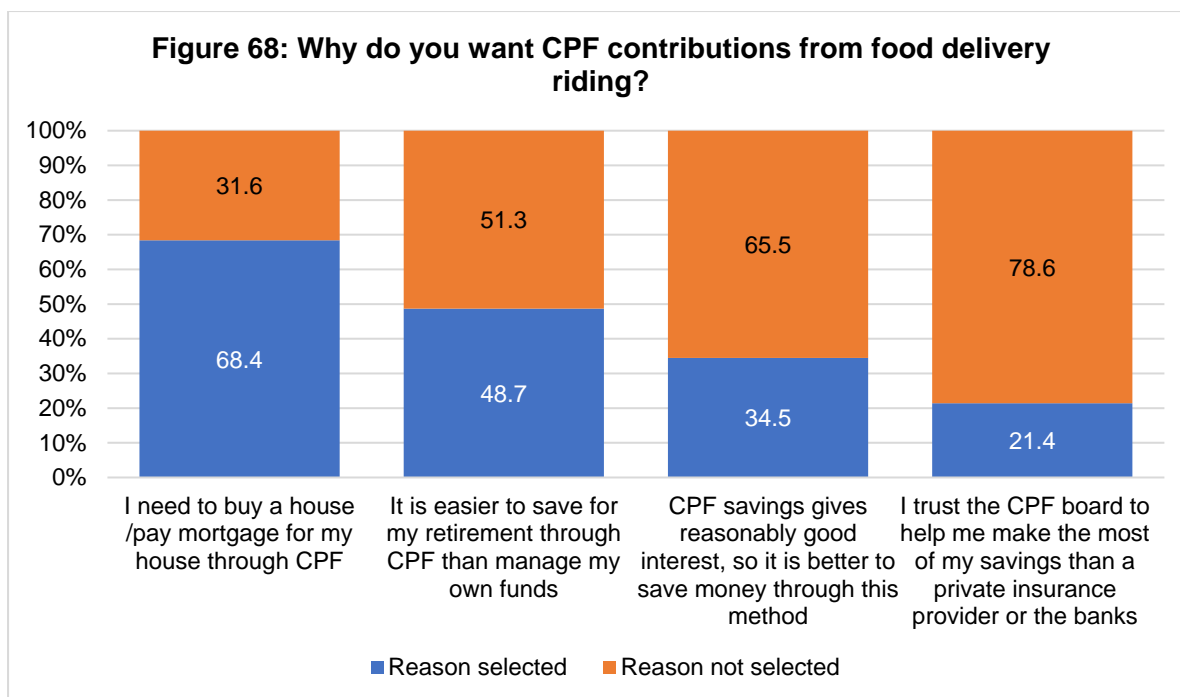
Among the benefits that their last job provided, 7.4 per cent of respondents missed having CPF (see Figure 67). A larger proportion of riders missed having 13th month bonus (14.9 per cent) and healthcare benefits (13.4 per cent).



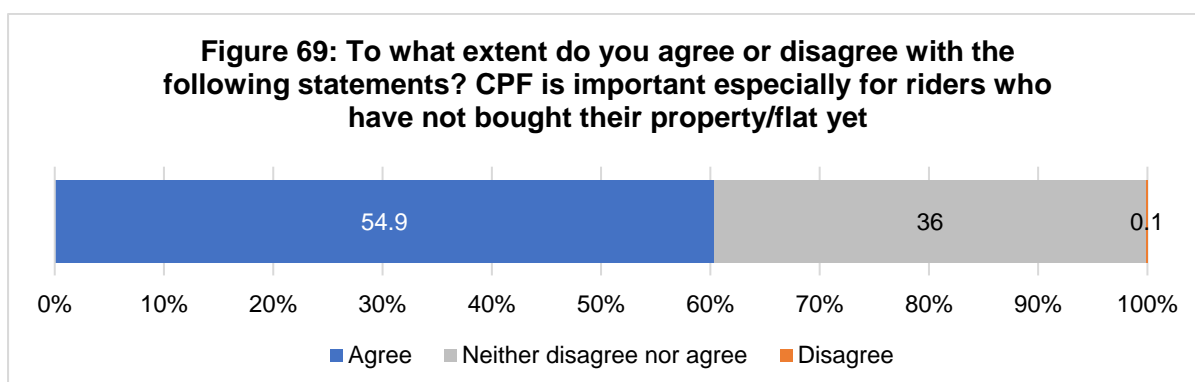
2.6 Reasons for Wanting CPF From Food Delivery Riding

2.6.1 More than two-thirds want CPF contributions to buy a house; more than half believe that CPF is important for riders who have yet to buy a flat

Among the different reasons provided on why respondents want CPF contributions from food delivery riding, a larger proportion (68.4 per cent) indicated that they need it to buy a house or to pay their mortgage (see Figure 68). On the other hand, 48.7 per cent felt that it is easier to save for their retirement through CPF, 34.5 per cent believed CPF savings gives reasonably good interest so it is a good savings method, and 21.4 per cent trust the CPF board to help make the most of their savings than private insurance or banks (see Figure 68).



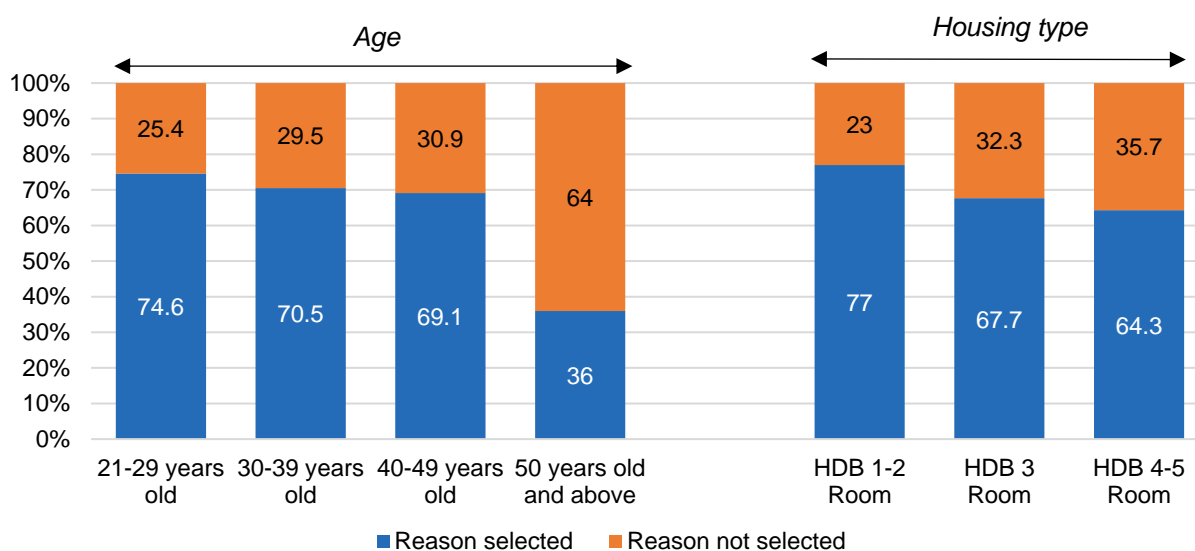
More than half (54.9 per cent) of the riders also indicated agreement that CPF is important especially for riders who have not bought their property or flat (see Figure 69).



2.6.2 Younger respondents and those living in smaller public housing were likelier to want CPF to buy a flat

Respondents below the age of 50 were more likely to indicate that they want CPF contributions from food delivery riding to buy a house or to pay their mortgage through CPF (see Figure 70); 74.6 per cent of those in their 20s, 70.5 per cent of those in their 30s, and 69.1 per cent of those in their 40s did so compared to 36 per cent of those who are 50 years old and above (see Figure 70). Respondents living in HDB 1-2 Room flats were also more likely to want CPF contributions from food delivery riding or to pay their mortgage, where 77 per cent of them did so compared to 67.7 per cent of riders living in HDB 3-Room flats and 64.3 per cent of those living in HDB 4-5 Room flats (see Figure 70).

Figure 70: Why do you want CPF contributions from food delivery riding? I need to buy a house /pay mortgage for my house through CPF, by age and housing type

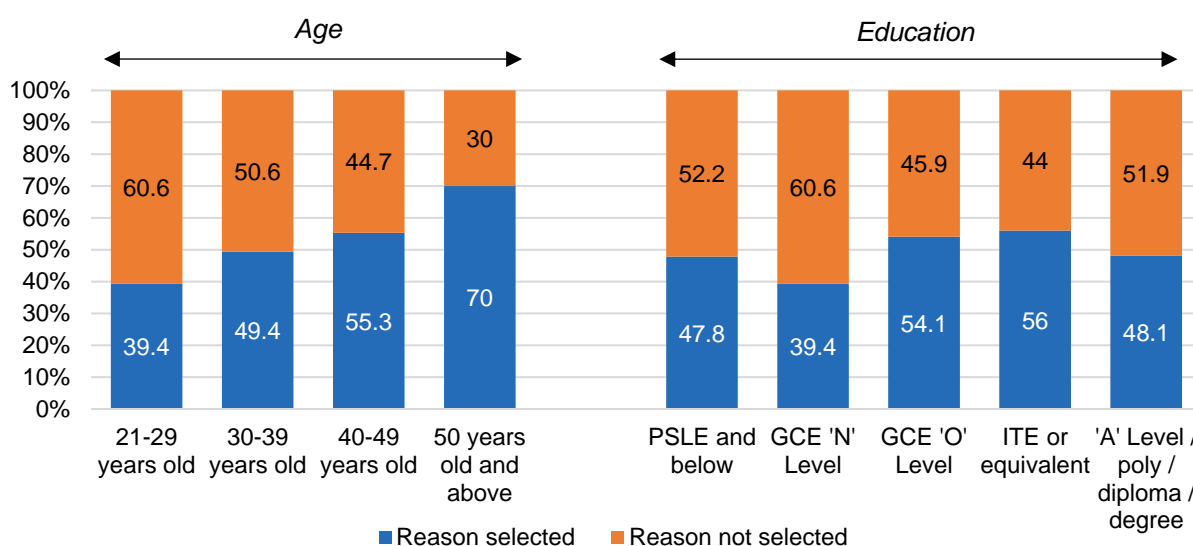


2.6.3 Older respondents and those with 'O' Level or ITE or equivalent qualifications were likelier to want CPF contributions because they find it easier to save for their retirement

Older respondents tend to want CPF contributions from food delivery riding because they find it easier to save for their retirement that way than managing their own funds. While just 39.4 per cent of riders in their 20s and 49.4 per cent of those in their 30s want CPF to save for retirement, 55.3 per cent of riders in their 40s and 70 per cent of riders who are 50 years old and above indicated likewise (see Figure 71).

Riders with GCE 'O' Level or ITE or equivalent qualifications were the most likely to want CPF from food delivery riding for retirement purposes, where 54.1 per cent and 56 per cent indicated so respectively (see Figure 71). Comparatively, 47.8 per cent with PSLE and below qualifications, 39.4 per cent with GCE 'N' Level, and 48.1 per cent with 'A' Level / poly / diploma / university degree indicated the same (see Figure 71).

Figure 71: Why do you want CPF contributions from food delivery riding? It is easier to save for my retirement through CPF than manage my own funds, by age and education



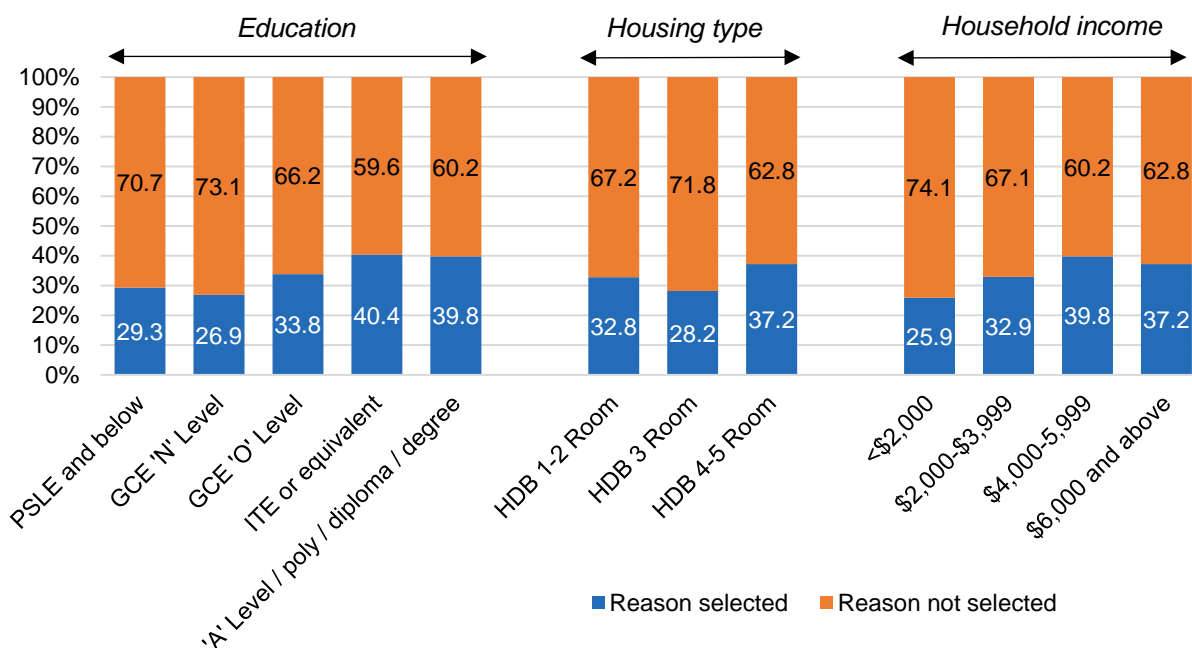
2.6.4 Higher SES respondents were more likely to want CPF because it gives reasonably good interest

Respondents with higher socioeconomic status were more likely to want CPF contributions because CPF savings gives reasonably good interest and they find it to be a better method to save money. Compared to about two-fifths of riders with ITE or equivalent (40.4 per cent) or 'A' Level / poly / diploma / degree (39.8 per cent) who want CPF contributions because it gives good interest, 29.3 per cent of those with PSLE and below qualification, 26.9 per cent with GCE 'N' Level qualification, and 33.8 per cent with GCE 'O' Level qualification indicated the same (see Figure 72).

In terms of housing type, 37.2 per cent of riders who live in HDB 4-5 Room flats want CPF contributions because it gives good interest compared to 32.8 per cent living in HDB 1-2 Room flats and 28.2 per cent living in HDB 3-Room flats (see Figure 72).

Respondents in the higher household income brackets tend to want CPF contributions because it gives good interest (39.8 per cent of riders with household income \$4,000-\$4,999; 37.2 per cent with household income \$6,000 and above) compared to respondents in the lower household income brackets (25.9 per cent with household income of less than \$2,000; 32.9 per cent with household income \$2,000-\$2,999) (see Figure 72).

Figure 72: Why do you want CPF contributions from food delivery riding? CPF savings gives reasonably good interest, so it is better to save money through this method, by education, housing type, and household income



2.6.5 Younger, more educated, and those living in larger housing types were more likely to want CPF contributions because they trust the CPF board to help them make the most of their savings

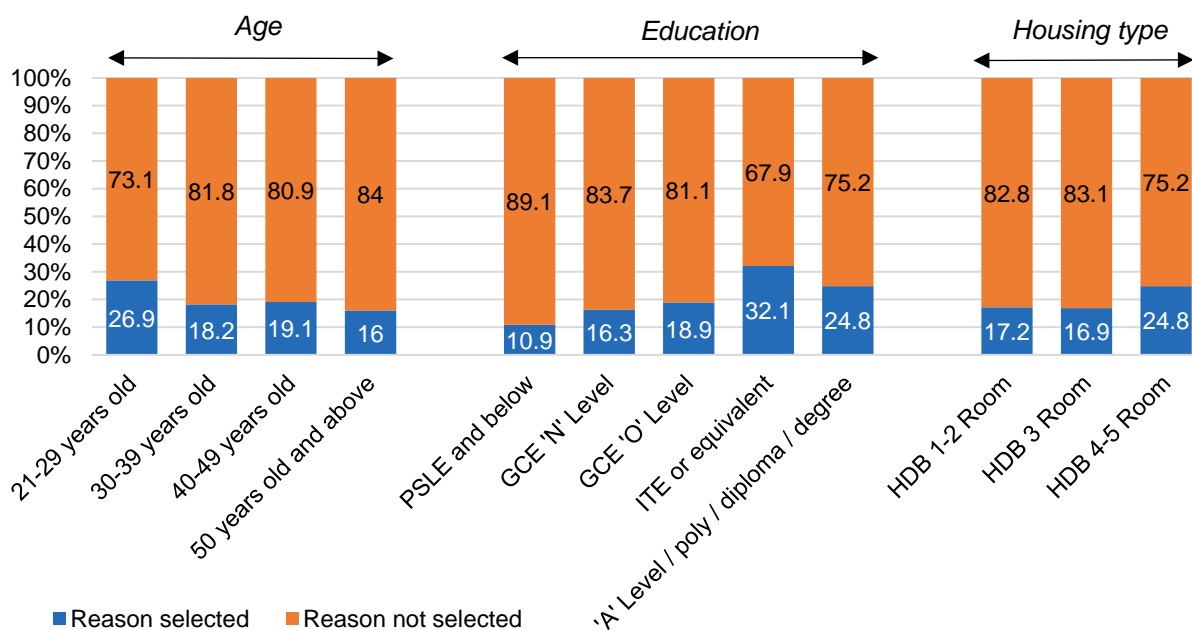
Respondents in their 20s were more likely than their older counterparts to want CPF contributions from food delivery riding because they trust the CPF board to help them make the most of their savings compared to a private insurance provided or the banks; 26.9 per cent indicated so compared to 18.2 per cent of riders in their 30s, 19.1 per cent in their 40s, and 16 per cent of riders who are 50 years old and above (see Figure 73).

A larger proportion of riders with ITE or equivalent (32.1 per cent) or 'A' Level / poly / diploma / degree (24.8 per cent) want CPF contributions from food delivery riding

because they trust the CPF board to help them make the most of their savings compared to those with lower educational qualifications (see Figure 73).

About one-fifth of respondents living in HDB 4-5 Room flats want CPF contributions for the same reason compared to 17.2 per cent of those living in HDB 1-2 Room flats and 16.9 per cent living in HDB 3-Room flats (see Figure 73).

Figure 73: Why do you want CPF contributions from food delivery riding? I trust the CPF board to help me make the most of my savings than a private insurance provider or the banks, by education, housing type, and household income



2.7 Concerns Over CPF From Food Delivery Riding

2.7.1 Over half feel that if they deduct CPF from their earnings, they will have less to bring home

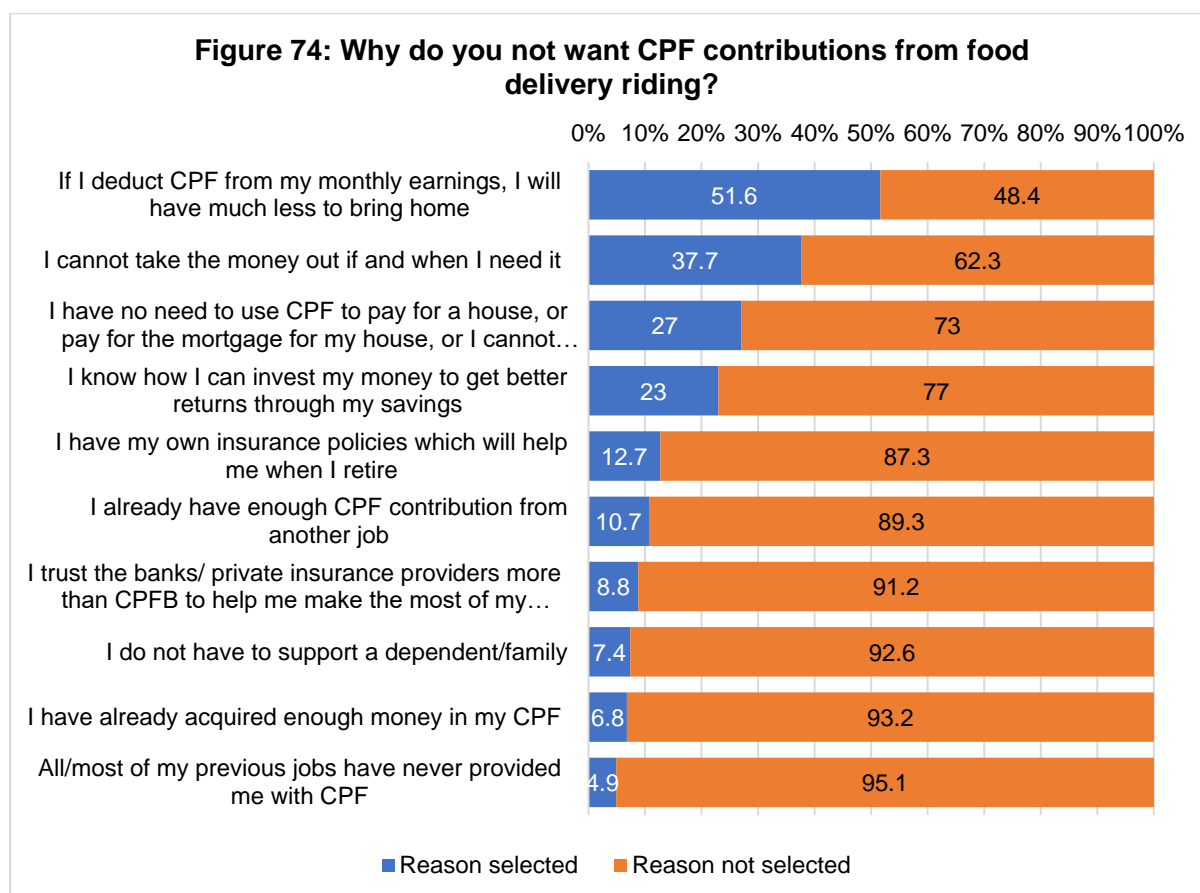
Among the various reasons why riders would not want CPF contributions from food delivery riding, more than half (51.6 per cent) indicated that they would have much

IPS Working Paper No. 47 (November 2022):

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by Mathew, M., Thian, W. L., Lee, C., Zainuddin, S., & Chong, M.

less income to bring home if they deduct CPF from their monthly earnings (see Figure 74). A sizeable proportion of respondents also indicated that they do not want CPF contributions from food delivery work because they cannot take out the money from their CPF account if and when they need it (37.7 per cent), they have no need to use CPF to pay for a house or mortgage (27 per cent) and they know how to invest their money to get better returns (23 per cent) (Figure 74).



The concern about lesser disposable income was prominently mentioned in our qualitative research. Fadhil, 32, expressed concerns about being able to make payments if CPF contributions become compulsory:

Let's say in the near future they will introduce a 20% cut off for CPF, my income will be greatly reduced. Let's say \$3000, 20% of \$3000 how much is that? \$600 off. \$600 is a lot. Can pay out for all my insurance policies, my wife's insurance policies, can pay the portion of the house bills, imagine if one point of time I had \$600 taken away from you, you will be back to square one.

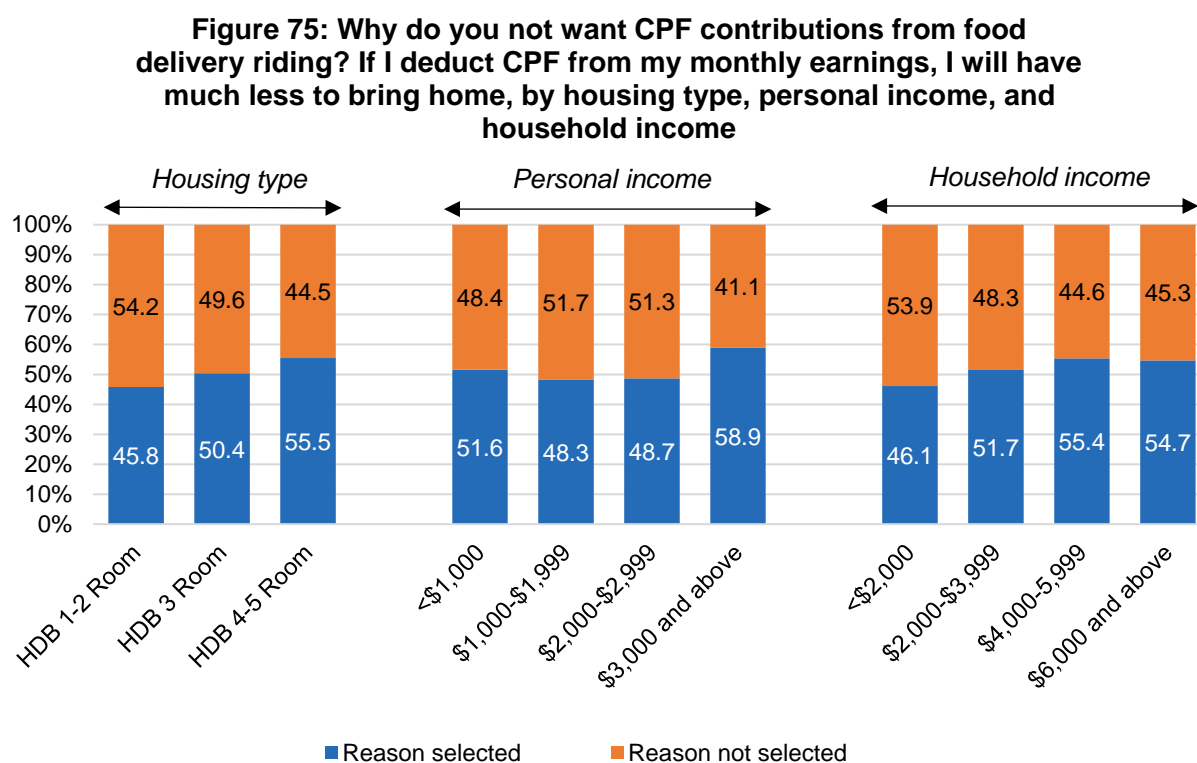
2.7.2 Those with higher SES were likelier to not want CPF contributions due to the lower take-home income

Surprisingly, respondents with higher socioeconomic status were more likely to not want CPF contributions from food delivery riding because they would have much less to bring home. Among respondents who live in HDB 4-5 Room flats, 55.5 per cent do not want CPF contributions due to the lower take-home pay compared to 45.8 per cent of those living in HDB 1-2 Room flats and 50.4 per cent living in HDB 3-Room flats (see Figure 75).

In terms of their personal income, 58.9 per cent of respondents who earned \$3,000 and above a month in total income do not want CPF contributions because they have less to bring home compared to about half of respondents in other income brackets (see Figure 75). About 55 per cent of respondents who have household incomes of \$4,000 and above do not want CPF for this reason, compared to 46.1 per cent of respondents with less than \$2,000 in household income and 51.7 per cent of those with \$2,000-\$2,999 in household income (see Figure 75).

From speaking to riders, we noted that even though their personal income might increase, the number of dependents, payments, or loans may also increase, which made any CPF deductions unattractive. Fadhil lives in a 4 room HDB and claims to be part of a “sandwich generation”, and as such feels that he is,

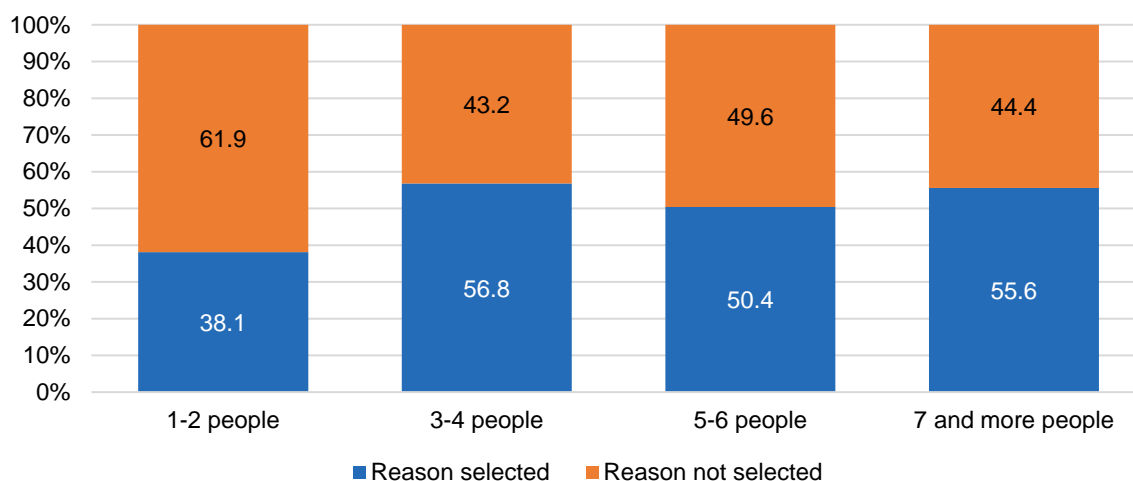
not in a position where CPF would be advantageous for me right now... Supporting my mom and dad, I have a family to take care of, cash is very important.



2.7.3 Respondents with more people living in the same household were likelier to not want CPF contributions because they will have less to bring home

Riders who live in larger households tend to not want CPF contributions because of the lower take-home income compared to their peers living in smaller households. Specifically, 38.1 per cent of riders with just 1-2 people (including themselves) living in the same household do not want CPF contributions because they will have less to bring home compared to 56.8 per cent of those living in households with 3-4 people, 50.4 per cent of those living in households with 5-6 people, and 55.6 per cent of those living in households with 7 and more people (see Figure 76).

Figure 76: Why do you not want CPF contributions from food delivery riding? If I deduct CPF from my monthly earnings, I will have much less to bring home, by number of people living in household including yourself



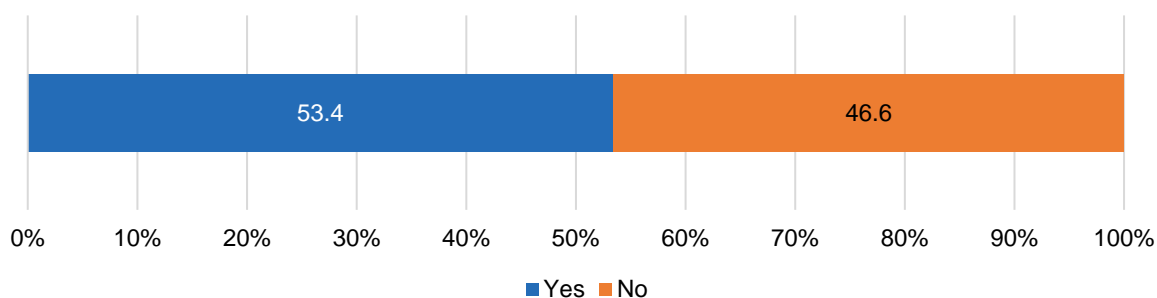
2.8 CPF Contributions from Platform Companies

2.8.1 More than half support CPF contributions from platform companies; more than one-third want the government to do more to ensure platform companies provide CPF

Turning the focus to CPF contributions from platform companies in particular, riders were divided on whether they support such a measure; 53.4 per cent supported

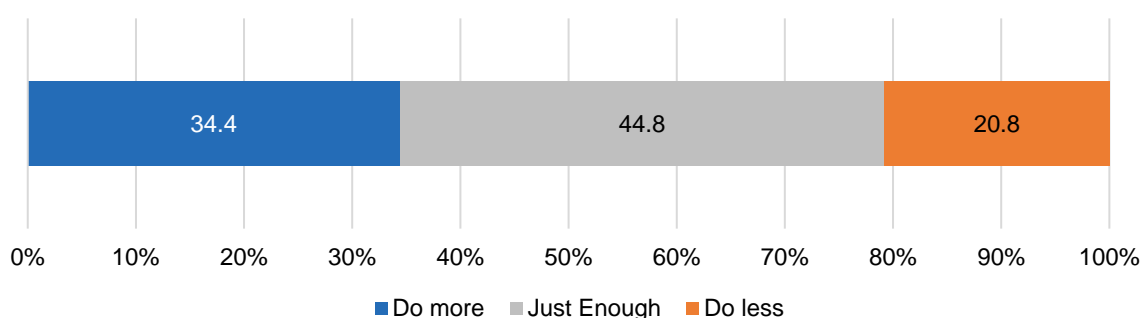
compulsory CPF contributions from platform companies while 46.6 per cent opposed (see Figure 77).

Figure 77: Would you agree/support compulsory CPF contributions from platform companies?



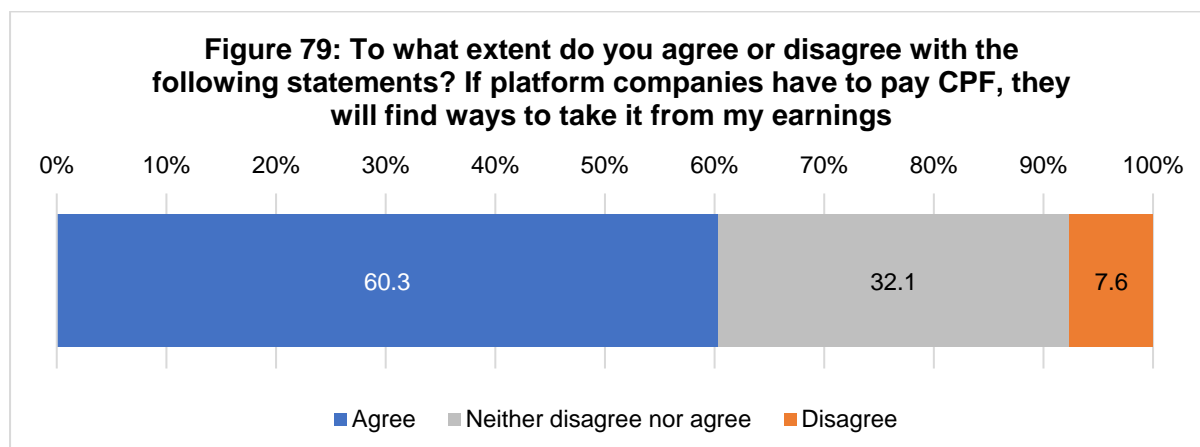
More than one-third of respondents also indicated that the government should do more to ensure that food delivery platforms provide riders with CPF contributions (see Figure 78).

Figure 78: Please indicate whether the government has done enough, should do more or do less: Ensure that food delivery platforms provide riders CPF contributions

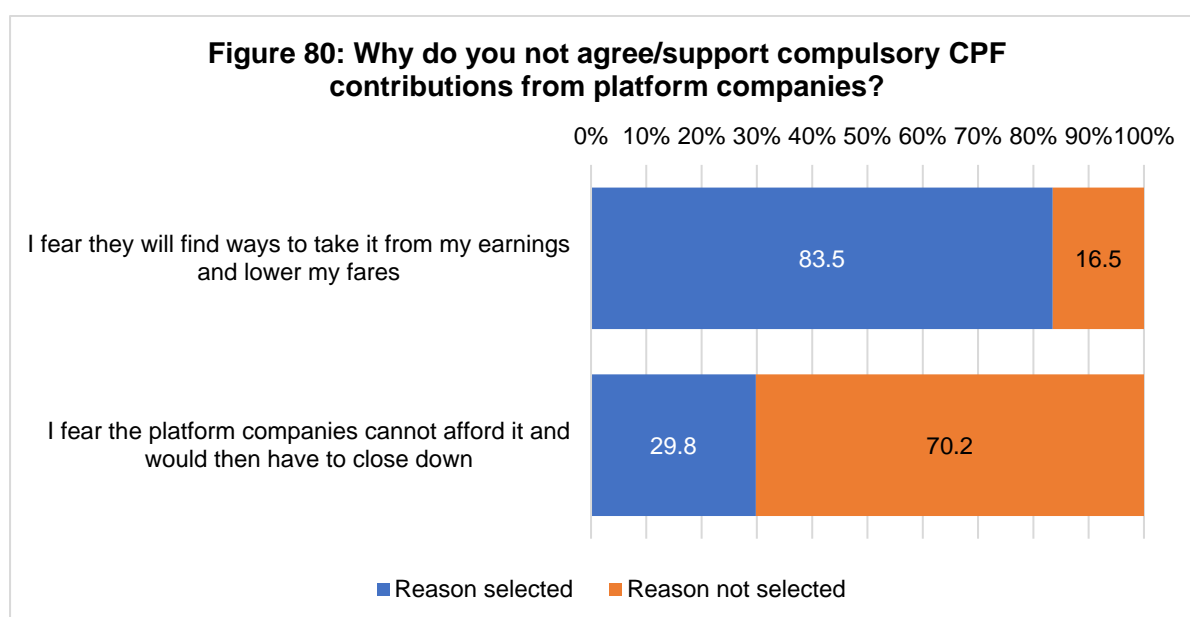


2.8.2 At least three-fifths believe that if platform companies pay CPF, it will negatively affect their earnings; over four-fifths who do not support CPF contributions from platforms do so for this reason

A large proportion of respondents were worried that if platform companies are required to pay CPF, they will find ways to take from the earnings of the riders; 60.3 per cent noted such a concern (see Figure 79).



Among the reasons why respondents would not support compulsory CPF contributions from platform companies, 83.5 per cent were worried that the companies will find ways to reduce their earnings and lower their fares while 29.8 per cent fear that platform companies cannot afford it and would then have to close down (see Figure 80).



Our interviews revealed some of the fears riders had if policies were in place to force platform companies to contribute to CPF. Riders were aware that these deductions imposed on companies would ultimately be borne by themselves. As Mikhail, 35, puts it:

CPF all that, both lose-lose, company losing end, riders losing end. The fare is not that much to begin with. When you cut it, it gets smaller. And then with the company side, they need to fork up additional CPF. So all this cost has to go somewhere (implying to the rider).

Si Ting, 33, meanwhile pointed out the potential lack of transparency in how much platforms would deduct from their income should they be obliged to make CPF contributions:

Then now they say they want the mandatory CPF contributions themselves by [platform company] as an employer right, then we don't know how the fares will go down or not. If they go down by 20 cents 30 cent I don't mind, but then what happen if like for example, like I said, previously from point, Vista point to Block A, for example, it already drop to 5 \$5.10, for example lah. \$5.10, if they cut right, will they cut like 50 cent or cut how much they are going to cut? [Platform company] will not tell you one leh, yeah. That's why they say it's like a black box thing.

Some riders were also concerned about the viability of platforms should there be mandatory CPF contributions. Joseph highlights that it is idealistic to think that companies can afford such a move:

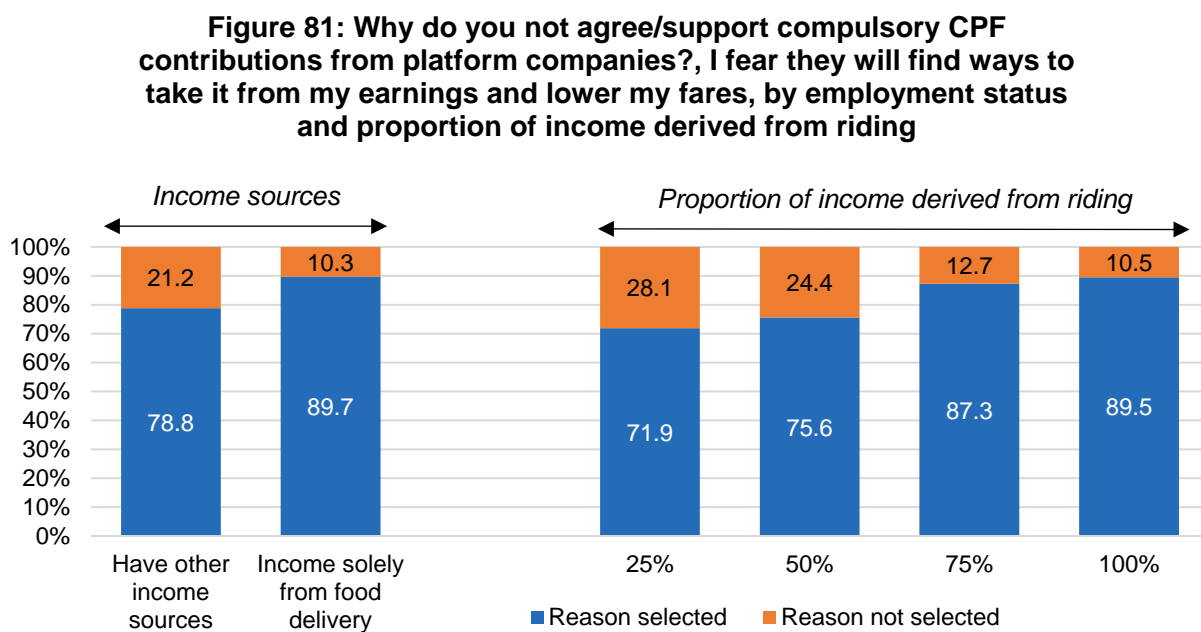
Most people will want it (platform companies making CPF contributions) to be a yes lah. But I think it's quite hard for them also because you always hear news saying they're not making money and everything. {platform company A} profit is blah blah blah, they're trying to recoup their losses, everything. [Platform company B] recently also, I don't know, I'm not doing [Platform Company B], but I see they say they're closing down their store blah blah blah to cut losses and everything.

2.8.3 Respondents who depend more on food delivery work for their income were likelier to be concerned about reduced earnings if platforms contribute CPF for riders

Respondents who were most concerned with lower earnings and fares if platform companies were mandated to provide CPF contributions were those whose income comes solely from food delivery. Compared to 89.7 per cent of riders whose income is wholly dependent on food delivery work, 78.8 per cent who have other income sources expressed a concern that compulsory CPF contributions from platform companies would affect their earnings and fares (see Figure 81).

Similarly, 89.5 per cent of riders who derive all of their income from food delivery work and 87.3 per cent of those who derive three-quarters of their income from food delivery work were concerned that compulsory CPF contributions from platform companies

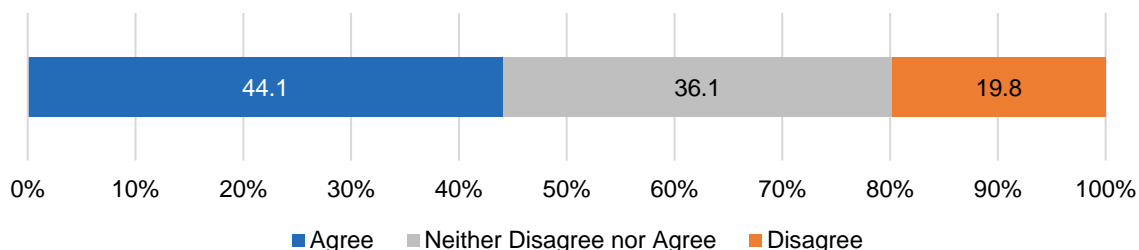
would affect their earnings and fares. This contrasts with 71.9 per cent of riders who derive one-quarter of their income and 75.6 per cent of riders who derive half of their income from food delivery (see Figure 81).



2.8.4 More than two-fifths agree that it is better for their future well-being that the government require platforms and riders to contribute to CPF

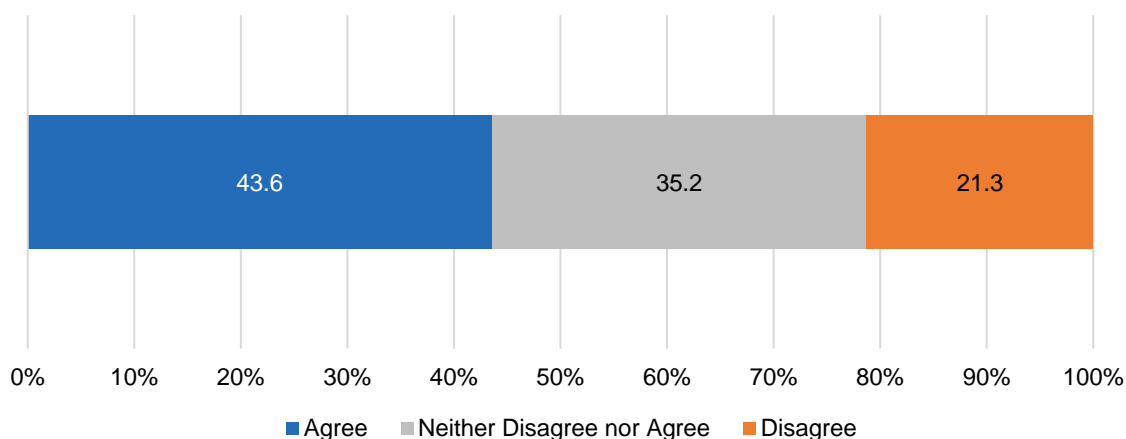
The majority of respondents (44.1 per cent) indicated agreement that it is better for their future well-being if the government required that platform companies make CPF contributions for delivery riders that use their platforms. Only 19.8 percent disagreed to this (see Figure 82).

Figure 82: To what extent do you agree or disagree: It is better for your future well-being if the government required that platform companies make CPF contributions for delivery riders that use their platforms?



Likewise, most of the respondents (43.6 per cent) indicated that it is better for their future well-being if the government required that food delivery riders make CPF contributions. Again, only around one in five disagreed to this (see Figure 83).

Figure 83: To what extent do you agree or disagree with this statement: It is better for your future well-being if the government required that food delivery riders make CPF contributions?



Qualitative interviews revealed some scepticism among riders about whether CPF contributions would do much to their welfare compared to addressing other pressing issues – they highlighted the increased cost of living and the high housing prices which were of pressing, immediate concern.

Andy, 35, an ex-factory worker, further suggested a ‘theory’ about CPF:

Actually, people think this implementation is to make everyone not to do this (platform work), everyone (riders) thinks this, to make them go back (to traditional employment). Do this need CPF, I go factory also need CPF, might as well go back factory.

Instead of mandatory CPF, some riders also spoke about providing choices. Andy further elaborated:

It'll be good if we can choose whether we want the CPF or not. So those part-time ones can choose not to contribute. If I want to buy a house, I want CPF, so I will do full-time. The old ones who finished paying for their house, they can choose not to. So having a choice will allow everyone to benefit.

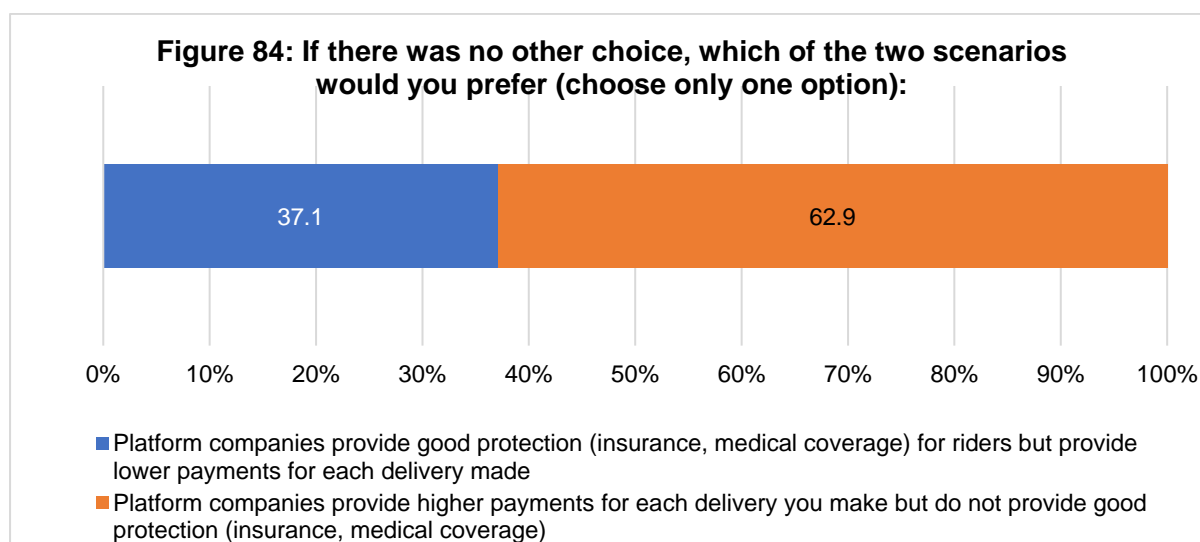
2.9 Higher Payments or Better Protection for Food Delivery Work

2.9.1 Over one-third of respondents prefer that platform companies provide good protection even if it meant lower payments for delivery work

Respondents were asked to choose between two options, on whether they wanted platform companies to provide good protection (e.g., insurance, medical coverage) for riders even if it meant lower payments for each delivery made, or if they wanted

platform companies to provide higher payments for each delivery made but forego good protection.

A larger proportion of respondents chose the latter, where 62.9 per cent preferred that platform companies provide higher payments for food delivery but do not provide good protection while 37.1 per cent preferred that platform companies provide good protection but lower payments (see Figure 84).

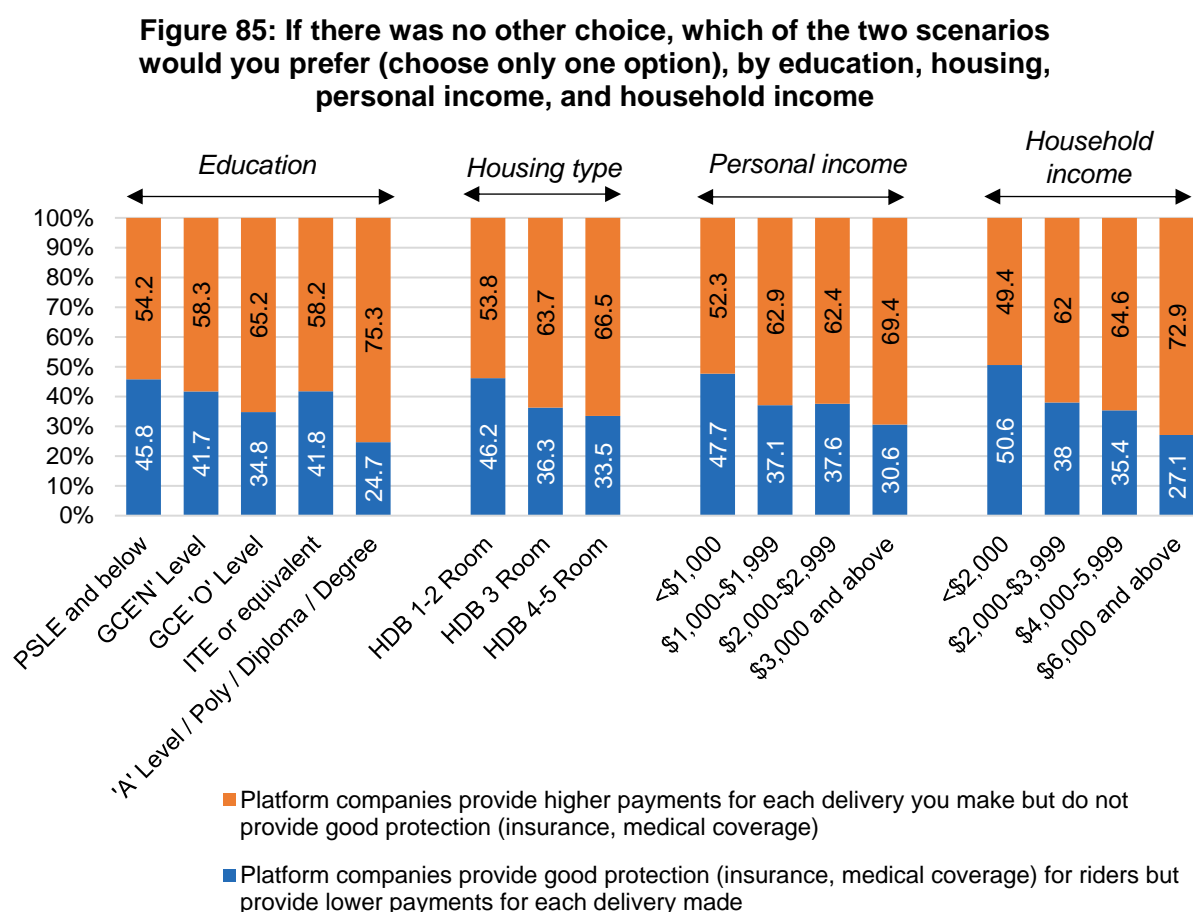


2.9.2 Lower SES respondents were more likely to prefer that platform companies provide good protection but lower payments

Respondents with lower socioeconomic status tended to want platform companies to provide good protection but lower payments compared to their peers with higher socioeconomic status. In terms of education level, 45.8 per cent of respondents with PSLE and below qualification and 41.7 per cent of those with GCE 'N' Level qualification preferred better protection over higher payments compared to 24.7 per cent of respondents with 'A' Level / poly / diploma / degree (see Figure 85).

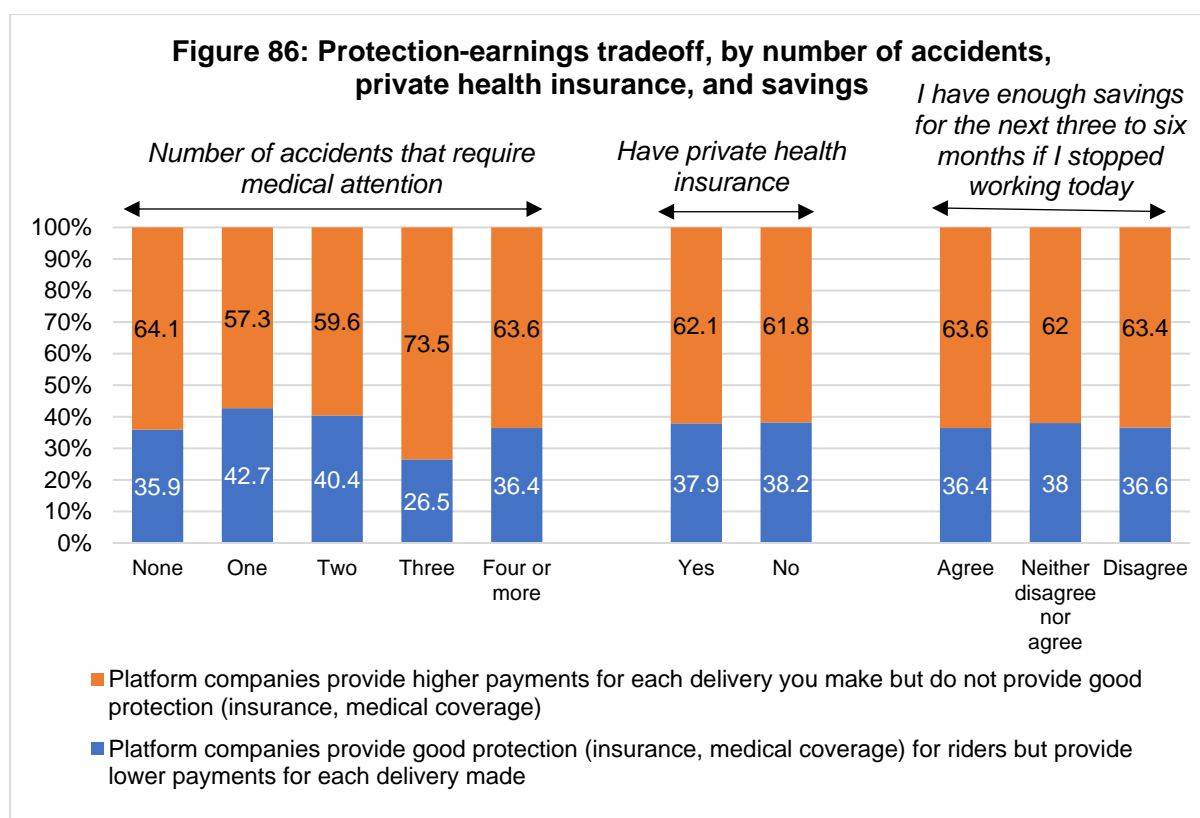
Compared to 46.2 per cent of riders living in HDB 1-2 Room flats, about one-third of those living in HDB 3-Room (36.3 per cent) and HDB 4-5 Room (33.5 per cent) flats preferred better protection over higher payments (see Figure 85).

Respondents in lower income brackets, in terms of their total monthly income and household income, were also more likely to choose better protection over higher payments compared to respondents in higher income groups (see Figure 85).



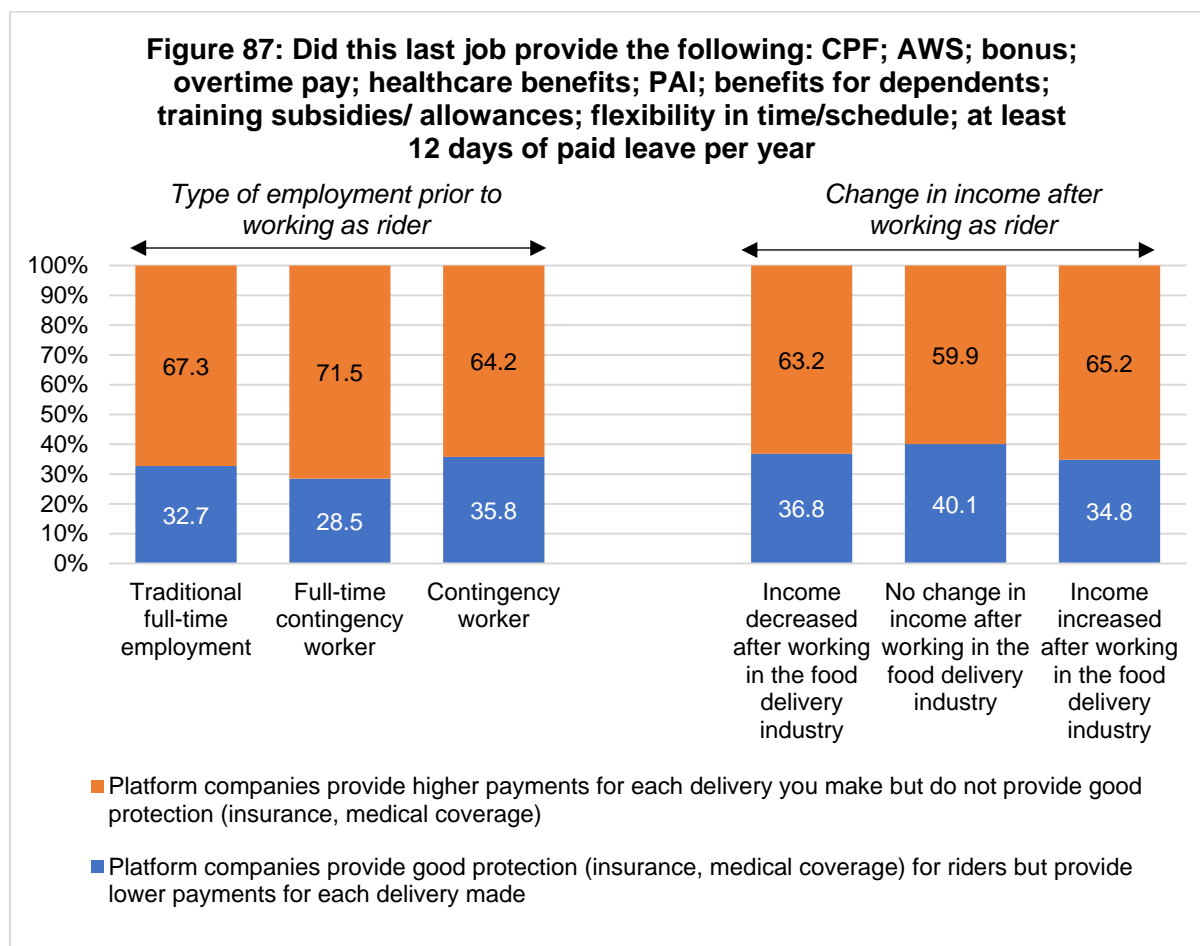
2.9.3 Neither experience with accidents, owning private health insurance, nor (in)sufficiency of savings shape riders' perception of the protection-earnings tradeoff

The preference of riders for better protection or higher payments was not affected by the number of accidents they had since they started working as a food delivery rider, whether they have private health insurance, and whether they have sufficient savings for the next three to six months if they stopped working (see Figure 86).



2.9.4 Neither the types of employment respondents were in previously nor changes in income after working as riders significantly impact their preference for platform companies to provide either higher payments or good protection

Furthermore, their type of employment prior to working as a food delivery rider as well as their change in income after working in the food delivery industry did not influence their preference for better protection or higher payments (see Figure 87).



2.10 Knowledge of Benefits Provided by Platform Companies

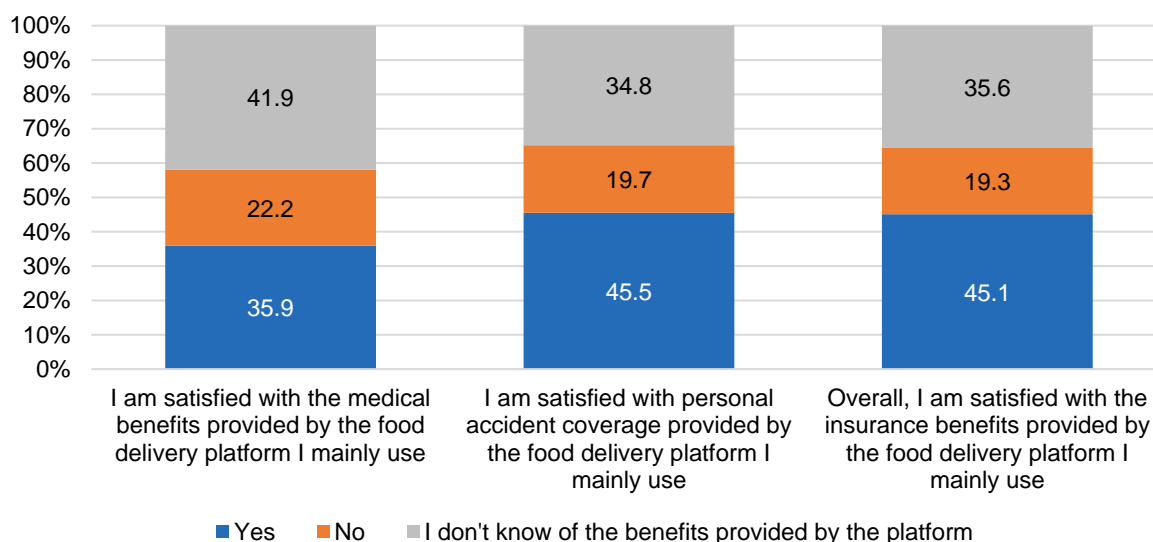
2.10.1 More than a third of respondents were unaware of the benefits provided by the delivery platforms they used

When asked about their satisfaction levels with respect to the benefits provided by the food delivery platform that they mainly use, 35.9 per cent of riders were satisfied with

the medical benefits, 45.5 per cent were satisfied with the personal accident coverage, and 45.1 per cent were satisfied with the insurance benefits provided (see Figure 88).

A sizeable proportion of respondents were unaware of the medical benefits, personal accident coverage, and insurance benefits provided by the food delivery platform they mainly use; 41.9 per cent, 34.8 per cent, and 35.6 per cent did not know of the respective benefits provided by the platform (see Figure 88).

Figure 88: Medical benefits, personal accident coverage, and insurance benefits

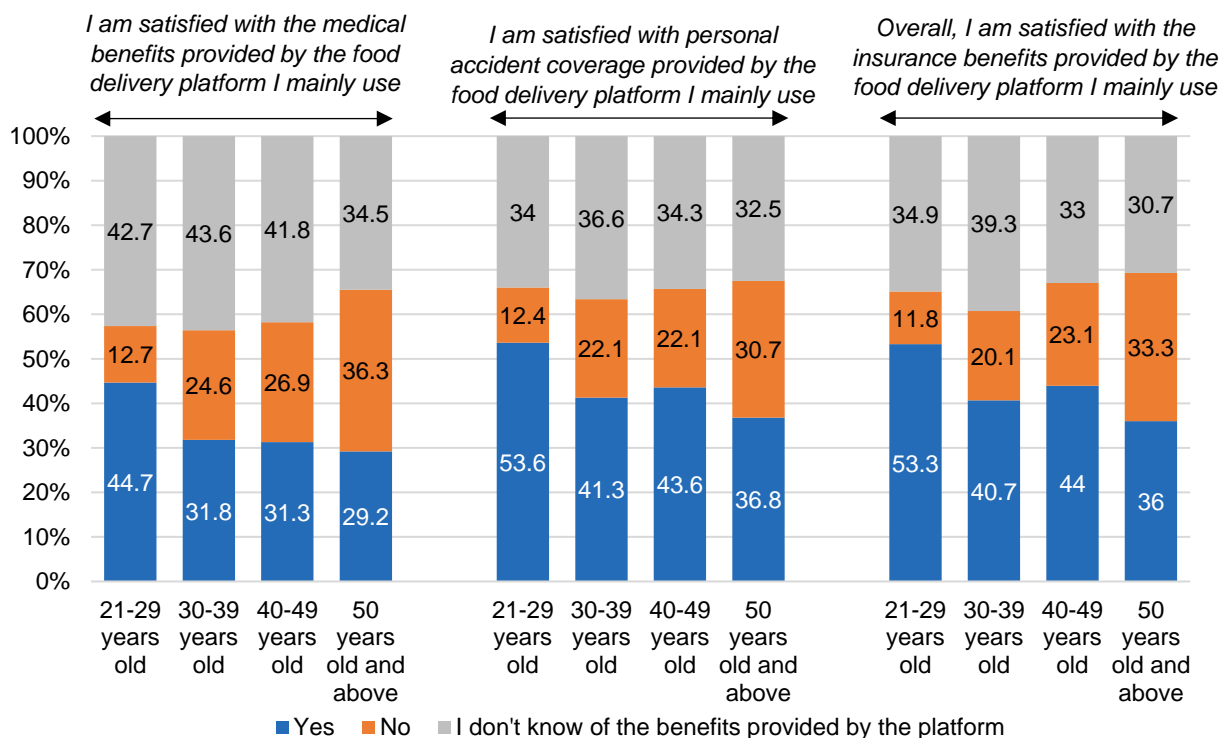


2.10.2 Younger respondents were more likely to be satisfied with the benefits provided by the food delivery platform they used, and they more unaware of the benefits as well

Respondents in their 20s were the most likely to be satisfied with the benefits provided by the food delivery platform they mainly use; 44.7 per cent indicated satisfaction with the medical benefits, 53.6 per cent were satisfied with the personal accident coverage,

and 53.3 per cent were satisfied with the insurance benefits provided (see Figure 89). In comparison, about three in 10 in the older age cohorts indicated satisfaction with the medical benefits, about four in 10 in the older age cohorts were satisfied with the personal accident coverage, and about four in 10 in the older age cohorts were satisfied with the insurance benefits provided (see Figure 89). Riders in the youngest age cohort however also tended to be less aware of the benefits provided by the platform they mainly use (see Figure 89).

Figure 89: Medical benefits, personal accident coverage, and insurance benefits

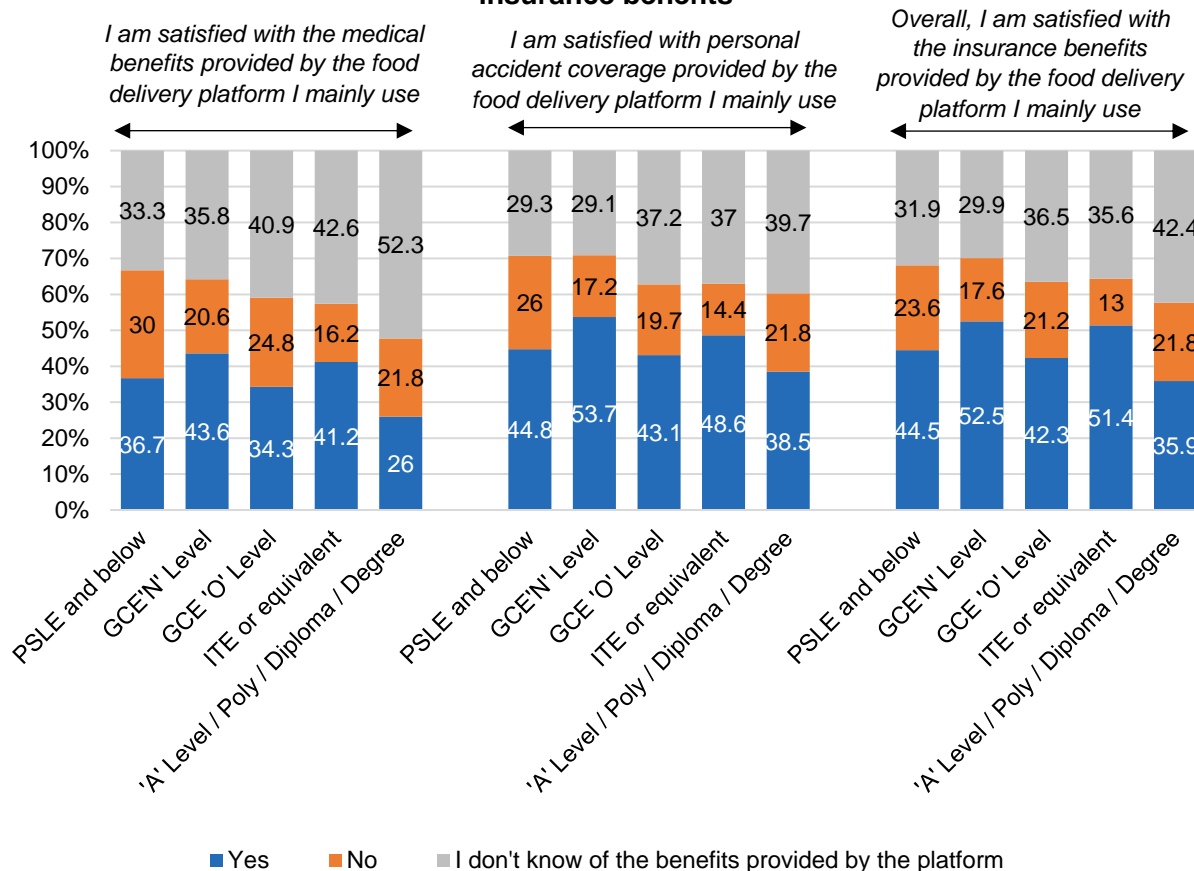


2.10.3 Respondents who have higher educational qualifications were more likely to be less satisfied by the benefits provided by the food delivery platform they used, and more unaware of the benefits

Higher-educated respondents were less likely to be satisfied with the various benefits provided by the food delivery platform that they mainly use (see Figure 90). Specifically, among those with 'A' Level / poly / diploma / degree, just 26 per cent were satisfied with the medical benefits, 38.5 per cent were satisfied with the personal accident coverage, and 35.9 per cent were satisfied with the insurance benefits provided (see Figure 90). In contrast, about two-fifths of respondents with lower educational qualifications were satisfied with the medical benefits, and more than two-fifths were satisfied with the personal accident coverage and insurance benefits provided by the platform company they mainly use (see Figure 90).

Higher-educated respondents was also the most likely to be unaware of the benefits provided, where 52.3 per cent were unaware of the medical benefits, 39.7 per cent were unaware of the personal accident coverage, and 42.4 per cent were unaware of the insurance benefits provided (see Figure 90). This is compared to about two-fifths of riders with lower educational qualifications who were unaware of the medical benefits and about one-third of riders with lower educational qualifications who were unaware of the personal accident coverage and insurance benefits provided (see Figure 90).

Figure 90: Medical benefits, personal accident coverage, and insurance benefits



2.10.4 Respondents who were newer riders were more likely to be less satisfied by the benefits provided by the food delivery platform they used, and more unaware of the benefits

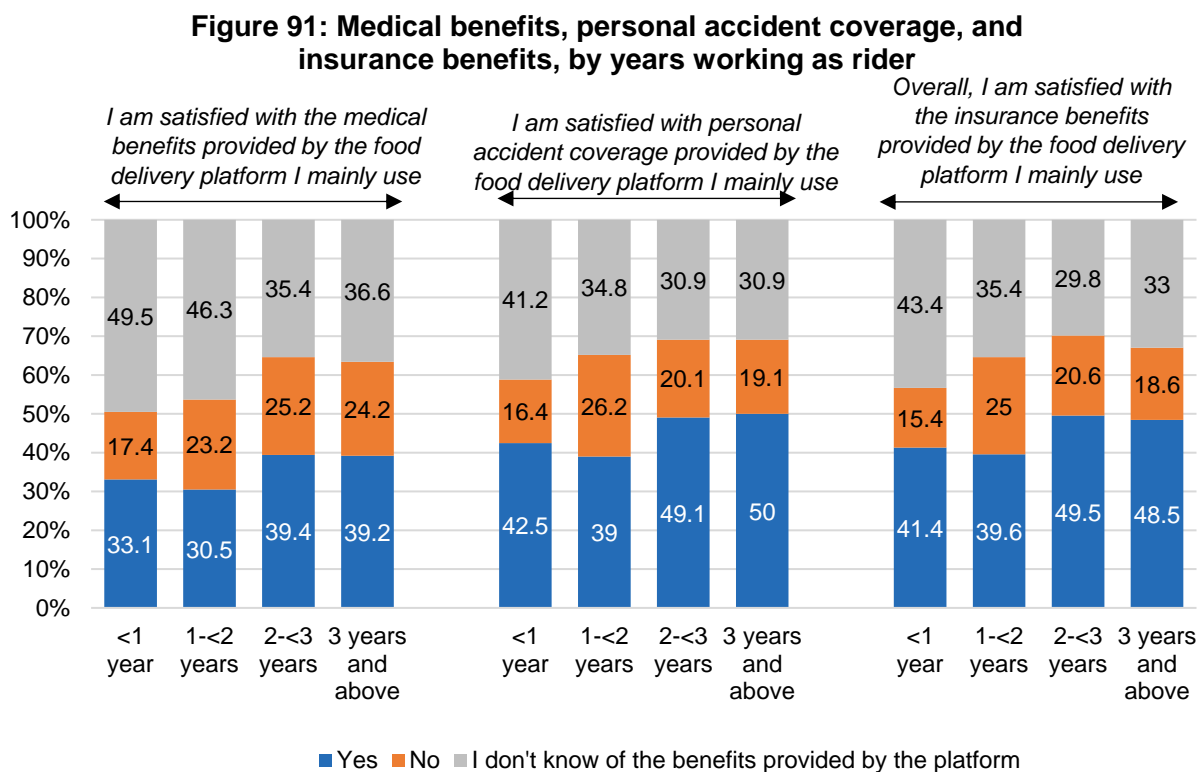
A smaller proportion of riders who have spent less than two years doing food delivery work were satisfied with the benefits provided by the food delivery platform they used compared to their more experienced peers (see Figure 91). Less than one-third of riders who have spent less than two years doing food delivery work were satisfied with the medical benefits compared to about two-fifths of riders who have worked two years or more in the job (Figure 91). Approximately two-fifths of riders who have spent less than two years doing food delivery work were satisfied with the personal accident

IPS Working Paper No. 47 (November 2022):

Current Realities, Social Protection and Future Needs of Platform Food Delivery Workers in Singapore

by Mathew, M., Thian, W. L., Lee, C., Zainuddin, S., & Chong, M.

coverage and insurance benefits compared to about half of riders who have worked two years or more (see Figure 91).

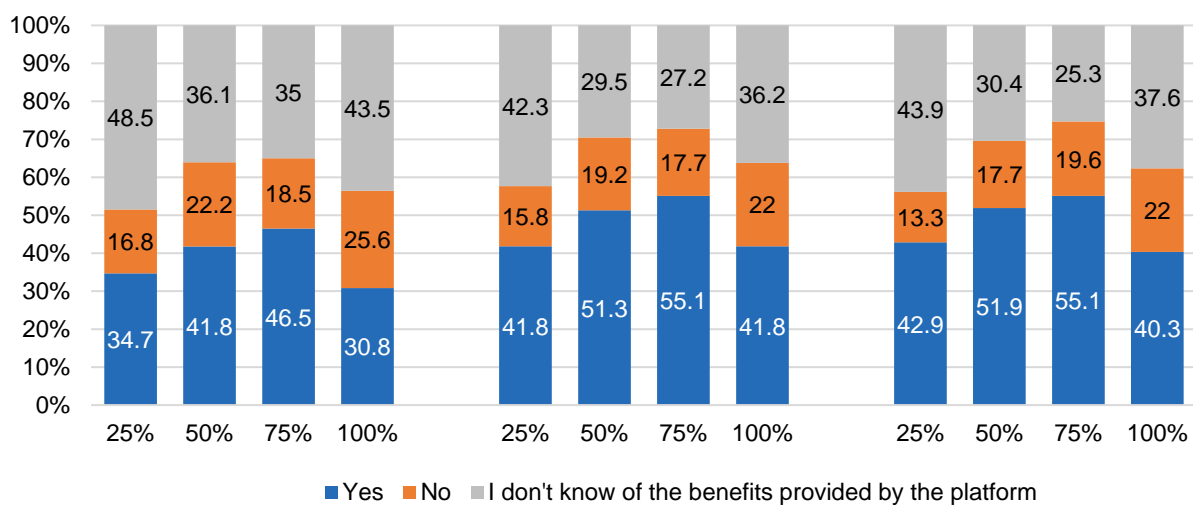


2.10.5 Respondents who were more dependent on their delivery work in sustaining their monthly income were more likely to be less satisfied with the benefits provided by the food delivery platform they used

Riders who derived a larger proportion of their monthly income from food delivery work were more likely to indicate dissatisfaction with the various benefits provided by the food delivery platform they use. In particular, 25.6 per cent, 22 per cent, and 22 per cent of respondents who derived all of their income from food delivery riding were dissatisfied with the medical benefits, personal accident coverage, as well as insurance benefits provided respectively. Comparatively, 16.8 per cent, 15.8 per cent,

and 13.3 per cent of riders who derived just one-quarter of their income were dissatisfied with the medical benefits, personal accident coverage and insurance benefits provided respectively (see Figure 92).

Figure 92: Medical benefits, personal accident coverage, and insurance benefits, by proportion of income derived from delivery work



3. REPRESENTATION

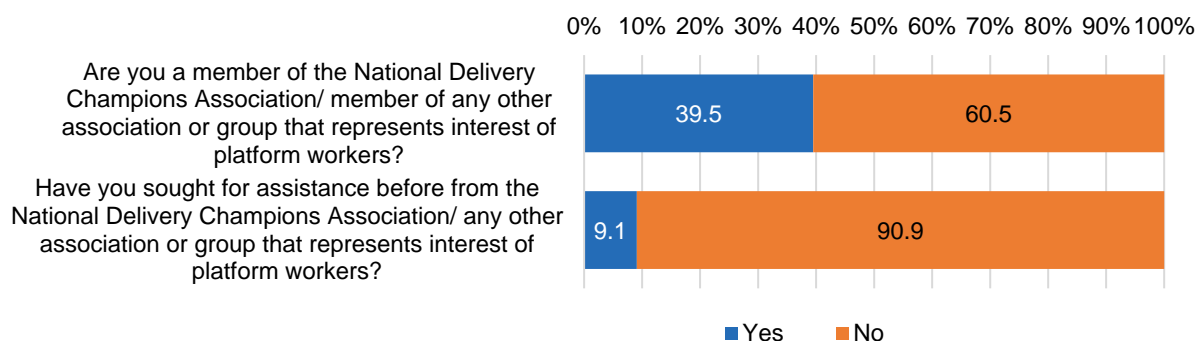
3.1 Associations and Groups Representing Riders' Interests

3.1.1 Two-fifths of respondents were members of the National Delivery Champions Association (NDCA) or similar associations; less than 1 out of 10 respondents have sought assistance from NDCA or similar associations

Respondents were asked about their NDCA membership. About 39.5 per cent of respondents reported being a member of the NDCA or other associations that represent the interests of platform workers (see Figure 93).

Only 9.1 per cent of respondents reported having sought assistance from NDCA or similar associations representing platform workers, leaving an overwhelming majority of 90.9 per cent of respondents without the experience of seeking help from NDCA or other associations and groups (see Figure 93).

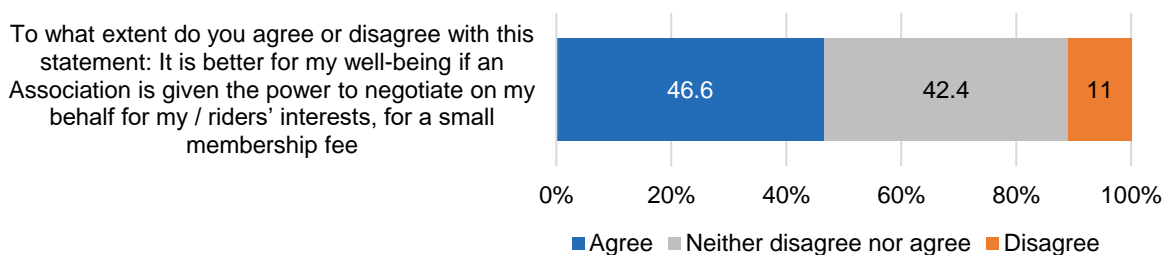
Figure 93: Membership and seeking assistance from NDCA



3.1.2 Nearly half of respondents believed that it is in their interest to have an association represent them with a small membership fee

Approximately 46.6 per cent of respondents believed that paying a small membership for an association to represent and negotiate for riders' interests would be better for their well-being, with 11 per cent of respondents believing otherwise (see Figure 94).

Figure 94: Association and membership fee



3.1.3 Respondents who were younger and respondents from lower socioeconomic backgrounds were more likely to be a member of the NDCA or other similar associations

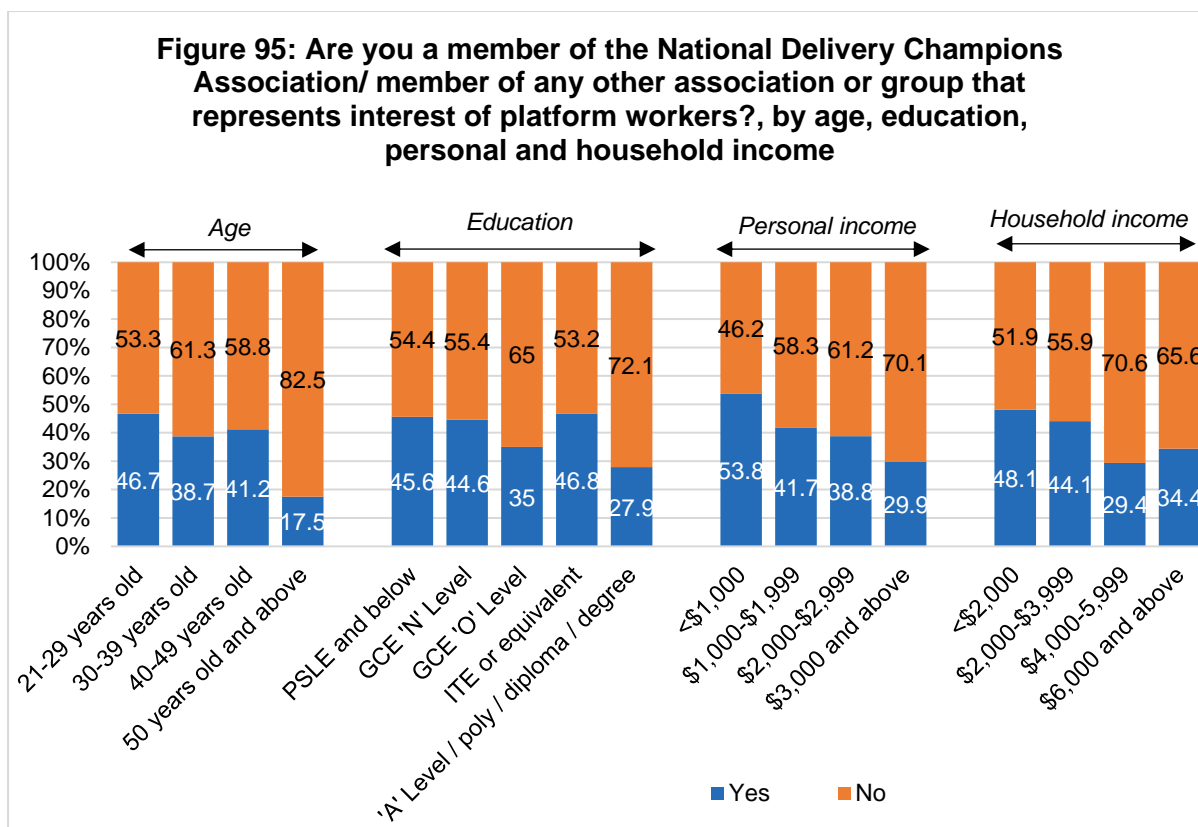
Respondents between the ages of 21-29 years old were the most likely to be a member of the NDCA or other similar associations that represent the interests of platform workers (46.7 per cent), as compared to 38.7 per cent of respondents aged 30-39 years old, 41.2 per cent of respondents aged 40-49 years old, and 17.5 per cent of respondents aged 50 years old and above (see Figure 95).

Disaggregating the results according to factors typically indicative of SES, such as education level, personal and household incomes, we find that respondents with lower educational qualifications were more likely to be a member of the NDCA or similar associations, while only 27.9 per cent of respondents with GCE 'A' Level or

Polytechnic qualifications or diploma or degree-holders were members of any association representing riders' interests (see Figure 95).

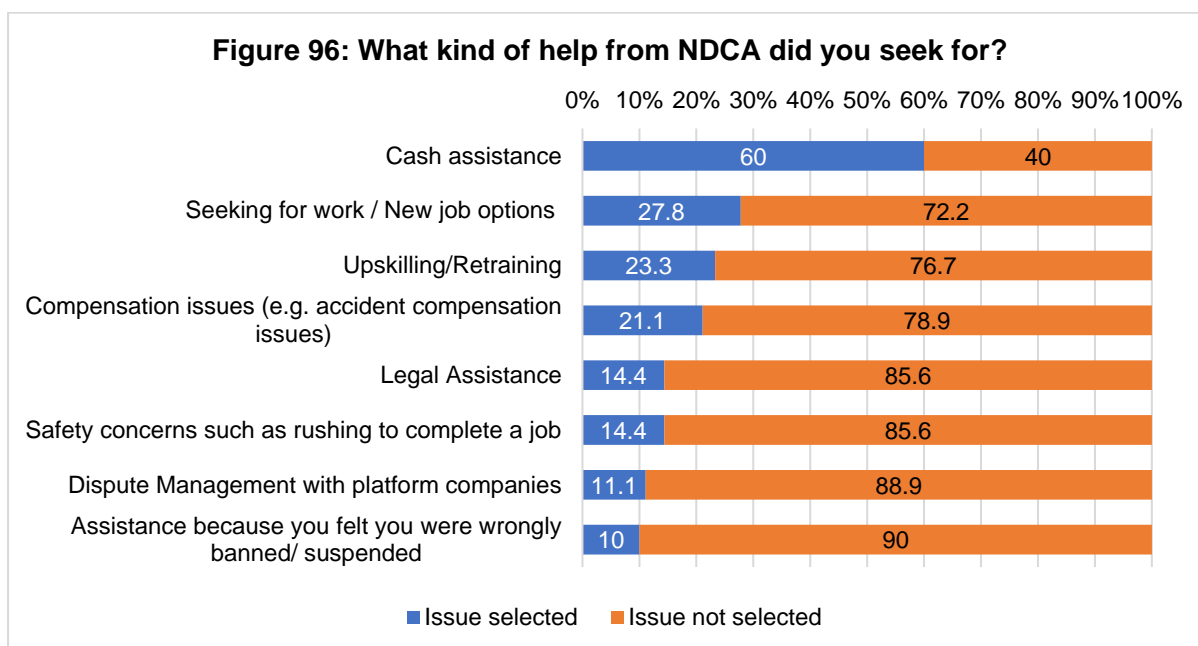
For monthly personal income, 53.8 per cent of respondents who reported earning less than \$1,000 were members of the NDCA, compared to 41.7 percent of respondents who earned between \$1,000-\$1,999, 38.8 per cent of respondents who earned between \$2,000-\$2,999 and 29.9 per cent of respondents who earned \$3,000 and more (Figure 95).

A similar trend for monthly household income can be seen, with 48.1 per cent of respondents who reported having less than \$2,000 of monthly household income being members of the NDCA or similar associations, compared to 44.1 per cent of respondents who reported a household income of between \$2,000-\$3,999, 29.4 per cent of respondents with a household income of \$4,000-\$5,999 and 34.4 per cent of respondents with a household income of \$6,000 and above (see Figure 95).



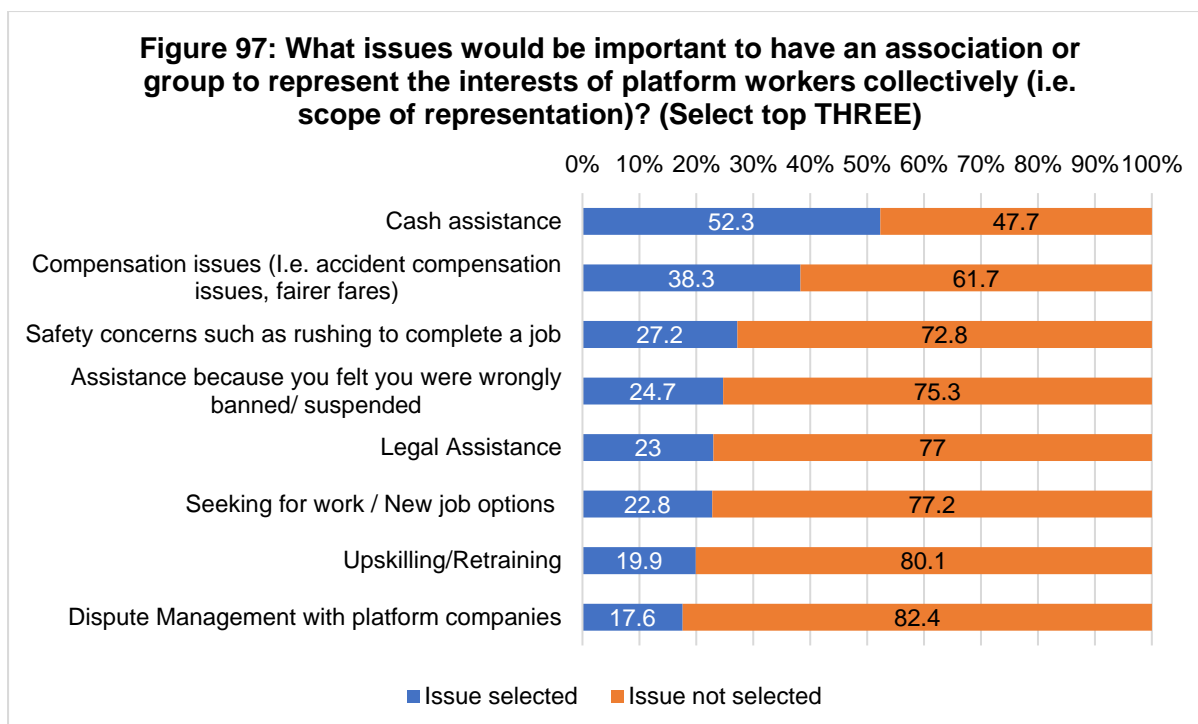
3.1.4 The most common form of assistance that respondents sought from the NDCA was cash assistance

When asked about the kind of aid they sought from the NDCA, 60 per cent of respondents said they asked for cash assistance. The second most popular form of assistance was help regarding new employment opportunities, with 27.8 per cent of respondents reporting it as support they obtained from the NDCA. About 23.3 per cent of respondents sought help for upskilling and retraining; 21.1 per cent of respondents sought help regarding compensations issues; 14.4 per cent of respondents sought legal assistance from the NDCA, and the same proportion sought assistance about safety concerns 11 per cent of respondents sought help for dispute management with platform companies; 10 per cent of respondents sought assistance from the NDCA because they felt they were wrongly banned or suspended (see Figure 96).



3.1.5 Cash assistance, compensation and safety concerns were the top three issues that respondents felt were important to have an association or group represent them

Respondents were given a list of issues and were asked to select the top three issues they believed were most important to have an association or group to represent them (see Figure 97). Approximately 52.3 per cent of respondents selected cash assistance as one of the issues, followed by compensation issues (38.3 per cent) and safety concerns (27.2 per cent). The least important issue for representation as chosen by respondents was dispute management with platform companies, with only 17.6 per cent of respondents selecting the issue when answering the question (see Figure 97).



3.2 Food Delivery Riders' Choices to Represent Their Interests

3.2.1 While many riders trust the Singapore government to represent their interests, the government was also the most popular last choice amongst riders; NDCA was the second most preferred top choice

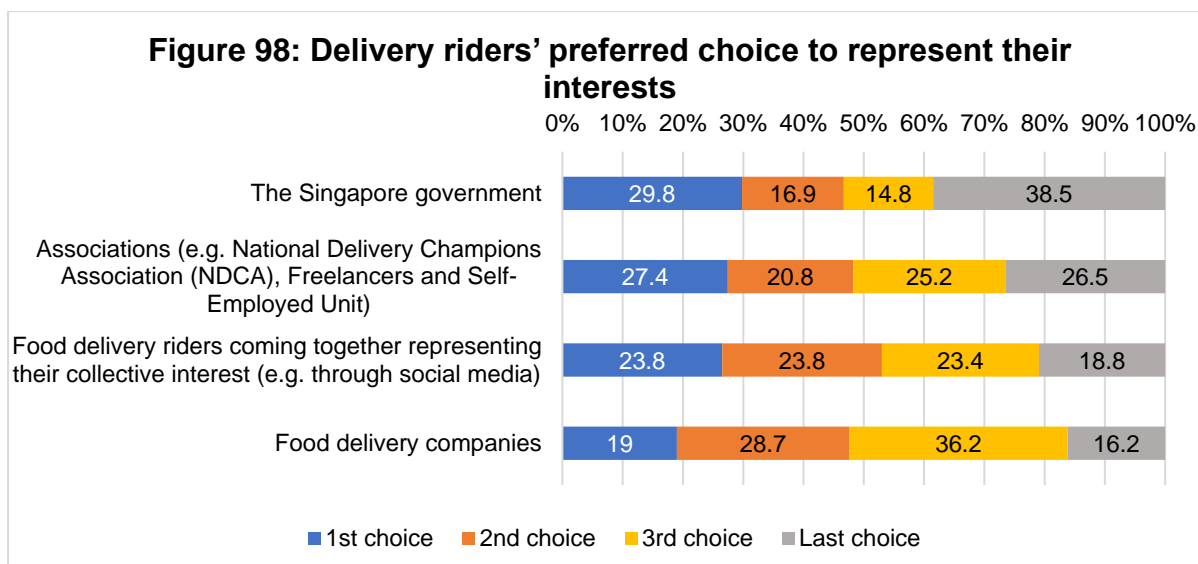
Respondents were provided with four options: associations such as the NDCA or the Freelancers and Self-Employed unit; food delivery riders coming together to represent their collective interests through platforms such as social media; food delivery companies; and the Singapore government. Respondents were then asked to rank these options in order of which option they believe can best represent (i.e., ranked 1st) their interests as platform workers, for ensuring income security or other important issues like settling disputes with platform companies.

The Singapore government was seen by a portion of riders as the best choice to represent their interests and at the same time by others as the least desirable choice. For 29.8 per cent of respondents the government was their top choice to represent them and the issues they face as platform workers while for 38.5 per cent of respondents it was their last choice in representing riders' issues (see Figure 98).

Associations such as the NDCA were the second most popular first choice for respondents, with 27.4 per cent of respondents selecting these associations as their preferred choice for representing riders' interests and issues. Conversely, 26.5 per cent of respondents believed that these associations were the worst choice to represent riders' issues (see Figure 98).

Approximately 23.8 per cent of respondents thought that food delivery riders coming together to represent riders' collective interests was the most ideal option to represent riders' issues, with 18.8 per cent of respondents believing otherwise by choosing this option as their fourth choice (see Figure 98).

Food delivery companies were the least popular option amongst respondents for representing riders' issues; 19 per cent of respondents chose food delivery companies as their preferred organisation for representing riders' interests (see Figure 98).



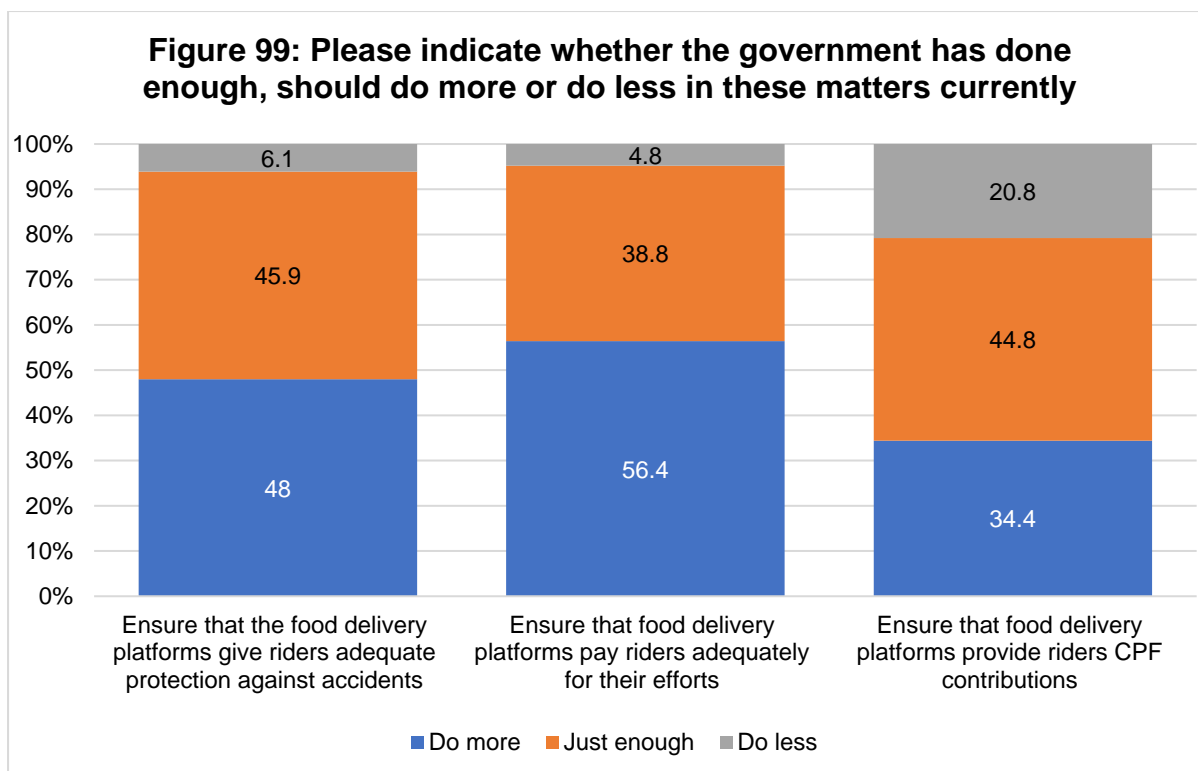
Through our qualitative research, we observed some attempts by riders to self-organise to deal with their problems. Some of them have worked together to compile a list of glitches or issues within the platform apps and have taken this up together with the platforms. Stephen, 36, when faced with a glitch on the app that affected many riders, took the initiative to collect evidence of the problem from other riders, and subsequently sent the information to the platform's representative.

3.3 The Singapore Government in Representing Riders' Issues

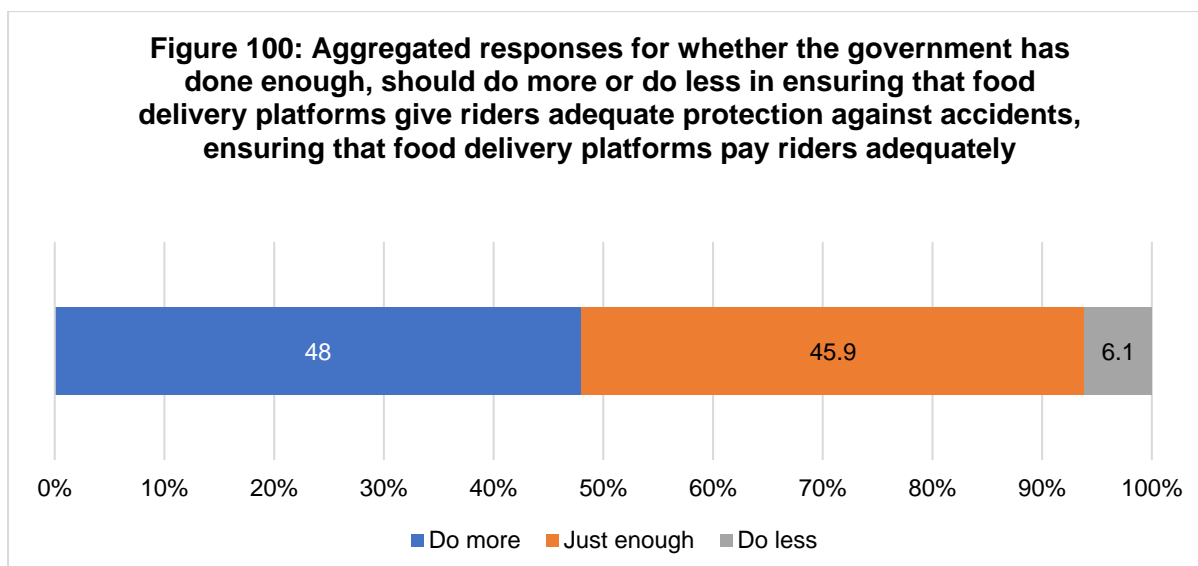
3.3.1 Respondents who wished for the Singapore government to do more to protect riders' interests were more likely to believe that the government can best represent their interests

Respondents were asked to respond to three parts of a question on whether they thought the government has done enough, should do more or do less in the following matters concerning food delivery riders' interests and issues: ensuring that the food delivery platforms give riders adequate protection against accidents; ensuring that

food delivery platforms pay riders adequately for their efforts; and ensuring that food delivery platforms provide riders with CPF contributions. Forty-eight per cent of riders believed that the government should do more to ensure that food delivery platforms give riders adequate protection against accidents, while 45.9 per cent thought that the government was doing just enough, and the remaining 6.1 per cent felt that the government should do less (see Figure 99). More than half of respondents (56.4 per cent) thought that the government should do more to ensure that food delivery platforms pay riders adequately for their efforts, with 38.8 per cent believing that the government has done just enough, and 4.8 per cent felt like the government should do less (see Figure 99). Finally, 34.4 per cent of respondents thought that the government should do more to ensure that food delivery platforms provide riders with CPF contributions, while 44.8 per cent felt that the government was doing just enough, with the remaining 20.8 per cent of respondents believing that the government should do less regarding CPF matters (see Figure 99).



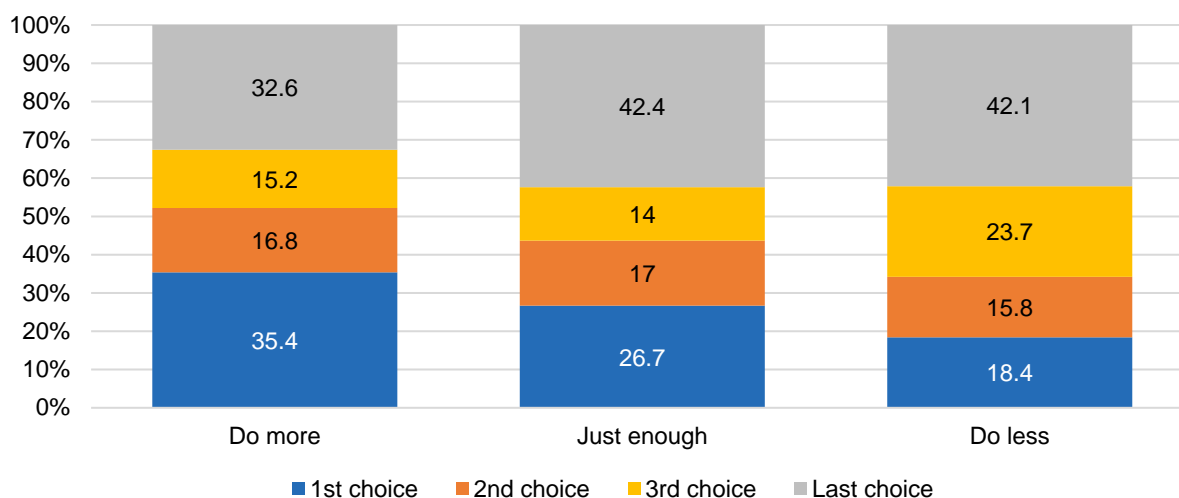
Respondents' answers were then aggregated to determine if they thought the government could afford to do more, do less or did just enough as a whole. In general, almost half of riders (48 per cent) thought that the government should do more to hold food delivery platforms accountable for providing adequate protection and compensation for riders, while 45.9 per cent thought that the government was doing enough, with 6.1 per cent of respondents indicated that they believed the government was doing too much (see Figure 100).



We find that respondents who thought that the government should do more were more likely to choose the government as their top choice in representing their interests as food delivery riders. 35.4 per cent of these respondents chose the government as their top choice in representing riders' interest, while 32.6 per cent of respondents ranked the government as their last choice (see Figure 101).

In comparison, respondents who thought that the government was doing just enough were less likely to choose the government as their top choice in representing riders' interests and issues (26.7 per cent amongst respondents who thought the government was doing just enough; 18.4 per cent amongst respondents who thought the government could afford to do less). These respondents were also more likely to rank the government as their last choice, at 42.4 per cent and 42.1 per cent for respondents who thought the government was doing just enough and respondents who thought the government should do less respectively (see Figure 101).

Figure 101: Riders' rankings of the Singapore government in representing riders' issues: protecting riders' interests

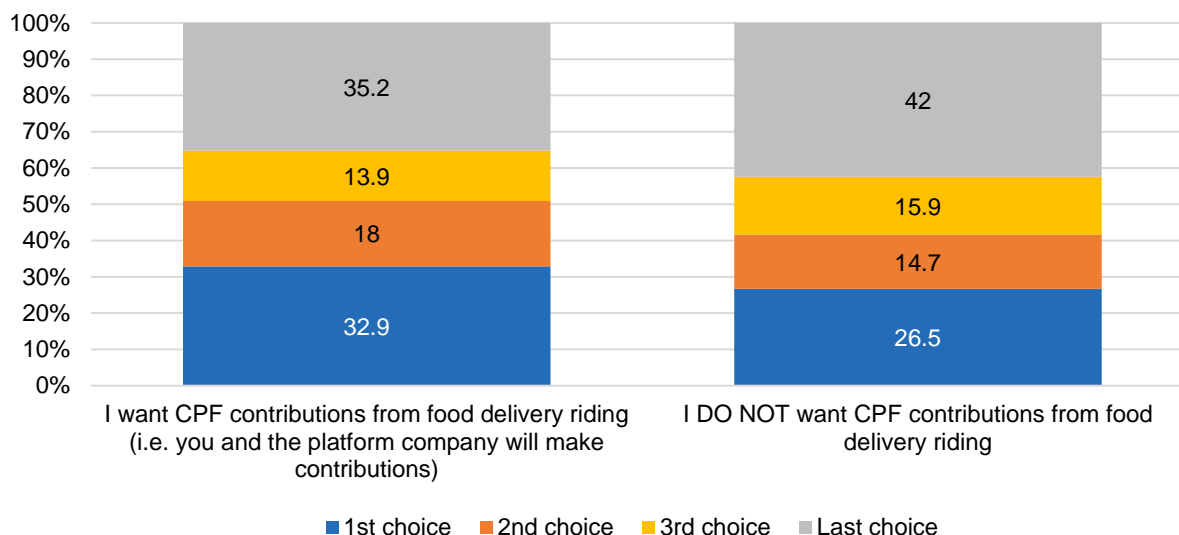


3.3.2 Respondents who want CPF contributions from working as a food delivery rider were likelier to indicate that the Singapore government can best represent their interests

Approximately one-third of respondents (32.9 per cent) who want CPF contributions from food delivery riding ranked the Singapore government as their top choice in representing riders' interests, as compared to slightly over one-quarter of respondents (26.5 per cent) who do not want CPF contributions from food delivery riding (see Figure 102).

Respondents who want CPF contributions from food delivery work were also less likely to rank the government as their last choice for representation, with 35.2 per cent placing the government as their last choice. This is lower than the 42 per cent of respondents who do not want CPF contributions from food delivery work who ranked the government as their last choice in representing riders' interest (see Figure 102).

Figure 102: In the long term, who do you think can better represent your interests in ensuring that platform workers like you have income security or on other issues important to you? The Singapore Government, by desire for CPF contributions from food del

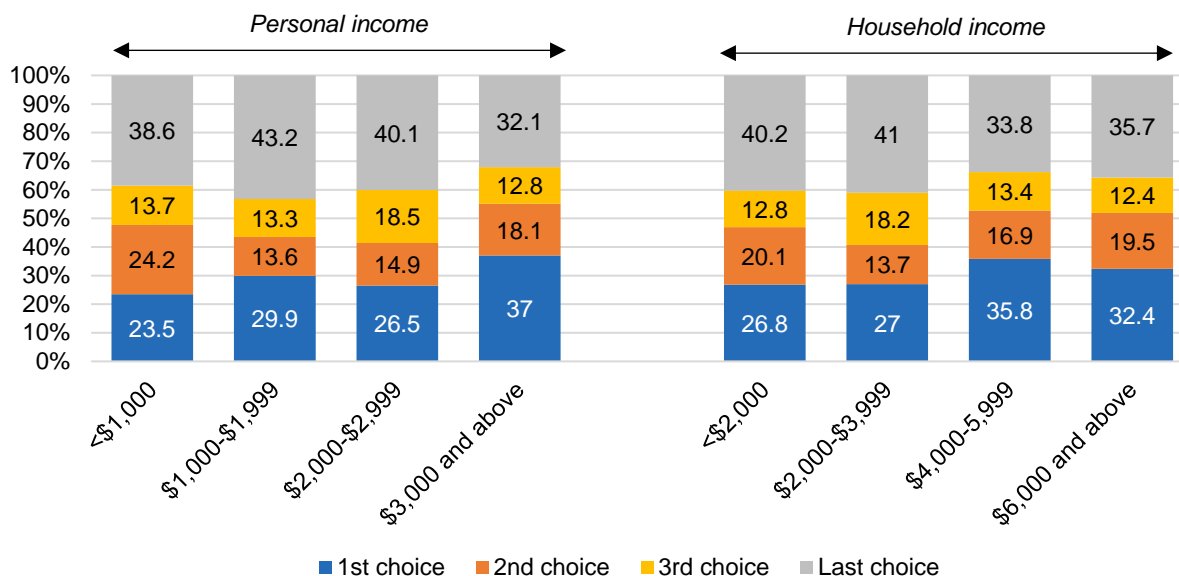


3.3.3 Wealthier respondents were likelier to rank the Singapore government as the best option to represent their interests

Respondents who earned \$3,000 and above every month were more likely to choose the Singapore government as their top choice in representing riders' issues, with 37 per cent of respondents in that income bracket ranking the government as 1st (see Figure 103). Similarly, about a third of respondents who have monthly household incomes of \$4,000 and above selected the government as their top choice to represent riders' interest (see Figure 103).

This contrasts with respondents from lower income groups, with approximately one-quarter of respondents ranking the government as their top choice to represent riders' interest (see Figure 103).

Figure 103: In the long term, who do you think can better represent your interests in ensuring that platform workers like you have income security or on other issues important to you? The Singapore Government, by personal income and household income



3.4 Associations in Representing Riders' Issues

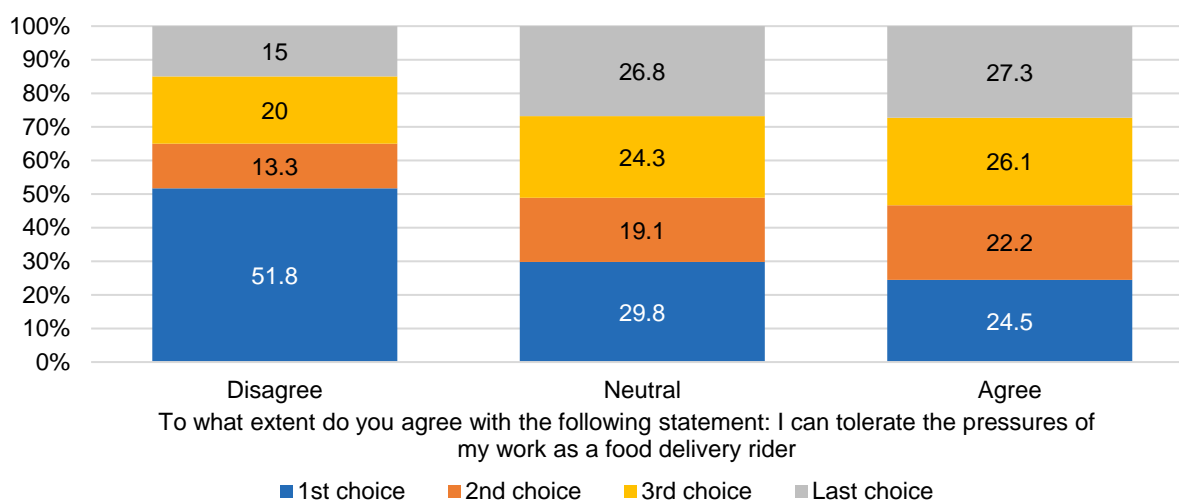
3.4.1 Respondents who were less adept at tolerating the pressures of working as a food delivery rider were more likely to choose associations to represent their interests

Slightly over half of respondents (51.8 per cent) who could not tolerate the pressures of their work as a food delivery rider chose associations as the option to best represent their interests, with only 15 per cent of these respondents ranking associations as their last choice (Figure 104).

In comparison, approximately one-quarter of respondents who were neutral about or capable of tolerating the pressures of food delivery work chose associations as their

top choice in representing riders' interests, with slightly over one-quarter of these respondents ranking associations as their last choice (see Figure 104).

Figure 104: Riders' rankings of associations in representing riders' issues: tolerating pressure



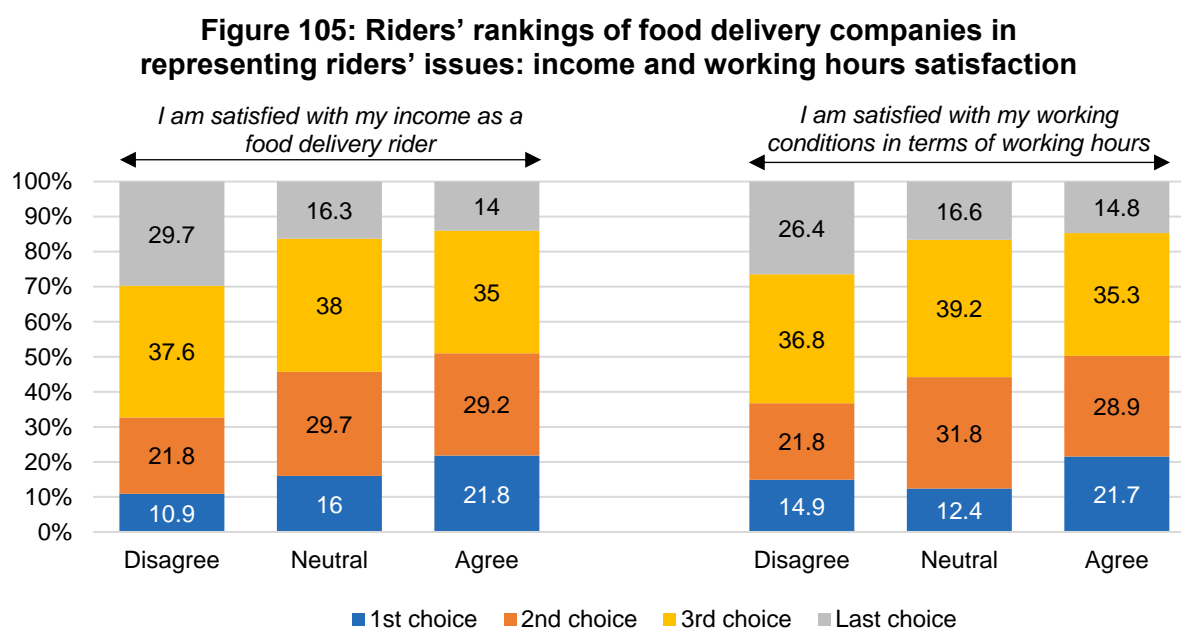
3.5 Food Delivery Companies in Representing Riders' Issues

3.5.1 Respondents who were less satisfied with their income and working hours as food delivery riders were less likely to choose food delivery companies to best represent their interests

About 10.9 per cent of respondents who were dissatisfied with their income as a food delivery rider indicated that food delivery companies can best represent their interests, as opposed to the 29.7 per cent of dissatisfied respondents who ranked food delivery companies as the worst option to represent riders' interests (see Figure 105). Riders who were satisfied with their income from food delivery riding were more likely to choose food delivery companies to best represent their interests, with 21.8 per cent of

satisfied respondents ranking food delivery companies as their first option, and 14 per cent of respondents ranking companies as their last option (see Figure 105).

Similarly, 14.9 per cent of respondents who were dissatisfied with their working hours as a food delivery rider indicated that food delivery companies can best represent their interests, in contrast to the 26.4 per cent of dissatisfied respondents who ranked food delivery companies as the last option to represent their interests (Figure 105). About 21.7 per cent of respondents who were satisfied with their working hours as a food delivery rider ranked food delivery companies as the best option to represent their interests, with 14.8 per cent of these respondents ranking food delivery companies as the worst option to represent their interests (Figure 105), thus demonstrating that satisfaction with the working hours of food delivery riding is positively correlated to the likelihood of believing that food delivery companies can best represent riders' interests.



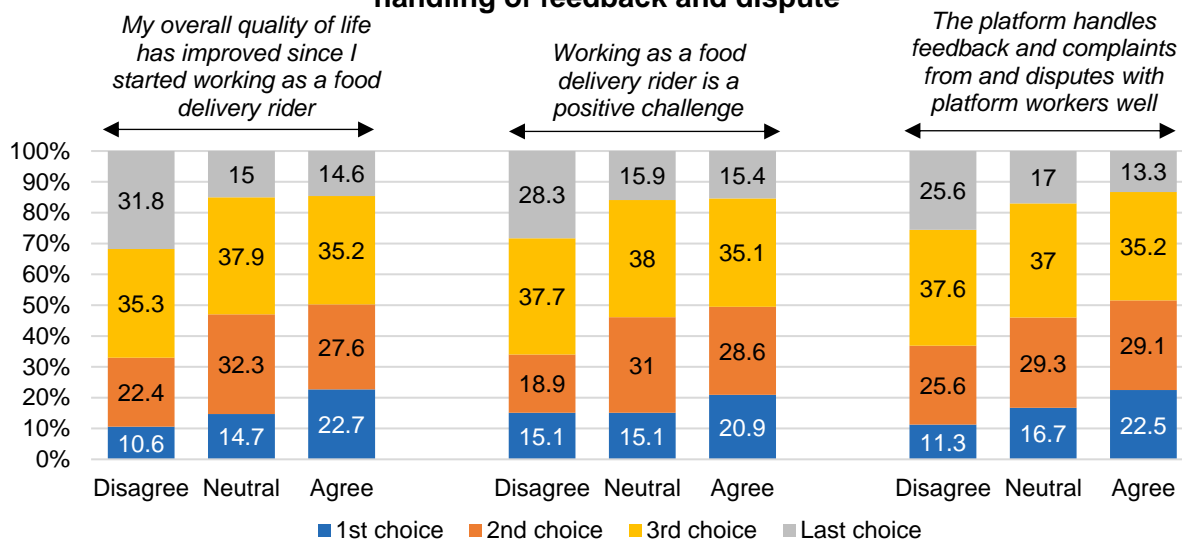
3.5.2 Respondents who perceived an improvement in their quality of life after working as a food delivery rider, who viewed food delivery work as a positive challenge, and were satisfied with the way food delivery platforms' handling of disputes were likelier to choose food delivery companies to represent their interests

For respondents whose perceived an improvement in their quality of life since starting work as a food delivery rider, 22.7 per cent of them chose food delivery companies as the option that would best represent their interests, compared to 10.6 per cent of respondents who did not perceive any improvement in their quality of life (see Figure 106).

A similar pattern can be seen amongst respondents' attitude towards food delivery riding, where slightly over a fifth of respondents who viewed food delivery work as a positive challenge chose food delivery companies to best represent their interests, as compared to 15.1 per cent of respondents who did not view food delivery riding as a positive challenge (see Figure 106).

Respondents who thought that food delivery platforms handled feedback and disputes well were also more likely to choose food delivery platforms as the best choice to represent their interests. Approximately 22.5 per cent of respondents who were satisfied with the handling of feedback and disputes chose food delivery companies as their top choice, while 11.3 per cent of those who were dissatisfied ranked food delivery companies as their top choice (see Figure 106).

Figure 106: Riders' rankings of food delivery companies in representing riders' issues: quality of life, positive challenge and handling of feedback and dispute



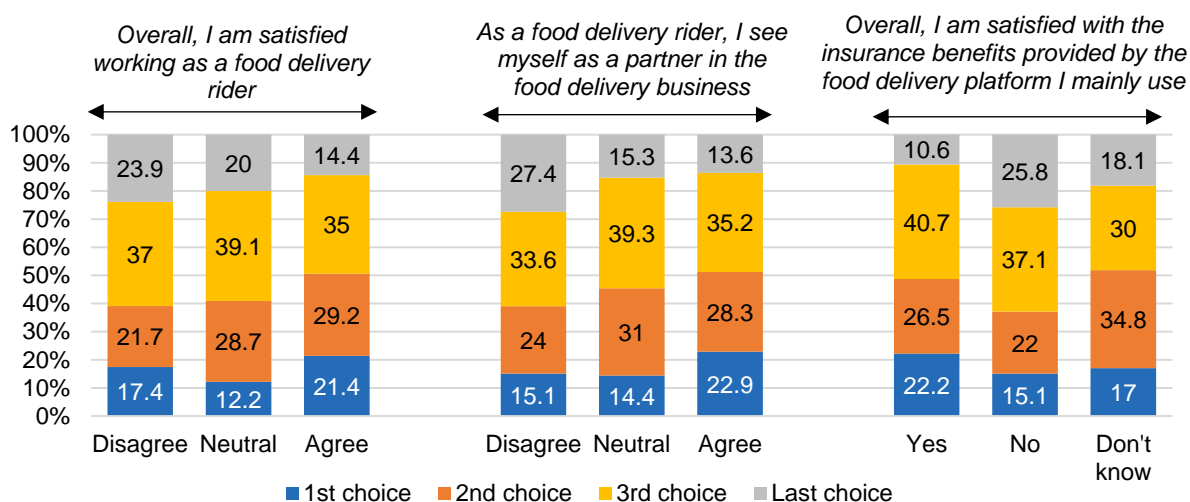
3.5.3 Respondents who were satisfied with working as a food delivery rider, who saw themselves as a partner in the food delivery business, and were satisfied with the insurance benefits provided by the food delivery platform they used were likelier to choose food delivery companies to best represent their interests

Slightly more than one-fifth of respondents who were satisfied with working as a food delivery rider indicated food delivery companies as the best option to represent riders' interests. This is more than the proportion of respondents who were dissatisfied or neutral who ranked food delivery companies as their first choice. Respondents who were satisfied with food delivery riding were also less likely to indicate food delivery companies as their last choice (14.4 per cent) as compared to respondents who were not satisfied (23.9 per cent) or neutral (20 per cent) (Figure 107).

Respondents who saw themselves as a partner in the food delivery business were also more likely to choose food delivery companies to best represent their interests as food delivery riders than respondents who did not see themselves as partners or were neutral about the statement. Approximately 13.6 per cent of respondents who saw themselves as partners chose food delivery companies as their last option to represent their interests, which is lower than that of those who did not think of themselves as partners (27.4 per cent) and those who were neutral (15.3 per cent) (see Figure 107).

Satisfaction with insurance benefits provided by food delivery companies is shown to be indicative of the likelihood of respondents choosing food delivery companies as their top choice to best represent their interests. About 22.2 per cent of respondents who were satisfied with their insurance benefits from food delivery platforms chose these companies as their top choice to represent their interests, while 15.1 per cent of respondents who were not satisfied ranked food delivery platforms as their first choice (see Figure 107).

Figure 107: Riders' rankings of food delivery companies in representing riders' issues: job satisfaction

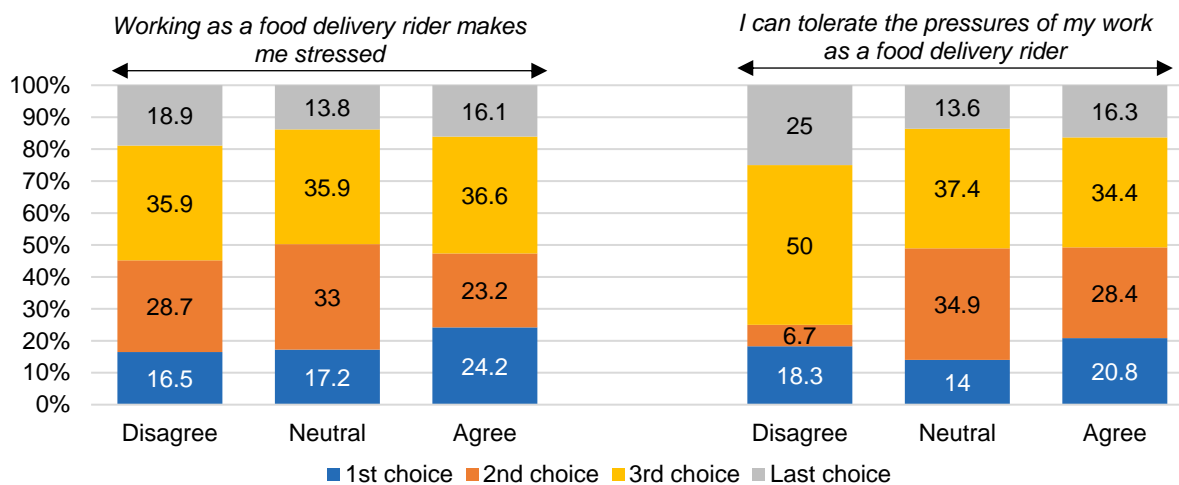


3.5.4 Respondents who were more stressed working as food delivery riders were likelier to indicate that food delivery companies can best represent their interests; respondents who could not tolerate the pressure of working as a food delivery rider were likelier to pick platforms as their last choice of representation

Stress from working as a food delivery rider was correlated to the likelihood of a respondent ranking food delivery companies as their top choice for representing riders' interests. Almost a quarter of respondents who felt stressed from food delivery riding chose food delivery companies as their top choice, while 16.5 per cent of respondents who were not stressed from delivery riding chose food delivery companies as their top choice (see Figure 108).

Amongst respondents who were unable cope with the pressures of working as a food delivery rider, 25 per cent chose food delivery companies as the worst choice to represent their interests, as compared to 13.6 per cent of respondents who were neutral and 16.3 per cent of respondents who were able to tolerate stress from food delivery riding. The inability to cope with the stress from delivering riding is an indicator of ranking food delivery companies last in representing riders' interests (Figure 108).

Figure 108: Riders' rankings of food delivery companies in representing riders' issues: stress

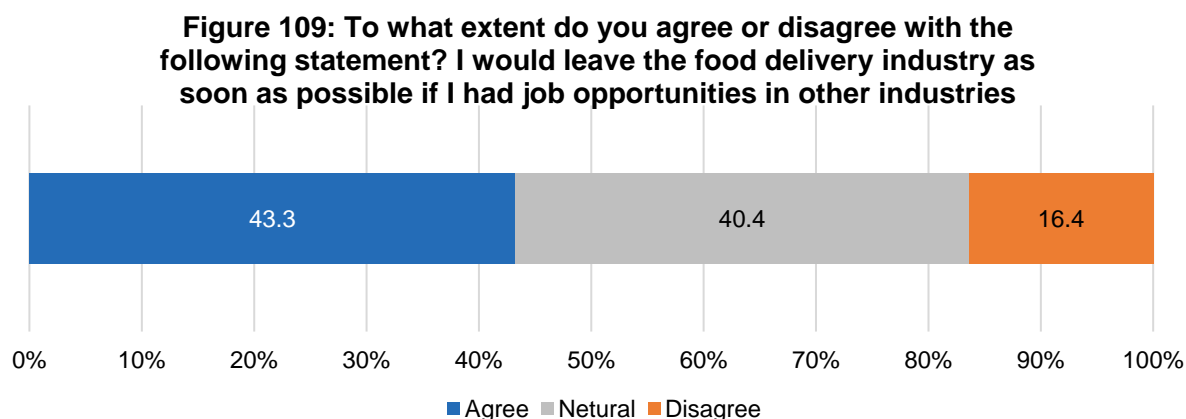


4. OPENNESS TO ALTERNATIVE CAREERS

4.1 Moving Out of Food Delivery Work

4.1.1 Over two-fifths of riders would leave the food delivery industry ASAP; one-third of respondents do not intend to leave food delivery work, and more than one-third would leave if the new salary is at least \$3,000

When asked if they would leave the food delivery industry as soon as possible if they had job opportunities in other industries, 43.3 per cent of the riders responded in the affirmative. On the other hand, 16.4 per cent do not intend to leave food delivery work as soon as possible even when presented with job opportunities elsewhere (Figure 109).

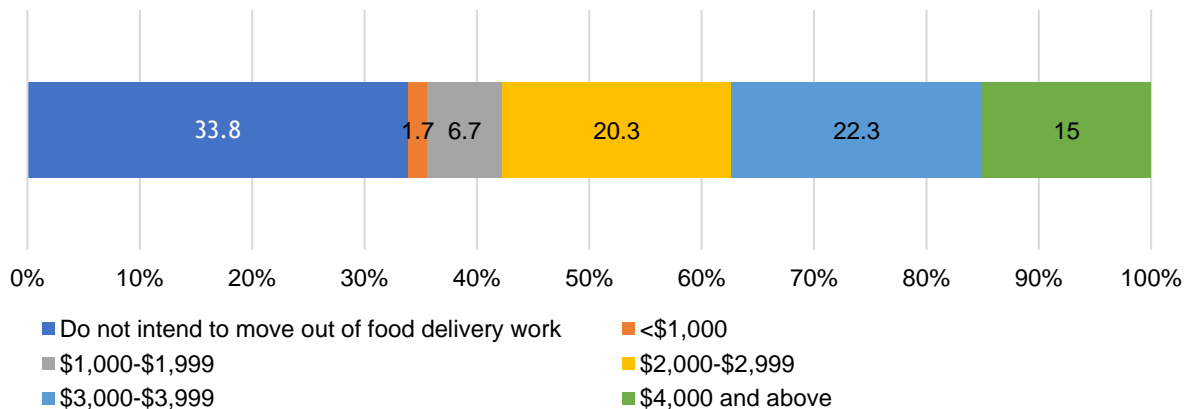


Respondents were also asked about the minimum salary they would accept (before CPF deduction) for a new job if they were to move out of food delivery work. While 37.3 per cent of riders indicated that they will move out of food delivery work if their new job offers them at least \$3,000 in salary, 33.8 per cent indicated that they do not intend to move out of food delivery work at all (see Figure 110). Despite a much tougher food delivery market with higher competition and sometimes lower fares,

some riders expressed that the income they get from food delivery is still better than other alternatives. Marcus, 33, who originally intended to find work in the IT industry after leaving the hotel industry, eventually decided to stay in food delivery:

I used to work in hotel, I started at the bottom, then I took 10 years to reach manager, my pay increment only like 100 a year, I ask others at the bottom, they only like \$10, \$20 increment. Then I see my boss, driving expensive car, buying 700k house. ... I cannot earn 5k with that job, unless I reach director level. Might as well do riding, as least if I work hard, I can earn 5k.

Figure 110: If you were to move out of food delivery work, what would be the minimal salary you would accept (before CPF deduction) for the new job?



4.1.2 Less educated, those living in smaller housing types, and those who derive most (but not all) income from riding were less likely to move out of food delivery work

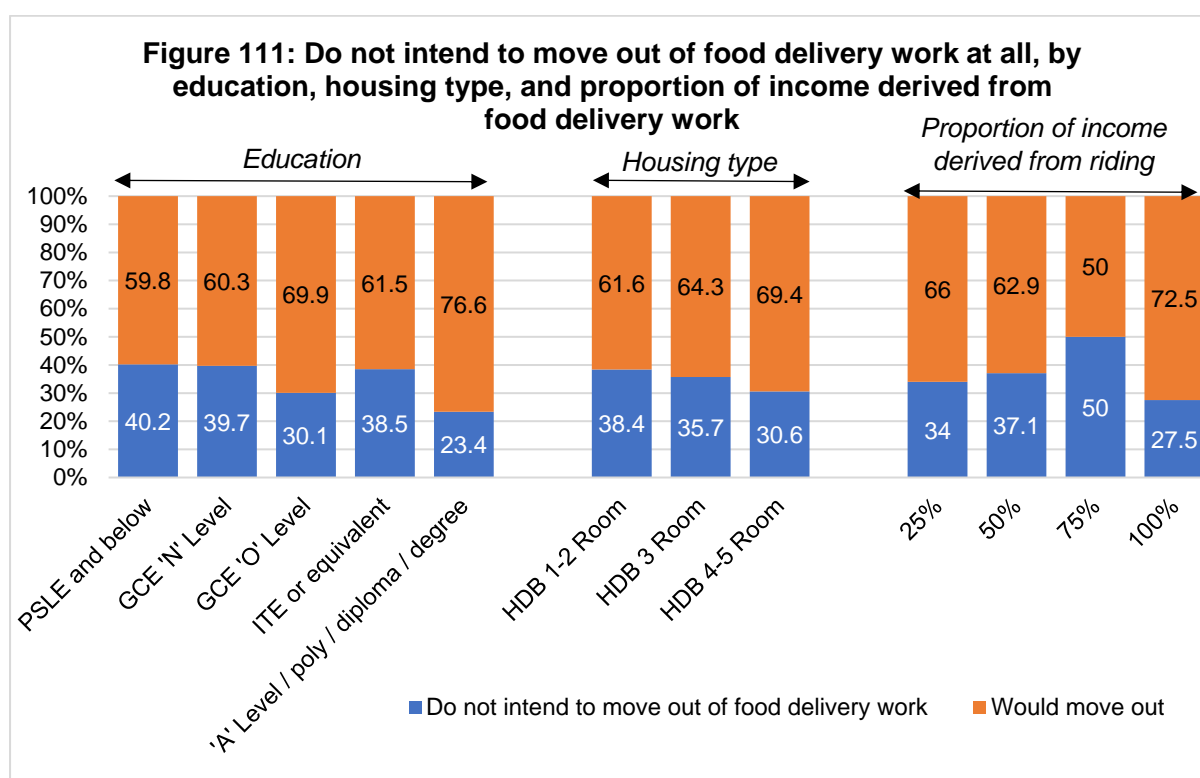
The preference of riders to stay or leave the food delivery industry varied by their education, housing type, and reliance on food delivery work for their income. Compared to 23.4 per cent of respondents who have an 'A' Level / poly / diploma / university degree, 40.2 per cent of those with a PSLE certificate and below and 39.7 per cent of those with GCE 'N' Level qualifications indicated that they do not intend to move out of food delivery work (see Figure 111). This could be due to the perceived lack of opportunities to earn a higher income in food delivery. Andy, 35, a N level holder, tried to find other jobs when fares dropped. He gave up searching for a job after six months when he realised that other jobs paled in comparison to the income from platform work despite the drop in fares:

The salary must be better lah... and the working hours. But I compare back and forth, [platform company] working hours and salary is still more reasonable. Even though it has fallen, but it's still better than normal jobs out there. My education level isn't very high also, so it's hard for me to find a job paying above \$3,000.

For riders with fewer work alternatives that allow them to earn more, food delivery is perceived as a 'fair shot', an opportunity for them to earn more than what they would normally have in other jobs. This would influence their preference to stay in food delivery.

In terms of housing, 30.6 per cent of respondents living in HDB 4-5 Room flats indicated that they do not want to move out of food delivery compared to 38.4 per cent of those who live in HDB 1-2 Room flats (see Figure 111).

In terms of the proportion of their income derived from food delivery riding, half of the riders who derive a large proportion, but not all, of their income from food delivery work (i.e., 75% of their total income comes from food delivery) indicated an intention to stay, while just 27.5 per cent who derive all (i.e., 100%) of their income from food delivery stated the same (see Figure 111). One possible explanation would be the familiarity of the pros and cons of this line of work for full-time riders. These riders were cognisant of the dangers and downsides of being a rider. In addition, they would not be able to have social protections or benefit accorded to them from their other jobs, especially if those jobs offered them these benefits.

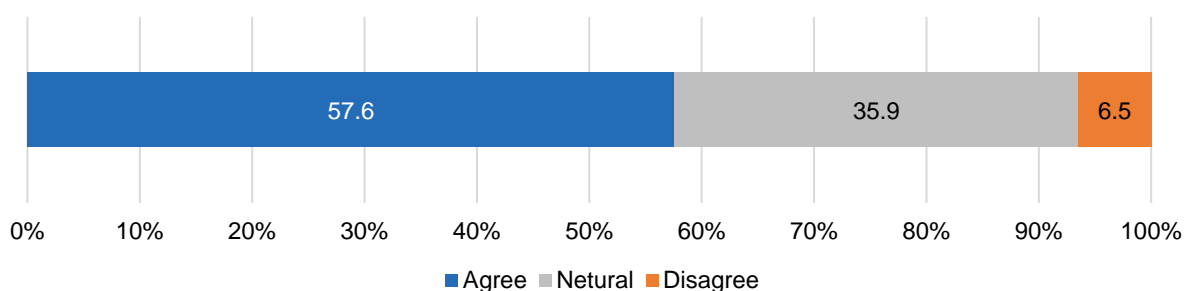


4.2 Perception of Food Delivery Work

4.2.1 Almost three-fifths of riders viewed self-employed people in the gig economy (e.g., food delivery riders) as the future of work

Approximately 57.6 per cent of respondents viewed themselves and fellow self-employed individuals in the gig economy as the future of work (see Figure 112).

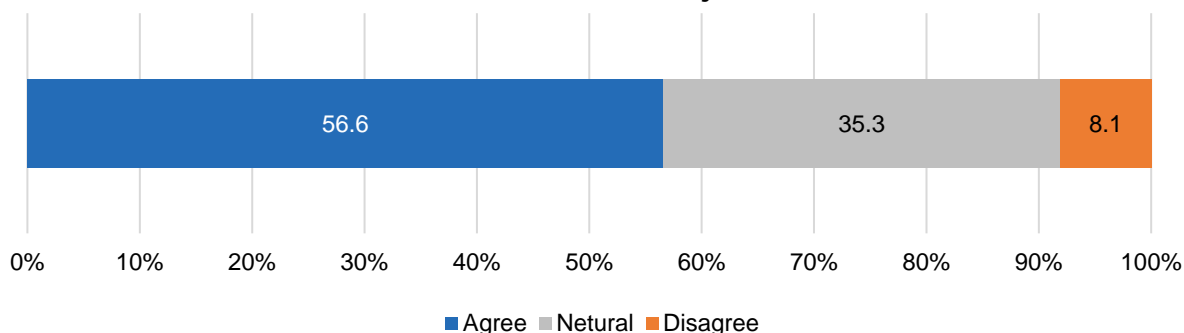
Figure 112: To what extent do you agree or disagree with the following statement? I view self-employed persons in the gig economy, like myself, as the future of work



4.2.2 More than half of respondents indicated that they believed working a job in the gig economy is a better way to earn a living compared to having a traditional 9-to-5 job

About 56.6 per cent of respondents thought that working a job in the gig economy, such as working as a food delivery rider, is a better way to earn a living than having a traditional 9-to-5 job (see Figure 113).

Figure 113: To what extent do you agree or disagree with the following statement? I find that working a job(s) in the gig economy is a better way to earn a living compared to having a traditional 9-to-5 job



4.2.3 Riders who are less educated, more experienced, more reliant on food delivery riding for their income and spend longer hours a week doing food delivery work were more likely to think that working a job in the gig economy is a better way to earn money than having a traditional 9-to-5 job

In comparison to the 51.5 per cent of riders with 'A' Level / poly / degree levels of education who felt that gig jobs are better for earning a living, 61.7 per cent of riders with ITE or equivalent qualifications thought so (see Figure 114).

The newer a rider was to the food delivery industry, the less likely they were to think that delivery work is better than 9-to-5 jobs for earning a living. Less than half of riders who had worked as a food delivery rider for less than a year (49.4 per cent) thought that gig work is better than 9-to-5 jobs for earning a living. In contrast, 67.4 per cent of riders who had been in the industry for more than three years felt that working a gig job was better than traditional 9-to-5 jobs for earning a living (see Figure 114).

Riders who relied more on food delivery riding for their income were more likely to think that working a gig economy job is better than a 9-to-5 job for earning a living, with 61.1 per cent of riders who relied on food delivery work for three quarters of their income and 58.1 per cent of riders who relied solely on food delivery work for their income agreeing that gig jobs were better for earnings. In contrast, 53.8 per cent of riders who relied on food delivery work for 25% of their income and 51.6 per cent of riders who relied on food delivery work for half their income thought that gig work was a better way to earn a living (see Figure 115).

Lastly, slightly over half of riders who spent 1-10 hours a week on food delivery work (51.3 per cent) believe that food delivery is better than a traditional 9-to-5 job for earning a living, as compared to 62.5 per cent of riders who spent 51 hours and above in a week doing food delivery work (see Figure 115).

Figure 114: To what extent do you agree or disagree with the following statement? I find that working a job(s) in the gig economy is a better way to earn a living compared to having a traditional 9-to-5 job, by education and years working as rider

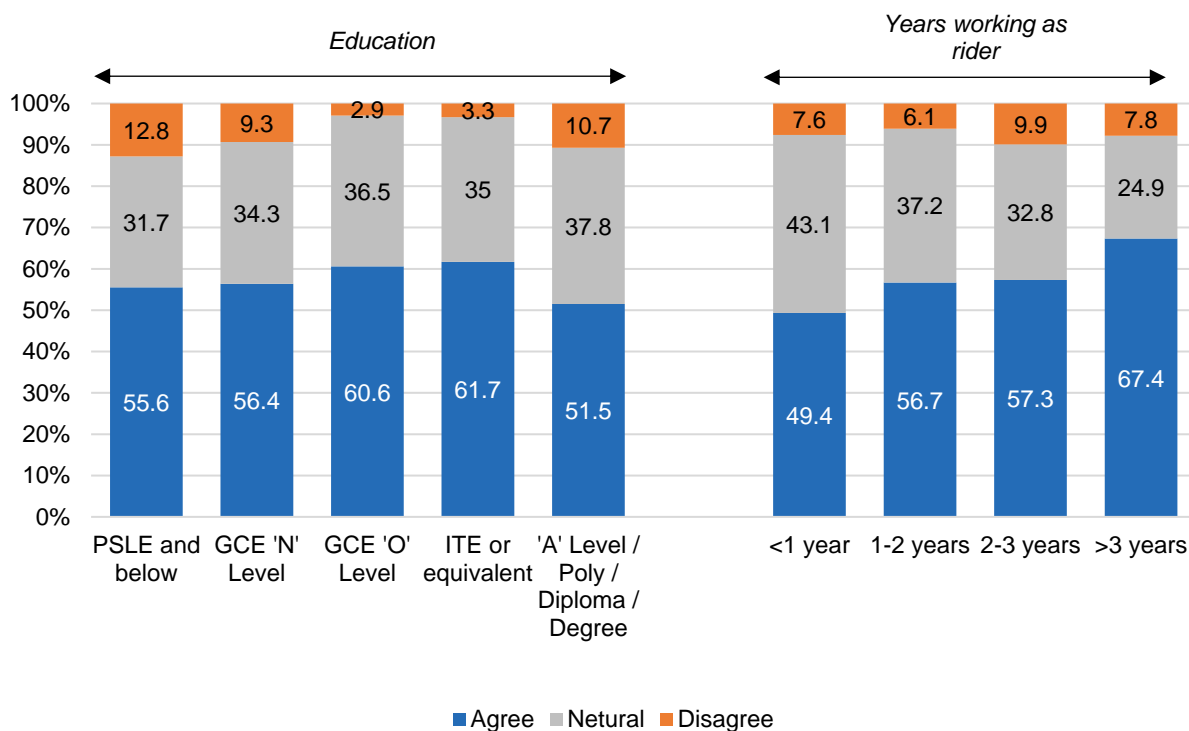
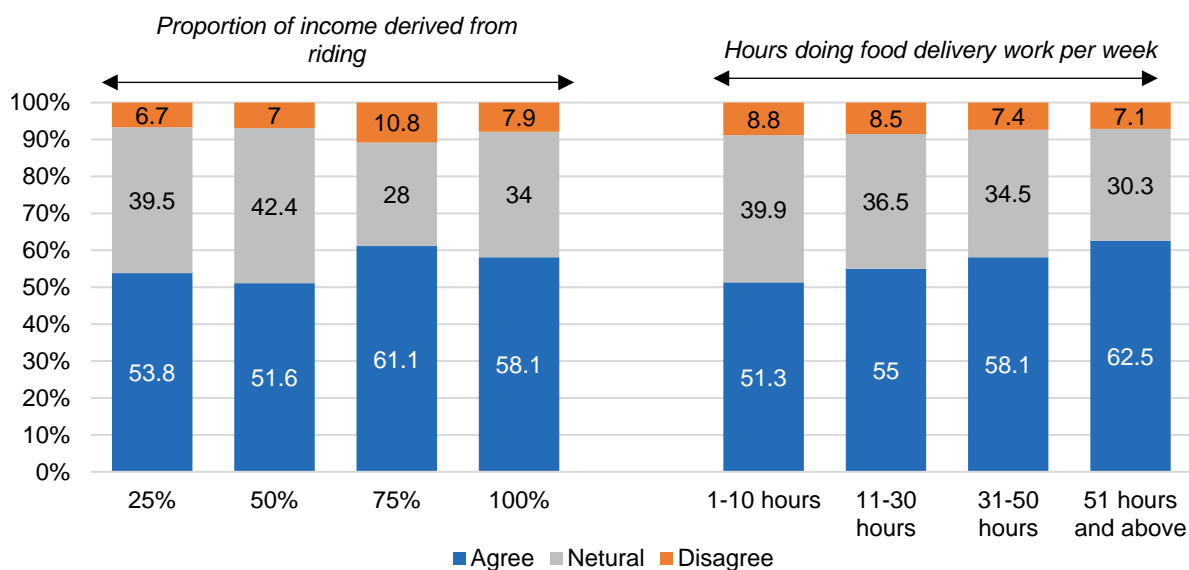


Figure 115: To what extent do you agree or disagree with the following statement? I find that working a job(s) in the gig economy is a better way to earn a living compared to having a traditional 9-to-5 job, by proportion of income from riding and hours d

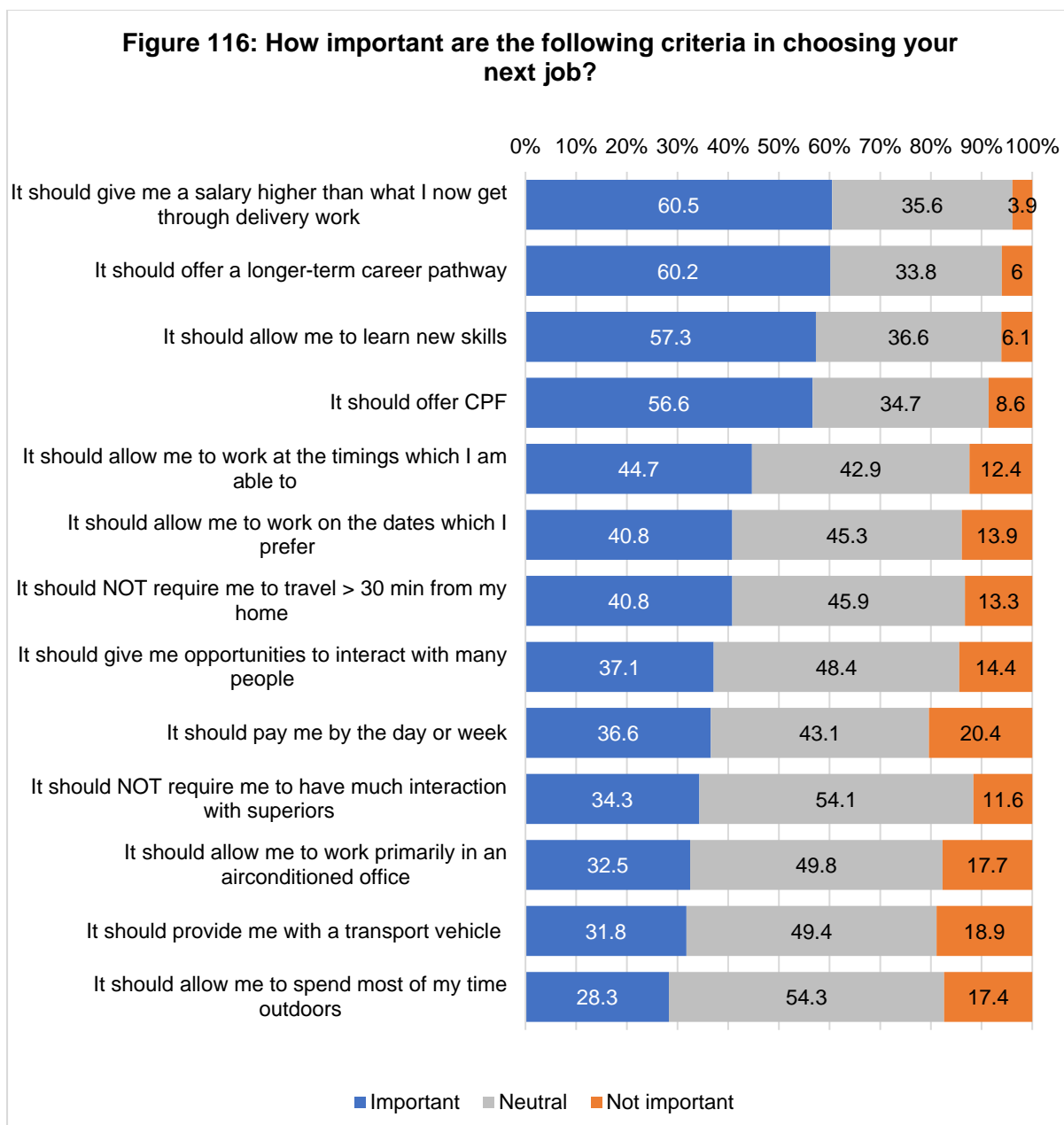


While more among those who do platform food delivery to derive their full income indicate their interest to leave for other opportunities, the reality is that many of them hold perceptions of the viability of gig work in comparison to 9-5 work. It is unclear whether such perceptions may also reflect a discomfort for conventional work, which may have become commonplace with longer periods engaged in the perceived flexibility of platform work. This has implications for their ability to reintegrate into traditional work settings which often involve fixed timings and collegial and supervisory relationships.

4.3 Important Criteria in Choosing Their Next Job

4.3.1 Three-fifths of respondents indicated that a higher salary, longer-term career pathway, learning new skills, and CPF were important criteria when choosing their next job

Among a list of benefits that a job could offer, a larger proportion of riders deemed that a higher salary, a longer-term career pathway, learning new skills, and offering CPF were important when choosing their next job. Specifically, 60.5 per cent of riders indicated that their next job should provide them with a salary higher than what they are now getting through food delivery work and 60.2 per cent indicated that it should offer them a longer-term career pathway. More than half of respondents also noted that learning new skills (57.3 per cent) and the job providing CPF (56.6 per cent) were important (see Figure 116).

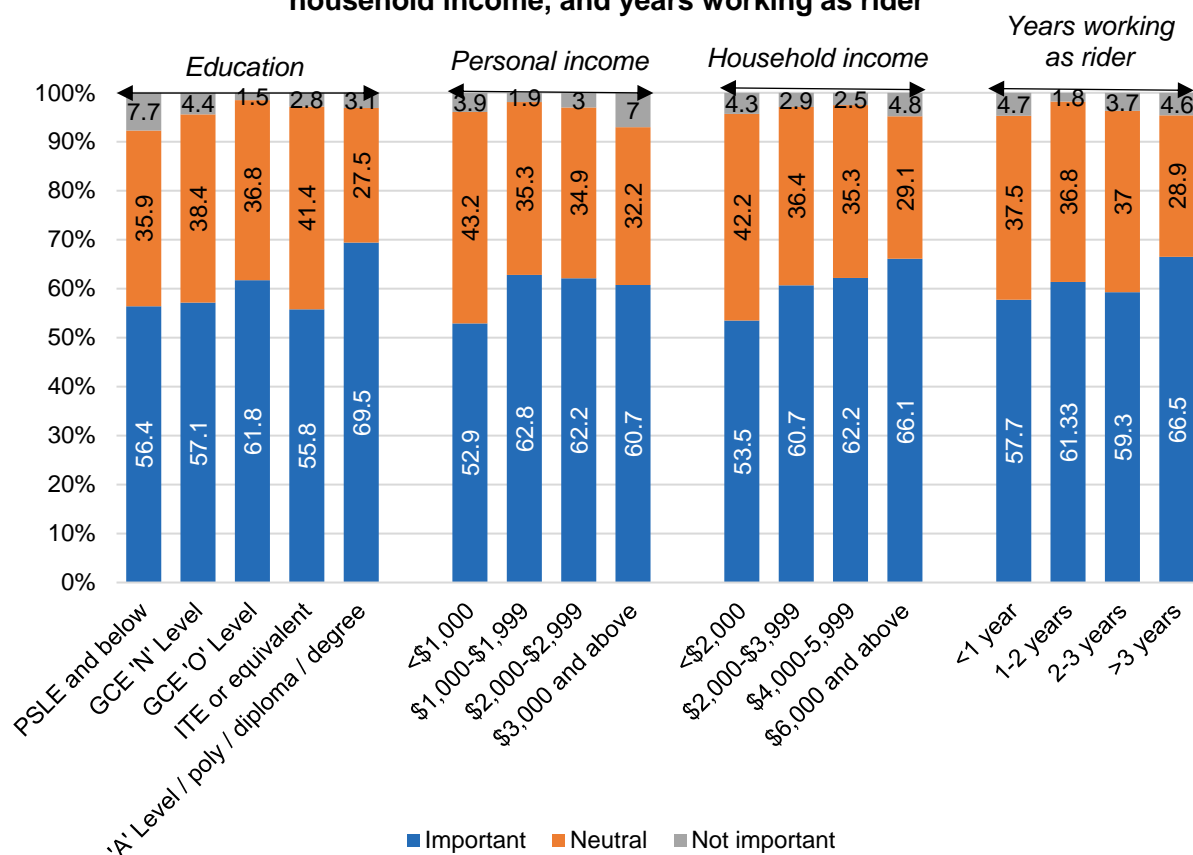


Wong, 36, realised there was no long-term stability in food delivery. He joined CCP (Career Conversion Programmes) with his wife to become a Food and Beverage (F&B) management trainee. It was a mid-career change triggered by the realisation that he needed a long-term career. While he earned much more as a full-time rider, he is looking to new work to secure his future.

4.3.2 Riders who are more educated, wealthier, and with more years of experience on the job were likelier to want their next job to give them a salary higher than what they now get through delivery work

The importance of earning a salary higher than what they now get through food delivery work was positively correlated with education level, monthly personal income, monthly household income, and years that the respondents have worked as food delivery riders. Compared to 69.5 per cent of respondents with an 'A' Level / poly / diploma / university degree, 56.4 per cent of those with a PSLE and below qualification stated that earning a higher salary is an important criterion in choosing their next job (see Figure 117). While 60.7 per cent of riders with a monthly personal income of \$3,000 and above and 66.1 per cent of riders with a monthly household income of \$6,000 and above noted that a higher salary was an important criterion in choosing their next job, 52.9 per cent and 53.5 per cent of riders in the lowest monthly personal income and monthly household income bracket indicated the same (see Figure 117). Lastly, 66.5 per cent of riders who have worked in food delivery for more than 3 years indicated that a higher salary was important compared with 57.7 per cent of riders who have worked less than one year in food delivery (see Figure 117).

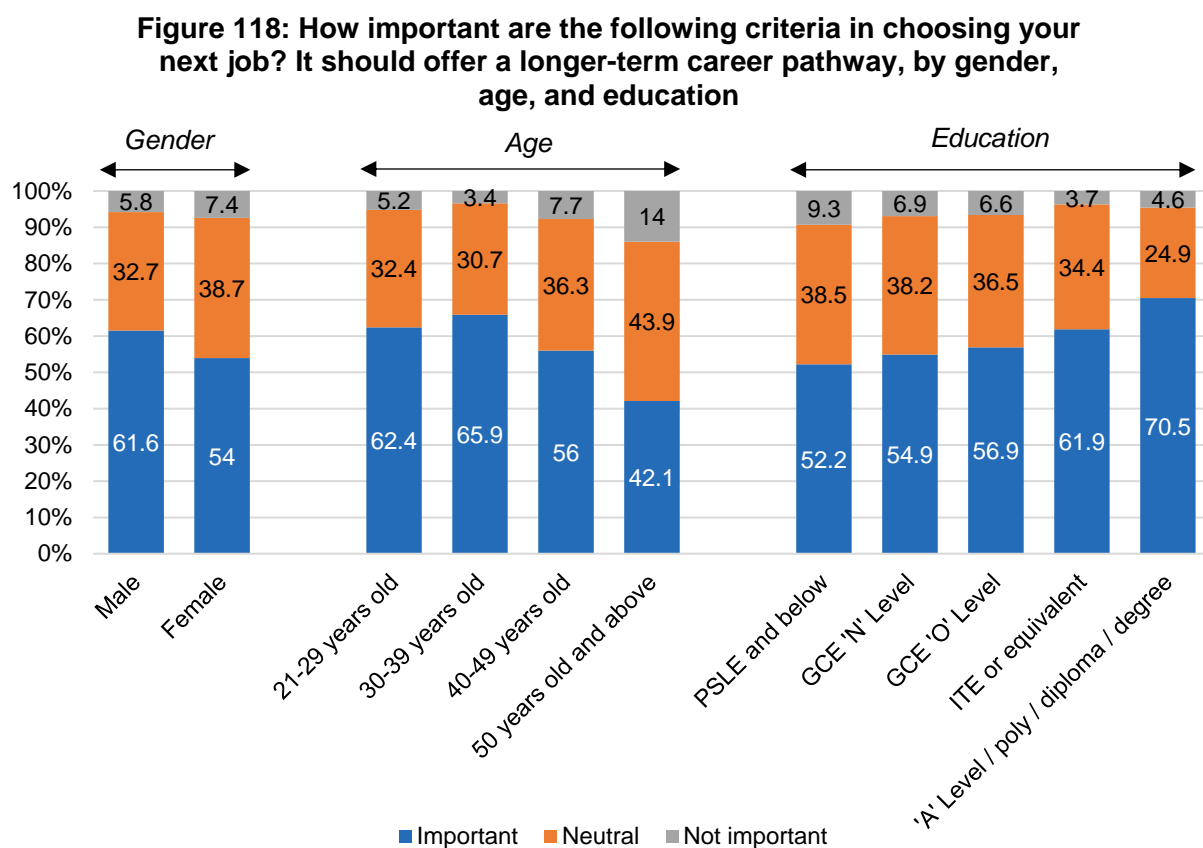
Figure 117: How important are the following criteria in choosing your next job? It should give me a salary higher than what I currently can get through delivery work, by education, personal income, household income, and years working as rider



4.3.3 Men, younger, more educated, and better income respondents were likelier to want their next job to offer a longer-term career pathway

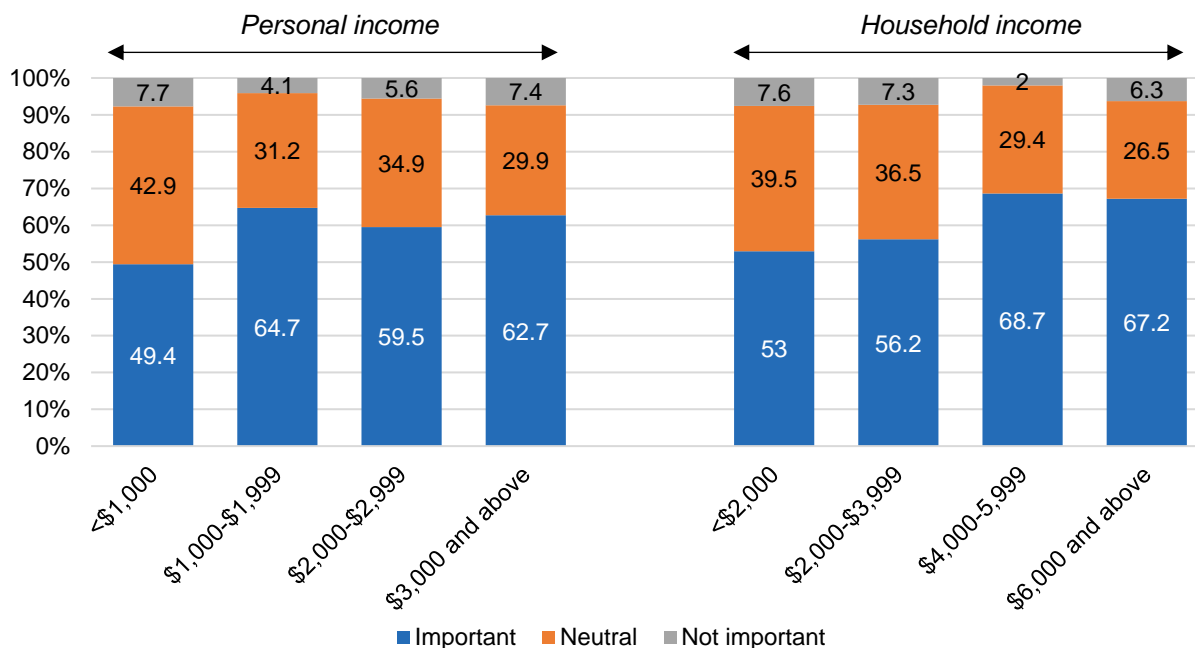
The importance of a longer-term career pathway in choosing their next job differed among riders depending on their gender, age cohort, education, and income levels. Compared to 61.6 per cent of male riders who indicated that a longer-term career pathway was an important criterion in choosing their next job, 54 per cent of females did the same. Riders in younger age cohorts were also more likely to emphasise the importance of a longer-term career pathway, with 62.4 per cent of those in their 20s and 65.9 per cent of those in their 30s indicating so compared with 42.1 per cent of

riders who are 50 years old and above. Seven in 10 riders who have an A' Level / poly / diploma / university degree felt that a longer-term career pathway was essential, while just slightly over half (52.2 per cent) of riders with a PSLE and below qualification indicated likewise (see Figure 118).



While 49.4 per cent of riders who earned less than \$1,000 a month indicated that a longer-term career pathway is an important criterion in choosing their next job, approximately 60 per cent of riders in other income groups stated the same. Similarly, 53 per cent and 56.2 per cent of riders who have household incomes of less than \$2,000 and \$2,000-\$3,999 respectively indicated that a longer-term career pathway is crucial, while two-thirds of riders in the higher income groups did the same (see Figure 119).

Figure 119: How important are the following criteria in choosing your next job? It should offer a longer-term career pathway, by personal income, and household income

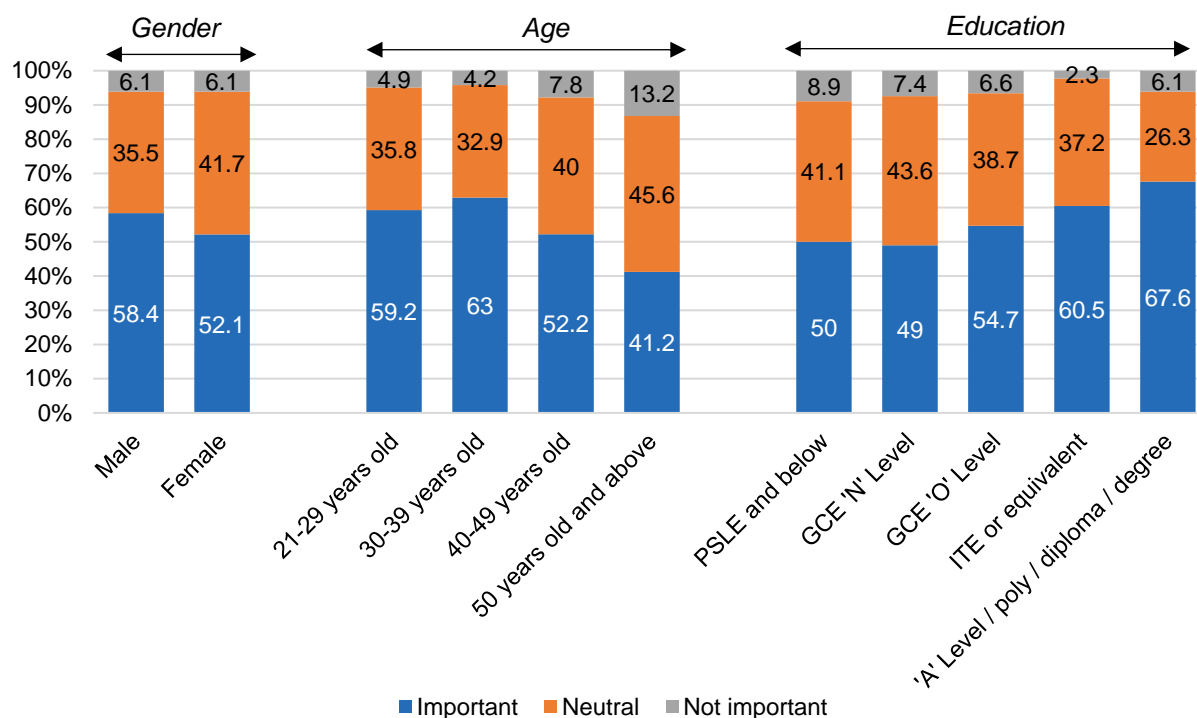


4.3.4 Men, younger, higher educated, and better income respondents were likelier to prioritise learning new skills when choosing their next job

Gender, age, education level, and income level also mattered when assessing the importance of learning new skills among different riders. While 58.4 per cent of male riders indicated that their next job should allow them to learn new skills, 52.1 per cent of female riders indicated the same. Approximately three-fifths of riders in their 20s (59.2 per cent) and 30s (63 per cent) valued learning new skills in their next job compared with slightly over two-fifths of riders aged 50 years old and above (41.2 per cent). More than two-thirds of riders with an A' Level / poly / diploma / university degree (67.6 per cent) felt that it was important that their next job allows them to learn new

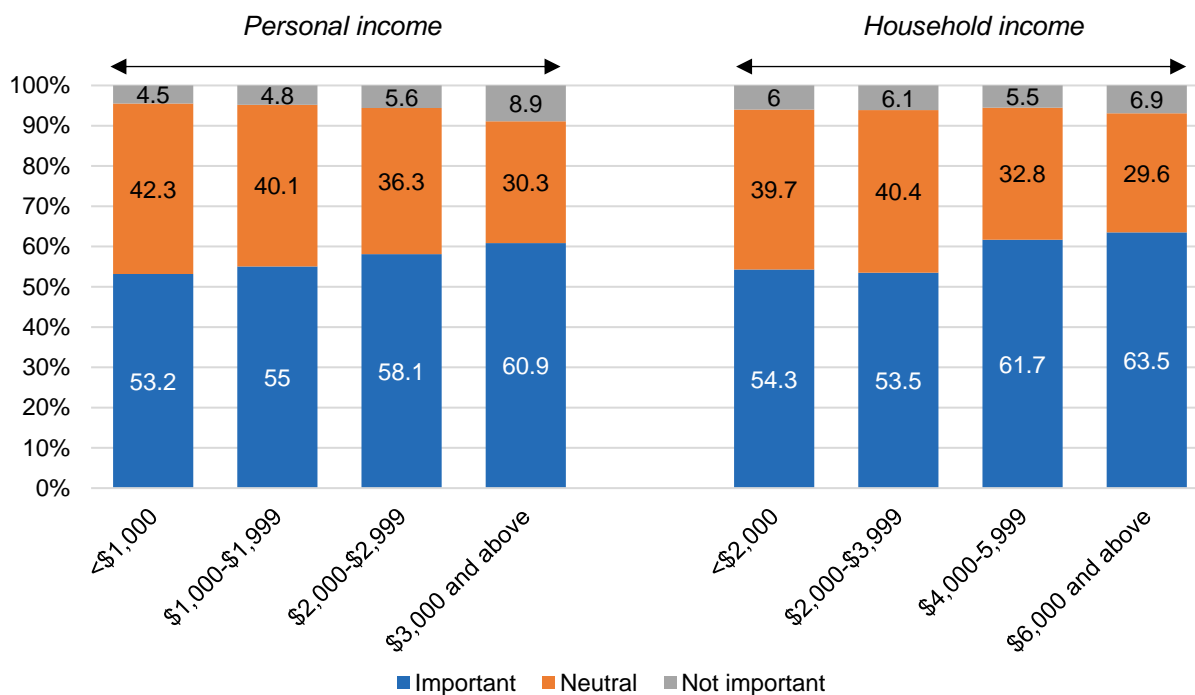
skills, while just half of the riders with a PSLE and below qualification did (see Figure 110).

Figure 110: How important are the following criteria in choosing your next job? It should allow me to learn new skills, by gender, age, and education



About three in five riders in the highest monthly personal (60.9 per cent) and household (63.5 per cent) income brackets indicated that it is important that their next job allows them to learn new skills, while just over half of riders in the lowest monthly personal (53.2 per cent) and household (54.3 per cent) income brackets did the same (see Figure 111).

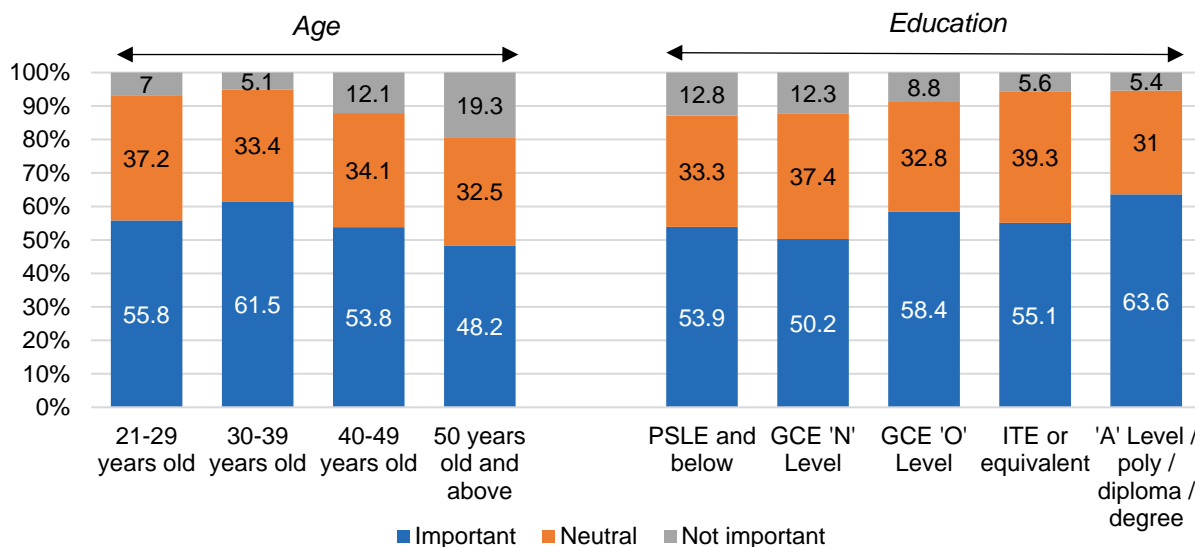
Figure 111: How important are the following criteria in choosing your next job? It should allow me to learn new skills, by personal income and household income



4.3.5 Younger, more educated, and better income respondents were more likely to want their next job to offer CPF

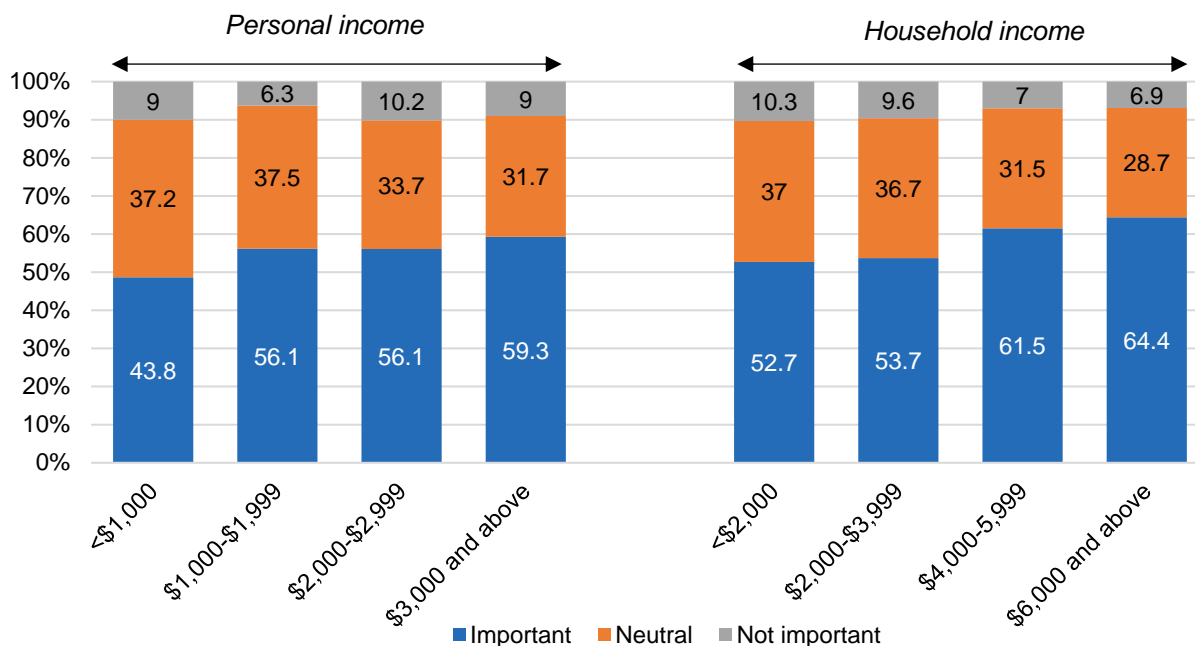
The importance of CPF in their next job varied by age, education level, as well as income levels of the riders. While 55.8 per cent of riders in their 20s and 61.5 per cent in their 30s indicated that CPF is an important criterion when choosing their next job, 48.2 per cent of riders who are 50 years old and above indicated likewise. Compared to 63.6 per cent of riders with an A' Level / poly / diploma / university degree, 53.9 per cent of riders with a PSLE and below qualification felt the same (see Figure 112).

Figure 112: How important are the following criteria in choosing your next job? It should offer CPF, by age and education



Compared to 43.8 per cent of riders who earned less than \$1,000, 59.3 per cent of riders who earned \$3,000 and above a month indicated that CPF is an important criterion in choosing their next job. Similarly, 52.7 per cent of riders with a household income of less than \$2,000 and 64.4 per cent of riders with a household income of \$6,000 and above felt that CPF is an important criterion when choosing their next job (see Figure 113).

Figure 113: How important are the following criteria in choosing your next job? It should offer CPF, by personal income and household income

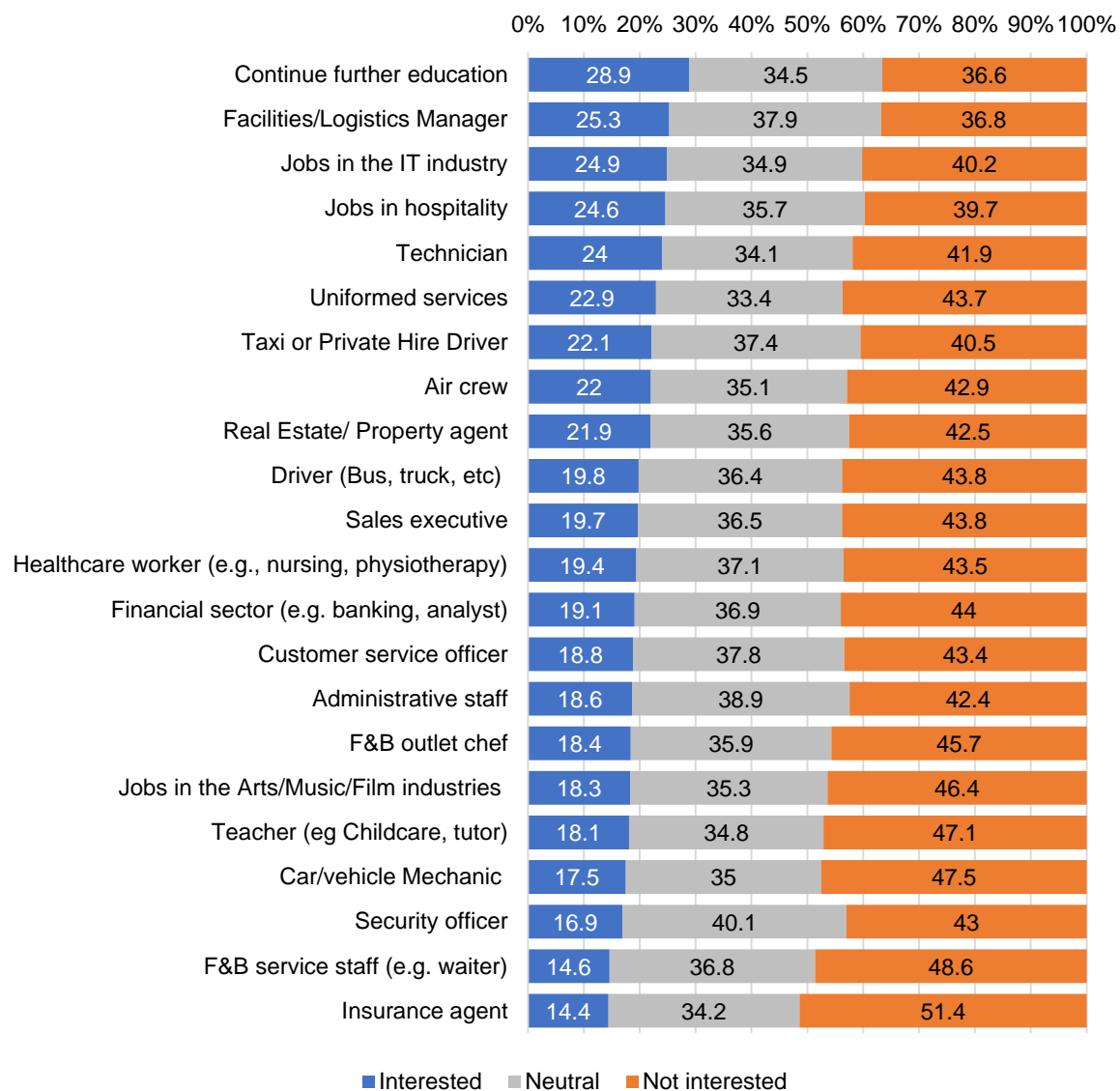


4.4 Possible Alternative Career Options

4.4.1 Over one-quarter indicated that they want to continue further education if they move out from riding; one-quarter were interested in facilities/logistics, IT, and hospitality; about half were not interested in F&B or being an insurance agent

More than one in four riders indicated that they want to further their education if they move out of food delivery riding. About one in four riders was interested in careers in facilities/logistics, information technology (IT), and hospitality. Just 14.6 per cent indicated an interest in being an F&B service staff and 14.4 per cent in taking on a career as an insurance agent; these were the two least popular career options in the list provided to the riders (see Figure 114).

Figure 114: Here are some possible careers which some delivery riders may feel are suitable for them to move to (even if this requires some additional training). How interested are you in each of these options? (Top 10)



4.4.2 Respondents tend to demonstrate an interest in jobs of a similar nature

We conducted factor analysis on the various jobs that riders were interested in and derived six separate factor components, each comprising jobs of a similar nature. This suggests that riders were inclined to pick jobs that are highly similar to each other in

terms of the nature of the work when considering alternative career pathways if they leave food delivery riding.

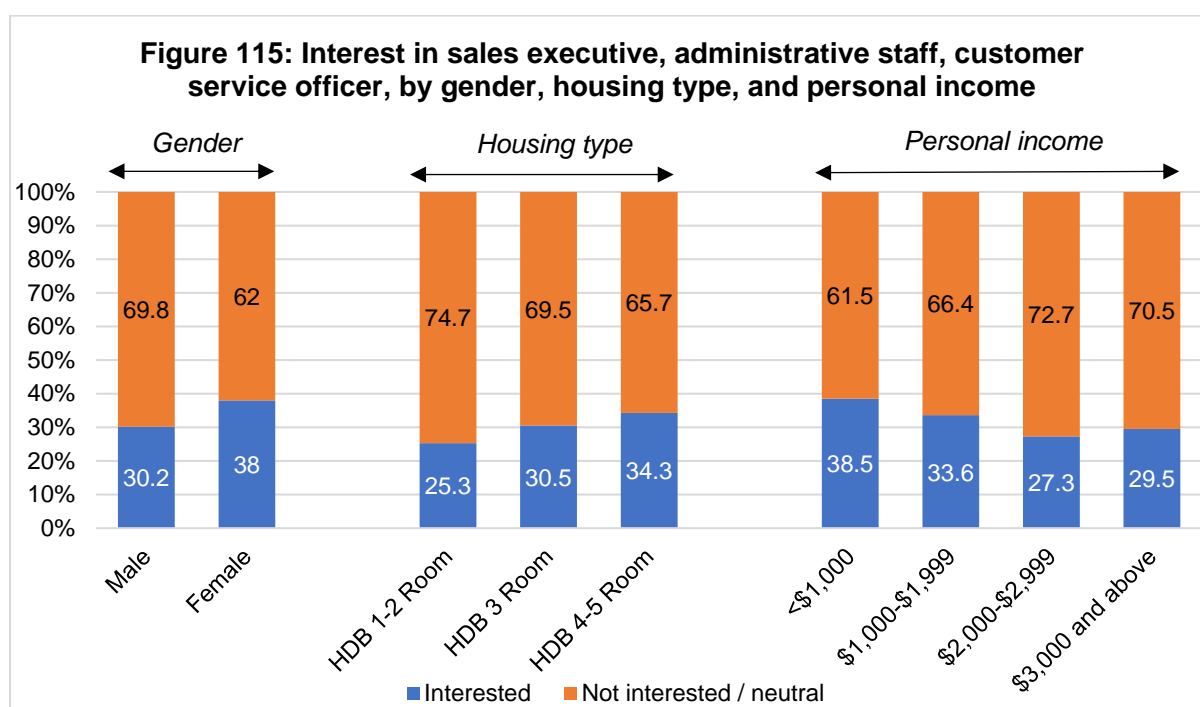
The six factors and their respective jobs are as follow:

1. Sales and administrative: sales executive, administrative staff, customer service officer
2. Finance: financial sector (e.g., banking), real estate / property agent, insurance agent
3. Information Technology: jobs in IT industry, technician (e.g., IT, hardware, maintenance)
4. Food & Beverage: F&B outlet chef, F&B service staff
5. Travel and hospitality: air crew, jobs in travel and hospitality industry (e.g., tour guide, travel agent)
6. Blue-collar work: security officer, car / vehicle mechanic, driver (bus, truck, etc)

Factor 1: sales and admin	Factor 2: finance	Factor 3: IT	Factor 4: F&B	Factor 5: travel and hospitality	Factor 6: blue-collar work
Sales executive	Financial sector (e.g., banking)	Jobs in IT industry	F&B outlet chef	Air crew	Security officer
Administrative staff	Real estate / property agent	Technician (e.g., IT, hardware, maintenance)	F&B service staff	Jobs in travel and hospitality industry (e.g. tour guide, travel agent)	Car / vehicle mechanic
Customer service officer	Insurance agent				Driver (bus/truck)

4.4.3 Females and respondents living in larger housing types but with lower personal incomes were more likely to be interested in sales, admin, and customer service jobs

Compared to 38 per cent of female riders, a smaller proportion (30.2 per cent) of male riders were interested in sales and administrative, and customer service jobs. Over one-third of riders living in HDB 4-5 Room flats (34.3 per cent) indicated an interest in such jobs compared with just slightly over one-quarter of riders living in HDB 1-2 Room flats (25.3 per cent). Among those in the lowest income bracket, 38.5 per cent indicated an interest in sales, administrative, and customer service jobs while 29.5 per cent of those in the highest income bracket did the same (see Figure 115).

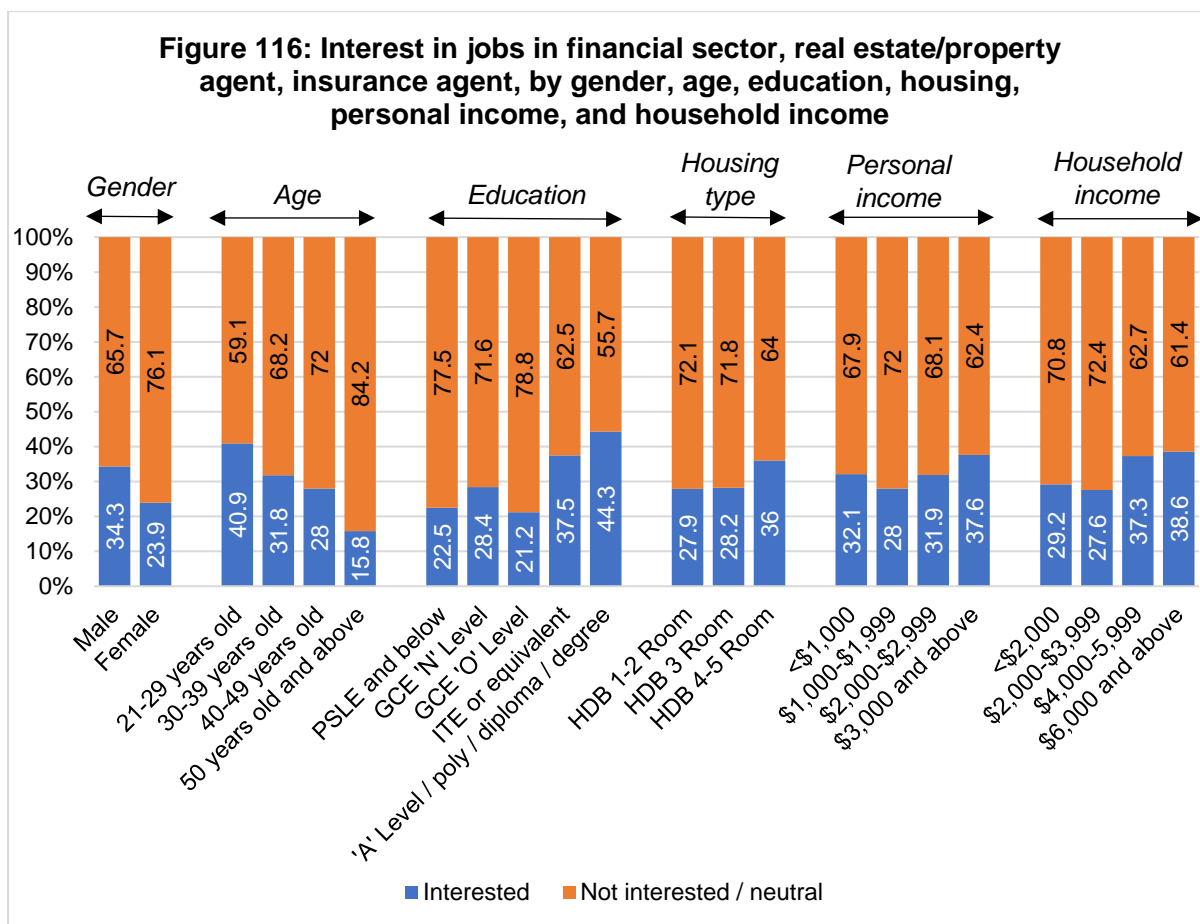


4.4.4 Men, younger, and higher SES respondents were likelier to be interested in careers in finance, real estate, and insurance

Male riders were more interested in careers related to finance, real estate, and insurance compared to female riders; 34.3 per cent of the former indicated an interest in those fields while 23.9 per cent of the latter did. A larger proportion of younger riders indicated an interest in finance, real estate, and insurance jobs, where 40.9 per cent of those in their 20s and 31.8 per cent did so compared to 28 per cent in their 40s and 15.8 per cent who are 50 years old and above (see Figure 116).

Looking at the interest in such careers across educational qualifications, 44.3 per cent of those with an 'A' Level / poly / diploma / university degree demonstrated interest while just 22.5 per cent of those with PSLE and below qualification and 28.4 per cent of those with GCE 'N' Level did likewise. Interest also varied by housing type, where 36 per cent of riders living in HDB 4-5 Room flats were interested in careers related to finance, real estate, and insurance compared to 27.9 per cent of riders living in HDB 1-2 Room flats and 28.2 per cent living in HDB 3-Room flats (see Figure 116).

Interest in finance, real estate, and insurance jobs were also positively correlated with income level; 37.6 per cent of riders earning \$3,000 and above a month were interested in such jobs compared to 32.1 per cent of riders earning less than \$1,000. Similarly, 38.6 per cent of riders with household income of \$6,000 and above were interested in such jobs compared to 29.2 per cent of riders with household income of less than \$2,000 (Figure 116).



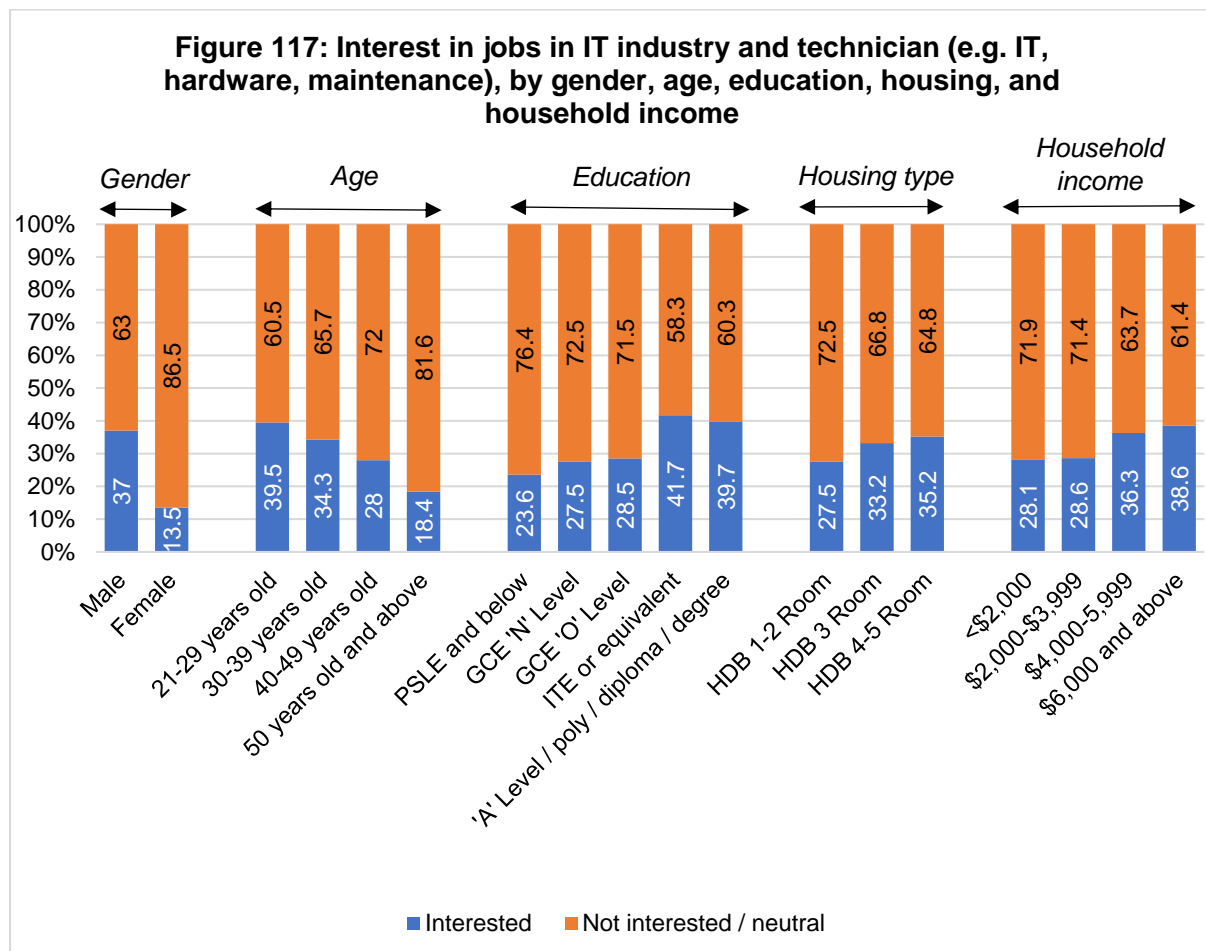
4.4.5 Similarly, men, younger, and higher SES respondents were likelier to be interested in careers in IT or be a technician

A gendered difference is also apparent when looking at the interest of riders towards jobs in the IT industry or being a technician; 37 per cent of male riders indicated interest while just 13.5 per cent of female riders did. Youngers riders also tend to prefer such jobs, where 39.5 per cent of those in their 20s and 34.3 per cent in their 30s indicated interest compared to 28 per cent in their 40s and 18.4 per cent of those 50 years old and above (see Figure 117).

About two in five riders with ITE qualification (41.7 per cent) or 'A' Level / poly / diploma / university degree (39.7 per cent) were interested in jobs in IT and being a technician,

compared to approximately one-quarter of those with PSLE and below qualification (23.6 per cent) and those with GCE 'N' Level (27.5 per cent) (see Figure 117).

A larger proportion of wealthier riders demonstrated an interest in jobs in the IT industry or being a technician; 35.2 per cent of those living in HDB 4-5 Room flats did so compared to 27.5 per cent of those living in HDB 1-2 Room flats, as well as 38.6 per cent of those with household income of \$6,000 and above compared to 28.1 per cent of riders with household income of below \$2,000 (see Figure 117).

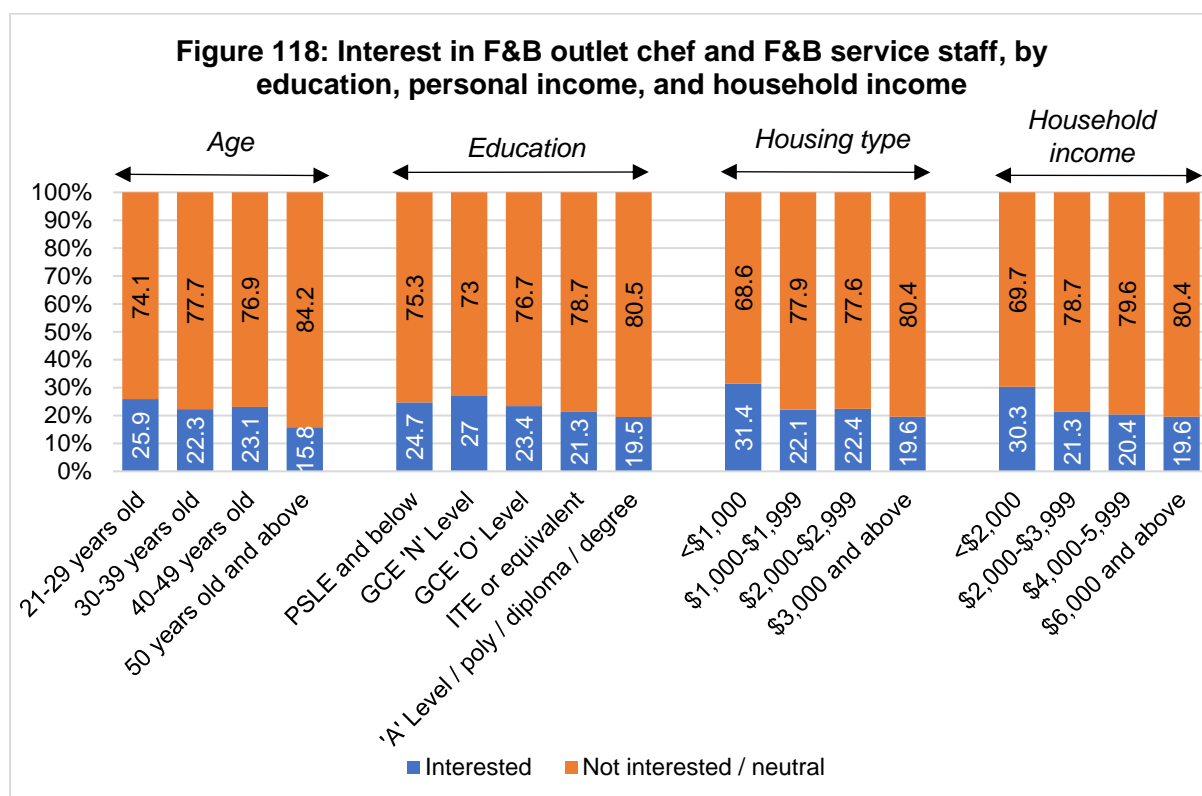


4.4.6 Younger and middle-aged, less educated, and those with lower personal and household income were likelier to be interested in careers in F&B

IPS Working Paper No. 47 (November 2022):
 Current Realities, Social Protection and Future Needs of Platform Food Delivery Workers in Singapore
 by Mathew, M., Thian, W. L., Lee, C., Zainuddin, S., & Chong, M.

Age, education level, personal monthly income, and household income were all negatively correlated with an interest in F&B jobs. While 25.9 per cent of riders in their 20s indicated interest in being an F&B outlet chef or F&B service staff, 15.8 per cent of riders who are 50 years old and above did. Among those with ITE qualification or 'A' Level / poly / diploma / university degree, about one-fifth were interested in such jobs compared to about one-quarter of those with PSLE and below qualification and GCE 'N' Level qualification (see Figure 118).

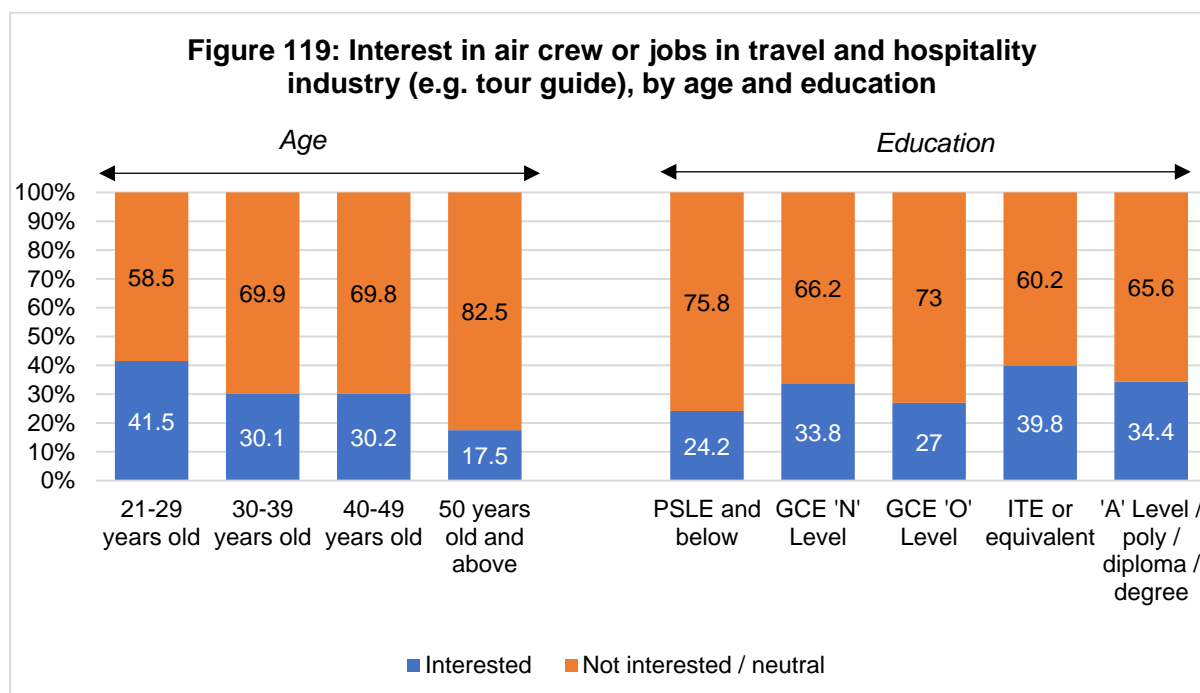
Compared to 31.4 per cent of riders earning less than \$1,000 a month in total personal income, 19.6 per cent of riders earning \$3,000 and more a month were interested in F&B jobs. Likewise, 30.3 per cent of those with less than \$2,000 in household income were interested in F&B jobs compared to 19.6 per cent of riders with a household income of \$6,000 and more (see Figure 118).



4.4.7 Younger and higher-educated respondents were more likely to be interested in careers in travel and hospitality

A larger proportion of younger riders demonstrated an interest in jobs in travel and hospitality; 41.5 per cent of riders in their 20s, 30.1 per cent of those in their 30s, 30.2 per cent of those in their 40s did so compared to 17.5 per cent of riders who are 50 years old and above (see Figure 119).

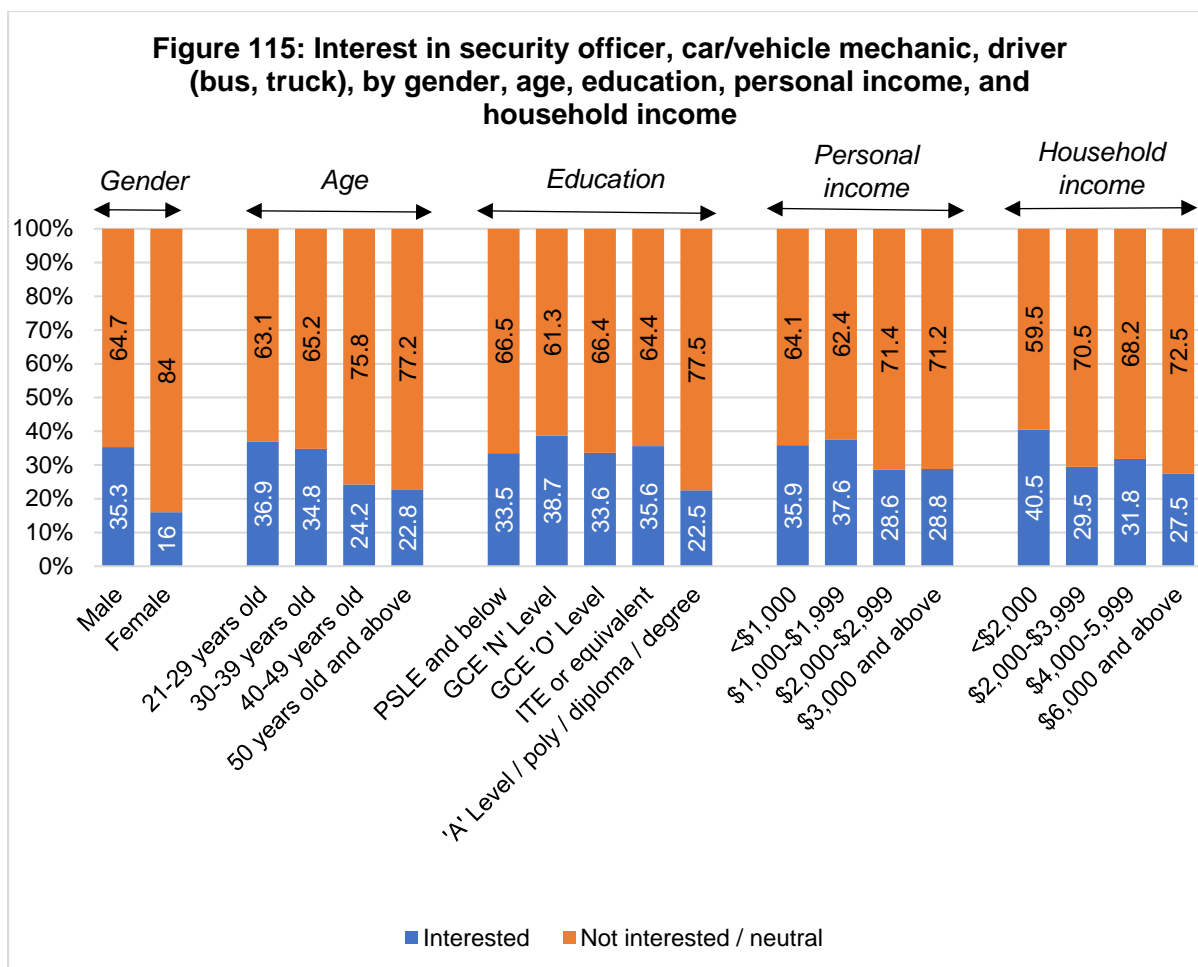
Among riders with ITE qualification or 'A' Level / poly / diploma / degree, more (39.8 per cent and 34.4 per cent respectively) tend to indicate an interest in jobs in travel and hospitality compared to riders with lower educational qualifications (24.2 per cent of those with PSLE and below qualification and 27 per cent with GCE 'O' Level) (see Figure 119).



4.4.8 Men, younger, and lower SES respondents were likelier to be interested in blue-collar jobs like security, vehicle mechanic, and bus/truck driver

More male riders (35.3 per cent) were interested in blue-collar jobs like security, vehicle mechanic, and bus/truck driver compared to female riders (16 per cent). More younger riders indicated an interest in such jobs, with 36.9 per cent of those in their 20s and 34.8 per cent of those in their 30s doing so compared to 24.2 per cent of riders in their 40s and 22.8 per cent of riders who are 50 years old and above (see Figure 120).

Compared to 22.5 per cent of riders who have 'A' Level / poly / diploma / degree, more than one-third of riders with other educational qualifications indicated an interest in such jobs. Lastly, riders in lower income brackets tend to be more interested in blue-collar jobs; 35.9 per cent of those earning less than \$1,000 in total income a month noted that they were interested compared to 28.8 per cent of those earning \$3,000 and above, as well as 40.5 per cent of those with less than \$2,000 in household income compared to 27.5 per cent of riders with a household income of \$6,000 and more (see Figure 120).

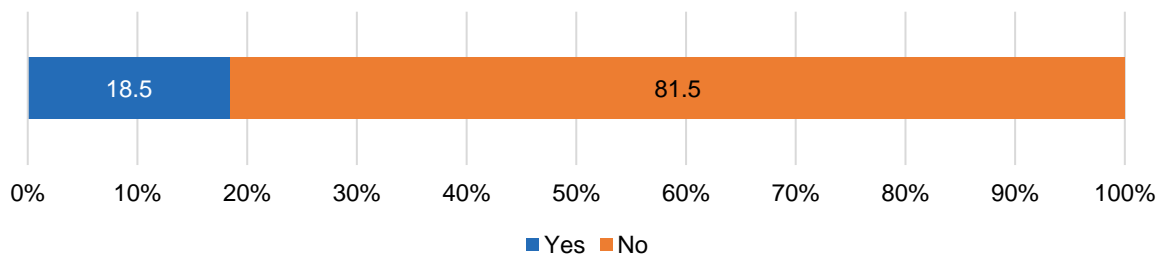


4.5 Skills Training and Upgrading

4.5.1 Less than one-fifth have attended training since becoming a food delivery rider

When asked if they have attended any training since becoming a food delivery rider which would help them get another job, just 18.5 percent of riders responded in the affirmative (see Figure 121).

Figure 121: Have you attended any training since becoming a food delivery rider which would help you to get another job?



From the interviews, there are many reasons to not attend training. Shafik, 24, feels that he would not have time to attend training as he would like to prioritise earning money for now:

I have a wife, a newborn. I don't really have much time for myself so if I were to go and take a course and apprenticeship, my wife will be sole breadwinner.

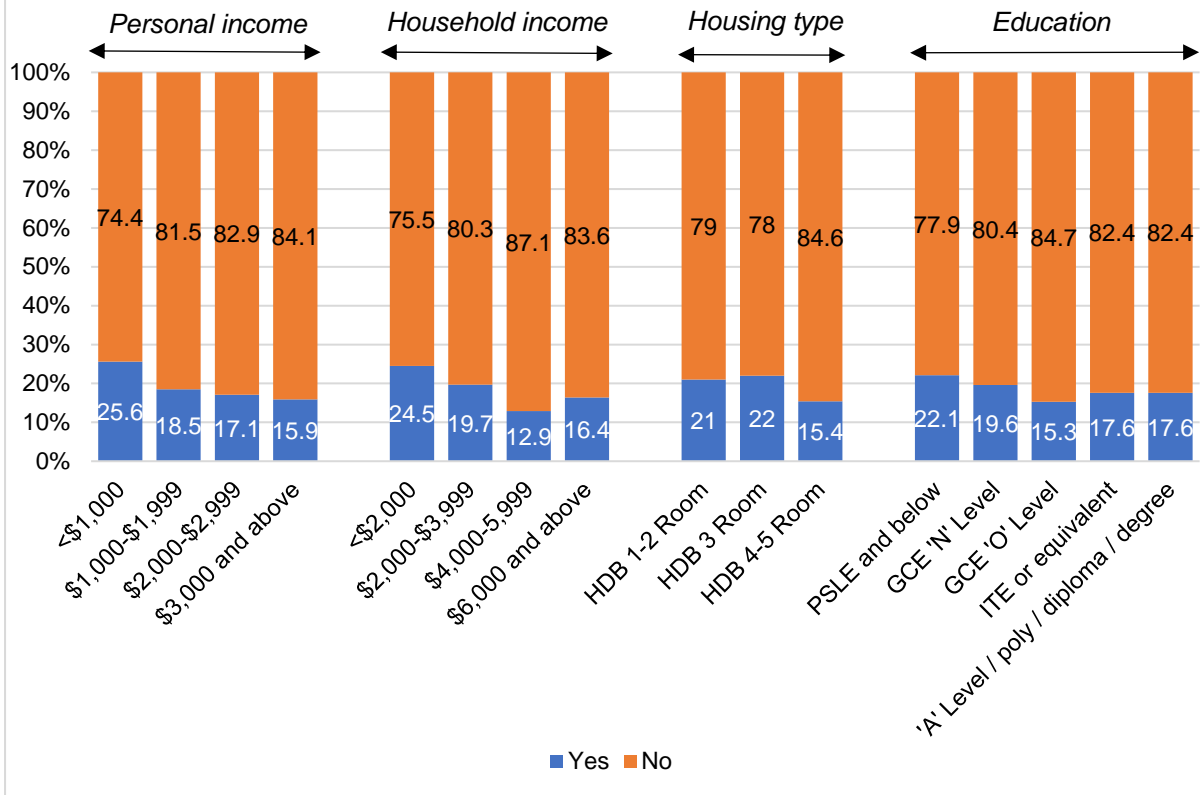
We also interviewed riders who were able to attend upskilling programmes that eventually got them a job after completion. Faisal, 27, despite bringing home sufficient income working as a rider for a year, realised that the work was not fulfilling. Taking advantage of the flexibility of being a rider, he started preparing himself for a career in the healthcare sector to become a paramedic. He chanced upon the SGUnited Skill (SGUS) programme and enrolled in the relevant courses. On top of not needing to spend out-of-pocket money on classes due to SkillsFuture, he also received a monthly allowance of \$1,200. Faisal has completed his course and is now employed as an Ambulance driver.

4.5.2 Less wealthy and less educated respondents were slightly more likely to have attended training to get another job

Riders who have lower monthly personal and household incomes, live in smaller housing types, and had lower educational qualifications tend to have attended training since becoming food delivery riders. About one-quarter of riders who earned less than \$1,000 monthly and have less than \$2,000 in household income had attended training since becoming a food delivery rider, compared with 15.9 per cent of riders who earned \$3,000 and more a month and 16.4 per cent of riders who have \$6,000 and above in household income (see Figure 122).

In terms of housing type and educational qualification, 21 per cent of riders living in HDB 1-2 Room flats and 22.1 per cent of riders who have PSLE and below qualifications had attended training since becoming a food delivery rider, while 15.4 per cent of riders living in HDB 4-5 Room flats and 17.6 per cent of riders with an A' Level / poly / diploma / university degree did likewise (see Figure 122). It might be possible that the slightly higher proportion of low-income riders who had taken up training could be a product of various government and non-government assistance schemes which pair financial aid with encouragement to re-train.

Figure 122: Have you attended any training since becoming a food delivery rider which would help you to get another job?, by personal income, household income, housing type, and education level



5. CONCLUSION

Because this job is basically just a job, it's not a career. Nobody want to... grow up I want to be delivery rider that's my career prospect. There's nothing. Riders all your life, 10 years 10 years just rider. Never upgrade, become senior rider, rider supervisor, no what? (Mikhail, 35, on the prospect of being a delivery rider)

In early 2022, the Institute of Policy Studies published a working paper entitled, *Prearity in Platform Work: A Study of Private-Hire Car Drivers and Food Delivery Riders* (Mathews *et al.*, 2022). Though the paper looked at both food delivery riders and private hire car drivers, it focused more on the latter group. We reported data from a survey of 958 private hire drivers and on-going ethnographic data on riders and drivers. In this current report, we have pivoted our attention to focus on food delivery riders through findings from a survey of 1,002 platform food delivery riders and qualitative interviews with over 40 riders.

What is certainly striking are the similarities between platform riders and drivers as they navigate platform work; they have to invest substantial effort if they want to earn good wages from work on platforms. It often means compromising their safety if they are to capitalise on the opportunities the platforms offer them. At the same time, their status as self-employed persons neither accords them the standard rights and protections that regular workers have, nor offers the representation that they need to safeguard their welfare. What they are left with are perennial concerns such as the sustainability of their work and income and their inability to secure a good future.

In our assessment, there are peculiarities about food delivery rider work that needs even more careful policy attention. Food delivery platform work is very inclusive and allows many, some of whom may have otherwise struggled to get into employment, to find opportunities to make a living. However, given the fact that it allows workers aged 18 years and upwards to enter it, compared to only 30-years-old and older for private hire drivers, the job will also have an impact on a wider range of workers.

Based on our findings we posit that platform food delivery workers require additional protection than what they are currently offered.

The survey findings amplify that the bulk of such workers are not highly paid, in fact, many who transitioned to this work from another job do not earn much more than what they previously had. While there are possibilities for high earnings through platform work which workers are aware of and sometimes persuaded by to take on this work, few achieve such success. Those who do, sometimes put themselves at much risk as seen in the higher number of accidents and risky behaviour of those who earn more. Moreover, the generally lower incomes of the bulk of riders are not based on their lack of effort. Many work long hours and close to half of respondents had only taken less than a week's pause from food delivery work since they first started.

Given that a sizeable proportion of food delivery workers are lower income earners with low amounts of savings, they are much more vulnerable to sudden market changes that can result in a loss of livelihood. They are clearly not price setters as what may be said of other self-employed individuals such as coaches or tutors, who

can negotiate based on their unique skillsets, but have to take the fluctuating wages offered to them by platforms.

Despite the lower wages and less than ideal conditions, other than the supposed 'flexibility' (which we have discussed in detail in our first publication as greatly constrained by the logic of algorithms for workers who want to earn decently), half of the riders foresee themselves staying in delivery work for at least another –three to five years with the proportion increasing the longer the riders have been in platform work. Less than 15 per cent foresee themselves staying for shorter than three to five years. Only one in five respondents in the survey had also taken up training opportunities which is very often seen as a pre-requisite to moving to other work options. These figures should be cause for concern as it points to their entrenchment in platform work.

For young Singaporeans taking up this job early in their careers, they face questions related to their ability to transit into other jobs more suited to their respective qualifications. While food delivery work provides a "job on demand" for a relatively wide range of profiles including more vulnerable groups, entrenchment in a job which is not sustainable and unpredictable – especially from a financial perspective – is a cause for concern in the long run. Moreover, given the level of physical activity involved in the job, especially if riders are to earn well, it becomes difficult to sustain the same level of strenuous work over the longer term as they age.

Nonetheless, it will be pointless to curb the population's entry into platform work such as food delivery riding. However, it does make sense to ensure that those who take

on such work are accorded with the necessary social protections that would ensure both their immediate and long-term welfare needs. Currently many riders were either unsatisfied with or unaware of the platform companies' provision of medical benefits, personal accident coverage and other insurance. This needs to be examined more closely as accidents are more common among these workers and they thus need adequate coverage. This is despite the fact that food delivery riders are not too concerned about social protection given that nearly 70 per cent of respondents prioritised better earnings over more protections. While immediate needs are paramount, longer-term considerations cannot be avoided and have to be attended to adequately. Unlike our survey question which tried to solicit respondents' views on a trade-off, the ideal will be to ensure both adequate protections as well as a decent wage.

One area in the survey where the tussle between wages and protection is fleshed out pertained to mandatory savings through CPF. At least half of delivery riders want CPF contributions and recognised its utility both to finance housing as well as future retirement and healthcare needs. While about half of riders who did not want CPF contributions cited the impact on take-home earnings, this consideration needs to be juxtaposed against the philosophy of self-reliance in Singapore's social protection system which leverages on CPF contributions for individuals' long term social security. At some point all workers have to accept that there is a need to sacrifice some income earned currently for the sake of long terms goals, especially if these savings when matched with employer contributions can go some way to servicing even much needed near term housing goals.

By the same token, platforms that require workers need to fulfil their responsibilities to secure the longer term needs of their workers. Only one in five respondents were objectionable to mandatory contribution by platform companies to their worker's CPF account, which is to be expected when there is a promise of additional savings. There was however also reservations among those who did not agree to making platforms make CPF contributions because of their concerns that this amount will then be taken from the workers themselves. Our qualitative research seems to point to concerns over lack of transparency that platforms may engage in, perhaps by lowering fares for riders if they are mandated by law with such obligations. We can only hope that if there are policies enacted to mandate CPF for platform workers, that platforms as good corporate citizens will accept this responsibility and do right by their workers. Perhaps more transparent systems of remunerations by platforms might be necessary so that audits can ensure that platforms do not fund CPF contributions through what should be due to workers.

We should take a leaf of what is happening internationally as to the extent that social protections can be implemented through the voluntary action of platform companies. In France, Daugareilh (2021) investigated the social protection of platform workers especially after the French legislature in 2016 and then in 2019 sought to include platform workers as part of the general social security regime with respect to some covered risks such as illnesses and work injury. However, this reform became contradictory because responsibility imposed upon employers regarding their employees' conditions are "only on a voluntary basis under the aegis of corporate social responsibility" (Daugareilh, 2021, p.85). Platform's obligations are thus not based on legal liability which means that the workers are required to make their own

voluntary contributions, and these can be claimed at the end of the year. As such, and also to ensure a level playing field rather than depending on the good will of platforms, broad based social protection schemes such as CPF contributions should be mandated.

For adequate protections to safeguard immediate earnings, job conditions and of course future needs, it is imperative that riders be accorded representation. This is currently not possible in any comprehensive way since platform workers are not unionised. But many food delivery riders in our study were willing to have such representation, with close to half agreeing that having an association to represent them (even when they have to pay a small membership fee) would be better for their well-being. Few opposed the option of representation. Based on the survey, it does seem that next to the government (which cannot represent worker interests based on a system of tripartism and needs to be a fair arbitrator between worker and business interests), substantial proportion of riders were amenable to an association of platform workers. While many more saw such an association handling financial assistance needs and to some extent compensation matters, it is important that riders understand that such collective bodies are needed to play a role to safeguard their safety and ensure that they are accorded legal assistance and help if they need recourse to suspensions or bans from platforms.

Finally, the study did show that some platform workers are open to moving out to other jobs. However, for lower educated workers, there was greater hesitation pointing to the fact that opportunities in the current labour market are limited. To some extent the interest in platform work, especially among those who have lower educational

achievements, is an indictment to the kinds of work currently available for the less educated which can be, even if regulated by the employment act, menial, with little flexibility attached to it and worker-supervisor relationships that can be overbearing. Given that many riders hold somewhat favourable perceptions towards platform work as the future of work and preferring it over traditional 9-to-5 jobs, there could be possible concerns of younger workers not being able to adapt back to traditional work. This is particularly salient to riders who derive 100 per cent of their income from platform work, who, even though indicating the lowest intention to stay on in platform work, may have a difficult time in their transition.

More thought should go into the job redesign of lower income work so that it not only offers decent wages but also conditions that are attractive and possibilities for learning and advancement. The substantial number of younger lesser, educated platform workers should signal to employers that the workplaces may need to be readjusted to better cater to this group.

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