

## PRO-ENTERPRISE IMPACT & PARTNERSHIP AWARD

### ENHANCING CPF PROTECTION FOR PLATFORM WORKERS THROUGH COLLABORATIVE, PRACTICAL AND FORWARD-LEANING SOLUTIONS

By

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Singapore's growing gig economy faced significant challenges in building long-term financial security. Prior to 2025, Singapore faced a social security gap affecting 70,000+ platform workers, who represented 3% of the resident workforce. Platform operators ("POs") lacked clear frameworks for contributing to workers' social security, while workers struggled with inadequate savings for retirement and housing. This created an uneven playing field between traditional employment and platform work.

The Central Provident Fund Board ("CPF Board"), in partnership with POs, Ministry of Manpower & National Trades Union Congress, developed an innovative framework balancing worker's social security protection with business sustainability. Recognising that abrupt changes could destabilise the platform economy, the implementation strategy prioritised business flexibility and operational efficiency. Key feature designs included:

- A planned five-year rollout to gradually increase CPF contributions (2025-2029) allowing POs to adapt their business models
- An age-based participation framework with centralised opt-in system administered by CPF Board, reducing administrative complexity
- Integration with existing CPF EZPay system minimising disruption while maximising efficiency for POs

These design features delivered tangible benefits for all stakeholders. POs experienced reduced administrative burden through the centralised opt-in system, while the Fixed Expense Deduction Amount enabled quick computation of PWs' net earnings for monthly CPF contributions. The phased approach also minimised immediate cost impact on businesses, while providing longer-term benefits of increased housing and retirement adequacy for PWs and enhanced stability in the platform economy.

This initiative demonstrates how innovative approaches can create win-win solutions for businesses and workers. By fostering a pro-enterprise environment while balancing social security protection, CPF Board and POs have established a model for addressing the evolving needs of Singapore's gig economy.