

Hard truth: For social mobility, you first need stable work

Many lower-income families have no choice but to take up flexible work. This can stop them from rising up the ladder.

Wong Chin Yi

Amid a slew of positive trends in the recent Supporting Lower-Income Households Trends Report 2025, one worrying statistic slid under the radar: that nearly four in 10 ComLink+ families are currently not in stable employment. That single figure helps explain why progress for some lower-income families can feel fragile and easily undone, even with support in place.

At first glance, this figure might appear unsurprising. In an economy where gig or casual work, short-term contracts and platform-based jobs have become increasingly common, the absence of stable employment may look like a matter of preference. Flexibility, after all, has real value – especially for families juggling caregiving responsibilities and conflicting household demands.

But the reality is more complicated.

For many families, this is not a simple choice between stability and flexibility. Instead, many forgo stable work not out of choice, but because their family circumstances make it hard for them to commit to regular jobs. The consequences of these constraints ripple far beyond monthly income.

WHY STABILITY STILL MATTERS

In the Singapore story, social mobility has long been associated with stable employment. The “iron rice bowl” was about more than just job security; it offered routine, progression and the ability to plan ahead. That stability enabled families to commit to housing, invest in education for their children and build assets, laying the groundwork for upward mobility across generations.

It would be misleading, however, to romanticise the “good old days”. The nature of work today has changed, and income gains today can sometimes come from less stable work arrangements. When combined with greater flexibility, these employment decisions can feel like logical choices.

If we move beyond nostalgia, a more practical perspective emerges: stable work matters not because of status, but because of what stability enables.

Stable work shapes how families organise their day-to-day lives and how much uncertainty they need to manage. When work

is unstable, families are more exposed to shocks. Gains made one month can quickly unravel the next.

When employment and income are stable, they support longer time perspectives, allowing families to think beyond immediate needs, to plan for major expenses, and to build up financial buffers. This also matters for personal well-being. Uncertainty at work often spills over into tensions at home.

WHAT IS STABILITY? WHO STRUGGLES WITH IT?

As short-term work becomes more common in the labour market, it becomes crucial to rethink our concept of “stable work”. On this front, the definition used in ComLink+ reporting is instructive: stable employment is measured not by income, contract or title, but by whether an individual has been employed for six or more consecutive months in a year.

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The report shows that families without stable employment are more likely to be single-parent households and/or families with young children. Again, this points to employment decisions shaped by circumstances – heavier caregiving demands increase the likelihood of home and workplace disruptions, making it harder to sustain regular employment. In other words, for many families, instability reflects constraints and not choice.

TRADE-OFFS THAT FAMILIES FACE

For many families, gig or casual work is a practical response to real challenges and barriers. Flexibility helps with managing caregiving responsibilities and day-to-day disruptions, such as children falling sick.

Under these pressures, flexibility can feel more valuable than stability. Being able to choose when to work may be the most feasible way to stay economically active. This is a rational trade-off, and not a matter of convenience.

Yet, long-term costs of instability are substantial. When working hours and income levels fluctuate, budgeting is no small feat, posing a major barrier to such longer-term commitments as childcare arrangements or upskilling. This can, in turn, narrow future job options.

In addition, although income levels can be reasonable for a start, they tend to remain stagnant in many short-term jobs. Working hours are flexible in principle, but demand patterns can force a choice between long and undesirable hours or a reduction in earnings. This is compounded by a lack of career progression, essentially sacrificing longer-term financial gains for greater flexibility today.

Unpredictable work also imposes an invisible cost: mental load. This “bandwidth tax” is not trivial: families must constantly adjust budgets or schedules just to manage disruptions and to make ends meet. With less mental capacity, it becomes harder to plan ahead or to perform consistently at work. Over time, this shifts families into more reactive decision-making, instead

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of focusing on longer-term goals.

This dynamic is well-documented in research on precarious work. Studies consistently show that unstable work is linked to poorer well-being and higher stress, even controlling for total income. These adverse effects bite more deeply for families with children. The mechanism is straightforward: instability disrupts family routines, increases stress and cognitive load, creating cascading problems with both childcare and schooling.

In short, short-term flexibility can help families stay afloat, but long-term instability carries heavy costs.

In view of these trade-offs, employment stability is best understood as an enabler, not an end point. ComLink+ adopts a whole-of-family approach because stable work supports progress in other areas, including children’s development and housing stability.

The ComLink+ Package for Employment reflects this thinking. It provides payouts for CPF-paying jobs with incomes of at least \$1,600 a month, and aims to encourage sustained participation in work. The low take-up rates, however, indicate how difficult this can be. As at the last report, only about 2,100 families have been emplaced under the scheme, out of 8,600 eligible.

This underlines the challenges that these families face in sustaining regular jobs. The trade-off between time and money can push families towards short-term priorities, at the expense of longer-term outcomes. Employment stability can be an unexpectedly high bar to clear when families are navigating multiple stressors.

RETHINKING STABILITY

More support is needed to help families embark on the path towards mobility. To do so, we need to avoid the dichotomy of stable jobs versus gig work, and aim to infuse flexibility into

regular work, while adding stability to more casual employment options.

Three shifts will aid this change.

First, make regular work schedules more predictable, not more rigid.

Many lower-wage workers may risk losing their jobs because of such factors as missed shifts or unplanned absences, instead of poor performance. Employers can reduce this fragility with relatively basic practices: predictable rostering, clearer expectations and more supportive supervision.

Second, ensure stability and progression come hand in hand.

If stable jobs are stagnant, it is rational for workers to choose gig work instead, which can offer higher short-term pay. This is where wage growth and skill development pathways play a part. The Progressive Wage Model is an important anchor here, pairing stability with a longer career outlook.

Third, strengthen protections for flexible work.

In brief, gig work should not automatically mean instability. Measures such as the Platform Workers Act and monthly Workfare payments represent an important step forward by helping to cushion shocks, even if they cannot eliminate income volatility.

If we are to successfully combine employment stability and flexibility, responsibility cannot rest solely on the shoulders of families pedalling hard to stay afloat. It’s a shared responsibility.

The Government plays a critical role in smoothening transitions, by strengthening caregiving support and providing targeted incentives, such as the ComLink+ package. This relief can tide families over higher-risk periods such as job probation or childbirth and prevent their entry into longer-term assistance schemes.

Employers can also help lower-income families break out of the rut through the way they tailor their jobs: for instance, flexible scheduling for employees who are caregivers, or clear progression pathways. These “investments” can pay off by improving retention and reliability, and mitigating costs associated with turnover and retraining. Over time, norms around job design can shift, just as they have in workplace safety and fair employment.

Institutions can act as a bridge. Training providers and unions help turn stable jobs into career pathways, while community organisations support families during periods of higher caregiving demands or greater disruptions.

Ultimately, stable work matters because it provides structure and predictability, which enables long-term planning, beyond just being able to pay the next bill.

When work is steady, home life becomes more stable too. Families and young children are better placed to learn and grow, providing a foundation for them to move ahead, instead of merely getting by. That is how employment stability continues to underpin social mobility in Singapore, even as the nature of work changes.

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For many families, gig or casual work is a practical response to real challenges. Flexibility helps with managing caregiving responsibilities and other disruptions. If employment stability and flexibility are to be successfully combined, responsibility cannot rest solely on the shoulders of families, says the writer. ST PHOTO: BRIAN TEO