

IN-WORK POVERTY AND THE CHALLENGES OF GETTING
BY AMONG THE YOUNG: REPORT

Work-Family Interface, Family Aspirations, and Cost of Living among Young Workers

Tan Zhi Han, Tao Yu Cheng (Benson), Nguyen Duc Thinh, and Irene Y. H. Ng

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Executive Summary

Background

This is a report on the work and family interface from the study on In-Work Poverty and the Challenges of Getting By Among the Young. It describes work-family conflict, work-family enrichment, marriage and childbearing plans, as well as cost of living concerns, from wave 3 of our survey data. It describes how these outcomes vary by four education levels: secondary qualifications and below; Institute of Technical Education (ITE) certificates; diploma or General Certificate of Education Advanced Level qualifications; and bachelor's degree or above. Where applicable, it also describes how these outcomes vary by marital status, child status, sex, and age group.

The findings are based on 1,568 Singapore citizens between 21 and 42 years old, who participated in the third survey wave in 2024. To better represent young adults in Singapore, the results were weighted to account for our sampling strategy.

Main Results

More respondents reported that work and family enrich each other, while less than half reported conflicts between work and family. Secondary-educated respondents reported the highest work-family conflict in both directions, while degree-holders reported the lowest.

Diploma holders reported the lowest work-and-family enrichment in some dimensions, especially affect-based enrichment. In contrast, degree holders were more likely to agree that work enriches family in two dimensions, while lower-educated respondents were more likely to agree that family enriches work.

Married respondents and parents report both greater work-family conflict and enrichment in both directions, suggesting that enrichment and conflict co-exist between work and family domains.

Among unmarried respondents, 76% indicated plans to marry. Younger respondents between the ages of 21 and 32 were more likely to report plans for marriage, especially among the higher educated. Less than half of older, secondary-educated respondents between the ages of 33 and 42 reported plans to marry. Among respondents who planned to marry at wave 2, secondary-educated and older respondents were more likely to realise their plans by wave 3.

Among respondents without children, 61% indicated plans to have children. Younger respondents were more likely to report plans to have children, but older respondents

were more likely to realise such parenthood plans. There is a notable group of respondents who reported marriage but not childbearing plans, especially among degree holders.

Across our respondents, more than half of them were at least somewhat worried about the rising cost of living. There is greatest anxiety over rising housing, food and grocery costs. Lower-educated respondents, married respondents, and parents were more likely to report worrying about rising costs. In particular, lower-educated respondents worry most about rising utilities, food, and grocery costs. Married respondents and parents were exceedingly more likely to worry about rising education costs, while younger respondents were more likely to worry about rising housing costs.

Our findings call for continued efforts to address work-family conflict and cost-of-living issues, especially for young workers who are in the critical juncture of starting their careers and families.

Chapter 1: Introduction

Background

- 1.1 This report from the study on In-Work Poverty and the Challenges of Getting By Among the Young presents findings on the following topics:
- Work-family conflict,
 - Work-family enrichment,
 - Marriage and childbearing plans,
 - Cost of living concerns.
- 1.2 The results are from 1,568 young people who participated in the third wave of our surveys, conducted between April and June 2024. We compare these outcomes based on the participants' highest level of education, sex, marital status, whether they have children, and age group.
- 1.3 We classify respondents' highest educational qualification into four levels (refer to the glossary for definitions):
- Respondents with secondary or below qualifications (henceforth referred to as secondary-educated respondents),
 - Holders of certifications from the Institute of Technical Education (ITE) (henceforth referred to as ITE certificate holders),
 - Respondents with Diploma or the General Certificate of Education Advanced Level (GCE A-Level) qualification (henceforth referred to as diploma holders),
 - Graduates with a bachelor's degree or above (henceforth referred to as degree holders or graduates).

Original and Supplementary Samples

- 1.4 Our wave 3 survey sample comprises (i) respondents who have been on our panel study since wave 1 ($n=1,143$), and (ii) a supplementary sample of respondents who were newly recruited ($n=425$). There were 762 respondents who took part in wave 1 but not in wave 3. The supplementary sample serves to partially offset the reduction in sample size due to attrition.
- 1.5 We adopted the refreshment approach for the sampling of our supplementary sample, where respondents were recruited using the same criteria as the participants in wave 1 (Mazen et al., 2019; see Ng et al., 2022). Thus, the supplementary respondents were recruited from a random selection of 1,600 public 2-room to 4-room public residential households obtained from the Department of Statistics (DOS). Households were included if they have at

least one member between 21 and 42 years old.

- 1.6 Respondents were eligible to take part if they were Singapore citizens, fell within the specified age range, and were either working at the time of survey or had worked within the three years preceding the survey. These criteria ensure that the data collected is limited to Singaporean young adults who have had recent working experience.

Sampling Weights

- 1.7 All findings in this report are weighted unless otherwise specified. As we oversampled minority races and lower-educated respondents, we applied sampling weights to the entire wave 3 sample to be representative of the general population of young Singaporeans in 2024. The weights were constructed based on two attributes of the population between 21 and 44 years old: race and highest educational qualification. The resulting distributions of demographic characteristics compared to the population are in Table 1.

Table 1: Distributions of weighted survey and population demographic variables in wave 3

Variables	Weighted Survey Distribution (%)	Population Distribution (%)
Highest educational qualification		
Secondary and below	10.57	10.57
ITE, A-level, and professional qualification	11.90	11.90
Diploma	25.47	25.47
Degree and above	52.06	52.06
Race		
Chinese	72.37	72.37
Malay	17.55	17.55
Indian	8.20	8.20
Other	1.88	1.88
Age group		
20 to 24	5.07	15.43
25 to 29	24.83	17.30
30 to 34	28.51	21.42
35 to 39	28.10	22.67
40 to 44	13.48	23.18

Note. Figures on population statistics were obtained from Ministry of Manpower (MOM, 2025).

- 1.8 We did not apply weights based on age group even though our wave 3 sample had disproportionately fewer respondents between 20 and 24 years old, as well as between 40 and 44 years old, compared to the population. This is an inherent feature of our panel survey design: as our respondents aged, fewer of them were in their early twenties, and some of them entered their forties. Thus, applying weights based on age group would not reflect accurately our panel design.

Chapter 2: Work-Family Conflict

- 2.1 Work-family conflict occurs when work demands drain a person's resources and hinder them from allocating these resources to their family optimally, and vice versa (Greenhaus & Parasuraman, 1986). Not only does work-family conflict occur in two directions—from work to family and from family to work—it is also measured as two dimensions: time-based and strain-based conflicts. Time-based conflict occurs when work/family demands time at the expense of time for family/work, while strain-based conflict occurs when stresses from one end hamper participation in the other (Carlson et al., 2000).
- 2.2 The descriptions of the items are as follows:
- Work Miss Fam – The proportion of respondents who agreed that they had to miss family activities due to the amount of time they must spend on work responsibilities.
 - Work Tired Fam – The proportion of respondents who agreed that they were so tired when they got home from work that it prevented them from contributing to their family.
 - Fam Resp Miss Work – The proportion of respondents who agreed that they had to miss work activities due to the amount of time they must spend on family responsibilities.
 - Fam Tension Miss Work – The proportion of respondents who agreed that tension and anxiety from their family often weakened their ability to do their job.
- 2.3 Overall, less than half of the respondents agreed that they faced conflicts between work and family. However, among those with work and family conflicts, a larger proportion indicated work-to-family conflict (30% to 39%) compared to family-to-work conflict (15% to 16%) (Figure 2.1).
- 2.4 Secondary-educated respondents were the most likely to report work-family conflict in both directions (19% to 44%). In contrast, degree holders were the least likely to experience work-family conflict (12% to 38%) (Figure 2.1). Diploma holders had the second-highest level of agreement with the strain-based conflicts in both directions ("Work Tired Fam" at 40% and "Fam Tension Miss Work" at 17%) (Figure 2.1). ITE certificate holders reported the second-highest level of agreement with the time-based conflicts in both directions ("Work Miss Fam" at 35% and "Fam Resp Miss Work" at 20%) (Figure 2.1).

Figure 2.1: Work-family conflict by highest educational qualification

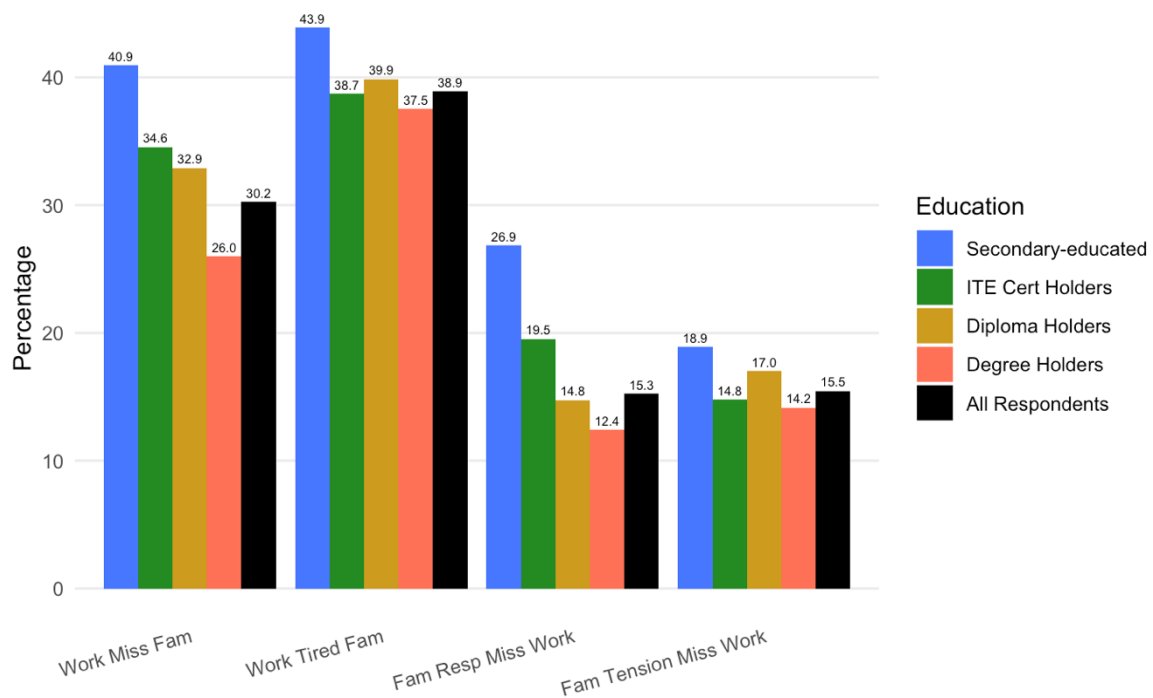
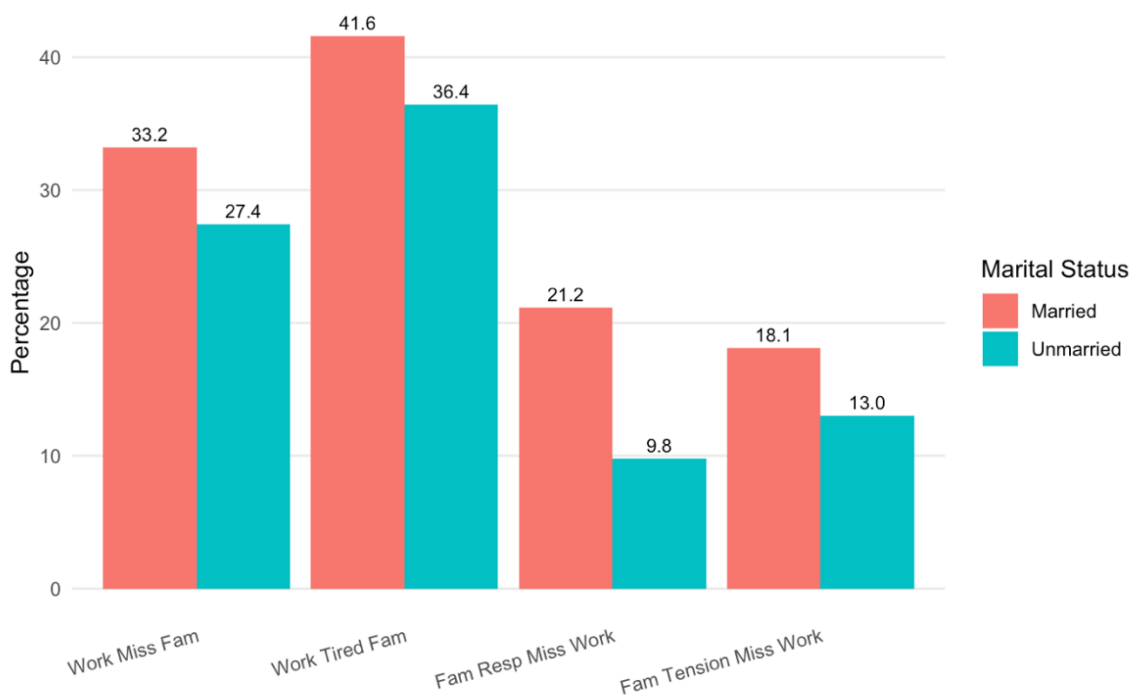
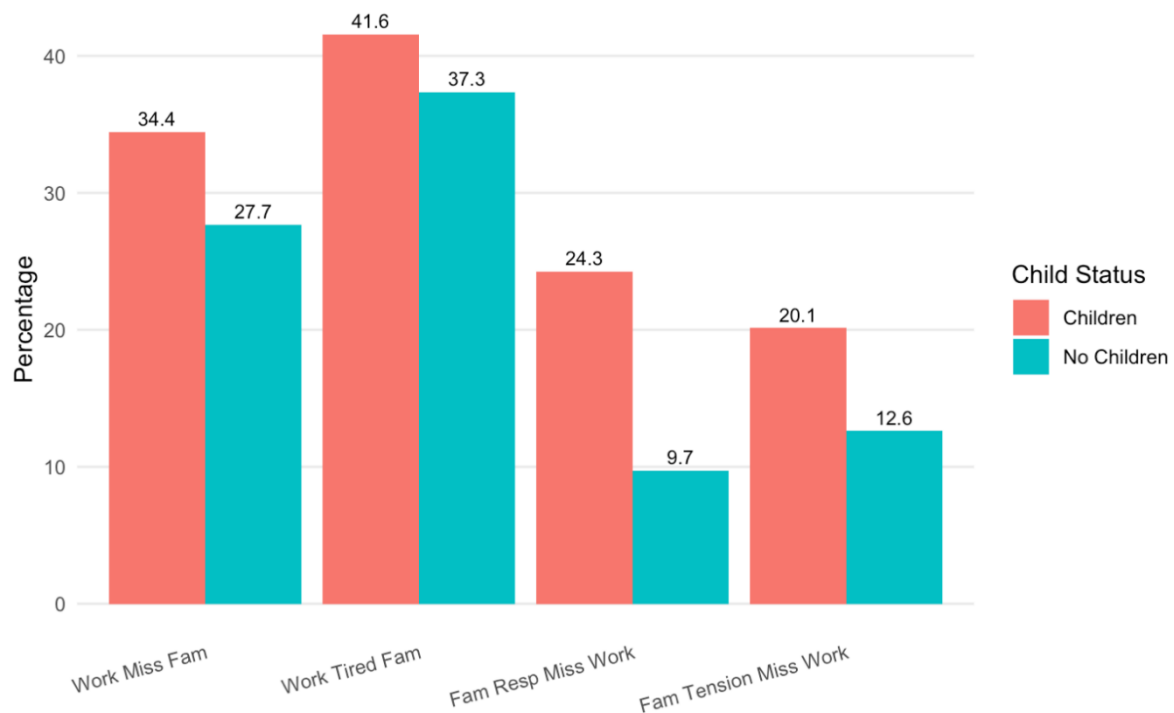


Figure 2.2: Work-family conflict by marital status



2.5 Married respondents were more likely to experience work-family conflict in both directions than unmarried respondents (Figure 2.2).

Figure 2.3: Work-family conflict by child status



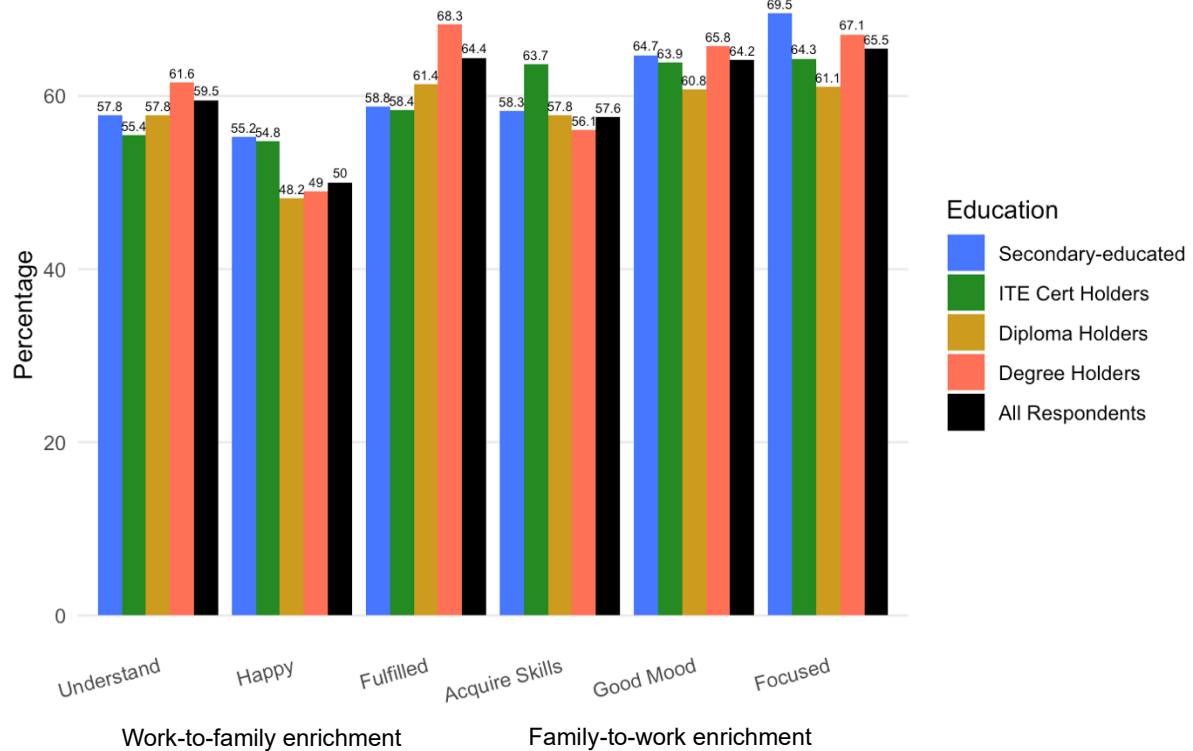
- 2.6 Likewise, respondents with children (i.e., parents) were more likely to experience bi-directional work-family conflict compared to childless respondents (Figure 2.3).
- 2.7 Overall, less than half of our respondents reported experiencing conflicts between work and family. Secondary-educated respondents, married respondents, and parents were more likely to experience bi-directional work-family conflicts.

Chapter 3: Work-Family Enrichment

- 3.1 Work-family enrichment refers to situations where experiences in one's work role improves the quality of life in the family role, and vice versa (Kacmar et al., 2014). Our measure of work-family enrichment comprises six items; three items capture work-to-family enrichment, while the other three capture family-to-work enrichment. Among each set of three items, the first captures development-based enrichment ("Understand" and "Acquire Skills"), the second captures affect-based enrichment ("Happy" and "Good Mood"), and the third captures capital-based enrichment ("Fulfilled" and "Focused").
- 3.2 The descriptions of the items are as follows:
- Understand – The proportion of respondents who agreed that their involvement in work helps them understand different viewpoints, which in turn makes them a better family member.
 - Happy – The proportion of respondents who agreed that their involvement in work makes them feel happy, and that this happiness enhances their family life.
 - Fulfilled – The proportion of respondents who agreed that their involvement in work helps them feel personally fulfilled, which positively contributes to their role in the family.
 - Acquire Skills – The proportion of respondents who agreed that their involvement in family life helps them acquire skills that make them a better worker.
 - Good Mood – The proportion of respondents who agreed that their involvement in family life puts them in a good mood, which in turn supports their work performance.
 - Focused – The proportion of respondents who agreed that their involvement in family life encourages them to use their work time in a focused manner and thus work more effectively.
- 3.3 Overall, respondents agreed that work enriches family, and vice versa. At least half of our respondents agreed with the six work-family enrichment items, with the item "Happy"—that their involvement in work makes them feel happy and this enriches their family life—recording the lowest agreement (Figure 3.1).
- 3.4 Degree holders were the most likely to agree that their family life is enriched because (i) work helps them to understand different viewpoints (62%), and (ii) work involvement helps them feel fulfilled (69%). Concurrently, they had the highest agreement that their work life is enriched because family involvement puts them in a good mood (66%) (Figure 3.1). However, degree-holders were the least likely to agree that their work life is enriched because family

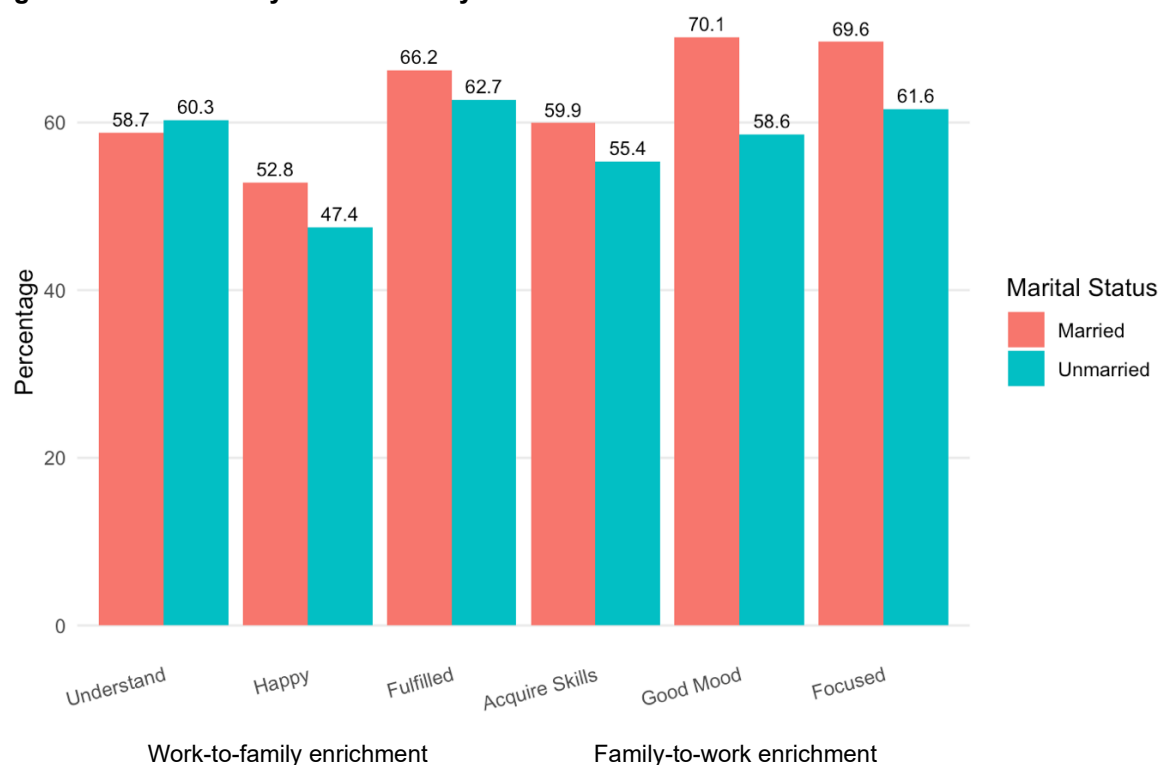
involvement helps them acquire skills (56%).

Figure 3.1: Work-family enrichment by highest educational qualification



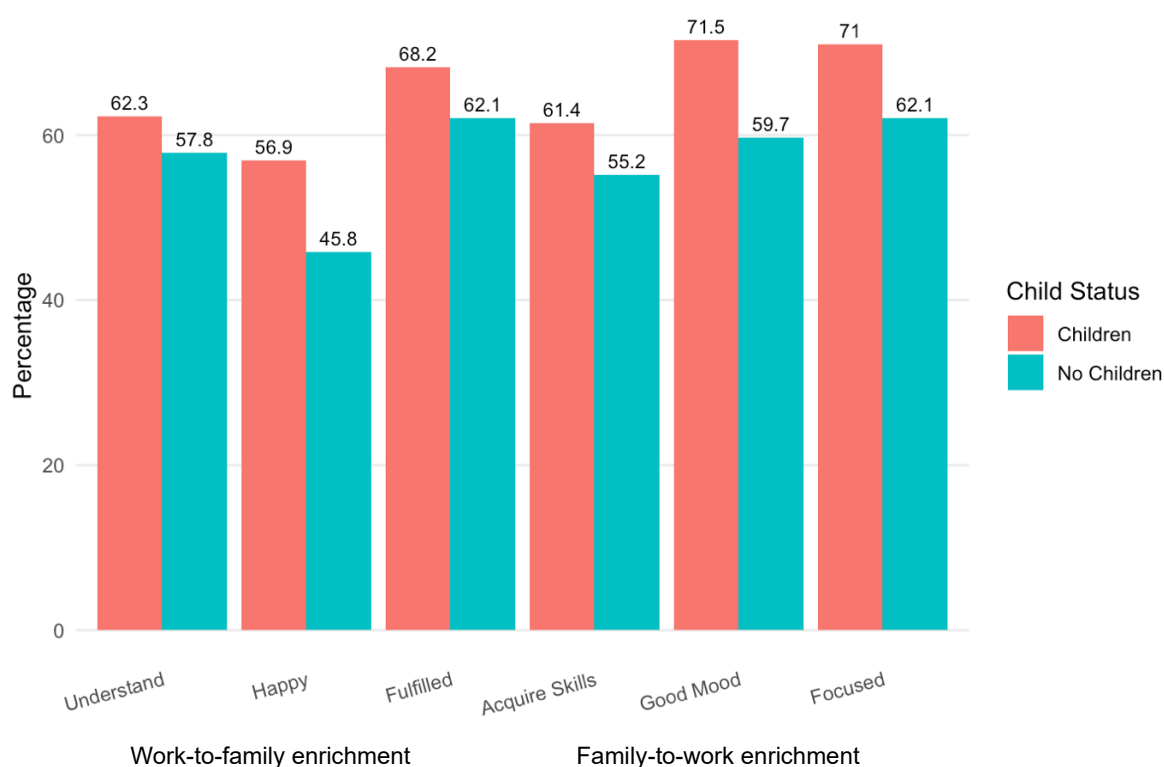
- 3.5 Secondary-educated respondents were the most likely to agree that (i) their family life is enriched because work involvement makes them feel happy (55%), and (ii) their work life is enriched because family involvement encourages them to use their work time in a focused manner (70%) (Figure 3.1).
- 3.6 ITE certificate holders had the largest proportion who agreed that family involvement encourages them to acquire skills that help them be a better worker (64%). However, they were the least likely to agree that work involvement helps them feel fulfilled and enriches their family life (58%) (Figure 3.1). Overall, ITE certificate holders and secondary-educated respondents had higher family-to-work than work-to-family enrichment.
- 3.7 Diploma holders had the lowest agreement with the “Happy”, “Good Mood”, and “Focused” items (48%, 61%, and 61% respectively). In other words, they had the lowest ratings for the two affect-based enrichment items, as well as two of the three family-to-work enrichment items (Figure 3.1).

Figure 3.2: Work-family enrichment by marital status



- 3.8 Married respondents were generally more likely to report agreement with work-family enrichment in both directions, except for the statement that their family life is enriched because work helps them to understand different viewpoints (59% compared to 60% among unmarried respondents) (Figure 3.2).
- 3.9 Family-to-work enrichment is also more pronounced among married respondents than unmarried respondents. Specifically, married respondents had the largest proportions who agreed that (i) family involvement puts them in a good mood and (ii) encourages them to use their work time in a focused manner, both of which enrich their work life (70% each) (Figure 3.2).
- 3.10 Among the six items for unmarried respondents, they had the highest agreement with the capital-based enrichment statements (“Fulfilled” and “Focused” at 63% and 62% respectively) (Figure 3.2).

Figure 3.3: Work-family enrichment by child status



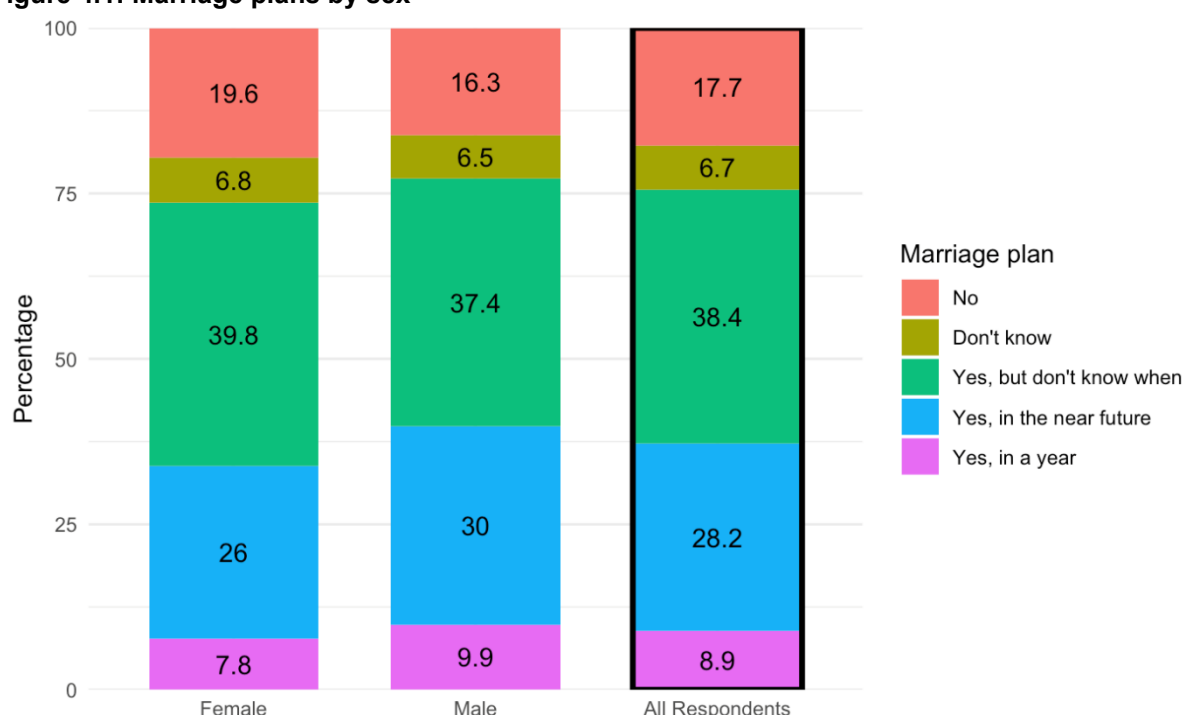
- 3.11 Parents were more likely to agree with all work-family enrichment items in both directions than respondents without children. Like married respondents, parents had the highest level of agreement with “Good Mood” and “Focused” (72% and 71% respectively). Additionally, the two affect-based items—“Happy” and “Good Mood”—had the largest percentage-point difference between parents and childless respondents (Figure 3.3).
- 3.12 Overall, at least half of our respondents agreed that work and family enrich each other. Generally, married respondents and parents were more likely to report bi-directional work-family enrichment. The rates of agreement by level of education were more heterogeneous, but diploma and ITE certificate holders generally had lower work-family enrichment.

Chapter 4: Marriage and Childbearing Plans

Marriage Plans

- 4.1 Unmarried respondents were asked whether they planned to get married. Overall, most unmarried respondents indicated that they planned to marry in the future (76%). About 9% were firm that they would marry in a year. Twenty-eight percent reported planning to marry in the near future, while 38% expressed uncertainty over the timing. Seven percent of unmarried respondents did not know whether they planned to marry. The marriage plans of male and female respondents were roughly similar (Figure 4.1).

Figure 4.1: Marriage plans by sex

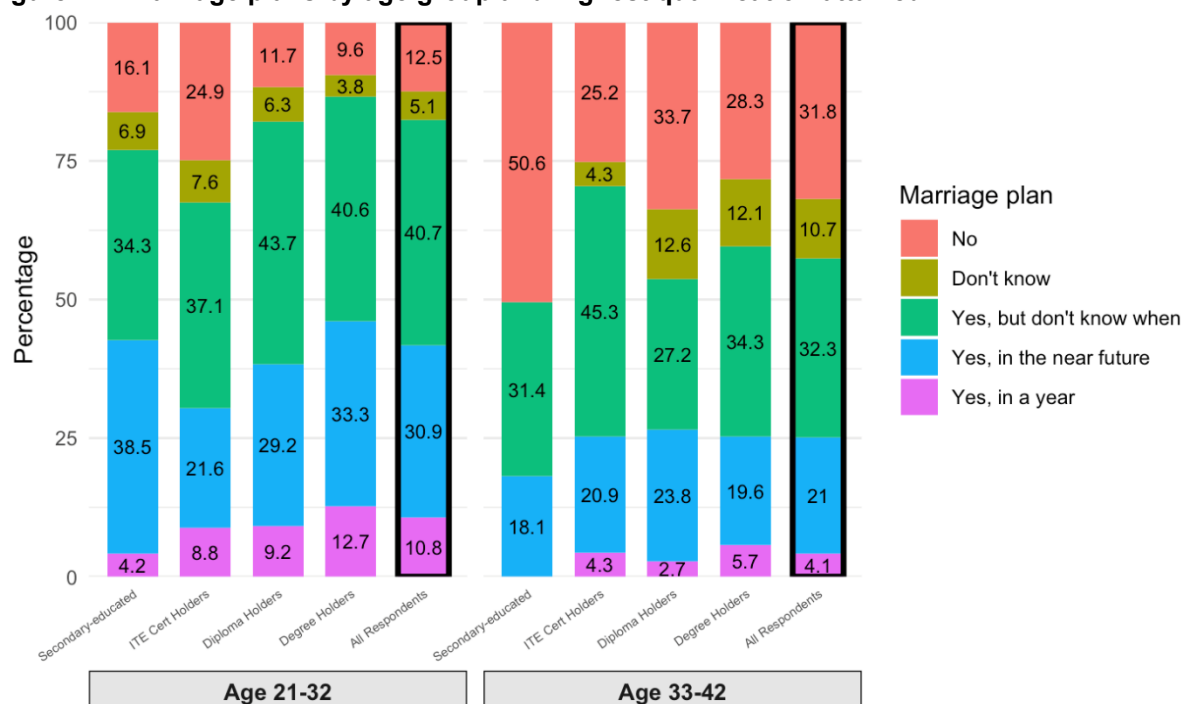


- 4.2 Younger respondents (below the sample's median age) reported greater intention for marriage. While 82% of our younger respondents planned to marry, 57% of the older respondents answered likewise (Figure 4.2).
- 4.3 Furthermore, younger respondents were more likely to report marriage plans within a year than older respondents (11% and 4% respectively). In addition, a larger proportion of the older respondents were uncertain about their marriage plans compared to the younger respondents (11% compared to 5% respectively) (Figure 4.2).
- 4.4 Among younger respondents, degree holders had the highest proportion who planned to marry (87%), while ITE certificate holders had the lowest (68%). Additionally, degree holders had the highest proportion who were certain that

they would marry within a year (13%) compared to the other education levels (4% to 9%) (Figure 4.2).

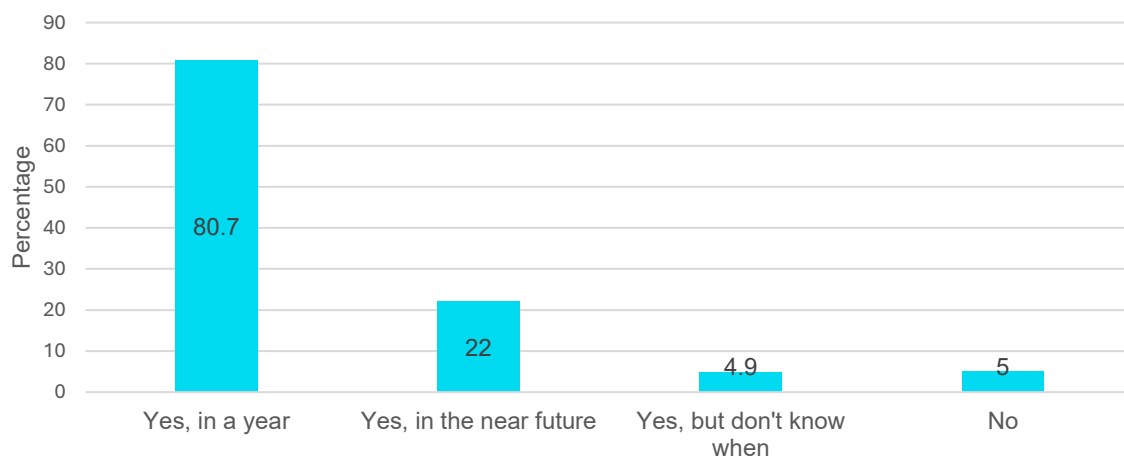
- 4.5 Among older respondents, ITE certificate holders had the highest proportion who planned to marry (71%), while secondary-educated respondents had the lowest (49%). Among secondary-educated respondents, older respondents were much less likely to have marriage plans than younger respondents (49% and 77% respectively) (Figure 4.2).

Figure 4.2: Marriage plans by age group and highest qualification attained



- 4.6 We also examined whether respondents followed through their marriage plans from wave 2 to wave 3 (a two-year gap between waves). In wave 2, unmarried respondents were asked the same question about what their marriage plans were, but they could not select the “don’t know” option.
- 4.7 Respondents’ marital status in wave 3 largely matched their plans in wave 2. Eighty-one percent of those who planned to marry within a year from wave 2 became married by wave 3. Likewise, 95% of those who indicated that they did not plan to marry at wave 2 remained unmarried at wave 3. Twenty-two percent of respondents who reported plans of marrying in the near future got married by wave 3, whereas 5% of respondents with the marriage intention but were uncertain about the timing got married by wave 3 (Figure 4.3).

Figure 4.3: Whether married in wave 3 according to marriage plans in wave 2



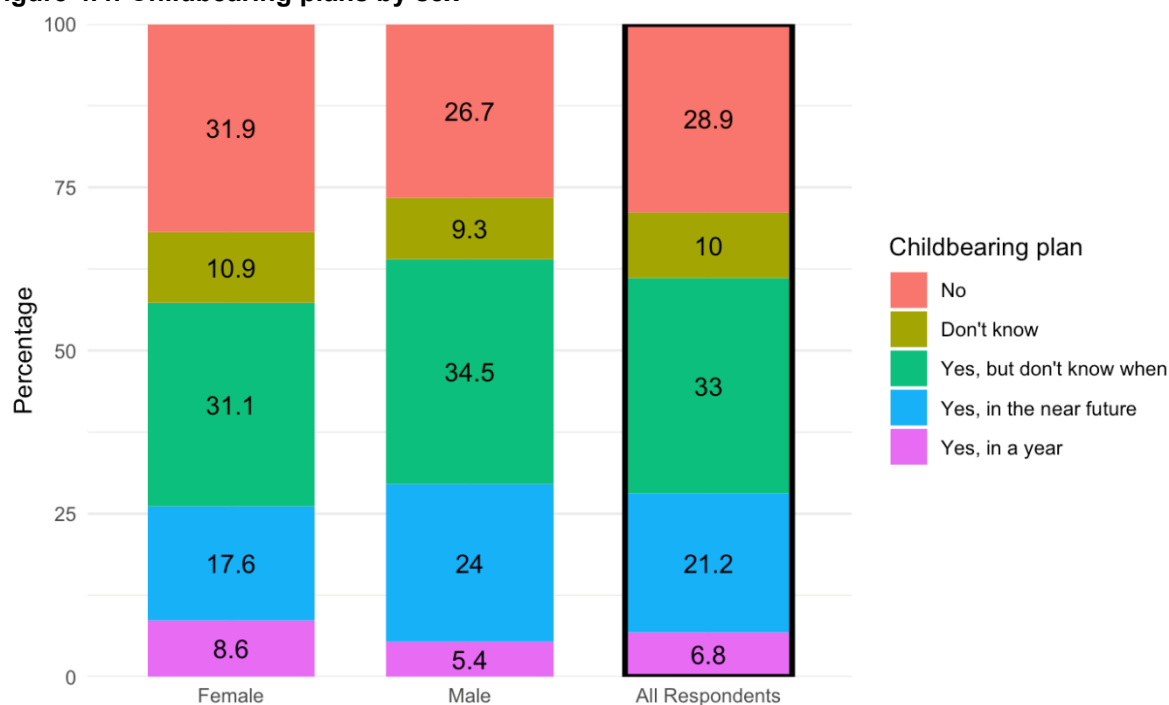
Notes. n=546. The question in wave 2 did not offer the 'don't know' option.

- 4.8 We also examined whether the match between marriage plans at wave 2 and marital status at wave 3 differed by education, sex, and age group. Among respondents who indicated at wave 2 that they planned to marry, secondary-educated respondents and older respondents (between 33 and 42 years old) were more likely to become married by wave 3. The difference between male and female respondents was negligible.

Childbearing Plans

4.9 Likewise, respondents without children were asked whether they planned to have a child. Overall, 61% of our respondents indicated their intention to have children, regardless of education level. Seven percent of these childless respondents planned to have children within a year, whereas 21% planned for the near future and 33% were uncertain about their childbearing timeline. Ten percent of them did not know whether they wanted to have a child (Figure 4.4).

Figure 4.4: Childbearing plans by sex

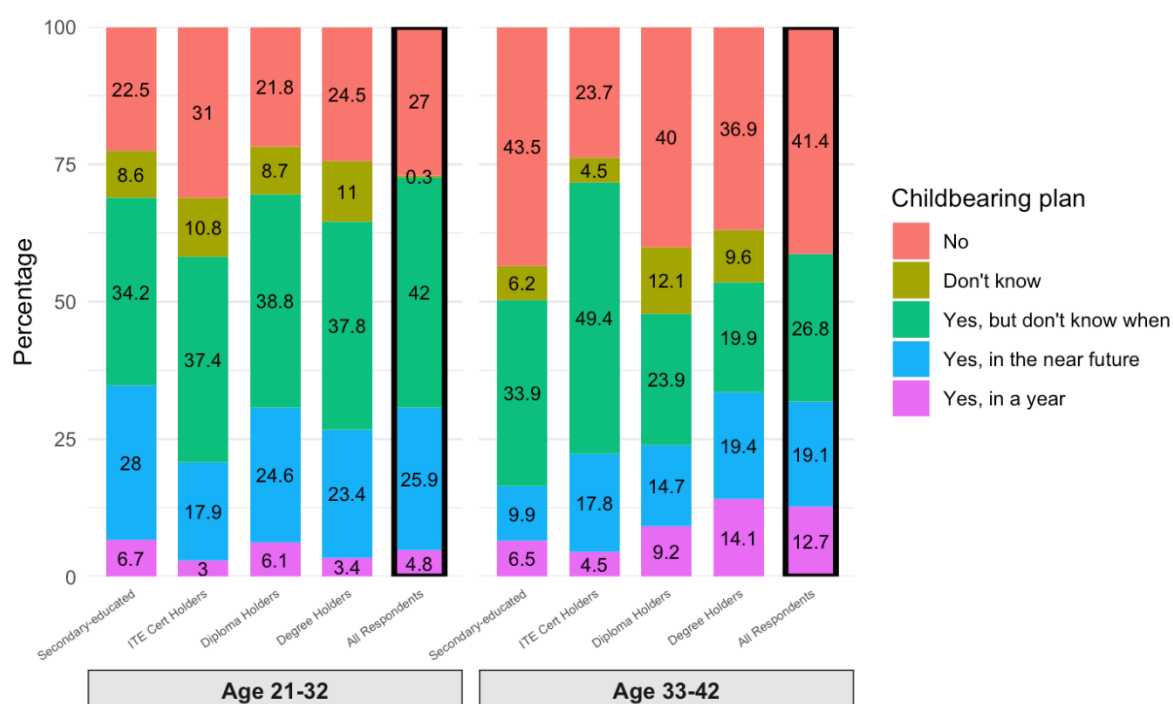


4.10 Male respondents were slightly more likely to report plans to have children compared to female respondents (64% and 57% respectively). However, fewer male respondents reported childbearing plans within a year than female respondents (5% and 9% respectively) (Figure 4.4).

4.11 Younger participants expressed a greater aspiration for having children with 73% planning to have children, compared to 59% among the older participants (Figure 4.5).

4.12 However, a larger proportion of older respondents indicated plans for having children within a year (13%), compared to younger respondents (5%). Younger respondents expressed greater uncertainty in childbearing plans, with over 40% indicating that they do not know when they plan to have children, compared to 27% among older respondents (Figure 4.5).

Figure 4.5: Childbearing plans by age group and highest educational qualification



4.13 Among younger childless respondents, diploma holders and secondary-educated respondents were more likely to have the intention to have children (about 70%), compared to ITE certificate holders and degree holders (58% and 65% respectively) (Figure 4.5).

4.14 In contrast, among older childless respondents, ITE certificate holders were the most likely to have the intention to have children (72%). Degree holders were the most likely to report plans to have children within a year (14%) (Figure 4.5).

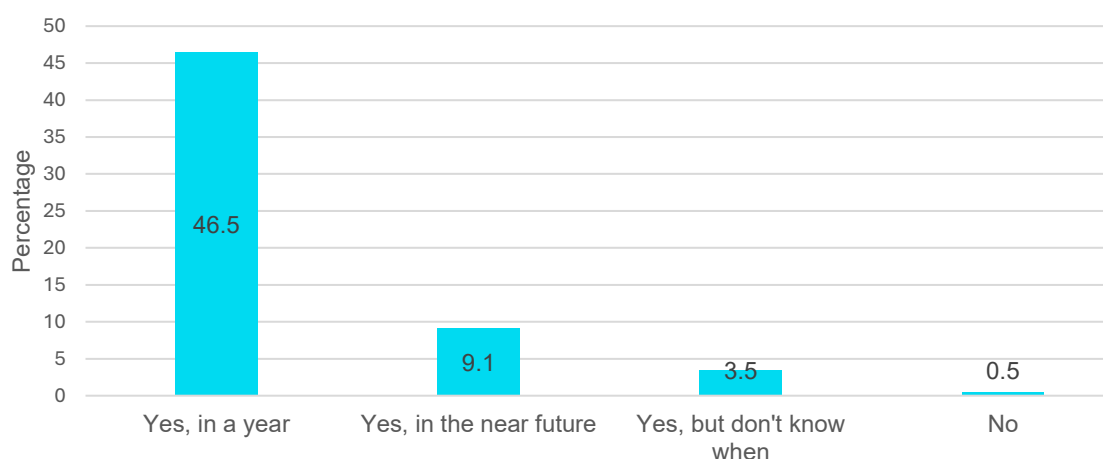
4.15 Examining respondents' childbearing plans among those who reported plans to marry, higher-educated respondents were more likely to plan to marry but not have children, especially degree holders (Figures 4.2 and 4.5).

4.16 Like marriage plans, we also examined whether respondents followed through their childbearing plans from wave 2 to wave 3. In wave 2, childless respondents were asked the same question about what their childbearing plans were, but they could not select the "don't know" option.

4.17 Less than half of respondents who reported plans to have children in wave 2 realised their plans by wave 3. Almost all respondents who did not plan to have children in wave 2 remained childless in wave 3 (Figure 4.6).

- 4.18 Among respondents who planned to have children within a year at wave 2, 47% of them became a parent by wave 3. For other respondents who planned to have children at wave 2, less than 10% of them entered parenthood by wave 3 (Figure 4.6).

Figure 4.6: Percentage of parents in wave 3 among childless respondents in wave 2



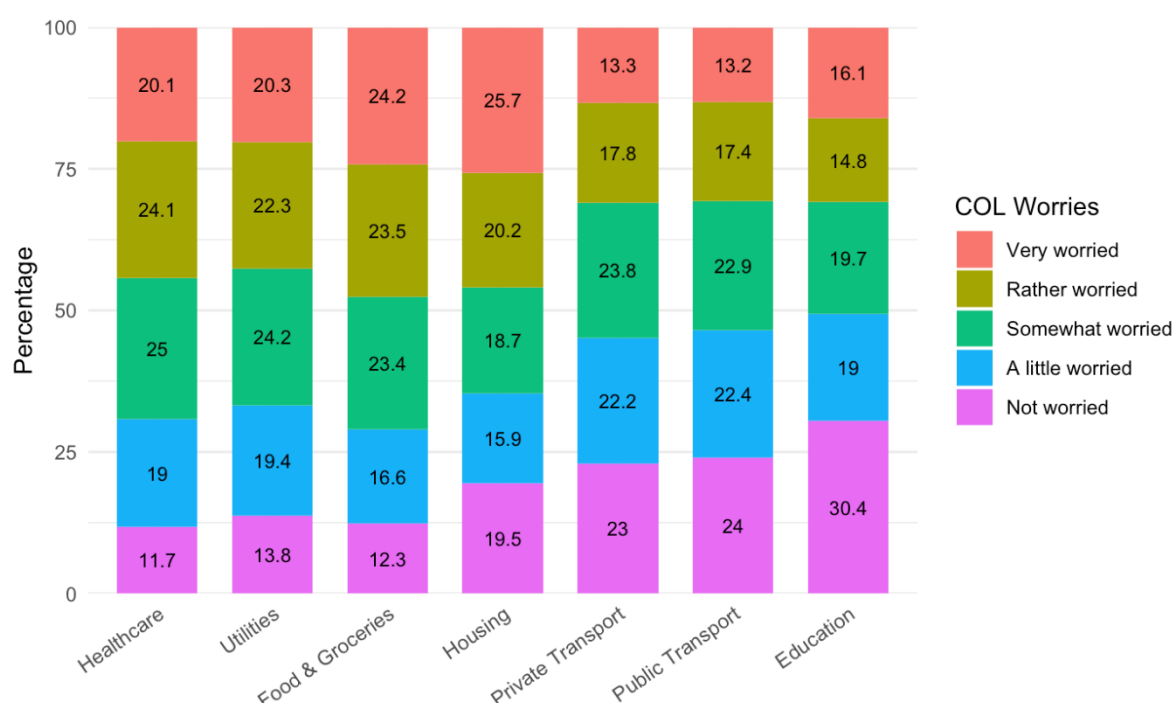
Notes. n=670. The question in wave 2 did not offer the 'don't know' option.

- 4.19 We investigated whether the match between childbearing plans at wave 2 and parenthood status at wave 3 differed by education, sex, and age group. Among respondents who stated in wave 2 that they planned to have children, older respondents were more likely to realise their plan compared to younger respondents. The differences by education level and sex were negligible.
- 4.20 In conclusion, higher-educated and younger respondents were more likely to have marriage plans, but secondary-educated and older respondents were more likely to realise their marriage plans. Younger respondents were also more likely to have childbearing plans, but older respondents were expectedly more likely to realise their plans for parenthood.

Chapter 5: Cost of Living Concerns

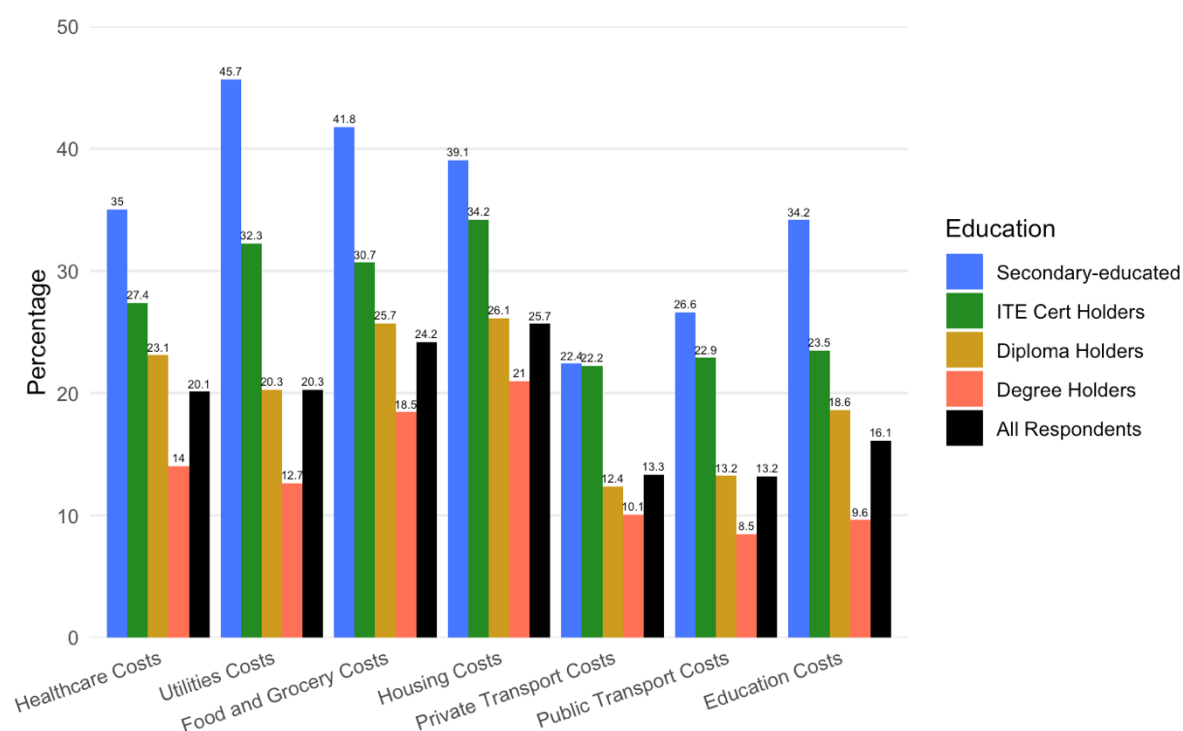
- 5.1 This section reports respondents' concerns over rising costs of a range of items, including healthcare, utilities, food and groceries, housing, private transport, public transport, and education.
- 5.2 Overall, the majority of the respondents were at least somewhat worried about rising costs (Figure 5.1). As there is greater cross-item variation among respondents who were very worried, the rest of this section breaks these very-worried respondents down by education level, marital status, child status, and age group.

Figure 5.1: Distribution of cost-of-living worries by cost domains



- 5.3 On average, about 19% of respondents expressed that they were very worried about rising costs, with housing costs having the highest level of concern (26%) and transport costs having the lowest (13%) (Figure 5.2).
- 5.4 Anxiety about rising costs fell as respondents' highest educational qualification rose. Secondary-educated respondents were the most worried about rising costs. They were the most worried about utilities costs (46%), followed by food and grocery costs (42%). They were also more likely to worry about public transport costs than private transport costs (27% compared to 22% respectively) (Figure 5.2).

Figure 5.2: Very worried about rising costs by highest qualification attained



5.5 In contrast, degree holders were the least worried about rising costs. Among the seven groups of items, they were most worried about housing costs (21%), followed by food and grocery costs (18%). They were the least worried about public and private transport costs (9% and 10% respectively) (Figure 5.2).

5.6 Likewise, diploma holders were most worried about housing costs and food and grocery costs (26% each), and least worried about private and public transport costs (12% and 13% respectively) (Figure 5.2).

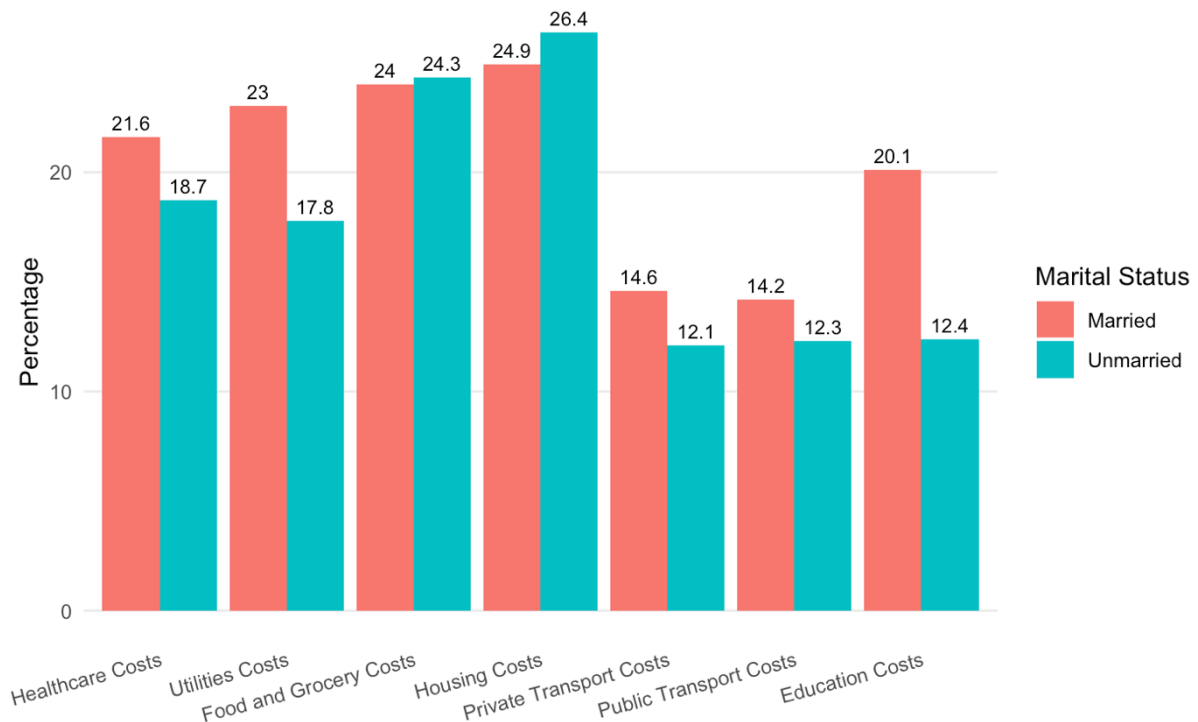
5.7 ITE certificate holders were most worried about housing costs (34%), followed by utilities costs (32%). They were least worried about private and public transport costs (22% and 23%) (Figure 5.2).

5.8 Generally, both married and unmarried respondents were most worried about rising housing, food, and grocery costs. Married respondents had greater concerns about rising costs across all item groups, except for housing, food, and grocery costs (Figure 5.3).

5.9 The areas with the greatest disparities in cost anxieties between married and unmarried respondents were education costs (20% among married respondents; 12% among unmarried respondents) and utilities costs (23% among married respondents; 18% among unmarried respondents) (Figure

5.3).

Figure 5.3: Very worried about rising costs by marital status



- 5.10 Likewise, respondents with children had greater concerns about rising costs in general, except for housing costs (Figure 5.4).
- 5.11 Parents were more than twice as likely to be very worried about education costs (25%) compared to childless respondents (11%). Parents were also had substantially greater worry about utilities costs (26%) than childless respondents (17%) (Figure 5.4).
- 5.12 Older respondents between the ages of 33 and 42 were more likely to be very worried about rising healthcare costs (23%), utilities costs (21%), and education costs (17%), compared to younger respondents between the ages of 21 and 32 (18%, 19%, and 15% respectively) (Figure 5.5).
- 5.13 Younger respondents were more likely to report worries about housing costs (28%), food and grocery costs (25%), and public transport costs (14%), compared to older respondents (24%, 23%, and 13% respectively) (Figure 5.5).

Figure 5.4: Very worried about rising costs by child status

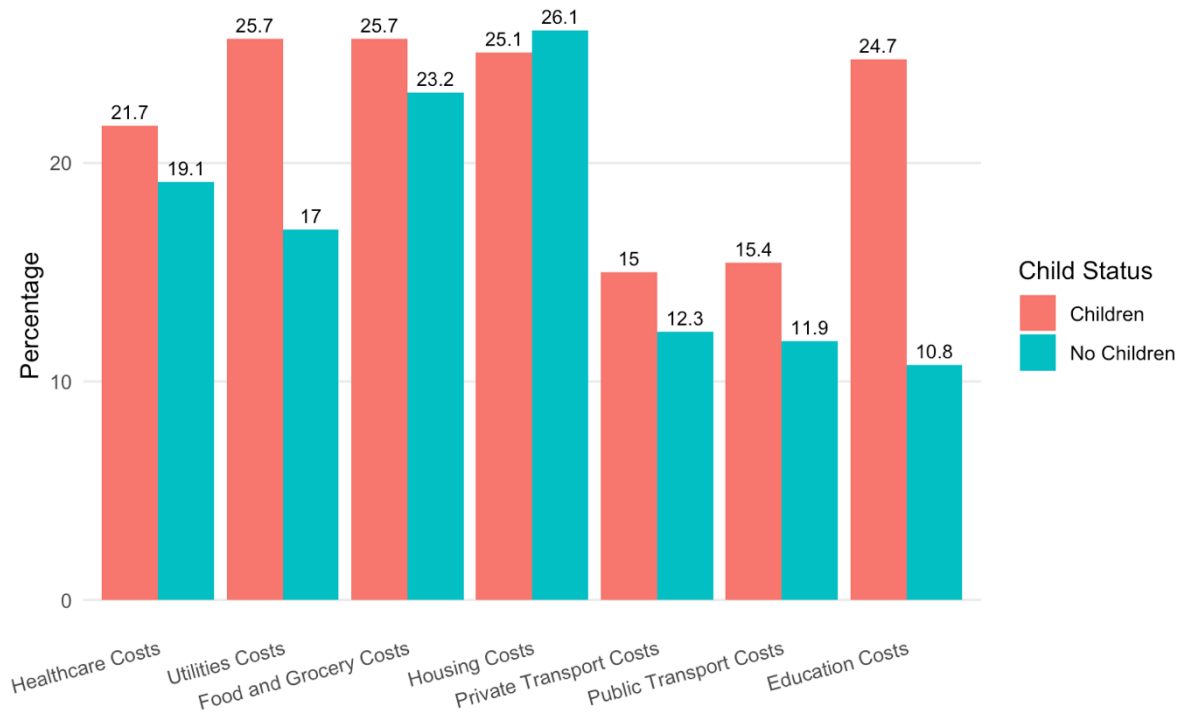
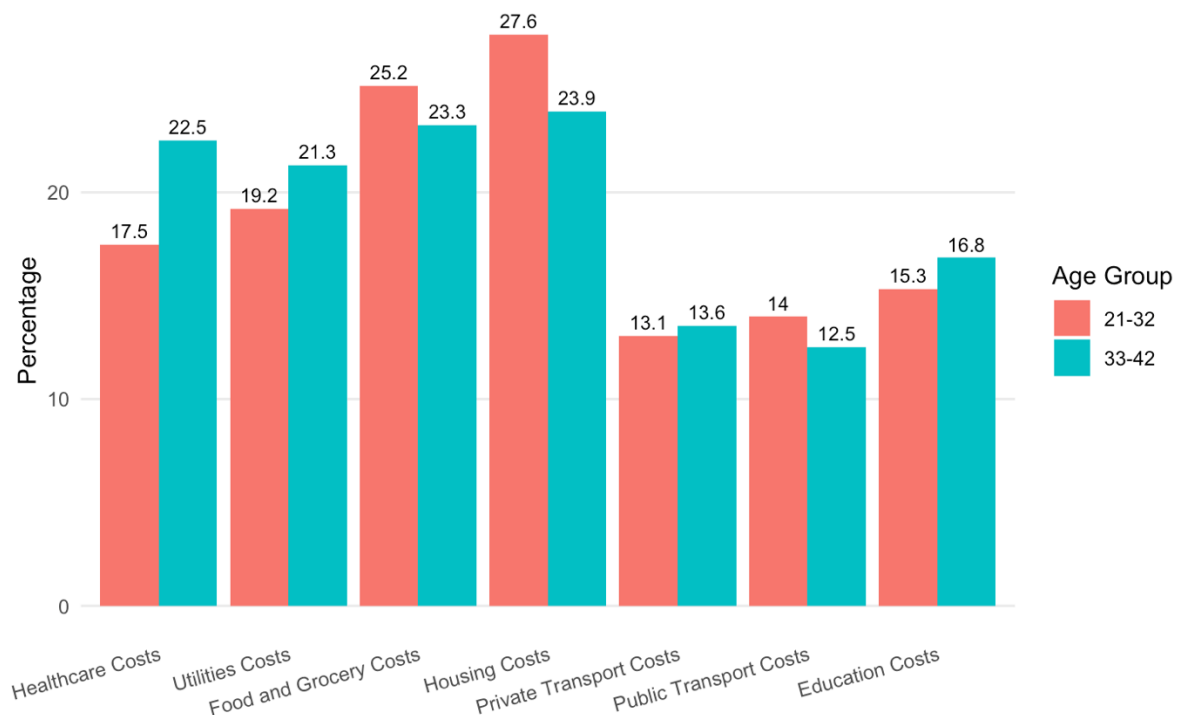


Figure 5.5: Very worried about rising costs by age group



5.14 Generally, lower-educated respondents, married respondents, parents, and older respondents were more likely to report worries about rising costs, except for housing, where younger respondents had greater worry about costs.

Chapter 6: Conclusion

Work-Family Conflict and Enrichment

- 6.1 More than half of our respondents agreed that work and family enrich each other, while less than half reported that they conflict with each other. Notably, work-family enrichment and work-family conflict co-exist; the intersection between work and family life is not solely a competition for limited resources, as they can be mutually beneficial at the same time. For example, married respondents and parents have both high enrichment and conflict. Nevertheless, work-to-family conflict is more prevalent than family-to-work conflict, suggesting that work demands are more intrusive and more challenging to be outsourced than family demands.
- 6.2 Secondary-educated respondents were more likely to experience bi-directional work-family conflict, while degree-holders were the least likely to report likewise. The higher work-family conflict faced by lower-educated respondents could be due to the higher prevalence of working nonstandard hours, such as weekends and shifts (Ng et al., 2025).
- 6.3 This disparity in levels of work-family conflict by education suggests that there is a bifurcation in the working time conditions of jobs, where jobs taken up by lower-educated workers tend to conflict with family time (Ng et al., 2023). This implies that lower educated young workers need more support than higher educated workers to balance work and family tensions. Measures could include automation, buffer hiring, and stronger legislative protections (Ng & Mathew, 2023).
- 6.4 Conversely, both degree holders and secondary-educated respondents were more likely to indicate higher work-family enrichment, albeit in different aspects. Degree holders were the most likely to appreciate how work enriches their family life in terms of capital- and development-based spillovers.
- 6.5 Meanwhile, secondary-educated respondents reported the highest affect-based work-to-family enrichment and capital-based family-to-work enrichment, despite facing the highest work-family conflicts. This seeming contradiction may be explained in three ways. First, they may frame their jobs positively despite experiencing poorer working conditions (Goh, 2024). This serves as a form of collective defence mechanism to defend their dignity against the stigma and anxieties that they commonly face in their jobs (Emirbayer, 2025). Second, and perhaps reflecting a limitation of the research instrument, the two-clause format of the work-family enrichment questions might have been harder for lower-educated respondents to fully comprehend.

As such, their middling and favourable answers may reflect their uncertainty about these questions. Third, lower-educated respondents tend to rely more on their family for career information and support (Fuller et al., 2025), which might explain the positive spillovers from family to work.

- 6.6 In contrast, diploma holders reported lower agreement with work-family enrichment, especially the affect-based enrichment items where they had the lowest ratings. When interpreted alongside their poorer perceptions of career prospects, wage appropriateness, and future sentiments (see Ng et al., 2025), this finding might reflect an underlying discontentment or detachment felt by diploma holders over their work and family lives. Given that diploma holders consistently prioritised work-life balance and having higher earnings in their jobs (Lim et al., 2025), unmet aspirations could have driven their lower perceptions of work-family enrichment and poorer psychological well-being.
- 6.7 Married respondents and parents were more likely to report both work-family conflict and enrichment, likely due to greater child caregiving responsibilities they face compared to unmarried and/or childless respondents. While having children is joyful an enriching, caregiving also creates greater time and attentional tensions.

Marriage and Childbearing Plans

- 6.8 The majority of our unmarried and childless respondents indicated that they plan to marry and have children respectively, while 24% do not plan to marry and 39% do not plan to have children.
- 6.9 Younger respondents between 21 and 32 years old were more likely to report plans for marriage, especially among the higher educated. In contrast, older respondents were less likely to have marriage plans, especially secondary-educated respondents with fewer than half who reported marriage plans. In a context of falling marriage and birth rates (Ministry of Social and Family Development, 2025), these findings have implications on the older respondents' sources of financial and social support as they age.
- 6.10 Our findings on marriage and childbearing plans are consistent with Singaporean youth population's aspirations, where most still indicate having the intention of marrying and having children (National Population and Talent Division, 2021; National Youth Council, 2024).
- 6.11 Among our respondents who planned to marry at wave 2, secondary-educated and older respondents were more likely to realise their plans

between waves by wave 3.

- 6.12 Overall, fewer proportions of respondents planned to have children than to marry. A substantial group of degree holders reported marriage plans, but no intention to have children.
- 6.13 Younger respondents were more likely to have childbearing plans, but older respondents were more likely to realise their plans for parenthood.
- 6.14 The plan realisation rate is higher for marriage compared to childbearing, indicating that respondents might be facing more challenges to turn their parenthood intentions into reality, compared to marriage.

Worries about Cost of Living

- 6.15 More than half of our respondents were at least somewhat worried about the rising cost of living of key expenditure domains.
- 6.16 Lower-educated respondents, married respondents and respondents with children were more likely to be very worried about rising costs in most domains. These are expected as lower-educated respondents with lower earnings have lower purchasing power; respondents with greater financial difficulties are more likely to report greater worry about the cost of living (Mathew et al., 2022). Parents face higher cost pressures from bringing their children up, especially in education and utilities costs.
- 6.17 Older respondents between 33 and 42 years were more likely to be very worried about healthcare, utilities, and education costs, compared to younger respondents between the ages of 21 and 32. This is likely due to greater healthcare costs that rise with age, as well as their greater likelihood of having children.
- 6.18 Unmarried and childless respondents were slightly more worried about housing costs. For the former group, this may be attributed to fewer public housing options and lower subsidies available to them.
- 6.19 Further research can examine the extent to which cost-of-living support measures have cushioned the impact of rising costs among our respondents.

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Glossary

Highest educational qualification

Secondary and below

Secondary qualifications include GCE 'N' and 'O' Level or equivalent (MOM, 2021). This category also includes all qualifications below secondary.

ITE

Includes ITE Nitec, ITE Higher Nitec, and WSQ certification or equivalent.

A-level and Diploma

Includes GCE 'A' Level or equivalent. Diploma and professional qualifications include diplomas and post-diplomas by a polytechnic, diplomas or other qualifications by a professional body or vocational institution (MOM, 2021).

Degree and above

This includes Bachelor's degree, Master's degree, Doctoral degree, and postgraduate diploma or certificate (MOM, 2021).