COMPANION VOLUME C · INITIATED BY UNCLE JAMES

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HAWKERS AND SOCIAL PROTECTION

How a hawker's savings and cover compare with an employee's, a platform rider's and a freelancer's, whoever the landlord is. The options for the Hawker Protection Floor. From the Plan, in full: the floor, the Security Package, illness at the stall and the Heritage Anchor coffeeshops.

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In this volume: C.1 Bottom line · C.2–C.6 The hawker beside every other kind of worker · C.7 Whoever the landlord · C.8 The levers on the Protection Floor · C.9–C.12 From the Plan: the Protection Floor, the Security Package, illness at the stall and the Heritage Anchor coffeeshops.

VOLUME C · A WORKING PAPER FOR PUBLIC DISCUSSION · VERSION 1.9.3 · NOVEMBER 2026

COMPANION VOLUME C

This Volume at a Glance

READ THIS IF YOU…

- work on labour, CPF (Central Provident Fund, Singapore's compulsory savings for retirement, health and housing) or social policy, and want hawkers set beside every other kind of worker;
- speak for hawkers, and want to know what cover a stallholder lacks and why;
- want the costed levers (a setting the plan can turn up or down) on the Hawker Protection Floor, and what breaks first.

THE BOTTOM LINE

1. **Riders overtook hawkers in 2025.** The Platform Workers Act gave every rider work-injury insurance and a bargaining agent, and platform-paid CPF to the younger ones and older ones who opt in. Hawkers received none of these (C.1, C.4).
2. **The pay has been measured once, and it is low.** In 2021 full-time hawkers working on their own earned a median (the middle figure: half are above it, half below) of about $1,470 a month before tax, below the poorest fifth of employees and below two of the three groups the Act protects (C.5, *Work Dynamics Compared*).
3. **There is little to retire on.** A hawker who has only paid MediSave (the part of CPF that pays for health care) reaches 55 with little or nothing in a Retirement Account: only MediSave above the Basic Healthcare Sum, the $79,000 ceiling in 2026, spills over into retirement savings (C.6, *Enough to Retire On? Little to Turn into Monthly Income*).
4. **The bill comes late, and not as he earns.** MediSave is billed once a year, for the year before. GIRO (a bank's automatic monthly payment) can spread it and the stall licence already makes hawkers pay, but nothing is taken as the takings come in (C.4, *The Protection Matrix: Overlaps and Gaps*).
5. **The body is uninsured.** A hawker must run the stall personally, yet has no injury cover, no sick pay and no income-loss insurance of his own: only ComCare (the Government's cash help for people in need), which helps people on low incomes, or a policy he buys. The hazards of his day – long hours, standing, frying fumes – are well documented elsewhere and unmeasured here, and a day closed for illness costs a typical stall about $372 (C.4, C.5).
6. **The Protection Floor (the minimum savings and cover the plan proposes for every hawker) asks for equal treatment, not special treatment.** MediSave taken as he earns, shared injury and hospital cover, relief cooks, and a retirement match for stallholders under 55 – at most about $4.1M a year in its basic form, costed and left for a later decision (C.8, C.8.1).

To be sure, other self-employed people share the thin floor. Most of them, though, have a business to sell at the end. He does not.

And by the Act's own test a hawker in a centre run by NEA (National Environment Agency, which runs the public hawker centres) is not a platform worker, so the case is made by analogy, not by statute (C.2, What Kind of Worker Is a Hawker?).

HOW THIS CONNECTS

Where it comes from. The comparison behind the Plan's §2.11, the Hawker Protection Floor, whose proposals the Plan prints with a card (§2.11) and this volume in full (C.9, *The Hawker Protection Floor, in Full*). It also tests the Plan's Relief-Hawker Corps (§2.7) and prints its Security Package in full (C.10, *The Hawker Security Package*).

Read with. The Executive Summary (ES.3, *Two Tiers, Stated Once*), for the comparison with four other workers on one page; Follow the Plate (D.7.5, *The Hawker Protection Floor: one list*), which costs the floor in one list; the Budget Book (B.7), for every ask of Government.

In this volume. C.1 Bottom line · C.2 What kind of worker is a hawker? · C.3 The worker blocs at a glance · C.4 The protection matrix · C.5 Work dynamics · C.6 Retirement adequacy · C.7 Whoever the landlord · C.8 The levers on the Protection Floor, and the retirement match costed (C.8.1) · From the Plan, in full: C.9 The Hawker Protection Floor · C.10 The Hawker Security Package · C.11 When illness closes the stall · C.12 Heritage Anchor coffeeshops.

TERMS USED

CPF and MediSave. Singapore's compulsory savings for retirement, health and housing; a self-employed hawker is only required to pay the MediSave part.

CPF LIFE. The national annuity that turns a Retirement Account into monthly income from 65.

Workfare. A government top-up for lower-income workers; the self-employed get two-thirds of it, yearly, and only if their MediSave is paid by CPF's deadline.

Basic Healthcare Sum. The MediSave ceiling, $79,000 in 2026; contributions above it spill over into retirement savings.

Someone who pays a share. An employer, or for a rider the platform, paying part of a worker's CPF. A hawker has no one.

Management control. The Platform Workers Act's test: an operator that matches work by algorithm and restricts how it is done owes its workers CPF and injury cover. No hawker's landlord meets the first test: matching work by algorithm.

Dependent contractor. An ILO (International Labour Organization) category for workers on commercial terms who depend on another unit, which can be a government, for access to their market.

How this volume relates to the Plan

The Plan is about the craft: how knowledge moves from a retiring master to a successor, and how the trade becomes worth entering. This volume is about the person at the wok. It asks what protection a hawker has against old age, illness, injury and a bad month – and how that compares with the employee, the low-wage worker, the platform rider and the freelancer working beside them in the same economy. It takes the plan's rules as given, carries them to stalls under private landlords (C.7, *Whoever the Landlord*), and adds one mechanism and three asks to it (C.9.2, *How This Enters the Plan*).

Where it plugs in

SECTION	EXTENDS THE PLAN
C.2, C.5	the Plan, §2.1 Who actually owns a stall
C.4, C.9.1	the Plan, §2.7 Relief-Hawker Corps · C.10 Security Package
C.6	Succession Economics, E.4 Succession Mortgage – retirement income beyond the hand-over
C.7	the Plan, §2.1 tenures · C.12 Heritage Anchor coffeeshops
C.9.2	New the Plan, §2.11 Hawker Protection Floor (proposed) · three rows for the Budget Book, B.7, all carried there, the retirement match as an optional row

The tags

As in the Plan: ASK OF GOVERNMENT SELF-FINANCING PHILANTHROPY-FUNDED BUILDS ON. Celadon *At Your Table* boxes translate each finding for the makan-goer.

Reading map

C.1, *Bottom Line* gives the bottom line. **C.2** tests the gig-worker premise against the tenancy terms. **C.3, *Singapore's Worker Blocs at a Glance*** places every worker group on one page. **C.4** is the protection matrix, group by group. **C.5** compares work dynamics. **C.6** follows a MediSave-only hawker to retirement. **C.9.1, *What the Hawker Bloc Needs, Relative to the Others*** sets out six proportionate proposals. **C.7** tests them against stalls under private landlords. **C.9.2** shows how they enter the plan. **Follow the Plate** puts numbers on C.7: it follows the money from diner to supplier and landlord and tests each proposal in an open model.

All figures SGD, 2026 rules unless stated. Every figure is from an official or published source opened on 25–27 October 2026 and checked again on 28 October 2026, listed at the end; "our arithmetic" marks derived figures. Where no data exists, this volume says so – that absence is one of its findings.

C.1

Bottom Line

Hawkers are neither gig workers nor true entrepreneurs. They are dependent contractors of the state who carry an entrepreneur's risks – with less protection than a gig worker now has.

7% → 17% PLATFORM OPERATORS' CPF SHARE, 2026 → 2029	**0%** ANYONE'S CPF SHARE FOR A HAWKER	**~25%** SELF-EMPLOYED IN MEDISAVE ARREARS (END-2024)	**≈ $0** CPF LIFE FOR MOST MEDISAVE-ONLY HAWKERS	**Once** HAWKER INCOME MEASURED OFFICIALLY: ABOUT $1,470 A MONTH IN 2021, IN A CHART ON RIDERS

1

RIDERS OVERTOOK HAWKERS IN 2025

The Platform Workers Act gave every rider work-injury insurance and a bargaining agent, and the younger ones platform-paid CPF. Hawkers received none of these.

2

LITTLE TO RETIRE ON

A MediSave-only hawker reaches 55 with little in a Retirement Account: only MediSave above the $79,000 ceiling spills over into retirement savings. The other safety nets pay only to people on low incomes, or stop when the work stops.

3

THE BILL COMES LATE

MediSave is billed once a year, for the year before. GIRO can spread it and the stall licence makes hawkers pay, but nothing is collected as they earn.

4

THE BODY IS UNINSURED

Hawkers must run the stall personally, yet have no injury cover, no sick pay and no income-loss insurance of their own: only means-tested ComCare (paid only to those whose income and property fall below set limits), or a policy they buy.

5

THE STATE IS BARELY COUNTING

The State has measured hawkers' income once, in passing, in a chart about platform workers: about $1,470 a month in 2021, below two of the three groups the Act now protects. It does not measure their hours, savings or injuries. For riders it publishes CPF, opt-in and injury counts every month.

THE ASK: PARITY, NOT PRIVILEGE

Keep hawkers' commercial status – their pricing freedom and their ownership of the recipe – and add the floor every other group of workers already has: MediSave collected as they earn, someone who pays a share into their CPF (as an employer or a platform does), shared injury and hospital cover, relief cooks, and proper figures. In its base form, the Government matches what every public-centre stallholder under 55 tops up in their own CPF, up to $1,200 a year. An existing scheme already does this from 55, for those who pass its income and home tests. The floor would then cost at most about $4.1M a year. That is less than half the one-off cost of the cooked-food part of July 2026's six-month rent support (about $8.3M, C.9.1, *What the Hawker Bloc Needs, Relative to the Others*). In its stretch form – every stallholder, coffeeshops and food courts included, as C.7, *Whoever the Landlord* argues it must be, at 70% take-up (the share of those eligible who join) and with shared hospital-cash cover – about $7.9M (C.9.2, *How This Enters the Plan*). The match is a ceiling in both: fewer than half of stallholders are under 55.

AT YOUR TABLE

The rider who brings your char kway teow home is insured by his app. The uncle who fried it is not – if he burns his hand tonight, the stall shuts, and unless he insured himself, no one pays him for the week.

C.2

What Kind of Worker Is a Hawker?

The gig-worker premise is half right. Hawkers depend on a single gatekeeper for access to their market, as gig workers do. But they also carry fixed costs, stock and business risk that no gig worker carries.

The ILO's 2018 classification of status in employment has a category for this middle ground: **dependent contractors** – workers on commercial, not employment, terms who depend on another unit for "organization and execution of the work, income, or for access to the market". The ILO is explicit that the controlling unit can be a government. For most hawkers, that unit is NEA, or an operator NEA appoints.

CRITERION	GIG / PLATFORM WORKER	ENTREPRENEUR (SME OWNER)	HAWKER IN A PUBLIC CENTRE
Who controls market access	The app	The owner	NEA: a 36-month tenancy, renewal on NEA's terms, no compensation on non-renewal (cl.30, cl.37)
Can the work be delegated	For some platforms	Fully	Barely: must personally operate at least 4 hours a business day and cannot leave the stall to assistants (cl.35); NEA may approve a joint operator, a citizen or PR working his own hours, or a nominee during illness
Who can help	Anyone	Any hire, incl. foreign workers	Citizens, PRs and some long-term visit pass holders only; no work-pass staff
What is sold	Set by the platform	Owner's choice	The food type declared in the bid (cl.19)
Who sets the price	The platform	The owner	The hawker at NEA centres; in operator-run centres, value-meal price changes need approval
Fixed costs and stock at risk	Vehicle only	Yes	Yes: raw materials 56% and manpower 20% of operating costs; rent under 10% (NEA, 2022)
Can it scale	No	Yes	At most two cooked-food stalls (cl.22)
Is there a sellable asset	No	Yes: the business	No: subletting and assignment banned (cl.36); the 1994–97 sale-scheme leases ran out in 2014–17
What happens on a breach	Deactivation	Contract dispute	Termination: about 230 notices for not operating personally, 2012–2024

THE VERDICT

On market access, delegation and assets, a hawker looks like a dependent contractor of the state. On fixed costs, stock and pricing, a hawker looks like an entrepreneur. The combination is worse than either pure type: an entrepreneur's downside without the upside of a sellable business, and a self-employed person's thin protection without the gig worker's new statutory floor.

THE ACT'S OWN TEST, AND WHERE IT LEAVES THE HAWKER

The Government drew its own line, and it deserves to be stated fairly. The Advisory Committee on Platform Workers kept riders self-employed and added protections only where a company exerts "a significant level of management control", judged on three factors: "data-driven, algorithmic matching of demand and supply of services"; "effectively determining or setting upper limits on price and remuneration"; and "controlling and directing the performance of work" (report, Nov 2022, ¶3.6.2). It left street-hail taxi companies out, because they "do not play a role in matching the taxi driver to the customer" (¶3.6.4), and it set platform workers apart from typical self-employed people because they cannot set their prices or "build their own clientele" (¶3.2.8). The Act followed: MOM's test needs an operator's automated use of data to decide the work, and a restriction on how it is done.

By that test a hawker at an NEA centre is not a platform worker. No algorithm matches his customers; he sets his own price; he builds his own regulars. The resemblance is closest at the operator-run centres, where a value meal is required at every stall, a change to its price needs approval, and fines are written into the contract: the second and third factors met in part, the first not at all. So I argue by analogy, not by statute. The State is the hawker's gatekeeper in a different way from an app, and the floor should follow the dependence, not the algorithm. Granted, the Government's answer is that hawkers enter their terms "voluntarily and knowingly" (Dr Amy Khor, Official Report, 19 Nov 2018). Yet MOM's own test of employment, given the same day, asks whether a worker must "comply with prescribed procedures, follow a fixed schedule, and carry out the work without getting a replacement" (written answer to PQ 86, 19 Nov 2018). A tenancy asks for a version of each: its conditions, minimum hours, and personal operation. I do not say hawkers are employees, or platform workers. I say the terms they cannot negotiate are the very ones MOM (Ministry of Manpower) counts.

Operator-run centres sharpen the resemblance to a platform. There, operators may require stalls to open up to 5 days a week and 8 hours a day, a ceiling NEA set in November 2018, require value meals for 5–20% of sales, and – in one published contract – take 15% of gross turnover. That contract, at Yishun Park in August 2025, also set a $1,750 minimum, a compulsory point-of-sale system and 18 categories of $100 fines (The Online Citizen, 15 Sep 2026). That is a revenue share set by an intermediary: the platform model. Its operator has since left the centre, when its tenure ended in July 2026, and One Punggol's operator left in August 2026, a year early; neither exit has been publicly tied to the scrutiny (The Online Citizen, 15 Sep 2026). Cooked-food stalls in these centres ended tenancies early at 8% a year, against 3% in NEA-run centres (2019–2023).

The real platforms treat hawkers as merchants, not workers. GrabFood publishes a service fee of 30% on every order, plus GST (goods and services tax), and since Deliveroo went offline in Singapore after 4 March 2026 a hawker has fewer apps to choose between. Yet the Platform Workers Act protects only the rider who carries the food – not the hawker who cooked it.

C.3

Singapore's Worker Blocs at a Glance

Hawkers are a small group – about 6,900 cooked-food stalls in public centres (our estimate) among 2.38 million employed residents – and the only one that pairs high business risk with the lowest statutory protection.

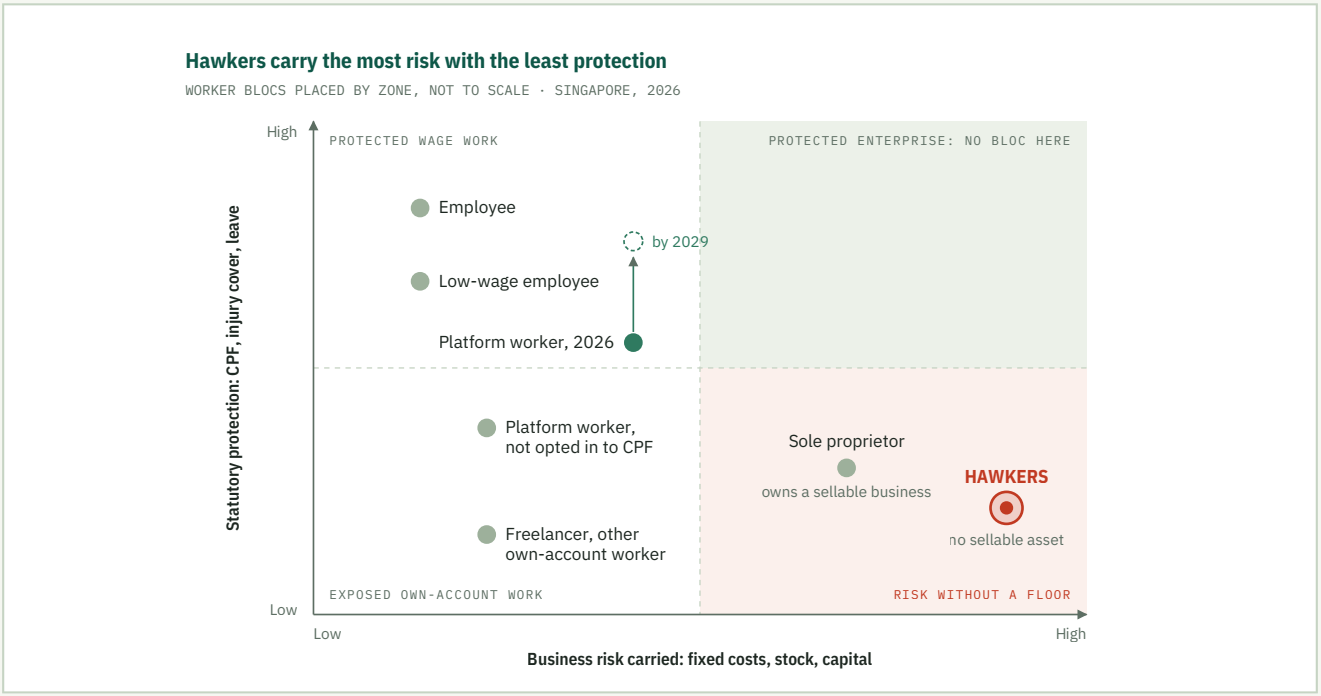


FIG. C.1 · PLACEMENT BY ZONE FROM THE CLASSIFICATION TEST (C.2) AND PROTECTION MATRIX (C.4). THE ARROW SHOWS PLATFORM WORKERS' CPF RISING TO EMPLOYEE-LEVEL RATES BY 2029, FOR THOSE BORN IN 1995 OR LATER AND OLDER WORKERS WHO OPT IN.

Platform workers moved up in 2025: all of them gained injury cover, and the younger ones, with the older ones who opt in, reach employee-level CPF rates by 2029. About 26,500 of the older workers, 27%, had opted in by September 2025. Hawkers share the bottom-right with sole proprietors – but unlike them, own nothing they can sell.

BLOC	SIZE	SOURCE
Employed residents	2,376,400 (June 2025)	MOM Labour Force 2025
Self-employed	About 280,000 · 11.8% of employed residents (2025; our arithmetic)	MOM Labour Force 2025
Primary own-account workers	179,200 (2025)	MOM Labour Force 2025
Platform workers receiving CPF	About 90,000 a month (2025), most of them MediSave-only; about 26,500 older workers had opted in to the operator's share (Sept 2025)	MOM, written replies, Jan and Aug 2026
Hawker and stall-holder own-account workers (people, not stalls; markets included)	11,400 in 2016 (Tripartite Workgroup, Annex B); 11,700 in 2017, more than half aged 50 or over	MOM, Own Account Workers 2017
Cooked-food hawker stalls	About 6,900 in public centres (2026; our estimate); one hawker may hold two	Our estimate (Follow the Plate, D.3), as The Straits Times reported (29 Jul 2026); MSE spoke of about 7,000 (Nov 2024); NEA gives about 15,000 stalls, cooked food and market together

C.4

The Protection Matrix: Overlaps and Gaps

Since 1 January 2025, the delivery rider has more statutory protection than the hawker whose food he carries. The Platform Workers Act gave every rider and driver work-injury cover and a legal bargaining agent, and CPF from the platform to those born in 1995 or later and to older ones who opt in. Hawkers got none of it.

PROTECTION (2026)	EMPLOYEE	PLATFORM WORKER	HAWKER (SELF-EMPLOYED)
Retirement CPF	37% of wages to age 55 (employer 17%, employee 20%), tapering to 12.5% above 70; 34% at 55–60 and 25% at 60–65, rising to 35.5% and 26% from 1 January 2027 (Budget 2026)	In 2026: 20% of net earnings for workers aged 35 and below (platform 7%, worker 13%), rising with age to 22.5% up to 60. By 2029: 37% (platform 17%, worker 20%). Compulsory for those born in 1995 or later; others may opt in.	None required; voluntary top-ups only
MediSave	Within the monthly CPF	Deducted monthly by the operator	4% to 10.5% of yearly profit (net trade income) above $6,000. The bill comes once a year, after the tax assessment for the year before, and can be paid in monthly GIRO instalments. SFA will not renew a stall licence while MediSave arrears are unpaid, unless the hawker is on a GIRO plan.
Work injury	WICA, all employees: for accidents from 1 Nov 2025, medical expenses up to $53,000; full wages for the first 14 days of outpatient and 60 days of hospital leave, then two-thirds, up to a year	Operator-funded insurance at employee-equivalent limits; 1,000+ claims paid	None: WICA covers "any employee under a contract of service", and the self-employed are excluded (MOM)
Paid sick and hospital leave	14 outpatient, 60 hospitalisation days	None	None: a closed stall earns nothing. Means-tested ComCare helps those temporarily unable to work; private medical-leave policies are his to buy
Paid leave and holidays	7–14 days, plus 11 public holidays	None	None
Involuntary income loss	SkillsFuture Jobseeker Support, up to $6,000 over six months, only for those who earned $5,000 a month or less	Not stated in the scheme rules	Excluded: former self-employed persons "are not eligible for the scheme" (MOM, 7 July 2026)

PROTECTION (2026)	EMPLOYEE	PLATFORM WORKER	HAWKER (SELF-EMPLOYED)
Workfare	Up to $4,900 a year; 40% cash, 60% CPF; monthly	Two-thirds of that; 10% cash, 90% MediSave; monthly; parity in 2029 for those born in 1995 or later or opted in	Two-thirds ($1,633–$3,267); 10% cash, 90% MediSave; yearly; only if MediSave is paid in full by CPF's deadline (for a GIRO payer, the end of the second year after the work year)
Wage floor	Lower-wage workers, where the rules bind the employer: the Local Qualifying Salary of $1,800 a month, and the Food Services Progressive Wage (e.g. $2,220 a month for a food-stall assistant), both from 1 July 2026. Professionals, managers, executives and technicians (PMETs), and a hawker's assistant: none (below)	None	None
Collective voice	Unions, Employment Act	Three associations with a legal negotiating mandate; 12 operators recognise one	No statutory body or mandate
Transition support	Senior Employment Credit, extended to end-2027; CPF Transition Offset to employers, covering half of their 2027 increase	Transition Support covers 75% of the 2026 rise in the worker's own CPF share, only for net platform income up to $3,000 a month; it tapers from 100% (2025) to 25% (2028)	Rent support, $200 a month for six months (Sep 2026–Feb 2027)

ONE COLUMN, THREE KINDS OF EMPLOYEE

The Employee column holds three groups. They share its CPF, paid leave and WICA (Work Injury Compensation Act, which pays employees hurt at work), and differ in two cells. A hawker's assistant is an employee of the stall, with the column's protections, but no minimum wage binds the stall: MOM states that the Food Services PWM (Progressive Wage Model, the pay ladder the Government sets for lower-wage jobs) does not apply to individually operated hawker and coffeeshop stalls, which cannot hire foreign workers, and the Local Qualifying Salary binds only firms that count local staff towards a foreign-worker quota.

CELL (2026)	HAWKER'S ASSISTANT	LOWER-WAGE EMPLOYEE	PMET
CPF, leave, WICA	As the Employee column	As the Employee column	As the Employee column
Wage floor	None binding	LQS $1,800; PWM floors, e.g. $2,220 for a food-stall assistant, where they bind the employer	None
Jobseeker Support	Up to $6,000	Up to $6,000	Only for those who earned $5,000 a month or less

Where the groups overlap. Every group gets MediShield Life and CareShield Life (national insurance for hospital bills and long-term care), with premiums from MediSave. Every group can reach Workfare, Silver Support, the Earn and

Save Bonus and matched savings, subject to means tests. The universal floor is shared; the earnings-linked layer is not.

Three gaps specific to the self-employed – hawkers sit in all three

1. **No one pays a share into his CPF.** Employees have employers and riders have platforms paying a share of CPF. A hawker has no one; even the landlord, NEA, takes rent rather than contributing.
2. **The bill arrives late, and not as they earn.** Employees and platform workers pay MediSave as they earn. Hawkers are billed once a year, after the tax assessment of the year before. They may spread the bill over monthly GIRO instalments, but nothing is taken as the takings come in, so a good month pays nothing and a lean one may have to pay for last year. The licence already enforces payment: SFA (Singapore Food Agency, which licenses food stalls) will not renew a stall licence with MediSave arrears unless the hawker is on a GIRO plan. About a quarter of all self-employed people were in arrears at end-2024, mainly through financial difficulty (MOM, February 2025); no figure for hawkers is published, and since their licence depends on paying, theirs is probably lower. Workfare goes only to self-employed people who have paid their MediSave in full by CPF's deadline, so arrears past it cost Workfare too. The Advisory Committee on Platform Workers diagnosed the same problem for riders in 2022: they "run into cashflow problems as their CPF contribution amount is only made known after their Net Trade Income is declared the following year", and about one in five were behind on MediSave (report, ¶5.2.6).
3. **No cover for the body that does the work.** Hawkers must operate the stall personally, yet have no injury cover, no sick pay and no income-loss insurance of their own. Granted, they are not entirely alone. ComCare's Short-to-Medium-Term Assistance helps people "temporarily unable to work (for example, due to illness)", but it is means-tested and a last resort. And since 2018 insurers have sold the self-employed Prolonged Medical Leave policies that pay daily cash, at the 2018 Tripartite Workgroup's request; a hawker must find and buy one himself, and no one publishes how many have.

CONTRIBUTE-AS-YOU-EARN ALREADY EXISTS – JUST NOT FOR HAWKERS

CPF deducts MediSave at each payment for the self-employed who serve government agencies. CPF Board states there are currently no plans to extend it to the private sector, though private buyers may adopt it voluntarily. The 2018 Tripartite Workgroup on self-employed persons recommended contribute-as-you-earn: MediSave paid as fees are earned, deducted by the business that pays the self-employed person. It left out households, "individuals who purchase food from hawker stalls" among them (fn 18). A hawker's buyers are all households, so the Workgroup's design could never reach him. Its licensing recommendation was about something else: spreading insurance in higher-risk jobs "through licensing controls" (¶45). Refusing to renew a licence over MediSave arrears is a sanction it described as already in use (¶48). For hawkers, it is. In 2022 the Advisory Committee on Platform Workers found the cure for riders: deduct "as and when" the money is earned, which a platform can do because it sees every fare as it is paid (Recommendation 9, ¶5.8.1–5.8.2). A hawker's e-payment and CDC-voucher settlements are the nearest thing he has to that record. The machinery is built; the coverage is a choice.

Not a review already promised. The Government has said it will review the Act's scope, but to take in other platform services; freelancers are "outside the scope of the Bill" (Dr Koh Poh Koon, MOM, 10 Sep 2024). Hawkers did not come up in his reply, and every party that spoke supported the Bill. This volume asks a different question: whether the reasoning the Government applied to riders applies, in part, to the cook (C.2, *What Kind of Worker Is a Hawker?*).

C.5

Work Dynamics Compared

Hawkers work the longest hours of any group, are the oldest (median age 60) and are paid the second least. In 2021 the median full-time hawker working on his own earned about $1,470 a month before tax: below the poorest fifth of employees ($2,200 a month), and below the delivery riders ($1,800) and private-hire drivers ($2,000) whom the Platform Workers Act now protects. Only taxi drivers earned less (MOM, in the Advisory Committee on Platform Workers' report, 2022, Fig. 1.1).

DYNAMIC	HAWKERS	BENCHMARK
Age	Median 59 in 2016 (Hawker Centre 3.0 Committee), about 60 in 2018 (Official Report, 19 Nov 2018), 60 in 2021 and 2024 (MSE, Oct 2021 and Nov 2024); new entrants since 2013, median 46 (NHB and MCCY, 17 Nov 2020); 43 at the seven operator-run centres (2018)	Retirement age 64 and re-employment age 69 from 1 July 2026
Hours	About 13 a day: the 21 hawkers interviewed at four centres "worked 13 hours on average", which we read as a day (Open Government Products, 2025); "often more than 14 hours a day, especially on weekends" (Dr Koh Poh Koon, 13 Nov 2024); 70-hour weeks recur in reporting. No one measures them; the Advisory Committee measured riders' hours (2022)	Employment Act hours limits cover lower-paid employees; hawkers have none
Income	About $1,470 a month in 2021: the median profit before tax of full-time hawkers working on their own. It is read from a chart in the Advisory Committee's report (2022, Fig. 1.1), which cites MOM's Comprehensive Labour Force Survey 2021. Dine-in was restricted that year, and hawkers who employ an assistant are not counted. MSE puts the typical hawker in the second-poorest tenth of earners (Nov 2024). Reported estimates run from under $2,000 to $4,000 a month net; margins of about 9–15%	Median gross monthly income of full-time employed residents, incl. employer CPF: $5,775 (2025); the poorest fifth of full-time employees, $2,200 (2021; $2,500 with employer CPF)
A bad month	The hawker absorbs it: rent, stock and assistants are fixed costs	The employer absorbs it
A sick week	The stall closes, or a joint operator or nominee steps in, though a nominee takes 4–6 weeks to approve; NEA may waive rent. Each business day closed costs a typical tendered stall about $372, because fees and the assistant's pay go on, and a rent waiver saves only about $48 of it; $342 at a subsidised stall, $441 at an HDB coffeeshop (our arithmetic)	Paid sick leave
Exit	Hand the stall back; no compensation on non-renewal; 6 succession transfers completed by September 2025	Retirement into CPF LIFE

WORKED EXAMPLE – THE ARITHMETIC OF A PLATE

Price of a plate of chicken rice	$3.50
Profit on that plate	≈ $0.30
Median full-time income to match, incl. employer CPF (2025)	$5,775 / month
Plates a day needed to match it, over 30 days (our arithmetic)	**≈ 642**

The margin is thin enough that volume – and therefore hours – does the work a pay rise does for an employee.

The body is the business. Raw materials take 56% of operating costs and manpower 20%; many hawkers cut the second by working alone. A hawker who cannot stand at the wok has no revenue, no paid leave and no injury claim. An employee's employer shares the risk of illness, and a rider's platform insures his injuries; for the hawker, both fall on the worker, unless he has bought a policy himself.

What the work does to the body

Start with the day. A hawker works about 13 hours, on the usual reading a day, six days a week: some 78 hours a week (our arithmetic), mostly standing, at a wok or a chopping board, in a stall that a failed exhaust can push past 40°C (People's Park Food Centre, July 2023, as reported). None of the science on such a day is new. The WHO and ILO find that working 55 hours a week or more raises the risk of stroke by 35% and of heart disease by 17%, and that long hours killed 745,194 people in 2016 (Pega et al., *Environment International*, 2021). Across 17 studies of 5,037 restaurant workers, two in three report musculoskeletal pain in a year and half report low-back pain (Makki et al., *Public Health in Practice*, 2026). Danish men who mostly stand at work are hospitalised for varicose veins at 1.85 times the rate of others (Tüchsen et al., 2000). At three NUS food-court stalls, frying raised fine particles six- to eightfold above background (See et al., 2006), and IARC (International Agency for Research on Cancer) classes the fumes of high-temperature frying as probably carcinogenic (2010).

Granted, almost none of this was measured on Singapore's hawkers. The nearest local study, of 125 hospital kitchen staff, found those who prepared food injured at more than twice the rate of those who did not, 56% against 22% (Leong et al., 2024). A Singapore study found that cooking fumes raised the risk of lung cancer among smokers, not among non-smokers (Tang et al., 2010). Food services is Singapore's second most injury-prone sector for employees, but MOM's figures come from employers' reports and WICA, which leave the self-employed out (WSH National Statistics 2025). So the honest claim is narrower than a headline: the trade's hazards are well documented elsewhere, and unmeasured here. The livelihood dataset should count pain, days lost and reasons for leaving (C.9.2, *How This Enters the Plan*).

The press, meanwhile, keeps the record the State does not. Kong Kee Mutton Soup at Farrer Park closed in March 2023 after about 35 years; its owners, both 66, said their backs and feet hurt, and "Our fingers will also become numb after using knives for long periods" (Mustsharenews, 22 Mar 2023). Very Lucky Turtle Soup at Berseh Food Centre closed in June 2025, after a doctor told its 65-year-old cook, who had stood about 14 hours a day, that the hours had left his legs with poor circulation (Mothership, 16 Jun 2025). Each case names a part of the body, and almost each ends the same way: no one else could cook the dish.

Why cover is a heritage measure

A closed stall still pays its rent, its fees and its assistant. On the model's typical tendered stall (won at NEA's open tender, usually by the highest bid), each business day lost costs the hawker about $372, and six weeks away about $13,400, more than a third of his year's net income (our arithmetic on the stall of Follow the Plate, D.3, *One Plate, Six Landlords*). The employee in the next kitchen is paid in full for 14 days' medical leave and 60 in hospital. The hawker

gets nothing, so he works through the pain until the pain decides for him. In Japan, the owner's death or poor health caused 85% of the bankruptcies blamed on a lack of successor in the year to March 2026 (Tokyo Shoko Research, 8 Apr 2026); in Singapore no one counts them. A recipe does not retire; a body does. The plan has three answers. Critical-illness cover deals with the risks of long hours and fumes (C.10, *The Hawker Security Package*). Hospital cash pays for the spells in hospital (C.9.1, *What the Hawker Bloc Needs, Relative to the Others*). Only the Relief-Hawker Corps tackles the commonest harm, the slow pain that ends a career, by giving the body days off before it forces them (the Plan, §2.7, *The Relief-Hawker Corps*). On a covered day the hawker's $372 becomes his $40 co-pay. Cover that keeps the stall open while the cook recovers keeps the recipe in the city. That is why the Security Package comes first.

WHAT THE STATE DOES NOT KNOW

Beyond one median for 2021, no published source gives hawkers' net earnings, days worked, share aged 60 and over, injury rates or CPF balances, and no study has measured their health. MOM's injury counts for food services, 1,092 per 100,000 workers in 2025 against 608 for all sectors, are employees' only (WSH National Statistics 2025). On 7 October 2026, in a written reply to Parliament (PQ 3030), MCCY (Ministry of Culture, Community and Youth) said that retirement and succession are "ultimately personal decisions" and that it does not track trades at risk. MOM, by contrast, publishes monthly CPF counts, opt-in rates and injury rates for platform workers. One group is measured; the other is assumed.

C.6

Enough to Retire On? Little to Turn into Monthly Income

A hawker who has only ever paid MediSave reaches 55 with little or nothing in a Retirement Account, so for most such hawkers CPF LIFE pays little or nothing. What is left pays only to people on low incomes, only to those who can first put in cash of their own, or only while they are still working.

Singapore's retirement promise is built around the employee. At 55, savings from the Ordinary and Special Accounts form a Retirement Account, which CPF LIFE turns into a monthly income for life:

THE EMPLOYEE'S PROMISE — TURNING 55 IN 2026 · CPF LIFE STANDARD, MONTHLY FROM 65

Basic Retirement Sum · $110,200 set aside	$950
Full Retirement Sum · $220,400 set aside	$1,780
Enhanced Retirement Sum · $440,800 set aside	$3,440
MediSave-only hawker below the Basic Healthcare Sum · nothing to set aside	**$0**

There is one way in, and it is narrow. Once a self-employed member's MediSave reaches the Basic Healthcare Sum, $79,000 in 2026, further MediSave contributions are channelled into the Special or Retirement Account, up to the Full Retirement Sum (MOM, May 2022). A long-serving hawker who earned well and drew little on his MediSave can build retirement savings this way. One who pays his family's premiums and bills from it will seldom get there. How many hawkers have, no one publishes.

The headline statistic does not see them. In 2025, 76% of active members reached the Basic Retirement Sum at 55, against 65% of all members. "Active" means a contribution in the last four months – and self-employed members who are not also employees are excluded. Government's adequacy assurance covers members who "work and contribute consistently", which for CPF purposes excludes most hawkers.

The nets that remain – and where they catch a MediSave-only hawker

SCHEME (2026)	WHAT IT PAYS	DOES THE HAWKER QUALIFY?	WHAT TRIPS THEM UP
Silver Support	Up to $1,080 a quarter	Yes, if average net trade income at 45–54 was $27,600 a year or less	A good stall's income; a working child in the household (per-person cap $2,300 a month); owning a 5-room flat or private property (living in a 5-room flat still pays, at a lower rate)
Earn and Save Bonus (born 1973 or earlier)	$400–$1,000 a year into retirement savings	Yes – trade income counts	Must still be working, earning $500–$6,000 a month; stops when the hawker stops; a home of annual value above $25,000, or more than one property
Matched Retirement Savings (55+; from 1 January 2026 also persons with disabilities of any age)	$1-for-$1, up to $2,000 a year, $20,000 lifetime; $456M to more than 250,000 members for 2025	Yes in principle: Retirement Account savings below the Basic Retirement Sum	Needs spare cash to top up first; average income up to $4,000 a month, a home of annual value up to $21,000, at most one property
Budget 2026 CPF Top-Up (Dec 2026; born 1976 or earlier)	$1,500, $1,000 or $500, one-off	Likely: retirement savings below $110,200 at end-2025	A home of annual value above $31,000, or more than one property; above $21,000 it pays at most $500
Top-up tax relief	Up to $8,000 relief on own top-ups (another $8,000 for top-ups to family)	Only if paying tax	Most low-income hawkers pay little or no income tax; none on top-ups that attract the Matched Retirement Savings match
ComCare Long-Term Assistance	$760 a month, one person	Last resort	Must be permanently unable to work, with little family support

The Budget 2026 CPF Top-Up, for homes of annual value (the rent a home would fetch) up to $21,000: $1,500 if retirement savings are below $60,000; $1,000 if they are $60,000 to below $110,200. Homes of $21,001–$31,000 get $500 where savings are below $60,000; CPF's table is unclear for higher savings. The money goes into the Retirement Account; for a member under 55, who has none, into the Special Account. A MediSave-only hawker born in 1976 or earlier, in a home of annual value up to $21,000, would receive the full $1,500.

MediSave is the only pot, and it does double duty. It pays MediShield Life and CareShield Life premiums. About a quarter of all self-employed people were in MediSave arrears at end-2024; hawkers, whose licence renewal needs the bill settled or on GIRO, are probably fewer. Arrears past CPF's deadline block Workfare, and arrears not on an instalment plan block the Matched MediSave grant (2026–30). Even Workfare, when it arrives, goes 90% into MediSave for the self-employed – so until his MediSave passes the Basic Healthcare Sum, the main wage top-up builds health savings, not retirement income.

The nearest measured analogue. The Government measured this gap for riders before it closed it. The Advisory Committee on Platform Workers found that a young full-time platform worker would accumulate "about 10%" of a similar employee's CPF, and that "just over one in four" platform workers above 55 had reached the Basic Retirement Sum (report, 2022, ¶5.2.4–5.2.5). These are riders' figures, not hawkers'. For hawkers they are an assumption, the closest one we have, because no one has measured the gap for the cook.

TWO CAVEATS

Many hawkers entered the trade after salaried careers and carry Ordinary and Special Account balances from that time. And no published data shows hawkers' CPF balances at all; the only study found, from 2018, put self-employed wealth on par with employees' but was not hawker-specific. That absence is itself a finding: the state cannot currently say how retirement-ready its hawkers are.

AT YOUR TABLE

The auntie who has made your nasi lemak for thirty years may retire on Silver Support alone – up to $360 a month – unless her stall did too well, or the son she lives with earns too much.

C.7

Whoever the Landlord

About half of Singapore's cooked-food stalls sit under a private operator, not the state. The floor in C.9.1, *What the Hawker Bloc Needs, Relative to the Others* must reach them. Rent policy cannot follow, because support attached to a stall leaks to whoever sets its rent.

LANDLORD SET-UP	SCALE	WHAT THE STATE CONTROLS
State as direct landlord – NEA, HDB, SLA and JTC markets and hawker centres	About 6,900 cooked-food stalls (our estimate, C.3)	Everything: tender terms, rent, tenancy, renewal.
State as head landlord – HDB-rented coffeeshops, where HDB leases to an operator who sublets stalls	374 of 776 coffeeshops (July 2024)	The operator's lease only: 3-year terms, tenders scored 60% on quality. Since January 2026, new tender rents are held for six years; budget-meal discounts must be passed to stallholders in full or are clawed back; and HDB has begun collecting stall-rent data.
Private owner – coffeeshops HDB sold before it stopped selling in 1998, mall food courts, private canteens	402 coffeeshops, plus food courts	Almost nothing. Government treats stall rents there as "private commercial agreements" (2024), and has declined rent controls repeatedly: a hawker-centre rent cap in 2018 (Dr Amy Khor) and 2024 (Dr Koh Poh Koon), coffeeshop rents in 2022, and all commercial rents on 6 October 2026, when Low Yen Ling, Senior Minister of State, said that "imposing rental controls is not straightforward and could have far-reaching consequences".

No official count of coffeeshop stalls exists, so this is our arithmetic. There are 776 coffeeshops in the Housing & Development Board's estates (374 rented from HDB and 402 sold by HDB before 1998; Enterprise Singapore, MND and HDB, July 2024). At about 7.5 cooked-food stalls each, that gives about 5,800 stalls, within a range of about 5,600–7,200; Kimly's audited figure is 7.2 stalls an outlet, and brokers' rule of thumb is 8–10. SFA licenses 13,893 food stalls across coffeeshops, food courts, canteens, private markets and hawker centres not run by NEA (end 2025), which is the most the total can be. Leaving coffeeshops out would leave out about two in five of Singapore's hawkers.

What is structurally different under a private landlord

- **Rent is paid twice over.** The rent has to pay the owner a return on a shop that can cost more than $40M, and then the operator's markup as well. HDB (Housing & Development Board, Singapore's public-housing landlord) itself noted in January 2026 that some operators "impose high rental mark-ups" on stallholders. Stall listings put the

median asking rent near $3,400 a month (Stall.sg, via DollarsAndSense), and commercial guides put stall rents at $4,000–10,000 (2026), against NEA rents of about $1,250–1,800 a month. The three NEA figures measure different things, so read them as a range, not one number: about $1,250, the median rent across NEA's tendered cooked-food stalls (steady for a decade); $1,450, the 2025 median at centres comparable with the operator-run ones; and $1,800, the 2023 median winning bid (Follow the Plate, D.14; Follow the Plate, D.4.1).

- **Tenure is weaker.** The stallholder contracts with the operator, not the state; a sale of the premises or a closure can end it overnight. One coffeeshop closed in 2022 with no notice to its stallholders.
- **Some constraints are shared.** Individually run stalls in coffeeshops and food courts, like those in hawker centres, cannot hire foreign workers; the coffeeshop's or food court's main operator, which holds the food shop licence, can, for the stalls it runs itself (MOM, FAQ, 14 Mar 2024).
- **Some freedoms are greater.** There is no personal-operation rule; companies and chains may hold stalls; and goodwill (what a stall's name, recipes and regulars are worth when it changes hands) already changes hands as takeover fees.
- **Most hawker schemes stop at the hawker-centre gate.** The Productivity Grant required a tenancy with NEA or an NEA-appointed operator, and its last phase closed in March 2026. The Hawkers Go Digital subsidy on e-payment fees, last extended in October 2024 to the end of 2025, covered government-owned premises only, HDB's coffeeshops among them; we found no extension into 2026. The July 2026 rent support names markets and hawker centres, not coffeeshops.

WHO ENDS UP WITH THE MONEY

Where the rent is set by the market, support attached to a stall leaks to whoever sets the rent. A rent subsidy or stall grant raises what the stall can bear, and the rent rises to absorb it at the next renewal. HDB's own January 2026 design shows it knows this: its discount comes with a promise to pass it on to stallholders, and a right to take the money back if it is not. Stall-attached tools (paid to the stall, so a landlord can take it back at renewal) therefore work only where the state is the landlord. Person-attached tools – a CPF match, injury cover, a Fellowship – follow the hawker wherever they cook, and no landlord can capture them.

Each proposal, by landlord

MECHANISM	NEA AND GOVERNMENT CENTRES	HDB-RENTED COFFEESHOPS	PRIVATE COFFEESHOPS AND FOOD COURTS
Protection Floor (C.9.1, proposals 1–3, 5)	Yes	Yes, identical	Yes, identical
Seed Bank – Fellowships, apprenticeship, Taste Council, Registry, Family Name Royalty	Yes	Yes	Yes: these attach to the master and the dish
Makan Vouchers	Yes	Yes: CDC vouchers cover heartland stalls	Heartland coffeeshops yes; mall food courts sit outside CDC today
Relief-Hawker Corps	Needs the relief notice (the Plan, §2.7)	Easier – no personal-operation rule; operator consent	Same as HDB-rented
Succession Mortgage	Through the extended Hawkers Succession Scheme	Escrow formalises the takeover fees already paid; operator-consent clause	Same as HDB-rented

MECHANISM	NEA AND GOVERNMENT CENTRES	HDB-RENTED COFFEESHOPS	PRIVATE COFFEESHOPS AND FOOD COURTS
Rent bands and ballot	Yes	No – use HDB's levers: tender quality points, six-year holds, stall-rent transparency	No – transparency and voluntary compacts only; never rent control
Rent support, stall grants	Yes	Only with pass-through undertakings	Avoid – it leaks to the landlord

THE HDB TENDER LEVER

Quality carries 60% of the score in HDB's coffeeshop tenders, and budget-meal commitments were scored there until January 2026. Scoring **stallholder-protection commitments** the same way – an operator pledging to fund its stallholders' MediSave or retirement match – would let operators bid to become the one who pays a share, as platforms are for riders. It is voluntary, needs no new law, and touches no private rent. It is not free to HDB: operators who take on the cost will bid lower rents, so HDB forgoes tender rent – up to about $1.7M a year at half take-up of HDB-rented coffeeshop stalls, less if quality scoring lets operators absorb part of it. Counted openly, that forgone rent is HDB's annual contribution to hawker heritage.

An even yardstick, defined

1. **The same floor for every hawker, whoever the landlord.** Eligibility follows the person: a food-stall licence held by an individual who works the stall, self-employed income, and at most two stalls – NEA's own cap – so chains stay out.
2. **The same access to the Seed Bank.** Knowledge attaches to the master and the dish, never the premises.
3. **Rent policy in proportion to the state's role.** The state governs what it owns, steers through the leases it grants, and only publishes what it does not own.

That answers the politics as well as the economics: it includes every hawker, asks nothing of private owners beyond transparency and voluntary participation, and stays clear of the rent-control fight ministers have declined again and again, from 2018 to October 2026.

> **AT YOUR TABLE**
>
> *Your kopitiam uncle may pay twice – or five times – the rent of his cousin at the hawker centre down the road. The floor follows him either way. The rent rules stay with whoever owns the walls.*

Two questions for NEA, MND and SFA remain open: how many cooked-food stalls coffeeshops hold, by official count; and whether the July 2026 rent support reached stallholders in HDB-rented coffeeshops.

The Through-Line

The Plan asks how to save the dish. This volume asks who saves the cook. The answer is the one Singapore has already given every other worker group: someone shares the cost of retirement, contributions follow the earnings, and the body that does the work is insured. Hawkers are asking to be counted in, not singled out.

THE LEVERS

For each proposal: which dials can be turned, what breaks first if they are turned too far, and what the plan falls back to. Each line names the section it comes from. How the levers are read, and where every lever in the library is printed, is set out in Method, Levers and Data (F.1).

C.8

The Hawker Protection Floor the Plan, §2.11

DIALS	The match: up to $1,200 a year on the CPF top-ups stallholders under 55 pay from their own money (from 55 the Matched Retirement Savings Scheme already matches). The basic version costs at most about $4.1M a year, an upper limit that assumes all sign up, though fewer than half of stallholders are under 55. The wider version costs about $7.9M (the Plan, §2.11.1, §2.11.2; C.8.1, the Budget Book, B.7).
WHAT IT DOES	Each dollar spent returns about a dollar of benefit to the household (0.94), almost all of it as savings; only 19 cents of it arrives as cash. Its value is retirement and insurance the hawker cannot buy alone, not spending money (Follow the Plate, D.7.1).
MEDISAVE AS YOU EARN	Opt-in, and administrative. Its value is a smoother cash flow, a little from each day's takings instead of a yearly bill, rather than fewer arrears: the stall licence already makes hawkers settle MediSave or go on GIRO (the Plan, §2.11.1; C.4).
WHAT BREAKS FIRST	The endowment cannot pay for it. If the endowment pays out 3.5% of its value a year, the basic match would need an endowment of about $120M, three times the $40M target (Method, Levers and Data, F.9). The argument breaks too, if the match is read as the Government co-contribution the 2018 Tripartite Workgroup turned down; C.8.1 answers that objection.
FALLBACK	The match is optional, costed now and left for a later Budget decision; gifts set aside, Heritage Plate licences and HDB's contribution could meet part of it (C.8.1; the Budget Book, B.9.5). At HDB-rented coffeeshops the tenders can pay for part of the match (the part for stallholders under 55, about $0.8M a year), so there is no second, separate cost (Follow the Plate, D.7.5).

C.8.1 The retirement match: costed, and left for later

OPTIONAL · NOT YET AN ASK

The Protection Floor (the Plan, §2.11, *The Hawker Protection Floor*) proposes a retirement match for stallholders: Government matches the hawker's own CPF top-ups, up to $1,200 a year, as a platform now shares the CPF cost for a younger rider (C.9.1, C.9.2). That share is paid for riders born in or after 1995, and for the roughly 27% of older riders who opted in (MOM, 12 Jan 2026); every rider has work-injury cover. The match is for stallholders under 55. From 55, the Matched Retirement Savings Scheme already matches cash top-ups to the Retirement Account, up to $2,000 a year, for those who pass its income and home tests. Paying twice makes no sense, so there the plan helps hawkers claim it. This plan costs the match but does not yet ask for it. The **base** case is a match for every stallholder under 55 in a public centre, NEA- and operator-run (about 6,900 stalls in all): up to about $4.1M a year. That is a ceil-

ing: it assumes every one of them takes the match up in full. The **stretch** case matches every stallholder under 55, coffeeshops and food courts included, at 70% take-up, and adds shared hospital-cash cover for stallholders of every age: about $7.9M a year.

Three sources outside the Budget could meet part of the cost: gifts set aside for the match (half of the continuing gifts the programme itself does not need); 40% of Heritage Plate licence income (the Plan, §5.5, *The Heritage Plate Mark*); and the tender rent HDB gives up when coffeeshop operators bid to fund their stallholders' retirement (the Budget Book, B.7), which is HDB's contribution. The table adds a fourth column, an idea rather than an ask: a Government match on licence income in the mark's first years (Method, Levers and Data, F.9, *Ideas for Later*). That would itself be a Government cost. The endowment cannot carry the match on its own (Method, Levers and Data, F. 9). The table shows what would be left.

YEAR	MATCH, BASE	MATCH, STRETCH	GIFTS SET ASIDE	HERITAGE PLATE (40%)	GOVT LICENCE MATCH (IDEA)	HDB (STRETCH ONLY)	SHORTFALL, BASE	SHORTFALL, STRETCH
1	–	–	–	–	–	–	–	–
2	–	–	–	–	–	–	–	–
3	–	–	–	$24K	$60K	–	–	–
4	$1.05M	$2.01M	$543K	$136K	$340K	$210K	–	$697K
5	$2.13M	$4.08M	$570K	$384K	$960K	$420K	$167K	$1.74M
6	$3.25M	$6.21M	$549K	$720K	–	$630K	$1.98M	$4.31M
7	$4.39M	$8.40M	$561K	$800K	–	$840K	$3.03M	$6.20M
8	$4.46M	$8.53M	$553K	$800K	–	$840K	$3.11M	$6.34M
9	$4.53M	$8.66M	$544K	$800K	–	$840K	$3.18M	$6.47M
10	$4.59M	$8.79M	$535K	$800K	–	$840K	$3.26M	$6.61M
Shortfall, Years 4–10 combined							**$14.7M**	**$32.4M**

Central assumptions; nominal dollars. No match is paid in Years 1–3, not even at the Lighthouses: the match starts only if and when it is adopted, rolling out nationally from Year 4 and reaching full take-up in Year 7. "Gifts set aside" is half of the continuing gifts the programme does not need, earmarked (set aside for one use) for the match instead of the corpus (the endowment's invested capital). At three centres, on the heritage logic from Year 4 (the Budget Book, B.8, *Downside Mode & Sunset Economics*), the programme spends about two-thirds of its continuing gifts, so about $0.55M a year is set aside. That has a price: with half set aside the corpus ends Year 20 at about 101% of the $40M target in today's dollars, against about 121% with none and about 86% with all of it. Half is about as far as the earmark can go without spending the endowment's future on today's match. Money not needed in a year carries forward: Year 3's $84K helps pay Year 4, and the base case runs short from Year 5. HDB's contribution phases in as coffeeshops are re-tendered (a quarter in Year 4, all by Year 7). The tender rent HDB gives up pays for coffeeshop stallholders, so it counts only in the stretch case, and only its under-55 part (half of it, about $0.84M a year at full roll-out) counts towards the match; operators' payments for older stallholders go into their own savings. A Government match on licence income in the Heritage Plate's first three years is an idea, not an ask. Without HDB's contribution, the stretch shortfall over Years 4–10 rises to about $37.0M; the base is unchanged. Licence income is net of a third of licensees failing each year (assumption; the Budget Book, B.9.5, *The retirement match: what giving could cover*), which is why the sources outside the Budget now meet only part of the base, about 40% of it. The decision is left for later. The scenarios behind this table are set out in the Budget Book, B.9.5; the match should be decided on that evidence, not ahead of it.

The self-help objection

The 2018 Tripartite Workgroup on self-employed persons rejected Government co-contributions (the Government paying a share into a worker's own CPF) to the self-employed's MediSave: co-contribution, it said, "departs from the principle of self-help", and the Government does not co-contribute for employees (¶54). It is a fair objection, and the plan should meet it rather than step round it. I read the match as consistent with that principle, for four reasons.

1. **It pays only on what the hawker saves first.** The match is on his own voluntary top-ups to his retirement account, not on the MediSave he must pay anyway. A hawker who saves nothing receives nothing. That rewards self-help; it does not replace it.
2. **The Government already does this, at scale.** The Matched Retirement Savings Scheme matches the voluntary top-ups of members from 55, $1-for-$1 up to $2,000 a year: $456M to more than 250,000 members for 2025. From 2026 it also matches the top-ups of persons with disabilities under 55. The plan's match is the same instrument, opened to a group with no one to pay a share of its CPF, below the age the scheme starts.
3. **Since the Workgroup reported, the rider has gained someone who pays a share.** In 2022 the Government accepted all twelve recommendations of its Advisory Committee on Platform Workers, and from January 2025 the platform pays a share of the younger rider's CPF, and of the older one's who opts in. The hawker has no platform, and by the Act's own test he is not a platform worker: no algorithm matches his customers, and he sets his own price (C.2, *What Kind of Worker Is a Hawker?*). His gatekeeper is the State, as landlord, in a different way from an app. So the argument is by analogy, not by statute: the match is the share that gatekeeper would pay.
4. **The principle has moved since 2018.** The Committee asked platforms to pay CPF at employer rates "to preserve the key feature of co-contribution which is part of the unique social compact in Singapore" (report, 2022, ¶5.6.2), and the Government accepted every recommendation. Self-help remains the core principle for the self-employed, and the Committee said so too: "personal responsibility remains the core principle for SEPs who prefer to be their own boss" (¶1.1). But co-contribution is no longer the exception it was in 2018.

Granted, the Workgroup also called mandatory co-contributions by intermediaries impractical. The plan agrees, which is why the HDB tender lever is voluntary (the Budget Book, B.7). Where we may still differ is on cost, and that is a fair argument for a Budget to settle: it is why the match is costed above and left for a later decision.

FROM THE PLAN, IN FULL

The Plan prints each proposal as a card and a short account, and points here. These are the sections it points to, word for word: the argument, the evidence and the costing behind them. A reference to one of them from this volume or another comes here.

C.9

The Hawker Protection Floor, in Full

The Plan prints the Protection Floor's proposals and their table, §2.11, *The Hawker Protection Floor*. This is the floor in full: why each proposal closes a gap another group of workers has already had closed, MediSave as the hawker earns, injury cover on WICA's terms and the objection to it, what the match would cost, the one rule that needs to move faster, and the rows it adds to the ask. Read it beside C.1–C.7, which set the hawker beside every other kind of worker.

C.9.1 What the Hawker Bloc Needs, Relative to the Others

Hawkers do not need more than other workers. They need the three layers every other group now has: savings that someone else pays into, cover for illness and injury, and contributions collected as they earn.

The proportionality test. Each proposal closes a gap another group has already had closed, using a mechanism that already exists. None asks for treatment better than an employee's or a rider's.

Not asked before. In the parliamentary record we read, from 2010 to October 2026, no party has asked Parliament for CPF or injury cover for hawkers. The nearest was Joan Pereira of the People's Action Party, who asked at the Committee of Supply in March 2022 whether hawkers should be covered for leave, sick leave, medical care and insurance; Dr Amy Khor replied that they "are covered by Medishield Life and can also top up their medical insurance individually" (Official Report, 7 Mar 2022). Five years earlier the Government's own committee touched hawkers' welfare once, recommending a one-stop centre with "information on benefits for the self-employed" (Hawker Centre 3.0 Committee, 2017, Recommendation 3); no cover was considered.

#	PROPOSAL	GAP CLOSED	PRECEDENT IN ANOTHER GROUP	INDICATIVE COST · WHO ACTS
1	**MediSave as you earn** – an opt-in deduction from e-payment and CDC-voucher settlements, so the bill is paid in small sums as the takings come in	A bill that arrives a year late and lands on whatever month it lands on; the licence already makes hawkers pay, but cannot spread the payment	Recommendation 9 of the Advisory Committee on Platform Workers (2022): CPF taken "as and when" riders earn, from the platform's own record of earnings. Contribute-as-you-earn for self-employed people who work for government agencies, proposed by the 2018 Tripartite Workgroup, which leaves out household buyers	Administrative · CPF Board with payment acquirers; kept opt-in on purpose (below)

#	PROPOSAL	GAP CLOSED	PRECEDENT IN ANOTHER GROUP	INDICATIVE COST · WHO ACTS
2	**A matching contribution** – the Government matches the CPF top-ups that stallholders under 55 make from their own money, up to $1,200 a year; from 55, the plan helps them claim the Matched Retirement Savings Scheme instead	No one shares the CPF burden	Platform operators pay 7% in 2026, rising to 17%, for younger riders and those who opt in. Matched Retirement Savings already matches top-ups from 55, for those who pass its income and home tests ($456M to more than 250,000 members for 2025), and from 2026 those of persons with disabilities under 55	Base at most about $4.1M a year, for public-centre stallholders under 55; stretch in C.9.2 · a Budget line, administered by CPF Board and MOM, with NEA
3	**Group injury and hospital-cash cover**, shared through the tenancy, on top of ComCare and the private policies already sold	No cover of their own for the worker who must personally operate	Operator-funded work-injury insurance for platform workers; Malaysia, where licensed hawkers must contribute to PERKESO's self-employment scheme from 1 January 2025, covering work injury and occupational disease from RM157.20 a year; the Prolonged Medical Leave policies insurers launched for the self-employed in 2018, at the Tripartite Workgroup's request, which few hawkers appear to hold	To be priced as the Advisory Committee priced riders' cover: on WICA's standard terms, through an open insurance market, with premiums set by claims history (Recommendation 6). For comparison, the plan's critical-illness pool costs about $750 a person a year for over-55s, our assumption until an insurer quotes · NEA, insurers
4	**Bookable relief cooks**, so illness need not close the stall	No paid sick leave	Paid sick leave for employees; NEA's joint-operator and nominee routes, which the Corps builds on	Costed in the plan's Relief-Hawker Corps · the relief notice (the Plan, §2.7); Seed Bank
5	**Count them** – show hawkers as a separate group in the tax (IRAS) and CPF statistics, and run a yearly survey of stallholders	One income median, for 2021; no data on hours, savings, health or injury	MOM's monthly platform-worker CPF and injury statistics	Low · NEA, MOM, CPF Board; published by the plan's evaluator
6	**A recognised voice** on tenancy and operator-contract terms: FMAS and the centre hawkers' associations, recognised as the trade's bargaining body, not a new one	No bargaining body with a mandate	Platform work associations with a legal mandate	Low · MSE, NEA

MediSave as you earn, and why it stays opt-in. The Advisory Committee diagnosed the late bill for riders and cured it by deducting as the money comes in, possible because the platform sees every fare (C.4, *The Protection Matrix: Overlaps and Gaps*). A hawker's e-payment and CDC-voucher settlements are the nearest thing he has, so that is where the deduction belongs. I keep it opt-in, where the Committee made MediSave deduction universal for riders (report, fn 10), and on purpose: much of a hawker's takings is still cash, so a compulsory deduction would fall only on the part that is not, and his licence already makes him pay.

Injury cover on WICA's terms, and the Committee's objection. Before the Act, a rider's voluntary cover for death or disability ran to $10,000–30,000, against up to $289,000 under WICA's limits then (report, ¶4.2.1–4.2.2). Today a hawker has none. The Committee's principle transfers most directly: "Financial protection in the event of work injury should be provided at the same level and scope to workers exposed to the same job risks" (¶4.1), and a hawker and the employed cook beside him in a coffeeshop face the same wok. So proposal 3 is priced on WICA's terms for accidents from 1 November 2025: medical expenses up to $53,000, full wages for the first 14 days of outpatient and 60 days of hospital leave, and $91,000–$269,000 on death (MOM). Granted, the Committee "did not recommend an extension of group personal accident insurance" with fixed pay-outs (¶4.10.3). It said such cover would cost "much higher premiums", paying out "even when the Platform Worker was not injured at work". The hospital-cash cover proposed here is close to that model. Three things make the hawker's case different. He has no one to buy WICA-type cover for him. His "at work" is bounded by the stall's licensed hours, so it is easy to define. And much of his harm is cumulative rather than an accident on a shift (C.5, *Work Dynamics Compared*), so a fixed daily benefit fits it better than injury-only cover. If the Government would rather have work-injury cover in the strict sense, Malaysia's is the working precedent: compulsory for licensed hawkers since January 2025 through the licence (P.U.(A) 229/2024). It carries a caution too: only 38,358 hawkers were contributing nationally in February 2026 (Malay Mail, 9 Feb 2026).

WORKED EXAMPLE – WHAT PROPOSAL 2 COSTS

Rent support announced July 2026, cooked-food stalls	$200 / stall / month
Duration	6 months
Cooked-food stalls covered (our estimate, C.3; The Straits Times, 29 Jul 2026)	≈ 6,900
Cooked-food part of July 2026's rent support (our arithmetic)	≈ $8.3M
With about 8,300 market stalls at $100 a month (≈ $5.0M), the whole measure	≈ $13.3M
The match as proposed, for stallholders under 55 only, costs at most	**$4.1M / year**

Why the match stops at 55. Government already matches from there, for those who pass its income and home tests. The Matched Retirement Savings Scheme pays $1-for-$1 on cash top-ups, up to $2,000 a year, to members whose Retirement Account savings are below the Basic Retirement Sum and who pass its income and home-value tests (C.6, *Enough to Retire On? Little to Turn into Monthly Income*); a MediSave-only hawker's are. A second match would pay twice for the same top-up, so the plan instead helps stallholders of 55 and over claim the one that exists. That leaves one gap: a hawker of 55 or over outside those tests – average income above $4,000 a month, a home of annual value above $21,000, or more than one property – gets neither match, and the plan leaves that to a later decision (C.8.1, Method, Levers and Data, F.9).

The objection, and the answer. The 2018 Tripartite Workgroup on self-employed persons would object: it turned down Government co-contribution, which it said "departs from the principle of self-help", giving as its reason that the Government does not co-contribute for employees (¶54). The match here pays only on savings the hawker makes first. And in 2022 the Advisory Committee asked platforms to pay employer-rate CPF "to preserve the key feature of co-contribution which is part of the unique social compact in Singapore" (¶5.6.2), which the Government accepted in full. The levers on the floor answer the objection in full (C.8.1, *The retirement match: costed, and left for later*).

Why $4.1M is a ceiling twice over. Stalls are not people, since one person may hold two; the per-person figure is slightly higher. This is the base case, for public centres only, and a ceiling twice over: it assumes every public-centre stallholder under 55 takes the match up in full, and it overstates how many are under 55. Fewer than half are, since the median hawker is 60 (C.5).

The stretch case. It reaches every stallholder under 55, coffeeshops and food courts included, at 70% take-up, and adds shared hospital-cash cover for every enrolled stallholder (proposal 3): about $7.9M a year (C.9.2; Follow the Plate, D.7.4).

WHAT HAWKERS SHOULD NOT GET

Reclassifying hawkers as employees would end their pricing freedom and their ownership of the recipe. A minimum wage cannot bind an owner whose pay is whatever profit is left. The platform reform offers the better template: keep the commercial status, and add the floor.

One rule the plan needs to speed up. Stallholders cannot leave the stall entirely to assistants, and each operator must work at least 4 hours a business day. NEA already offers two ways round this. Since 2012 a stallholder may appoint a joint operator, one per stall, a citizen or PR (permanent resident) who runs the stall in hours that do not overlap with his, at least 4 hours every business day; and a hawker who falls ill "can appoint a joint operator or a nominee to operate the stall during that period" (Dr Koh, 10 March 2025). Neither fits a sudden illness. A nominee, usually family, takes 4–6 weeks to approve, and a joint operator's standing four hours a day do not suit a cook who covers a different stall each week; a relief cook who simply steps in breaches both rules. So the Corps is built on those routes, and the plan asks for speed and a short-cover variant rather than a new rule (the Plan, §2.7, *The Relief-Hawker Corps*): a relief notice. A Corps cook who has registered in advance becomes the hawker's joint operator for the days he is away (up to 30 a year), without the standing four-hour duty, and NEA is taken to have approved the notice unless it objects within two working days.

C.9.2 How This Enters the Plan

The plan is strongest on craft and succession, and thinnest on the hawker's own protection. This volume adds one mechanism to the Plan's Part II and three asks to the Budget Book, B.7, and extends the Plan, §2.1 and C.12 to stalls under private landlords.

§2.11 New – the Hawker Protection Floor

`ASK OF GOVERNMENT · ADMINISTRATIVE; THE MATCH OPTIONAL, A BUDGET LINE`

`SHARED COVER, PHILANTHROPY-SEEDED` `BUILDS ON · CONTRIBUTE-AS-YOU-EARN, MATCHED SAVINGS, C.10`

A basic level of cover for every stallholder, *whoever the landlord*. It goes by the person, not the stall (C.7), and sits beside the Security Package's critical-illness pool, which covers one centre at a time:

- **MediSave as you earn** (C.9.1, *What the Hawker Bloc Needs, Relative to the Others*, proposal 1) – opt-in, through the e-payment and CDC-voucher systems stalls already use, so the bill is paid a little at a time as the takings come in, rather than out of a lean month a year later. The licence already makes hawkers pay; this smooths the paying.
- **The stallholder retirement match** (proposal 2), optional – the share a platform worker already receives from the platform: Government matches the CPF top-ups stallholders under 55 make from their own money, up to $1,200 a year. From 55 the Matched Retirement Savings Scheme already matches top-ups, up to $2,000 a year, for those who pass its income and home tests, so the plan helps hawkers claim it rather than paying twice. It starts only if and when it is adopted.
- **Injury and hospital-cash cover** (proposal 3) – the C.10, *The Hawker Security Package* pool widened from critical illness for over-55s to every stallholder, priced on WICA's standard terms at the Lighthouses first (C.9.1). It adds to ComCare and to the medical-leave policies insurers already sell the self-employed, and the pilot asks first why so few hawkers buy them.
- **A hawker livelihood dataset** (proposal 5) – earnings, hours, savings and injury, published every year by the plan's independent evaluator (the Plan, §6.4, *Independent Evaluation*) as the full spread of results, not just the middle figure, with three health measures no one keeps: pain in muscles and joints (on the standard Nordic question-

naire), days closed for illness, and the reason given for every exit. With them, the next edition can cite Singapore's hawkers instead of Danish workers (C.5, *Work Dynamics Compared*).

What it costs. *Base*, at most about $4.1M a year: a retirement match of up to $1,200 a year for every public-centre stallholder under 55 (NEA and operator-run centres, about 6,900 stalls by our estimate), all taking it up. *Stretch*, about $7.9M a year: every stallholder under 55, coffeeshops and food courts included, at 70% take-up, with shared hospital-cash cover for every enrolled stallholder (Follow the Plate, D.7.4, *At national scale*). The match is a ceiling in both: the median hawker is 60, so fewer than half are under 55 (C.5). Giving, Heritage Plate licences (the Plan, §5.5, *The Heritage Plate Mark*) and the tender rent HDB gives up could meet part of either; the plan leaves the decision for later (C.8.1, *The retirement match: costed, and left for later*).

§7.7 Three new rows for the ask of Government

The plan's the Budget Book, B.7, *The Ask, Itemised – and What We Don't Ask* carries all three rows: the relief notice, the HDB tender row and, marked optional with its decision left for later, the retirement match (C.8.1).

DECISION	INSTRUMENT	FISCAL COST	WHAT IT BUYS – AND THE STORY IT TELLS
OPTIONAL **Stallholder retirement match and MediSave as you earn** – Government matches the CPF top-ups stallholders under 55 make from their own money, up to $1,200 a year; from 55, help to claim the existing Matched Retirement Savings Scheme, for those who pass its income and home tests	The match: a Budget line, administered by CPF Board and MOM. MediSave as you earn: CPF Board, administrative	Base at most ≈ $4.1M a year (every public-centre stallholder under 55 taking it up); stretch ≈ $7.9M (all stallholders at 70% take-up, the match under 55, with shared hospital-cash cover). Ceilings: fewer than half of stallholders are under 55	Parity with the platform worker. *"The rider got CPF. Now so does the cook."*
The relief notice – a pre-registered Corps cook becomes a joint operator for the days of a hawker's absence, up to 30 a year (more with a medical certificate), without the standing four-hour duty; the days count as personal operation; deemed approved unless NEA objects within two working days	NEA's Joint Operator Scheme and nominee route, made faster (administrative)	Zero	Builds the Relief-Hawker Corps (the Plan, §2.7) on NEA's joint-operator and nominee routes, so cover arrives in two working days rather than four to six weeks, and illness never has to look like subletting. In the plan's the Budget Book, B.7.
Score stallholder protection in HDB coffeeshop tenders – operators bid commitments to fund their stallholders' MediSave or retirement match	HDB tender policy (quality criteria)	Forgone tender rent: up to ≈ $1.7M a year at half take-up; less if quality scoring lets operators absorb part of it	Makes the operator the one who pays a share, as the platform is for the rider – without touching a private rent. The tender rent HDB gives up is its annual contribution to hawker heritage, and should be published as one.

What stays unasked: no change to hawkers' legal status, no minimum wage, no new agency, and no regulation of rents on privately owned premises.

C.10

The Hawker Security Package

PHILANTHROPY-FUNDED · GIVEN, NOT TRADED | EXTENDS THE FMAS–NTUC GROUP COVER

The institution's first public acts, sequenced **before** any documentation request, any survey, any co-design ask, are cover for the hawkers themselves:

- **Group critical-illness cover**, bought at group rates, for every stallholder aged 55 or over at each pilot centre – the Lighthouses first – and free in the first year. Assumption: about 70 in every 120 stallholders are 55 or over, because only the median age (60) is published. That is 132 at Chinatown Complex, 37 at Geylang Serai and 69 at Tekka. At ≈$750 a person a year, the cost is about $178,500 a year across the three. Assumption: the $750, until an insurer quotes for the Lighthouse stallholders. The quote must state the sum assured, the entry and cover-ending ages and the terms for conditions a stallholder already has, because group cover often stops taking new members in their mid-sixties and the median hawker is 60.
- **The FMAS–NTUC route, widened.** Part of this exists. Under its July 2024 memorandum with FMAS (Federation of Merchants' Associations, Singapore, the hawkers' trade body), NTUC U SME already offers workers of merchants in FMAS-affiliated associations group term life of up to $40,000, and NTUC built group cover for delivery workers through the association it formed for them in 2020. Where that route fits, the Package extends it to critical illness and to stallholders themselves, rather than building a parallel scheme.

Why cover comes first. The body is the business. A hawker works about 13 hours a day, six days a week (the usual reading of the only count there is), mostly standing, at a wok or a chopping board, and the hazards of that day are well documented elsewhere and almost unmeasured here (C.5, *Work Dynamics Compared*). On the model's typical tendered stall, each business day closed for illness costs the hawker about $372, because rent, fees and the assistant's pay go on, and a rent waiver would save only about $48 of it; six weeks away cost about $13,400, more than a third of his year's net income (our arithmetic on the stall of Follow the Plate, D.3, *One Plate, Six Landlords*). The employee in the next kitchen is paid in full for 14 days' medical leave and 60 in hospital. Critical-illness cover matches the risks that long hours and frying fumes carry: stroke, heart disease, cancer. It does not pay for the commonest harm, the pain in back, shoulders, wrists and feet that ends a career slowly. Of the plan's measures only the Relief-Hawker Corps reaches that one, by giving the body days off before the body takes them; on a covered day the hawker's $372 becomes his $40 co-pay (the Plan, §2.7, *The Relief-Hawker Corps*). Granted, the Government will not subsidise a hawker "on the basis that business is poor" (Masagos Zulkifli, Official Report, 19 Nov 2018), and the Package does not. It insures the cook's body, which is a different thing from his takings.

What the Package does not pay for. Granted, clean exhausts, sound ducting and working equipment are what hawkers complain about most and defer longest. Still, each already has an owner, and none of them is this programme. The State repairs and upgrades the centres: NEA and the Town Councils carry out repairs and redecoration every six to eight years (every five to seven, the Government told Parliament in 2018), and the Hawker Centres Upgrading Programme 2.0, announced in March 2025, commits up to $1bn over 20 to 30 years, better ventilation included (MSE and NEA, 4 Mar 2025). The stall's own exhaust duct is the stallholder's legal duty: the food hygiene regulations require every foodstall operator to keep it clean and in good order, and SFA enforces them (MSE, 22 Feb 2023). A stall's own equipment belongs to the hawker, who can apply to the Hawkers' Productivity Grant for new equipment when NEA opens its next phase; the last closed on 31 March 2026, and NEA says the next "will be announced". That is the real gap: a stall's equipment and duct upkeep while the grant is between phases (the Record, A.7, *What Only This Plan Does – and Where It Builds on Others*). The plan works beside the public programmes rather than paying for them: no pilot runs through a centre's upgrade (the Plan, §6.3, *The Lighthouses and the Pilot Centres*), and the Hawker Council puts hawkers' views into HUP 2.0's consultations, naming stall exhaust and fume capture as health items, not comfort ones. IARC classes emissions from high-temperature frying as probably carcinogenic

(Monographs, vol. 95, 2010), and at three NUS food-court stalls frying raised fine particles six- to eightfold above background (See et al., 2006). A charity that pays for a landlord's maintenance only lets the landlord spend less. This one spends on hawkers.

WHY WE WOULD LEAD WITH THIS

Every prior institution arrived asking: for data, for rent, for participation, for signatures. This one would arrive giving. When the listening sessions begin, the oldest people in the room are already insured, and every hour they give is paid for. That – not messaging – is what an institution on the hawkers' side sounds like. It also makes for a rare public-policy opening that shows rather than tells: an insurance card in an aunty's hand says more than any press release. The risk is that a gift can be accepted without trust following it; the package is given, not traded, so if hawkers still choose not to engage, that money is spent and the sunset clause (the rule that winds the Seed Bank up if it fails its tests) is the remedy (the Budget Book, B.14, *Governance, Representation & Sunset*).

C.11

When Illness Closes the Stall

When a hawker falls ill, his stall closes, and the cost of that day falls on him alone. These paragraphs from the Plan, §2.7, *The Relief-Hawker Corps*, set out how often illness ends in a termination notice today, how the relief notice would change that on NEA's own routes, and the model the Corps borrows from farming, another one-person business that cannot close.

The single most-cited reason the next generation refuses the trade is the six-day grind: no sick leave, no holidays, no surgery without closing the stall and losing the queue. The rules already bend for this. Stallholders may register hawker assistants; since 2012 a stallholder may appoint a joint operator to share the stall's hours; and a hawker who falls ill "can appoint a joint operator or a nominee to operate the stall during that period" (MSE, 10 Mar 2025). Yet a rule that lets someone cover for a sick hawker is no use to him if there is no one to call. Between 2012 and 2024 NEA also sent termination notices to about 230 stallholders whose stalls were not personally operated, each after earlier warnings; in 2024 alone it sent letters of warning to more than 230 stallholders and termination notices to more than 30: where relief is unavailable, illness ends up looking like subletting. The Corps turns those routes into a service, and gives honesty a phone number:

What it asks of NEA: speed, not a new rule. Today's tenancy terms require the stallholder to operate the stall personally for at least four hours each business day and forbid leaving it entirely to assistants (C.9.1, *What the Hawker Bloc Needs, Relative to the Others*). Two routes already let another person run it. Under NEA's Joint Operator Scheme, in place since 2012, a stallholder may appoint a joint operator, a Singapore citizen or permanent resident, to share the stall's hours, so long as their hours do not overlap and each works at least four hours every business day (MSE, 11 Nov 2024). And a hawker temporarily unable to operate for good reasons, "for example, for medical reasons", can appoint a joint operator or a nominee for that period, and NEA may waive the rent if the stall closes (MSE, 10 Mar 2025). Neither fits a cook who covers a different stall each week. A nominee takes four to six weeks and is usually family; a joint operator carries a standing four-hour duty every business day. A relief cook who simply steps in breaches both rules. So the ask builds on the scheme rather than beside it: a **relief notice** that makes a pre-registered Corps cook a joint operator for the days of the absence. The hawker files the notice online; the Corps cook, vetted once as any joint operator is, runs the stall for up to 30 days a year (more with a medical certificate), without the standing four-hour duty; and, as we ask of NEA, NEA is taken to have approved the notice unless it objects within two working days, and those days count as personal operation. No statute changes, and the stall stays open.

Borrowed from the farm. Farming has the same problem – a one-person business that cannot close – and has solved it. France pays 60% of a relief worker's cost for up to 17 days of a farmer's leave a year, and Japan's dairy

farms draw on helper organisations, 86 of them in Hokkaido alone (the Record, A.7, *What Only This Plan Does – and Where It Builds on Others*). The Corps applies that model to cooked food. The difference is the recipe, which is why its cooks train on each stall's own file.

C.12

Heritage Anchor Coffeeshops

VOLUNTARY FOR OPERATORS · NO RENT CONTROL

ASK OF GOVERNMENT · HDB TENDER SCORING

BUILDS ON · HDB'S JAN 2026 COFFEESHOP REVISION

A large share of hawker food is sold under private roofs the state does not price. Rather than regulate, the plan recruits the landlord's own arithmetic: **a famous stall fills every other stall in the shop.**

- A coffeeshop or food court may host a **certified Heritage Anchor stall** – a graduate's first stall or a heritage stall that is moving – by offering one unit at a Band-B-equivalent rent on a multi-year term.
- In exchange the landlord receives the certified signage and the publicity that comes with it, priority access to Relief-Corps cover for *all* stalls in the shop, and named recognition in the programme's public reporting.
- No rent control, no mandates, no penalties for declining – the partnership survives only as long as it pays both sides, which is precisely why it can scale where regulation cannot.
- Granted, that is a real price for a private landlord. At a median asking rent near $3,400, a unit let at Band B's $1,150 gives up about $2,250 a month, and the signage, the relief cover and the recognition are not priced. So uptake under private roofs is a hypothesis the pilot tests, not a promise; for the shops HDB rents out, the tender route below is the real lever.

Two routes in, because there are two kinds of landlord. In the 374 coffeeshops HDB rents to operators (HDB, Jul 2024), the state already holds levers. Its tenders score quality at 60%, and from January 2026 new tender rents are held for six years, budget-meal discounts must be passed to stallholders in full or are clawed back, and HDB has begun collecting stall-rent data. Those tenders can score anchor-stall and stallholder-protection commitments – an operator pledging to fund its stallholders' MediSave or retirement match – the way they once scored budget meals. That is not free to HDB: an operator who commits to fund its stallholders' retirement will bid a lower rent, so HDB gives up some tender income – up to about $1.7M a year if half of HDB-rented coffeeshop stalls are covered (the Budget Book, B.7, *The Ask, Itemised – and What We Don't Ask*). Counted openly, that rent given up is HDB's contribution to hawker heritage. In the 402 privately owned coffeeshops in HDB estates, and in mall food courts, the partnership stays wholly voluntary.

A partner, and the gap it can help fill. The coffeeshop trade already has a body that cares about its heritage: the Singapore Foochow Coffee Restaurant & Bar Merchants Association, which represents more than 400 coffeeshops, started a mutual-aid fund in 1956 and opened a Coffee Shop Heritage Gallery in 2024 (the Record, A.1.2, *Beyond Government: Who Else Already Helps*). It is the natural first partner for Heritage Anchors. The need shows in the 2026 rent support: $200 (cooked food) or $100 (market) a month, from September 2026 to February 2027, for about 15,000 stalls in centres the Government manages or has appointed operators for. No coffeeshop stallholder gets it. The hawker under a private roof is the gap this section targets.

One design rule protects the money. Where the rent is set by the market, any support attached to the stall leaks to whoever sets the rent at the next renewal. So wherever the landlord is private, the plan's support attaches to the hawker – a match, cover, a Fellowship – never to the stall's rent.

AT YOUR TABLE

The kopitiam downstairs gets a queue-worthy anchor stall at a fair rent – and because the whole shop gets relief cover, your breakfast auntie two stalls down benefits too.

SOURCES

Sources for This Volume

Every figure in this volume is from an official or published source, listed below in short, each with its number in Sources, the library's list of references, where the full entry is; "our arithmetic" marks derived figures.

What we could not confirm. Every claim in this volume was checked again on 28 October 2026, and a few could not be confirmed independently. SFA's count of 13,893 licensed food stalls and Kimly's 7.2 stalls an outlet (C.7) rest on pages that would not open; so do MND's answers declining rent control (2022 and 2024), though press reports of both agree. The 2018 refusal and the sitting of 19 November 2018 are now read from the Official Report itself; the refusal of 6 October 2026 is read from the Official Report as reproduced by SG Parliament, an unofficial site, and so is the 2022 question on hawkers' cover that the Plan cites (§2.11.1). The median age of 46 among new entrants is now sourced, to NHB and MCCY's release of 17 November 2020 (C.5). The one official income figure, about $1,470, is read from a bar chart in the Advisory Committee's report, not a published number, and it leaves out hawkers who employ an assistant (C.5). The health evidence is from other countries and other workers except where it is marked as Singapore's; we found no study of Singapore hawkers' own health, and the cost of a day closed for illness is our arithmetic on the model's stall (C.5). Whether insurers still sell medical-leave policies to the self-employed in 2026, and whether the Hawkers Go Digital fee subsidy ran on into 2026, are unconfirmed (C.4, C.7). The coffeeshop rents in C.7 come from stall listings and a commercial guide, not official data. CPF's table for the Budget 2026 top-up is unclear for savings of $60,000 or more in homes above $21,000 annual value (C.6), and the Government's Majulah Package eligibility page would not open, so CPF's own FAQs were used.

Sources & Notes

All pages opened 25–27 October 2026, and checked again on 28 October 2026; the sources added in version 1.4 were read on 29 October 2026. "Our arithmetic" marks derived figures.

OPEN QUESTIONS

1. An official count of cooked-food stalls in NEA and operator-run centres.
2. An official count of coffeeshop stalls.
3. The share of stallholders under 55.
4. Whether the July 2026 rent support reached HDB-rented coffeeshops.
5. Whether CPF opens a Retirement Account at 55 for a member with nothing to transfer into it.
6. Whether street-hail taxi income falls under the Platform Workers Act.
7. The share of hawkers on delivery platforms in 2026, and foodpanda's commission (Grab publishes 30%).
8. How many stallholders are in MediSave arrears, how many have passed the Basic Healthcare Sum, and how many hold a private medical-leave policy.
9. Why hawkers leave the trade: no one counts exits by stated reason, and a tally of the press's yearly closure round-ups would be a first step.
10. What an insurer would charge for group injury and hospital-cash cover on the terms of the Work Injury Compensation Act (WICA).

The 116 references this volume uses, in short: body, title, date and where in this volume. The number beside each leads to its full entry, with its web address, in Sources, the library's list of references.

S.3 MCCY. Written reply to PQ 3030: safeguarding and transmission of traditional hawker trades (7 Oct 2026). C.5.

S.6 MSE. Response to Motion on Hawker Culture — Dr Koh Poh Koon (13 Nov 2024). C.5.

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S.10 NHB. Media release on the UNESCO Evaluation Body's report, Annex E (median age of new entrants since 2013: 46) (17 Nov 2020). C.5.

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S.15 MSE. Written reply to parliamentary question on hawker stall subletting and Hawker Succession Scheme (22 Sep 2025). C.2, C.5.

S.25 NEA. Hawkers' Productivity Grant (80% co-funding capped $7,000; ~1,150 beneficiaries; applications closed 31 Mar 2026). C.7, C.10.

S.29 Housing & Development Board. Enhanced support for HDB coffee shops (10 Jan 2026). C.7, C.12.

S.32 MOM. Are hawkers and food stall holders expected to comply with Food Services PWM wage and training? (14 Mar 2024). C.7.

S.33 Dollars & Sense. 2025 hawker stall rentals. C.7.

S.36 NEA. Singapore Rental Policy for Stalls in Hawker Centres and Wet Markets (NEA rental policy summary, via WIEGO) (Sep 2019). C.2.

S.49 The Online Citizen. KF Seetoh rejects hawker heritage rationale, says rental figures omit what stallholders pay (15 Sep 2026). C.2.

S.51 NEA. New measures to deter high bids for hawker stalls (4 Nov 2024).

S.58 International Agency for Research on Cancer. IARC Monographs vol. 95: Household Use of Solid Fuels and High-temperature Frying (2010). C.5, C.10.

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S.63 NEA. Terms and conditions of tender for NEA-managed hawker centres. C.2, C.9.1.

S.64 CPF Board. Will self-employed persons who provide services to the private sector be mandated to participate in Contribute-as-you-Earn (CAYE)?. C.4, C.9.1.

S.65 MOM. Platform work associations. C.4, C.9.1.

S.66 CPF Board. Matched Retirement Savings Scheme: what you need to know. C.6, C.9.1.

S.67 NEA. Support for stallholders (rent support) (Jul 2026). C.3, C.7, C.9.1.

S.68 SG Parliament (unofficial reproduction of the Official Report). Official Report, Committee of Supply 2022, MSE, 7 Mar 2022: Joan Pereira on leave and insurance for hawkers; Dr Amy Khor's reply. C.9.1.

S.69 MOM. Work injury compensation: types of compensation (accidents from 1 Nov 2025). C.4, C.9.1.

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S.72 Malay Mail. PERKESO and Penang City Council to sign MoU to close protection gap among the self-employed (38,358 hawkers contributing) (9 Feb 2026). C.9.1.

S.81 Chua, N. (Institute of Policy Studies). When hawker brands expand: impact and implications of commodification (IPS News Fellowship paper) (Jun 2024). C.7.

S.98 MSE. Written reply to PQ on foreign workers to assist elderly hawkers (21 Apr 2023). C.2.

S.170 SG Parliament (unofficial reproduction of the Official Report). Official Report, 6 Oct 2026: adjournment motion, Saving Our Local Food and Beverage Businesses (Jamus Lim; reply Low Yen Ling). C.7.

S.240 Ministry of National Development. Written answer on proposal to introduce rent control legislation for eating houses at mature estates (Jul 2022). C.7.

S.241 Ministry of National Development. Oral answer on taking further measures to assist stallholders of coffee shops facing increasing rentals and other business overheads (7 Feb 2024). C.7.

S.242 Ministry of National Development. Oral answer on HDB shops (Sep 2025).

S.243 Singapore Statutes Online (Attorney-General's Chambers). Platform Workers Act 2024. C.1, C.4.

S.244 CPF Board. CPF contribution rates for platform workers. C.1, C.4.

S.245 MOM. Written answer to PQ on self-employed persons with MediSave contributions in arrears (18 Feb 2025). C.1, C.4, C.6.

S.246 ILOSTAT (International Labour Organization). Casting a light on dependent contractors: a new statistical and increasingly important category (ICSE-18). C.2.

S.247 NEA. Including a joint operator. C.2.

S.248 NEA. Registering a hawker assistant. C.2.

S.249 NEA. SEHC operators' commitment to serving patrons' needs and safeguarding stallholders' well-being. C.2.

S.250 MSE. Written reply to PQ on rental contract termination in SEHCs. C.2.

S.251 MSE. Written reply to PQ on hawker food prices (hawker cost structure) (2 Jul 2024). C.2, C.5.

S.252 The Online Citizen. Timbre Group responds to KF Seetoh's SEHC criticism, defends rent model, CCTV use and fines (27 Aug 2025). C.2.

S.253 MOM. Who is a platform operator. C.2.

S.254 MOM. Written answer to PQ on whether MOM assessed impact of the Platform Workers Act (5 Aug 2026). C.3, C.4.

S.255 MOM. Labour Force in Singapore, advance release 2025 (28 Nov 2025). C.3.

S.256 MOM. Labour Force in Singapore 2025. C.3.

S.257 MOM. Own Account Workers 2017, Annex A, Table 1 (2018). C.3.

S.258 CPF Board. What are the changes to the CPF contribution rates for senior workers from 1 January 2026? (1 Jan 2026). C.4.

S.259 CPF Board. Self-employed MediSave contribution rates 2026. C.4.

S.260 MOM. Work injury compensation for platform workers. C.4.

S.261 MOM. Work injury compensation: who is covered. C.4.

S.262 MOM. Written answer to PQ on SkillsFuture Jobseeker Support (7 Jul 2026). C.4.

S.263 CPF Board. How much Workfare Income Supplement will I get?. C.4.

S.264 MOM. Written answer to PQ on WIS cash and CPF split (2 Mar 2026). C.4.

S.265 MOM. Factsheet on lower-wage workers (2026) (3 Mar 2026). C.4.

S.266 MOM. Sick leave: eligibility and entitlement. C.4.

S.267 MOM. Platform Workers Bill: round-up speech by SMS Koh (10 Sep 2024). C.4.

S.268 Lee Kuan Yew School of Public Policy, NUS. Cooking or Cooked? (Futures of Singapore hawker culture case study) (Apr 2024). C.5.

S.269 MSE. Written reply to PQ on hawker programmes (median hawker age). C.5.

S.270 Hack (hack.gov.sg). Hawker interviews (Hack 2025: hawker-thing). C.5.

S.271 Hack (hack.gov.sg). Hawkernomics (2025). C.5.

S.272 MOM. WSH National Statistics Report 2025 (2026). C.5.

S.273 Pega, F. et al. (WHO/ILO). Global, regional and national burdens of ischemic heart disease and stroke attributable to exposure to long working hours (Environment International 154:106595) (2021). C.5.

S.274 Makki, F. et al.. Global prevalence of musculoskeletal symptoms among restaurant workers (Public Health in Practice 11:100750) (2026). C.5.

S.275 Tüchsen, F. et al.. Prolonged standing at work and hospitalisation due to varicose veins (Scand J Work Environ Health 26(5):414–420) (2000). C.5.

S.276 Tang, L. et al.. Cooking fumes and lung cancer among Singapore Chinese women (Environ Health Perspect 118(9):1257–1260) (2010). C.5.

S.277 Leong, K. B. R. et al.. Workplace injuries and musculoskeletal symptoms among food-service workers at a Singapore hospital (J Occup Med Toxicol 19) (2024). C.5.

S.278 Tokyo Shoko Research. Bankruptcies blamed on a lack of successor, FY2025 (8 Apr 2026). C.5.

S.279 Mustsharenews. Kong Kee Mutton Soup at Farrer Park to close (22 Mar 2023). C.5.

S.280 Mothership. Very Lucky Turtle Soup to close (16 Jun 2025). C.5.

S.281 Mustsharenews. Faulty exhaust hoods at People's Park Food Centre (10 Jul 2023). C.5.

S.282 CPF Board. What is the CPF retirement sum? (2026). C.6.

S.283 CPF Board. How much CPF payouts can I get every month?. C.6.

S.284 CPF Board. Retirement sum attainment rates (2025). C.6.

S.285 MOM. Silver Support Scheme. C.6.

S.286 CPF Board. I am a self-employed person / platform worker. How will the Government assess my eligibility for the Silver Support Scheme?. C.6.

S.287 GovBenefits. Majulah Package: am I eligible?. C.6.

S.288 GovBenefits. Budget 2026 measures. C.6.

S.289 MOM. Written answer to PQ on retirement adequacy (6 Mar 2025). C.6.

S.290 Singapore Management University. Making retirement work for the gig life (2018). C.6.

S.291 TODAY (republished by Malay Mail). The long read: Singaporeans want cheap and good hawker food, hawkers need to make money — how do we square the circle? (22 Jul 2024). C.7.

S.292 **Mothership**. 51 Kopitiam closes (Aug 2022). C.7.

S.293 **Enterprise Singapore**. Government subsidy under Hawkers Go Digital programme extended for another year (Oct 2024). C.7.

S.294 **MSE**. Rents and fees, 2025 medians (MSE written reply, 8 Sep 2026).

S.295 **Enterprise Singapore and MND**. More coffee shops to offer budget meals to boost affordable food options (1 Jul 2024).

S.296 **Home & Decor**. How to rent a HDB coffee shop stall? (Pay $4,000 to $10,000 rent monthly) (1 Apr 2026).

S.297 **NEA**. Productivity Grant phases.

S.298 **MSE**. Written reply to PQ on co-sharing of hawker stalls (Joint Operator Scheme) (11 Nov 2024).

S.299 **MSE**. Oral reply to PQ on personal operation of hawker stall (10 Mar 2025).

S.300 **DollarsAndSense**. Eligibility criteria and tenancy agreement conditions when renting an NEA-managed hawker stall.

S.301 **Grab**. GrabFood merchant sign-up: service fee (28 Oct 2026).

S.302 **CNA, via NTU Nanyang Business School**. Deliveroo's Singapore exit may lead to higher fees, fewer discounts, analysts say (26 Feb 2026).

S.303 **MOM**. Written answer to PQ on platform workers' CPF opt-in rate (12 Jan 2026).

S.304 **NTUC U FSE**. Insurance coverage for freelancers (Prolonged Medical Leave insurance) (7 Sep 2018).

S.305 **Ministry of Social and Family Development**. ComCare: Short-to-Medium-Term and Long-Term Assistance.

S.306 **MOM**. Speech by SMS Koh on the Platform Workers Bill (second reading) (9 Sep 2024).

S.307 **CPF Board**. Saving as a self-employed person (5 Jun 2026).

S.308 **CPF Board**. What do I need to do to receive Workfare Income Supplement? (22 Oct 2026).

S.309 **Singapore Food Agency**. Update, renew or cancel licence or permit for food retail: conditions for renewal (2026).

S.310 **CPF Board**. Can I apply for or renew my licence if I have outstanding MediSave payable? (4 Nov 2025).

S.311 **MOM**. Support for self-employed persons: Tripartite Workgroup's recommendations (22 Feb 2018).

S.312 **CPF**. Platform-worker rates from January 2026.

S.313 **MOM**. CPF and Transition Support for platform workers.

S.314 **MOM**. Jobseeker Support factsheet (2024).

S.315 **MOM**. Committee of Supply 2026: Senior Employment Credit, Jobseeker Support.

S.316 **CPF Board**. Workfare enhancements.

S.317 **MOM**. More Singaporeans eligible for MMSS and MRSS (26 Jan 2026).

S.318 **CPF Board**. I am self-employed and have outstanding MediSave payable: why am I not eligible for the MMSS grant? (2026).

S.319 **MOM**. MediSave obligation for self-employed (reply to ST letter) (7 May 2022).

S.320 **CPF Board**. Majulah Package FAQs (2026).

S.321 **CPF**. Budget 2026 highlights (12 Feb 2026).

S.322 **The Straits Times**. Rent support for about 6,900 cooked-food and 8,300 market stalls (29 Jul 2026).

S.323 **Kimly Limited (SGX filing)**. Kimly Limited corporate presentation FY2025.

S.324 **Singapore Food Agency**. Licensed food establishments (data.gov.sg).

S.325 **Ministry of National Development**. Data on HDB coffee shops tenanted to F&B chains and to independent operators (written answer, via the Office of the Leader of the Opposition) (8 May 2024).

Document Control

Document	Saving Singapore's Hawker Heritage — Hawkers and Social Protection
This version	1.9.3 · 1 November 2026
Status	Working paper for public discussion
Initiated by	Uncle James
Contributors	None yet. The project began with one person and hopes to grow into a team that cares; contributors will be credited here by name.
The library	1 Executive Summary 1.9.3 · 2 The Plan 1.9.3 · A The Record 1.9.3 · B The Budget Book 1.9.3 · C Hawkers and Social Protection 1.9.3 · D Follow the Plate 1.9.3 · E Succession Economics 1.9.3 · F Method, Levers and Data 1.9.3 · G The Technical Paper 1.9.3 · S Sources 1.9.3 · Your Table 1.9.3
Source	`src/doc_C_social_protection.html` in github.com/motochan/sg-hawker-heritage, tag `v1.9.3`
Licence	CC BY 4.0 for the text and data; MIT for the model code
Independence	Hawker Heritage is an independent initiative stewarded by Silicon Wok. It is not affiliated with the National Environment Agency, the Housing & Development Board or any government agency, and it is not an official consultation. Model figures are estimates, not measurements.

Version history

VERSION	DATE	WHAT CHANGED	TAG
1.9.3	1 November 2026	Plain that the time-bound body was the UNESCO nomination committee, not FMAS, which is a standing federation; MCCY's reply of 7 Oct 2026 stated exactly; a constructive tone towards NEA; no proposal or figure changes.	v1.9.3
1.9.2	1 November 2026	Uncle James on every cover, in place of the full name; no proposal or figure changes.	v1.9.2
1.9.1	1 November 2026	The site address and contact are Silicon Wok's; no proposal or figure changes.	v1.9.1
1.9	1 November 2026	The library is stewarded by Silicon Wok; no proposal or figure changes.	v1.9
1.8	31 October 2026	A pen name, Uncle James, and an anonymised note from the author; no proposal or figure changes.	v1.8
1.7	30 October 2026	Plain words: nine numbers settled and the 285 hardest sentences rewritten; no proposal or figure changes.	v1.7
1.6	30 October 2026	Four open calls settled: NEA already staggers the rent on assignment, so the HSS ask narrows to writing that stagger into the Scheme's terms; the 2012 Panel reported in April 2012; MOM's own rules answer the foreign-worker question, so it is recorded as a fact; and Liang Eng Hwa's 2018 question on hawkers managing their own centres is credited.	v1.6
1.5	29 October 2026	Three doors: the Plan cut from 72 pages to 44, with a card for every proposal; A becomes The Record; volume G, The Technical Paper, comes from the models; Your Table is for diners.	v1.5
1.4	29 October 2026	The record: the Government's own panels, Official Reports and UNESCO report read first, hawker pay ($1,470 a month in 2021) and a day shut for illness ($372) reckoned, ten reassurances answered, the count kept as distributions with one body to own it, the Regulars' List counted in orders with a Year 0 baseline, and the Government's match now covering part of the base (40%).	v1.4
1.3	29 October 2026	Grounded: the library's claims checked against sources (314 checked; corrections made where the evidence differed); four proposals change to fit the evidence; Follow the Plate adds the middlemen and the plate over time.	v1.3
1.2	28 October 2026	Restructured, with no change to any proposal, figure or claim, as a library of standalone documents: the Executive Summary, the Plan (the case and the proposals, Part VII in brief) and six companion volumes, A to F, each opening with who should read it, its bottom line and how it connects. The Main Paper and the Technical Paper end; their sections move, with new ids, into the Plan and the volumes.	v1.2
1.1	27 October 2026	First revision: who already helps hawkers beyond Government, and where the plan joins, defers or fills (§1.3.1–§1.3.2); hawkers' protection compared with four other kinds of worker in the Executive Summary; the retirement match applies under 55, beside the existing scheme from 55; the pilot widens from one Lighthouse Centre to two Lighthouses from Year 1, Chinatown Complex and Geylang Serai, and Tekka from Year 2, five at most before the gate, each costed from its own heritage-worthy stalls and size: $14,990,340 over four years in two-part ledgers (operating and programme); the plan pays for no hawker-centre infrastructure, and apprentices learn at the master's side instead of in a prep co-operative; hawker-led Buying Circles (§2.12), a table-cleaning fee re-priced for tray return at the pilot centres and a named deputy for an hour a day join the package; a Heritage Watchlist (§3.6) opens at every government hawker centre from Year 1 and counts each year the stalls at risk, and from Year 4 each centre funds new Fellowships at a maintenance rate fed by that count.	v1.1
1.0	27 October 2026	First edition: one document in three papers, the Executive Summary, the Main Paper and the Technical Paper.	v1.0

Versions are numbered major.minor. A new major version is a new edition, made with contributors or reviewers beyond the initiator; a minor version changes a proposal, a term or a headline figure, or restructures the documents by the initiator alone; a third digit marks a correction to wording or sources that changes none of them. Each version is tagged in the repository, and its PDF can be rebuilt from that tag. The PDF's file name never changes; the version on the cover, in the footer and on this page is the one that counts. Every change since 1.0, with the sections it touches and why, is recorded in the Version and Change Control Log published beside the library.