COMPANION VOLUME D · INITIATED BY UNCLE JAMES

OPEN DAILY

FOR THE NEXT FIFTY YEARS

FOLLOW THE PLATE

Where a plate's dollar goes in six kinds of stall, the rent a stall can bear, each proposal scored, the Plate Tracker, the levers, and, from the Plan, rent bands, vouchers, Buying Circles, the Regulars' List and learning at the master's side argued in full.

小贩文化 · Warisan Penjaja · உணவுக்கடை மரபு · Hawker Culture

SAVING SINGAPORE'S HAWKER HERITAGE · A LIBRARY OF STANDALONE DOCUMENTS

In this volume: D.1–D.6 Where a plate's dollar goes, who holds the power and who takes a cut between the farm and the plate · D.7 Scoring the proposals · D.8 The Plate Tracker · D.9–D.13 The levers · D.14–D.18 From the Plan: rent bands, vouchers, Buying Circles, the Regulars' List and learning at the master's side.

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

COMPANION VOLUME D

This Volume at a Glance

READ THIS IF YOU…

- work at NEA (National Environment Agency, which runs the public hawker centres), MSE or HDB, or as an economist, and want the stall economics behind every rent and price proposal;
- speak for a hawkers' association, and want to see what each proposal does for a stall;
- want the levers (a setting the plan can turn up or down) on rent bands, vouchers, relief cooks, learning at the master's side and Buying Circles, or to know what the middlemen take.

THE BOTTOM LINE

1. **Ingredients take the most; landlords hold the power.** Of each dollar a diner pays, about 45¢ buys ingredients, 3¢ to 26¢ goes to the landlord and 7¢ to 21¢ reaches the hawker's family. The middlemen have not widened their cut: from 2019 to 2025 shop prices for food tracked import prices; the real tolls are delivery platforms, tied suppliers and past cartel conduct. Since 2019 food and wages explain most of the rise in prices, and NEA's rent stood still (D.1–D.3, D.5, D.5.3, D.5.4).
2. **The hawker earns less than his assistant.** On a 13-hour day, the typical hawker who won his stall at an NEA tender earns $9.69 an hour, against the $11.64 an hour the assistant beside him must be paid under the Progressive Wage (D.4, *What the Hawker Earns per Hour*).
3. **The hawker is the shock absorber.** He keeps only what is left, so a 3% fall in customers cuts his income by 8% to 21% (D.5, D.6).
4. **Support attached to a stall leaks.** Where a market sets the rent, the landlord takes it back at renewal. Paid to the person, the same money reaches the hawker in full (D.7.2, *The same $200 a month, attached to the stall or to the person*).
5. **The package works for most.** For a sitting tenant in a tendered NEA stall (won at NEA's open tender, usually by the highest bid) it raises income from $9.69 to $15.60 an hour, and cuts the share of such stalls below the assistant's wage from 66% to 26% (D.7, *Scoring the Proposals*).

Granted, a model is a structured argument, not a measurement. Where Singapore publishes no figure, this volume says so, and shows how much the answer depends on the guess.

HOW THIS CONNECTS

Where it comes from. The open Follow-the-Plate model behind the Plan's Part II: who owns a stall (§2.1, *Who Actually Owns a Stall*), rent bands (§2.2, *Rent Bands & Ballot*), vouchers (§2.5, *The Affordability Compact & Makan Vouchers*), the Relief-Hawker Corps (§2.7), market transparency (§2.10) and the Buying Circles (§2.12, *Buying Circles – Hawkers Bargain Together*). The Plan prints each as a card; the argument and the evidence for five of them are printed here in full (D.14–D.18).

Read with. Succession Economics, which runs the same model on the hand-over; the Budget Book (B.9, *Follow the Gift: Who Pays for the Plan*), which follows the plan's own money; Method, Levers and Data (F.2, F.3), for its limits and every parameter.

In this volume. D.1 Bottom line · D.2 The money map · D.3 One plate, six landlords · D.4 What the hawker earns per hour, and what a Regulars' List grade means in orders (D.4.2) · D.5 Who holds the power, who takes a cut (D.5.3, *The Middlemen: Who Takes a Cut Between the Farm and the Plate*) and how a stall's costs changed, 2013–2026 (D.5.4, *The Plate Over Time: How a Stall's Costs Changed, 2013–2026*) · D.6 The shocks of 2026–27 · D.7 Scoring the proposals · D.8 The Plate Tracker · D.9–D.13 The levers · From the Plan, in full: D.14 Rent bands and ballot · D.15 The Affordability Compact and Makan Vouchers · D.16 Buying Circles · D.17 The Regulars' List, grade by grade · D.18 Learning at the master's side.

TERMS USED

Archetype. One of the model's six representative stalls, one for each kind of landlord.

Squeeze. The share of a hawker's net income lost if a supplier or landlord raises its prices 10%.

Capture. The share of any help paid to a stall that its landlord takes back by raising the rent at the next renewal.

Leverage. The gain to hawker households plus the gain to diners, divided by the programme's cost.

Regular. One named person who says he orders from a stall at least weekly; the Regulars' List counts them, Bronze to Platinum, and D.4.2 turns each grade into a share of the stall's orders.

Order. One customer's purchase at the counter, of one plate or several: a family's takeaway is one order. Plates an order vary by dish type.

Plate Ledger. A proposed one-page yearly account of where a typical plate's dollar goes, by type of landlord.

How this volume relates to the Plan

The Plan proposes how the trade becomes worth entering and how the craft passes on. Hawkers and Social Protection asks what protection the person at the wok has. This volume follows the money. It traces each dollar a diner pays to the people who receive it, measures how much power suppliers and landlords hold over the hawker's income, and simulates what each proposal in the plan and in Hawkers and Social Protection does for the three parties the plan names: the diner, the hawker and their family, and the public purse.

Where it plugs in

SECTION	TESTS OR EXTENDS
D.2, D.3	the Plan, §2.1 Who actually owns a stall · Method, Levers and Data, F.6 Market transparency
D.4	the Plan, §1.1 Five numbers and a blank · the Plan, §2.1–2.2 NEA rents · Hawkers and Social Protection, C.5 · the Plan, §3.6 the Regulars' List
D.5, D.6	Hawkers and Social Protection, C.12 Heritage Anchor coffeeshops · D.15 Affordability Compact · Hawkers and Social Protection, C.7
D.7	The Plan's Parts II and IV · Hawkers and Social Protection, C.9.1 · Hawkers and Social Protection, C.12 and the Budget Book, B.7 HDB tender lever
Succession Economics, E.1	Succession Economics, E.4 Succession Mortgage · Succession Economics, E.5 Family Name Royalty · the Plan's Part VII first-loss reserve
D.8	Method, Levers and Data, F.6 Market transparency: the Plate Ledger
the Budget Book, B.9	the Budget Book, B.6 Funding stacks and the Hawker Endowment · the Budget Book, B.7 the retirement match

The model

The **Follow-the-Plate model** is open: a short Python program (`plate_model.py`) and an interactive simulator that runs the same equations in a browser. Every parameter is either sourced or marked as an assumption, and every assumption is varied in a 5,000-draw Monte Carlo (the model run thousands of times, its uncertain numbers drawn at random).

Reading map

D.1, *Bottom Line* gives the bottom line. **D.2, *The Money Map*** maps the money for the whole trade. **D.3, *One Plate, Six Landlords*** follows one plate through six kinds of stall. **D.4** asks what the hawker earns per hour. **D.5, *Who Holds the Power: Suppliers or Landlords?*** measures the power of suppliers and landlords, asks who takes a cut between the farm and the plate, and follows a stall's costs from 2013 to 2026. **D.6, *The Shocks of 2026–27*** runs the cost shocks of 2026–27. **D.7** scores every proposal for diners, hawkers and the public purse. **Succession Economics, E.1, *Can the Business Pay for Its Own Succession?*** stress-tests succession finance. **D.8, *The Plate Tracker*** proposes the tracker. **The Budget Book, B.9** follows the money that pays for the plan itself. **Method, Levers and Data, F.2, *Limits, Assumptions and How This Enters the Plan*** sets out what the model cannot tell us and how this enters the plan.

All figures SGD, 2026 rules, per stall unless stated. Calibration sources were opened between 25 and 29 October 2026 and are listed at the end. A model is a structured argument, not a measurement: where Singapore publishes no figure, this volume says so and shows how much the answer depends on the guess.

D.1

Bottom Line

Of each dollar a diner pays at a cooked-food stall, about 45¢ buys ingredients, 3¢ to 26¢ goes to the landlord, and 7¢ to 21¢ reaches the hawker's family. On a 13-hour day, the typical hawker who won an NEA stall at tender earns $9.69 an hour. The assistant beside them must be paid at least $11.64 an hour under the Progressive Wage.

$3.5bn	45¢	3¢–26¢	66%
COOKED-FOOD SALES A YEAR, 14,200 STALLS (MODEL)	OF EACH DOLLAR ON INGREDIENTS	TO THE LANDLORD, BY TYPE OF STALL	TENDERED NEA HAWKERS EARNING LESS PER HOUR THAN THEIR ASSISTANT

1

INGREDIENTS COST THE MOST; LANDLORDS HOLD THE POWER

Ingredient costs pass through to diners; rent costs stay with the hawker. A 10% rise in rent and fees costs a private-coffeeshop hawker 25% of income, against 6% for a 10% rise in ingredient prices. The landlord's squeeze is the larger in five of six kinds of stall; only subsidised stalls are spared.

2

THE HAWKER IS THE SHOCK ABSORBER

The hawker keeps only what is left, so a 3% fall in custom cuts a hawker's income by 8% to 21%; a 30% rent rise at renewal cuts it by up to 76%.

3

SUPPORT ATTACHED TO A STALL LEAKS

If $200 a month were paid to all 14,200 cooked-food stalls for good, it would cost $34.1M a year. At lease renewal the landlords would raise rents and take back $12.6M of it; $10.3M of that would go to centre operators and private owners. Paid to the person, the same money reaches the hawker in full.

4

THE PACKAGE LIFTS MOST HAWKERS PAST THE ASSISTANT'S BENCHMARK

For a sitting tenant in a tendered NEA stall, the plan's package raises income from $9.69 to $15.60 an hour, and cuts the share of such stalls below the assistant's wage from 66% to 26%.

5

THE SUCCESSION PAYMENT WORKS FOR A STALL WITH A LONG QUEUE, NOT FOR A TYPICAL STALL

Under the Succession Mortgage the successor pays 8% of takings. At a busy stall that pays off the cook's goodwill – the name and the regulars – in 3.5 to 5.3 years. At a typical stall it would leave the successor $1,756 a month, before the Family Name Royalty. The plan now caps the payment at 30% of verified profit and never lets it take the successor below $1,500 a month (Succession Economics, E.4, E.1).

THE ASK: COUNT THE PLATE

Publish a yearly **Plate Ledger**: one page showing where a typical plate's dollar goes, by type of landlord, built from data NEA, HDB (Housing & Development Board, Singapore's public-housing landlord), SingStat and CPF already hold (D.8, *The Plate Tracker*). Attach support to the person wherever the rent is set by a market. Cap the succession payment at a share of verified profit, and protect the successor's income.

D.2

The Money Map

Diners spend about $3.5 billion a year at the 14,200 cooked-food stalls the model covers. Ingredients take 45%; landlords together take 17%; hawker households keep 13%.

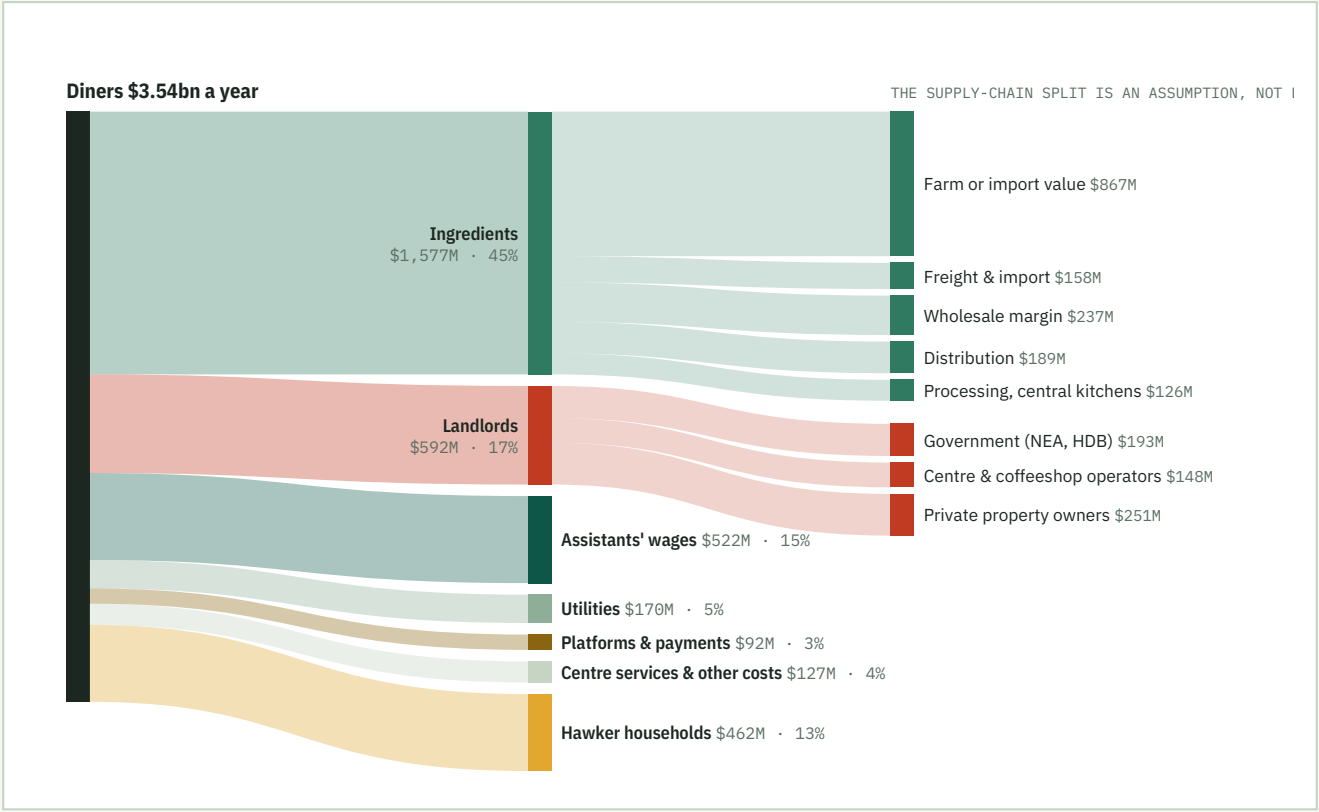


FIGURE D.1 · ANNUAL FLOWS FROM DINERS AT 14,200 COOKED-FOOD STALLS · MODEL, 2026 BASELINE · STALL COUNTS BY TYPE IN D.3 · THE SPLIT OF THE INGREDIENT BILL ALONG THE SUPPLY CHAIN IS AN ASSUMPTION, NOT DATA (D.5.3)

WHO RECEIVES THE MONEY	A YEAR	OF EACH DOLLAR
Ingredient suppliers	$1,577M	45¢
Landlords: Government (NEA, HDB)	$193M	5¢
Landlords: centre and coffeeshop operators	$148M	4¢
Landlords: private property owners	$251M	7¢
Assistants' wages	$522M	15¢
Utilities	$170M	5¢
Delivery platforms and payment providers	$92M	3¢
Centre services and other running costs	$127M	4¢
Hawker households	$462M	13¢
Diners pay	**$3,542M**	**100¢**

D.2.1 Does the map match the official totals?

Roughly, and the gap is itself a finding. SingStat's industry survey for 2021 puts the operating receipts of cafés, food courts and other eating places at roughly $3–4 billion; we could not confirm the exact establishment count and receipts from the published infographic, so the range is ours. The 2023 Household Expenditure Survey puts resident households' spending at hawker centres, food courts, coffee shops, canteens, kiosks and street vendors at $491 a month, or about $8.8 billion a year across SingStat's 1.49 million resident households (2025); that mixes a 2023 spend with a 2025 count. The model's $3.5 billion covers cooked food only. It leaves out drinks stalls, the operators' own drinks and economy-rice counters, and sales to non-residents. The two official totals differ by a factor of two, and neither isolates hawker stalls. No public series measures what Singapore spends at its hawker stalls.

D.2.2 The state is the biggest landlord, and sets two very different rents

The model puts NEA's income from cooked-food stalls at about $89M a year in rent and service-and-conservancy charges (S&CC, the fee for cleaning and upkeep). That fits the published medians: about $1,250 a month for a stall at the full rate across NEA's centres, stable for a decade (MSE, 18 Sep 2023 and 5 Feb 2025), and $192–$384 for a subsidised stall, plus S&CC (service and conservancy charges, for a centre's cleaning and upkeep) of about $200. A second figure applies only to a comparison: at the NEA centres most like the operator-run ones, the median rent in 2025 was $1,450, against $1,700 at the operator-run centres themselves (MSE, 8 Sep 2026). The model uses the $1,450 for that comparison and nothing else. It attributes about $94M of HDB-rented coffeeshop stall rents to HDB. That is less than HDB's tender receipts: the 22 recent coffeeshop tenders averaged about $48,000 a month, or roughly $215 million a year if typical of all 374 HDB-rented coffeeshops. Most of the 22 are in new towns, so that is an upper estimate. Operators fund the difference from their own drinks and food counters. So the Government, as landlord, collects between $193M and about $314M a year from the trade. Set that beside the rent support NEA announced in July 2026: $200 a month for each cooked-food stall and $100 for each market stall, from September 2026 to February 2027, to help with higher electricity and gas bills. About 15,000 stalls qualify (NEA). That is about $13 million for six months, $8.3 million of it for cooked-food stalls. The model's 2026 baseline leaves it out, because it ends before the pilot begins. Its $200 a month is the same size as the test case in D.7.2, *The same $200 a month, attached to the stall or to the person*, which pays the help to the stall, and the plan's table-cleaning fee subsidy follows on from it at the pilot centres.

The table-cleaning fee subsidy is a Budget item, not rent a landlord gives up. Most of a centre's fees pay for its services: MSE (Ministry of Sustainability and the Environment, NEA's ministry) says the conservancy and table-cleaning fees fund "a significant part" of a centre's running costs (5 Feb 2024), and NEA's tender notice says the table-cleaning fee "may be lower or higher depending on the table-cleaning contractor". At an operator-run centre the operator only passes the fee on, and may not profit from it (NEA, 21 Jul 2026). So the plan does not ask a landlord to give the fee up. It asks the Government, as the main landlord, to pay $200 a month towards each pilot-centre stall's cleaning fee (D.14, *Rent Bands & Ballot*; the $200 is our assumption), following on from the temporary support above. It also asks that the pilot centres' cleaning contracts be put out to tender again, for the cleaning that remains once diners return their own trays. Who holds the contract differs: at an HDB hawker centre, which a Town Council manages, NEA's tender notices say the table-cleaning service "is managed by the respective Hawkers Association" on the stallholders' behalf (Dec 2022 and Aug 2024), so the association re-tenders, with NEA convening. Chinatown Complex and Tekka are such centres; at Geylang Serai, which NEA manages, the notices name only the contractor. At four NEA-managed centres the fee was flat before GST (goods and services tax) from December 2022 to August 2024 while the cleaner's Progressive Wage rose by a third (D.5.4, *The Plate Over Time: How a Stall's Costs Changed, 2013–2026*), so a re-tender may find no saving at all. Granted, the Minister told Parliament in July 2021 that "we do not anticipate any reduction in cleaning costs to stallholders", because cleaners still sort crockery at the return points, and the cleaners' Progressive Wage has risen by more than half since July 2022 ($1,312 to $2,080, MOM (Ministry of Manpower)). The re-tender tests that; any saving it finds shrinks the subsidy, so the cost below is an upper bound (the most it could be). For the three pilot centres, 408 cooked-food stalls in all (Chinatown Complex

226, Geylang Serai 63 and Tekka 119), each managed by NEA or a Town Council, the subsidy costs $0.98M a year, or $2,400 a stall. Adding Old Airport Road and Maxwell would make five centres and 679 stalls, at $1.63M a year. A later, national decision would cover all 6,900 stalls in public centres, operator-run ones included, at $16.6M a year. Either way the contractor and the fee collector are paid as before (D.7.4, *At national scale*).

> **AT YOUR TABLE**
>
> *Your hawker centre's rent is set by policy and changes slowly. Your coffeeshop's rent is set by the property market, and you pay for it in the price of the plate and in which stalls survive.*

D.3

One Plate, Six Landlords

The same plate of food splits very differently depending on who owns the floor it is cooked on. The model represents the trade as six kinds of stall, one for each kind of landlord the plan identifies (the Plan, §2.1, Hawkers and Social Protection, C.7).

STALL	STALLS	PLATE	PLATES/ DAY	RENT/ MO	FEES/MO	SALES/ MO	HAWKER NET	NET SHARE
NEA centre, subsidised	2,070	$4.30	150	$290	$720	$16,232	$3,369	21%
NEA centre, tendered	4,330	$4.50	156	$1,250	$720	$17,667	$3,169	18%
Operator-run centre	500	$4.40	160	$1,700	$1,050	$17,315	$1,557	9%
HDB-rented coffeeshop	2,800	$5.20	160	$3,400	$1,000	$20,939	$2,472	12%
Private coffeeshop	3,000	$5.50	195	$6,000	$1,200	$26,991	$1,999	7%
Mall food court	1,500	$6.50	150	25% of sales	$300	$24,538	$2,744	11%

Calibration. The tendered NEA stall reproduces NEA's 2022 cost survey: ingredients 54%, manpower 20%, rent 9% and utilities 7% of operating costs (NEA: 56%, 20%, under 10%, about 7%). The tendered stall pays the $1,250 median rent across NEA's centres; fees are 2025 medians from MSE parliamentary replies. Coffeeshop rents are assumptions: $3,400 at an HDB-rented coffeeshop, against a commercial guide's $4,000–10,000 (Home & Decor, 2026), so the base is conservative. Manpower of $2,920 a month covers one assistant at the July 2026 PWM benchmark of $2,220 with 17% employer CPF (Central Provident Fund, Singapore's compulsory savings for retirement, health and housing), plus part-time help. Delivery orders pay GrabFood's published 30% service fee, before GST. The stall opens 26 days a month, less 10 unwanted closure days a year, at 13 hours a day. Stall counts by type are estimates. We estimate about 6,900 cooked-food stalls in public centres. (In November 2024 MSE spoke of "our 7,000 cooked food stalls"; NEA's rent support counts about 15,000 stalls, cooked food and market together.) About 30% of the 6,900 are subsidised stalls, and we split the count that way. No official count of coffeeshop stalls exists. There are 776 coffeeshops in HDB estates: 374 rented from HDB and 402 that HDB sold before 1998 (Enterprise Singapore, MND and HDB, 1 Jul 2024). At about 7.5 cooked-food stalls each (Kimly's audited 7.2 an outlet; brokers' rule of thumb is 8–10), that gives about 5,800 coffeeshop cooked-food stalls, within a range of about 5,600–7,200. SFA (Singapore Food Agency, which licenses food stalls) licenses 13,893 food stalls across coffeeshops, food courts, canteens, private markets and non-NEA hawker centres (end 2025), which caps the total. Food-court turnover rent of 25% is the weakest parameter in the model.

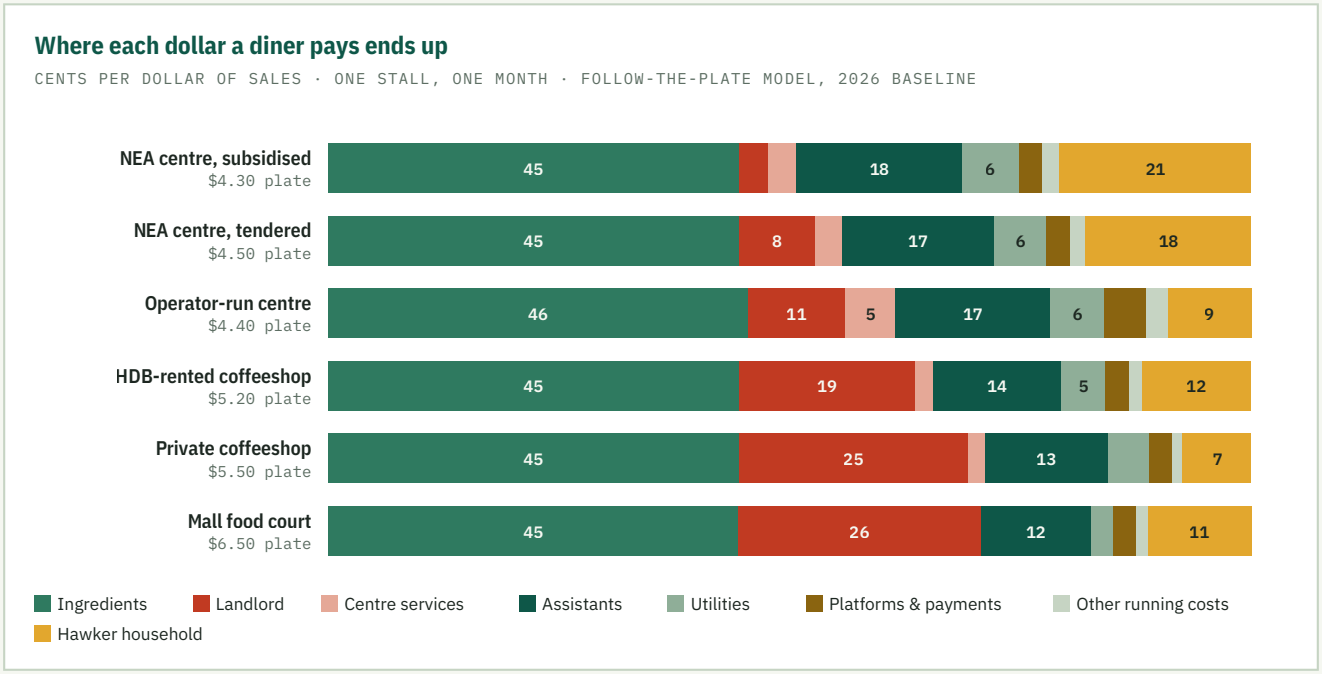


FIGURE D.2 · CENTS OF EACH DOLLAR OF SALES, BY TYPE OF STALL · OTHER RUNNING COSTS ARE LICENCES, INSURANCE, PACKAGING AND EQUIPMENT UPKEEP

WORKED EXAMPLE · A $4.50 PLATE AT A TENDERED NEA STALL, AND A $5.50 PLATE AT A PRIVATE COFFEESHOP

	NEA TENDERED	PRIVATE COFFEESHOP
Ingredients (suppliers)	$2.00	$2.45
Landlord: rent and fees	$0.37	$1.37
Centre services (cleaning, conservancy)	$0.13	$0.10
Assistants' wages	$0.74	$0.73
Utilities	$0.25	$0.24
Platforms and payments	$0.11	$0.14
Other running costs	$0.08	$0.06
Hawker household	$0.81	$0.41
The diner pays	**$4.50**	**$5.50**

The private-coffeeshop diner pays a dollar more, and almost all of that dollar goes to the landlord. The hawker's family keeps $0.41 of the higher price against $0.81 at the NEA stall. This is the economics behind the plan's rule that rent policy follows the landlord (the Plan, §2.1, *Who Actually Owns a Stall*): where the state sets the rent, it can set it for heritage; where the market sets it, only the person can be supported without the landlord taking a share.

D.4

What the Hawker Earns per Hour

One official figure measures what hawkers earn, and it is low: about $1,470 a month in 2021, the median for full-time hawkers who work on their own (MOM, in the Advisory Committee on Platform Workers' re-

port, 2022, Fig. 1.1; read from a chart). The model gives a fuller estimate with honest error bars: for most stalls, the person who owns the business earns less per hour than the Progressive Wage benchmark for the assistant they hire.

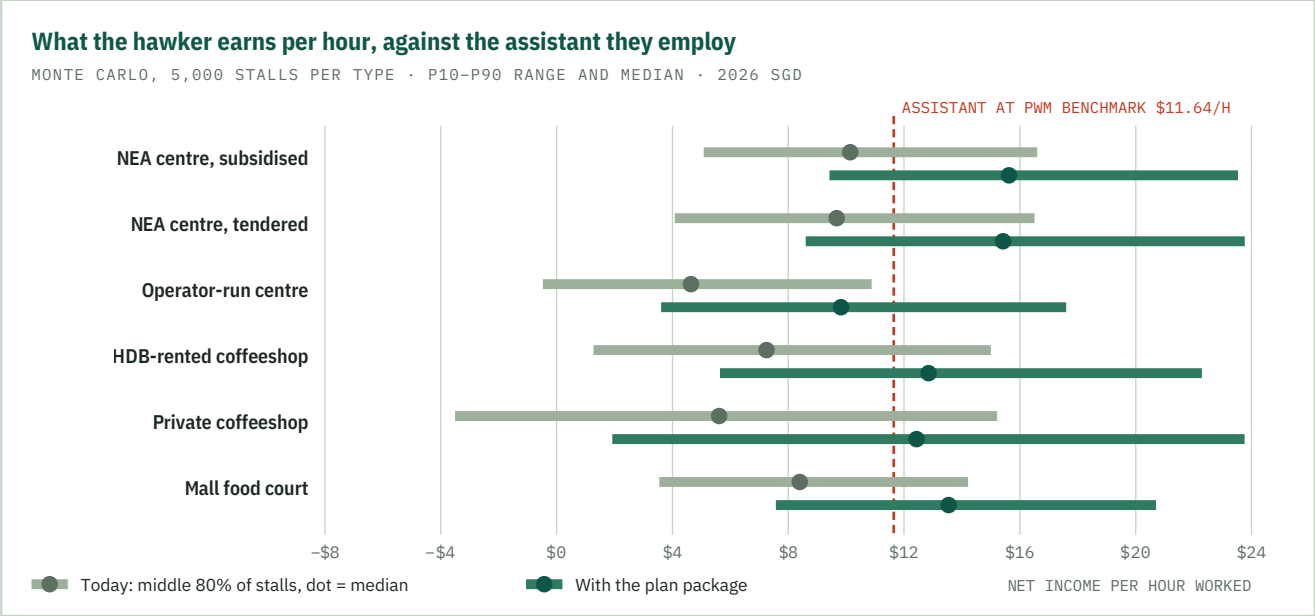


FIGURE D.3 · NET INCOME PER HOUR, 5,000 SIMULATED STALLS OF EACH TYPE · THE ASSISTANT'S BENCHMARK IS $2,220 OVER A 44-HOUR WEEK

STALL	NET/MO P10	MEDIAN	P90	$/HOUR MEDIAN	BELOW ASST. TODAY	WITH PACKAGE	LOSS-MAKING
NEA centre, subsidised	$1,658	$3,301	$5,406	$10.14	63%	22%	0.2%
NEA centre, tendered	$1,328	$3,179	$5,384	$9.67	66%	26%	0.7%
Operator-run centre	−$148	$1,520	$3,553	$4.64	92%	63%	12.4%
HDB-rented coffeeshop	$414	$2,381	$4,849	$7.25	79%	43%	5.8%
Private coffeeshop	−$1,132	$1,839	$4,997	$5.61	80%	46%	21.7%
Mall food court	$1,157	$2,737	$4,648	$8.40	77%	36%	0.8%

The computer builds 5,000 stalls of each type. Each gets its own number of customers, prices, ingredient costs, wages, utility bills, hours (11–15 a day), days open, share of delivery orders and closure days, drawn from the ranges in Method, Levers and Data, F.2, *Limits, Assumptions and How This Enters the Plan*. We also vary how many customers leave when prices rise, and how much of a cost rise the stall passes on. The middle of each range is the figure we found in a source, and busier sites get higher rents. The package results assume each stall takes up every element of it. The table gives medians and percentiles (the level a given share of results stays below) of the simulated stalls; D.4.1 and D.7 use the base-case stall instead, so a tendered NEA hawker shows $9.67 an hour here (simulated median) and $9.69 there (base case).

HOW MUCH DEPENDS ON THE 13-HOUR DAY

The finding is sensitive to hours, and hours are the least measured number in the trade. At 11 hours a day the tendered NEA hawker earns $11.45 an hour; at 10 hours, $12.59. The break-even is about 11 hours a day (10.8). The benchmark is a comparison, not a rule that binds hawkers: MOM does not apply the Progressive Wage Model to individually run stalls. But the assistant on that wage also receives employer CPF, paid leave and work-injury cover; the hawker carries the stall's risk and has none of these (Hawkers and Social Protection, C.4, *The Protection Matrix: Overlaps and Gaps*). The comparison is therefore generous to the hawker.

THE OFFICIAL $1,470 AND THE MODEL'S $3,169

MOM's labour force survey put the median gross monthly income of full-time resident own-account hawkers (working for oneself, with no employee) and stall holders at about $1,470 in 2021 (official, in the Advisory Committee on Platform Workers' report, 2022, Fig. 1.1; read from a bar chart, so the value is derived). The model's typical tendered stall nets $3,169 a month in 2026, about twice as much. The two do not contradict each other, for four reasons, and the reconciliation below is ours (derived).

- **The year.** 2021 had months of dine-in bans and limits on group size. Hawker food prices have risen about 19% since (SingStat), so the same income would be about $1,760 in 2026 prices, before any recovery in custom.
- **The population.** Own-account means employing no one. The model's typical stall pays an assistant $2,920 a month, so it is a larger business than the one MOM measured. The model's nearest own-account case, the prologue's John, cooks single-handed for 11 hours and nets $2,982. MOM's group also covers every kind of stall – drinks and market stalls, coffeeshops and food courts among them – whereas the model's typical stall is one tendered NEA stall.
- **The statistic.** MOM's figure is the median person. The model's typical stall is a calibrated stall of one type. Put the model's simulated stalls of all six types together, counting each type by its real number of stalls. The middle stall nets $2,720 a month; one stall in four nets less than $1,568; and 29% net less than $1,760 (23% less than $1,470). By type, 56% of operator-run stalls fall below $1,760, against 17% of tendered NEA stalls.
- **The measure.** For the self-employed, MOM's income is profit before tax, the same concept as the model's net before MediSave (the part of CPF that pays for health care) and tax. But it is what a household tells a survey, and the model is calibrated to NEA's cost shares, not to anyone's profits. Neither is a till count.

So the official figure sits in the model's lower tail, where the single-handed stalls, the operator-run centres and the coffeeshops are. That is where the plan's floors matter most. MOM publishes no hawker income by type of stall, and no distribution; the Plate Ledger asks for both (D.8, *The Plate Tracker*).

D.4.1 How much rent can a stall bear?

The papers quote three NEA rents, and they measure different things. The **median across NEA's centres, about $1,250**, is what a non-subsidised cooked-food stallholder typically pays; it has been stable for about a decade (MSE, 18 Sep 2023 and 5 Feb 2025), and the median assessed market rent (NEA's valuation of what a stall would fetch) NEA gave Parliament is the same $1,250. It is the model's typical tendered stall (D.3, *One Plate, Six Landlords*). The **2025 median at the centres comparable with the operator-run ones, $1,450** (MSE, 8 Sep 2026), is the figure to set beside those centres' $1,700 (D.2.2, *The state is the biggest landlord, and sets two very different rents*). The **2023 median winning bid, about $1,800** (the Plan, §2.1, *Who Actually Owns a Stall*), is what newcomers bid for a vacant

stall. None of them is "the" rent, so the model treats them as a range. It holds everything else at the typical tendered stall and moves the rent from $800 to $3,000 a month.

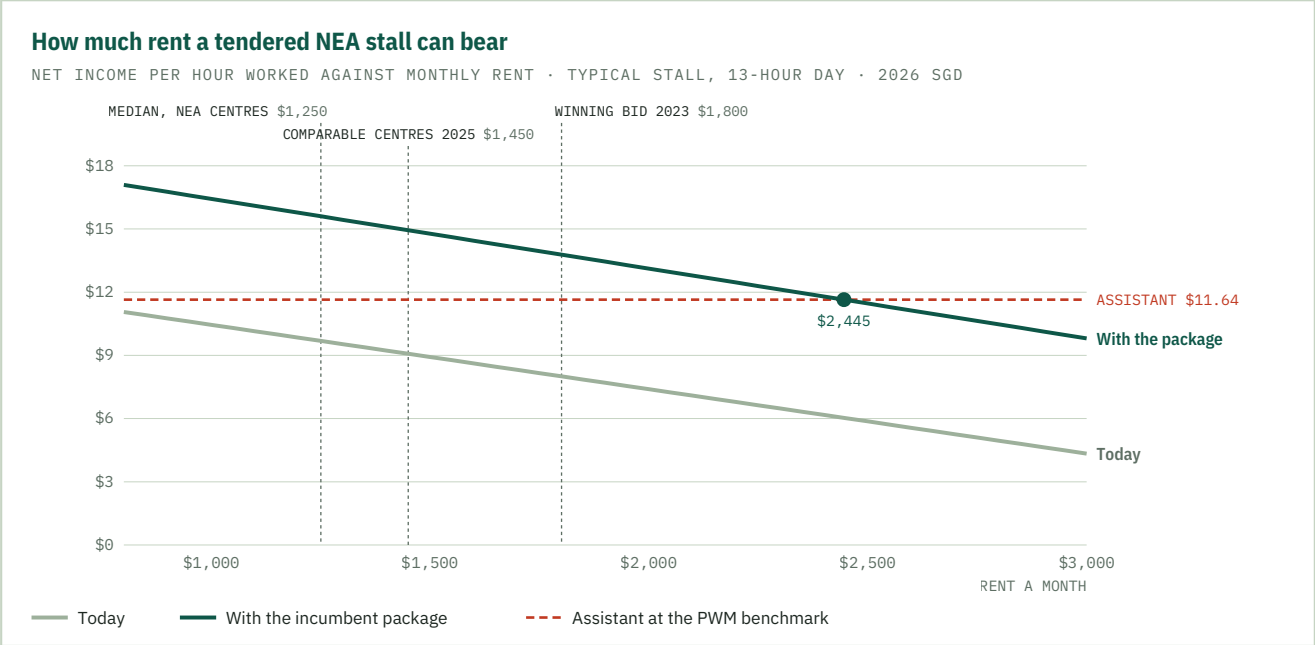


FIGURE D.4 · NET INCOME PER HOUR AT EACH RENT, TODAY AND WITH THE INCUMBENT PACKAGE · TYPICAL TENDERED NEA STALL · THE DOT MARKS WHERE THE PACKAGE STOPS CLEARING THE BENCHMARK

RENT A MONTH	HAWKER NET	$/HOUR TODAY	WITH PACK-AGE	SUCCESSOR AFTER PAY-MENT	BELOW ASST. TODAY	WITH PACK-AGE
$800	$3,619	$11.06	$17.09	$2,206	–	–
$1,000	$3,419	$10.45	$16.43	$2,066	–	–
$1,250 median across NEA centres	$3,169	$9.69	$15.60	$1,891	66%	26%
$1,450 comparable centres, 2025	$2,969	$9.08	$14.94	$1,751	70%	30%
$1,800 winning bid, 2023	$2,619	$8.01	$13.78	$1,506	77%	37%
$2,000	$2,419	$7.39	$13.12	$1,351	–	–
$2,300	$2,119	$6.48	$12.12	$1,051	–	–
$2,600	$1,819	$5.56	$11.13	$751	–	–
$3,000	$1,419	$4.34	$9.81	$351	–	–

Red cells: below the assistant's $11.64 an hour, or a successor below the $1,500 protected income. Successor: what the successor takes home in one ordinary month under the Succession Mortgage terms the plan now uses, assuming the stall keeps 95% of its customers and the verified profit equals that month's profit. It is a shortcut for the month-by-month test in Succession Economics, E. 1, *Can the Business Pay for Its Own Succession?*. The last two columns are the share of 5,000 simulated stalls below the benchmark at each quoted rent, using the same simulated stalls as D.4, *What the Hawker Earns per Hour*'s table.

Where it stays sound. The stall itself is robust. A typical tendered stall makes a loss only above about $4,420 a month of rent, and at the three quoted rents only 0.7% to 2.3% of simulated stalls lose money. With the package, the

typical hawker earns more than the assistant at any rent up to about $2,450, well above the highest quoted figure. The Succession Mortgage holds up to about $1,810: below that, a typical successor keeps more than $1,500 a month after the payment.

Where it breaks. Without the package, the typical hawker earns less than the assistant at any rent above $610, so D.4's finding holds at all three quoted rents; the rent only decides by how much. Each extra $100 a month of rent costs the hawker about $0.31 an hour. The share of stalls below the benchmark rises from 66% at the median rent to 77% at the winning bid, and with the package from 26% to 37%. At the $1,800 bid the successor keeps about $1,506, close to the protected income; above about $1,810 the protection binds, the payment shrinks and the term lengthens, and at about $2,450 the payment stops altogether.

What each lever adds. The package has nine parts. Four come first: price freedom, Makan Vouchers, the Relief-Hawker Corps and the Protection Floor (the minimum savings and cover the plan proposes for every hawker). Five more sit beside them: cheaper ingredients, power and delivery through the Buying Circles (D.16, *Buying Circles – Hawkers Bargain Together*), the table-cleaning fee subsidy (D.14, *Rent Bands & Ballot*) and the named deputy who covers an hour a day (the Plan, §2.7, *The Relief-Hawker Corps*). With only the first four, the typical hawker still earns more than his assistant as long as the rent is no more than about $1,540 a month. The table shows how far each of the other five, added on its own, raises that limit; all five together raise it to about $2,450, or $2,150 without the deputy. The deputy moves it most, because an hour given back raises what every other hour earns.

ADDED TO THE FIRST FOUR	RENT BREAK POINT	MOVES IT BY
Buying Circles: ingredients 3% cheaper D.16	$1,780	+$240
Buying Circles: power and gas 10% cheaper D.16	$1,640	+$100
Table-cleaning fee subsidy, $200 a month D.14	$1,740	+$200
Buying Circles: delivery at 25%, not 30% D.16	$1,610	+$70
Named deputy: 12 of 13 hours the Plan, §2.7	$1,830	+$290
All five: the package	**$2,450**	**+$910**

Savings and the deputy's hour are assumptions the pilot centres test: ingredients 3% and utilities 10% cheaper for circle members, delivery at a 25% group rate instead of GrabFood's 30% list rate, $200 a month of a pilot-centre stall's table-cleaning fee paid by the Government, and 12 of 13 hours worked (D.16, D.14, the Plan, §2.7). The circles' target for delivery is 15%; at that rate the delivery lever would move the break point (the rent above which a typical stall earns less an hour than its assistant) to about $1,760, but no platform has offered it, so the model does not count it.

What a newcomer actually pays. The medians flatter the newcomer's bill, because a winning bid is paid for longer than one tenancy. Take a hawker who wins a new stall at the 2023 median bid of $1,800, and suppose NEA values it at $1,450 (NEA does not publish its valuations, so this is an illustration). Under NEA's renewal rule of November 2024, which applies to new tenancies only, he pays $1,800 a month for three years, $1,625 for the next three and $1,450 only from the seventh year. By then he has paid about $18,900 more than the valuation (derived). Measured against the $1,250 median across all NEA centres instead, the middle three years cost $1,525 a month and the extra paid comes to $29,700. On the typical stall that is $8.01 an hour for the first three years, $8.54 for the next three and $9.08 from the seventh, all below the assistant's $11.64 (modelled). KF Seetoh says the benchmark is reached "only after six years of paying whatever rent a stallholder tendered" (The Online Citizen, 15 Sep 2026). He is right that it takes six years, but wrong about the middle three: in those years the rent is halfway between the bid and the valuation, not the full bid. The rent bands (D.14) replace the bid itself.

WHAT THE RANGE MEANS

The plan's conclusions hold across the whole quoted range. What the rent changes is the margin of safety. At the median rent, the package lifts all but 26% of stalls past the benchmark and a successor has room to pay. At the 2023 winning bid, 37% stay below it even with the package, and a successor is a few dollars from the protected income. Bids above about $1,800 a month would break the succession plan before they break the stall. That is the case for rent bands at tender (D.14).

D.4.2 The Regulars' List: What a Tier Means in Orders

Profitable hawkers live on their regulars. The Regulars' List (the Plan, §3.6, *The Regulars' List and the Endangered Dish Registry*) counts them by name: a stall is listed, at Bronze, when 20 of its regulars put their names to it, and it rises to Silver, Gold and Platinum at 50, 100 and 250 names, or at the share of its weekly orders those names place, whichever comes first.

The unit is the order, not the plate. A regular is one person who says he orders from the stall at least weekly; the model takes him to order 1.5 times a week (assumption). A takeaway for a family is one order of several plates. It lifts the stall's plates without adding a regular, so a share of plates would make a stall that sells by the family look less loyal than it is. Orders a week are the stall's plates a week over its plates an order, and that depends on the dish: about 1.2 for drinks and snacks, 1.3 for noodles and rice, and 2.0 for family dishes such as kway chap, zi char and roast meats (assumptions). Dollars an order are the plate's price times plates an order. No one publishes plates or items an order at Singapore's hawker stalls. The nearest published figure is for e-payments: stallholders on Hawkers Go Digital took $45 million in 5.4 million transactions in August 2023 (Enterprise Singapore, 26 Oct 2023), about $8.33 a transaction (derived), or about 1.9 of the model's $4.50 plates. Treat that as a ceiling, not an average: small orders are more often paid in cash, and coffeeshops and food courts are in the count.

Take the typical tendered stall. It sells about 936 plates of noodles and rice a week, which is 720 orders of $5.85 each. If it has 50, 100 or 250 regulars, they account for 10.4%, 20.8% and 52.1% of its orders. We set the Silver, Gold and Platinum shares at the round numbers just below: 10%, 20% and 50%. Version 1.3 set them at 8%, 15% and 40% of plates; the typical stall reaches each grade at about the same number of regulars, and the same orders, as it did then. From Silver upward, the share route helps a small stall and the head-count route helps a stall with long queues. John, cooking about 630 plates of kway chap a week on his own, takes about 315 orders; he needs 20 names to be listed, like everyone, but reaches Silver with 21. Ah Kow, at 1,200 orders, reaches Platinum with 250, though they place only 31% of his orders.

What healthy looks like. No one has measured it for hawkers; the nearest evidence is from restaurants. Repeat customers brought quick-service restaurants 71% of their 2012 sales, and fine dining 51% (National Restaurant Association, 2013). In Toast and Resy's 2026 data, which count orders, up to half of a restaurant's orders come from about 7% of its guests. Granted, a repeat customer is anyone who comes back, and a regular comes weekly, so the model takes half of the quick-service figure, 35% of orders from weekly regulars, as the mark of a durable base (assumption). At the typical tendered stall that is about 168 regulars: more than Gold needs and fewer than Platinum needs, so a base that healthy puts the stall at Gold. The weakest number is the order rate: at one order a week the typical stall needs 252 regulars for that base, at two 126. NEA's patron survey says only that 83% of residents eat at a hawker centre at least weekly (13 Jun 2019), not how often they return to one stall.

STALL	PLATES AN ORDER	ORDERS A WEEK	$ AN ORDER	SILVER	GOLD	PLATINUM	35% BASE	GRADE THERE
Subsidised NEA stall	1.3	692	$5.59	47*	93*	231*	162	Gold
Tendered NEA stall	1.3	720	$5.85	48*	96*	240*	168	Gold
Operator-run centre	1.3	738	$5.72	50*	99*	247*	173	Gold
HDB-rented coffeeshop	1.3	738	$6.76	50*	99*	247*	173	Gold
Private coffeeshop, high footfall	1.3	900	$7.15	50	100	250	210	Gold
Mall food court	1.3	692	$8.45	47*	93*	231*	162	Gold
John, single-handed	2.0	315	$9.00	21*	42*	105*	74	Gold
Ah Kow, a queue stall	2.0	1,200	$9.00	50	100	250	280	Platinum

Regulars needed to reach each grade, at 1.5 orders a week each (assumptions). A star (*) means the grade is reached on the share of orders before the head-count. "35% base" is the number of regulars who place 35% of the stall's orders, and the grade they hold. Bronze, the listing, is always 20 names. Orders a week = plates a day × days open a month ÷ (52 ÷ 12 weeks in a month) ÷ plates an order. The six archetypes are landlord types, so each takes the typical dish, noodles and rice; John and Ah Kow cook kway chap, a family dish.

By dish type. Hold the typical tendered stall's plates and price, and change only the dish. A family-dish stall selling the same 936 plates takes 468 orders, so 32 regulars lift it to Silver; a drinks stall takes 780, and reaches each tier by its count.

DISH TYPE, AT 936 PLATES A WEEK	PLATES AN ORDER	ORDERS A WEEK	$ AN ORDER	SILVER	GOLD	PLATINUM	35% BASE	GRADE THERE
Drinks and snacks	1.2	780	$5.40	50	100	250	182	Gold
Noodles and rice	1.3	720	$5.85	48*	96*	240*	168	Gold
Family dishes: kway chap, zi char, roast meats	2.0	468	$9.00	32*	63*	156*	110	Gold

Assumptions until Year 0. Every number in this section is an assumption until the plan's first count replaces it (the Plan, §6.1, *The Sequence: Give, Listen, Build*). At every stall in the pilot centres that agrees, listening teams will count orders over two weeks and ask the hawker about his regulars. They will record orders a day, plates an order, dollars an order and the share of orders from named regulars, by dish type. Its first use is to set plates an order and the share thresholds for each dish type before the first listing. The counts route, 20, 50, 100 and 250 names, does not move.

A compliment, not a test. The share route uses the orders a week the hawker reports; no share is published for any stall. A stall that stays at Bronze for ten years has a neighbourhood that wants its dish kept, and the list says only that.

> **AT YOUR TABLE**
>
> *The uncle who owns the stall probably earns less per hour than the auntie he pays to wash up. He stays because he hopes the stall is worth something when he stops. Succession Economics, E.1, Can the Business Pay for Its Own Succession? shows how to make that hope a contract.*

D.5

Who Holds the Power: Suppliers or Landlords?

Ingredients are the largest share of every plate, and their price rises are shared with diners. Landlords take less, but their rises land on the hawker. The model measures this with four indicators.

Take · share of each sales dollar received.
Squeeze · how much of the hawker's take-home income is lost if that party raises its prices by 10%, after the hawker has raised his own prices as far as he can and diners have responded.
Capture · how much of any help paid to the stall the landlord takes back at the next renewal (our assumption, by type of landlord).
Renewal risk · the typical size of a rent change at renewal (one standard deviation, a usual measure of spread), after the part the hawker passes on to diners, as a share of his income.

STALL	INGREDIENT SHARE	LANDLORD TAKE	SUPPLIER SQUEEZE	LANDLORD SQUEEZE	CAPTURE	RENEWAL RISK
NEA centre, subsidised	45¢	3¢	2.3%	1.1%	0%	0.2%
NEA centre, tendered	45¢	8¢	2.6%	3.5%	5%	3.0%
Operator-run centre	46¢	11¢	5.3%	8.8%	15%	7.6%
HDB-rented coffeeshop	45¢	19¢	4.0%	12.2%	35%	21.0%
Private coffeeshop	45¢	25¢	6.3%	25.3%	85%	65.6%
Mall food court	45¢	26¢	10.3%	18.8%	95%	22.9%

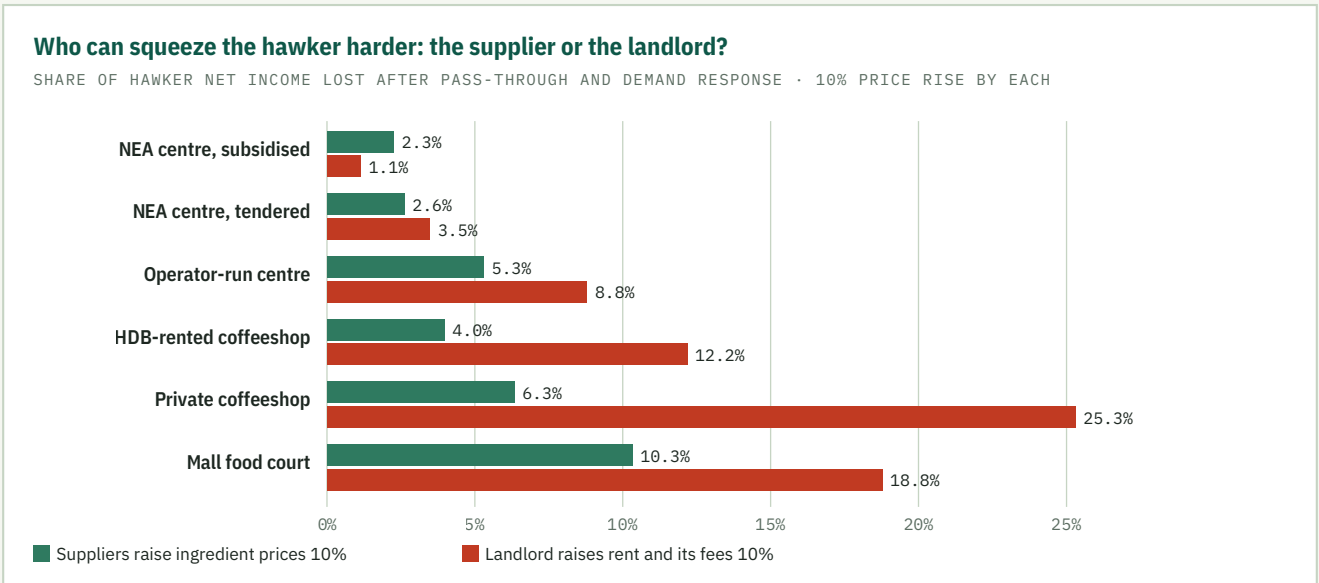


FIGURE D.5 · THE 10% SQUEEZE TEST · RED CELLS IN THE TABLE MARK STALLS WHERE THE LANDLORD'S SQUEEZE IS LARGER

The table shows the 2026 baseline. The table-cleaning fee subsidy (D.14, *Rent Bands & Ballot*) does not change the landlord's take: the Government pays part of the stall's fee to the cleaning contractor, and the landlord is paid as before. At an operator-run centre the landlord's take includes the operator's share, about $182 a stall a month, derived from the official operating surplus (Method, Levers and Data, F.2, *Limits, Assumptions and How This Enters the Plan*).

D.5.1 Why the two kinds of cost land differently

MTI's 2015 study of hawker prices found that a 1% rise in raw-material costs went with a 0.56% rise in hawker food prices, while a 1% rise in rent went with only 0.03%. Put in dollars, that means each extra dollar of ingredient cost raised the plate's price by about $1.25, and each extra dollar of rent raised it by about 38 cents (ingredients are about 45% of the plate's price; rent is about 8% in an NEA stall). The model uses $1.25, and 35 cents for rent at every kind of landlord, a little below the NEA figure. MTI (Ministry of Trade and Industry) studied NEA centres only (2012–14), so for coffeeshops and food courts the rent figure is our extension of it, and the 5,000 simulated stalls vary it from 12 to 45 cents. MTI followed the same stalls from July 2012 to April 2014 and found the same: about two in three stalls that raised prices had no change in rent; subsidised stalls, paying about $200 a month against $1,250, charged broadly the same prices as the rest, so hawkers appear to charge what the market will bear; stalls in the Central Business District passed on more of their costs; and each extra stall selling the same dish went with prices about 8.4% lower (official, MTI). In a tendered NEA stall, a 10% rise in ingredient prices raises the plate by $0.25. Diners pay all of the extra cost and a little more, yet the hawker still loses 2.6% of income, because some customers stop coming; a 30% rise in rent and fees at renewal raises the plate by $0.04, and the hawker loses 10.4%.

The landlord's squeeze is larger than the supplier's in five of the six kinds of stall: tendered NEA stalls, operator-run centres, HDB-rented coffeeshops, private coffeeshops and mall food courts. Only the subsidised NEA stall, whose rent is a few hundred dollars, is more exposed to its suppliers. One caution: an ingredient rise usually hits every stall at once, so all can raise prices together, while a rent rise hits one stall, which cannot. Comparing equal 10% rises understates the landlord's advantage, if anything.

D.5.2 Suppliers: large, fragmented and unmeasured

More than 90% of Singapore's food is imported. Between the farm and the wok sit importers, wholesalers at Pasir Panjang and Jurong Fishery Port, distributors and, increasingly, central kitchens selling pre-made pastes, stocks and par-cooked items. The import price index for food stood at 102.4 in August 2026, down 2.6% on a year earlier, while meat rose 5.4%. No public source shows the margins at each step or how much of a stall's cooking is now bought in. The split in Figure D.1 is therefore an assumption, labelled as such. The policy point survives the uncertainty: hawkers buy alone, in small lots, from many sellers, and have no collective bargaining power. The Buying Circles are the plan's answer (D.16, *Buying Circles – Hawkers Bargain Together*): through their own association, small groups of hawkers at each centre post their pooled weekly volume on an open board, wholesalers and distributors offer terms, and the circle chooses. The Seed Bank never buys, stocks, sets prices or picks suppliers. The model credits the circles with 3% off ingredients, an assumption no Singapore data yet tests; some hawker-centre operators already offer bulk buying, and few stallholders use it (MSE, 10 Jan 2024), so their offers simply join the board. The saving is not taken out of anyone's profit. It comes from a lower cost of serving many small buyers: one pooled weekly drop instead of a dozen, predictable volume and prompt payment. The supplier and the cook share it. At the model's take-up (the share of those eligible who join) of one stall in four, circle members would pay suppliers about $11.8M a year less (D.7.4, *At national scale*), about 0.75% of the $1,577.3M the trade spends on ingredients, with more suppliers competing for the orders, not fewer.

D.5.3 The Middlemen: Who Takes a Cut Between the Farm and the Plate

Before a plate of kway chap reaches the counter, the pork has passed through four or five pairs of hands: a farm across the Causeway or further, an importer, a processor, a distributor whose van pulls up at five in the morning and, often, a central kitchen that sells the braising sauce ready-made. Each takes a cut. Many readers have asked whether those cuts are why the plate costs more than it did. I went looking. The short answer is no. The long answer matters for what the plan should do.

Start with the rise itself. Hawker food prices rose about 23% from 2019 to the first nine months of 2026 (derived from SingStat's indices, across the 2024 change of base year). Most of it came in two years: 5.7% in 2022 and 6.1% in 2023, the steepest rise since 2008 (official, SingStat).

The test. If the middle of the chain were taking a bigger slice, the price of food in Singapore's shops would have pulled away from the price of food at the border. It did not. From 2019 to 2025, food import prices rose 20.9% and retail food prices 18.5% (derived from SingStat). The Singapore end of the chain charged roughly the same percentage on a bigger bill. A second test points the same way. If coffeeshop and food-court operators were marking up harder, their prices would have risen faster than those at hawker centres. From 2019 to 2023 they rose 15.1%, against 15.8% (derived from SingStat's yearly rates, which ran almost in step: 1.2, 1.5, 5.6 and 6.1% against 1.6, 1.4, 6.0 and 6.0%). A third test uses the operators' own books. Across food and beverage businesses, hawkers excluded, rent fell from 17.0% of revenue in 2019 to 10.8% in 2024, and the operating surplus from 3.2% to 2.3% (derived from DOS figures given to Parliament, 7 April 2026). The landlords behind the operators did not take more, and the operators earned less.

The level is another matter, and IPS (Institute of Policy Studies) measured it. In late 2022 the same item cost from 4% to 41% more at a food court than at a hawker centre, a median of about a quarter across IPS's 18 items (derived, Makan Index 2.0, Table 3.1). Among the dishes: chicken rice $4.64 against $3.72 (+25%), wanton noodles $4.90 against $3.72 (+32%), fishball noodles $4.51 against $3.46 (+30%), economic rice $4.17 against $3.36 (+24%), nasi lemak $4.49 against $3.29 (+36%), mee rebus $4.02 against $3.41 (+18%) and kopi-O $1.26 against $0.99 (+27%). Kopitiams sat close to hawker centres on dishes (chicken rice $3.68, economic rice $3.32, fishball noodles $3.71) but 11–14% dearer on drinks (kopi-O $1.13), and the drinks stall is often the operator's own. Granted, the premium is not all margin: a food court carries air-conditioning, mall rents and turnover rents, and IPS took menu prices at face value, not adjusted for portion or quality, as it says itself. Still, it is the cleanest measured price of a layer we have, and it sits in the level of prices, not in their rise.

LAYER	WHAT IT PAYS FOR	OF EACH $1	ON A PLATE	BASIS	SINCE 2019
Singapore-side supply: the importer's margin, wholesale, distribution, central kitchens	Consolidation from hundreds of origins, cold chains, credit, small drops before dawn, food-safety compliance, the rice stockpile	16¢ (11–20¢)	$0.70	ASSUMPTION	No widening: retail food prices +18.5%, food import prices +20.9%, 2019–25 (derived)
Past cartel conduct: fresh chicken	Nothing: 13 distributors with more than 90% of the market coordinated price rises from 2007 to 2014	Not measurable	–	OFFICIAL	Fined about $26.9M by CCCS in 2018; no current case found
Master tenants at NEA centres	None: the State is the landlord; conservancy and table-cleaning fees pay for services	0¢	$0	OFFICIAL	Median rent about $1,250, stable since 2015
The operator at an operator-run centre	Running the centre under NEA's rules: rents capped, no profit on pass-through charges, half of any surplus reinvested	1¢	$0.05	DERIVED	Average surplus about $100,000 a centre a year, 2019–23
The operator at an HDB-rented coffeeshop	Running the shop and its drinks stall, cleaning, carrying vacancy risk	6¢	$0.30	ASSUMPTION	Unmeasured; HDB flags "high markups" and will collect stall rents

LAYER	WHAT IT PAYS FOR	OF EACH $1	ON A PLATE	BASIS	SINCE 2019
Delivery platforms, averaged over all sales	Riders' pay and the app; Grab said in 2020 that it kept about 5% of an order	2¢	$0.11 average $1.35 delivered	OFFICIAL ASSUMPTION	Rate published; the share of sales delivered is assumed. Deliveroo went offline after 4 March 2026
Embedded GST on inputs (the hawker is not registered)	Tax that passes through suppliers and landlords to the State	about 4¢	about $0.17	DERIVED	The 2023–24 rise from 7% to 9% added about 5¢ a plate
Carbon tax, inside the electricity bill	Public policy	about 0.3¢	about $0.01	DERIVED	$5 to $45 a tonne since 2019

A tendered NEA stall and its $4.50 plate, except the operator rows ($4.40 and $5.20 plates). **Official**: a published figure. **Derived**: our arithmetic on official figures. **Assumption**: not grounded in Singapore data. The Singapore-side share of the ingredient bill, 35%, is the model's assumption (Method, Levers and Data, F.2, *Limits, Assumptions and How This Enters the Plan*), the middle of a 25–45% range; only its change over time can be tested, and the test above finds none. The GST row assumes that 5–8% of the plate's price is input value that bore GST the hawker cannot reclaim. Delivery: GrabFood's published service fee is 30% of an order, plus GST; foodpanda does not publish its rate.

What the middle takes. It is not small. Ingredients take about 45¢ of every dollar a diner pays (D.3, *One Plate, Six Landlords*), and if Singapore's importers, wholesalers, distributors and central kitchens take a third of that bill, as the model assumes, they take about 16¢ of each dollar. No one publishes margins by stage, so that is a range and not a measurement. Those cents buy real things in a city that imports about 90% of its food: consolidation from hundreds of origins, cold chains, trade credit to stalls too small for a bank to bother with, food-safety compliance, and the national rice stockpile, which importers must hold in government-designated warehouses (Enterprise Singapore). When floods in Malaysia sent wholesale vegetable prices up by 30–80% in December 2019, wet-market sellers held their prices and took the loss (TODAY). That is a service too.

What explains the 23-point rise. About 9 percentage points come from dearer imported ingredients (derived). This agrees with MTI's 2015 finding that a 1% rise in raw-material costs goes with a 0.56% rise in hawker prices; MTI measured those costs with import price indices, so the 0.56 already includes whatever Singapore's wholesalers add. Assistants' wages explain 2–5 points, on an assumed wage path before 2026. Stalls run by their owners, hawkers' included, are exempt from the Food Services Progressive Wage Model, which is enforced through the rules for hiring foreign workers on work passes (MOM, March 2026), and a hawker may not hire work-pass holders at all; since January 2025 he may hire long-term visit pass holders (MSE). So the Progressive Wage sets the pay he has to match to keep an assistant; it is not a minimum he is bound to pay. Table cleaning, utilities and the rise in GST explain about a point each (utilities held at about 7% of a stall's costs in 2022, 2023 and 2024, by NEA's surveys). Wider margins in the middle of the chain explain, as far as the data can tell, between minus one and plus one point: about none of it. The residual, about 5 points, is the hawker's own margin and whatever the accounting misses.

Where the tolls are real. Three deserve the name. The first is delivery. On a delivered $4.50 plate GrabFood's 30% fee is $1.35. Granted, most of it pays the rider. Still, a hawker cannot bargain alone, and since Deliveroo went offline after 4 March 2026 there are two large platforms, not three; analysts expect fees to rise, though CCCS (Competition and Consumer Commission of Singapore) had seen no systematic shift in commissions by April (MTI, 7 Apr 2026). The second is the tied supplier. Some operator-run centres require stallholders to buy gas or crockery from a supplier the operator chose (D.16, *Buying Circles – Hawkers Bargain Together*), and MSE told Parliament in September 2025 that one operator would look for cheaper gas when its contract ends. A captive buyer is the one place where a middleman can charge what he likes. The third is concentration. In 2018 CCCS fined 13 fresh-chicken distributors, who together supplied more than 90% of the market, about $26.9M for coordinating the amount and timing of their

price rises between 2007 and 2014; hawker stalls were among their customers. The law worked, but only after seven years.

The operators. Between the State and the hawker sits another layer. At an operator-run centre the average operating surplus over 2019–2023 was about $100,000 a centre a year, and at least half must be spent on the centre or its stallholders (MSE, 15 Oct 2024). At about 48 stalls a centre that is about $182 a stall a month (derived; the stall count is assumed), a few per cent of what stallholders pay, not a fortune; the model now books it so (Method, Levers and Data, F.2). At HDB-rented coffeeshops the margin is larger and unmeasured. Kimly's outlet segment earned about $1,820 a stall a month before tax from all sources, drinks and cleaning included (derived from its FY2025 report): an upper bound. HDB found rents unchanged at 90% of its rental coffeeshops over three years, said it was concerned that some operators impose "high mark-ups" on stallholders, and said in January 2026 that it would begin collecting stall rents (CNA). HDB rents out 374 coffeeshops, 45% of them to chains (MND, May 2024); the other 402 were sold before HDB stopped selling them in 1998 (HDB, July 2024). At those, the landlord is a private owner and nothing is published. From January 2026 budget meals are optional at HDB-rented coffeeshops, which keep a 5% rent discount for three years if they offer them (HDB). KF Seetoh, Makansutra's founder, pointed in March 2023 to two coffeeshops sold for more than $40M in June 2022, one in Tampines for $41.68M, and said stall rents there had reached about $12,000 a month; at the Yishun shop at least 10 of 14 stalls left (The Online Citizen, citing 8 World News). That is his view and a press report, not a measured series. He also called for an end to highest-bid tendering for public stalls, which the bands and the ballot answer at the pilot centres (D.14, *Rent Bands & Ballot*). As D.5.1, *Why the two kinds of cost land differently* shows, that layer squeezes the hawker's income far more than the diner's price.

The taxes that ride along. A hawker selling $200,000–320,000 a year (D.3) is far below the $1 million GST threshold (IRAS). He charges no GST and claims none back, so the 9% inside his inputs stays with him: about 17 cents on a $4.50 plate (derived, on an assumption about how much of the ingredient bill bore GST), and perhaps 4–5 cents more, because NEA quotes rent and conservancy (the monthly charge for cleaning and upkeep of a centre) before GST (NEA tender notice, August 2026). I will not call this unfair. Were the same hawker registered, he would owe 9% on the whole plate, and the diner would pay about 18 cents more, net of his input credits (derived). The threshold is a benefit, not a cascade. The carbon tax has risen from $5 to $45 a tonne since 2019 (NCCS), about a cent a plate. The cleaners' Progressive Wage has risen from $1,312 in July 2022 to $2,080 in July 2026 (MOM), and the table-cleaning fee pays for it. Together with GST these explain about an eighth of the rise. All three are deliberate public policy, and the plan opposes none of them.

WHAT THE PLAN DOES ABOUT THE MIDDLE

1. **Keeps the Buying Circles, and describes them honestly (D.16).** A 3% saving is plausible because one pooled weekly order is cheaper to serve than twenty small ones. The supplier and the cook share that saving; it is not taken out of anyone's profit.
2. **Measures the spread every quarter (Method, Levers and Data, F.6, D.8).** One new line in the Plate Ledger: staple prices at wholesale and retail against the food import price index. If the middle ever starts taking more, it will show there first.
3. **Asks NEA to bar compulsory designated suppliers at operator-run centres.** Any centre-wide contract, for gas above all, should be re-tendered in the open, with its price on the Plate Ledger. It needs no new law: NEA's guidelines for operators already bar them from profiting on pass-through (a cost passed on to someone else, in whole or in part) charges.
4. **Asks HDB to publish its stall-rent data by town**, beside its own rent for each shop (D.8.1, *Three numbers to publish first*).
5. **Bargains with the delivery apps as a whole centre, and keeps vouchers free of fees.** The circles' target of 15% (D.16) is a real ask of the platforms, since most of the commission pays riders; the model counts only a 25% group rate. The Makan Vouchers (D.15, *The Affordability Compact & Makan Vouchers*) should cost the stall nothing to accept, as CDC vouchers (Government vouchers for every household) do not. Concentrated inputs (poultry, eggs, gas) need no new power: CCCS exists and has acted, and the Hawker Council can refer a complaint to it.

What I will not claim. I will not say that middlemen are profiteering, or that they drove hawker inflation; the evidence says otherwise. I agree with those who say the hawker is squeezed. I disagree that the squeeze comes mainly from the chain behind him. It comes from the rent in front of him and the platform beside him. Rents, wages and the price of pork at the border will keep moving. The point of the Plate Ledger is that next time someone asks who took the cut, we can answer with a number rather than a suspicion.

THE POWER THAT MATTERS IS THE POWER TO SET THE RENT

A supplier who overcharges loses the account to another supplier, and a market-wide price rise reaches the diner. A landlord who raises the rent at renewal faces a hawker who cannot move the queue across town. The influence that shapes a hawker's income is therefore the landlord's. It is strongest where the state is not the landlord, and it is the state's own lever where it is.

D.5.4 The Plate Over Time: How a Stall's Costs Changed, 2013–2026

Ask a hawker why the plate costs more than it did, and he will tell you that his costs went up first. A sharper claim travels with it: that government, or bodies close to it, have slipped new layers between the State and the wok, each taking a cut. D.5.3, *The Middlemen: Who Takes a Cut Between the Farm and the Plate* asked who takes a cut along the supply chain. This section asks how a stall's own costs moved over thirteen years, and whether those layers drove them. Mostly, they did not. But part of the claim is true, and the plan should say which part.

Two periods, two stories. Below, "points" means percentage points. From 2013 to 2019 hawker food prices rose about 12.5%. The official rates were 1.9% in 2013 and 3.0% in 2014 (DOS, in MTI's reply to Parliament, 13 February 2015); 2015–19 averaged about 1.8% a year (derived from SingStat's 2012–22 average of 2.2%). A second measure

agrees: the prices implied by SingStat's sales index for cafés, food courts and other eating places sit within a point of the hawker-food index in every year from 2012 to 2025 (derived).

What costs did. Over the same years food import prices fell about 3% from 2014 (derived, linked across SingStat's changes of base year), electricity tariffs fell from 26.3 to 23.6 cents a kWh (official, EMA), and the rent of a non-subsidised NEA stall held at about $1,250: its average in 2012–13 (official, MTI) and its median from 2015 to 2024 (official, MSE and NEA).

What that explains. On MTI's 2012–13 cost shares, measured costs explain only about 3 of the 12.5 points (derived; anywhere from none to 8, on an assumed path for wages). That is a weak result, and I present it as one.

Where the rest may lie. The rest sits where the data cannot see: assistants' wages, which no series we could read covers before 2023; coffeeshop stall rents, which HDB said only in January 2026 that it would begin collecting; and margins. Coffee shops and food courts carry 80% of the weight in the hawker-food price index (official, SingStat), so their rents and margins land in that unexplained part.

My reading. The timing is telling. Rents in the food and beverage trade outside hawker centres rose 7.4% a year in 2010–14 and fell 2.6% a year in 2015–19 (DOS, in MTI's reply to Parliament, 1 August 2022), and the hawker-food index rose fastest in 2014, at 3.0%. After that, food import prices, electricity and those rents all fell, yet hawker prices kept rising by about 1.8% a year. Hawker prices, it seems, do not come down when costs do; the stall keeps the difference until the next shock. That is my reading, not a measurement.

From 2019 the story is simpler. To the first nine months of 2026 prices rose about 23% (derived), and this time the costs moved with them: from 2019 to 2025 food import prices rose 20.9%, shop prices for food 18.5% and hawker food 20.7% (derived from SingStat). SingStat put 2023's rise of 6.1%, the steepest since 2008, down to dearer raw ingredients after COVID-19 broke supply chains and the war in Ukraine (official). D.5.3 takes the 23 points apart; in short, food and wages explain most of them, and rent none. Figure D.6 shows both periods.

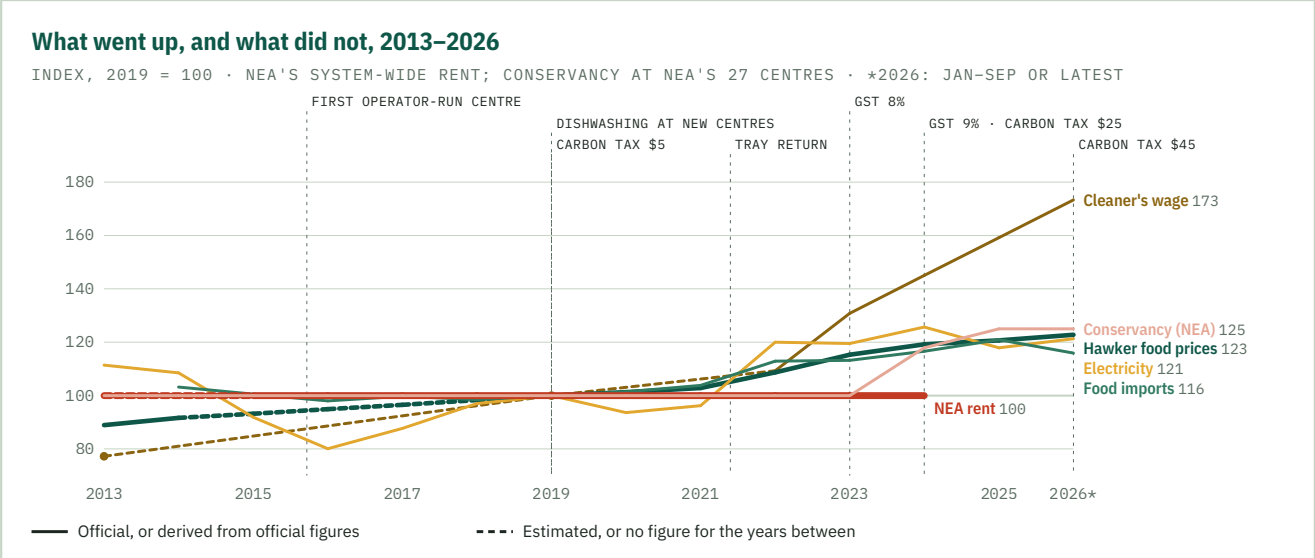


FIGURE D.6 · PRICES AND A STALL'S COSTS, INDEXED TO 2019 · HAWKER FOOD PRICES TO 2014 ARE OFFICIAL RATES; 2015–18 ASSUME SINGSTAT'S 2012–22 AVERAGE (DASHED), CHECKED AGAINST THE FSI DEFLATOR · NEA'S RENT IS THE SYSTEM-WIDE FIGURE FOR A NON-SUBSIDISED STALL, ABOUT $1,250 (MTI'S 2012–13 AVERAGE; MSE'S AND NEA'S MEDIAN FOR 2015–24), AND STOPS WHERE NONE IS PUBLISHED · THE CLEANER'S WAGE IS DERIVED FOR 2013 AND 2019 AND THE PROGRESSIVE WAGE FROM 2022 · SINGSTAT, EMA, SP GROUP, NEA, MSE, MOM, MTI; OUR ARITHMETIC

The shape of the stall barely moved. In 2012–13 ingredients took 59% of a stall's operating costs, manpower 17%, rent 12% and utilities 9.3% (official, MTI). In 2022 the shares were 56%, 20%, under 10% and about 7% (official, MSE, reporting NEA's survey), and NEA's surveys put utilities at about 7% again in 2023 and 2024 (official, MSE, 4 Aug 2026). Rent's share for a non-subsidised stall slid from 14% in 2012–13 to 12.5% in 2019, 11.6% in 2020 and

under 10% in 2022 (official, MTI and MSE). The model's tendered stall in 2026 is 54%, 20%, 9% and 7%, with 3% to delivery and payments (modelled, D.3, *One Plate, Six Landlords*). Delivery is the only line that did not exist a decade ago.

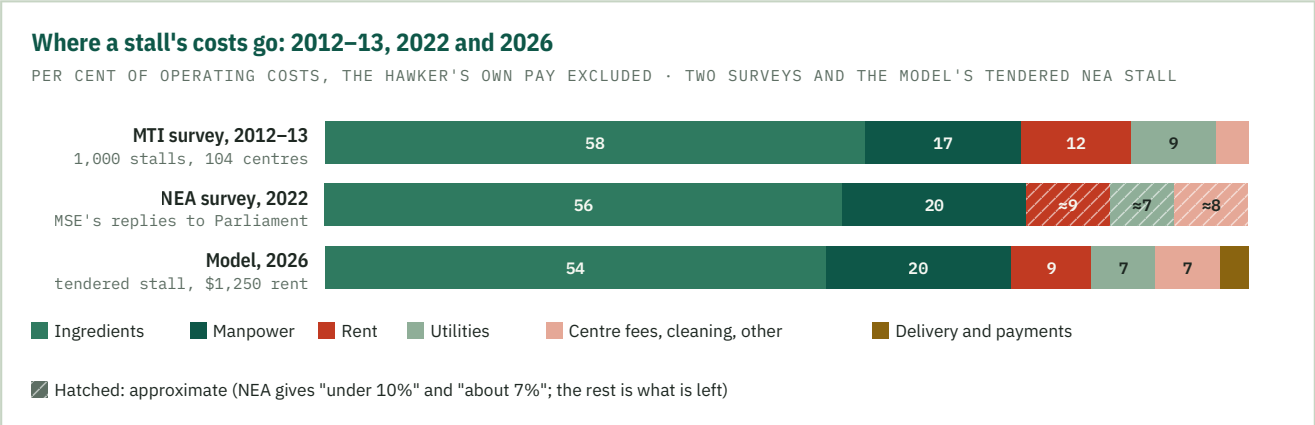


FIGURE D.7 · SHARES OF A STALL'S OPERATING COSTS · MTI'S SHARES SUM TO 100.8% AND ARE SCALED TO 100 · NEITHER SURVEY SEPARATES DELIVERY; THE MODEL ASSUMES 8% OF SALES ARE DELIVERED · MTI (2015; 1 AUG 2022), MSE (2 JUL AND 9 SEP 2024; 4 AUG 2026), THE MODEL (D.3)

Testing the claim, layer by layer. Granted, new parties did arrive, four of them by the State's doing.

- **Operator-run centres.** The first, Ci Yuan, opened on 20 September 2015 with a social enterprise as "managing agent and master tenant" (official, NEA). Sixteen of the 123 centres are now run this way (official, NEA, 17 Aug 2026). At some, stallholders fund a 10% discount for diners who pay through the operator's app, by their own account about $1,000 a month (The Straits Times, 22 Aug 2025; not an official figure), and value meals make up 5–20% of meals sold (NEA, as reported).
- **Centralised dishwashing**, compulsory at every new centre since January 2019 and running at 16 centres by October 2022, with NEA co-funding the fee in the early years (official, NEA and MSE). No fee series is published; one hawker's account puts it near $650 a month (unverified).
- **Outsourced cleaning under the Progressive Wage Model.** A cleaner at a hawker centre earned a basic $1,312 a month in July 2022 and earns $2,080 from July 2026 (official, MOM).
- **Tray return**, enforced from 1 September 2021 at hawker centres and from late 2021 at coffee shops and food courts (official, NEA), which moved work to diners rather than adding a fee.

A fifth, the delivery app, is private, and D.5.3 deals with it. Method, Levers and Data (F.4, *Data & Downloads*) tabulates every layer since 1966.

Yet the layers that matter most moved little. NEA, the tenancy landlord at 107 centres, kept the rent of a non-subsidised stall at about $1,250 from 2012–13 to 2024, rising 0.3% a year over 2015–20 (official, MTI and NEA).

Still, the average stall's rent did rise, for a quieter reason: fewer stalls pay the subsidised rent each year. In March 2013, 53% of cooked-food hawkers paid subsidised rents, then $160–320 a month (official, Dr Vivian Balakrishnan, Committee of Supply, 12 Mar 2013); about 40% did in 2020, and about 30% in 2023 (official, MSE).

And about 2,000 hawkers at 15 centres, who had bought their stalls on 20-year leases under the Stall Ownership Scheme of 1994–97, saw those leases run out in 2014–17. Grace Fu set out their options in the same debate: those formerly on subsidised rent could return to it, any owner could hand the stall back for an ex-gratia payment (one made as a gesture, not because the law requires it), and the rest carried on at market rent (official). About 600 of the stalls sold were cooked-food stalls (official, MTI, 2015). No landlord raised a rent to do it. The pioneers simply retired.

At the 27 centres it manages itself, NEA kept the conservancy charge for a cooked-food stall at $140 from 2005 until 2024, then raised it by a quarter, to $155 in January 2024 and $175 in July, saying that cleaning and maintenance costs had "increased significantly" (official, NEA). At the 80 Town Council centres the Town Council sets the charge, and the amounts vary (NEA tender notice, August 2026). The food stall licence was $32 a year when last given to Parliament (official, MSE, 2021).

At four NEA-managed centres the table-cleaning fee was the same, before GST, in December 2022 and August 2024 (derived from NEA's tender notices), although the cleaner's Progressive Wage rose by a third over those two years, from $1,312 to $1,740 (official, MOM). And at the HDB hawker centres that Town Councils run, NEA's notices say the table-cleaning service "is managed by the respective Hawkers Association" on the stallholders' behalf (official, NEA, Dec 2022 and Aug 2024). That is the hawkers' own body, not a new government agent.

One caution on rent. The three NEA measures are separate series and must never be drawn as one line: the system-wide median, about $1,250 for 2015–24 (and the 2012–13 average, official, MTI); the median at centres comparable with the operator-run ones, which fell from $1,700 in 2019 to $1,450 in 2025; and the median winning bid, about $2,000 in 2022 and $1,800 in 2023 (all official, MSE). NEA put the median at about $1,250 again in November 2024, "roughly constant for 10 years" (official, NEA, 4 Nov 2024); none has been published since, so Figure D.6 stops there.

Where a layer is a margin, it is small and capped: operators may not profit from pass-through charges, and their surplus comes to about $182 a stall a month (D.5.3). The costs the State did push up, the cleaners' Progressive Wage, GST and the carbon tax, are deliberate policy, and the plan opposes none of them.

So the verdict is narrow. The broad claim, that government layers drove up hawker costs across the trade, does not survive the data. The narrow one does. In 2025 a stall at an operator-run centre paid a median of about $2,750 a month for rent, conservancy and table cleaning, against $2,170 at comparable centres (derived from MSE's medians, which MSE warns are "not directly comparable", since stalls there are generally larger). That is about $580 a month more, and the model's operator-run stall keeps 9¢ of each dollar against 18¢ at a tendered NEA stall (modelled, D.3). And a hawker who sells through an app hands over nearly a third of every delivered plate. Neither shows up much in the price index. Both show up in the hawker's purse, because a stall that raises its price alone loses its custom to the stall next door (D.6, *The Shocks of 2026–27*).

The other half of the purse. Costs are only half the story; a stall lives on price times plates. The price is well measured. The plates are not, and no one counts them at hawker centres. The nearest thing is SingStat's sales index for cafés, food courts and other eating places, which takes in coffee shops but not hawker stalls, and counts the operators rather than the stalls. After removing price rises, their sales in 2012 were 2.8% above 2019's, and in 2025 1.7% below. Over those thirteen years prices rose about 36% and the number of plates sold did not grow at all (derived from SingStat). This year they are falling: sales at food courts and other eating places were 1.5% to 5.3% lower in money terms from February to May 2026 than a year earlier, while restaurants grew and cafés held roughly level (official, SingStat). Restaurants took the share: 47% of the index's weight on its 2025 base against 41% on its 2017 base (official), and 42% of what households spend on eating out in 2023 against 35% in 2012/13 (derived, HES).

Put the two halves together. If a stall's plates moved like the average coffee shop's, its takings rose about 31% from 2015 to 2025 (derived). The median full-time worker's pay rose 46% (official, MOM). On the costs I can measure, the margin on each plate did not shrink: unit costs rose about 23–34% from 2013 to 2025 against prices up 36% (derived, on assumed wage paths). So the squeeze is not in the price of the plate. It is in the number of plates, and in what the same day's work earns against a wage job that keeps climbing. Figure D.6b sets the two against each other.

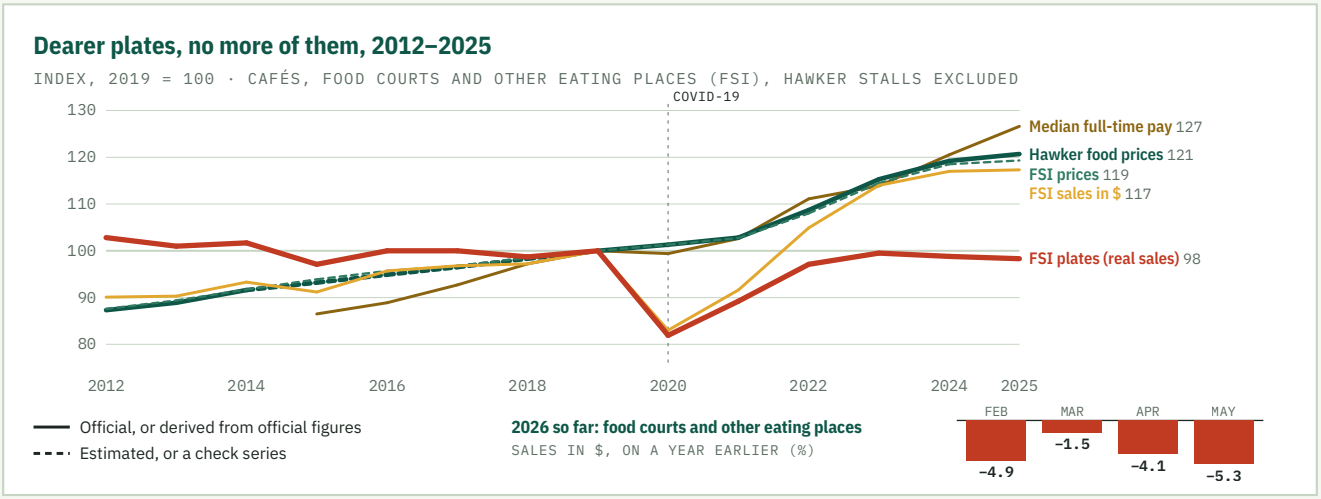


FIGURE D.6B · PRICE, PLATES AND PAY · SINGSTAT'S FOOD & BEVERAGE SERVICES INDEX (FSI) FOR CAFÉS, FOOD COURTS AND OTHER EATING PLACES, COFFEE SHOPS IN, HAWKER STALLS OUT: PLATES ARE REAL SALES (CHAINED VOLUME), PRICES ARE SALES OVER VOLUME · HAWKER PRICES AS IN FIGURE D.6 · PAY: MEDIAN FULL-TIME INCOME FROM WORK · 2026 ON THE 2025 BASE · SINGSTAT, MOM, MTI; OUR ARITHMETIC

What diners spent. Households spent $435 a month at hawker centres, food courts and coffee shops in 2012/13, $437 in 2017/18 and $491 in 2023 (official, SingStat). In 2019 dollars that is a fall of about 13–14% (derived, on the official rates to 2014). The IPS Makan Index tells the same story from the diner's side. A kopi-O cost about 97 cents in 2017 (derived from IPS's area averages) and $1.09 in late 2022 (official, IPS): about 12% more, in line with the price index. Treat that as indicative only: the 2.0 report never refers to the 2017 edition, and no like-for-like comparison exists. SingStat's own average prices agree: chicken rice went from $3.13 in 2014 to $4.24 in December 2024, fishball noodles from $3.11 to $4.36 and kopi-O from 94 cents to $1.25 (official, SingStat, as reported; 2014 at each item's lowest month), about a third more against a price index up about 30% (derived). Its own short test was a revisit of 263 stalls in early 2023, and most had not raised prices; for most food items the average rise was no more than 10 cents, the largest iced Milo's 7% and the breakfast set's 6.8% (official, IPS). Three meals a day at hawker centres, kopitiams and food courts cost $16.89 (official, IPS Makan Index 2.0, prices of late 2022, published 2023).

WHAT THE PLAN DOES ABOUT THE LAYERS THAT MATTER

1. **Puts a price on the whole site, not just the rent (Method, Levers and Data, F.6, D.8).** A new Plate Ledger line: rent, conservancy, table cleaning and dishwashing a month, before GST, by type of centre, starting from MSE's 2025 medians. The $580 gap is then tracked rather than argued about. It watches the plates as well as the price: SingStat's real sales for food courts and other eating places, read each quarter beside the hawker-food price index (D.8, *The Plate Tracker*). And it asks NEA to publish the yearly stall-cost survey it already runs (MSE, 4 Aug 2026).
2. **Re-prices cleaning with whoever holds the contract (D.14, *Rent Bands & Ballot*).** At a Town Council centre that is the hawkers' association. NEA convenes the re-tender, priced for the work tray return left, with cleaners paid at the wage the plan supports. With fees flat before GST from 2022 to 2024, the re-tender may find no saving; the Government's $200 then stands in full.
3. **Asks for operators' charges in the open.** MSE has given Parliament their median rents. NEA should publish each operator-run centre's conservancy, cleaning and dishwashing charges, and bar tied suppliers there (D.5.3).
4. **Bargains down the one large new layer.** The Buying Circles' group delivery rate (D.16, *Buying Circles – Hawkers Bargain Together*) aims straight at the 30% commission.

To be sure, thirteen years of data with holes in it is not a verdict for all time. The holes are named in Method, Levers and Data, F.2, *Limits, Assumptions and How This Enters the Plan*, and SingStat's own tables would close most of them. Until then the fair reading is this: the plate got dearer mainly because food and wages did; the State as landlord held its rent still, and raised its conservancy charge by a quarter, citing cleaning costs. The new tolls are real, but they sit at the edges, and the plan can reach both. What the plan cannot reach by trimming tolls is the plates: a stall that sells no more than it did in 2012 falls behind the wage it could earn elsewhere, however fair its costs.

D.6

The Shocks of 2026–27

Six changes already in view for 2026–27, run through each kind of stall. Each cell shows the change in the hawker's net income, with the change in the price of a plate beneath it.

SHOCK	NEA CENTRE, SUBSIDISED	NEA CENTRE, TENDERED	OPERATOR-RUN CENTRE	HDB-RENTED COFFEESHOP	PRIVATE COFFEESHOP	MALL FOOD COURT
Ingredient prices +10%	−2% +24¢	−3% +25¢	−5% +24¢	−4% +29¢	−6% +31¢	−10% +36¢
Rent +30% at renewal	−3% +1¢	−10% +4¢	−26% +5¢	−37% +10¢	−76% +14¢	−57% +18¢
Wages to the 2028 PWM path (+12.6%, with employer CPF)	−9% +3¢	−9% +3¢	−19% +3¢	−12% +3¢	−18% +3¢	−11% +3¢
Energy, Q3 2026: utilities +13% (electricity +17%, gas +7%)	−3% +2¢	−3% +2¢	−5% +2¢	−3% +2¢	−5% +2¢	−2% +1¢
Q4 2026 tariff cut: utilities -10% on Q3	+3% 0¢	+3% 0¢	+6% 0¢	+4% 0¢	+6% 0¢	+2% 0¢
Demand -3% (RTS Link, northern towns)	−8% 0¢	−9% 0¢	−17% 0¢	−13% 0¢	−21% 0¢	−8% 0¢

Sources for the shocks. Food import prices: 102.4 in August 2026 (2023 = 100; SingStat). Wages: the PWM path for food-stall assistants, $2,220 from July 2026, $2,360 from July 2027 and $2,500 from July 2028 (MOM, 16 March 2026), applied to every wage the stall pays (+12.6%), employer CPF included, with 30% of the cost passed on, an assumption. Energy: the 2026 conflict in the Middle East drove oil and gas prices up from late February. Electricity rose from 27.27 to 31.91 cents a kWh before GST in Q3 2026 (SP Group) and town gas from 21.92 to 23.48 cents (City Energy, as reported); electricity and gas inflation reached 8.7% in September (MAS, 23 Oct 2026), and some hawkers raised prices by 50 cents to $1 in April (as reported). In Q4 the tariffs fell to 28.59 and 21.45 cents (SP Group, 30 Sep 2026: 10.4% less for households), still above Q2; SP Group has not said where they go next, and one analyst expects a single-digit rise in Q1 2027 (Rystad Energy, as reported, 30 Sep 2026). We assume a stall's utility bill is 60% electricity and 40% gas; on that mix, its bill in the fourth quarter of 2026 is still +2.0% on the second quarter's. A rise hits every stall at once, so we assume stalls pass half of it on to diners, in line with MTI's 2015 study of gas prices (its gas-price effect divided by the utilities' share of costs); a fall is assumed not to lower prices. NEA's temporary $200 a month of rent support, September 2026 to February 2027, was meant to offset the rise and is left out of the baseline (D.2.2, *The state is the biggest landlord, and sets two very different rents*). GST stays at 9%, and the carbon tax's step to $45 a tonne in 2026 is already inside the tariffs. The Johor Bahru–Singapore Rapid Transit System (RTS) Link, delayed to February 2027, is expected by the Singapore Business Federation (SBF) to draw spending to Johor; we model it as 3% fewer diners at stalls in the northern towns.

The pattern is consistent. Shocks that hit every stall's costs at once, such as ingredients and wages, reach the diner. Shocks that hit one stall at a time, such as its rent or its custom, stay with the hawker, because a stall that raises its price alone loses its customers to the stall next door. The hawker is the shock absorber of the trade, and the absorber is thinnest where the rent is highest.

> **AT YOUR TABLE**
>
> *When chicken costs more, every stall's price goes up together and you pay. When one coffeeshop's rent goes up, that stall cannot charge you more than its neighbours, so the hawker pays, and sometimes the stall closes.*

D.7

Scoring the Proposals

Every proposal is scored for the three parties the plan names (diners, hawker households and the public purse) and for the two it must not enrich by accident, private landlords and suppliers. The table shows a tendered NEA stall; the simulator runs any stall.

Diners · change in what this stall's customers pay in a year, plus the value of any vouchers they receive.
Hawker household · change in income and savings: income after tax, plus Workfare (the Government's top-up for low-wage workers) and retirement matches paid into CPF. **Cash** · the part the household can spend now.
Programme cost · what the Government or the programme spends on the proposal. **Net public cost** · programme cost, plus any extra Workfare paid out, minus the extra income tax collected and any money the state gets back as landlord.
Leverage · the return per dollar: (what the hawker household gains + what diners gain) ÷ programme cost, in income and savings and in cash only.

TENDERED NEA STALL, A YEAR	PLATE	DINERS	HOUSE-HOLD	OF WHICH CASH	HOURS BACK	PRO-GRAMME	NET PUBLIC	PRIVATE LAND-LORD	SUPPLI-ERS	LEVER-AGE	CASH LEV.
Rent band, for a new entrant D.14	0¢	$0	+$6,478	+$6,723	0	$7,800	$6,478	$0	$0	0.83	0.86
Price freedom, +5% D.15	+23¢	−$10,345	+$7,205	+$6,431	0	$0	−$172	$0	−$2,274	–	–
Makan Vouchers D.15	0¢	+$4,807	+$406	+$362	0	$5,197	$5,189	$0	+$347	1.00	0.99
Relief-Hawker Corps the Plan, §2.7	0¢	$0	+$2,867	+$2,560	0	$1,321	$1,269	$0	+$3,124	2.17	1.94
Hawker Protection Floor the Plan, §2.11 / Hawkers and Social Protection, C.9.1	0¢	$0	+$751	+$151	0	$797	$797	$0	$0	0.94	0.19
Buying Circles: ingredients D.16	0¢	$0	+$2,780	+$2,482	0	$0	−$51	$0	−$2,830	–	–
Buying Circles: power and gas D.16	0¢	$0	+$1,179	+$1,053	0	$0	−$21	$0	$0	–	–
Buying Circles: delivery at a 25% group rate D.16	0¢	$0	+$833	+$744	0	$0	−$15	$0	$0	–	–
Table-cleaning fee subsidy D.14	0¢	$0	+$2,357	+$2,105	0	$2,400	$2,357	$0	$0	0.98	0.88
Named deputy the Plan, §2.7	0¢	$0	$0	$0	302	$0	$0	$0	$0	–	–
$200/month, stall-attached Hawkers and Social Protection, C.7	0¢	$0	+$2,239	+$2,000	0	$2,400	$2,239	$0	$0	0.93	0.83

TENDERED NEA STALL, A YEAR	PLATE	DINERS	HOUSE-HOLD	OF WHICH CASH	HOURS BACK	PRO-GRAMME	NET PUBLIC	PRIVATE LAND-LORD	SUPPLI-ERS	LEVER-AGE	CASH LEV.
$200/month, person-attached Hawkers and Social Protection, C. 7	0¢	$0	+$2,400	$0	0	$2,400	$2,400	$0	$0	1.00	0.00
Package, sitting tenant	**+23¢**	**−$5,919**	**+$18,509**	**+$15,981**	**302**	**$9,715**	**$9,113**	**$0**	**−$1,739**	**1.30**	**1.04**

D.7.1 What the scores say

- **Price freedom moves money from diners to hawkers, and loses some on the way.** A 5% price rise adds + $7,205 a year to the hawker household and costs diners $10,345; the $3,139 gap is customers who stop coming, and tax. It costs the state nothing, which is why it needs the vouchers beside it.
- **Relief cooks return the most per programme dollar** (leverage 2.17), because a covered day keeps a stall's takings that a closed day loses. That assumes the relief cook keeps the stall's custom, which is exactly what the Plan, §2.7, *The Relief-Hawker Corps*'s documented-recipe rule is for.
- **The Protection Floor returns about a dollar per dollar, almost all of it as savings** (leverage 0.94, cash 0.19). That is the design: its value is retirement and insurance the hawker cannot buy alone, not spending money. The match is counted for 50% of stallholders, the most who could be under 55. From 55, a stallholder who passes the existing scheme's income and home tests can use the Matched Retirement Savings Scheme (MRSS) instead (D. 7.5, *The Hawker Protection Floor: one list*).
- **The Buying Circles cost the Budget nothing, and their saving comes from serving many small buyers more cheaply.** Ingredients 3% cheaper add +$2,780 a year to the household, power and gas 10% cheaper +$1,179, and delivery at a 25% group rate instead of the 30% list rate +$833 (D.16, *Buying Circles – Hawkers Bargain Together*). The suppliers' column shows what circle members pay them less (−$2,830): a lower cost of serving one pooled order instead of many, shared between supplier and cook, not money clawed back from margins that, on the evidence, have not widened (D.5.3, *The Middlemen: Who Takes a Cut Between the Farm and the Plate*). The circles are the hawkers' own, so they have no programme cost and no leverage to show; the Seed Bank's small part in them (a part-time partnerships role, the open price board and the circle leads' honoraria) is in the operating budget (the Budget Book, B.1, *Reading the Ledgers*).
- **The Government pays the table-cleaning fee subsidy, and the model counts all of it as a cost.** At a pilot-centre stall the Government pays $2,400 a year towards the stall's cleaning fee, whoever holds the cleaning contract (at a Town Council centre, the hawkers' association), and the household gains +$2,357, leverage 0.98. No landlord loses income. At an operator-run centre the operator only passes the fee on and may not profit from it, so the Government pays there too. The true cost may be lower, because re-tendered cleaning contracts may cost less (D. 14, *Rent Bands & Ballot*). The plan asks for it at the pilot centres only, so a pilot-centre stall gets it and the national tables count only those stalls.
- **The named deputy gives time, not money.** It gives back 302 hours a year at no cost to anyone, so its row is zero in every dollar column; what it moves is the hawker's hourly earnings, from $9.69 to $10.49 (the Plan, §2.7, D. 4.1).
- **Rent bands are an almost pure transfer from the state as landlord to the new entrant** (leverage 0.83): the right tool for entry, and only where the state is the landlord. Its cost accumulates as each year's entrants join, by about $1.0M a year.

PACKAGE, BY STALL	$/HOUR, TYPICAL STALL	WITH PACKAGE	HOUSE-HOLD	OF WHICH CASH	DINERS	PRO-GRAMME	LEVERAGE	CASH LEV.	WITH TIME
NEA centre, subsidised	$10.30	$15.93	+$17,253	+$14,854	−$5,052	$9,715	1.26	1.01	1.58
NEA centre, tendered	$9.69	$15.60	+$18,509	+$15,981	−$5,919	$9,715	1.30	1.04	1.60
Operator-run centre	$4.76	$10.18	+$15,622	+$15,918	−$5,951	$9,715	1.00	1.03	1.14
HDB-rented coffeeshop	$7.56	$13.40	+$17,481	+$16,386	−$7,899	$7,315	1.31	1.16	1.62
Private coffeeshop	$6.11	$13.33	+$21,434	+$21,090	−$11,560	$7,315	1.35	1.30	1.60
Mall food court	$8.39	$13.70	+$16,131	+$14,506	−$14,843	$2,118	0.61	−0.16	1.80

The package for a sitting tenant of a certified heritage stall, the stalls D.15, *The Affordability Compact & Makan Vouchers* frees to price: price freedom (+5%), Makan Vouchers, Relief-Hawker Corps and the Protection Floor, with the Buying Circles' ingredients, power and delivery (D.16), the table-cleaning fee subsidy at the pilot centres (D.14) and the named deputy (the Plan, §2.7). The HDB tender lever is not in it: it is a way to pay for the Protection Floor's match at HDB-rented coffeeshops, not a second match (D.7.5). The diners column is this stall's customers only; the vouchers are spread across all stalls, so at one stall in five the average diner gains (D.7.3, *Do Makan Vouchers cover price freedom?*). Mall food courts do not accept CDC vouchers, so diners there pay the higher prices with no voucher, and the mall landlord takes a quarter of the extra, because the rent is 25% of sales.

D.7.2 The same $200 a month, attached to the stall or to the person

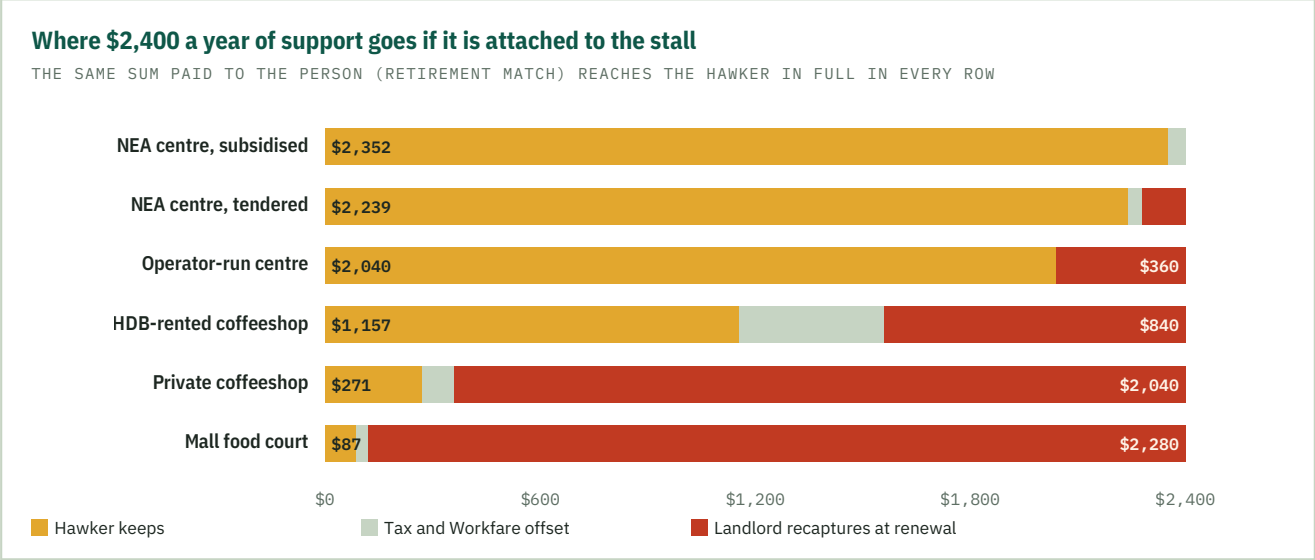


FIGURE D.8 · INCIDENCE OF $200 A MONTH OF STALL-ATTACHED SUPPORT, MADE PERMANENT, AFTER ONE RENEWAL · CAPTURE RATES ARE ASSUMPTIONS BY TYPE OF LANDLORD

Across all 14,200 stalls, stall-attached support (paid to the stall, so a landlord can take it back at renewal) of $200 a month would cost $34.1M a year. At renewal, landlords would raise rents and take back $12.6M of it: $2.3M returns to the state where it is the landlord, and $10.3M (30%) goes to operators and private owners. Hawker households would keep $19.8M. Paid to the person as a retirement match, the same money reaches hawkers in full, as savings. The capture rates are assumptions; the direction is not. This puts numbers on the rule in Hawkers and Social Protection, C.7, *Whoever the Landlord*: help should go to the person it is meant for, not to whoever owns the property.

D.7.3 Do Makan Vouchers cover price freedom?

FOR AN ELIGIBLE HOUSEHOLD, YES, AT THE TAKE-UP THE COMPACT ENVISAGES

If one stall in five raised its prices 5%, a household whose eating-out matched the model's cooked-food sales (about $198 a month per household) would pay $24 more a year; one spending the HES 2023 average of $491 a month at hawker centres, food courts and coffeeshops, drinks included, would pay $59 more. A $120 voucher covers that 2 to 5 times over. If every stall raised prices 5%, the voucher would cover 41% to 100% of the extra cost, and a heavy user spending $900 a month would be covered 22%. Two cautions: the voucher reaches about 550,000 of 1.49 million households (an assumption: no published count matches the eligibility the Compact proposes), and the test assumes the stalls that raise prices carry their share of each household's spending. Price freedom should therefore stay tied to certified heritage and new-entrant stalls, as D.15, *The Affordability Compact & Makan Vouchers* proposes, with the voucher sized to the number of stalls that use it.

D.7.4 At national scale

PROPOSAL, A YEAR	TAKE-UP	PRO-GRAMME	NET PUBLIC	HAWKERS	OF WHICH CASH	DINERS	PRIVATE LANDLORDS	SUPPLIERS
Rent band, for a new entrant D.14	3%	$1.0M	$0.8M	+$0.8M	+$0.9M	$0	$0	$0
Price freedom, +5% D.15	20%	$0.0M	−$3.3M	+$20.8M	+$20.9M	−$34.6M	+$0.5M	−$7.6M
Makan Vouchers D.15	all	$66.0M	$65.3M	+$4.6M	+$4.6M	+$61.0M	$0	+$4.4M
Relief-Hawker Corps the Plan, §2.7	15%	$2.8M	$1.7M	+$5.9M	+$6.1M	$0	+$0.5M	+$7.8M
Hawker Protection Floor, stretch the Plan, §2.11 / Hawkers and Social Protection, C.9.1	70%	$7.9M	$7.9M	+$7.5M	+$1.5M	$0	$0	$0
Buying Circles: ingredients D.16	25%	$0.0M	−$1.9M	+$10.0M	+$10.3M	$0	$0	−$11.8M
Buying Circles: power and gas D.16	25%	$0.0M	−$0.6M	+$3.7M	+$3.7M	$0	$0	$0
Buying Circles: delivery at a 25% group rate D.16	25%	$0.0M	−$0.6M	+$3.0M	+$3.1M	$0	$0	$0
Table-cleaning fee subsidy, at the three pilot centres D.14	408 stalls	$1.0M	$1.0M	+$1.0M	+$0.9M	$0	$0	$0
The plan, all of the above		**$78.7M**	**$70.3M**	**+$57.1M**	**+$51.9M**	**+$26.5M**	**+$1.1M**	**−$7.2M**
HDB tender lever: HDB's forgone tender rent Hawkers and Social Protection, C.12 / the Budget Book, B.7	50%	$1.7M	$1.7M	Not added: only its under-55 part, about $0.8M, can pay for the coffeeshop part of the Protection Floor's match above; it is not a second $1,200				
Later option: the fee subsidy at every public centre D.14 / the Budget Book, B.7	100%	$16.6M	$16.3M	Not added: an upper bound for a later decision, once the evaluator has shown the subsidy's effect at the pilot centres; operator-run centres included				

How to read the national table.

- *Take-up.* The rates are assumptions: price freedom at certified and new-entrant stalls (one in five); Corps capacity after scale-up; the Protection Floor at 70% enrolment; the Buying Circles at one stall in four; the fee subsidy at the pilot centres

only, three government centres with 408 cooked-food stalls in all, each managed by NEA or a Town Council; the named deputy, which moves hours rather than money, at three stallholders in ten and not shown; rent bands for the 2–4% of tendered stalls that turn over each year, shown for one year's intake. Single-policy effects are summed; an exact combination differs by under 1% nationally.

- *The Protection Floor.* Its row, and the total, use its stretch scope: every stallholder at 70% enrolment, $7.92M a year, of which $5.96M is the retirement match for stallholders under 55, a ceiling, and $1.95M the hospital-cash cover. The base, Hawkers and Social Protection's $4.14M, is the match alone for every public-centre stallholder under 55 (D.7.5, *The Hawker Protection Floor: one list*). Its net public cost equals its programme cost, $7.9M: the model credits it with no extra Workfare (the Government's top-up for low-wage workers).
- *Why no Workfare is added.* The Government pays Workfare, its top-up for low-wage workers, only to people who are paying their MediSave. A hawker cannot renew the Singapore Food Agency (SFA) stall licence while behind on MediSave (in arrears), unless he is on GIRO (a bank's automatic monthly payment), an automatic monthly bank deduction (SFA; CPF, 4 Nov 2025). So the self-employed's one in four behind (MOM, Feb 2025) does not describe hawkers. The model assumes one in twenty behind, with or without the floor; MediSave as you earn changes the timing of the bill, not the Workfare.
- *The HDB tender lever.* It is shown below the total, below the total, for its cost to HDB alone: the tender rent HDB may give up, up to about $1.7M a year at half take-up (the Budget Book, B.7, *The Ask, Itemised – and What We Don't Ask*). Operators pay the $1,200 for every stallholder, but only the part for those under 55, about $0.8M, can stand in for the match; the part for those 55 and over goes into their own retirement savings beside MRSS. So it pays for part of the Protection Floor's coffeeshop match, gives no hawker a second $1,200 and is not added to the total.
- *The fee subsidy.* Its row is what the Government would pay of the table-cleaning fee at the pilot centres, $200 a stall a month, counted as programme cost in full, an upper bound (D.14, D.2.2). Its national row, below the total, is the same subsidy at every stall in a public centre: a later decision, not part of the plan, shown so that its size is known before it is asked for. The plan's own budget for Years 0–3, about $19.68 million (the Plan's Part VII), funds the pilots, not this national roll-out.

At national scale the plan's programmes would cost about $79M a year and return about 1.06 dollars to hawkers and diners per programme dollar in income and savings, or 1.00 in cash. Leaving out price freedom, which diners rather than taxpayers fund, the public programmes return 1.24. Most of the cost is the Makan Voucher line, a cost-of-living transfer to diners, and the next largest is the Protection Floor. Private landlords barely move. Circle members pay suppliers $11.8M a year less, $7.2M net of the extra custom the other proposals bring them: a lower cost of serving many small buyers, shared between supplier and cook (D.5.3, *The Middlemen: Who Takes a Cut Between the Farm and the Plate*). The plan pays the person, not the property.

D.7.5 The Hawker Protection Floor: one list

Hawkers and Social Protection costs the retirement match at about $4.1M a year; the table above shows $7.9M. They are one proposal at two scopes. The match is for stallholders **under 55**. From 55, the existing Matched Retirement Savings Scheme (MRSS) already matches cash top-ups to a member's CPF Retirement Account, dollar for dollar, up to $2,000 a year and $20,000 over a lifetime. To qualify, a member must have less than the Basic Retirement Sum in that account (as a MediSave-only hawker does), average income up to $4,000 a month, a home with an annual value (the rent it would fetch) up to $21,000, and no more than one property. So the plan helps hawkers of 55 and over who qualify claim it, through the Seed Bank and the Hawker Council, rather than paying twice; that help is outreach, not a cost line. The **base** is a $1,200 yearly retirement match for every stallholder under 55 in a public centre (NEA subsidised, NEA tendered and operator-run centres): at most 3,450 of 6,900 stallholders, $4.14M a year. The **stretch** reaches every stallholder under 55, coffeeshops and food courts included, at 70% enrolment, and adds shared hospital-cash cover for every enrolled stallholder of any age: $7.92M a year, of which $5.96M is the match and $1.95M the cover. Both are ceilings. How many stallholders are under 55 is not published; the median hawker is 60 (MSE, Nov 2024), so fewer than half are, and the model counts 50%. If it were paid at every age, the match would cost about $8.3M (base) or $13.9M (stretch) a year, and would pay twice for those aged 55 and over whom the MRSS already matches. The Budget Book, B.9.5, *The retirement match: what giving could cover* asks how much of this could be paid from gifts and licence fees.

HAWKER PROTECTION FLOOR, A YEAR	STALLHOLDERS	A STALL	COST
Base: $1,200 retirement match, every public-centre stallholder under 55	3,450	$1,200	**$4.14M**
Extend the match to coffeeshop and food-court stallholders under 55, 70% enrolled	+2,555	$1,200	+$3.07M
Pooled hospital-cash cover for every enrolled stallholder, any age	+9,940	$197	+$1.95M
Enrolment at 70% in public centres too, not every stallholder under 55	−1,035	$1,200	−$1.24M
Stretch: every stallholder, 70% enrolled, the match under 55, with hospital-cash cover	**9,940**		**$7.92M**

Stallholders: those matched (under 55, at most 50%), except in the cover row and the stretch total, which count every enrolled stallholder. The hospital-cash premium is $197 a stall a year: a 6% yearly chance of a 21-day episode at $120 a day, plus 30% for administration (assumptions). Because the stretch assumes 70% enrolment everywhere, it counts fewer public-centre stallholders than the base; with every public-centre stallholder enrolled as well, the stretch would cost $9.57M. The tender lever is one way to pay for the coffeeshop part of the stretch, not an extra benefit. The stretch already pays every enrolled coffeeshop stallholder under 55 the $1,200 match: $1.18M a year for at most 980 stallholders at HDB-rented coffeeshops. If HDB agrees, it forgoes up to $1.7M a year of tender rent for 1,400 stalls. Operators pay $1,200 for every one of those stallholders, but only the part for those under 55, about $0.8M, can stand in for the match; the part for those 55 and over goes into their own retirement savings beside MRSS and is not counted. That pays for about 71% of the coffeeshop match, so the lever is not added to the package or to the total in D.7.4, *At national scale* (the Budget Book, B.9.5).

THE HDB TENDER LEVER IS NOT FREE TO HDB

the Budget Book, B.7, *The Ask, Itemised – and What We Don't Ask* proposes that HDB score stallholder protection in coffeeshop tenders: operators bid commitments to fund their stallholders' retirement. A rational operator lowers its rent bid by roughly what that commitment costs it, so HDB receives less tender rent. At $1,200 a stall a year and half of the 2,800 HDB-rented coffeeshop stalls, that is up to about $1.7M a year if operators price in the whole commitment. It is less if HDB's quality scoring, 60% of the tender, lets operators absorb part of it. The model counts the full amount, the upper bound. It is best offered for what it is: HDB's possible yearly contribution to hawker heritage, paid as rent it chooses not to collect. Only the part for stallholders under 55, about $0.8M, pays for the match at HDB-rented coffeeshops; the part for those 55 and over goes into their own retirement savings beside MRSS. It does not add a second match. And it can only bite as each coffeeshop is re-tendered, because HDB's rents are held for six years (Hawkers and Social Protection, C.12, *Heritage Anchor Coffeeshops*), so the Budget Book, B.9.5 phases it in over four years.

D.8

The Plate Tracker

Twenty-one indicators would let anyone follow the plate year by year. Singapore publishes 3 of them regularly, 11 in part and 7 not at all. Most of the missing ones are already held by an agency.

INDICATOR	MEASURES	SOURCE TODAY	STATUS	TO CLOSE THE GAP
THE DINER				
Hawker food prices	Hawker-food CPI and its components	SingStat, monthly	PUBLISHED	Keep; add a split by type of landlord, and print the plates beside it: real sales at food courts and other eating places (SingStat, monthly; D.5.4)
The plate price by town and landlord	Price of a fixed basket of 10 dishes	IPS Makan Index 2.0 (prices of late 2022, published 2023; one-off)	PARTIAL	Repeat yearly with NEA and HDB data
What households spend	Hawker-type share of food spend, by income	HES, every five years	PUBLISHED	Keep
THE STALL				
Cost shares	Ingredients, manpower, rent, utilities as % of costs	NEA's yearly survey, quoted by MSE for 2022, 2023 and 2024; not published	PARTIAL	Publish NEA's survey yearly; a voluntary panel of about 300 stalls for what it misses, seeded by the Year 0 stall baseline (the Plan, §6.1)
Hawker income and hours	Net income, hours and days closed, shown as a spread – the bottom tenth, the quarters, the middle and the average – by type of stall and of centre	One middle figure: full-time hawkers who employ no one, 2021, about $1,470 (MOM, in the report of the Advisory Committee on Platform Workers, 2022, read from a chart); MSE's "second decile", the second-poorest tenth of earners (2022)	PARTIAL	From the same panel and CPF self-employed records, published as a spread, not only medians
Health and cover	Days off a year; days lost to illness and injury; MediSave status; insurance held; the share over 65 with no successor in view	None	MISSING	One block of questions in the stall panel; MediSave status from CPF, in aggregate

INDICATOR	MEASURES	SOURCE TODAY	STATUS	TO CLOSE THE GAP
Platform and payment take	Delivery share and commission; e-payment share and fees	Industry sources only	PARTIAL	Panel, plus Enterprise Singapore's SGQR data
Flows: entries, exits and transfers	Entries; exits within three years; time to let a vacant stall; successors in place; closures by reason; HSS transfers; by type of centre	Ad hoc parliamentary replies	PARTIAL	Publish quarterly
Stalls at risk, and the Regulars' List	Stalls whose hawkers say no successor is in view and that they mean to stop within three years, or that a closure notice or a lease ending flags: national and per-centre totals, never naming a stall; and stalls on the Regulars' List, by grade, Bronze to Platinum, with orders a week and the regulars' share of orders by centre	None: MCCY confirmed on 7 Oct 2026 that the Government keeps no list of hawker trades at risk	MISSING	The Seed Bank's yearly count, from the end of Year 1 (the Plan, §3.6)
THE LANDLORD				
NEA rents and bids	Rent and bid distributions (quartiles and the mean, not only the median); the subsidised share; the newcomer's path under the November 2024 renewal rule	Ad hoc parliamentary replies	PARTIAL	Publish quarterly by centre, as distributions
HDB coffeeshop rents	Tender rents; stall rents and fees	Tender results; stall data collected since Jan 2026	PARTIAL	Publish stall-rent medians by town
Private coffeeshop and food-court rents	Stall rents, turnover shares, O&M fees	Listings and company reports	MISSING	Voluntary disclosure by Heritage Anchor partners
Discount and support pass-through	Share reaching stallholders	HDB clawback rule (no data published)	PARTIAL	Publish compliance rate
Site costs by type of centre	Everything a stall pays for its site, each charge on its own line, a month, before GST: rent, conservancy, table cleaning, dishwashing, point-of-sale fees, fines and supplier space, at NEA, Town Council and operator-run centres	MSE's 2025 medians for rent, conservancy and table cleaning (8 Sep 2026): together 1.6 times the rent at operator-run centres and 1.5 times at comparable NEA centres (derived); dishwashing, point-of-sale and other fees not published; ranges in NEA's tender notices	PARTIAL	Publish every charge yearly, as a spread by type of centre (D.5.4)
THE SUPPLIER				

INDICATOR	MEASURES	SOURCE TODAY	STATUS	TO CLOSE THE GAP
Imported food prices	Import price index, food and meat	SingStat, monthly	PUBLISHED	Keep
Wholesale prices of hawker staples	Weekly prices for about 20 staples	None published	MISSING	SFA weekly price sheet
The margin spread	Retail and wholesale prices of hawker staples against the food import price index, quarterly	Retail food CPI and import prices: SingStat, monthly; wholesale: none	PARTIAL	Publish the spread each quarter (D. 5.3)
Bought-in cooking	Share of stalls using central-kitchen bases	None	MISSING	One question in the stall panel
THE PUBLIC PURSE				
Support reaching hawkers	Rent support, grants, voucher redemptions at hawker stalls	Scattered replies and re-leases	PARTIAL	One yearly table
Rent collected as land-lord	NEA and HDB rents from cooked-food stalls	Not published	MISSING	One yearly line
Hawkers' CPF position	MediSave compliance, Workfare take-up, CPF balances of hawker SEPs	Not published for hawkers	MISSING	CPF aggregate, by licence type

THE PLATE LEDGER: ONE PAGE A YEAR

From these indicators, a single yearly page: where a typical plate's dollar went, by type of landlord, with the change on last year. It would be produced by the plan's independent evaluator (the Plan's Part VI), as Method, Levers and Data, F. 6, *Market Transparency* already provides, from published series, aggregated administrative data and a voluntary stall panel, and released with the Singapore Hawkers' Celebration and Awards. Its first stall-level numbers come from the Year 0 baseline (the Plan, §6.1, *The Sequence: Give, Listen, Build*): a two-week till count at the pilot centres' consenting stalls, of orders a day, plates an order and dollars an order, by dish type (D.4.2, *The Regulars' List: What a Tier Means in Orders*). It reports distributions, not medians: quartiles (a quarter of a ranked list) and the mean of rent, fees, income and hours, by type of stall and of centre, with the bottom tenth, because a median hides both the pioneer on a subsidised rent and the newcomer still paying his bid. Beside them it counts flows, entries and exits, and health, the days lost to illness, which a median of incomes cannot show. It respects the plan's rule against data mandates and surveillance (the Plan, §1.5, *Seven Rules We Won't Break*): no stall is required to report, no individual stall's figures are published, and the panel is paid for its time.

D.8.1 Three numbers to publish first

1. **Hawker income and hours.** CPF already holds self-employed net trade income (a self-employed person's yearly profit after costs) for every licensed hawker. An aggregate by licence type, with the voluntary panel's hours, would replace the estimate in D.4, *What the Hawker Earns per Hour* with a measurement.
2. **Coffeeshop stall rents by town.** HDB said in January 2026 that it would begin collecting these. Publishing medians would show diners and policymakers what D.3, *One Plate, Six Landlords* can only estimate.
3. **Rent collected as landlord.** NEA and HDB know what they collect. Setting it beside the support they pay out would show the net position of the state in the trade.

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).

D.9

Rent Bands & Ballot the Plan, §2.2

DIALS	Where each rent band sits against NEA's three rent figures, read as one range: about $1,250 a month (the median rent of NEA's tendered stalls, and the median market rent NEA's valuers last gave Parliament); $1,450 (the 2025 median at centres like the operator-run ones); and $1,800 (the 2023 median winning bid) (the Plan, §1.3, D.14). How many centres run the pilot: three, the two Lighthouses and Tekka, and five at most before the gate (the Plan, §6.3, the Budget Book, B.7). Which centres: any of the 123 government centres, taken in order of how many heritage-worthy stalls they are expected to hold (first estimated in Year 0, then counted from the Regulars' List), so that every community's cooking is covered; Geylang Serai is included from the start (the Plan, §6.3). Beside the rent, the table-cleaning fee subsidy: $200 a month at the pilot centres, paid by the Government as the main landlord and tested by re-tendering the centres' cleaning contracts; it lets a stall pay $200 more rent, dollar for dollar (D.14).
WHAT BREAKS FIRST	Livability. A fair rent is not yet a livable one: even Band B's $1,150 a month is above $610, the rent above which a typical tendered hawker earns less than his assistant (D.14; D.4.1). The cost grows as each year's entrants join, by about $1.0M a year (D.7.1).
WHERE IT WORKS	Only where the state is the landlord. Rent bands are an almost pure transfer from the state as landlord to the new entrant, leverage 0.83 (D.7.1). Where a market sets the rent, support should be attached to the person (D.1, D.7.2).
FALLBACK	The pilot's only cost to the Government is the extra rent that tenders at the pilot centres might have raised: small, capped and known in advance (D.14, the Budget Book, B.7).
THE FEE SUBSIDY'S COST	*What it is.* A Government subsidy towards a contractor's price, not rent a landlord gives up. It follows NEA's temporary $200 a month support (September 2026 to February 2027) at the pilot centres. *Who runs the re-tender.* In 2021 the Minister said "We do not anticipate any reduction in cleaning costs to stallholders" after tray return; the pilot tests that by re-tendering the cleaning contracts for the work left after tray return, and any saving the new contracts find comes off the subsidy. The re-tender is run by whoever holds the contract: at a Town Council centre, such as Chinatown Complex or Tekka, the hawkers' association manages table cleaning for the stallholders (NEA tender notices, 2022 and 2024), with NEA convening. *Why the saving may be nil.* Fees there were flat before GST from 2022 to 2024 while the cleaners' Progressive Wage rose by a third, so the saving may be nil. At an operator-run centre the operator only passes the fee on and may not profit from it, so any saving there comes from re-pricing the contract, not from the operator's share. *What it costs.* At the three pilot centres, 408 stalls in all, it costs up to about $0.98M a year, $1.63M at five. Nationally, a later decision once the evaluator has shown its effect, it would be up to about $16.6M a year across the 6,900 stalls in public centres (D.14, the Budget Book, B.7; D.7.4).

D.10

Price Freedom & Makan Vouchers the Plan, §2.5

DIALS	The size of the yearly round of vouchers: about $66M, a rough figure that can be raised or lowered (the Budget Book, B.7). Which stalls are freed to price: certified heritage stalls (D.15; D.7.1).

WHAT IT DOES	A 5% price rise adds $7,205 a year to the hawker household and costs diners $10,345; the $3,140 gap is customers who stop coming, and tax. It costs the state nothing, which is why it needs the vouchers beside it (D.7.1).
WHAT BREAKS FIRST	The diner assumption. Singapore has one early estimate of how diners react to hawker prices: a survey of 90 diners, not chosen at random, who said what they would do (Poh, 2026). It finds diners more sensitive than the model does, especially the youngest, the oldest and those on small meal budgets. The model keeps its own assumption, that a 10% price rise cuts custom by 5% (an elasticity of −0.5), and varies it from −0.3 to −1.0 (Method, Levers and Data, F.2.1). Mall food courts do not take CDC vouchers, so their diners bear the rise with no voucher (D.7.1).
FALLBACK	The vouchers are a regular item in the existing CDC voucher system, so each Budget can raise or lower them without building anything new (the Budget Book, B.7).

D.11

The Relief-Hawker Corps `the Plan, §2.7`

DIALS	Relief days that count as personal operation: up to 30 a year, more with a medical certificate, approved unless NEA objects within two working days (the Budget Book, B.7). The Corps builds on NEA's joint-operator and nominee routes; what it asks for is speed, two working days instead of four to six weeks, and a short-cover variant, not a new rule (the Plan, §2.7). The number of relief cooks at each centre: about ten for every 100 stalls, two-thirds of them in the centre's first year – 15 in the first year and 23 after at Chinatown Complex, 4 then 6 at Geylang Serai, 8 then 12 at Tekka; relief cooks at a sixth centre wait for the tests of the Plan, §6.5 (the Budget Book, B.1, B.3–B.5). The cook's day: at most 12 hours, the Employment Act's limit. Pay is the Progressive Wage for a cook, with the 4 hours beyond the normal 8 paid at 1.5 times and employer CPF included: about $212 a day in 2026. On a 13-hour stall day, the stall's own assistant does the first hour of preparation (the Plan, §2.7).
WHAT IT DOES	Relief cooks return the most per programme dollar (leverage 2.17), because a covered day keeps takings a closed day loses (D.7.1). The model assumes 10 days a year lost to illness or exhaustion, varied from 4 to 16 (Method, Levers and Data, F.2.1).
WHAT BREAKS FIRST	The relief cook must keep the stall's customers, which is what the Plan, §2.7's documented-recipe rule is for (D.7.1).
THE NAMED DEPUTY	A short-cover joint operator: one registered assistant may run the stall for up to an hour a day, logged like the relief notice, without the joint operator's four-hour minimum. The dial is the hour: the model gives the hawker back one of his 13, at no extra wage. Added to price freedom, vouchers, the Corps and the Protection Floor, it lifts the rent a typical tendered hawker can pay before he earns less than his assistant from about $1,540 to about $1,830 a month – more than any of the other four additions (the Plan, §2.7; D.4.1). What breaks first is trust: if NEA reads the hour as a sublet, the safeguards (one named person, capped hours, a log) are what answer it.
FALLBACK	In downside mode the two Lighthouses' relief cooks, 23 and 6, run alone (the Budget Book, B.8). Without the named deputy the package still keeps the hawker above his assistant's pay up to a rent of about $2,150 (D.4.1).

D.12

Learning at the Master's Side the Plan, §2.6

WHAT IT DOES	Apprentices learn at the master's own stall. Each written recipe is tested by a relief cook on the master's relief day. Blind tastings are held in partner kitchens booked by the session. Nothing is built (D.18). Its only costs are a one-off second-station grant at each new Fellow's stall and the kitchen sessions, both in the programme budget (the Budget Book, B.1).
DIALS	The second-station grant, about $3,000 a Fellowship; the kitchen sessions, about 24 a centre a year at about $300 (D.18, the Budget Book, B.1). Both grow only with the Fellowships and the centres, five at most before the tests of the Plan, §6.5.

D.13

Buying Circles the Plan, §2.12

DIALS	Three savings, each an assumption the pilot centres test: ingredients 3% cheaper for circle members, utilities 10% cheaper, and delivery at a 25% group rate instead of the 30% list rate; 15% is the circles' target, not a saving the model counts (D.16). The ingredient saving is a lower cost of serving many small buyers, one pooled weekly order instead of many small ones, shared between supplier and cook; it is not taken out of anyone's profit (D.16; D.5.2). Three small costs in the operating budget, and no income: a part-time partnerships role, the open price board and its group-order templates, and $100 a month for each circle lead, four circles a centre at least and a lead for about every 30 stalls (D.16, the Budget Book, B.1).
WHAT IT DOES	For a typical tendered stall, about $407 a month more profit from the three together: $4,878 a year before tax, and $4,791 a year in income and savings after tax. Added to price freedom, vouchers, the Corps and the Protection Floor, cheaper ingredients lift the rent a typical tendered hawker can pay before he earns less than his assistant from about $1,540 to about $1,780 a month, cheaper power to about $1,640 and cheaper delivery to about $1,610; at the 15% target, delivery alone would reach about $1,760 (D.16; D.4.1).
WHAT BREAKS FIRST	Take-up. Operators' bulk buying has drawn few stallholders, because many keep their own suppliers or are particular about quality (the Record, A.1.2, D.16). The circles do not pay for themselves at three centres: the operating budget carries the Seed Bank's part, $206,580 over Years 0–3, with no member fee (D.16, the Budget Book, B.1).
WHERE IT STOPS	The Seed Bank never buys, stocks, sets prices or picks suppliers, and never takes title to goods or money; every hawker keeps his own supplier and recipe, and can leave a circle any week (D.16). The one toll the plan asks NEA to end is the tied supplier: no stallholder at an operator-run centre should have to buy gas or crockery from a supplier the operator chose (D.16).
FALLBACK	Nothing is owned, so nothing is stranded: no warehouse, no stock and no designated supplier. If a saving does not show, the evaluator publishes it and that circle stops (D.16, the Plan, §6.4).

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.

D.14

Rent Bands & Ballot

ASK OF GOVERNMENT · NEA PILOT, ADMINISTRATIVE

ASK OF GOVERNMENT · A TABLE-CLEANING FEE SUBSIDY AT THE PILOT CENTRES

NO NEW LEGISLATION

BUILDS ON · 2012 & NOV 2024 TENDER REFORMS, AND THE FIXED RENTS OF OPERATOR-RUN CENTRES

Government has already acted twice on the same diagnosis. Removing reserve rent in 2012 let bids fall to a dollar: in 2023 about one in five cooked-food stalls was awarded at $500 or less, and 44% of winning bidders paid below the assessed market rent. The November 2024 renewal reform brings high tendered rents down in stages towards the assessed market rent precisely to deter overly high bids. Both moves treat the symptom honestly – yet entry price at a contested stall is still set by the single most optimistic bidder in the room, and the five highest bids are still published monthly, so five-figure headlines keep teaching young cooks that the front door is an auction. Granted, those headlines are outliers: only about 4% of cooked-food stalls pay above their own stall's assessed market rent, whose median is about $1,250 (Dr Koh's correction by written statement, Official Report, 13 Nov 2024). The case for bands does not rest on record bids being common. It rests on the door: a qualified cook should know the rent before applying.

A rent known in advance is older than any party's proposal. The Government's own Public Consultation Panel proposed in 2012 that rents be "pre-determined" by food type, at "a certain percentage of the market rent … assessed through professional valuation", and that individuals come before companies (Panel report, ¶17–18; the Plan, §1.2, *What a Decade of Schemes Teaches*). The bands are that idea, at three centres, with a test. A ballot has been proposed in Parliament too (the Record, A.7, *What Only This Plan Does – and Where It Builds on Others*). In the debate of 13 November 2024 Leong Mun Wai and Hazel Poa, then Non-Constituency MPs, both proposed allocating stalls by ballot: Leong within each food category, at a turnover rent with a floor ("$500 or 3% of Gross Turnover, whichever is higher"), and Poa in place of the tender, with a pre-determined rent. A month earlier Melvin Yong, the MP for Radin Mas, asked whether a ballot "at a fixed rental rate targeted at cost recovery" had been considered. I agree that stalls should be allocated by ballot rather than by the highest bid. Price is a poor test of a cook, and the State's own record says so: of HDB's 65 eating-house tenders scored on price and quality since 2018, 40 went to someone other than the highest bidder (MND, 4 Aug 2026). I do not agree with one fixed rent, or with a rent tied to turnover, and the Government's objections, answered one by one below, are fair ones. What has been missing is a design that keeps the tender's virtue. We put one forward here: **published fixed bands, allocated by ballot.**

- **Fixed bands by centre class and stall type,** published and reviewed every three years, calibrated to the assessed-market-rent data NEA already commissions – for non-subsidised cooked-food stalls, the median of NEA's assessed market rents (AMR) was `$1,250` when last given to Parliament (November 2024). Indicative cooked-food bands, a month: `Band A (Class A, prime centres) $1,700 · Band B $1,150 · Band C $650`. Each pilot centre's class is set from its own tender record, not from its profile: Chinatown Complex's median winning bid from August 2024 to January 2025 was $1,408, the lowest of the centres in DollarsAndSense's analysis of NEA's results. Every applicant knows the rent before applying; no one's tenancy depends on a bidding war.
- **Ballot allocation** among qualified applicants, as Build-To-Order (BTO) flats are balloted. Qualification is a completed apprenticeship, a Seed Bank programme, or a simple food-business track record, and each applicant enters once a round; the ballot weights first-time operators and Endangered Dish Registry proposals, which gives

the Hawker Centre 3.0 Committee's "retention of traditional hawker food" a rule to work by (Recommendation 9, accepted 2017).

- **Pioneer-generation rates preserved in full.** Nothing changes for any sitting hawker. On succession to a non-family successor, rent steps to the applicable band over three years.
- **No rent subsidy from the programme.** A stall for an Endangered Dish Registry dish pays its band's rent like any other; its weight in the ballot is its only favour, and a graduate's first years are carried by the landing package, paid to the graduate, never off the rent (the Budget Book, B.16, *The Graduate Landing Package*) – visible policy, not private deals.
- **Tested rather than argued.** The pilot runs at the three pilot centres, five at most, so the tender carries on everywhere else. The evaluator publishes what ballot entrants paid beside what first-time tenderers paid at comparable centres. Let the numbers settle it.

Four objections, answered. On 13 November 2024 Dr Koh Poh Koon, the Senior Minister of State, gave Parliament four reasons against a ballot and a fixed rent (the Record, A.7). Each deserves a straight answer.

- **"Frivolous applications and excess demand for stalls."** The qualification gate answers it. Only a completed apprenticeship, a Seed Bank programme or a food-business record admits an applicant, and each enters once a round. A ballot among qualified cooks is not a lottery open to all comers.
- **A fixed rent at the assessed market rent would raise rents for "close to about half of tenderers".** The bands are not one rent at the AMR: they follow NEA's own valuations by centre and stall, and Band C sits at about half the median AMR. Granted, Band C's $650 is still above the $500 or less that one winner in five paid in 2023, so a ballot entrant cannot win a stall for a dollar. That is the trade: a known, fair rent for every qualified entrant in place of a bargain for a lucky few. The pilot tests whether it is worth making; the tender carries on everywhere else.
- **A rent cap would pull bids up to the ceiling.** Inside a band there is no bidding, so there is no ceiling to bid towards.
- **Only about 4% of stalls pay above their own AMR.** I accept the point, as above: the case for bands rests on the door, not on the outliers.

A fifth objection, older than the others. In 2018 the Minister told Parliament that NEA must award "one vacant stall at a time based on tendered rentals to the highest bidder", and that an allocation that curated stalls "would be complex to execute and be subject to potential audit issues" (Masagos Zulkifli, Official Report, 19 Nov 2018). The answer is in the Government's own centres. In the same speech he praised the operator-run centres for something a price tender cannot do: their operators "conduct food tasting when letting out stalls". The pilot goes further and does it by published rule – a qualification gate anyone can read, bands set in advance, a ballot drawn in public – so the audit has something to check, and the evaluator publishes the result.

Not a subsidy for poor business. The same Minister said it would be "inappropriate for the Government to subsidise a hawker on the basis that business is poor", unfair to the hawker who thrives and to the private food shops nearby. I agree, and nothing here pays a hawker for doing badly. A band is a rent known in advance, not a rebate; the fee subsidy pays for a service at three centres and shrinks if the service costs less; the income top-up runs for two years after a graduate opens his stall, only for a cook who passed the gate (the Budget Book, B.16); and the retirement match pays only on what the hawker saves first (Hawkers and Social Protection, C.8.1).

Not new at home. A fixed rent without bidding already runs at 16 of the 123 centres. At an operator-run centre the operator proposes stall rents in its bid to NEA and may not charge a different rent during the tenancy; the rents are "not subject to bidding" (MSE, 10 Jan 2024 and 5 Feb 2025). Since 2019 NEA has capped them at average independently valued rents, with 80% and then 90% of that in a new centre's first two years (MSE, 24 Sep 2025). So their record is evidence the evaluator can start from now. To be sure, capped is not cheap: the 2025 median rent at operator-run centres was $1,700, against $1,450 at comparable centres (MSE, 8 Sep 2026). The gap is old. In 2018

it was about $2,000 against $1,700 at "comparable existing" centres (Dr Amy Khor, Official Report, 19 Nov 2018): a premium of about 17% both times (our arithmetic), put down both times to bigger stalls and better amenities. Granted, the centres compared are not the same ones each year, seven operator-run centres then and sixteen now. Still, seven years on, the number has not moved. And early terminations there ran at 8% a year against 3% at NEA's own centres (2019–2023), though MSE notes that the figure includes new centres still settling in (MSE, 13 Nov 2024). A fixed rent alone does not keep a stall open; the package beside the bands is meant to. The ballot itself is older still: registered hawkers drew lots for stalls at Bukit Ho Swee in 1966, and NEA still ballots tied bids today.

Several rents, different things. The NEA figures quoted as "the rent" each measure something different. The median assessed market rent, $1,250 a month when last given to Parliament, is a valuation: what NEA's valuers judge a stall would let for, and the level renewal rents move towards. The median rent that non-subsidised stallholders actually pay has sat near $1,250 across NEA's tendered stalls for a decade (NEA, 4 Nov 2024); in 2025 it was $1,450 at centres comparable with the operator-run ones, including tenancies won at tender above the valuation (MSE, 8 Sep 2026). The 2023 median winning bid, about $1,800, is the price of entry at stalls that went to tender. NEA quotes rents and conservancy before GST, which the stallholder pays on top (NEA tender notice, Aug 2026); MSE's medians do not say whether they include it. Read together, they are a range, not one number. D.4.1 ("How much rent can a stall bear?") tests how much rent a stall can carry. Without the package, a typical tendered hawker earns less than his assistant's $11.64 an hour at any rent above about $610 a month. With the package – the Plan's Part II, including the Buying Circles of D.16, *Buying Circles – Hawkers Bargain Together* and the fee subsidy below – he stays above it up to about $2,450 a month, or about $2,150 without the named deputy (the Plan, §2.7, *The Relief-Hawker Corps*). Across the $1,250–1,800 range, 66–77% of tendered stalls fall below the assistant's pay today and 26–37% with the package; a stall loses money only above about $4,400. Even Band B's $1,150 sits well above that $610 point: without the package, a typical hawker paying Band B rent still earns less than an assistant. That is why the bands come with the package, not instead of it. The tight spot is succession: at an $1,800 winning bid a successor keeps about $1,510 a month, barely above the protected $1,500 (Succession Economics, E.4, *The Succession Mortgage*), and the protection binds from about $1,810.

What a newcomer actually pays. The medians flatter the newcomer's bill. Take a stall won at the 2023 median bid of about $1,800, where NEA's valuation is $1,450. Under the rule NEA adopted in November 2024, he pays his bid for the first three-year tenancy, halfway between bid and valuation for the second, about $1,625, and the valuation only from the seventh year: about $18,900 above the valuation before he reaches it, or $29,700 above the $1,250 system median (our arithmetic; the valuation is illustrative, since NEA publishes none, and the rule applies only to tenancies won after it took effect). On the typical stall, that leaves him about $8.01 an hour in the first tenancy, $8.54 in the second and $9.08 from the seventh year, each below the $11.64 an hour of his own assistant (D.4.1). KF See-toh puts it more sharply, that the benchmark is reached "only after six years of paying whatever rent a stallholder tendered" (The Online Citizen, 15 Sep 2026). He overstates the middle three years, which run at the halfway point, not at the bid. He is right on the direction and on the six years, and a stall that closes before its seventh year never pays the median at all.

The fee beside the rent. Rent is not a hawker's only charge for the space he cooks in. In 2025, at centres comparable with the operator-run ones, a non-subsidised cooked-food stallholder paid a median of about $200 a month in conservancy and about $520 for table cleaning (MSE, 8 Sep 2026): together about half as much as the median rent there of $1,450. Rent, conservancy and table cleaning come to about 1.5 times the rent at comparable centres and 1.6 times at operator-run ones ($2,170 on $1,450; $2,750 on $1,700; our arithmetic). MSE did not publish dish-washing, point-of-sale or the other charges it was asked about, and did not say whether it collects them (The Online Citizen, 15 Sep 2026). Hawkers and their advocates say the whole bill can reach double the rent; on the published medians, that would take another $650–730 a month of unpublished charges (our arithmetic). It may be so at some centres. At the median it cannot be tested until the charges are published, which is why the Plate Ledger records each one separately (Method, Levers and Data, F.6, *Market Transparency*). The table-cleaning fee was priced for a service that included clearing every tray, before tray return became the rule in 2021. Granted, tray return did not end

the cleaners' work: they still wipe and sanitise the tables and staff the tray-return points (MSE, 14 Sep 2021). The Minister said as much at the time: "We do not anticipate any reduction in cleaning costs to stallholders" (MSE, 6 Jul 2021). So far she has been right. The fee follows the cleaning contractor's price (NEA tender notice, Aug 2026). It is cost recovery, not profit: conservancy and table-cleaning fees fund "a significant part" of a centre's running costs (MSE, 5 Feb 2024). And the Progressive Wage for a cleaner at a hawker centre has risen from $1,312 a month in July 2022 to $2,080 in July 2026 (MOM), a rise this plan supports. Yet the fee has not kept pace with it. At four NEA-managed centres it was the same before GST in December 2022 and August 2024 – $402 a month at Amoy Street, $360 at Chomp Chomp – while the cleaner's Progressive Wage rose by a third, from $1,312 to $1,740 (derived from NEA's tender notices; MOM). A re-tender may find the contract already priced below what the cleaner's rising wage requires, not above it.

So I no longer ask NEA to cut the fee. I ask the Government for a **table-cleaning fee subsidy**: $200 a stall a month at the pilot centres, three, five at most, where the evaluator can show what it does before anyone prices it nationally. It picks up where NEA's temporary support leaves off: $200 a month for every cooked-food stall from September 2026 to February 2027, meant to offset higher electricity and gas costs (NEA). And it comes with a test. Each pilot centre's cleaning contract is re-tendered for the work left after tray return; if the new price is lower, the subsidy shrinks by the difference, and the evaluator publishes both. The Government pays, as the main landlord. It is a subsidy towards a contractor's price, not rent a landlord gives up. Who re-tenders depends on who holds the contract. At an HDB hawker centre, which a Town Council manages, NEA's tender notices say the table-cleaning service "is managed by the respective Hawkers Association" on behalf of the stallholders, and that its charges "depend on the table cleaning contract" (NEA tender notices, Dec 2022 and Aug 2024). Two of the three pilot centres, Chinatown Complex and Tekka, are such centres (NEA list, 17 Aug 2026). There the hawkers' association re-tenders its own contract, NEA convenes the test, the Town Council, which collects the conservancy charge, agrees to it, and the Government's $200 is paid towards the association's contract. At an NEA-managed centre such as Geylang Serai the notices name only "the table-cleaning contractor" (NEA tender notice, Aug 2026), so Year 0 confirms who holds the contract. At an operator-run centre the operator only passes the fee on: NEA's rules say operators may not profit from charges they pass on, such as table cleaning by third-party contractors (NEA, Jul 2026). So any saving there comes from re-pricing the contract, never from an operator's share. The subsidy covers table cleaning only. Dishwashing, where NEA already co-funds up to 70% of the fee for four years at existing centres, stays as it is.

Every cooked-food stall at a pilot centre pays the fee, so the cost follows the centre's size: about $2,400 a stall a year, which is $542,400 a year at Chinatown Complex's 226 stalls, $151,200 at Geylang Serai's 63 and $285,600 at Tekka's 119. That is $979,200 at the three, 408 stalls, and $1,629,600 at five, with Old Airport Road and Maxwell (D.7.4, *At national scale*). It is an upper bound, because re-tendered contracts may meet part of it. Nationally, across the 6,900 stalls in public centres, it would be at most about $16.6M a year, all of it the Government's. That is a decision for later, on the evaluator's evidence, and not part of this plan. On its own, the subsidy lets a typical tendered hawker pay $200 a month more in rent before his pay falls below his assistant's: dollar for dollar. A fee should buy a service. Where the service costs what it costs, the State can choose to carry part of it, openly, and show what it bought.

WHY WE THINK THIS WORKS

Bands-and-ballot needs no declarations, no audits and no discretion. It is legible to a 68-year-old in Hokkien and a 26-year-old in a spreadsheet alike; it is hard for the sophisticated to game at the expense of the honest; and it turns a monthly headline about record bids into a story about fairness. It is also the natural completion of the 2012 and 2024 reforms rather than a repudiation of them: the same NEA valuations, the same allocation machinery, one decisive step further. Piloted at three centres, five at most, its costs to the State are the extra rent the highest bids might have raised at those centres, and the fee subsidy – small, capped, and knowable in advance. Its weakness: a fair rent is not yet a livable one, so the bands need the package beside them (D.14; D.4.1).

D.15

The Affordability Compact & Makan Vouchers

ASK OF GOVERNMENT · A PERMANENT ROUND OF CDC VOUCHERS, TAGGED FOR HAWKERS

ASK OF NEA · VALUE MEALS VOLUNTARY AT THE PILOT CENTRES

BUILDS ON · CDC VOUCHERS & HDB'S JAN 2026 REVISION

"Affordable hawker food" has quietly meant one thing for a decade: the hawker absorbs the difference. At social-enterprise centres today, stallholders report budget-meal margins measured in cents – or losses – alongside clauses, now under parliamentary scrutiny, that make them absorb app discounts and give away free meals. Government has already started the correction: NEA does not require budget meals at the centres it manages itself, and in January 2026 HDB removed the budget-meal requirement for coffee shops renewing their leases. One requirement remains: NEA asks every operator-run centre to keep food affordable as a tender condition, met by at least one value meal at each stall (MSE, 24 Sep 2025). Nor does the Government tie affordability to one price: asked by Victor Lye of the People's Action Party how affordable hawker food is defined, the Minister, Grace Fu, replied on 7 October 2026 that there is no single affordability threshold, and that what matters is access to a range of options (Official Report). The direction of travel is set; the Compact completes it, splitting the promise into its two honest halves:

- **Price freedom for the cook.** Certified heritage stalls and new-entrant stalls under the band system set their own prices. No operator or agency may make a stall sell loss-making budget meals or absorb discounts as a condition of its tenancy, and that is an ask of NEA as well as of operators: at the pilot centres the value-meal condition becomes voluntary, with the State paying the gap. Where a cheap meal is public policy, it is **voluntary and paid for**: the State pays the difference between the cheap price and a published cost of making the meal. That cost sits in the public accounts, where policy costs belong, and can be found on the BudgetMealGoWhere portal that already exists.
- **Makan Vouchers for the eater.** The system is not hypothetical: over 24,000 hawkers and heartland merchants already accept CDC vouchers on RedeemSG, and every household knows the teal decal. The system already splits by merchant type: each round is split into a half for hawkers and heartland merchants and a half for supermarkets, and the first digital round, in December 2021, could be spent only at hawkers and heartland merchants. What today's rounds are not is *permanent*, *targeted*, or *hawker-specific* – they are universal, decided budget-by-budget, and the hawker share is pooled with all heartland merchants; no round has yet been means-tested (paid only to those whose income and property fall below set limits). The Makan Vouchers need two changes to the system, asked of MCCY (Ministry of Culture, Community and Youth) and the PA, which run it: a merchant tag for hawker and coffeeshop stalls, and a list of eligible households. With those, it fixes all three on infrastructure that already works: a standing, hawker-ring-fenced top-up for lower-income households, seniors and students, spendable at heartland coffeeshop stalls as well as hawker centres (mall food courts do not take CDC vouchers today). Rough size: `$120 a year × about 550,000 households ≈ $66M a year` (assumption: about 550,000 eligible households, a count the eligibility list will settle). That is smaller than a single round for every household, but it is aimed at those who need it, and it is permanent. It is deliberately kept out of this programme's own budget. Put another way, the Makan Vouchers are a hawker tag on voucher money the State already funds. More than $2.1bn of CDC and SG60 vouchers was spent at hawkers and heartland merchants over four years (MCCY, 3 Feb 2026), about $525M a year, and $66M a year is about 12% of that half (derived). Whether the tag is carved from future rounds or added on top of them is the Budget's choice; either way, the money already exists. This volume tests the fit: if one stall in five raises its prices 5%, a $120 voucher covers an eligible household's extra cost two to five times over, depending on how much of its eating-out is at hawker stalls; if every stall did, it would cover between about 40% and all of it. That is why price freedom stays tied to certified and new-entrant stalls (D.7, *Scoring the Proposals*).

- **The frame that wins the argument:** *affordability for those who need it, viability for those who cook.* With the RTS Link (the new rail link to Johor Bahru) about to put Johor Bahru's price points one train ride away, help aimed at the diner defends the eater and the cook at once – and arrives as visible cost-of-living relief with a heritage story attached, through a system that already runs.

Beside what already works, not in place of it. The Makan Vouchers are not the only meal help in the heartland, and they should not build a second system. Since March 2025 three CDCs have launched targeted meals of about $3 for lower-income households (Value Meals @ South West, Ready Meals @ North West and Warm Meals @ North East), all through vending machines and food lockers (the Record, A.1.2, *Beyond Government: Who Else Already Helps*). We would ask that such credits also be spendable at participating hawker stalls, so that the same dollar feeds a household and keeps a cook. Where Food from the Heart's Project Belanja!, ComCare (the Government's cash help for people in need) meal vouchers from a CCC, or a constituency card such as MealsPlus already reaches a household through a stall, the vouchers work through that channel, not beside it. DBS's PayLah! cashback at hawker stalls is already a private subsidy to the diner, with about 2.7 million rewards expected in its 2026 run; the vouchers sit beside it. And the Compact must be funded, never written into a tenancy. The "Pay-It-Forward" free-meal clause at Bukit Canberra (August 2025) showed what contractual charity does to trust; on 24 September 2025 the Government told Parliament that the operator had never put the scheme into effect and had decided to remove the requirement from new agreements and renewals. Economists said it first, in 2018: help the diner who needs it directly, with "food stamps, vouchers or rebates" (Song Seng Wun) or "more financial assistance" (Walter Theseira), because "We shouldn't be asking hawkers to keep costs down" (Donald Low) (CNA/TODAY Big Read, 20 Oct 2018). Who should pay for the cheap plate has been asked in Parliament too: in 2024 Members proposed that the Government, not hawkers, fund targeted discounts, among them on CHAS cards, and that hawkers set their own prices (the Record, A. 7, *What Only This Plan Does – and Where It Builds on Others*). I agree with both. As an IPS researcher, Dr Teo Kay Key, asked in a commentary in The Straits Times in January 2026: "Budget meals are needed, but why should hawkers bear the burden?"

> *The question is not whether hawker food stays cheap. It is who pays for the cheapness – the state, openly, on behalf of those who need it; or the hawker, invisibly, on behalf of everyone.*

> **AT YOUR TABLE**
>
> *If money is tight, your vouchers work at every participating stall – same card, same tap. If it isn't, you pay what the food is actually worth, and the uncle who made it finally banks the difference.*

Two pressures sharpen the timetable. Ingredient and utility inflation keeps compressing margins that were already at subsistence. And the Johor Bahru–Singapore RTS Link – now expected to begin passenger service in February 2027 – will put a large, cheaper food economy one short train ride from Woodlands. When officials expect hawker prices to stay low, and a cheaper food market sits one train ride away, the Singapore hawker is squeezed from both sides. The affordability question can no longer be answered by suppressing the seller's price; it must be answered on the buyer's side. The Plan's Part II does exactly that – and turns the answer into visible cost-of-living relief for the households that need it.

D.16

Buying Circles – Hawkers Bargain Together

RUN BY HAWKERS · NO MEMBER FEE, NO NEW AGENCY

BUILDS ON · OPERATORS' BULK BUYING & HAWKERS UNITED – DABAO 2020

A hawker buys alone. He buys oil, rice, eggs and chilli in small lots from many sellers, at whatever price the van brings; he pays for power on whatever plan came with the stall; and on every delivery order he hands the platform about 30% of the sale, plus GST, which is GrabFood's published service fee (foodpanda does not publish its own). Granted, most of a commission pays the riders, not the platform; and since Deliveroo went offline in Singapore after 4 March 2026 there are two large platforms, not three. In the model's typical tendered stall that is about $7,860 a month of ingredients, $1,000 of utilities and $424 of delivery commission (D.3, *One Plate, Six Landlords*). Small firms everywhere answer this the same way: they band together and ask for a better price. That is all I propose here. The Seed Bank never buys, stocks, sets prices or picks suppliers, and it never takes title to goods or money. Every hawker keeps his own supplier and his own recipe. The plan only makes it easier for small groups of hawkers to ask for a better price, and for suppliers to compete for them.

- **Circles at each centre, run by the hawkers.** Through their own hawkers' association, the stalls at a centre form small buying circles: one for rice, one for oil, one for poultry, one for gas. Joining is voluntary, there is no exclusivity, and a hawker can leave any week. Each circle has a lead, usually a hawker, who gathers the week's orders. Assumption: a small honorarium of $100 a month for each lead.
- **Buying together, never pricing together.** Hawkers are businesses, and competition law applies to them as to anyone. A circle negotiates only what its members buy. It never discusses or recommends what members charge diners, never shares members' prices or margins, and never boycotts a supplier. The association takes competition advice before the first circle opens.
- **Suppliers compete in the open.** A circle posts its pooled weekly volume on an open price board, wholesalers and distributors offer terms, and the circle chooses. No supplier is favoured, and more orders flow to Singapore's small suppliers, not fewer: a distributor who could never reach a centre one stall at a time can now bid for all of its circle at once. Centre operators' existing bulk-purchase offers simply join the board, and so can a member's own supplier. Assumption: members pay 3% less for ingredients. That is plausible because one pooled weekly order is cheaper to serve than twenty small ones: one drop instead of many, a predictable volume and prompt payment. The supplier and the cook share that saving; it is not taken out of anyone's profit (D.5.2, *Suppliers: large, fragmented and unmeasured*). No Singapore data exists, so the pilot centres test it and the evaluator publishes the result, whatever it is (the Plan, §6.4, *Independent Evaluation*).
- **Power is bought the same way.** Singapore's electricity market is open to competition, so all the stalls at a centre can change retailer together, and retailers compete for their combined demand. Gas is negotiated by circle. Assumption: utilities 10% cheaper.
- **No tied suppliers.** Some operator-run centres require stallholders to buy gas or crockery from a supplier the operator chose, a point Hazel Poa made in the 2024 debate; MSE has said one operator will look for cheaper gas when its contract ends (MSE, 24 Sep 2025). A captive buyer is the one place a middleman can charge what he likes. So I ask NEA to bar compulsory designated suppliers at operator-run centres, or to require that any centre-wide supply contract be re-tendered in the open, with its price shown on the Plate Ledger. It needs no new law.
- **Delivery is negotiated per centre.** The association asks the platforms for a group commission rate for its centre. Failing that, members take orders through commission-free channels, building on ground-up ones such as Hawkers United – Dabao 2020 (the Record, A.1.2, *Beyond Government: Who Else Already Helps*). Assumption: a group rate of 25%, against the published list rate of 30%. The circles aim for 15%, but that is a target to negotiate,

not a saving in hand: no group rate is published, and 15% is half of Grab's. Because most of a commission pays the rider, a lower rate is a real cost to the platform, and the evaluator reports what the centres actually win.

- **The Seed Bank's part is small.** It provides the open price board, which reuses the Plate Ledger's cost data (Method, Levers and Data, F.6, *Market Transparency*), standard group-order templates, and one part-time partnerships role. Assumption: the role at half time, $39,000 a year; the board at $10,000 to set up and $4,000 a year after; four circle leads at each centre at least, and one for about every 30 stalls, so eight at Chinatown Complex. There is no member fee. Granted, at three centres the circles do not pay for themselves, so the operating budget carries them (the Budget Book, B.1, *Reading the Ledgers*): $206,580 over the four years, contingency included. The savings stay with the hawkers.

What it is worth. For a typical tendered stall the three together add about $407 a month to the hawker's profit before tax, or $4,878 a year; after tax, that is $4,791 a year in income and savings (D.7, *Scoring the Proposals*). Buying ingredients together raises the rent a typical tendered hawker can pay before he earns less than his assistant, from about $1,540 a month (with price freedom, vouchers, the Corps and the Protection Floor) to about $1,780; cheaper power, to about $1,640; delivery at a 25% group rate, to about $1,610 (D.4.1, *How much rent can a stall bear?*). If the circles won their 15% target, delivery alone would take it to about $1,760. Where does the saving come from? Not, on the evidence, from fat built up in the chain. Singapore's food margins have tracked import prices since 2019 (Method, Levers and Data, F.6), and the tolls worth the name are elsewhere: the delivery platforms; tied suppliers at some operator-run centres; and past cartel conduct, which CCCS punished in 2018, fining 13 fresh-chicken distributors with more than 90% of the market about $26.9M for fixing prices from 2007 to 2014 (CCCS, 12 Sep 2018). Each cut between the farm and the plate, and what it pays for, is followed in D.5.3, *The Middlemen: Who Takes a Cut Between the Farm and the Plate*. The circles lower the cost of serving many small buyers; the supplier and the cook share what that saves, and more suppliers get the chance to bid. The plan claims no profiteering, and does not need to.

Why circles, and not a central buyer. Granted, buying together is an old idea, and in Singapore it has not taken off. The Government's own Public Consultation Panel proposed "central bulk purchases" in 2012 (Panel report, ¶12), and the Hawker Centre 3.0 Committee asked for bulk purchasing of ingredients in its fifth recommendation, accepted in 2017; nine years on it exists only inside some operators' centres. Some operators of socially-conscious enterprise centres already offer bulk purchasing, and the Minister told Parliament that take-up has not been widespread: most stallholders keep their own suppliers or are particular about quality (MSE, written reply to Edward Chia, 10 Jan 2024). The circles meet both reasons only if a member's own supplier can bid too, which is why every board is open to it. In the debate of 13 November 2024 Hazel Poa, a Non-Constituency MP of the Progress Singapore Party, proposed a centralised procurement system in which a new agency would contract with wholesalers and hawkers could choose to buy through it; she also noted that some operators of socially-conscious enterprise centres require stallholders to buy gas and crockery from designated suppliers (her speech, as her party published it). I share the aim of cheaper ingredients for hawkers. I do not agree with a single national buyer, even an optional one: it would narrow the competition among Singapore's suppliers, not widen it. So the circles are hawker-led, and the Seed Bank never buys, stocks or picks a supplier. A circle is not a state buyer, and a price board is not a mandate. The circles are the hawkers' own collective bargaining on the buying side, the way small firms already band together, and with the guardrail above they need no new agency and no legislation. Here the hawker chooses, every order.

> **AT YOUR TABLE**
>
> *Your plate costs the same. What changes is the cost of getting rice and oil to his stall: one pooled order instead of twenty small ones, the saving shared between the supplier and the uncle at the wok, and a delivery app asked for a better rate.*

D.17

The Regulars' List, Grade by Grade

The Plan keeps the Regulars' List's rules, §3.6, *The Regulars' List and the Endangered Dish Registry*. Here they are with the detail behind them: who counts as a regular, how a stall climbs, why the thresholds stay assumptions until the stall baseline is in, what every listed stall receives, and what the list costs. D.4.2, *The Regulars' List: What a Tier Means in Orders* shows what share of a stall's weekly orders its regulars place at each grade.

The Regulars' List: a compliment from the people who eat there. Version 1.2 called this list the Heritage Watchlist, and the name was wrong. A stall on such a list sounds as if it is being watched, and one that stays on it for years, neither rising nor falling, starts to look as if it has failed. That is the opposite of what I meant. So the list now says what it is. Being on it means one thing: *the regulars of this centre have asked that this dish be kept.* It is a compliment from diners, not a diagnosis of the stall.

Who counts as a regular. One named person who says he orders from the stall at least once a week, to eat there or to take away. The unit is the order, not the plate: an auntie who buys four packets of kway chap for her family every Sunday is one regular placing one order, and the list counts her once. Each person endorses a stall once, verified lightly by a mobile number, and an endorsement is never bought: no prize, no discount and no draw rides on it.

One way on, and only up. A stall is listed at **Bronze** when 20 of its regulars endorse it (assumption); the centre's hawkers' association may gather the names, but the names are the listing; one short listing visit, with the hawker's consent, puts it on. A stall moves up to **Silver**, **Gold** and **Platinum** in one of two ways, whichever comes first: it gains 50, 100 or 250 endorsements, or its regulars place 10%, 20% or 50% of its weekly orders, counting 1.5 orders a week from each regular (assumption; D.4.2). The second route means a small stall with a loyal following is not held back by its size. The listing itself always needs its 20 names; the share route applies from Silver up. The share is worked from the orders a week the hawker reports, and no stall's share is ever published. Nominations open at all 123 government hawker centres from Year 1, not only at the pilot centres. A privately run coffeeshop or food court follows the existing exception route: the board recommends it, and the Hawker Council can veto it (the Budget Book, B.14, *Governance, Representation & Sunset*). Grades only go up. A stall leaves the list only if its hawker chooses to, or when it closes; the list is never withdrawn for lack of progress, and there is no yearly re-test. Most listed stalls will simply keep cooking, year after year, and that is the point: a dish the neighbourhood wants kept is being kept.

How a stall climbs. By how it treats the people who come back. Regulars are what a profitable stall runs on, and the list rewards the hawker who remembers a name and an order, and keeps the dish the way they come back for. Nothing more is measured: no one scores manners, and there is no complaint channel. The grade is the diners' answer, and it is theirs alone to give. It also happens to describe a business. The tables in Follow the Plate show what share of a stall's weekly orders its regulars place at each grade, by stall and by dish type, and why a stall with a Gold or Platinum base is a sound one (D.4.2).

Until the first count is in, the thresholds are assumptions. Version 1.3 counted plates, and that was the wrong unit. A family's takeaway is one order of several plates: it lifts a stall's plate count without adding a regular, so a share of plates makes a stall that sells by the family look less loyal than it is. Plates an order differ by dish – about 1.2 for drinks and snacks, 1.3 for noodles and rice and 2.0 for family dishes such as kway chap, zi char and roast meats (assumption) – and no one publishes them for hawker stalls; the nearest figure, from Hawkers Go Digital's e-payments, works out at about $8.33 a transaction, a ceiling, since small orders are more often paid in cash (Enterprise Singapore, 26 Oct 2023; derived; D.4.2). So the 10%, 20% and 50% shares are set so that a typical noodle or rice stall reaches each grade with about the same number of regulars as the old shares of plates would have needed. They stay assumptions until the Year 0 count of orders replaces them: in Year 0 the listening teams count two weeks of orders, plates an order, dollars an order and the share of orders from the regulars each hawker names, at every consenting stall at the pilot centres, by dish type (the Plan, §6.1, *The Sequence: Give, Listen, Build*). Before the first

listing, that count sets plates an order and the share thresholds for each dish type. The counts route – 20, 50, 100 and 250 names – does not move.

The same small things for everyone listed, whether or not they ever go further: a page in the Endangered Dish Registry, in the regulars' own words; a decal for the counter, "Regulars' List · a dish this neighbourhood wants kept", which shows the stall's grade and the year it was listed, and nothing else; a place on the centre's price board and in the Buying Circles' order book (D.16, *Buying Circles – Hawkers Bargain Together*); a line in the centre's yearly Regulars' List booklet and map; and a thank-you note to the regulars who endorsed it. No one is paid a stipend to visit, and no stall pays for its decal. The decal is recognition, not a quality mark. It says the neighbourhood wants the dish kept, not that it is the best, so it does not compete with FMAS's Hawker Heritage Award or with the Heritage Plate (the Plan, §5.5, *The Heritage Plate Mark*).

Going further is opt-in. A Master Fellowship (the Budget Book, B.13) or full documentation (the Plan, §3.2, *The Technique Genome*) is offered only when two things are true: the hawker wants to teach, and the Registry's open test says the dish is fragile (below). Grades never decide either; they are the diners' honour, not the Seed Bank's triage. A hawker who says no changes nothing about his listing, and a stall that never goes further gives up nothing at all.

Size and cost. Assumption: about 12–15% of the more than 6,000 cooked-food stalls in government centres will be listed, about 700–900 stalls by Year 3, so the budget ramps the list to 300 stalls by the end of Year 1, 600 by Year 2 and 800 by Year 3. In our own count behind the pilot centres (the Budget Book, B.9.6, *Sizing each centre: heritage-worthy stalls, a proxy*), 8 of the 55 heritage-worthy stalls (the stalls that food guides and heritage records already name) showed the signs of being at risk; the stalls are not named and the count is our working, not a published figure. One official claim cuts across that count. Singapore told UNESCO that "more than half of the hawkers today are second and third generation hawkers", with no source given (periodic report, Dec 2024). If that is so, "second generation" admits most stalls, and the heritage-worthy measure leans on its other tests; the plan would ask NEA for the basis of the figure (the Budget Book, B.9.6). Our own count of 8 in 55 (about 15%) is therefore the lowest I would expect, so the plan assumes 15–25% of listed stalls, about 120–200 nationally by Year 3. The list costs $132,750, $124,900 and $121,050 in Years 1–3 before the contingency: a coordinator; for each new stall, one listing visit, a decal at print cost, its Registry page and the thank-you notes; a new decal at print cost for a stall that moves up a grade, about one in ten a year; each centre's booklet and map; and its place on the Buying Circles' open price board (D.16), the increment only. Nothing is paid to the stall. It sits in the operating budget, not the programme budget, because it is the cost of keeping the list, not money that reaches hawkers; I would rather not flatter the share that reaches hawkers (the Budget Book, B.1, *Reading the Ledgers*).

D.18

Learning at the Master's Side – Nothing to Build

PROGRAMME-FUNDED · NO PREMISES OF OUR OWN

BUILDS ON · HAWKERS SUCCESSION SCHEME

I first proposed a prep co-operative here: a shared kitchen where hawkers would prepare their own ingredients in bulk, to their own recipe. I have dropped it. A working hawker will not leave his stall to prep somewhere else and then come back to cook; the stall is where his takings are. Shared prep makes sense for one job only – cooking a recorded dish again and again to the written recipe – and that is training, not a service to working hawkers. Training needs a master and a counter. It does not need a building of our own.

- **Learn at the master's stall.** The apprentice works beside him as a registered stall assistant (the Budget Book, B.15, *Apprenticeship*). This builds on NEA's Hawkers Succession Scheme, which already places a successor at the veteran's own stall. The Fellowship pays the master for the slower service while he teaches (the Budget Book, B.13, *The Master Fellowship*). NHB (National Heritage Board) already pairs young people with masters this way, for six months at the master's side, in the Heritage Apprenticeship it has piloted since August 2024 in three Malay

crafts (NHB Annual Report 2024/25); this is the same idea at the wok. The only cost is a small one-off second-station grant at each Fellow's stall – a burner, a spare wok, a chiller shelf – of about $3,000.

- **Prove it on the relief day.** When the Relief-Hawker Corps covers the master's day off (the Plan, §2.7), the relief cook or the apprentice cooks his dish from the written record, for his own regulars. That is the documentation test (the Plan, §3.2, *The Technique Genome*): can another cook cook from it, on real customers and real takings? It costs nothing extra, because the relief day is already paid for.
- **Taste blind at a partner kitchen.** The Taste Council's blind sessions (the Plan's Part V), and documentation sessions with masters who have already retired and have no stall, book licensed kitchens by the session: polytechnic and ITE training kitchens, culinary schools, community-centre kitchens and social-enterprise partner stalls. We pay by the hour, not by the lease – about 24 sessions a centre a year at about $300.
- **Into a stall through the routes that exist.** Graduates go into a stall of their own through the rent-band ballot (D.14, *Rent Bands & Ballot*) or NEA's Incubation Stall Programme, with the landing package and the income top-up on top (the Budget Book, B.16, *The Graduate Landing Package*).

Staying asset-light. Rent, don't own: the Seed Bank has no premises of its own, and its team works from a shared office. Partner, don't build: the curriculum stays with the HDP (Hawkers' Development Programme, the Government's course for new hawkers), the polytechnics and the social enterprises; group cover goes through the FMAS–NTUC route (Hawkers and Social Protection, C.10, *The Hawker Security Package*); vouchers go through the CDC voucher system (D.15, *The Affordability Compact & Makan Vouchers*). Software over space: the open repository (the Plan, §3.2), a booking tool for relief days and kitchen sessions, and the Buying Circles' open price board (D.16, *Buying Circles – Hawkers Bargain Together*) are the only infrastructure we build, and the capture kit is portable. Every other cost is paid per use.

What the plan no longer claims. Granted, a shared prep kitchen would have been the more visible promise. Still, I will not claim one, nor a shorter prep day for every working hawker. What exists today is NEA's centralised dishwashing at its Productive Hawker Centres; the plan's answer to the long week is the Relief-Hawker Corps (the Plan, §2.7). And the warnings that kept even the co-op from becoming a central kitchen still stand. Veteran hawkers told the Hawker Centre 3.0 Committee they feared "recipe leaks" in a shared kitchen (Report, 2017, p. 14), and a central production kitchen makes every dish taste alike, when the variety of flavour is exactly what this plan exists to protect.

SOURCES

Sources for This Volume

The model's calibration sources are listed below in short, each with its number in Sources, the library's list of references, where the full entry is. Model figures are outputs of the model at the stated assumptions; they are estimates, not measurements.

What we could not confirm. Every input was checked again on 28 October 2026, and some could not be confirmed independently. The 13-hour day comes from Open Government Products' interviews with 21 hawkers at four centres, which say the hawkers "worked 13 hours on average" without giving the unit; we read it as a day; utilities at about 7% of costs are now confirmed for 2022–24 (MSE, 4 Aug 2026); MTI's 2015 study of how costs pass into prices has since been checked against its own text. Three figures are our assumptions until the Year 0 count of orders at each stall replaces them: how often a regular orders (1.5 times a week); how many plates in an order, by dish type (1.2 to 2.0); and the 35% of orders from weekly regulars that marks a healthy base (D.4.2): no hawker-level figure exists; the nearest evidence is from restaurants, and Hawkers Go Digital's e-payment totals give only a ceiling on dollars an order. Plates a day, coffeeshop operation-and-maintenance (O&M) fees, food-court turnover rents, the delivery share of sales, the 15% group delivery rate the circles would seek, a 10% saving on power, the share of voucher spending that is new demand and the stalls that take the vouchers are ours, not published figures; so is SingStat's 2021 count of eating places, which we could not match. No one publishes supply-chain margins by stage, so the middle of the

chain is a range, not a measurement. Whether the Buying Circles sit within competition law awaits guidance from the Competition and Consumer Commission of Singapore (CCCS), whose page would not open. In D.5.4, hawker food prices for 2013–14 are official rates, but for 2015–18 they assume SingStat's ten-year average, checked against the prices implied by SingStat's Food Services Index (FSI), not published levels; the 2013 and 2019 cleaner's wages, the wage path behind the 2013–19 split and a dishwashing fee of about $650 are ours or secondary. The FSI's plates count cafés, food courts and other eating places, not hawker stalls, so they are a proxy for a stall's; SingStat's item prices for 2014–24 are read from secondary copies; and the $1,000 a month in app discounts is stallholders' own account, as reported. KF Seetoh's coffeeshop rents (D.5.3) are his view, as reported, not a measured series.

Sources & Notes

All pages opened 25–29 October 2026. Model figures are outputs of `plate_model.py` at the stated assumptions; they are estimates, not measurements.

The 155 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.4 Johor Bahru–Singapore RTS Link (passenger service expected from February 2027, after a delay announced in October 2026). D.15.

S.6 **MSE**. Response to Motion on Hawker Culture — Dr Koh Poh Koon (13 Nov 2024). D.14.

S.7 **SG Parliament (unofficial reproduction of the Official Report)**. Official Report, 19 Nov 2018, Vol 94, No 85, Oral Answers to Questions: "Different models for hawker centre management" (pp. 13–35); MOM written answer to PQ 86 (pp. 171–172); repairs and redecoration (pp. 197–198). D.14.

S.8 **Hawker Centre 3.0 Committee (chaired by Dr Amy Khor)**. Hawker Centre 3.0 Committee Report (submitted to MEWR, 3 Feb 2017). D.14, D.16, D.18.

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

S.16 **MSE**. MSE parliamentary replies on SEHC contract practices, budget meals, and hawker stall rental (2024–2026). D.15.

S.18 **Ministry of the Environment and Water Resources**. Recommendation Report of the Hawker Centres Public Consultation Panel (chaired by Elim Chew; 18 members) (Apr 2012). D.14, D.16.

S.21 **CNA/TODAY**. The Big Read: Grumbling and rumbling at social enterprise hawker centres – what's the rub? (20 Oct 2018). D.15.

S.26 **NEA**. Productive Hawker Centres: centralised dishwashing. D.18.

S.27 **Parliament of Singapore (ministry not named)**. Parliamentary replies on the tender regime (reserve rent removed 2012; five highest bids published; Nov 2024 staggered renewal adjustment; median AMR ≈$1,200; ~1 in 5 stalls ≤$500). D.14.

S.29 **Housing & Development Board**. Enhanced support for HDB coffee shops (10 Jan 2026). D.15.

S.30 **Community Development Councils**. CDC Vouchers Scheme (Jan 2026 $300 and Jun 2026 $500 household tranches; 24,000+ participating hawkers and heartland merchants). D.15.

S.32 **MOM**. Are hawkers and food stall holders expected to comply with Food Services PWM wage and training? (14 Mar 2024). D.4.

S.33 **Dollars & Sense**. 2025 hawker stall rentals. D.3.

S.34 **EdgeProp**. Rare HDB coffeeshop at Keat Hong Shopping Centre for sale (Nov 2025).

S.35 **Mothership**. Tampines coffeeshop sale and rents (Jun 2022).

S.39 **Progress Singapore Party**. Opening Speech: Hawker Culture Motion by Leong Mun Wai (13 Nov 2024). D.14.

S.40 **MSE**. Oral reply to PQs on hawker stall rental (14 Oct 2024). D.5.4, D.14.

S.41 **MSE**. Written reply to parliamentary question on mitigating redundancies from tray return (14 Sep 2021). D.14.

S.42 **NEA**. List of hawker centres (17 August 2026) (17 Aug 2026). D.5.4, D.14.

S.43 **NEA**. December 2022 tender notice (Dec 2022). D.2.2, D.5.4, D.14.

S.44 **NEA**. August 2024 tender notice (Aug 2024). D.2.2, D.5.4, D.14.

S.45 **SG Parliament (unofficial reproduction of the Official Report)**. Official Report, Hawker Culture (motion), 13 Nov 2024: speeches of Leong Mun Wai, Hazel Poa and Louis Chua. D.14.

S.46 **SG Parliament (unofficial reproduction of the Official Report)**. Official Report, Hawker Culture (motion), 13 Nov 2024: Dr Koh Poh Koon's reply and the question put. D.14.

S.47 **SG Parliament (unofficial reproduction of the Official Report)**. Clarification by the Senior Minister of State for Sustainability and the Environment (correction by written statement), 13 Nov 2024. D.14.

S.48 **SG Parliament (unofficial reproduction of the Official Report)**. Official Report, 4 Aug 2026: HDB eating-house tenders awarded to bidders other than the highest. D.14.

S.49 **The Online Citizen**. KF Seetoh rejects hawker heritage rationale, says rental figures omit what stallholders pay (15 Sep 2026). D.14.

S.55 BudgetMealGoWhere portal. D.15.

S.56 **SG Parliament (unofficial reproduction of the Official Report)**. Official Report, 7 Oct 2026: defining affordable hawker food (Victor Lye; reply Grace Fu). D.15.

S.57 **NHB**. Annual Report 2024/25 (2025). D.18.

S.60 **Ministry of Trade and Industry**. Examining the cost drivers of hawker food prices (Economic Survey feature article, 1Q 2015). D.5.1, D.5.4.

S.61 **Institute of Policy Studies (Teo Kay Key, Hanniel Lim, Mindy Chong)**. The Cost of Eating Out: Findings from the Makan Index 2.0, IPS Exchange Series No. 24 (Mar 2023). D.5.3, D.5.4.

S.67 **NEA**. Support for stallholders (rent support) (Jul 2026). D.2.2.

S.73 **MSE**. Written reply to PQ on bulk purchase by hawkers (10 Jan 2024). D.5.2, D.16.

S.74 **Progress Singapore Party**. Speech on Hawker Culture Motion by Hazel Poa (13 Nov 2024). D.16.

S.75 **Energy Market Authority**. Open Electricity Market media release (2017). D.16.

S.80 Singapore Hawkers' Celebration and Awards. D.8.

S.85 **data.gov.sg (NEA)**. List of Government Markets and Hawker Centres.

S.86 **MICHELIN Guide**. Hawker Guides: Chinatown Complex Market & Food Centre and Maxwell Food Centre (26 Sep 2024).

S.89 **MICHELIN Guide**. Hawker Guides: Tekka Centre, Singapore (13 Jun 2024).

S.90 **NHB**. Geylang Serai Market & Food Centre (15 Oct 2020).

S.91 **Mothership**. Young hawker behind 4-generation family stall in Geylang Serai wins Hawker Heritage Award (12 Jan 2021).

S.94 **The Ranting Panda**. Food Scoops: The Complete List to MICHELIN Guide Singapore 2026 (4 Aug 2026).

S.95 **Eatbook**. Maxwell Food Centre guide.

S.96 **Seth Lui**. Old Airport Road Food Centre guide.

S.245 **MOM**. Written answer to PQ on self-employed persons with MediSave contributions in arrears (18 Feb 2025).

S.251 **MSE**. Written reply to PQ on hawker food prices (hawker cost structure) (2 Jul 2024). D.3.

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

S.271 **Hack (hack.gov.sg)**. Hawkernomics (2025). D.3.

S.294 **MSE**. Rents and fees, 2025 medians (MSE written reply, 8 Sep 2026). D.2.2, D.3.

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

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

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

S.326 **Singapore Department of Statistics**. Household Expenditure Survey 2023. D.2.1, D.7.3, D.8.

S.327 **Singapore Department of Statistics**. Food & beverage services infographic. D.2.1.

S.328 **Housing & Development Board**. Eating-house PQM tender results. D.2.2.

S.329 **Mothership**. July 2026 rental support for hawkers (Jul 2026). D.2.2.

S.330 **MOM**. Government accepts TCF recommendations on Food Services PWM 2026 to 2028 (16 Mar 2026). D.3, D.6.

S.331 **NEA**. High majority of patrons satisfied with hawker centres (Perception Survey of Hawker Centre Patrons 2018, 13 Jun 2019). D.4.2.

S.332 **Meat+Poultry**. Repeat customers key to restaurant success (National Restaurant Association, 2013 Restaurant Industry Forecast). D.4.2.

S.333 **Toast and Resy**. The Regulars Report 2026 (4 Jun 2026). D.4.2.

S.334 **Fast Casual**. 7% of restaurant guests drive up to 50% of order volume (May 2026). D.4.2.

S.335 **Enterprise Singapore**. More than 11,000 F&B stallholders have adopted e-payment since 2018 (MR 049/23, 26 Oct 2023). D.4.2.

S.336 **Singapore Department of Statistics**. Import and export price indices, August 2026 (Aug 2026). D.5.2, D.6.

S.337 **The Online Citizen (Yee Loon; copy hosted by IPS, NUS)**. Hawkers' business costs ignored in IPS study on food expenses, says Kf Seetoh, who calls for end to bidding practices of stalls (16 Mar 2023). D.5.3.

S.338 **Ministry of Trade and Industry**. Written reply comparing rental costs with revenue and gross operating surplus in retail and F&B, 2019–2024 (7 Apr 2026). D.5.3.

S.339 **Ministry of Trade and Industry**. Written reply on market concentration in food delivery, commissions and fees (7 Apr 2026). D.5.3.

S.340 **MSE**. Oral reply to PQ on support for stallholders at market and food centres (LTVP assistants from January 2025) (18 Feb 2025). D.5.3.

S.341 **MOM**. Recommendations on the Food Services PWM, 2026–2028 (16 Mar 2026). D.5.3.

S.342 **SingStat**. Hawker food price trends across cooked food establishment types, 2019 base (6 May 2024). D.5.4.

S.343 **SingStat**. Rebasing of the Consumer Price Index (2019 as base year) (Feb 2020). D.5.4.

S.344 **SingStat**. Import and export price indices, April 2018 (2012 = 100) (May 2018). D.5.4.

S.345 **SingStat**. Import and export price indices, November 2019 (2018 = 100) (Dec 2019). D.5.4.

S.346 **Energy Market Authority**. Annual electricity tariffs by component (low tension), 2005–2022. D.5.4.

S.347 **SP Group**. Tariff information: electricity and gas, 1 Oct–31 Dec 2026 (Oct 2026). D.5.4.

S.348 **Sunollo**. Singapore electricity price tracker (quarterly tariffs 2022–2026). D.5.4.

S.349 **NEA**. Revision to service and conservancy charges for MSE-owned markets and hawker centres (3 Jun 2023). D.5.4.

S.350 **NEA**. Annual Report 2016/17: new hawker centres. D.5.4.

S.351 **NEA**. Allow local hawkers a decent livelihood while providing affordable food options (reply) (9 Jan 2020). D.5.4.

S.352 **MSE**. Written reply to PQ on centralised dishwashing services (3 Oct 2022). D.5.4.

S.353 **MSE**. Written reply to PQ on SEHCs (5 Oct 2021). D.5.4.

S.354 **MSE**. Written reply to PQ on F&B licensing cost and waivers (3 Nov 2021). D.5.4.

S.355 **MOM**. Tripartite Cluster for Cleaners report (Dec 2016). D.5.4.

S.356 **Institute of Policy Studies (Goh Zhang Hao, Leong Chan Hoong, Varian Lim)**. Makan Index 2017: an indicator for cost of eating out in Singapore, IPS Working Papers No. 29 (May 2018). D.5.4.

S.357 **Institute of Policy Studies (Teo Kay Key, Hanniel Lim, Mindy Chong)**. Commentary: Rising prices of hawker meals offer food for thought over deeper underlying issues (28 Mar 2023). D.5.4.

S.358 **Seth Lui**. 8 unspoken problems that some Singapore hawkers face (Jul 2024). D.5.4.

S.359 **Ministry of Trade and Industry**. Minister Lim Hng Kiang's written reply on prices of hawker food and common household groceries (hawker-food CPI rates, 2010–14) (13 Feb 2015). D.5.4.

S.360 **Ministry of Trade and Industry**. Written reply on increase in rent for food establishments (F&B rents outside hawker centres, 2000–2019) (1 Aug 2022). D.5.4.

S.361 **Ministry of Trade and Industry**. Written reply on rental costs: rent as a share of total business costs (1 Aug 2022). D.5.4.

S.362 **Department of Statistics (via data.gov.sg)**. Food & Beverage Services Index (2017 = 100), at current prices, annual (5 Feb 2026). D.5.4.

S.363 **Department of Statistics (via data.gov.sg)**. Food & Beverage Services Index (2017 = 100), in chained volume terms, annual (5 Feb 2026). D.5.4.

S.364 **Department of Statistics**. Retail Sales Index and Food & Beverage Services Index, March 2026 (2025 = 100) (5 May 2026). D.5.4.

S.365 **Department of Statistics**. Retail Sales Index and Food & Beverage Services Index, April 2026 (2025 = 100) (5 Jun 2026). D.5.4.

S.366 **Department of Statistics**. Retail Sales Index and Food & Beverage Services Index, May 2026 (2025 = 100) (6 Jul 2026). D.5.4.

S.367 **Department of Statistics**. Rebasing of the Retail Sales and Food & Beverage Services Indices (2025 as base year), Statistics Singapore Newsletter, Issue 1, 2026 (Mar 2026). D.5.4.

S.368 **MOM**. Median gross monthly income from work of full-time employed residents, 2015–2025 (2026). D.5.4.

S.369 **NEA**. NEA has put in place various measures to moderate hawker stall rents (reply to a Lianhe Zaobao reader) (14 Aug 2020). D.5.4.

S.370 **NEA**. Mandatory for diners to return dirty trays, crockery and clean table litter at hawker centres, coffeeshops and food courts (14 May 2021). D.5.4.

S.371 **Asia News Network (republishing The Straits Times)**. Why should we bear the burden of budget meals and app discounts, some Singaporean hawkers ask (The Straits Times) (22 Aug 2025). D.5.4.

S.372 **MSE**. Written reply to PQ on budget meal options at hawker centres (3 Feb 2026). D.5.4.

S.373 **CEIC (secondary; SingStat's data)**. Singapore average retail prices (prepared food items), 2014–2024 (2025). D.5.4.

S.374 **Dollars and Sense (secondary; SingStat's data)**. Inflation Watch: things getting more expensive (Feb 2021 against Feb 2022 average prices) (Mar 2022). D.5.4.

S.375 **Vulcan Post (secondary; SingStat newsletter)**. Hawker food prices in Singapore in 2023 marks highest increase since 2008 (27 May 2024). D.5.4.

S.376 **SP Group**. Electricity tariff revision for the period 1 July to 30 September 2026 (Jul 2026). D.6.

S.377 **Singapore Business Federation**. RTS Link could reshape cross-border consumer spending, spotlighting both opportunities and challenges for Singapore retail and F&B. D.6.

S.378 **Mothership**. RTS Link delay explainer (Oct 2026). D.6.

S.379 **SP Group**. Electricity tariff revision, 1 Oct–31 Dec 2026 (29 Sep 2026). D.6.

S.380 **Malay Mail**. Singapore households to get 10.4% electricity tariff cut from October (30 Sep 2026). D.6.

S.381 **Institute of Policy Studies (reported by CNA)**. Study finds eating out cheapest in Toa Payoh, most expensive in Bishan; many stalls didn't raise prices after GST hike (13 Mar 2023). D.8.

S.382 **MSE**. Socially-conscious enterprise hawker centres, oral reply (24 Sep 2025).

S.383 **NEA**. August 2026 tender notice (Aug 2026).

S.384 **MOM**. Progressive Wage Model: cleaning sector.

S.385 **MSE**. Median rent for hawker stalls (5 Feb 2025).

S.386 **MSE**. Tray returns (6 Jul 2021).

S.387 **MSE**. Written reply to parliamentary question on Hawker Centres Upgrading Programme 2.0 (26 Sep 2025).

S.388 **CPF Board**. Employer CPF contribution rates from 1 January 2026.

S.389 **Community Development Councils**. CDC Vouchers Scheme 2026 (June) media release (Jun 2026).

S.390 **MCCY**. Impact of CDC Vouchers (CDCV) on Singaporean households and small businesses (3 Feb 2026).

S.391 **Singapore Department of Statistics**. Consumer Price Index, December 2025 (Dec 2025).

S.392 **SingStat**. Import and export price indices, August 2026 (2023 = 100).

S.393 **CCCS**. Fresh chicken distributors penalised for price-fixing (12 Sep 2018).

S.394 **Vulcan Post**. Grab's breakdown of merchant commission (17 Apr 2020).

S.395 **MSE**. Written reply to parliamentary question on NEA's Incubation Stall Programme (99 stalls allocated, 37 now full hawkers) (30 Jun 2025).

S.396 **SingStat**. Consumer Price Index, December 2024 (2019 = 100).

S.397 **SingStat**. Consumer Price Index, September 2026 (2024 = 100).

S.398 **SingStat**. Import and export price indices, December 2023 (2018 = 100).

S.399 **MSE**. Operating surplus of operator-run hawker centres (15 Oct 2024).

S.400 **Kimly**. Annual Report 2025.

S.401 **Malay Mail, reporting CNA**. HDB drops the mandatory budget-meal rule; to collect stall rents (10 Jan 2026).

S.402 **Enterprise Singapore**. Rice Stockpile Scheme.

S.403 **Malay Mail, reporting TODAY**. Wholesale vegetable prices surge after Malaysian floods (20 Dec 2019).

S.404 **IRAS**. Do I need to register for GST.

S.405 **NCCS**. Carbon tax.

S.406 **MSE**. Written reply to parliamentary question on cost increases faced by hawkers (4 Aug 2026).

S.407 **Klikit**. Food delivery commission fees in Singapore: a guide (2026).

S.408 **Mothership**. Electricity tariff up from July 2026 (30 Jun 2026).

S.409 **MustShareNews**. Electricity and gas tariffs fall in Q4 2026 (1 Oct 2026).

S.410 **MAS and MTI**. Consumer price developments in September 2026 (23 Oct 2026).

S.411 **Secret Singapore**. Hawker food prices to rise by up to $1 (14 Apr 2026).

S.412 **The Star**. Electricity tariff for Singapore households to fall by 10.4% in Q4 2026; Rystad Energy expects a single-digit rise in Q1 2027 (30 Sep 2026).

S.413 **MSE**. Oral reply to PQ on hawker stall rentals (9 Sep 2024).

S.414 **MSE**. Written reply to PQ on rental rates for non-subsidised hawkers (5 Feb 2024).

S.415 **MSE**. Written reply to PQ on average annual operating cost for hawker centre.

S.416 **Kimly Limited (SGX filing)**. Kimly Limited FY2025 press release.

S.417 **Kimly Limited (SGX filing)**. Kimly Limited August 2026 corporate presentation (Aug 2026).

S.418 **MSE**. Hawker centre rents (18 Sep 2023).

S.419 **Singapore Department of Statistics**. Prevalence of e-payment, 2023.

S.420 **Richards, T. J. & Mancino, L.**. Demand for food away from home (2011).

S.421 **Miranda Poh (Scholarly Review Journal, Fall 2026)**. Decoding the Consumers of Hawker Food (2026).

S.422 **MOM**. Advisory Committee on Platform Workers, Strengthening Protections for Platform Workers (17 Nov 2022), Fig. 1.1: median gross monthly income of full-time resident own-account workers by occupation, CLFS 2021.

S.423 **CPF Board**. Workfare Income Supplement.

S.424 **Mothership**. Hawker food prices up 6.1% in 2023 and 5.7% in 2022 (SingStat) (May 2024).

S.425 **Dollars & Sense**. Self-Employed Person Income Relief Scheme: $1,000 a month for nine months (2020).

S.426 **MSE**. Reply to the adjournment motion on the hawker industry: COVID relief (3 Aug 2021).

S.427 **IRAS**. Individual income tax rates, YA2024 onwards.

Document Control

Document	Saving Singapore's Hawker Heritage — Follow the Plate
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_D_follow_the_plate.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.