

# Migrant Worker Housing: A Survey of Men in TWC2's Cuff Road Project



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## 1. Executive Summary

### Purpose:

This study sets out to gain a deeper understanding of the lives of transient workers on special passes by focusing on their housing and living conditions. It was thought that issues related to a basic need such as shelter would bring to light the complexity of the life of an injured worker awaiting compensation. The various issues articulated in the voices of the workers themselves demonstrate the interrelatedness of challenges they face. As with any study of this nature, there is the hope that the findings will provide the empirical basis for policy considerations regarding the housing of injured migrant workers.

### Methodology:

The survey method was used and 163 respondents comprising 25 percent of the 610 members registered in the TCRP (The Cuff Road project) during the survey period were interviewed.

### Findings:

Our findings show that the housing situation of injured workers can best be described as ad hoc, in the sense that it is a makeshift solution with inadequate planning. Though the employer has to provide the worker accommodation, only 28 percent of workers said that they had been offered accommodation after their injuries. The reality is that circumstances such as fear of repatriation and threats from their employers, who may now just see the worker as a drain on their resources, compel the majority of workers to seek shelter on their own. In this situation, the worker uses up what little he has saved, or turns to lawyers and friends and family for the necessary funds to survive, pending resolution of his claim under WICA (Work Injury Compensation Act).

In terms of choice of accommodation, Little India was overwhelmingly the preferred choice from three perspectives —firstly, geographical, due to its proximity to MOM (Ministry of Manpower), hospitals, places of worship, law firms, Dibashram (a private drop-in centre) and TWC2's food programme for daily meals; secondly, social, as it is where friends and relatives congregate on Sundays providing the much needed social support; and lastly, Little India is the one place where transient workers can find a cheap place to stay, as they can rent a bed space in a shop house.

Our findings show that at the time of the interview, the respondents had spent an average of eight months on the TCRP while waiting for a resolution of their claims. In all this time, the worker is not permitted to work, even if he has recovered from his injuries. He still needs food and shelter and money for essentials like transport and a mobile phone. More than 50 percent of the respondents were married and

had families to support back home. Almost 60 percent of the respondents had worked one year or less in their most recent job before their injury; they are likely to still owe money for the agents' fees for their most recent contract.

### **Conclusions and Recommendations:**

This study has highlighted certain realities:

- That a considerable time passes before claims are resolved and workers can go home
- During this time the injured worker needs the stability and security of accommodation which cannot be left to individual employers due to the dispute with the employer and the worker's inability to work
- Hence the need for management of accommodation for the injured worker
- Often a worker has recovered but is waiting for resolution of his case; some way of earning a living while he waits would go a long way to alleviate his financial worries.

Overwhelmingly, we find from our study that the issue of housing of injured workers needs urgent attention. These workers have come here to play an essential role in the development of Singapore. They have come at great personal expense in the hope of a better life. But working life in Singapore has been brought to an end most often by injury.

As with all injured persons, there is a dimension of their care that is related to the provision of social services.

We would therefore recommend that:

- The authorities (MOM) look into accommodation for workers within the framework of providing them a social service and affording them the protection they are entitled to under the law. This may mean seeking a contribution from employers or sourcing for funds from the government so that MOM can manage the accommodation of injured workers. In view of the fact that a place like Little India meets the workers' needs on several levels, proximity to the Serangoon Road area would be a reasonable consideration.
- The workers be allowed to participate in the temporary job scheme once they have recovered so that they can support themselves while awaiting resolution of their cases.
- The MOM looks into factors that prolong the time taken in resolving the issue, in particular those related to disputes about the accident, such as the employer's failure to pay for medical treatment, deciding which party is required to pay, and objections to the Notice of Assessment.

## 2. Introduction

Transient Workers Count Too (TWC2) was established in Singapore in 2004 to conduct research, promote advocacy and provide direct services to migrant workers<sup>1</sup>. One of the direct services provided by TWC2 is The Cuff Road Project (TCRP). Started in March 2008, The Cuff Road Project provides meals to migrant workers who are unable to work due to injury or workplace investigations. From the beginning in March 2008 until July 2013, TCRP has served more than 428,000 meals to over 7,000 individuals. In 2012, TCRP recorded 2155 new participants, including 1523 injured men. In the first 4 months of 2013, TCRP recorded 777 new participants, including 634 injured men. In 2012, TCRP had an average of 56 injured men each month who had been waiting more than one year for compensation (unpublished TCRP meal card data).

The migrant workers willingly approach the TCRP for further help. When they do so, after a brief interview involving checking their status and gathering more details on their conditions, the migrant workers are issued with a TCRP meal card (see Figure 1). There are mainly two groups of workers who come on to TRCP - those who are injured (more than two thirds fall into this category) and those who have left their employer due to salary issues. These injured migrant workers are typically on special passes although some employers choose not to cancel the work permit while their compensation claim is in process. They are not allowed to work while their cases are being investigated and processed. Being out of work, the migrant workers face many problems, among them finding a suitable and affordable place to live.

Almost all the injured workers who come on to TRCP are those who have encountered serious challenges in many aspects – their injury in the work place may be subject to dispute, they may not have received adequate medical treatment, their employer may be withholding medical leave wages and the most serious of all challenges is that of forced repatriation before their injury is treated and claim

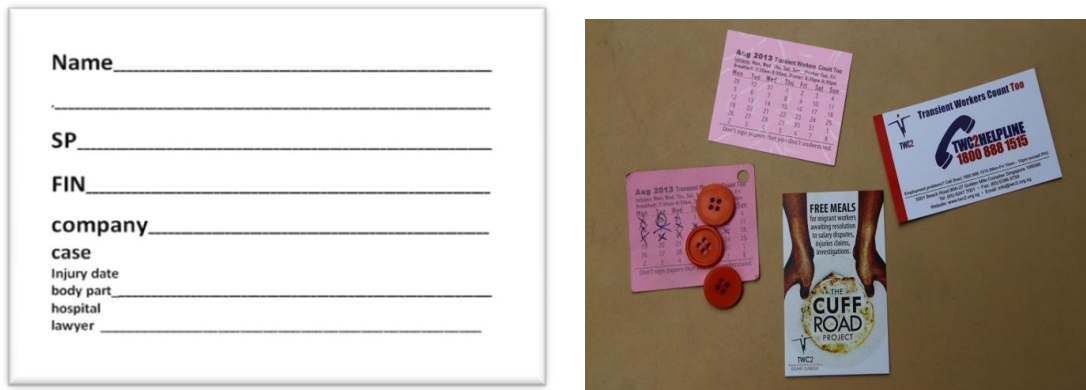
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<sup>1</sup> In this study the term migrant worker instead of foreign worker is used to refer to the non-resident workers who are employed to work in selected sectors in Singapore.



resolved. They are that unfortunate number who have been unable to find recourse within the system that is in place for injured migrant workers.

**Figure 1 TCRP Monthly Meal Card**



The existing legislation as shown in Table 1 (Chapter 91A of the Employment of Foreign Manpower Act and (Work passes) Regulations 2012) does provide for the care and support of injured workers pending resolution of claims. However the realities on the ground are such that in the course of implementation there can be delays and challenges. The hardship faced by some injured workers (like the many who are on TCRP) in this process calls for a serious and comprehensive study of the implementation process.

**Table 1 Existing Legislations**

<p>4<sup>th</sup> Schedule Part 3</p> <p>15. Unless requested by the Controller of Immigration or the Controller of Work Passes, the employer shall not repatriate the foreign employee when such repatriation would frustrate or deny any statutory claim that has been filed or is intended to be filed by the foreign employee for salary arrears under the Employment Act (Cap. 91) or work injury compensation under the Work Injury Compensation Act (Cap. 354).</p> <p>16. The employer shall continue to be responsible for and bear the costs of the upkeep (including the provision of food and medical treatment) and maintenance of the foreign employee in Singapore who is awaiting resolution and payment of any statutory claims for salary arrears under the Employment Act, or work injury compensation under the Work Injury Compensation Act. The responsibility shall cease upon resolution and payment of the statutory claim or work injury compensation.</p>
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### **3. Research Objective**

The overarching goal of this research is to explore and understand the housing conditions of the migrant workers at TCRP. Specifically, this research aims to:

- Identify the demographic, economic and social characteristics of the TCRP population
- Explore the types of accommodation and the conditions where the TCRP members live
- Identify and understand factors governing TCRP members' choice of housing
- Develop and suggest policies to improve housing conditions for migrant workers with injuries and other issues.

### **4. Concept of Living Conditions and the Scope of this Research**

Eric Allardt (1975) represents living conditions by two dimensions: welfare and happiness as one dimension, and quality of life as the other dimension. Allardt's model exposes the complexity involved in measuring living conditions; it even requires the measurement of material resources and social and environmental relationships. In other words, a study of living conditions could include research on social health, mental health, physical health, ethnic identity and social relationships.

Due to time and budget constraints, this research is limited to housing conditions. Basically, this study investigates the type of housing accommodation chosen by the TCRP population, the reasons for this choice of accommodation and the conditions of the living units.

## **5. Research Methodology**

The survey method was employed to gather data for this study. A survey information form was prepared in three languages: English, Bengali and Tamil (see Appendix 1). An English language questionnaire was developed (see Appendix 2). It consisted of a total of 20 questions in three areas (migrant worker's status, employment, and housing situation). The convenience sampling method was employed whereby migrant workers who came for meals at TCRP were randomly approached, shown the survey information form and interviewed once permission was granted. Interviews were carried out during the TCRP meal programmes at two locations, Istana Restaurant (Rowell Road) or Alankar Restaurant (Dunlop Street), between 7.30 am and 9.30 am and between 6.30 pm and 8.30 pm on weekdays. This study also refers to monthly meal card data gathered by TRCP. The meal card data include information on the type of injury, hospital, lawyer for all the participants in the meal programme.

The survey was carried out over a two-month period, from 18 April to 27 June 2013. A pilot survey of 20 respondents was carried out prior to the commencement of the full-scale survey. Information obtained in the pilot was used to refine the survey questionnaire mainly in terms of structure, content and flow of information gathered.

The full-scale survey will be referred to as the Cuff Road Housing Condition 2013 Survey (CRHC2013 Survey). Data collected from the survey were analysed using Excel 2007.

The 163 respondents interviewed in the survey make up 25 percent of the 610 members registered in TCRP as at November 2012.

## 6. Findings

### 1) Personal Particulars and Status of Migrant Workers

#### a) Country of Origin

A total of 163 migrant workers who came for the TCRP were interviewed; 65 percent is Bangladeshi and the rest are Indian (see Table 2). As of November 2012, 82 percent of TRCP members were from Bangladesh. However, the Bangladeshi workers are underrepresented in the survey.

The higher involvement of Tamil-speaking interviewers led to the higher number of Tamil respondents in the survey.

**Table 2 Number of Respondents by Nationality**

Nationality	Number of Men at TCRP October-November 2012*	Number of Men in CRHC2013 Survey, April-June 2013
Bangladeshi	502 (82%)	106 (65 %)
Indian	108 (18%)	57 (35 %)
Total	610 (100%)	163 (100%)

\* Source: Debbie Fordyce, 2013, <http://twc2.org.sg/2013/02/16/who-eats-with-the-cuff-road-project-and-why/>, CRHC2013 Survey

#### b) Type of Pass

The respondents in this study held either work permits or special passes. While work permits enable workers to be employed in Singapore, special passes allow workers to remain in Singapore (after their work permits are terminated) for the period of their medical treatment and case investigation. Special passes with serial numbers prefaced with AD and AE are issued to workers with injuries. Those with serial numbers beginning with EI (employment investigation) are issued to workers who are involved in illegal deployment or similar situations requiring lengthy investigation. Those with special passes with serial numbers prefaced with AC, AD and AE are issued to

workers with injuries are allowed to remain in Singapore for the purpose of work injury compensation. These passes are issued by the Ministry of Manpower (MOM) and must be extended regularly, usually every two weeks. Workers who have overstayed and/or who are caught working illegally are issued special passes with serial numbers prefaced with SP by the Immigration & Checkpoints Authority of Singapore (ICA). A respondent's special pass number indicates the initial issue that the man is facing; there may be other issues as well. For example an injured worker with an AD special pass may also have salary issues; he may remain on the AD special pass until all his issues are resolved.

An employer who wishes to cancel an employee's work permit may submit a cancellation request online. The request will only be approved if the employer does not owe any wages to the worker. However, cancellation of work permits through WP Online is not allowed for foreign workers who are required to remain in Singapore by MOM's Foreign Manpower Management Division, Work Injury Compensation Branch and/or Labour Relations Department. In such cases, the employers are required to approach the MOM Services Centre if they wish to cancel work permits. Since it is not compulsory for employers to cancel the work permits of injured workers or of those with salary issues, some employers do not do so until required.

More than two-thirds of the respondents interviewed in the CRHC2013 Survey are holding a special pass starting with serial numbers prefaced with AD, which indicates a work injury case (see Table 3). These workers, all of whom were injured during their work in Singapore, have left their employers, had their work permits terminated and have been issued with special passes.

**Table 3 Respondent's Type of Pass by Nationality**

Type of Pass	Respondent's Nationality					
	Bangladeshi		Indian		Total	
	No.	%	No.	%	No.	%
MOM special pass starting with AD	80	75	35	61	115	70
MOM special pass starting with EI	4	4	2	4	6	4
ICA special pass starting with SP	2	2	3	5	5	3
Work permit	20	19	17	30	37	23
Total	106	100	57	100	163	100

Source: CRHC2013 Survey

Out of the 37 workers who have work permits, 35 reported having injuries and the other two have salary issues (see Table 4).

**Table 4 Respondent's Reason for Leaving Employment by Type of Pass**

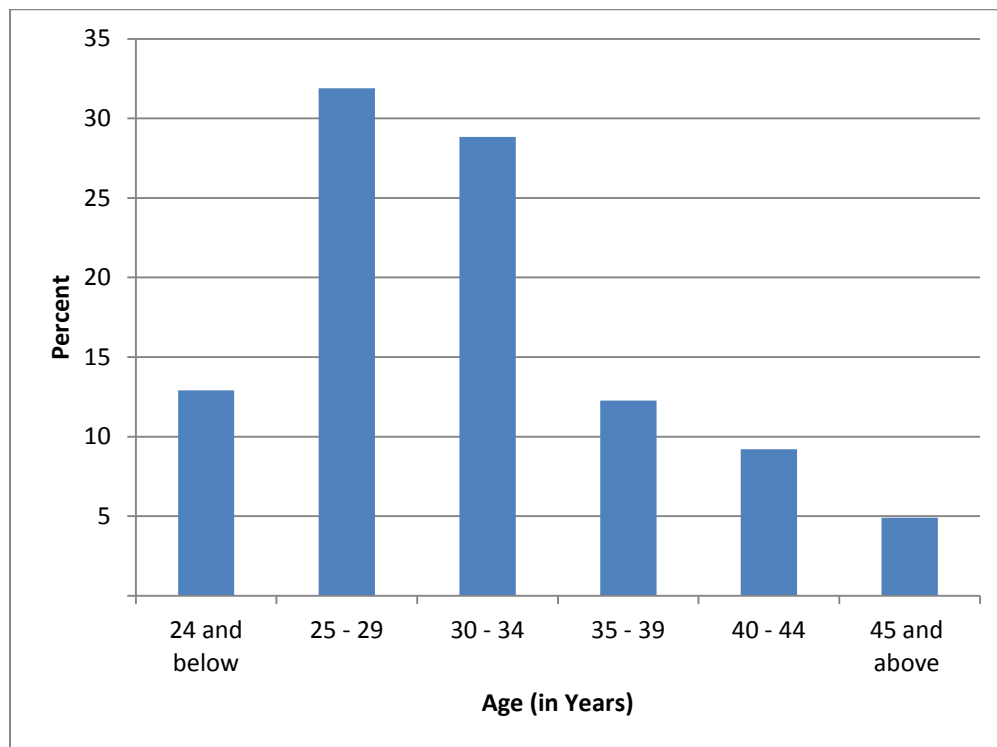
Reason for leaving employment	Type of Pass				
	MOM special pass starting with AD	MOM special pass starting with EI	ICA special pass starting with SP	Work permit	Total
Work injury	115	1	1	35	152
Salary dispute	-	2	1	2	5
Illegal deployment/investigation	-	2	2	-	4
Combined	-	1	1	-	2
	115	6	5	37	163

Source: CRHC2013 Survey

c) Age Distribution

The average age of respondents in the Cuff Road Housing Condition 2013 Survey is 31 years (the minimum age is 19 and the maximum age is 51 years). About 60 percent of respondents are in the 25 to 34 years of age category (see Figure 2).

**Figure 2 Number of Respondents by Age Group**



Source: CRHC2013 Survey

d) Marital Status

Forty-five percent of the respondents are single, while the others are married. Sixty percent of respondents from India and half of those from Bangladesh are married. In other words, at least three in five Indian and one in two Bangladeshi respondents have a wife (and probably children) as dependents, in addition to their birth family.

e) Highest Level of Education and Other Qualifications

Bangladesh and India have similar education systems which are followed by the majority of the people in each country. The education systems are divided into levels—lower primary, upper primary, secondary, higher secondary, and tertiary, with minor differences in the grade grouping by level (see Table 5).

**Table 5 Levels of Education in Bangladesh and India**

Bangladesh	India
Primary (Years 1 to 5)	Lower Primary (Years 1 to 5)
Junior (Years 6 to 8)	Upper Primary (Years 6 to 7)
Secondary (Years 9 to 10)	Secondary (Years 8 to 10)
Higher Secondary (Years 11 to 12)	Higher Secondary (Years 11 to 12)
Tertiary	Tertiary

More than half the respondents had completed at least Year 10. In terms of nationality, 63 percent of Bangladeshi and 59 percent of Indian workers interviewed had completed a minimum of Year 10 education (see Table 6). Having a degree may make one overqualified for a job in the low-skill sectors. Six percent of the respondents in this study are degree holders who willingly took up jobs in the construction or marine sectors (except for one respondent whose agent led him to expect a job commensurate with his degree).



**Table 6 Level of Education by Nationality**

	Bangladeshi		Indian		Total	
	No.	%	No.	%	No.	%
No education	1	1	2	4	3	2
Year 2	1	1		-	1	1
Year 3	-	-	1	2	1	1
Year 4	1	1	-	-	1	1
Year 5	4	4	1	2	5	3
Year 6	7	7	6	11	13	8
Year 7	3	3	3	5	6	4
Year 8	9	8	4	7	13	8
Year 9	7	7	7	12	14	9
Year 10	35	33	15	26	50	31
Year 11	9	8	-	-	9	6
Year 12	21	20	11	19	32	20
Diploma	3	3	2	4	5	3
Degree	5	5	5	9	10	6
	106	100	57	100	163	100

Source: CRHC2013 Survey

Survey results showed a clustering of workers by education level in different employment sectors (see Table 7). Those who are employed in the construction sector have higher qualifications (43 percent have completed at least Year 11) than those who are employed in the marine sector (only 11 percent have completed at least Year 11).

**Table 7 Employment Sector by Level of Education**

	Construction		Marine		Other		Total	
	No.	%	No.	%	No.	%	No.	%
Below Year 10	32	28	22					
Year 10	32	29	17	39	1	14	50	31
Year 11	8	7	1	2			9	6
Year 12	29	26	3	7	0		32	20
Diploma	4	4			1	14	5	3
Degree	7	6	1	2	2	29	10	6
	112	100	44	100	7	100	163	100

Source: CRHC2013 Survey

Singapore requires all foreign workers joining the construction sector to first have passed a basic skills test ; the Skills Evaluation Certificate (SEC) or the Skills Evaluation Certificate Knowledge (SECK),. There is no provision for unskilled workers in this sector, unlike the Marine and Process sectors which are allowed to recruit unskilled workers in addition to skilled ones. Thus workers who have not completed the training course or who have failed the test are still able to look to sectors other than construction for work. Working knowledge of English is required for workers to do the SEC or SECK trainings. Those with lower levels of education may not have had the chance to acquire basic English speaking skills.

The basic salary for the South Asians of \$20-\$22/day in the construction sector is slightly higher than that of \$15-\$17/day in the marine sector. This difference could be due to the basic skills test that construction workers have passed.

f) Lawyer

The April 2013 TCRP meal card data shows Yeo Perumal Mohideen Law Corporation and APAC Law Corporation as the top two law firms chosen by injured workers; these firms represent about one out of every five workers. However, the CRHC2013 Survey data shows that among the 148 who sought a lawyer's assistance, more than one-fourth are with Yeo Perumal Mohideen Law Corporation (see Table 8). The overrepresentation of Indian workers sampled in the CRHC2013 Survey (about 56 percent are represented by Yeo Perumal), explains this.

Although injured workers have the option of forgoing a lawyer and approaching MOM directly for assistance with their cases under the Work Injury Compensation Act (WICA), only four percent of those interviewed in the CRHC2013 Survey did so.

**Table 8 Number of Respondents by List of Lawyers**

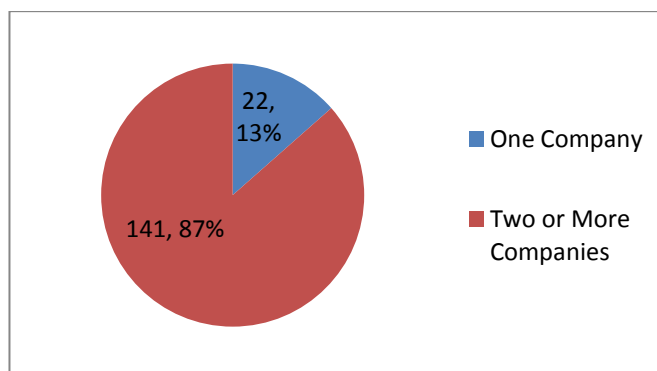
	CRHC2013 Survey		Data from TCRP Meal card in April 2013	
	Frequency	Percent	Frequency	Percent
Yeo Perumal Mohideen Law Corp	37	24	92	17
K Ravi Law Corporation	17	11	45	9
HAR Associates	16	10	54	10
Joseph Chen & Co	16	10	67	13
APAC Law Corp	16	10	92	17
Dominion LLC	11	7	30	6
HOH Law Corp	10	6	23	4
S K Kumar Law Practice LLP	10	6	33	6
Charan & Co	5	3	19	4
Cosmas LLP	2	1	16	3
Other lawyers	8	6	52	10
No Lawyer	6	4	4	1
Total	154	100	527	100

Source: CRHC2013 Survey

g) Total Number of Companies / Years Worked in Singapore

On average, the respondents in this survey have worked for two companies and at least four in five had worked for more than one company in Singapore since their first arrival (see Figure 3).

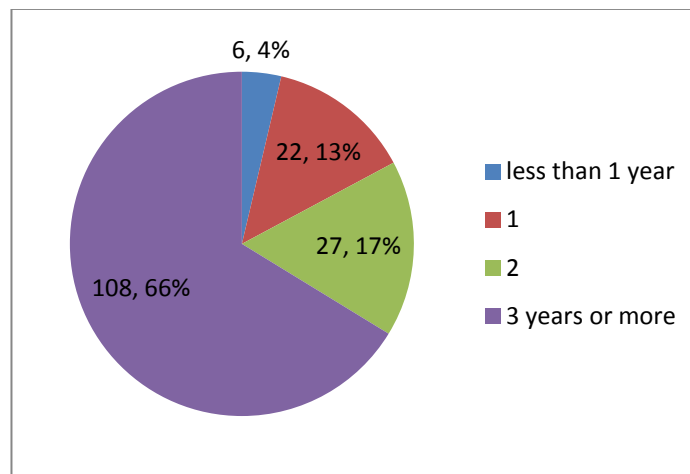
**Figure 3 Number of Companies Worked**



Source: CRHC2013 Survey

Almost 17 percent of respondents interviewed had worked for one year or less at the time of interview. Being unable to work as a result of injuries or salary issues in the first year of a work contract may impede workers' ability to pay off debts incurred to secure their jobs in Singapore<sup>2</sup>.

**Figure 4 Number of Total Years Worked in Singapore Before Change in Employment Status**



Source: CRHC2013 Survey

The survey showed that a worker's time in Singapore before his injury (or before lodging a salary complaint) is only a few months for four percent of workers interviewed (first time migrant workers). However, on average, respondents had worked for five years, with a maximum of 17 years of work. During this period they would have renewed their contract several times and could have changed jobs and employers.

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<sup>2</sup> "The average reported intermediary fee recovery time was 17.5 months" for Bangladeshi workers, a survey conducted by TWC2 in 2011 found (TWC2; 17, 2012)

### 3) Nature of Injury

#### a) Injury Date

More than two-thirds of injuries reported by 153 respondents occurred prior to January 2013 (see Table 9). To date (July 2013), these workers have been on the TCRP meal program for a minimum of six months.

**Table 9 Number of Respondents by Month of Injury**

	Frequency	Valid Percent
Before July 2011	2	1.3
July - Dec 2011	8	5.2
Jan - June 2012	26	17.0
July - Dec 2012	61	39.9
Jan 2013 - June 2013	56	36.6
Total	153	100.0
	Frequency	Valid Percent

Source: CRHC2013 Survey

About 32 percent of the injured workers have been with TCRP for seven to twelve months, and about 20 percent have been on TCRP for more than one year (see Table 10). A descriptive analysis shows that, on average, an injured worker spends eight months on TCRP (minimum one month and a maximum of 33 months).

**Table 10 Months from Injury to Last Day of Survey (27 June 2013)**

In Months	0 - 3	4 - 6	7 - 9	10 - 12	13 - 15	16 - 18	19 - 21	22 - 24	more than 24	Total
Frequency	37	37	24	24	15	6	4	3	3	153
Percent	24	24	16	16	10	4	3	2	2	100

Source: CRHC2013 Survey

b) Type of injury

Injuries related to the hand are the most commonly reported injuries by the respondents, followed by multiple injuries and back injuries (see Table 11).

**Table 11 Number of Respondents by Type of Injury**

	Frequency	Valid Percent
Hand	41	27
Multiple Injuries	37	24
Back	35	23
Leg	26	17
Other body parts	7	5
Eye	5	3
Head	2	1
Total	153	100

Source: CRHC2013 Survey

Those who worked in the construction sector suffered more hand injuries, while back injuries and multiple injuries were the main types of injuries among those who worked in the marine sector (see Table 12).

**Table 12 Injury by Employment Sector**

	Construction		Marine		Others		Total	
	No.	%	No.	%	No.	%	No.	%
Hand	31	29	7	17	3	75	41	27
Multiple injuries	23	21	13	31	1	25	37	24
Back	22	21	13	31	-	-	35	23
Leg	19	18	7	17	-	-	26	17
Head	2	2	0	-	-	-	2	1
Other body parts	6	6	1	2	-	-	7	5
Eye	4	4	1	2	-	-	5	3
	107	100	42	100	4	100	153	100

Source: CRHC2013 Survey

c) Hospital Visited

Tan Tock Seng Hospital treats half of the migrant workers interviewed in the survey (see Table 13). Injured workers have no say in the hospital they are taken to after an accident. However should there be situations where they change a hospital, TTSH is often the preferred hospital due to its proximity to Little India and easy access by MRT, bus or walking.

**Table 13 Number of Respondents by Hospital**

	Frequency	Percent
Tan Tock Seng Hospital	77	50
Alexandra Hospital	19	12
National University Hospital	15	10
Singapore General Hospital	15	10
Changi General Hospital	13	8
Khoo Teck Puat Hospital	10	6
West Point Hospital	3	2
Others	3	2
	155	100

Source: CRHC2013 Survey

**4) Most Recent Employment Patterns**

a) Sector of Employment

More than two-thirds of the respondents interviewed had their last job in the construction sector, one-fourth in the marine sector and the rest in other sectors (for example, kitchen assistants, cleaning services) (see Table 14). The CRHC2013 Survey shows that the percentage of Bangladeshi workers in the marine sector is double that of Indian workers.

**Table 14 Employment Sector by Nationality**

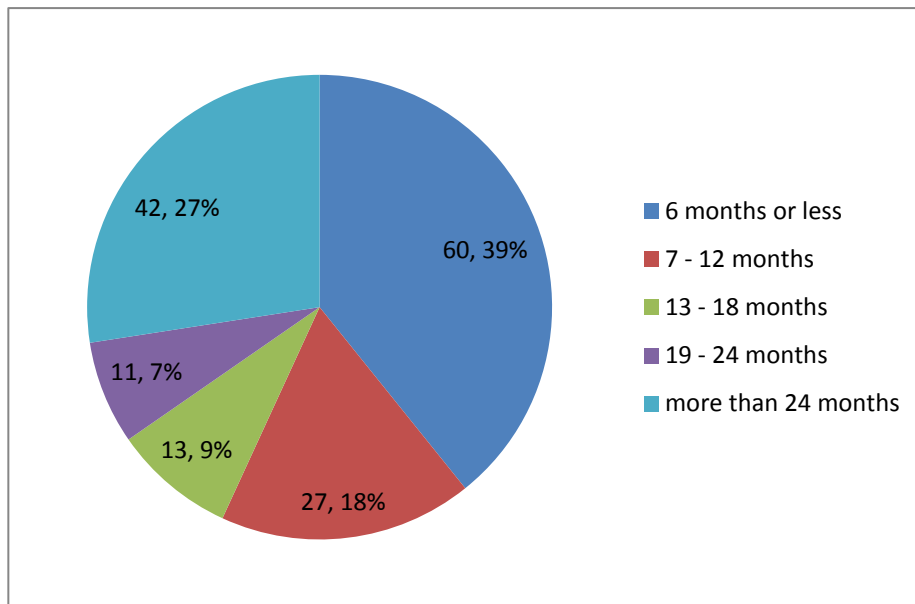
	Bangladeshi		Indian		Total	
	No.	Percent	No.	Percent	No.	Percent
Construction	68	64	44	77	112	69
Marine	35	33	9	15	44	27
Other	3	3	4	7	7	4
	106	100	57	100	163	100

Source: CRHC2013 Survey

b) Duration Worked

Almost two in five respondents have worked only six months or less in their most recent job before their injuries (see Figure 5).

**Figure 5 Months Worked in Most Recent Job Until the Month of Injury**



Source: CRHC2013 Survey

Just under 60 percent of the respondents worked one year or less before their injury in their most recent job. Some workers left their workplace immediately



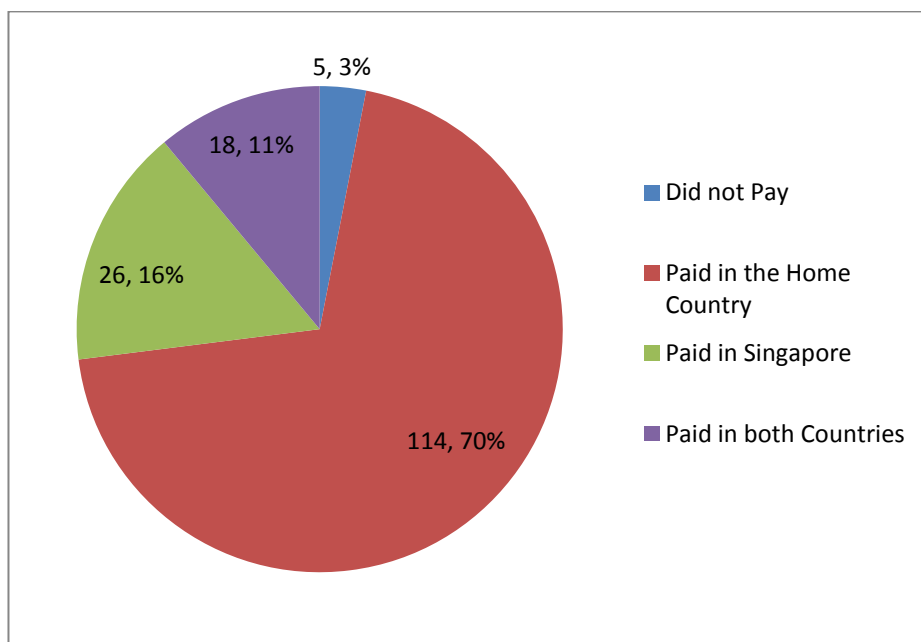
after their injury. Others continued to work for a period of time before leaving the company and may still hold a valid work permit.

c) Agent Fees (both in the home country and in Singapore)

Agent fees refer to the fees borne by migrant workers to secure jobs in Singapore. In addition to agents' fees the construction workers also have to pay the necessary training fees and test fees to obtain the SEC.

Ninety-seven percent of the workers interviewed paid agent fees to secure their most recent employment. More than two-thirds paid agent fees in their home country (see Figure 6).

**Figure 6 Countries in which (Most Recent) Agent Fees were Paid**



Source: CRHC2013 Survey

The 158 workers who paid agent fees<sup>3</sup> to secure a job in Singapore, paid between SGD300 and SGD15,400, with an average of SGD5100. Those who worked in the marine sector paid almost SGD2000 more than those who worked in the construction sector (see Table 15). The sectoral influence is noticed once again as the Bangladeshis (a higher proportion of whom are employed in the marine sector) paid on average SGD1700 more than their Indian counterparts.

**Table 15 Agent Fees by Nationality, Employment Sector & Where Fees Were Paid (in SGD)**

	No.	Minimum	Maximum	Trimmed Mean <sup>4</sup>
<b>Nationality</b>				
Bangladeshi	105	500	15412	5605
Indian	53	300	7818	3885
<b>Sector of Employment</b>				
Construction	109	300	15412	4346
Marine	44	500	10959	6554
Other	5	3000	8000	5831
<b>Where agent fees were paid</b>				
In home country	114	300	15412	5259
In Singapore	26	1400	8000	3352
In both countries	18	500	12900	5883

Source: CRHC2013 Survey

<sup>3</sup> Conversion rate per SGD (yearly average – mid range (between bidding and asking rate) for the year in which workers began their most recent employment, as shown below, is used to convert the agency fee provided in the home country's currency.

	Bangladeshi Taka	Indian Rupees		Bangladeshi Taka	Indian Rupees
2005	36.5	26.5	2010	51.1	33.6
2006	43.2	28.5	2011	58.4	37.4
2007	45.7	27.4	2012	65.6	42.9
2008	48.5	30.9	2013	62.9	44.2
2009	47.4	33.5			

<sup>4</sup> In this study, trimmed mean refers to the ordinary mean after discarding 5 percent of sample at the high and low end. This is to exclude the extreme cases.

Migrant workers who paid their agent fees in Singapore paid approximately SGD 2500 less than those who paid in their home country or those who paid in both places (see Table 14). The strength of a network (a possible future area of research) is noted here, where those who paid in Singapore often found their employment through their friends, previous employers or family members in Singapore.

Correlation test indicates a weak negative relationship ( $r=-0.269$ ) between the number of years worked in Singapore and the amount of agent fees paid. In other words, those who have worked longer in Singapore paid lower agent fees for their most recent employment, compared to workers who arrived more recently. The correlation test also indicates a weak negative relationship ( $r=-0.273$ ) between the number of companies worked for in Singapore and the amount of agent fees paid.

d) Average Monthly Earnings

The migrant workers interviewed in the CRHC2013 Survey earned a monthly average of SGD 855, ranging from a minimum of SGD 200 to a maximum of SGD2100. About three in five workers interviewed earned between SGD500 and SGD999 per month in their most recent employment (see Table 16).

**Table 16 Average Monthly Earnings (in SGD)**

	Frequency	Percent	Valid Percent
499 or less	12	7.4	7.5
500 - 999	98	60.1	61.3
1000 - 1499	48	29.4	30.0
1500 and above	2	1.2	1.3
Total	160	98.2	100.0

Source: CRHC2013 Survey

Singapore does not have a poverty line income. However, either SGD 1000 or 1500 are often used as a poverty indicator in discussions (Jacqueline Loh, 2011). When applied to this study, these indicators place between 61 and 91 percent of the respondents below the poverty line. In reality, the number below the poverty line will be higher if we consider the basic wage alone minus deductions. The average monthly wage here includes 3-7 hours of overtime

each day. Furthermore, migrant workers are not given the 13<sup>th</sup> month bonus as salaried workers in Singapore are.

The trimmed mean shows no significant difference in wages between the Bangladeshi and Indian workers. However, as expected, the construction workers (due to their skill recognition) earned almost SGD 100 more per month than the marine workers (see Table 17).

**Table 17 Wages Earned by Nationality and Employment Sector (SGD)**

	Minimum	Maximum	Trimmed Mean
<b>Nationality</b>			
Bangladeshi	200	1260	843
Indian	420	2100	839
<b>Employment Sector</b>			
Construction	250	1300	872
Marine	200	1500	761
Others	500	2100	985

Source: CRHC2013 Survey

However, when respondents' average wages are compared to median wages (the only available data) earned by Singapore citizens for selected jobs in the construction sector (see Table 18), the migrant workers interviewed in the CRHC2013 Survey are found to be in the lower 50 percentile of wage earners for similar jobs.

**Table 18 Median Basic Wages for Selected Occupations**

Job Description	Median Basic Wages
Brick Layer / Block Layer	1760
Floor / Wall Tiler	1145
Plasterer	1200
Welder	1900

Source: Ministry of Manpower, *Singapore Yearbook of Manpower Statistics 2012*

A weak positive relationship (correlation test  $r=0.248$ ) is found between average monthly wages earned and number of years worked in Singapore.

The ratio between total agent money paid and average monthly wages showed that the Bangladeshi workers have to work seven months, two months more

than the Indian workers, to recover the money they paid their agents to secure a job in Singapore (see Table 19). While it will take five full months of wages to pay their agent fees for those who work in the construction sector, the marine workers require about nine months of wages. It should be noted that these repayment periods being based on full months wages do not reflect the actual period of repayment. The actual period will be much longer as we would need to consider living expenses, amount sent to families, training fees and other costs.

**Table 19 Ratio of Monthly Wages to Agent Fees**

	Trimmed Mean Agent Fees	Trimmed Mean Monthly Wages	Number of Months of Wages Required to Pay Agent Fees
<b>Nationality</b>			
Bangladeshi	5605	843	7
Indian	3885	839	5
<b>Sector of Employment</b>			
Construction	4346	872	5
Marine	6554	761	9

Source: CRHC2013 Survey

As stated earlier, the respondents in the CRHC2013 Survey have spent (at the time of the interview) an average of eight months on the TCRP waiting for their cases to be resolved. The opportunity cost or lost salary during the time that the worker is unable to work is approximately SGD 7200 (given an average monthly wage of SGD900). While some workers may recover a portion of their lost income through their medical leave wages (MC wages), many will not receive any MC wages. Also, the work injury compensation payments may not match the workers' lost income or help them to recover their agent fees. A point to note here is that the work injury compensation payment is an amount calculated based on the extent of permanent injury suffered by the worker; while the amount is intended to compensate the worker for lost income, it is not meant to settle agents dues, nor does it help with the lengthy period spent waiting in Singapore when the employer does not provide housing and maintenance as required.

## 5) Living Arrangements and Housing Conditions

Case 88 reported, “I do Ali Baba sleep, no need to pay rent, I find spaces to sleep, my friend works at night and I sleep at his place.” This is one of the most striking answers given by a respondent when asked, “Where do you currently live?” Choosing a place to stay is not an easy task when you are not employed and faced with injuries or other issues.

### a) Type of Accommodation

More than two-thirds of the respondents lived in dormitories and ten percent lived in construction sites prior to their change in employment status (see Table 20). While employed, migrant workers are more likely to stay in accommodation provided by their employers which is often located close to their workplace. However, no respondents stayed at dormitories or construction sites after their change in employment status. In fact, shophouses topped the list with almost four in five migrant workers living in these units after their change in status. While three percent had no permanent place (they spent their nights with different friends or lived on the streets), around ten percent lived in HDB flats or other private accommodation after their change in employment status.

**Table 20 Type of Accommodation: Prior and Current (n=163)**

	Prior		Current	
	No.	Percent	No.	Percent
Construction site	17	10	-	-
Dormitory	111	68	-	-
Shophouse	6	4	142	87
Others (for example, HDB flats, condos, storerooms, security house, factory )	28	17	16	10
No place / No specific place	1	1	5	3
	163	100	163	100

Source: CRHC2013 Survey

The respondents moved on average 1.4 times since they left their employment (see Figure 7). About 54 percent moved only once since their change in

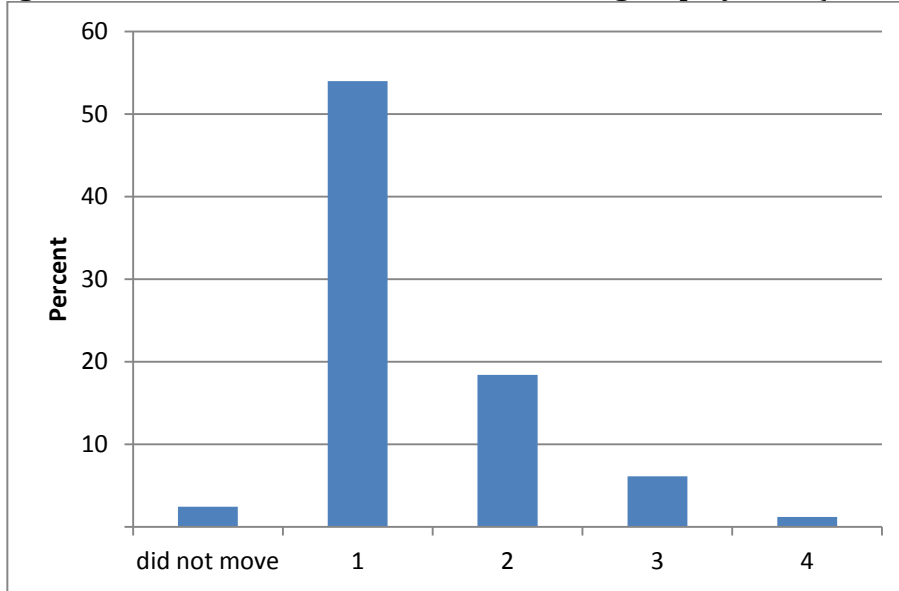
employment status. About three percent did not change their accommodation, they had previously lived in private accommodation while working and continued to do so after filing their cases with MOM. Only one respondent still lives in the accommodation provided by his employer.

He still stays at his employer's place, without approval however. The boss has asked him to leave, but he didn't know where to go, so, continued to sleep in another room with countrymen and pays rent for this private accommodation. (Case 8)

My boss doesn't know I am still staying at company's accommodation. My manager pays my rent and I guess he didn't inform my boss. (Case 110)

Source: CRHC2013 Survey

**Figure 7 Number of Times Moved Since Leaving Employment (n=134)**



Source: CRHC2013 Survey

Only 28 percent said that they had been offered accommodation after their injuries, mostly by employers and sometimes by MOM. The others were either not sure or said no. However, many stayed at their employer-provided accommodation for a while after their injury before making their decision to move.

Most migrant workers stated fear of being forcibly repatriated as the reason for leaving the place where they lived while they were working. While some received threats from their employers, others were advised by colleagues and friends to leave. Although employers are required to provide accommodation for workers on medical leave, many workers choose not to stay due to the strained relations with their employers or the inconvenience of the location. The option of living at employer-provided accommodation is definitely not available to those who have lodged complaints against their employers in relation to unpaid salaries or unlawful deductions as this act served to sever ties with their employers. Men who have engaged a lawyer to assist in their work injury compensation claim can also be said to have severed ties with their employers in the same way. Their lawyers would be acting for them in making claims for back salary and deductions and MC wages. (see cases below).

MOM said ask boss [for housing]. Boss didn't give. (Case 6)

But after WICA filed, moved out, was not aware that company has to provide accommodation. (Case 11)

Changi Hostel, stayed seven months, left after felt like company tried cheating. My employer was charged for having too many people staying at the hostel at Sungei Kadut, later moved to Changi Hostel and Murai Lodge. (Case 20)

MOM suggested that I find a place to stay and when I did, they got my company to pay rent. (Case 25)

Stayed at company accommodation February to March, for about a month, moved to avoid company deduction for housing. (Case 37)

Stayed for 15 days, stop work, continued to stay, things got thrown out and was told to go. (Case 57)



Stayed with the company about six months after the accident. Left because of boss problem. They wanted to send me back before treatment completed. (Case 81)

Six months after injury, boss didn't claim insurance, so I left. (Case 83).

Nine month stayed there, left at tenth month, the company is nice and asked me to stay, but I left to file a case. (Case 108)

During 15 days MC stayed at employer's, took a day off and got 100 dollars deducted, so I left. (Case 120)

Not boss, but MOM offered me accommodation. (Case 131).

Boss tried to send me home, I called the police. (Case 135)

Boss didn't take me to the hospital, three days' rest, bosses brought me and locked me up. I escaped. (Case 149)

Source: CRHC2013 Survey

In addition, inconvenience was also stated as a reason for leaving the accommodation in which they lived during their most recent employment.

Hospital nearby lawyer's office. (Case 15)

Stayed at a workshop, too noisy and too much of work going on. Stayed for seven months and then left. (Case 61)

Moved out because boss was not paying for my MC and medical expenses. (Case 63)

Dorm had no *makan* (food), so I left the place. (Case 82)

Stayed there three months, they didn't help me with medical transport. I got a lawyer and left. (Case 109)

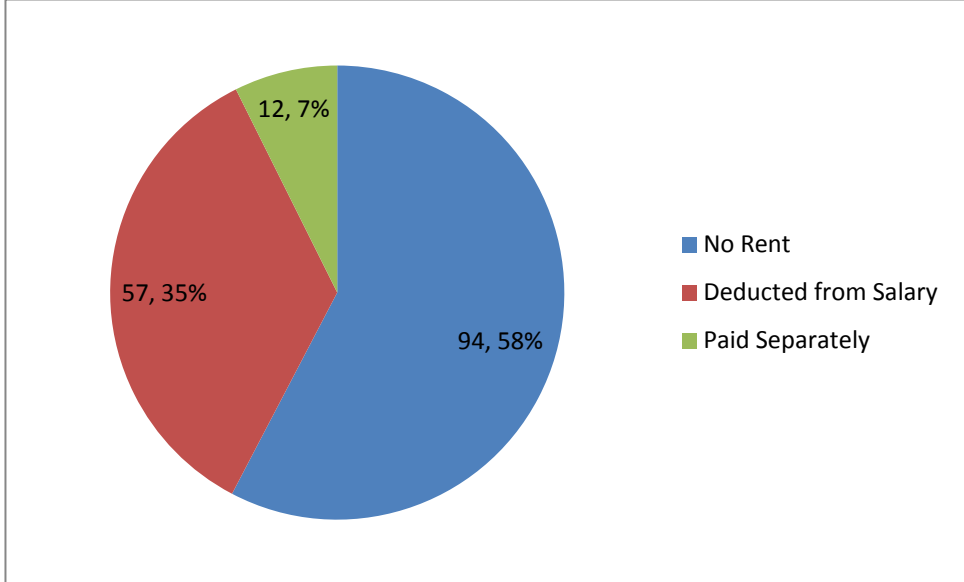
Knocked a pipe, slipped and fell. Stayed at the company accommodation for two months, fourth floor, unable to walk down with a cast on leg. I paid and asked someone to cook, boss unhappy with my MC. Got scolded too. (Case 142)

Source: CRHC2013 Survey

b) Rent (in Dollars)

The survey asked about rent paid for accommodation during the time the respondents were working, and the rent paid once their employment status changed due to injury, salary claim or employment investigations. More than half did not pay any rent for the units in which they lived prior to leaving their employers (see Figure 8). The rest either had their rental fees deducted from their salary or paid separately.

**Figure 8 Methods by Which Rent Was Paid During Most Recent Employment**



Source: CRHC2013 Survey

A total of 162 respondents paid an average of SGD 104 monthly in rent (with a minimum of SGD 20 and a maximum of SGD 300) for the units in which they

lived during their most recent employment. The rental costs may have included all or some of the utility costs in the living unit, such as the costs for water, electricity and for using washing machines. Rental costs made up 10 to 30 percent of respondents' monthly wages.

The type of units where respondents lived (whether a dormitory, shophouse, private accommodation or others) did not influence the amount of rent incurred, as the cost of accommodation was simply influenced by the company's policies. However, the costs differed by sector of employment. While construction workers paid an average of SGD 80 per month, the marine workers paid an average of SGD 120.

Once the migrant worker's employment status changed due to injury or employment investigations, approximately 12 percent did not bear any costs for the unit in which they lived. Some lived with their family members or friends. A few slept in the street and a few had their rental costs taken care of by generous friends or relatives. The other 78 percent (n=144) paid monthly rent.

The average monthly rent for the unit where they lived at the time of interview was SGD 211, with a minimum of SGD 150 and a maximum of SGD 320. Only 10 percent of the 144 respondents who claimed to pay any rental money, paid SGD 250 or more. It was widely mentioned that an air-conditioned unit cost approximately \$250 or more. No relationship was found between the number of people per toilet and the rent. In other words, workers who are paying more are not paying to limit the number of people using a toilet, but probably for other factors such as air-conditioning and number of persons per room.

Most workers used their own money, either their MC wages or their savings, to pay their rent after their change in employment status (see Table 21). Lawyers were the next source tapped for rental expenses, followed by family and friends. Only 11 workers used a combination of these sources.

**Table 21 Source of Rental Fees**

Source	Number	Percent
Lawyer	40	24
Friend	32	19
Own Money	54	32
Family	35	21
Others (loan, sponsor)	9	4

Source: CRHC2013 Survey

Yeo Perumal Mohideen Law Corporation facilitated the highest number of loans to clients to pay rent for accommodations, followed by K Ravi Law Corporation (see Table 21). Ninety percent of those who listed their lawyers as their source of income are workers from India.

**Table 22 Loans Given by Law Firms**

	No	Valid Percent
Yeo Perumal Mohideen Law Corp	24	60
K Ravi Law Corporation	12	30
Others	4	10
	40	100

Source: CRHC2013 Survey

c) Quality of Housing Conditions

The number of men sharing a toilet was used as an indicator of quality of their housing. Prior to leaving their employers, 132 respondents reported sharing a toilet with, on average, 16 other respondents. However, the number did not differ much as they shared a toilet with 17 other respondents where they lived now. It was noted that respondents lived in large accommodation units and shared many toilets with a large number of other workers prior to their change in status (for example 18 rooms, 12 respondents per room and 30 toilets). Now, they live in smaller units and share their units with fewer people, and in most cases, share only one toilet (5 rooms, 4 respondents per room and 1 toilet).

In conversations about the quality of life at their accommodation, the respondents generally mentioned bed bugs as a problem which often keeps them awake at night. One man slept in the corridor to get better ventilation and

to avoid bed bugs. Many respondents reported that they had no windows in their rooms and depended on a single table fan shared with others for ventilation. The respondents are not allowed to cook in the shophouse units where 87 percent of our survey respondents lived. In fact, many happily recalled memories of cooking with their colleagues at their dormitories before their change in employment status.

In addition, respondents were also asked if they had a secure place to store their belongings. Seventy-seven percent thought that they had secure storage for their belongings where they lived when working, whereas only 55 percent felt the same about their current accommodations.

Mostly kept our things in the bag, always spent time at home. (Case 24)
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Source: CRHC2013 Survey

#### d) Reasons for Choosing the Current Place of Accommodation

Boon Lay, Geylang, Jalan Papan, Jurong, Keppel, Kranji, Lim Chu Kang are the locations where many of the respondents lived before leaving their employer-provided accommodation. However, at the time of interview ninety-three percent (from a sample of 158 respondents) lived in Little India and neighbouring areas.

The respondents gave various reasons for their current choice of accommodation. The reasons can be classified into geographic (proximity to MOM, hospitals, places of worship, Dibashram, law firms), social (friends, family and social networks) and physical need (free food, place to live). Many mentioned that Little India is the only place where they can find cheap accommodation.

Ran away from boss's house. Food, don't need public transport, save money. Close to everything I need. (Case 7)

Near MOM, hospital, this is a middle place. (Case 25)

Employee at the lawyer's office suggested that I stay in this area. (Case 31)

Availability of accommodation, social network effect, village in Bangla, financial assistance from friends. Sunday effect. (Case 34)

Go to doctor, MOM, lawyer, very easy, all things I need very near for me, Near *makan*, very important this one. (Case 45)

Lawyer suggested. (Case 50)

Friends informed the availability of rental places. (Case 64)

So many friends here, I have been visiting this place on Sundays. (Case 67)

Everything is here, *makan* give. (Case 91)

Many friends and Bangla man in the area. (Case 114)

Source: CRHC2013 Survey

## 7. Conclusion and Policy Implications

The main finding to emerge from this study of housing conditions of workers in TCRP is that it is an issue that each worker is left to resolve on his own. Only 28 percent of workers in our study had been offered accommodation after their injuries. Many were unaware that their employers were required to provide them with accommodation.

The circumstances they were in often made a continued stay in the employers premises an untenable proposition. Circumstances such as:

- the employer would rather the space be freed up for a productive worker
- the worker fears forcible repatriation
- some workers have received threats from employers
- the worker may have lodged a claim for unpaid wages or unlawful deductions against the employer

In the above circumstances injured workers leave the employer-provided accommodation and seek alternatives. The shophouses in Little India are the overwhelming choice (87 percent) for most of these workers. Overall 93 percent of respondents stay in the shophouses and the neighbouring area of Little India. Three percent had no permanent place; they spent their night with different friends or slept on the streets. In their already vulnerable situation of being injured and without income from a regular job, they have the additional challenge of having to find the money for rental. They use up their savings, turn to lawyers and friends and family to see them through the several months it takes for their WIC cases to be resolved.

Regarding quality of accommodation, our findings show that the shophouses where the vast majority stayed had issues such as bed bugs, lack of ventilation, toilet facilities such as one toilet to about 20 men, lack of a secure place to store their belongings and not being allowed to cook in the premises. Despite these challenges, the shophouses in Little India were nonetheless the choice for many as the location met the needs of these men on several fronts. Firstly it was centrally located with easy access to major government hospitals, to MOM where the men have to go regularly to renew their special passes, places of worship and lawyers' offices. It is the place where on Sundays South Asian men congregate, providing a vital source of social network and support. It is also where TCRP is based, providing food and

support. Finally it is a place where for between \$150-\$250 per month, a bed space can be rented.

Financially the respondents in this study face challenges on several fronts:

- they cannot work on a special pass
- MC money is not always regular and they will not be on MC for the whole duration of the period pending resolution of their WIC claim
- 60 percent were injured within a year of being in their most recent job hence the likelihood of agents fees still outstanding and increasing with cumulative interest on amounts due
- more than 50 percent were married with immediate families who depend on them for support
- they need money for matters such as transport and mobile phones.

The foregoing findings from our study call for clear policy measures to manage the housing of injured workers. The Employment of Foreign Manpower Act (EFMA) requires that injured workers have to be cared for by their employers. But circumstances may be such that vulnerable workers will need intervention by authorities such as MOM to ensure them the protection they are entitled to. Such intervention and management is possible. As one of our respondents said, “MOM suggested that I find a place to stay and when I did, they got my company to pay rent.”

Another factor to take into consideration is the considerable duration of time before a WIC claim is resolved and workers are able to return home. Often workers have recovered and are just waiting. If there can be a temporary job scheme that will enable them to earn a living it would go a long way to alleviate the hardship they are facing both here and back in their home countries. John Gee (of TWC2) in his paper on ‘Preparing for a new normal in employment’ (2013) also makes a call for workers with minor injuries to resume working once their long-term incapacity has been assessed.

The education level of our respondents indicates that they are fully capable of reading and understanding the WIC process if it's made available to them. If they are supported in their basic needs such as housing, they would have the stability and security to try and make their claims on their own without relying on lawyers



(90 percent of our respondents have engaged lawyers and 40 respondents say their rent is paid by their lawyers).

By the very nature of the situation they are in, injured workers need the fullest protection afforded by law and the authorities who are to administer those laws. The provisions in the EFMA require that injured workers be cared for by their employers it also makes it an offence to forcibly repatriate them (the biggest fear of an injured worker). Legislation requires that the employer 'continue' to be responsible for and bear the costs of the maintenance and upkeep of the worker pending resolution of claims. The word 'continue' would suggest that the employer is responsible throughout the period of their workers' predicament to bear this cost. However the study shows that many of the workers paid an average of SGD 104 monthly in rent (with a minimum of SGD 20 and a maximum of SGD 300) for their accommodation during their most recent employment. As this seems to be a common practice of employers, it would seem to be a gray area in the implementation of the law which merits further investigation. Another question would be - If the employers are willing to provide accommodation without cost to injured workers (who are not working), without threat of repatriation would the cost of such accommodation be recoverable from WIC?

Once they are injured and their relationships with their employers are strained, their basic needs cannot be left to their employers without adequate monitoring and management by MOM. The authorities (MOM) should look into accommodation for workers within the framework of providing them a social service and affording them the protection they are entitled to under the law. This may mean seeking a contribution from employers or sourcing for funds from the government (in the event current policies are inadequate) so that MOM can manage the accommodation of injured workers. In view of the fact that a place like Little India meets the workers' needs on several levels, proximity to the Serangoon Road area would be a reasonable consideration in housing these injured workers.

## 8. Limitations and Future Study

This is a small scale survey in a specific area of a specific sample . As with most other studies of this nature it has its limitations. The limitations of this study are:

1. The study only included those injured men and special pass holders who were in TCRP, which is based in Little India. Therefore, the study may have excluded those who are living elsewhere but have visited TCRP on an irregular basis.
2. All the migrant workers in the TCRP are from Bangladesh and India. Therefore, the results from this study and the conclusions drawn from the findings may not represent the experience of migrant workers from other countries who are in a similar situation.
3. There would be many injured workers whose employers have duly complied with the provisions 4<sup>th</sup> Schedule Part 3 of the Employment of Foreign Manpower Act (Chapter 91A) which requires an employer to be responsible for and bear the costs of the “upkeep and maintenance” of a worker while waiting for the resolution of claims under WICA. However, as was pointed out in the introduction, the injured workers who come on the TRCP are those who have been unable to find recourse within the system. This study seeks to give voice to them.

The limitations outlined above would be addressed if further research is carried out in the areas mentioned. A comparative study of a larger and wider sample of migrant workers from other countries, not on TCRP meals and cases where employers are providing care and maintenance would give us greater insight into and understanding of the issues discussed here – the housing needs of injured workers and workers who are on special passes pending resolution of their cases. Such insight will help to frame improvements to processes and procedures that are thwarting the intention of the legislature for the protection of workers as framed in the EFMA.

Another finding in this study is that migrant workers who paid their agent fees in Singapore paid markedly lower agent fees (approximately SGD2,500 less) than those who paid it in their home countries. They often found their employment through the strength of a network. This is yet another area worth exploring. Would migrant workers with a network prove to be a more stable workforce? Migrant

workers with a network would not only be less indebted, they would also have a support system in times of need.

The aforementioned limitations should not in any way diminish the gravity of the issues raised or the findings of this study and the recommendations arising therefrom.

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## 10. Appendices

### Appendix 1 – Instructions

Instruction Sheet

A Study in the Cuff Road Project (February 2013)

Aim: To get a deeper understanding of the lives of transient workers on special pass (SP); focusing in particular on housing and living conditions.

The survey may take 15 minutes to complete and requires your fullest co-operation. The study is completely confidential and whatever is reported in the study will not identify you in any way. Your responses will not be able to be traced to any individual and all steps will be taken to protect your privacy. All analysis of responses will be undertaken at an aggregate and not an individual level. Participation in the survey is completely voluntary.

### এ স্টাডি ইন দ্য কাফ রোড প্রজেক্ট (ফেব্রুয়ারি ২০১৩)

সিঙ্গাপুরের স্পেশাল পাসধারীদের জীবনযাত্রা ও আবাসস্থলের পরিপূর্ণ ধারণা নেওয়াই জরিপটির মূল উদ্দেশ্য।

জরিপটি সম্পন্ন ১৫ মিনিট সময় প্রয়োজন হবে। এক্ষেত্রে আপনার আন্তরিক সহযোগিতা একান্তভাবে কাম্য। জরিপটিতে প্রাপ্ত তথ্য সংরক্ষণে সর্বোচ্চ গোপনীয়তা রক্ষা করা হবে। রিপোর্টটি যদি কোথাও প্রকাশ করাও হয় সেখানেও জরিপে অংশগ্রহণকারীদের পরিচয় উন্মুক্ত করা হবে না। ফলে কারো পক্ষেই আপনার পরিচয় জানার সুযোগ নেই এবং আপনার দেওয়া তথ্যের পরিপূর্ণ সুরক্ষায় সর্বোচ্চ ব্যবস্থা নেওয়া হবে। জরিপ থেকে প্রাপ্ত তথ্য বিশ্লেষণ করে একটি পূর্ণাঙ্গ প্রতিবেদন তৈরি করা হবে। জরিপে অংশগ্রহণ সম্পূর্ণভাবে স্বেচ্ছাসেবামূলক।

கவ் தெரு திட்டதில் ஒரு ஆய்வு (பிப்ரவரி 2013).

நோக்கம்: சிறப்பு திட்டத்திலுள்ள நிலையற்ற

தொழிலாளிகளின் வாழ்க்கைப் பற்றி ஆழமாக

புரிந்துக்கொள்ள, முக்கியமாக அவர்களின் வீடு மற்றும்

வாழும் நிலை.

இந்த ஆய்வு, அநேகமாக 15 நிமிடம் எடுக்கும். உங்களின்

முழு ஒத்துழைப்பு எங்களுக்கு தேவை. இந்த ஆய்வு

நம்பகதன்மையுடன் செயல்படும். இந்த ஆய்வில்

சேகரிக்கப்படும் தகவல்கள் உங்களை தனி நபராக

## Appendix 2 Questionnaire

### A Study in the Cuff Road Project (February 2013)

Aim: To get a deeper understanding of the lives of transient workers on special pass (SP); focusing in particular on housing and living conditions.

Please read/explain the information on the instruction sheet to respondents.

Interviewer: \_\_\_\_\_

Date: \_\_\_\_\_

Please mark (✓) or fill the most suitable answer.

#### Part 1 Personal Particulars & Status of Worker

1. Name: \_\_\_\_\_

2. Type of pass

- MOM special pass starting with AD
- MOM special pass starting with EI
- ICA special pass starting with SP
- Work permit

3. Date Issued: \_\_\_\_\_

4. Fin Number: \_\_\_\_\_

5. Injury Date: \_\_\_\_\_

6. Nature of Injury: \_\_\_\_\_

7. Hospital : \_\_\_\_\_ Lawyer : \_\_\_\_\_

8. Age: \_\_\_\_\_

9. Contact number: \_\_\_\_\_

10. Nationality: \_\_\_\_\_

- Bangladesh
- India

11. Marital status: \_\_\_\_\_

- Single
- Married

Widowed / Divorced / Separated

12. Highest level of education : \_\_\_\_\_

13. Technical education/cert: \_\_\_\_\_

14. Total number of years worked in Singapore (excluding time outside Singapore):  
\_\_\_\_\_

### Part 2 Employment

15. Most recent employment:

a. Sector: construction / marine / other \_\_\_\_\_

b. Commenced work: month/year: \_\_\_\_\_

c. Amount paid in agent fees in home country : \_\_\_\_\_  
(Rupees/Taka/Dollars)

d. Amount paid in agent fees in Singapore : \_\_\_\_\_ (Rupees/Taka/Dollars)

e. Average monthly earnings: \_\_\_\_\_ Dollars

f. Reason for leaving this employment:

work injury

salary dispute

illegal deployment/investigation

other: (Please specify \_\_\_\_\_)

16. Total number of companies worked in Singapore (including the recent one):  
\_\_\_\_\_

### Part 3 Living arrangements and conditions

17. Living arrangements and conditions

	Prior to change in status	Current
Area of housing	_____	_____
How many people share one toilet	_____	_____
Source of funds for rent	<input type="checkbox"/> No rent <input type="checkbox"/> Deducted from salary	_____



	<input type="checkbox"/> Paid separately	
Rent (in dollars)	<input type="checkbox"/> \$ _____	<input type="checkbox"/> \$ _____
Secure place for belongings	<input type="checkbox"/> Yes (explain: _____) <input type="checkbox"/> No	<input type="checkbox"/> Yes (explain: _____) <input type="checkbox"/> No

18. Since injury how many places did you stay including your current accommodation? \_\_\_\_\_

19. Have you been offered any accommodation by MOM or employer while on special pass?

- Yes (explain: \_\_\_\_\_)
- No

20. Why do you choose to stay in your current accommodation (as stated above)?

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.....Thank you for your cooperation.....

## **Transient Workers Count Too**

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T: 6247 7001 ; F: 6396 0759

Website: [www.twc2.org.sg](http://www.twc2.org.sg)

Helpline for migrant workers: 1800 888 1515