

# Growing trend of fixed-term contracts over permanent ones

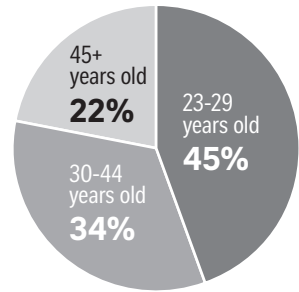
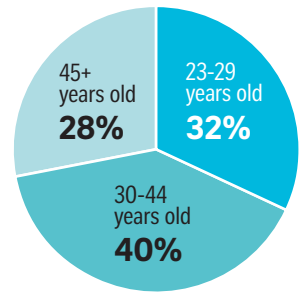
With a growing number of fixed-term contracts seeping into all sectors of the job market especially for PMEs, The Straits Times looks at a snapshot of who these workers are, the kinds of contracts they are on, and the benefits or lack thereof.



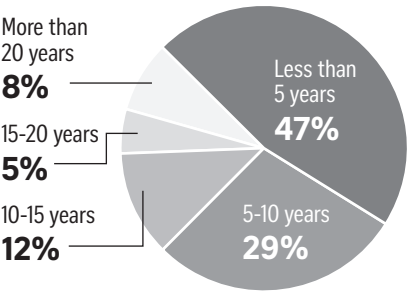
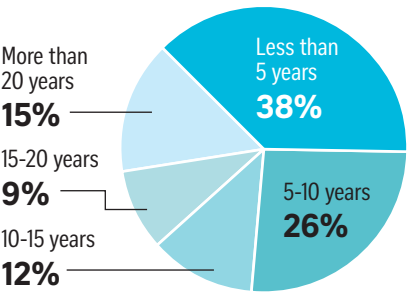
## PMEs on permanent/fixed-term contracts



### Age groups



### Industry experience



## Benefits for those on fixed-term contracts

	✓	✗
Are you entitled to medical benefits (eg. medical allowance, medical insurance?)	91%	9%
Do you get CPF contributions?	93%	7%
Do you get dental allowance?	61%	39%
Do you get housing loans through your company at preferential rates?	8%	92%

## How fixed-term contract respondents who do not have dental and medical benefits make up for it

Out of my own pocket	80%
I have private medical insurance	22%
I rely on Medisave and MediShield Life	40%