



Struggles and Sacrifices:

Exploring how low-wage migrant workers in Singapore navigate the rising cost of living.

By Tay W T, July 2023.

In light of the rapid increase in cost of living both in Singapore and across the world in the post-pandemic period, this research paper delves into the profound implications of rising prices on low-wage migrant workers residing in Singapore. The paper explores the challenges these workers encounter and how they navigate these difficulties, as they strive to sustain the livelihoods of not just themselves, but their families back home.

1. Executive Summary

- The rise in cost of living has created new challenges, and exacerbated old ones, for the low-wage migrant worker population in Singapore
- This paper seeks to fill the gap in research on how low-wage migrant workers are experiencing and navigating inflation and higher cost of living; it focuses on how rising costs affects the livelihoods of themselves and their families back home
- Both quantitative and qualitative research methods were employed in the conduct of this research, to collect data on (1) salaries, (2) food expenses, (3) remittances and (4) agent fee loans and debt from both 2019 (pre-pandemic) and 2023 (present day)
- After analyzing both quantitative and qualitative data, this paper found that salaries of the workers have increased across the board from 2019 to 2023, although salary progression and increments are highly uneven within the population
- Food inflation was found to be significant, as most workers spent more on not only their catered meal plans, but also additional meal and food-related expenses. Food quality and quantity was



found to have either remained the same, or worsened, even as workers paid a higher amount for them.

- A minority of workers who are not on catering plans and cooked their own meals saw a significant increase in the prices they paid for their ingredients, but meat consumption has drastically fallen since 2019 as a way to reduce costs
- Remittances have also increased since 2019, especially with family expectations and pressure placed on workers to remit more money due to high inflation and rising prices in the workers' home countries
- The massive inflation of agent fee costs since 2019 means that workers have to incur more debt to work in Singapore, and either take a longer time to pay their debts off, or pay greater amounts each month to service their debt - this cuts out more money from their disposable income
- To navigate higher prices and inflation, workers fund the increase in their remittance by making sacrifices to their own well-being (such as spending only on essentials), or giving up their financial safety nets (such as any spare cash on hand).

2. Introduction

Within Singapore and across the world, rising cost of living has been a widely and hotly discussed topic, especially in the post-COVID social and economic landscape. With high inflation caused by supply chain disruptions (such as the Russia-Ukraine conflict) among other factors, rising costs are tangibly and visibly felt by most if not all of the population.

The Singapore government recognizes that Singaporeans are struggling with these rising costs. In response, it has drawn on Singapore's reserves to fund Budget 2023, in which a slew of support measures were rolled out to soften the impact of rising prices. This includes one-off support measures, such as the COL Special Payment and COL Senior's Bonus, to assist vulnerable groups such as low-income individuals/families and the elderly.

However, there is another community within Singapore that is exposed to rising costs, yet with little attention paid to their situation. These are the low-wage migrant workers, who make up a significant part of our community, yet are treated as second-class residents, due to their status as transient workers. So soon after facing highly restrictive measures in their dormitories during the pandemic, most of them are



facing a new challenge: how to cope with rising cost of living and support their families back home, even as they earn some of the lowest wages in Singapore.

Recognizing the real and urgent need for research and insights into how low-wage migrant workers are coping with rising cost of living, this paper seeks to give a voice to these workers in relation to their struggles and feelings amidst rising costs and expenses. In so doing, it seeks to highlight (1) the extent to which inflation and high costs of living is felt by the low-wage migrant worker population, and (2) the challenges, difficulties and sacrifices that have been made by these workers as they navigate these financial constraints and difficulties.

This study begins with the research question: How has rising inflation and cost of living from 2019 to 2023 affected the livelihoods of Indian and Bangladeshi low-wage migrant workers in Singapore? The paper focuses specifically on the livelihoods and experiences of Indian and Bangladeshi migrant workers for a few reasons. Firstly, TWC2 as an organization has the necessary resources and outreach that provides opportunities to engage and connect with these two groups in particular. Secondly, due to time and scale constraints of this research project, an in-depth study across different nationalities would prove elusive. The time frame for the study focuses on the period between 2019 and 2023, so as to measure and compare the present-day situation in 2023 to that of the pre-pandemic period in 2019.

This paper broadly found that even though the salaries of most migrant workers have risen noticeably over the past 4 years, many workers are struggling to cope with rising inflation both in Singapore and back home. As a consequence, they are forced to make sacrifices to their well-being in order to cope financially.

3. Method

To conduct this study, mixed methods were used for data collection, comprising of a quantitative online data collection via Google Forms, and a qualitative Focus Group Discussion (FGD) that was held face-to-face with two groups of workers. This form of hybrid data collection was deemed most suitable for this study, as it not only provides the crucial pieces of statistical data findings, but also allows us to delve into the lived experiences of the workers and their struggles as well. Qualitative discussions also enabled us to better understand any cultural underpinnings behind certain data points or trends, which helped us make better sense of the data as a whole.



3.1 Online Google Forms Survey


The quantitative data was collected through a Google Forms survey (see Appendix A). The main way this survey was transmitted to the target audience was through two Facebook pages, TWC2 Bangla (with 12,000 followers) and TWC2 Tamil (with 5,200 followers). It should be noted that the followers of these Facebook pages are not just clients of TWC2, and a majority have not approached TWC2 for assistance before. This is important to ensure that the data collected would not be skewed towards workers in need of assistance or who are facing issues with their employment, as many clients of TWC2 do. As an incentive to encourage workers to participate, we offered a \$10 mobile top-up for the first 100 people who completed this survey. The Tamil version of the survey ran from 6th June 2023 to 10th June 2023, and the Bengali version of the survey ran from 9th June 2023 to 12th June 2023.

The first part of the survey collected general details such as the worker's name, contact number, permit type, first time they worked in Singapore, industry, and occupation. This data was important to ensure that the workers whom we are collecting data on are suitable data points in the study (and to sieve out those who were ineligible).

The second part of the survey fielded questions that were centered around four main factors: (1) salaries, (2) food expenses, (3) remittances and (4) agent fee debts. These four factors were identified beforehand as key indicators that would shape and affect cost of living vis-a-vis income.

For salaries, the main benchmarks used were daily basic salaries, and total monthly salaries. Daily basic salaries reflect the amount of money a worker earns a day, based on an 8 hour work day. As most workers, especially the Bangladeshi men, thought and talked about their salaries in these daily figures, it was included both for their ease of recollection and for us to have actual numbers to calculate percentage change in salaries. On the other hand, total monthly salaries consists of how much a worker is paid over the course of a month, including payment for overtime (OT) work, bonuses, allowances, inter alia. This provides us with a better reflection of how much a worker actually receives each month, all things considered.

We paid particular attention to food expenses as well. Through our prior discussions with workers, we found that food expenses make up the bulk of their personal spending. This made it a particularly salient factor that needed to be zoomed into, to understand the increase in this major expense that we knew has seen significant inflation over the past few years.

 TWC2 Bangla
9 June · 🌐

দ্রব্যমূল্যের উর্ধ্বগতি কিভাবে আপনার বেতনের টাকা খরচ করা এবং জমানোর উপর প্রভাব ফেলেছে আমরা সে বিষয়ে গবেষণা করছি। আপনি যদি ২০১৯ এবং ২০২৩ সাল এই দুই সময়েই সিঙ্গাপুরে থেকে থাকেন, তাহলে আমাদেরকে এই জরিপটি করতে সাহায্য করুন।

জরিপে অংশগ্রহণকারী প্রথম ১০০ জন পাবেন \$১০ ডলার করে ফোন টপ-আপ।

আমাদেরকে মেসেজ পাঠানোর দরকার নাই। জরিপে অংশগ্রহণের জন্য শুধু লিংকটাতে ক্লিক করলেই হবে। আপনার বন্ধুদের সাথে শেয়ার করে আমাদেরকে সাহায্য করুন।

<https://forms.gle/UcfcQEbX8qEakyic6>


We're researching how the rising prices of goods and services have affected the way you spend and save your salary. If you've worked in Singapore in both 2019 and 2023, help us to do this survey!

The first 100 respondents will get a \$10 phone top-up.


No need to send us a message. Just click on this link to do the survey. Help us to share with your friends!

<https://forms.gle/UcfcQEbX8qEakyic6>

See translation



TWC2 Bangla
Non-governmental organisation (NGO)

 WhatsApp

Data Collection through a Facebook post on TWC2 Bangla



Questions were also asked about remittances, a factor that affects the amount of money the worker has for himself, after sending money back home. The questions on remittances would also set the backdrop for discussions relating to family expectations for remittances in our FGD thereafter.

Finally, questions regarding agent fees were included, to understand how much debt the workers were servicing each month. This would also be important to understand the actual sums of money these workers and their families have at their disposal each month, considering the hefty sums of money paid to agents for them to obtain a job in Singapore.

After collecting the data sets from the workers, we then started on data cleaning and data analysis. Data cleaning consisted of removing data points that were either (1) irrelevant to the study (such as if a worker has not worked in Singapore in 2019), or (2) impossible values (such as if a worker says his daily salary is \$5). The initial data yielded 360 responses from the Bengali form, and 246 responses from the Tamil form, for a total of 606 responses.

The data was cleaned firstly by removing responses who met one (or more) of the following criteria:

- [1] They are not from Bangladesh or India
- [2] They are not Work Permit holders
- [3] The first time they worked in Singapore was after 2019
- [4] They had worked in Singapore prior to 2019, but were not working in Singapore in 2019
- [5] Duplicate responses by same worker (by identifying duplicate phone numbers indicated)

Any inconsistencies or vagueness in the data were either interpreted as reasonably as possible, or removed (see Appendix B for how the data was cleaned, and the rationale for doing so).

For the Tamil survey, there were a total of 58 data points removed, leaving a total of 188 valid data points for analysis. For the Bengali survey, 55 data points were removed, leaving 305 valid data points for analysis.

Thereafter, with a total of 493 valid responses, data analysis was done through Google Sheets and Microsoft Excel, where we made sense of the data by collating some basic demographic information (such as country of origin, industry, first time they worked in Singapore), followed by examining the changes in salaries, food spending, remittances between 2019 and 2023. The data on agent fee debts was also analyzed. These findings are detailed under the Results segment of this paper.



3.2 Qualitative Focus Group Discussion (FGD)

After the initial analysis of the survey data, questions were prepared for the focus group discussion (FGD) in relation to the data. The list of questions can be found in Appendix C. These questions sought to elicit more detailed responses to the initial data that we had, to help make sense of some of the data points, and to gauge if the dataset was a reasonable and/or dependable measure of the population or not.

For the FGD, we determined that it would be optimal to conduct two separate FGDs - one for the Tamil-speaking Indian workers and one for the Bangladeshi workers. This was for a few reasons. Firstly, the data that we found differed slightly for each group in most of the benchmarks. To better understand the spending, saving and remittance habits and norms of workers from each nationality, asking them the questions separately would help us better understand any culturally-specific answers, though we were careful not to make any assumptions or generalizations. Secondly, due to the limited availability of TWC2 volunteer translators, this arrangement was preferred.

Workers who indicated in the online survey that they would like to participate in the FGD were contacted at random to ask if they were free to join us for the FGD on a specified date. In total, 7 Bangladeshi workers and 5 Indian workers joined us for the FGD. As the response rate and acceptance rate was very low, there were no specific criteria used to choose workers for the FGD, even though this was initially planned. There is thus a notable demographic limitation, as all the workers we spoke to were from the construction industry.

Respondents	First Year Worked in SG	Industry
Bangladeshi Respondent 1	2013	Construction
Bangladeshi Respondent 2	2016	Construction
Bangladeshi Respondent 3	2018	Construction
Bangladeshi Respondent 4	2015	Construction
Bangladeshi Respondent 5	2013	Construction
Bangladeshi Respondent 6	2007	Construction
Bangladeshi Respondent 7	2019	Construction
Indian Respondent 1	2019	Construction

Indian Respondent 2	2016	Construction
Indian Respondent 3	2007	Construction
Indian Respondent 4	2010	Construction

It should be noted that one worker from the Indian FGD is not a Work Permit holder, and was mistakenly called up. His responses are thus excluded from this paper and not included in the table above.



Focus Group Discussion with the Indian and Bangladeshi workers



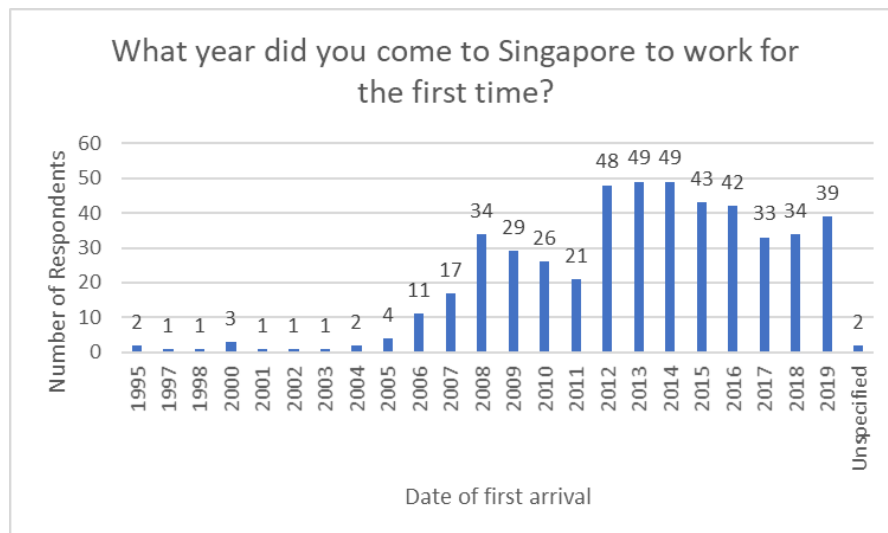
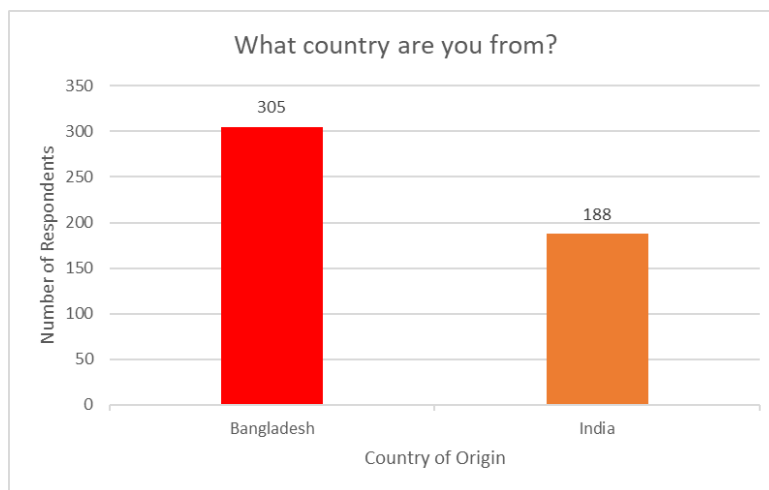
The two FGDs were conducted on Sundays, as this was usually the workers' only rest day each week. The FGD for the Bangladeshi men was arranged for 18th June 2023 at Philip's Kitchen and Cafe, located at Desker Road. The FGD was conducted over a meal and drinks paid for by TWC2, and was held from 3pm to around 4.45pm. The FGD for the Indian workers was arranged for 25th June 2023 at Madura's Vilas, an Indian vegetarian restaurant located on Buffalo Road. It was held from 11am to around 1.15pm. The FGDs were conducted in a semi-structured manner, where although there were certain prompts to answer, the conversation was allowed to flow tangentially to related issues (if deemed appropriate).

For the FGD, data analysis was done by noting down specific quotes and phrases that workers said in response to our questions, which would be valuable in helping us make sense of our data. This is to be used to complement the quantitative data when they are discussed together in the Findings component of this paper.

4. Results

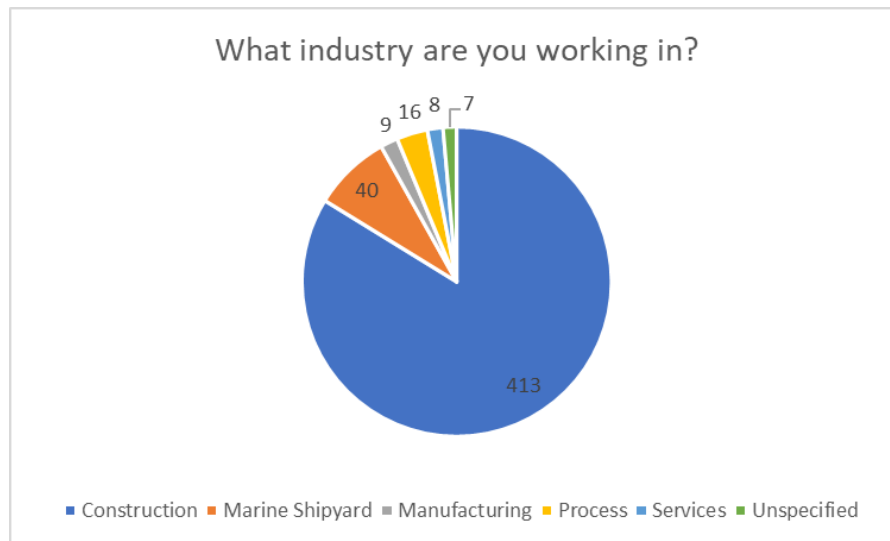
4.1 Quantitative Results

Demographic Data



In total, after data cleaning, we had 305 workers from Bangladesh and 188 workers from India whose data and responses we collected and used in our study.

There was a good spread of workers who took part in the online survey, with the median worker who participated in this survey working in Singapore for the first time in 2013.



The vast majority of respondents were working in the construction sector, with 413 respondents, with the next highest being marine shipyard, with 40 respondents. There were 9 from manufacturing, 16 in the process industry, 8 in the services industry and 7 responses were vague or unspecified.

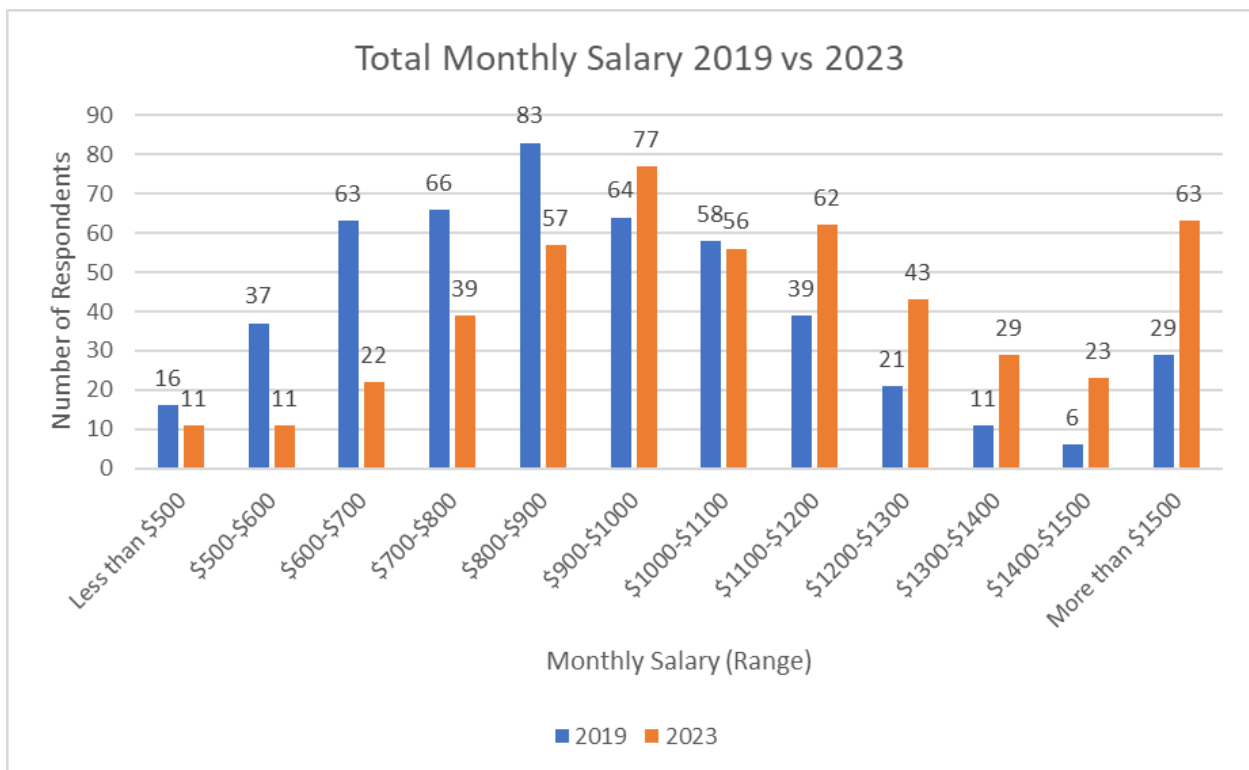
Salaries

For the calculation of daily basic salaries, only 490 responses could be used, as 3 respondents had data points that were difficult to interpret or had impossible values (eg. 5 dollars a day basic salary, or 30,000 a day salary).

Daily Basic Salary	2019 (n=490)	2023 (n=490)
Average	\$25.71	\$31.54
Median	\$23	\$28
25th Percentile	\$20	\$24

75th Percentile	\$27	\$35
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It was found that the daily basic salary (for an eight-hour work day) was \$25.71 a day in 2019, rising to \$31.54 in 2023, which constitutes a 22.6% increase in daily basic salaries. The median daily basic salary rose from \$23 to \$28 (a 21.7% increase). The 25th percentile rose from \$20 to \$24 (a 20% increase) and the 75th percentile rose from \$27 to \$35 (a 29.6% increase).

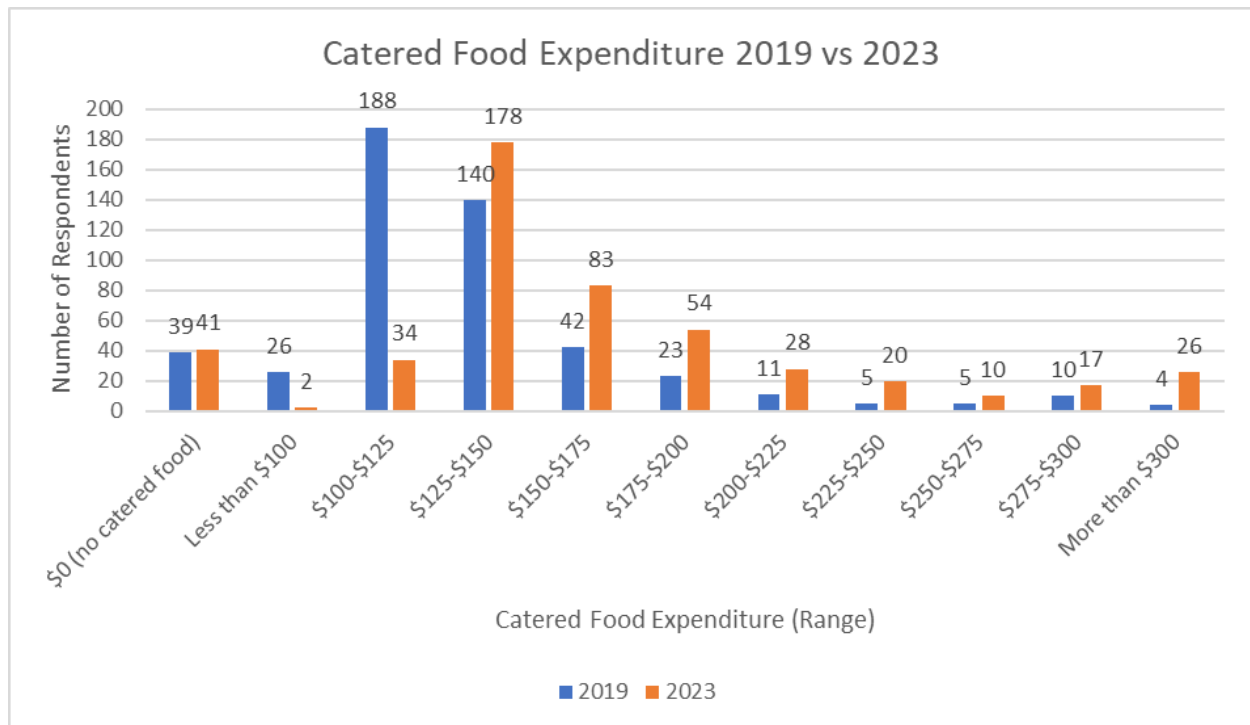


Across the board, total monthly salaries, which includes overtime pay, rose from 2019 to 2023, as seen from the rightward shift in the table from 2019 (in blue) to 2023 (in orange).

Total Monthly Salary	2019 (n=493)	2023 (n=493)
Median	\$800-\$900	\$1,000-\$1,100
25th Percentile	\$700-\$800	\$800-\$900
75th Percentile	\$1,000-\$1,100	\$1,200-\$1,300

The median total monthly salary rose from \$800-\$900 in 2019 to \$1,000-\$1,100 in 2023, which is a \$100-\$300 increase. The 25th percentile rose from \$700-\$800 to \$800-\$900, which is up to a \$200 increase, and the 75th percentile rose from \$1,000-\$1,100 to \$1,200-\$1,300, a \$100-\$300 increase in salaries.

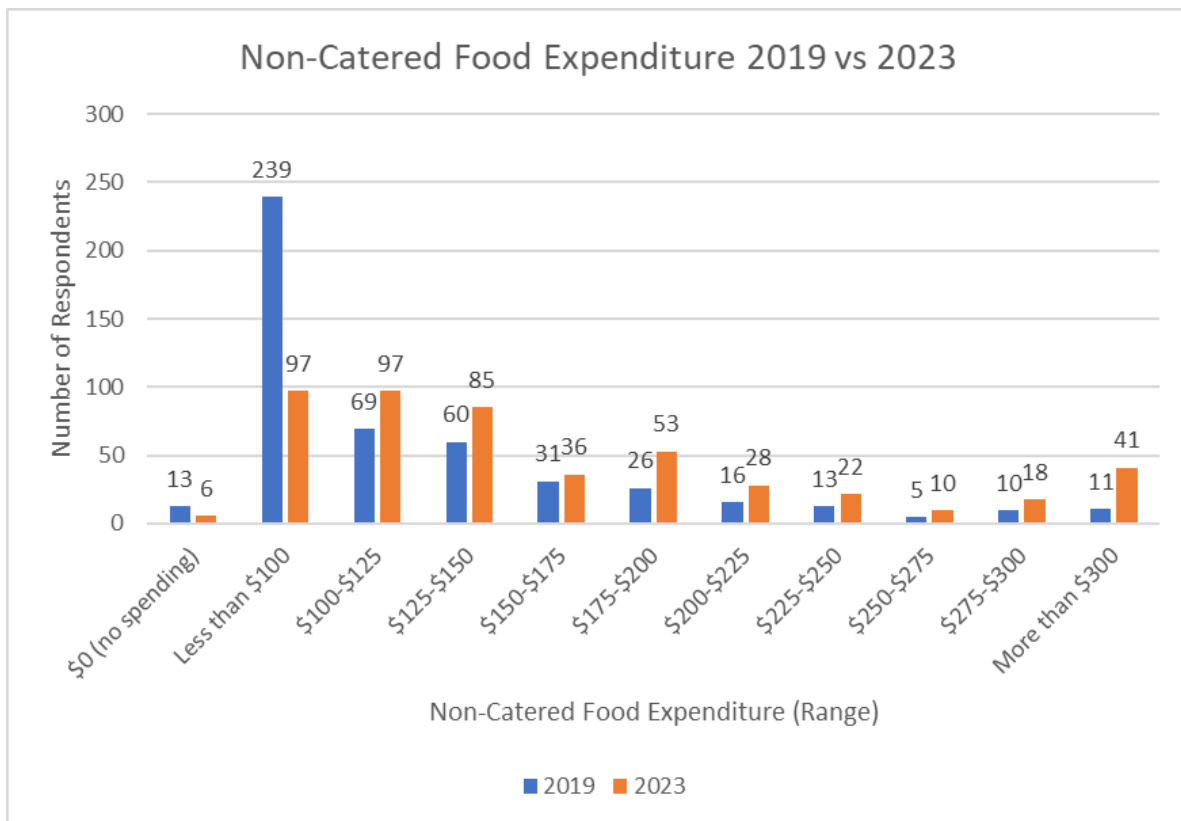
Food Expenditure



Most of the workers who did the survey were on catering meal plans, with only 39/493 (7.9%) and 41/493 (8.3%) who were not on catered plans in 2019 and 2023 respectively.

Catered Plan Expenditure	2019 (n=454)	2023 (n=452)
Median	\$125-\$150	\$150-\$175
25th Percentile	\$100-\$125	\$125-\$150
75th Percentile	\$125-\$150	\$175-\$200

For those who were on catering plans, the median expenditure in 2019 was \$125-\$150. This rose to \$150-\$175 in 2023, which is an increase of up to \$50. For the 25th percentile, expenditure rose from \$100-\$125 to \$125-\$150, which is an increase of up to \$50. For the 75th percentile, expenditure rose from \$125-\$150 to \$175-\$200, which is a rise of \$25 to \$75.



Non-Catered food expenditure has also risen significantly. Notably, even as a majority of workers were on catering plans, only a few workers spend nothing more on non-catered foods, which might include fruits,

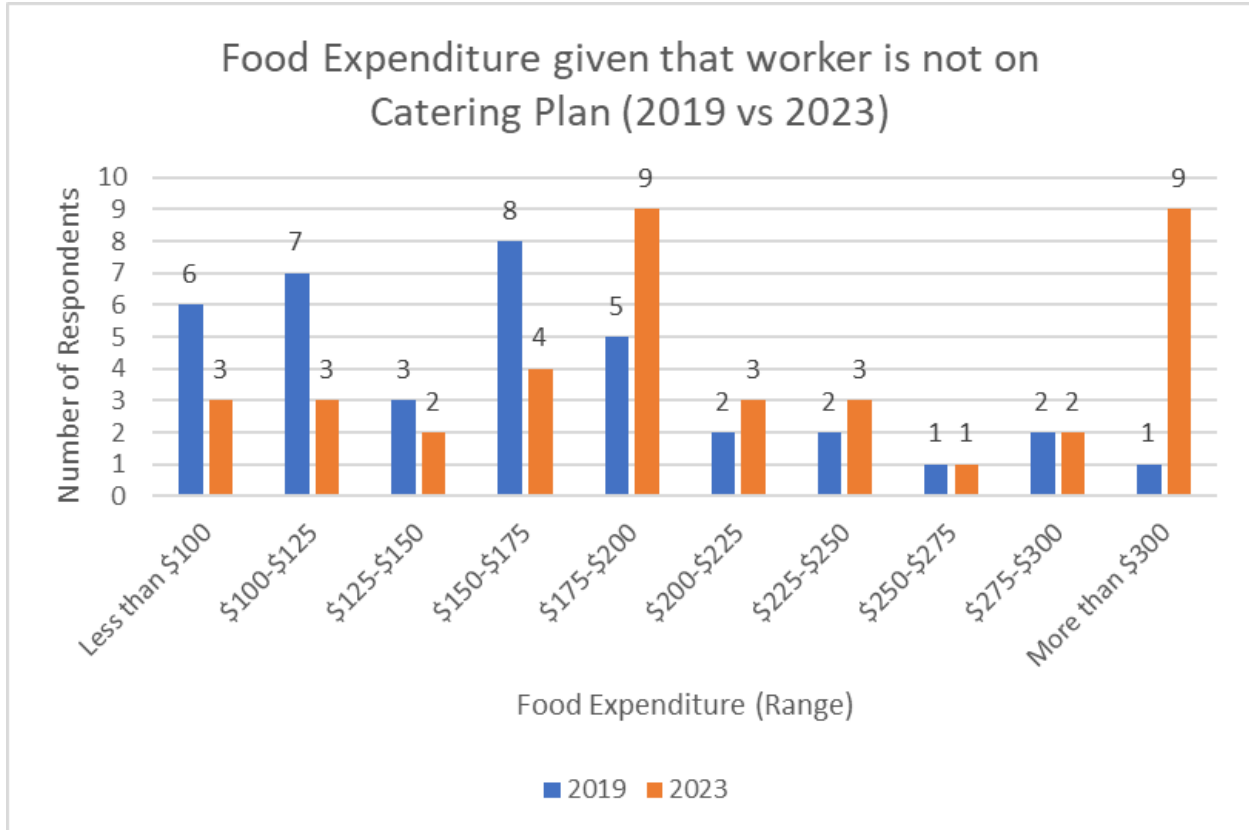


food bought from stalls, or additional food for cooking, inter alia. Most workers still purchase non-catered food even with a catering plan.

Non-Catered Food Expenditure	2019 (n=493)	2023 (n=493)
Median	Less than \$100	\$125-\$150
25th Percentile	Less than \$100	\$100-\$125
75th Percentile	\$125-\$150	\$175-\$200

In 2019, the median expenditure on non-catered food was less than \$100. However, this figure has risen to \$125-\$150, which suggests an increase of between \$25 and \$150. The 25th percentile of expenditure on non-catered food rose from less than \$100 to \$100-\$125, suggesting an increase of up to \$125. The 75th percentile of expenditure on non-catered food rose from \$125-\$150 to \$175-\$200, which suggests an increase of between \$25 and \$75 a month.

As a whole, the median worker on a catering plan would likely see an increase of between \$75 and \$200 on his total food expenses between 2019 and 2023.



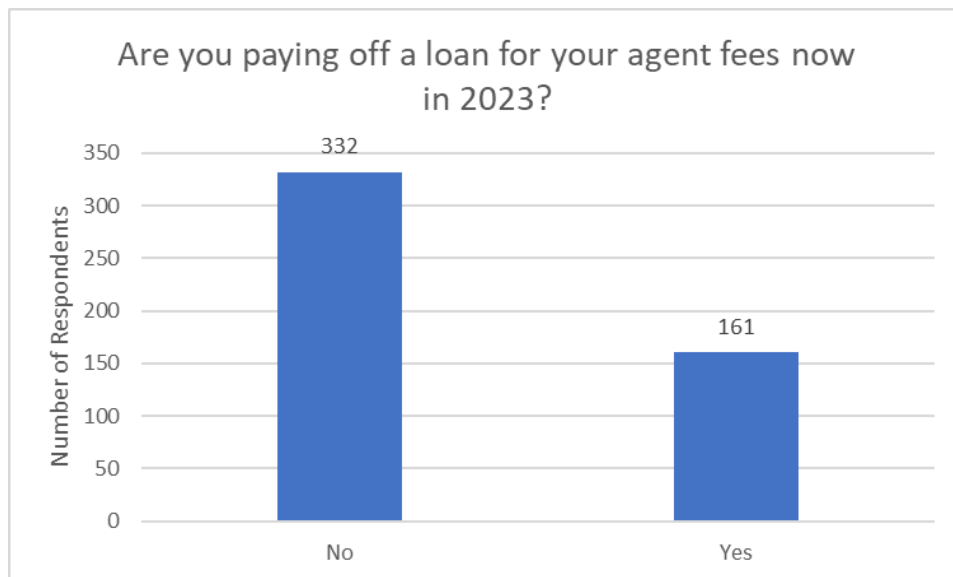
Most workers who are not on catering plans tend to cook, although a small minority of those may purchase food from shops and stalls. Here, we measure the expenditure on food, given that a worker is not on a catering plan. It should be noted that in this table, 2 responses were removed from both the 2019 and 2023 datasets, because they indicated that they spent \$0 on food even though they are not on catering plans. Due to the difficulty in interpreting this, it was deemed wiser to remove them.

Food Expenditure given that worker is not on catering plan	2019 (n=37)	2023 (n=39)
Median	\$150-\$175	\$175-\$200
25th Percentile	\$100-\$125	\$150-\$175
75th Percentile	\$175-\$200	\$275-\$300



For workers who are not on any catering plans, their median expenditure on food rose from \$150-\$175 in 2019 to \$175-\$200 in 2023, which is an increase of between \$25 to \$50. For the 25th percentile, expenditure rose from \$100-\$125 to \$150-\$175, an increase of between \$25 to \$75. In the 75th percentile, expenditure rose from \$175-\$200 to \$275-\$300, an increase of between \$75 and \$125.

Agent Loans



On the topic of agent fees, 32.7% of workers were still paying off a loan for their agent fees in 2023. For the calculation of the average and quartiles for interpretation, we determined that if an agent fee loan was more than or equal to the salary range that a worker indicated, it would be taken out because it might either be a misinterpretation of the question (eg. thinking that it is total agent fee loan), or highly improbable that monthly repayment for agent fees was higher than the total salary of a worker. Here, a total of 7 data points were removed.

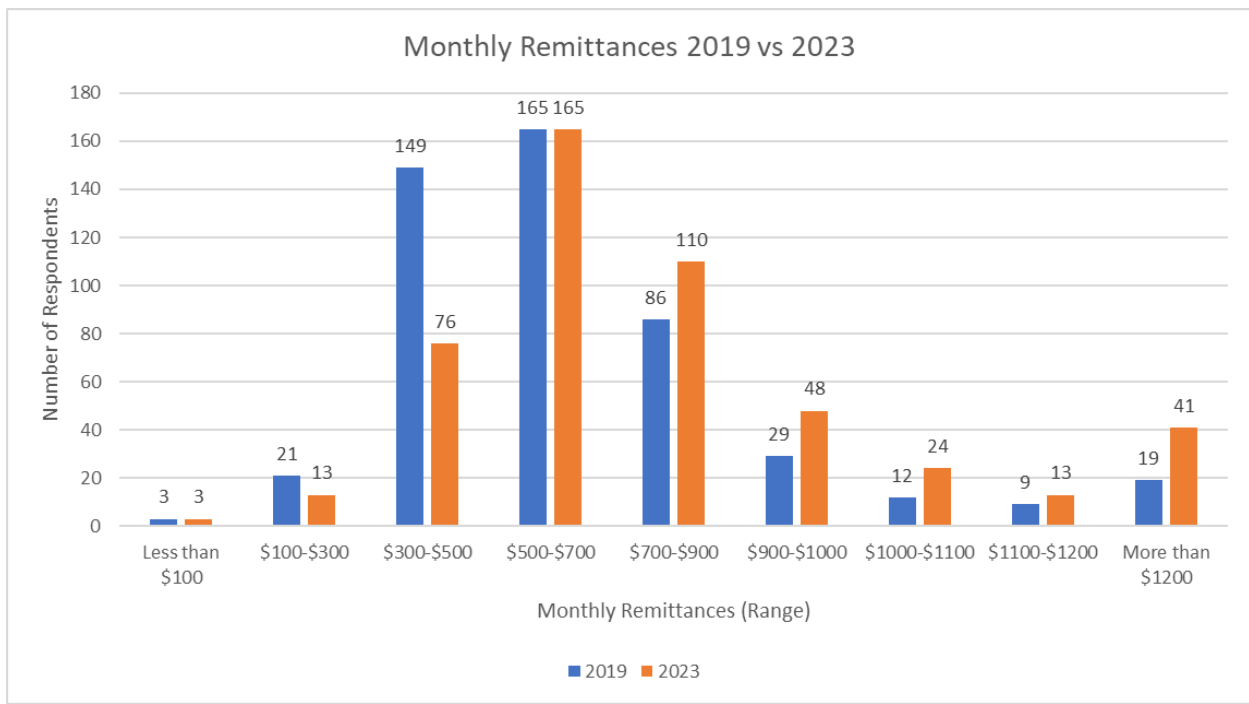
Monthly loan repayment for Agent Fees	2019 (n=154)
Average	\$436.0844
Median	\$400
25th Percentile	\$255

75th Percentile	\$550
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From the table, it can be seen that for those who had to repay agent fees, the average monthly loan repayment was \$436.08 a month, with a median repayment of \$400. The 25th percentile was \$255 and the 75th percentile was \$550.

Considering that the median total monthly salary for a worker in 2023 was found to be \$1,000-\$1,100, as aforementioned, these sums take up a significant proportion of the worker's salary.

Remittances



In general, remittances have largely increased, as seen from the rightward shift of the graph from 2019 to 2023 towards higher ranges of money remitted each month.



Monthly Remittances	2019 (n=493)	2023 (n=493)
Median	\$500-\$700	\$500-\$700
25th Percentile	\$300-\$500	\$500-\$700
75th Percentile	\$700-\$900	\$900-\$1,000

While the median has remained in the same range between \$500-\$700, it would be reasonable to estimate that the median remittance has likely risen within this range between 2019 and 2023, by examining the increase in the data points as a whole. The 25th percentile has increased from \$300-\$500 to \$500-\$700, an increase of up to \$400. The 75th percentile has also increased from \$700-\$900 to \$900-\$1,000, which is an increase of up to \$300.

4.2 Qualitative Results

Salary

Pathways towards salary increase

Broadly, the respondents suggested that salary progression is not something that they can rely on as a matter of course. Rather, they highlighted certain paths or actions that a worker would need to undertake for the possibility of salary increments, such as upskilling and/or changing jobs.

In the Bangladeshi FGD, respondents suggested that only a “skill man” gets a substantial salary increase, in contrast to the rest of the “general man”. A “skill man” refers to workers who have undergone courses and attained credentials such as a driver’s license, excavator license, supervisor certificate or CoreTrade certificate. This is in contrast to the “general” worker - comprising the bulk of the workforce who are largely lower-skilled. The respondents suggest that general workers get at most a \$1-2 increase in daily salaries each year, and “only if (the) company (is) satisfied with your job”.

The respondents brought up CoreTrade registration as an example of upskilling. With CoreTrade registration, the respondents explained that the company would need to pay a reduced monthly levy for the worker. This reduces the cost that the company needs to pay for the worker’s service, and the respondents suggested that these cost savings could be shared between the employer and worker. For



example, one worker said that his salary had risen from 18 dollars to 28 dollars after he obtained his CoreTrade registration.

Beyond CoreTrade, there are other certificates that workers seek to obtain for higher salaries. One worker mentioned that with his experience and skills as a workplace safety coordinator, his employer offered a \$200 monthly increase in his salary, which he negotiated up to \$300. This corresponds with a rough estimate that another respondent provided on the 'value' that each certificate brings. He suggested that "supervisor certificate, extra \$200 (a month). Driving license, extra \$300 a month".

However, the workers suggested that this process of salary increment is neither guaranteed nor straightforward. Across the two FGDs, many respondents shared how they felt disappointed and/or indignant when they were not given a salary raise even after upskilling.

One respondent from the Indian FGD shared that he was "not interested" in finishing his Multi-Skill certification because in the past, he took many courses for upskilling, but received no salary increase. This corresponds with what another worker expressed during the Bangladeshi FGD, where he said that "sometimes ownself skill level increase - also no increase salary". He lamented that he paid \$4,000 dollars out of his own pocket and 1 year of his time to get his driving license. Yet, after he got his license, his employer kept his pay the same at 22 dollars a day. He saw no other option but to find a new job – to find a company which is willing to pay more for his skills.

Over-saturation of skills in some companies

One reason raised by respondents on why upskilling may not lead to higher salary progression is an oversaturation of certain skills within some companies. In the Indian FGD, a worker was concerned that "too many people are holding certificates" because this reduces the prospects for salary progression. Two of the respondents mentioned that getting a driving license felt like the next step for them to increase their salaries as a form of skills progression. However, they suggested that many workers have this idea as well, and "all the driving schools have too many people getting licenses. The ratio is not good, too many people holding driving certificates and (average) salary (of drivers) is going down". A worker from the Bangladeshi FGD shared how after he got his license, his boss "don't give me up my salary. He angry already, say I don't need driver". The company had enough drivers, and his time and effort in getting the license was not rewarded with a higher salary within his company.

In relation to Multi-Skill (referring to CoreTrade registration), one worker said that "all men in my company are multi-skill because they are very experienced. Only got one to two people that are new people. Everyone have certification (so) getting (a higher) salary is still a problem". His salary has remained



stagnant at \$1050 for the past 7 years at the same company even after he obtained multiple certificates and courses, including CoreTrade Multi-Skill.

Stagnant starting salaries

When asked what their starting salaries were when they first started working, we found that for more than a decade, starting salaries have likely remained the same. In the Tamil FGD, a worker who started working in Singapore in 2019 was paid \$18 as his daily basic salary. Another worker, who first worked in Singapore in 2009, was also paid \$18 as a starting salary. In the Bangladeshi FGD, respondents all drew starting salaries of around \$19-\$20. One worker claims that “since 2007, new man come in, salary \$19 basic. Now 2023 also new man come in salary same. \$19. So no change. New worker all same”.

COVID-19 and salary increase

When asked to interpret the data for why salaries had risen since 2019, a number of respondents, especially in the Bangladeshi FGD, suggested that COVID-19 played a part in the salary increase. One worker said “after Corona, many workers went back to Bangladesh and India. That’s why Singapore no have worker, so some company boss offer “you don’t go first, I increase your salary \$100.” He suggested that in 2020, “boss have many work... (but) cannot take from Bangladesh or India” because “there is quarantine issue, ticket also cannot get very easily... That’s why they increase salary \$100, \$200 (for those who stayed)”.

Difficulties negotiating higher salaries

Respondents from the Bangladeshi FGD raised a concern that it was very difficult for them to ask for higher salaries, as companies have the ability to bring in new workers easily. One worker gave a personal anecdote. He said “Three years also, one dollar (increase) also no have. Because my company 500 worker. Every day workers coming, every day (workers) go back. One worker no working more than two years. Very hard working (but) salary no increase. Boss say if you want working, work. If you don’t want, go back. Because many many new worker come in, agent money also have give”. Another worker added: “if you want to increase your salary, you must say “okay supervisor, I working good. If you don’t want to increase my salary, I don’t want to stay here.” But boss will say okay good you go back no problem. I take from Bangladesh another new worker. I take the agent money \$200, \$300... I can take another man, better for me”. Agent money in this context refers to the fee that agents give to a company in exchange for the hiring of a new worker. This sum is usually included within the fee that a new worker pays his agent to find a job.



Salary progression in small vs large companies

The workers from the Indian FGD provided some interesting insights into the costs and benefits of being in small / large companies when it came to salary progression. They suggested that in a big company, there are rules and provisions to increase a worker's salary automatically with certain qualifications. In smaller companies, there are usually lesser rules and regulations, and skill-based salary progression is not 'automatic'. However, the benefits of being in a small company is that it is easier for employers to notice who has potential to shoulder more responsibilities, which can allow them to increase their salaries. In contrast, in a big company, it is "not easy to judge individuals" and identify them to be upskilled.

Catering Plans

Respondents broadly suggested that even as the price of catered food has increased, the food quality in many instances have remained stagnant or even worsened. A worker from the Bangladeshi FGD suggested that the "food is very oily, the vegetable, fish, meat not properly washing, no cooking properly". He suggests that with rising prices, the "catering man try to buy very cheap (ingredients)" to save on costs. As a result, "last time more fresh and also cheap. Now, no fresh and also expensive". Another worker said that "last time the \$120 (catered plan), sometimes good food. Now (he pays for the) \$150 one (but it is) no good". On the topic of poor food, one worker said the food could be so bad that he would have to cover his eyes and stuff the food in his mouth, because he has no choice but to eat it.

Some workers found that they would have to pay a premium for fresh food. One respondent from the Indian FGD said that "fresh (food) usually more expensive, around \$170"; "some (food was cooked) the day before, so only \$120, but it is cold. For my company, they throw 300 peoples ration into one box and it all becomes cold. Some even goes bad by lunchtime since it is cooked beforehand. Some even have worms or cigarette butts inside". Another respondent suggested that "even expensive food can sometimes be undercooked", suggesting that paying a higher price does not necessarily mean the food would be better prepared.



Sometimes, insects are found within the catered food packets

Some workers also experienced a decrease in portions. One respondent said that his catered meals used to have 2 pieces of egg in 2019. However, in 2023, he only has 1 piece of egg with his meals. This is even as he pays more for catering now (\$120 in 2019 and \$130 in 2023).

Non-catered Food

Self-cooked meals

When asked about uncatered food spending, respondents suggested that those who did not have catering plans mostly cooked, with the price differing based on (1) number of people sharing the cost of cooking and (2) the quantity of meat that they consume.

The respondents in the Bangladeshi FGD suggested that in 2023, a worker is likely to fork out more than \$200 if he cooks for just himself. This cost might reduce to \$160-170 if there were 3-4 people sharing the



costs of food. In the Indian FGD, one worker stated that he pays \$130 a month for self-cooked meals, as he splits the cost with 4 other people.

In both FGDs, most respondents suggested that their cooked meals usually consisted of only vegetables (and rice), with meat dishes becoming increasingly rare with rising costs. In the Bangladeshi FGD, one worker suggested that “if (you) only eat vegetable, can cheaper. If you want mutton or beef, more expensive. Last time cook more mutton and beef”. Another added, “if you always eat vegetable, don’t eat fish, mutton, then \$150 is okay”, implying that food costs is kept lower by sacrificing meat consumption. There were similar sentiments in the Indian FGD, where a respondent shared that “last time \$10 can get 1kg of chicken, but now it is \$18 for 1kg of chicken or mutton. Last time two meat a week, now one meat per fifteen days. Most meals nowadays we just eat vegetables”.

Purchasing food from stalls

Beyond cooking expenses (and catering expenses), respondents also brought up another food expense - purchasing food from food/hawker stalls. Whether workers cooked or catered, they said they might still buy from stalls sometimes, such as during weekends when they are out, or when they “don’t want to eat the catered food”.

On this topic, they shared that food prices from these stalls have increased significantly, especially for the food that fits their diet or palate. In the Bangladeshi FGD, one worker mentioned how “any place also have Chinese food. You \$3 or \$4 also can get. But you want to find Indian or Bangla food, you must pay minimum \$6”. This corresponds with the Indian FGD, where workers also said that meals could cost between \$5 to \$10. One of them highlighted the rising costs of store-bought food, saying that briyani used to cost \$4.50 in 2019, but is now \$7. Another highlighted how the price of *kopi* has increased from \$0.80 to \$1.30.

Notably, even though respondents broadly suggested that there is no other (reasonable, cost-friendly) option but to cater or cook, one worker from the Bangladeshi FGD found himself in an unfortunate situation. He said that he has to pay \$300-\$400 each month on food, because he is currently housed in a hotel that does not provide any cooking facilities. On top of that, he was not given any option for catering food. This expense takes up almost a third of his total monthly salary.



Remittances

When asked about how workers decide how much to remit, most respondents notably fix a budget of how much to send back and how much they keep for themselves. The decision on how much to send back was found to depend on (1) how much a worker earned that month and (2) how much his family needed.

In the Indian FGD, a few respondents stated that they take out some money from their paycheck based on their needs that month and send everything else back. Here, it was notable that half of the respondents in the Indian FGD stated that they needed to keep more money for their spending in 2023 as compared to 2019. One respondent stated that he has had to increase the amount kept for himself from \$200 to \$350. Another stated that this figure increased from \$150 in the past to \$400 today to cope with rising costs.

Yet, at the same time, the families of these workers are also asking for more money to cope with rising costs back home. One respondent said that their families used to ask for 20-30 thousand rupees (~\$400-\$600 SGD using the 2019 exchange rate). Today, they are asking for 45-50 thousand rupees (~\$730-\$810 SGD using the 2023 exchange rate) due to increased cost of living. Another said he needs to send back 50 thousand rupees today, as compared to 20 thousand rupees before. Some examples of increased expenses brought up by the workers include school fees, transport fees, baby strollers and groceries.

Likewise, in the Bangladeshi FGD, workers were visibly concerned about the financial situation at home. One of the workers said he used to send back \$300 in 2019, but he now sends back about \$500 to \$600, as basic necessities, utilities and transport in Bangladesh have become more expensive. Others concur, saying that even as the Singapore dollar rises against the Bangladeshi taka, they need to send back double the amount as before (in 2019), as there is very high inflation for necessities back home. One worker mentions that “now all men are struggling because our country everything expensive already”.

To fund this increase in remittance, a respondent said that “before, we try to keep extra \$100 or \$200 dollar. Now we try to send back extra. No keep more money. We try to send more”. Another respondent said that he is more hesitant to take leave if he is feeling unwell, saying: “last time, one day if I body no okay, one day I take leave. Now if I one day take leave, I thinking first. If I take, \$30-40 dollar my boss no give”.



Other Expenses

When asked what workers spent on with the money they kept for themselves apart from food, respondents generally suggested that they paid for essential items such as phone bills and transport. Notably, some workers mentioned relatively big ticket items that they used to spend more on previously, but are unable to purchase today. For example, a worker from the Bangladeshi FGD mentioned how a round ticket to Bangladesh used to cost \$600, and he would be able to go back to visit his family. However, today, even during off-peak periods, he would need to pay \$1,200 on average to go back, so “if you want to every year go back Bangladesh not possible”. In the Indian FGD, a number of workers say that they purchase gold. One respondent said that “last time can buy more grams of gold than now, because price go up from \$40 to \$60 per gram of gold. Last time, can buy 40g. Now it is so expensive that I last 3 years never buy at all”. Another respondent agreed, saying that he has not bought any gold in the last 2 years either, a statement that met with agreement from the others around the table.

Agent Fees

On the topic of agent fees, workers broadly highlighted how the costs of finding a job in Singapore (which is usually done through agents) have increased significantly. In the Bangladeshi FGD, workers suggest that the number used to be \$6,000 for a new worker to come to Singapore to work in 2019. They say that now, the agent fees are closer to \$10,000. One respondent highlighted how at least 95% of new workers would probably have taken a loan to pay for the agent fee. For return workers, they suggest that in 2019, sometimes \$1,000-\$2,000 was enough to get a job. However, in 2023, return (Bangladeshi) workers are looking at a number closer to \$3,000. The Bangladeshi workers suggested that they would take around 2-3 years to pay back their loans, depending on how much they borrowed.

The Indian FGD also reported that agent fees have risen, but provided different figures. One respondent suggested that for new workers, agent fees used to be \$6,000-\$7,000 in 2019, and this has since risen to \$10,000-\$12,000. For return workers, agent fees which used to be \$3,000-\$4,000 in 2019 have now risen to \$6,000-\$8,000. A respondent gave a personal example, where in his most recent job, he paid \$8,000 in loans for agent fees that he repaid within a year and a half. The other workers concurred that they usually take around the same time to pay up their agent fee debts.

Both sets of workers had concerns regarding the cutting of their work permits before the two-year expiry. In the Bangladeshi FGD, one worker was sent back a year after he paid a \$7,000 agent fee. He paid another \$6,000 to come back to work again, and has to service \$13,000 in debt as a result. He said that “that’s why



last six year no go back, this loan cannot pay finish”. In the Indian FGD, one worker suggested that “if there is no renewal from the company at the end of the permit, it is even worse”, as the worker would then have to save up more money in the lead-up to repatriation.

Other Concerns

Workers from both FGDs felt that they were stuck in an unending cycle of labour and financial precarity in Singapore due to rising costs, expenses and additional responsibilities that they have. In the Bangladeshi FGD, many workers indicated that they saw themselves having to work in Singapore until they are physically unable to. One worker said “I thinking 20 years also cannot finish” when he thought of his initial goal of earning enough to start a business back home. In the Indian FGD, workers expressed how they initially wanted to come to Singapore to work for only two years, to earn enough money to settle down back home. However, new expenses crop up, such as increasing family responsibilities, and they have to work longer and longer because these expenses are increasing. Now, they do not have a specific date to go back, as the duration keeps increasing with more responsibilities.

Another point that was raised in the Indian FGD was that they feel like they are unable to live normal lifestyles, like other Singaporeans. They pointed out that Singaporeans can have many hobbies like fishing and cycling, but because of time constraints (with only one day off a week), they are unable to enjoy these activities too. In any case, with the demanding nature of their work, they said that they might be too tired to engage in such leisure. The workers pointed out that they have not gone to any of the popular spots in Singapore such as Sentosa, Marina Bay Sands or the Singapore Flyer. They would like to do these things, but find time and money to be prohibitive constraints.

5. Findings

This paper began with the question: How has rising inflation and cost of living from 2019 to 2023 affected the livelihoods of Indian and Bangladeshi low-wage migrant workers in Singapore? It proceeded by explaining the methods of data collection and the results yielded through quantitative and qualitative data collection. By analyzing the results that were collected, this paper broadly argues that even as worker salaries have increased, rising personal expenses, coupled with financial pressure from home, have placed many in increasingly precarious financial situations which demand greater personal sacrifices to make ends meet.

Salary and Debts

On the topic of worker salaries, even though the quantitative data showed how median monthly salaries have risen from \$800-\$900 to \$1,000-\$1,100, the qualitative data collected suggested that this might not be sufficient for most workers. For one, the rise of salaries is not uniform, with only a select few fortunate enough to have their upskilling rewarded with significantly higher salaries. Why many upskilled workers fail to benefit from increased salaries may be related to the [Ministry of Manpower regulation requiring only 10% of a company's work permit holders to be Higher-Skilled R1 workers](#), with the remainder as Basic-Skilled R2 workers.

If workers are not selected for R1 upskilling, they might try to upskill themselves through obtaining licenses or certificates, paid out of their own pockets on many occasions. While this might provide them with better credentials for a higher salary, we found that many of these workers had to change companies after upskilling, as their existing companies did not value their additional skills (enough). This puts them through another layer of difficulty in drawing a higher salary, as they have to find another company, usually through an agent. These agent fees vary significantly, with some agents charging around \$1,000, while others may charge even \$6,000 or \$7,000. This traps workers in a dilemma. Either stick to their company and accept a lower salary even after paying out of pocket for their skills training, or pay the high agent fees for a job with a higher basic salary. Consequently, even for workers who may be drawing a higher salary in a new job, the debt they take on would be substantial and should not be overlooked. As seen from the median amounts paid a month in agent fees, repaying loans from financing this move could reduce workers' net income by \$400 each month for at least a year or two, which puts pressure on their incomes as well.

Furthermore, if we were to consider salary increments over time, it should be noted that the extent of salary increase from 2019 to 2023 could be partly rooted in the unusual circumstances of COVID-19. As our respondents noted, many employers sought to retain as many employees as possible when projects resumed after many workers had returned home during the pandemic. Those still in Singapore were induced to stay with one-off increments of \$100-\$200. New workers who arrived in Singapore after the pandemic were not beneficiaries of these higher salaries, as seen from the stagnant starting salaries since 2008 of around \$18-\$20 per day.

Rather, new workers are likely to suffer much more, especially with the higher agent fees today. Our respondents in the FGDs pointed out that agent fees have gone up by \$4,000-\$6,000 since the pre-pandemic period. Overall, new workers find themselves saddled with perhaps \$12,000 in debt which they



have to pay off while earning starting salaries that are the same as a worker who came a decade ago at much lower agent fees.

For such workers, one cannot suggest that the increase in salaries have enabled them to tide over the rising cost of living and inflation. Rather, only a small number of workers are fortunate enough to gain much higher wages, while most other workers, especially those with high agent fee debts, may find themselves in a more precarious financial situation than before, with rising costs of living.

Food Expenditure

Moreover, most if not all low-wage migrant workers are significantly affected by the surge in cost of food - be it catered, self-cooked, or store-bought.

From the results, we found that catered food was found to cost significantly more, and yet there was no improvement in quality or quantity to the food. Many workers even complained that the food has become less fresh, or provided less nutrition, even though they are paying more for it. Perhaps this might explain why non-catered food expenditure has also risen considerably even for those with catering plans. As our respondents mentioned, sometimes the food provided may be unappetizing or straight up unhygienic, which necessitates additional spending on store-bought food to complement or even replace some of their catered meals.

For the minority of workers who cook, even as they pay more for their ingredients, we found that they are trying to manage the cost pressures of food by eating meat less often. This creates a nutritional concern, considering the laborious work that many of these workers do on a daily basis. The two images below were sent via WhatsApp by workers who cooked their own meals. In the first photo, a worker cooks for himself a dish consisting of onions, tomatoes and bitter melon. In the second photo, a worker said he could only afford to eat this – congee and a few chillies – as he does not have enough money towards the end of the month (his daily basic salary is \$20). These photos further highlight how food cost inflation may result in inadequate nutrition, especially for the physical labor that they do.



As costs rise, some workers can only afford to eat vegetables and rice for most meals

Remittances

Even as workers struggle with inflation in Singapore, through paying more or lowering their standard of living, they are also facing greater pressures from back home. The cost of living has risen there as well. Most respondents noted that their families are asking for more money, some as much as twice the sum of money (in their local currency) as before. This places even more pressure on workers, as they feel a greater sense of responsibility to support their families' rising costs. As a result, workers see the need to make more sacrifices to their own expenditure so that their families will be able to have enough money.

To fund this increase in remittance, beyond scrimping on food and other expenses whenever possible, workers are also giving up any financial safety nets that they have had before, which leaves them in an even more precarious financial situation. For example, the Bangladeshi workers mentioned that they could afford to keep additional money on hand as a form of buffer or backup back in 2019. Today, however, workers feel they have to send back every last bit of money that they are not using. They are also making sacrifices such as going to work even though they don't feel well to avoid losing a day's wage. In the case of Indian workers, a number of them used to be able to purchase gold as a form of asset and/or investment – and also a form of financial safety net. They now do this less often than before, in effect failing to reinforce their financial buffers.



The bottom line is that wallets are tighter and many workers have to give up most if not all non-essentials so that their families can cope. This corresponds with the data, with rising remittances even though salaries and food expenses have both risen as well.

Given the above reports, it can be therefore argued that although average and median incomes have noticeably increased over the past 4 years, this increase has been uneven, benefitting some workers more than others. On the other hand, inflationary and remittance pressures seem to have intensified over the same period, and seem to have affected nearly all of them. As a result, a number of workers (if not most of them) find themselves in situations of increased financial precarity, due to the rising expenses and cost of living both in Singapore and back in their home countries.

6. Limitations and Conclusion

As a whole, this paper set out to highlight (1) the extent to which inflation and high costs of living is felt by the low-wage migrant worker population, and (2) the challenges, difficulties and sacrifices that have been made by these workers as they navigate these financial constraints and difficulties. Through mixed methods consisting of quantitative and qualitative data collection, it found that low-wage migrant workers are broadly struggling with rising costs of living, even as their salaries rose.

Particularly, the data suggests that salaries have not risen enough vis-a-vis inflation pressures both in Singapore and back home in India or Bangladesh. Even as workers are spending more on food (their main personal expense), the quality and/or quantity of food they get has not risen, and in many instances, it has even fallen. Moreover, the pressures on their finances have arguably pushed workers towards cutting corners in many aspects of their lives to fund their remittances, such as through compromising on their nutrition, or by giving up their financial safety nets they had prior, so as to provide for their families.

Naturally, this study is not without any limitations. For one, due to the limited scale of this project, many of the responses in the quantitative survey used data bands, rather than specific data points for ease of data analysis. While our data is telling and reflective of the worker's understanding and expectations, using specific data points could have provided a greater degree of precision and more ways to analyze the data in greater detail.

Also, our FGDs may not be representative of the migrant worker population at large. Due to the difficulties in contacting workers to join us (many whom we contacted had to work on Sundays and were thus unable to meet us), we were unable to make sure that different demographics were represented in our



discussions. With greater resources and time, there could be more rounds of interviews and discussions with a broader range and of workers to obtain a more broadly-based picture.

There are several angles that can be built upon in future studies. For one, more research could be done to understand the nutritional concerns of the worker population that cooks most of their meals. For example, studies could look at the adequacy of workers' own cooked meals, and examine if the facilities provided by the dormitories are accessible and sufficient for the workers who want to cook their own meals. For another, a closer look can be taken at the nexus between skills upgrading and career progression, together with a finer-grained look at how this plays out for workers of different nationalities.

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8. Appendices

Appendix A: Google Forms Survey Questions

English version (unpublished - base copy that was translated into Bengali and Tamil)

[COL_survey_english.pdf](#)

Bengali version

[COL_survey_bengali.pdf](#)

Tamil version

[COL_survey_tamil.pdf](#)

Appendix B - Google Sheets Data (Quantitative Research Data)

[COL_survey_rawdata.xlsx](#)

Appendix C: Focus Group Discussion Questions

Bangladeshi FGD

1. How many of your salaries increased from 2019 to now?
2. In 2019 basic salaries were 25 a day. In 2023 they became 31 a day. What do you think? Is this reasonable for an average salary? Too high or too low?
3. In 2019 total monthly salaries were around 900 to 1,000. In 2023 total monthly salaries became 1100 to 1200. Is this reasonable for how much a Bangla worker makes a month? Too high or too low?
4. Why have salaries increased from 2019 to 2023?
5. Before COVID, did salaries increase at this rate every year? (quite a big jump)
6. From 2019 to 2023, 47 workers saw the same salary or less. How come some workers' salaries did not increase, but remain the same or even drop?
7. How did your boss increase your salary? Was it through an increase in IPA?
8. If the boss raised your salary by verbally giving you an increase, but not written in IPA, are you scared that the boss might deceive you?
9. What was the salary you have when you first start working in Singapore?
10. Do you think the new Bangla workers starting salary is the same as last time?
11. Do you know if their contracts have lesser benefits than yours in any way?

12. How many of you have to pay for catered food?
13. Is catered food a fixed price? Can you choose between different meal plans?
14. Is food catering for all the meals of the day? (breakfast, lunch and dinner?)
15. In 2019, median catered food spending was in the range of 125 to 150, and in 2023, median catered food spending was from 150 to 175. Do you think this is believable? Too high or too low?
16. Do you think that food catering prices are okay, cheap or too expensive? (45 min)
17. Do you think that the food quality and quantity is the same as in 2019? (taste better / no good or same?)
18. In 2019, only 3 out of 286 workers spent more than \$300 on catering. In 2023, the number became 25 out of 286. How can workers spend more than \$300 on catered food? a. Ask if anyone has heard of someone paying that amount and what kind of food they serve (quantity, quality etc.)
19. In 2019, median uncatered food spending was in the range of 100 to 125, and in 2023, median catered food spending was from 125 to 150. Do you think this is believable? Too high or too low?
20. In 2019, out of 303 people, more than 140 spent 'less than 100' on food. Now, some spend a little bit more, some spend a huge lot more, and some still manage to keep the bill under \$100. How is this possible?

<p>21. Give me some examples about what food you buy in a day, and how much it costs in 2019 versus in 2023.</p>
<p>22. Do you buy better food because your salaries are higher now? Or same / worse food?</p>
<p>23. Tell me where your money goes after salary day. Do you send your money back first, and then keep the rest for your spending? Or do you use what you want/need to spend first before sending the remainder back?</p>
<p>24. In 2023, people were sending back more money than in 2019. What do you think of this? Seems accurate or no?</p>
<p>25. The survey shows that monthly remittance has increased more, even though the cost of everything has gone up. How come you can still send more money back home even with increasing costs?</p>
<p>26. Does your family in Bangladesh ask for more money now, as compared to 2019? Why?</p> <p>a. Are you worried that there's not enough?</p>
<p>27. Apart from food, what else do you spend on with the money that you keep for yourself in Singapore?</p>
<p>28. From the survey, it shows that workers pay an average of 400 dollars a month on agent fees. Do you think that this is a correct number? Is it too high or too low?</p>
<p>29. How many months do you normally take to pay up your agent fees? How much did you pay each month?</p>
<p>30. What is the average rate for agent fees now? What about before COVID in 2019?</p>

31. In the survey, we asked you how many years you want to work in Singapore before you go back. Do you feel like you have to work more years in Singapore because everything is more expensive now?

32. Are you worried about not being able to afford necessities in Singapore?

33. What do you want to do once you finish working in Singapore? Do you think working in Singapore can help you reach your dreams?

Indian FGD

1. How many of your salaries increased from 2019 to now?
2. In 2019 basic salaries were 24 a day. In 2023 they became 28 a day. What do you think? Is this reasonable for an average salary? Too high or too low?
3. In 2019 total monthly salaries were around 800 to 900. In 2023 total monthly salaries became 1,000 to 1,100. Is this reasonable for how much an Indian worker makes a month? Too high or too low?
4. Why have salaries increased from 2019 to 2023?
5. Before COVID, did salaries increase so much every year?
6. From 2019 to 2023, 35 workers saw the same salary or less. How come some workers' salaries did not increase, but remain the same or even drop?
7. When your boss increase your salary, do they update your IPA?
8. What year did you start working in Singapore, and what was your daily basic when you first started?
9. Do you think the new Indian workers starting salary is the same as last time?
10. Do you know if new Indian worker contracts have lesser benefits than yours in any way?
11. Do you pay for catered food? Is it for all meals?

<p>12. Is catered food a fixed price? Can you choose between different meal plans? Any examples?</p>
<p>13. In 2019, median catered food spending was in the range of 100 to 125, and in 2023, median catered food spending was from 125 to 150. Do you think this is believable? Too high or too low?</p>
<p>14. Do you think that food catering prices are okay, cheap or too expensive?</p>
<p>15. Do you think that the food quality and quantity is the same as in 2019? (taste better / no good or same?)</p>
<p>16. In 2019, median uncatered food spending was in the range of Less than \$100, and in 2023, median catered food spending was from 125 to 150. Do you think this is believable? Too high or too low?</p>
<p>17. Give me some examples about what food you buy in a day, and how much it costs in 2019 versus in 2023.</p>
<p>18. Do you buy better food because your salaries are higher now? Or same / worse food?</p>
<p>19. Tell me where your money goes after salary day. Do you send your money back first, and then keep the rest for your spending? Or do you use what you want/need to spend first before sending the remainder back?</p>
<p>20. In 2023, people were sending back more money than in 2019. What do you think of this? Seems accurate or no?</p>

21. The survey shows that monthly remittance has increased more, even though the cost of everything has gone up. How come you can still send more money back home even with increasing costs?

22. Does your family ask for more money now, as compared to 2019? Why?
a. Are you worried that there's not enough?

23. Apart from food, what else do you spend on with the money that you keep for yourself in Singapore?

24. From the survey, it shows that workers pay an average of 500 dollars a month on agent fees. Do you think that this is a correct number? Is it too high or too low?

25. How many months do you normally take to pay up your agent fees? How much did you pay each month?

26. What is the average rate for agent fees now? What about before COVID in 2019?

27. Do you feel like you have to work more years in Singapore because everything is more expensive?

28. Are you worried about not being able to afford necessities in Singapore?

29. What do you want to do once you finish working in Singapore? Do you think working in Singapore can help you reach your dreams?