The price of working

Salary and recruitment fee survey 2026

August 2026

TWC2
transient workers count too

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Cover picture: Construction workers leaving a worksite at the end of their shift (8:30 pm)

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I. Introduction

This report examines the current salary landscape and recruitment cost burdens faced by Singapore's Work Permit holders, the lowest-paid migrant workers. An online survey was conducted by Transient Workers Count Too (TWC2) between March and April 2026 which collected 1,428 responses for recruitment cost analysis and a subset of 499 responses for detailed salary analysis.

Low salaries and high recruitment cost have been longstanding issues with Singapore's migrant labour model. Over the years, TWC2 has conducted various studies and published reports on these issues, such as **Struggles and sacrifices as cost of living rises**[1] (2023).

However, getting a clear understanding of the details is extremely difficult, for a variety of reasons:

- the situation on the ground is constantly changing;
- reaching a large enough sample across the migrant worker population is challenging;
- language barriers add to the difficulty of getting information from respondents.

Moreover, there are many factors at work and teasing them apart can prove difficult:

- different nationalities with their differing unemployment situations at home and their need to find work in Singapore;
- different industry sectors have varying employment practices;
- concentration of certain nationalities in certain industry sectors, often driven by government regulation;
- the length of time a worker has spent in Singapore impacts his experience of work, salary, and recruitment fees.

In the main, this study's findings are consistent with results from our previous studies as well as the daily observations, albeit anecdotal, we accumulate from casework. Work Permit holders experience low salaries that, in certain industry sectors, do not progress very much with experience or the number of years on the job.

Recruitment cost remains a problem, particularly for newer workers.

Nonetheless, a few somewhat unexpected insights came out of this study: Firstly, a large proportion of respondents (roughly two in three) were unable to provide a coherent breakdown of their salary entitlements, which suggests that their awareness of this key facet of employment is low – putting them at a disadvantage vis-à-vis any employer with a mind to take liberties with their payroll obligations.

Secondly, the industry sectors with the lowest average salaries are also the sectors where workers appear to be paying the highest recruitment fees. This leaves many workers trapped in severe debt.

Overall, this study confirms that there are several acute issues with our migrant labour model in Singapore. Whilst more research may be helpful, the issues are clear enough already and serious consideration should be given to solutions without waiting for more detail.

[1] TWC2, 1 August 2023, Struggles and sacrifices as cost of living rises. https://twc2.org.sg/2023/08/01/struggles-and-sacrifices-as-cost-of-living-rises/

II. Key definitions

Four key terms we use in this report are derived from the In-principle Approval (IPA) issued by the Ministry of Manpower. Naturally, we apply the same meaning as used in the IPA, and they are explained below.

The IPA is issued pursuant to an employer (or its authorised Singapore-licensed employment agency) making an application to the ministry for a work pass for a foreigner.

Basic Monthly Salary (sometimes referred to as Basic Salary) represents the fixed pay a Work Permit holder is contractually entitled to before any fixed allowances or deductions, whether or not the employer assigns any work to the employee. Importantly, the Basic Monthly Salary serves as the baseline rate for calculating additional earnings, such as overtime or rest-day pay.

Monthly Salary (sometimes referred to as Fixed Monthly Salary) is the fixed take-home salary that WPH is guaranteed each month. It represents the combined sum of the Basic Salary and fixed monthly allowances, minus any monthly deductions. Importantly, Monthly Salary does not include any variable wages, such as overtime, rest-day pay, or bonuses.

Fixed Allowance is the fixed amount paid on top of the Basic Monthly Salary for expenses such as housing, amenities, services, transport, and others.

Deductions are the amounts an employer may deduct from Monthly Salary for housing, amenities, services, or other benefits extended to the employee.

III. Key findings: Salary

Below is an overview of the survey's key findings with respect to the salary landscape, summarising the detailed data analysis presented in the sections that follow.

3.1 Widespread lack of salary awareness

Roughly 65% of all responses regarding salary had to be discarded because respondents could not accurately report their own IPA salary components. This stark data point indicates that a vast majority of Work Permit holders may not fully grasp the salary breakdowns listed in their IPA. Ultimately, this widespread lack of awareness is highly problematic and strongly warrants further investigation.

3.2 Construction and service sectors offer the best value for recruitment costs

The construction sector forms the study's backbone (representing 79% of valid salary data), maintaining a narrow salary range and a steady, linear salary increment tied to seniority ($690 monthly salary for newcomers to $1,075 monthly salary for 10+ year veterans). While construction and service sector Work Permit holders share the lowest relative recruitment fees — requiring roughly 2.9 months of salary to recover agent fees — they arrive at this level in different ways. Service sector workers command the highest take-home salary ($1,633 average monthly salary) but face high agent fees ($4,672).

3.3 New workers appear to earn more, but sector mix explains the gap

On paper, overall data show an unconventional U-shaped salary curve, with recent arrivals (<2 years) out-earning mid-career workers ($1,101 monthly salary vs $790 monthly salary at 4–6 years). However, the report identifies this as a distortion caused by a shift in worker demographics, rather than an actual drop in salaries. The newcomer cohort is heavily populated by Myanmar nationals in the service and manufacturing sectors, where monthly salaries are vastly inflated by fixed allowances (averaging an extra $323 to $636 over basic monthly salary). Conversely, mid-career brackets are dominated by Bangladeshis and Indians in the Construction sector, who receive lower allowances but benefit from long-term, linear basic monthly salary increments over a decade of service.

3.4 No evidence of nationality discrimination over salary within the construction sector

When looking strictly at the construction sector, basic monthly salaries are remarkably similar across nationalities: Bangladeshis average $820, Indians $911, and Myanmar nationals $829. This confirms that broader salary gaps between nationalities are driven by the industries in which workers are placed, rather than by direct ethnic or nationality discrimination.

3.5 Experience pays off in construction, but not in marine shipyard sector

Long-term salary growth varies significantly by industry, with certain sectors offering virtually no financial return on seniority. The construction sector provides the only reliable, linear career ladder, where a decade of experience translates into a steady 55% monthly salary increase — climbing from a $690 monthly salary to $1,075 for industry veterans. Conversely, the marine shipyard sector reveals severe wage stagnation. Despite spending over 10 years in the industry, marine shipyard veterans earn an average monthly salary of only $705 monthly salary. This stalled progression leaves a decade-long shipyard veteran out-earned by a mid-career construction worker, proving that accumulated experience yields minimal earnings growth in this field.

3.6 Higher salary for specialist roles

Work Permit holders in specialised positions, such as supervisory roles and drivers, receive a substantially higher salary, earning roughly 37% more in monthly salary than general workers ($1,193 and $1,188 respectively, vs $866). However, their underlying contract structures differ sharply. Drivers rely heavily on fixed allowances, showing a 13.1% gap ($138) between their basic monthly salary and monthly salary — indicating that their specialised status is frequently compensated via fixed allowances rather than a higher basic monthly salary. Conversely, supervisors see a negligible 3.1% variance ($36), which translates to higher monthly salary and, in turn, higher overtime and rest-day rates.

IV. Key findings: Recruitment costs

Below is an overview of the survey's key findings on the recruitment costs, summarising the detailed data analysis presented in the sections that follow.

4.1 Recruitment fees

A clear majority of respondents (61%) paid upfront agent fees to secure their current employment in Singapore, resulting in an average recruitment cost of $3,338. Myanmar nationals experienced both the highest proportion of workers who paid fees (73.45%) and the highest average agent fee per worker ($4,023).

4.2 High fees and low pay trap workers in process and marine shipyard sectors

The study reveals that higher recruitment costs do not correlate linearly with higher wages. Instead, Work Permit holders in the process sector pay the highest agent fee ratio, facing an average recruitment cost of $6,665 against a low average monthly salary of $771, requiring 8.6 months of monthly salary to just recover their recruitment fees. The marine shipyard sector closely follows, requiring 7.2 months of wages to offset a $4,096 average fee due to possibly the lowest average monthly salary ($567) in the entire workforce.

V. Survey method and data validation process

5.1 Target demographics & eligibility criteria

To be eligible for the survey, respondents were required to: (1) be currently working in Singapore, (2) not be a foreign domestic worker, (3) hold a Work Permit, and (4) have a copy of their IPA letter for the current employment on hand. These criteria were designed to isolate a specific and consistent respondent group. Criterion 1 excluded former Work Permit holders, ensuring the sample reflected only current Work Permit holders. Criterion 2 excluded migrant domestic workers, who were outside the scope of this survey. Criterion 3 excluded holders of other work passes — such as the S Pass or Employment Pass — who are subject to regulatory minimum salary thresholds ($3,150 and $5,600, respectively) and therefore not directly comparable. Criterion 4 excluded respondents without immediate access to their IPA, ensuring that all salary-related answers could be verified against the official document rather than recalled from memory.

5.2 Limitations

Limitations due to Recruitment Channels

The survey was conducted digitally across TWC2's three Facebook communities, leveraging a collective digital reach of approximately 85,000 followers. To ensure accessibility, separate identical forms were distributed in corresponding languages, with parallel English translations provided across all three communities during the following periods:

- TWC2 Bangla (https://www.facebook.com/twc2bangla);
  15 March to 22 April 2026
- TWC2 Tamil (https://www.facebook.com/twc2tamil);
  15 March to 23 April 2026
- TWC2 Burmese (https://www.facebook.com/twc2burmese);
  17 March to 30 April 2026

As an incentive for complete and honest submissions, participants who finished the survey were entered into a randomised lucky draw for one of six $200 cash prizes. Phone number verifications were collected at the last stage of the survey to validate unique identities and prevent multiple responses from the same individual.

The survey's distribution channels meant that responses were concentrated among Bengali, Tamil, and Burmese speakers, corresponding broadly to Bangladeshi, Indian, and Myanmar nationals. As a result, the survey has limited ability to collect salary or recruitment fee data of Work Permit holders from other language groups or nationalities, such as Hindi-speaking Work Permit holders from India or Work Permit holders from China or Thailand.

5.3 Limitations of using IPA for salary verification

The IPA letter served as the primary benchmark for capturing contractual salary data for Work Permit holders in this survey. Alternative documentation, such as formal employment contracts or Key Employment Terms (KETs), was not used for four critical operational reasons:

- Universality: An IPA is generated by the Ministry of Manpower for every successful Work Permit application, which means the vast majority of Work Permit holders retain access to an IPA copy.
- Absence of written contract: A significant portion of the Work Permit holder population is never provided with a written employment contract by their employers.
- Regulatory non-compliance: Despite statutory mandates requiring employers to issue detailed KETs to workers, compliance remains low.
- Standardisation: The IPA uses a highly standardised, uniform template across all sectors, enabling consistent tracking of salary data.

Despite these advantages, relying solely on the IPA introduces an analytical limitation. The document serves as a static snapshot taken prior to the official commencement of employment. Consequently, it fails to dynamically capture subsequent contractual salary adjustments. This limitation is particularly pronounced during Work Permit renewals: if an employer renews a Work Permit with a salary increment, a new IPA is often not generated to reflect it, which may cause this methodology to underreport the current salaries of long-serving employees.

5.4 Statistical thresholds and low sample sizes

To preserve the statistical integrity and reliability of the sector-based analyses, a minimum threshold of ten ($n \geq 10$) valid responses was established. For instance, while data collected from micro-sectors—Landscaping ($n=0$) and Agritechnology ($n=2$)—are retained for completeness, they are excluded from industry-specific comparative analysis and data-correlation models. Because micro-samples are highly susceptible to individual variance and statistical distortion, they cannot be considered representative of broader industrial trends. Throughout this report, any data point or sub-category that falls below this analytical threshold is explicitly flagged with light grey text, and the findings focus primarily on the robust baselines provided by the construction, service, marine shipyard, process, and manufacturing cohorts.

5.5 The Mathematical cleansing funnel

The data processing pipeline was executed in three distinct phases:

Pre-processing (elimination of duplicates): A total of 2,039 raw survey submissions were logged. Prior to analysing any survey responses, an immediate database clean-up was performed to eliminate 316 duplicate entries (resulting from repeated phone numbers indicating identical user submissions). This left a baseline pool of 1,723 unique individual submissions.

Demographic filtering (Stage 1): The form uses four strict gateway constraints to filter out ineligible respondents among the 1,723 unique users. Respondents were automatically eliminated if they were not currently employed in Singapore, worked as foreign domestic workers, held a work pass other than a Work Permit, or lacked access to their IPA letter. This phase disqualified 295 individuals, leaving a core sample of 1,428 eligible respondents.

Mathematical validation (Stage 2): For the salary-specific analysis, the core sample of 1,428 eligible respondents underwent an internal consistency check, described below, to ensure reliable, legally verifiable data, resulting in the exclusion of 929, or 65%, of the Stage 1 cohort.

(a) Self-reported salary data was deemed valid only if its individual components perfectly satisfied the formula stated in the IPA:

Monthly Salary = Basic monthly salary + Fixed allowances - All monthly deductions

(b) To salvage incomplete or non-standard responses without compromising data integrity, the following manual standardisations were applied:

(b.1) Many respondents answered free-text salary questions in words rather than digits (e.g., writing "zero" or the Burmese "မရှိပါ" for "No").

These entries were manually audited and converted into standard numerical values as far as reasonably possible.

(b.2) Several respondents provided their basic monthly salary as a daily rate while reporting their monthly rate as an monthly salary. Where these entries were mathematically consistent, the daily rate was converted to its monthly equivalent using the Employment Act formula [(*12 x gross rate of pay) ÷ (52 x number of days the employee is required to work in a week*)]. For example, a $21 daily rate was adjusted to a $546 basic monthly salary to align with a reported $546 monthly salary (with zero fixed allowances or deductions).

The results from our data cleansing can be seen in the adjacent table.

Table 5.3 Data cleansing

Stage	Process / Filter Applied	Count	Sample Yield
Total submissions	Total raw survey engagements logged	2,039	100.0%
Pre-processing	Immediate removal of duplicate records/phone numbers	-316	
Unique baseline	Unique individual submissions	1,723	84.5%
	Disqualified: Not currently working in Singapore	-11	
	Disqualified: Employed as foreign domestic worker	-198	
	Disqualified: Non-Work Permit holder status	-33	
	Disqualified: Lacks physical or digital copy of IPA	-53	
Stage 1 cohort	Total dataset for sector & agent fee analysis	1,428	70.0%
Stage 2 validation	Disqualified: Failed mathematical IPA verification formula	-929	
Final core cohort	Verified dataset for detailed salary analysis	499	24.5%

VI. Profiles: Nationality and industry sectors

6.1 Nationalities and sampling effects

Questions 5 and 6 captured data on the respondents' nationalities and their respective employment sectors (see Annex A). The sample showed the respondents were from three primary nationalities: Bangladesh (928), India (209), and Myanmar (290). One respondent identified as "None of the Above" (neither of the three primary countries nor China).

Table 6.1

	Count	Percent
Bangladesh	928	65%
India	209	15%
Myanmar	290	20%
None of the above	1	0%
TOTAL	1428	100%

6.2 Industry sectors

Out of the 1,428 total respondents, their industry sectors can be seen in the four following tables, where the first tables has all nationalities together.

Table 6.2a ALL NATIONALITIES

	Count	Percent
Construction	1008	71%
Service	120	8%
Marine Shipyard	126	9%
Process	83	6%
Manufacturing	68	5%
Landscaping	6	0%
Agritechnology	2	0%
None of the above	15	1%
TOTAL	1428	100%

Table 6.2b BANGLADESH

	Count	Percent
Construction	751	81%
Service	12	1%
Marine Shipyard	96	10%
Process	56	6%
Manufacturing	7	1%
Landscaping	5	1%
Agritechnology	1	0%
None of the above	0	0%
TOTAL	928	100%

Table 6.2c INDIA

	Count	Percent
Construction	152	73%
Service	4	2%
Marine Shipyard	23	11%
Process	21	10%
Manufacturing	6	3%
Landscaping	1	0%
Agritechnology	0	0%
None of the above	2	1%
TOTAL	209	100%

Table 6.2d MYANMAR

	Count	Percent
Construction	104	36%
Service	104	36%
Marine Shipyard	7	2%
Process	6	2%
Manufacturing	55	19%
Landscaping	0	0%
Agritechnology	1	0%
None of the above	13	4%
TOTAL	290	100%

6.3 Observations re sectors

The top three sectors among Bangladeshi and Indian Work Permit holders were construction (81%, 73%), marine shipyard (10%, 11%) and process (6%, 10%), while the top three sectors among Myanmar Work Permit holders were construction (36%), services (36%), and manufacturing (19%). This difference in types of jobs by nationality will have to be taken into account when interpreting our detailed findings.

VII. Detailed findings: Salary landscape

Questions 11 to 15 asked respondents to provide free-text entries specifying the exact amounts of their monthly salary, basic basic monthly salary, fixed monthly allowance, deductions for monthly housing, and other, as per their current IPA (see Annex A).

7.1 Baseline earnings and concentration ranges

Of 499 valid responses, the average monthly salary, basic monthly salary, and the lowest and highest amounts for each category were as follows:

Table 7.1a

	Average	Lowest	Highest
Monthly salary	$967	$390	$3,850
Basic monthly salary	$880	$300	$3,000

The data show an overall upward shift from basic monthly salary to monthly salary. On average, actual monthly salaries are $87 (roughly 10%) higher than basic monthly salaries, indicating that fixed allowances offset any salary deductions. This trend holds true at the lowest tier, where the lowest monthly salary ($390) is $90 above the lowest basic monthly salary ($300).

Of 499 valid responses, the range of monthly salary was as follows:

Table 7.1b

Monthly salary	Count	Percent
$0 to $300	0	0%
$301 to $600	162	32%
$601 to $900	151	30%
$901 to $1200	65	13%
$1201 to $1500	38	8%
$1501 to $1800	28	6%
$1801 to $2100	37	7%
$2101 to $2400	10	2%
$2401 to $2700	4	1%
$2701 to $3000	3	1%
$3001 to $3300	0	0%
$3301 to $3600	0	0%
$3601 to $3800	1	0%
TOTAL	499	100%

The mean lies in this band; it is estimated to be $750.

The data show a concentration of respondents in the lower-income brackets. The largest single cohort (32%) earns between $301 and $600, while nearly two-thirds (62%) earn a monthly salary (monthly salary) between $301 and $900. When extended to $1,200, this cumulative group accounts for three-quarters (75%) of the entire sample, confirming that sub-$1,200 monthly earnings are the baseline norm for most respondents. Beyond the $900 mark, participation drops off steeply, leaving higher brackets sparsely populated. Only 4% of respondents earn more than $2,100 per month, with a single respondent in the $3,601–$3,800 range acting as a statistical outlier.

7.2 The effect of allowances and disparities by sector and nationality

Of 499 valid responses, the average salaries by nationality were as follows:

Table 7.2a

By nationality	Count	Average monthly salary	Average basic salary
Bangladesh	339	$837	$804
India	67	$953	$918
Myanmar	92	$1,455	$1,132
None of the above	1		
TOTAL	499		

The data reveal a stark disparity in earnings when broken down by nationality. Myanmar respondents earn significantly more than their peers, with an average monthly salary ($1,455) that outpaces Indian workers by 53% and Bangladeshi workers by 74%.

Furthermore, the composition of these salaries varies widely. While Indian and Bangladeshi workers experience minimal upward shifts between their basic monthly salary and monthly salary—just $35 (3.8%) and $33 (4.1%), respectively—Myanmar Work Permit holders experience a substantial $323 (28.5%) surge in monthly salary.

TWC2's interactions with Myanmar Work Permit holders provide a strong hypothesis for this anomaly. Unlike Bangladeshi and Indian Work Permit holders, who are heavily concentrated in the construction and marine sectors, where employers typically provide direct housing, a significant portion of Myanmar Work Permit holders work in the services or manufacturing sectors. In these sectors, it is common practice for employers to provide a substantial fixed allowance for room rentals — ranging from $400 to $500 per month. Because monthly salary calculations include these allowances, this housing arrangement heavily inflates Myanmar Work Permit holders' monthly salary data, masking the fact that a large portion of their monthly salary is immediately consumed by rent rather than available as disposable income.

7.3 Average salary by sector

Of the 499 valid responses, the breakdown of average monthly salary and basic monthly salary by sectors is shown in the next column:

Table 7.3b

By sector	Count	Average monthly salary	Average basic salary
Construction	395	$837	$804
Service	42	$953	$918
Marine Shipyard	16	$1,455	$1,132
Process	19	$771	$745
Manufacturing	22	$1,283	$1,283
Landscaping	0		
Agritechnology	2	$710	$660
None of the above	3	$1,383	$617
TOTAL	499		

Analysing the financial data strictly by industrial sector highlights severe salary disparities across industries for Work Permit holders, while also revealing distinct structural salary models.

- **The baseline benchmark: construction sector**
  The construction sector forms the absolute backbone of this study, accounting for an overwhelming 79% of the total valid responses (395 out of 499). Because of this massive representation, its average monthly salary ($868) and basic monthly salary ($835) effectively set the baseline for the entire survey pool. The narrow $33 variance between basic monthly salary and monthly salary indicates a widespread industry practice of paying flat basic rates with very few fixed monthly allowances.

- **The high-yield sectors: services and manufacturing**
  The Services and Manufacturing sectors emerge as the highest-paying fields, though they achieve these numbers through completely different payroll structures:

  - Services (42 respondents): Commands the highest overall take-home pay ($1,633 monthly salary). It features a prominent $329 gap over basic monthly salary ($1,304), further cementing our earlier hypothesis noted earlier that Myanmar Work Permit holders' higher monthly salary reflects housing allowances.

  - Manufacturing (22 respondents): Respondents' average monthly salary and basic monthly salary are completely identical ($1,283). This reveals a strict flat-rate salary model in which workers receive no allowances and incur no deductions.

- **The lower tier and the deduction anomaly: marine and process sectors**
  The Process ($771 monthly salary) and Marine Shipyard ($567 monthly salary) sectors lag significantly behind the rest of the workforce. Most notably, Marine Shipyard workers (16 respondents) present a striking structural anomaly: their average monthly salary is $10 lower than their average basic monthly salary ($577). This confirms that for this lowest-earning segment of the surveyed population, monthly deductions diminished their basic monthly salary.

7.4 Skill-based premiums: supervisors, drivers and food processing workers

Two subgroups of respondents showed higher earning power. The first consisted of supervisors and drivers. The other subgroup were food processing workers, discussed on the next page.

Here are the data for workers with supervisor and/or driver occupations, though a large majority (343 respondents) were in neither of these occupations or they were unsure:

Table 7.4c

By occupation	Count	Average monthly salary	Average basic salary
Supervisory position	96	$1,193	$1,157
Driver	60	$1,188	$1,050
Both Driver and Supervisor	11	$1,217	$1,172
None of the above / I am not sure	343	$866	$777
TOTAL	499		

11 respondents reported being both supervisors and drivers, overlapping with the 96 supervisors and 60 drivers.

The data clearly show that specialised roles command a significant salary premium among Work Permit holders. On average, respondents working in supervisory positions ($1,193) or as drivers ($1,188) earn roughly 37% more in monthly salary than other workers who hold neither position ($866). This premium peaks for the small minority (11 individuals) who manage dual responsibilities as both drivers and supervisors, netting the highest average monthly salary of $1,217.

However, a closer look at the salary composition reveals a distinct difference in salary structure between these roles. Drivers see a substantial $138 (13.1%) increase from their basic to their monthly salary, highlighting a heavy reliance on fixed allowance.

Conversely, supervisors see a negligible $36 (3.1%) increase, indicating that supervisory roles are typically paid at higher basic monthly salary with fewer allowances.

Of the 499 valid responses, 96 individuals worked in a supervisory position, 60 worked as drivers, and 11 worked as both. The remaining 343 respondents worked in neither, nor were they unsure.

The second subset that showed higher salaries were food processing workers. Of 499 valid responses, 33 individuals worked as such, an occupation available only in the services and manufacturing sectors. Their average salaries were as follows:

Table 7.4d

Whether food processing worker	Count	Average monthly salary	Average basic salary
Food processing worker	33	$1,780	$1,261
Not food processing worker	463	$905	$853
I am not sure	3		
TOTAL	499		

The data show significantly higher salaries for food processing workers than the overall average. Representing a small subset of the sample (33 respondents), these workers command an average monthly salary of $1,780, which is nearly double (+97%) the $905 average earned by the rest of the surveyed workforce.

A deeper analysis reveals that this premium is heavily dependent on the variable gap between basic monthly salary and monthly salary. Food Processing Workers experience a substantial $519 (41.2%) surge from their basic monthly salary ($1,261) to their monthly salary. This massive difference is highly likely driven by fixed monthly allowances for room rental and others, which are common structural benefits provided in this sector. It significantly inflates their take-home pay on paper, contrasting sharply with non-food processing workers who experience a negligible $52 (6.1%) increase over their basic monthly salary though, as mentioned before, their disposable income (once rent has been paid) is not that much improved.

VIII. Detailed findings: Seniority and earnings progression

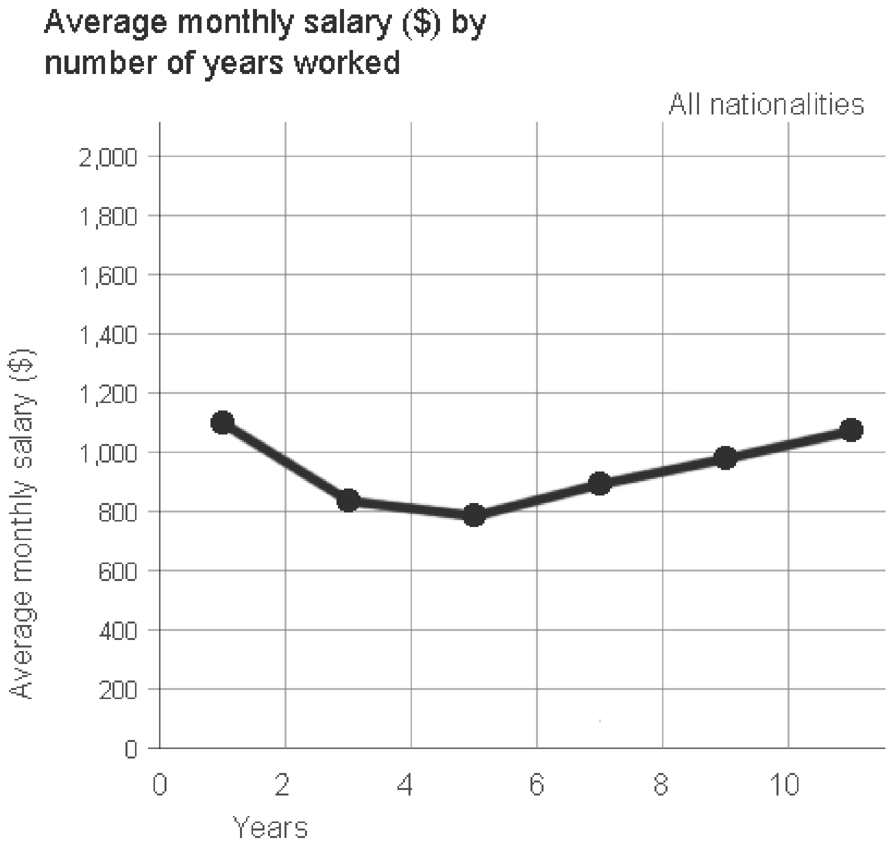
In this section, we discuss the observations we made when we looked at salaries of respondents plotted against how long they have worked.

8.1 Salaries by number of years worked

Table 8.1 ALL NATIONALITIES

Years worked	Count	Average monthly salary	Average basic salary
Less than 2 years	82	$1,101	$815
More than 2 years, up to 4 years	139	$840	$778
More than 4 years, up to 6 years	46	$790	$783
More than 6 years, up to 8 years	46	$894	$806
More than 8 years, up to 10 years	36	$987	$951
More than 10 years	150	$1,083	$1,046
TOTAL	499		

The adjacent line graph represents the data.



The data reveal a highly unconventional, U-shaped relationship between years worked in Singapore and average salary, defying the standard expectation that wages steadily increase with seniority.

Newcomers with less than 2 years of experience earn a remarkably high average monthly salary of $1,101. They also show the largest variance between basic monthly salary and monthly salary ($286 or 35%), indicating heavy supplementation from fixed allowances. Following this initial peak, wages experience a noticeable mid-career decline, dropping 24% to an average of $840 for the 2–4 year cohort, and bottoming out at $790 for those with 4–6 years of experience. Salary progression only resumes after the 6-year mark, culminating in veterans with over 10 years of experience commanding the highest basic wage ($1,046) and a stable monthly salary of $1,083.

This unusual wage distribution is highly likely a reflection of changes in demographic cohorts and sector composition within the sample, rather than a lack of career progression. The high average salary of the newest cohort (<2 years) aligns closely with our earlier findings on Myanmar and food processing Work Permit holders, who receive substantial fixed allowances that inflate their monthly salary. Conversely, the mid-career cohorts (2 to 6 years) are likely dominated by Bangladeshi and Indian workers in the construction and marine sectors, who face lower baseline basic monthly salary and fewer cash allowances, thereby driving down the average for those intermediate brackets.

We see more clearly the effect of demographic mix when we look at the same data by nationality. The “newcomer premium” turns out to be a mirage, as explained in section 8.3.

8.2 Number of years worked, by nationality

Table 8.2

Years worked	**Total count**	**Count: Bangla desh**	**Count: India**	**Count: Myanmar**
Less than 2 years	82	36	5	41
More than 2 years, up to 4 years	139	86	16	37
More than 4 years, up to 6 years	46	34	5	7
More than 6 years, up to 8 years	46	34	11	1
More than 8 years, up to 10 years	36	28	5	2
More than 10 years	150	121	25	4
TOTAL	499	339	67	92

Includes one respondent who chose "none of the above" as their nationality

8.3 Salaries by number of years worked, by nationality

Where the sample size is less than ten, the data are shown in lighter grey text.

Table 8.3a BANGLADESH

Years worked	Count	Average monthly salary	Average basic salary
Less than 2 years	36	$526	$522
More than 2 years, up to 4 years	86	$644	$620
More than 4 years, up to 6 years	34	$772	$762
More than 6 years, up to 8 years	34	$901	$838
More than 8 years, up to 10 years	28	$935	$904
More than 10 years	121	$1,044	$997
TOTAL	339		

Table 8.3b INDIA

Years worked	Count	Average monthly salary	Average basic salary
Less than 2 years	5	$610	$610
More than 2 years, up to 4 years	16	$930	$828
More than 4 years, up to 6 years	5	$814	$814
More than 6 years, up to 8 years	11	$773	$682
More than 8 years, up to 10 years	5	$918	$918
More than 10 years	25	$1,150	$1,162
TOTAL	67		

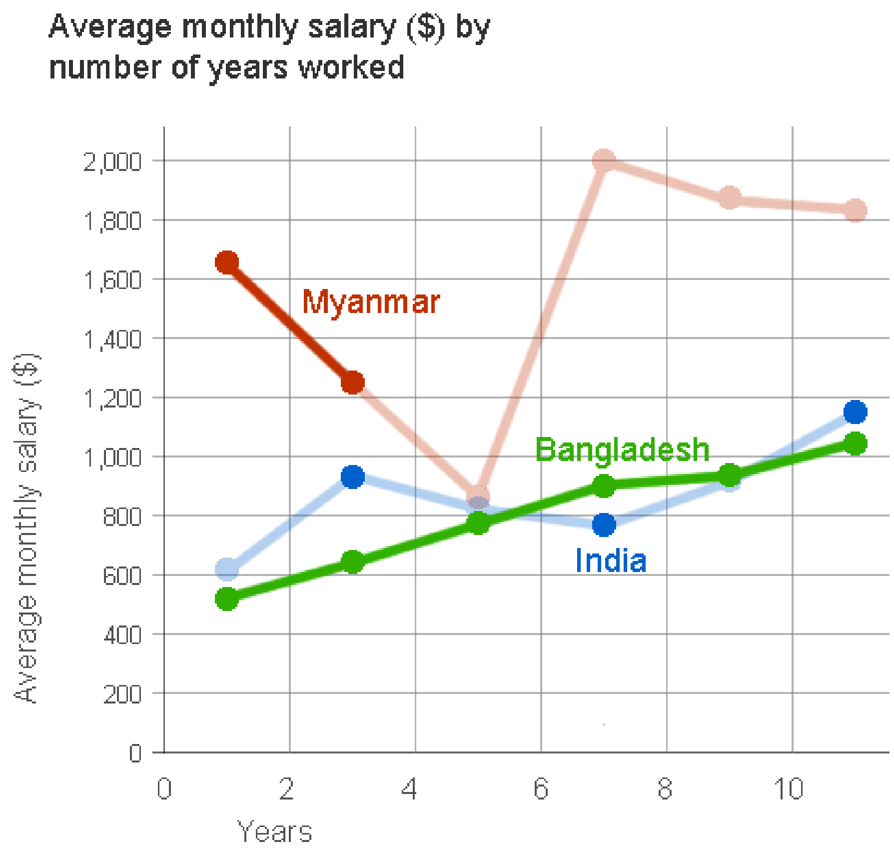
Table 8.3c MYANMAR

Years worked	Count	Average monthly salary	Average basic salary
Less than 2 years	41	$1,662	$1,097
More than 2 years, up to 4 years	37	$1,255	$1,123
More than 4 years, up to 6 years	7	$863	$863
More than 6 years, up to 8 years	1	$2,000	$1,200
More than 8 years, up to 10 years	2	$1,875	$1,625
More than 10 years	4	$1,836	$1,786
TOTAL	92		

This demographic breakdown provides empirical validation of our earlier hypothesis: Myanmar Work Permit holders' higher monthly salaries reflect housing allowances. Regarding the U-shaped salary curve, this confirms that wage fluctuations result from changes in nationality cohorts over time rather than from a lack of individual career progression.

The exceptionally high average salary among recent arrivals (less than 2 years) is directly attributable to the heavy concentration of Myanmar respondents, who comprise a staggering 50% of this newcomer cohort (41 out of 82). As previously observed, these workers are predominantly employed in the services and manufacturing sectors, where high cash allowances for housing and food heavily inflate monthly salary.

Conversely, the sharp salary dip observed between 2 and 6 years of experience coincides precisely with a dramatic demographic shift. In these intermediate brackets, Myanmar representation drops, while Bangladeshi and Indian respondents—who are traditionally funnelled into the lower-allowance construction and marine sectors—come to dominate 73% and 85% of their respective cohorts.



The dots and lines are fainter if the sample size is less than ten.

Finally, the wage recovery seen at the senior end of the spectrum is driven by a distinct veteran workforce. The "More than 10 years" bracket is overwhelmingly composed of Bangladeshi (81% of respondents in this cohort) and Indian (17%) workers, while Myanmar representation vanishes (3%). This shows that the higher basic monthly salary at the 10+ year mark reflects long-term retention increments earned by Bangladeshi and Indian workers who have worked in Singapore for a decade.

8.4 Average salaries by sector, by nationality

Table 8.4a BANGLADESH

Sector	Count	Average monthly salary	Average basic salary
Construction	299	$853	$820
Service	7	$760	$760
Marine Shipyard	15	$574	$585
Process	14	$696	$661
Manufacturing	3	$1,517	$1,200
Landscaping	0		
Agritechnology	1	$520	$520
None of the above	0		
TOTAL	339		

Because Bangladeshi Work Permit holders are concentrated in the construction, marine and process sectors, which the Ministry of Manpower refers to collectively as “CMP”, the sample sizes for the other sectors are small.

Table 8.4b INDIA

Sector	Count	Average monthly salary	Average basic salary
Construction	59	$934	$911
Service	1	$1,500	$1,500
Marine Shipyard	1	$450	$450
Process	4	$1,050	$1,050
Manufacturing	1	$2,050	$1,050
Landscaping	0		
Agritechnology	0		
None of the above	1	$550	$550
TOTAL	67		

Table 8.4c MYANMAR

Sector	Count	Average monthly salary	Average basic salary
Construction	36	$885	$829
Service	34	$1,817	$1,410
Marine Shipyard	0		
Process	1	$700	$700
Manufacturing	18	$1,946	$1,310
Landscaping	0		
Agritechnology	1	$900	$800
None of the above	2	$1,800	$650
TOTAL	92		

Breaking down the salary data by nationality, years of experience, and industrial sector simultaneously reveals the precise economic forces driving the overall averages and highlights vastly different career trajectories across groups.

- **Bangladeshis: Steady, linear progression**
  For Bangladeshi respondents, salary progression operates exactly as traditionally expected: wages scale upward linearly with experience. Newcomers (<2 years) command the lowest salaries ($526 monthly salary / $522 basic monthly salary), while long-term veterans (>10 years) achieve the highest averages ($1,044 monthly salary / $997 basic monthly salary). This predictable trajectory is a direct reflection of the cohort's heavy concentration in the Construction sector, which accounts for 88% (299 out of 339) of all Bangladeshi respondents. In this sector, career longevity is steadily rewarded with minor retention increments, and variable allowance gaps remain consistently narrow (typically between $30 to $60) regardless of seniority.

- **Indians: Minor fluctuations and small-sample outliers**
  Indian respondents display a highly irregular wage path, experiencing a temporary dip between 4 and 8 years of experience before rebounding to a peak average monthly salary of $1,150 at the 10+ year mark. With a much smaller overall sample pool (N=67), these averages are highly volatile and easily skewed by individual outliers.

- **Myanmar: Sector-driven effects and small-sample fragility**
  The Myanmar cohort shows a completely inverted wage pattern, starting at an exceptional premium. Newcomer Myanmar workers (<2 years) average a staggering $1,662 monthly salary, which drops to $1,255 for the 2–4-year cohort, and then sharply to $863 for the 4–6-year cohort.

The secondary breakdown by sector unravels this phenomenon but also flags data limitations. Unlike Bangladeshi and Indian Work Permit holders, Myanmar Work Permit holders are highly concentrated in the Services (34 workers) and Manufacturing (18 workers) sectors. These two sectors yield the highest monthly salary ($1,817 and $1,946, respectively) and feature wide gaps between basic monthly salary and monthly salary, amounting to an extra $407 in services and $636 in manufacturing. This confirms our hypothesis, as noted earlier, Myanmar workers' higher monthly salary reflects housing allowances.

However, caution must be exercised when analysing their experience brackets past the 4-year mark. The data shows sudden salary spikes for Myanmar workers with 6–8 years ($2,000 monthly salary) and 8–10 years ($1,875 monthly salary) of experience. A glance at the sample sizes reveals these brackets represent only 1 and 2 respondents, respectively. These numbers are far too low to indicate a genuine macro-trend and should be treated as individual anomalies rather than representative data for Myanmar veterans.

Overall, to find valid ground for comparison across all three nationalities, one must look strictly at the construction sector, where sample sizes are mutually viable (299 Bangladeshis, 59 Indians, 36 Myanmar). See table 8.5a.

When isolating this single sector, basic monthly salaries align remarkably closely across the board: Bangladeshi Work Permit holders earn $820, Myanmar Work Permit holders earn $829, and Indian Work Permit holders earn $911. This proves that the apparent macro-level nationality wage gap is fundamentally a sector-allocation gap, rather than an underlying disparity in how different nationalities are compensated for identical labour.

8.5 Average salaries by sector, by number of years worked

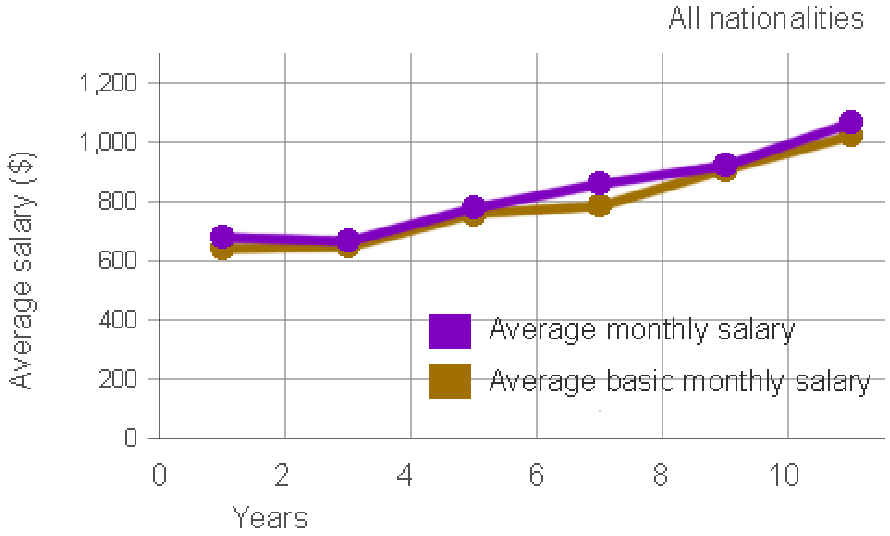
Table 8.5a CONSTRUCTION

Years worked	Count	Percent	Average monthly salary	Average basic salary
Less than 2 years	38	10%	$690	$644
More than 2 to 4 years	108	27%	$681	$660
More than 4 years, up to 6 years	36	9%	$784	$775
More than 6 years, up to 8 years	43	11%	$868	$795
More than 8 years, up to 10 years	35	9%	$929	$906
More than 10 years	135	34%	$1,075	$1,038
TOTAL	395	100%		

The data for the construction sector demonstrate linear progression over time. This sector represents the only statistically robust, large-scale sample in the dataset (N=395). It behaves traditionally, showing a steady, linear wage increase tied to seniority — climbing from $690 monthly salary for newcomers to $1,075 monthly salary for veterans (>10 years). This sector is dominated by Bangladeshi and Indian workers, featuring highly standardised contracts and minimal fluctuation due to salary allowances.

The graph on the next page represents the above data.

Average salaries in construction sector ($) by number of years worked



The anomaly in which newer workers (<2 years) initially appear to out-earn mid-career workers is entirely driven by the relatively recent influx of Myanmar respondents into the services and manufacturing sectors. Their high monthly salary ($1,648 and $1,957) show a large gap of approximately $625 over their basic monthly salary, supporting the hypothesis, as noted earlier, that Myanmar workers' higher monthly salary reflects housing allowances.

Their datapoints skewed the overall picture for the newer cohorts in terms of salary.

Table 8.5b SERVICES

Years worked	Count	Percent	Average monthly salary	Average basic salary
Less than 2 years	17	40%	$1,648	$1,023
More than 2 years, up to 4 years	11	26%	$1,930	$1,775
More than 4 years, up to 6 years	5	12%	$850	$850
More than 6 years, up to 8 years	2	5%	$1,500	$1,100
More than 8 years, up to 10 years	1	2%	$3,000	$2,500
More than 10 years	6	14%	$1,515	$1,482
TOTAL	42	100%		

All the other sectors had relatively small sample sizes. The marine shipyard sector had only 16 respondents.

Table 8.5c MARINE SHIPYARD

Years worked	Count	Percent	Average monthly salary	Average basic salary
Less than 2 years	3	19%	$421	$446
More than 2 years, up to 4 years	8	50%	$535	$535
More than 4 years, up to 6 years	0			
More than 6 years, up to 8 years	0			
More than 8 years, up to 10 years	0			
More than 10 years	5	31%	$705	$723
TOTAL	16	100%		

With the caveat of small sample, we nonetheless can glimpse that salaries in the marine shipyard sector are generally lower than for construction workers, for each corresponding level of seniority. There also appears to be a degree of stagnation. Unlike construction, where a decade of experience grants a 55% monthly wage increase, Marine veterans after 10+ years only average $705 monthly salary — barely higher than the baseline starting salary of a general construction worker. Seniority contributes very little to actual earnings growth in this industry.

Table 8.5d PROCESS

Years worked	Count	Percent	Average monthly salary	Average basic salary
Less than 2 years	7	37%	$464	$458
More than 2 years, up to 4 years	4	21%	$832	$832
More than 4 years, up to 6 years	3	16%	$856	$856
More than 6 years, up to 8 years	1	5%	$800	$800
More than 8 years, up to 10 years	0			
More than 10 years	4	21%	$1,175	$1,063
TOTAL	19	100%		

Likewise, the data for Work Permit holders in the process sector should be treated with care due to small sample sizes, but here too, the data suggest a steady and substantial progression in earning power by number of years worked.

Table 8.5e MANUFACTURING

Years worked	Count	Percent	Average monthly salary	Average basic salary
Less than 2 years	14	64%	$1,957	$1,329
More than 2 years, up to 4 years	7	32%	$1,926	$1,269
More than 4 years, up to 6 years	1	5%	$750	$750
More than 6 years, up to 8 years	0			
More than 8 years, up to 10 years	0			
More than 10 years	0			
TOTAL	22	100%		

To conclude this section, we stress once more that the apparent fall in salaries for workers between 2 and 6 years of experience, as can be seen in table 8.1 and its accompanying graph, is a statistical mirage. It results from a changing sectorial mix as we go up the number of years worked. The services and manufacturing sectors, which have more new workers, coupled with their higher monthly salaries raised the apparent salaries of all new workers. On the other hand, Bangladeshi and Indian construction workers dominate the mid-career brackets, driving the averages down (because the construction sector does not have fat allowances added to their salary structures).

A more detailed analysis of the single sector where we have robust data (construction) indicates that within this industry at least, there is a steady linear progression of earnings over time.

Whilst we do not have equally good data for the other sectors, there is reason to believe that salaries also increase over time in them, even if the gradient may be different. For example, we have reason to believe that the gradient in the marine shipyard sector is much lower than in the construction or process sectors.

IX. Detailed findings: Recruitment fees and debt ratios

Question 16 asked respondents whether they paid an agent to obtain the current job. This included fees paid to the agent in their home country and in Singapore. As migrant workers are often unable to distinguish licensed agents from unlicensed (illegal) agents or Singapore agents from overseas agents, the question focused on the total amount paid, rather than to whom it was paid to, as long as the payment pertained to the purpose of obtaining employment in Singapore.

Out of 1428 respondents, 875 reported paying an agent fee, 540 reported not paying one, and 13 were unsure (see Annex A). The tables below provide breakdowns by nationality and industry sector.

Table 9.1a

	Bangladesh		**India**		**Myanmar**		**None of the above**	
	Count	%	Count	%	Count	%	Count	%
Paid	542	58%	120	57%	213	73%	0	
Did not pay	376	41%	87	42%	76	26%	1	100%
Not sure	10	1%	2	1%	1	0%	0	
TOTAL	928	100%	209	100%	290	100%	1	100%

The data should be interpreted carefully. Although about 57% and 58% respectively of Indian and Bangladeshi workers said they had to pay for their current jobs – a much lower percentage than for Myanmar workers, this is likely the effect of the fact that our sample had far more Indian and Bangladeshi workers many more years into their careers. Myanmar Work Permit holders were concentrated in the newer cohorts.

Other research by TWC2 has found that **new** Bangladeshi and Indian construction, marine shipyard and process (CMP) workers – and they are mostly in CMP jobs – all have to pay for their jobs. They pay less for their subsequent jobs, and with experience under their belt, they eventually may get to the point where they do not have to pay at all. This pattern of needing to pay less for subsequent jobs has been revealed in previous TWC2 reports, such as **Average recruitment cost hit $15,000 in 2015 for first-time Bangladeshi construction workers**[2] and **Let this end with me**[3]

Our sample contains a mix of newer and older workers; thus lowering the percentage of Indian and Bangladeshi workers who report having to pay.

[2] TWC2, 5 Feb 2017, Average recruitment cost hit $15,000 in 2015 for first-time Bangladeshi construction workers. https://twc2.org.sg/2017/02/05/average-recruitment-cost-hit-15000-in-2015-for-first-time-bangladeshi-construction-workers/

[3] TWC2, 29 May 2024, Let this end with me. https://twc2.org.sg/2024/05/29/let-this-end-with-me/

By contrast, the Myanmar sample has far more new workers, and this likely accounts for the finding that a higher percentage of them paid for their current jobs.

The next two tables relate to industry sectors:

Table 9.1b

	Construction		Service		Marine S'yard		Process	
	Count	%	Count	%	Count	%	Count	%
Paid	571	57%	102	85%	75	60%	56	67%
Did not pay	428	42%	18	15%	49	39%	27	33%
Not sure	9	1%	0		2	2%	0	
TOTAL	1008	100%	120	100%	126	100%	83	100%

Table 9.1c

	Manufact'g		Landscaping		Agritech		None of the above	
	Count	%	Count	%	Count	%	Count	%
Paid	50	74%	6	86%	2	100%	14	93%
Did not pay	16	24%	1	14%	0		1	7%
Not sure	2	3%	0		0		0	
TOTAL	68	100%	7	100%	2	100%	15	100%

By the same token, the percentage who had to pay appears higher in the service and manufacturing sectors. These are the sectors where Myanmar workers are more strongly represented, and they have worked fewer years.

9.2 How much was paid

Question 17 asked those who paid the agent fee how much they paid (see Annex A). Of the 875 respondents who stated they paid the agent fee, 28 provided invalid responses for the purposes of the survey; these included amounts in foreign currency (e.g., “9 lakh”) or such high amounts, e.g. “1,500,000”, that we couldn’t confidently interpret. For amounts provided in foreign languages, they were manually converted to English numerals and deemed valid responses. This resulted in 847 valid responses. Of the 847 answers, the average agent fee paid was $3,338. The averages by nationality and by sector are as follows:

Table 9.2a

Nationality	Count	Average fee paid
Bangladesh	523	$3,259
India	116	$2,470
Myanmar	208	$4,023
None of the above	0	
TOTAL	847	

Once again, care must be taken over the above data. Bangladeshi and Indian respondents included many mid-career and long-career Work Permit holders. Their lower recruitment fees likely reduced the average for their nationalities.

Myanmar respondents being generally newer workers thus gave an average that better reflected the amounts newer workers had to pay.

Table 9.2b

Sector	Count	Average fee paid
Construction	555	$2,499
Service	101	$4,672
Marine Shipyard	67	$4,096
Process	53	$6,665
Manufacturing	50	$5,015
Landscaping	5	$5,400
Agritechnology	2	$7,550
None of the above	14	$3,468
TOTAL	847	

Here again the larger numbers of mid-career and long- career construction workers in our sample likely reduced the average amounts paid for jobs in this sector.

The process sector, with 53 respondents, reported the highest recruitment fee paid. Our smallish sample (only 19 respondents in table 8.5d) indicates a skewing towards newer workers in this sector, which may account for this finding.

9.3 Cost-to-income ratio

To analyse the relationship between recruitment costs and salaries, the data from both survey sections have been combined. The "Cost-to-income ratio" represents the number of months of salary a Work Permit holder must work to recover their recruitment cost, calculated by dividing the average agent fee by the average monthly salary. Sectors with small sample sizes (Landscaping, Agritechnology, and "None of the above") are excluded from the primary analysis to ensure data reliability.

Table 9.3

Sector	Average fee paid	Average monthly salary	Cost-to-income ratio
Construction	$2,499	$868	2.88
Service	$4,672	$1,633	2.86
Marine Shipyard	$4,096	$567	7.22
Process	$6,665	$771	8.64
Manufacturing	$5,015	$1,283	3.91

The data show that there is no correlation among sectors between higher salaries and higher agent fees. Instead, the financial burden is heavily influenced by the specific industry.

Among all primary industries, Work Permit holders in the process sector pay the highest agent fee ratio. A worker in this sector faces an average agent fee of $6,665 against an average monthly salary of $771, meaning it takes approximately 8.6 months of monthly salary (or 8.9 months of basic monthly salary) just to recover the upfront recruitment cost.

This is followed closely by the marine shipyard sector, where Work Permit holders must dedicate 7.2 months of monthly salary to clear their agent fees due to a combination of high fees ($4,096) and the lowest average monthly salary ($567) across all surveyed sectors.

Conversely, the construction and service sectors show the lowest relative financial strain in terms of monthly salary recovery. Although the service sector commands a much higher absolute agent fee than Construction ($4,672 vs. $2,499), its significantly higher average monthly salary ($1,633 vs. $868) balances out the ratio.

As a result, Work Permit holders in these two sectors face a similar relative burden, requiring roughly 2.9 months of monthly salary to offset their agent fees.

The Manufacturing sector sits in the middle, with a balanced salary-to-fee profile requiring just under 4 months of wages to cover recruitment costs.

X. Detailed findings: Lack of salary awareness

Although we had 1,428 valid responses for recruitment fee analysis, we only had 499 valid responses for salary analysis. The high drop-out rate (65%) resulted from the fact that many responses failed a mathematical verification of their replies, indicating internal inconsistency among the numbers they provided.

Table 10.1a

	Bangladesh		India		Myanmar		None of the above	
	Count	%	Count	%	Count	%	Count	%
Valid responses	339	37%	67	32%	92	32%	1	100%
Invalid responses	589	63%	142	68%	198	68%	0	
TOTAL	928	100%	209	100%	290	100%	1	100%

The ratio of valid to invalid responses was consistent across all three nationalities, indicating that approximately 2 in 3 respondents in each nationality group were unable to provide accurate answers on their salaries based on their IPAs.

The breakdown by sector is shown in the next two tables.

Table 10.1b

	Construction		Service		Marine S'yard		Process	
	Count	%	Count	%	Count	%	Count	%
Valid responses	395	39%	42	35%	16	13%	19	23%
Invalid responses	613	61%	78	65%	110	87%	64	77%
TOTAL	1008	100%	120	100%	126	100%	83	100%

Table 10.1c

	Manufact'g		Landscaping		Agritech		None of the above	
	Count	%	Count	%	Count	%	Count	%
Valid responses	22	32%	0		2	100%	3	20%
Invalid responses	46	68%	6	100%	0		12	80%
TOTAL	68	100%	6	100%	2	100%	15	100%

When analysed by employment sector (disregarding industries with a sample size under 10), the construction and service sectors demonstrated the highest rates of valid responses, at 39% and 35%, respectively. In contrast, other sectors suffered from severe response failure. The invalid rate spiked to 68% in manufacturing, 77% in the process sector, and reached a critical high of 87% within the marine shipyard sector, where only 16 out of 126 total responses could be verified.

This localised failure rate strongly indicates that industry-specific salary factors — complex fixed allowances and deductions in the IPA document — disproportionately impair a Work Permit holder's ability to decipher and accurately report their IPA salary components. Specifically, it is theorised that the critical dropout rate within the marine shipyard sector is driven by the prevalence of complex deductions, which introduces an intricate mathematical formula that workers in deduction-free sectors do not have to face. To address this, future research should qualitatively evaluate and compare the physical layout and itemisation of IPAs to identify ways to improve clarity and comprehension.

XI. Conclusion

The findings of this report challenge the assumption that higher upfront migration costs serve as an investment toward proportionally higher wages. On a macro level, the data reveal a rigid, low-wage market in which a monthly salary of under $900 represents the structural norm for Work Permit holders in Singapore.

Two subgroups cry out for mention:

- **Marine shipyard sector:**
  Nowhere is this structural vulnerability more acute than in the marine shipyard sector, which represents the most troubling intersection of these market challenges. A clear majority of its workers (59.5%) paid high upfront agent fees, yet the industry simultaneously registered the survey's highest data dropout rate (87%) due to a profound lack of salary awareness. Furthermore, the sector commanded the lowest average monthly salary at just $567, paired with a stagnant long-term career trajectory where a decade of experience translates to an average monthly salary of only $705. Consequently, marine shipyard workers emerge as one of the most vulnerable migrant cohorts in Singapore — highly susceptible to debt bondage and wage theft. While this severe financial strain raises critical questions about industry retention rates and why workers choose to enter or remain in this sector, a full exploration of these underlying motivations is beyond the immediate scope of this report.

- **Myanmar workers:**
  While shipyard workers face stagnation, a contrasting yet equally fragile reality is observed among Myanmar nationals concentrated in the service and manufacturing sectors. Although this group commands a higher monthly salary, driving an apparent macro-level "newcomer premium," their economic insulation is a mirage. They are burdened with the study's steepest upfront recruitment costs (averaging $4,023), and their higher take-home pay depends on fixed rent allowances rather than a robust basic monthly salary. This precarious financial structure leaves them disproportionately vulnerable to workplace exploitation and sudden job loss — a catastrophic event for migrant workers, as finding a new employer typically requires paying exorbitant agent fees all over again. However, unpacking the specific socioeconomic driving this trend requires a deeper, dedicated sociological inquiry.

Beyond these sectoral disparities, the study uncovers a broader, systemic issue regarding transparency. The widespread mathematical inconsistencies that led to the discarding of 65% of all salary responses reveal a profound disconnect between workers' official documentation and their actual grasp of its meaning. This alarming data dropout rate raises critical questions about why this confusion occurs and whether systemic improvement is viable.

Ultimately, these multiple gaps — from industry retention anomalies and high debt-to-income strategies to widespread documentation illiteracy — signal a clear and urgent need for an expansive, follow-up study specifically targeted at the structural barriers surrounding worker literacy and recruitment transparency.

ANNEX: Questions and answers

Stage 1: Eligibility Check

Question 1: Are you currently working in Singapore?

Yes 1712 (allowed to proceed to the next question)
No 9 (eliminated)
I am not sure 2 (eliminated)
Total 1723

Question 2: Are you a foreign domestic worker?

Yes 193 (eliminated)
No 1514 (allowed to proceed to the next question)
I am not sure 5 (eliminated)
Total 1712

Question 3: Do you have a work permit?

Yes 1481 (allowed to proceed to the next question)
No, I have other pass 31 (eliminated)
None of the above 2 (eliminated)
I am not sure 0 (eliminated)
Total 1514

Question 4: Do you have a copy of your current In-Principle-Approval letter (IPA)?

Yes 1428 (allowed to proceed to the next question)
No 45 (eliminated)
I don't know what IPA is 0 (eliminated)
I am not sure 8 (eliminated)
Total 1481

Stage 2: Background Information

Question 5: What is your nationality?

Bangladesh	928
India	209
Myanmar	290
Chinese	0
None of the above	1

Question 6: Which sector do you work in?

Construction	1008
Service	120
Marine Shipyard	126
Process	83
Manufacturing	68
Landscaping	6
Agritechnology	2
None of the above	15

Question 7: How many years have you worked in Singapore?

Less than 2 years	256
More than 2 to 4 years	363
More than 4 years, up to 6 years	136
More than 6 years, up to 8 years	139
More than 8 years, up to 10 years	118
More than 10 years	415
I am not sure	1

Question 8: Are you a "food processing worker"?

Yes	106
No	1317
I am not sure	5

Question 9: Are you in a supervisory position? (Example: Manager, Supervisor, Safety Coordinator)?

Yes	286
No	1137
I am not sure	5

Question 10: Are you a driver or "driver-cum-general worker"?

Yes	168
No	1241
I am not sure	1

Stage 3: Salary Questions

Question 11: How much is your "Monthly salary" according to the IPA? (Indicate the amount: e.g., 550)

Free answer

Question 12: How much is your "Basic monthly salary" according to the IPA? (Indicate the amount)

Free answer

Question 13: How much is your "Fixed monthly allowance" according to the IPA? (Indicate the amount)

Free answer

Question 14: How much is your "Monthly housing, amenities and services deductions" according to the IPA? (Indicate the amount)

Free answer

Question 15: How much is your "Monthly deduction for others" according to the IPA? (Indicate the amount)

Free answer

Stage 4: Agent Fee questions

Question 16: Did you pay any agent fees to obtain your current employment?

Paid fee	875
Did not pay fee	540
I am not sure	13

Question 17: How much agent fee did you pay in total in Singapore dollars? (Including fees paid to your agents in your home country and in Singapore)

Free answer

Stage 5: Ending Questions

Question 18: To receive a chance for a $200 cash prize, please share your Singapore phone number. (Optional)

Free answer - To protect the respondent's privacy, this information will be kept confidential.

Question 19: To receive a chance for a $200 cash prize, please share your SIM Card provider. (Optional)

The breakdown is omitted as it has no analytical value.