BRIEFING: BANGLADESH HOUSEHOLD CONSUMPTION SURVEY FINDINGS 2026

SURVEY PERIOD: JUNE TO AUGUST 2026

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Conducted by:

AFWA Bangladesh

- Bangladesh Garment and Sweaters Workers Trade Union Centre (GSWTUC)
- Textile Garments Workers Federation (TGWF)
- Green Bangla Garments Workers Federation (GBGWF)
- Garments Sramik Unity League (GSUL)
- Bangladesh Garments and Industrial Workers Federation (BGSSF)
- Bangladesh Garments Labor Congress (BGLC)
- Sommilito Sramik Federation (SSF)
- Alokito Garments Sromik Federation (AGSF)
- Garments Sramik Karmochari Federation (GSKF)
- Bangladesh Textile & Garments Workers Federation (BTGWF)
- Bangladeshi Garments Trade Union Federation (BGTUF)

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Overview

The 2026 Household Consumption Survey provides evidence on the income, expenditure, consumption and living conditions of garment workers and their households in Bangladesh. Bangladeshi trade unions affiliated with the Asia Floor Wage Alliance (AFWA), together with other participating civil society organisations, conducted the survey among 298 workers employed in export-orientated garment factories in various regions of the country. This survey is intended to inform the Bangladeshi trade unions' deliberation on wages and household needs.

The average monthly worker wage is BDT 15,300, compared with actual household expenses of about BDT 45,202. The wage, therefore, equals about 34% of recorded household expenses, a difference of about BDT 29,902.

Average family income is BDT 31,800 per month, about 70% of recorded household expenses, leaving a gap of about BDT 13,400. Recorded expenses reflect what households spend under current circumstances and may be financed through borrowing, savings or reduced consumption. So it does not necessarily reflect the full cost of meeting household needs adequately, as families may postpone or reduce spending on healthcare, education, food, or other necessities. In fact, 62% of surveyed households report debt.

Estimated food consumption is 2,034 kilocalories per person per day, with food expenditure of BDT 4,691 per person per month. Food accounts for about 41% of recorded total expenses, and non-food for about 59%.

Women account for 80% of respondents, so the findings predominantly reflect women garment workers and their households. Of respondents, 94% are migrants and 91% are married.

The survey also revealed an estimated living wage of BDT 62,417 (PPP$ 1,786.4); this must be seen in relation to the current minimum wage of BDT 12,500.

34%

Wage vs recorded household expenses

62%

Households reporting debt

2,034

Kilocalories per person per day

Key income and expenditure indicators

Monthly indicator	Median Bangladeshi taka (BDT)
Individual worker earnings	15,300
Total family income	31,800
Household food expenditure	18,735
Household non-food expenditure	26,467
Total household expenditure	45,202

Source: Household Consumption Expenditure Survey, 2026, n = 298

Survey Methodology

Purpose and unit of analysis

The survey examined consumption, expenditure, income, employment, and living conditions among garment workers and their families. Fieldwork took place between June and August 2026 and covered 298 garment sector workers from 30 factories in Mirpur, Savar, Ashulia, Gazipur, and Chittagong areas.

The primary unit of analysis for consumption and expenditure is the worker's household. Individual information—including earnings, employment status, overtime, occupation, and demographic characteristics—provides context for understanding household economic circumstances.

The survey records reported consumption and expenditure under prevailing economic conditions. Assessing the cost of an adequate standard of living additionally requires examining needs that may remain unmet because of limited income, debt obligations, or restricted access to services.

The survey forms part of AFWA's broader living-wage research methodology, which examines household consumption, food and non-food needs, and the relationship between workers' wages and an adequate standard of living. For the detailed methodology, see Asia Floor Wage Alliance (2023), Towards a Woman Centred Living Wage Beyond Borders: The Asia Floor Wage Alliance's Methodology for Garment Workers.

298
Workers surveyed

30
Factories

3
Months of fieldwork

Participant selection and sampling

Participants were workers employed in export-oriented garment factories who had worked in a garment producing factory for at least one year and could provide the household expenditure information required by the questionnaire.

The survey documentation employs a multi-stage stratified random sampling approach, with factory selection followed by worker selection within participating factories. Selection also considered gender, employment type, job role, and residential status.

This briefing presents findings on the surveyed workers and their households.

Data collection instrument

The structured interview schedule covered six areas:

- Worker demographic profile.
- Employment profile.
- Food consumption and expenditure.
- Non-food consumption and expenditure.
- Asset ownership.
- Housing and living conditions.

Food data included household expenditure and quantities consumed, allowing examination of spending patterns alongside consumption volumes and estimated calorie intake. The food schedule covered cereals; milk and dairy products; meat and eggs; vegetables and fruit; sugar and salt; oils; beverages; spices; and prepared meals.

Non-food expenditure covered clothing and footwear, education, health and medicines, household consumables, services, travel, entertainment, and housing-related costs. Recall periods varied by expenditure category.

Food Consumption

S. no	Categories	Number of Items	Recall Period[1]
1	Cereals	6	30 days
2	Milk and milk products	4	30 days
3	Meat and eggs	5	30 days
4	Vegetables and fruits	11	7 days
5	Sugar and salt	4	30 days
6	Oils	3	30 days
7	Beverages	5	30 days
8	Spices	5	30 days
9	Cooked meals	4	7 days

Non-Food Consumption Categories

S no	Categories	Number	Recall period
1	Footwear and clothing	2	356 days
2	Education	6	356 days
3	Health and medicine	6	356 days
4	Household consumables	18	30 days
5	Services	11	30 days
6	Travel	2	30 days
7	Entertainment	4	30 days
8	Housing charges	8	30 days

[1] Recall period refers to the period for which the information was asked from the res pondents. For instance the consumption and expenses for cereals were asked for a month so that the respondents give details for last month of the survey.

Personal Profile of the Workers

The following panel of graphs (Figure 1) profiles the demographic composition of the 298 workers: gender, age, education, marital status, and whether they are migrants to the area or native residents.

Gender

Women account for 80% of respondents, and men for the remaining 20%. This is broadly consistent with other reports on the gender composition of Bangladesh's ready-made garment industry where women account for over three fourth of the workforce (UNWomen). The household consumption patterns captured in the survey therefore predominantly reflect the circumstances of women garment workers and their families. However, it must be noted that an ILO (2020) report indicated that the number of women in the garment industry has been declining in the recent years.

Age

Reported age group	Share of respondents
Below 20	2%
20–29	46%
30–39	39%
40–50	12%
Above 50	0%

Source: Household Consumption Survey, 2026 n = 298.

The two groups aged 20 to 39 account for approximately 85% of the respondents.

Educational attainment

Educational attainment	Share of respondents
Illiterate	6%
Primary school	54%
Middle school	22%
Secondary school	10%
Higher secondary	7%
Graduate and above	1%

Source: Household Consumption Survey, 2026 n = 298.

60% report primary school or are illiterate.

Marital status

Approximately 91% of respondents are married, 7% are unmarried and 2% are divorced.

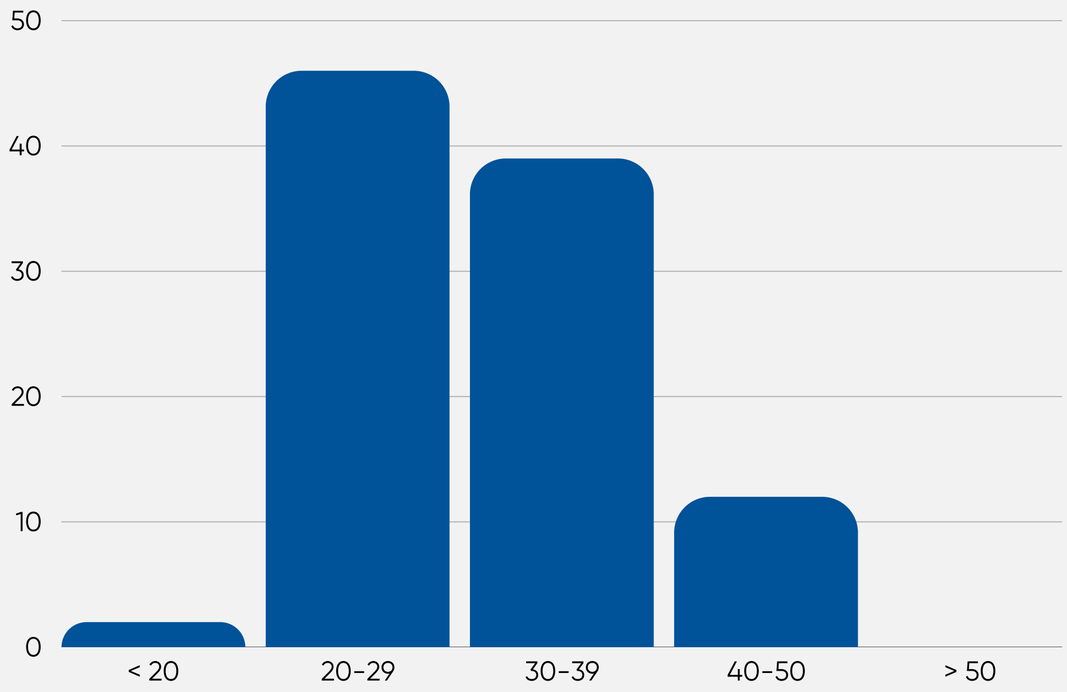
Residential status

About 94% of respondents are classified as migrants, and 6% as native residents. Notably, migration here appears to occur largely as a family unit rather than through individual relocation, as 99% of workers report living with family—likely providing some degree of social and economic support, even as workers remain distant from their communities of origin. Overall, these categories provide a basis for further analysis of differences in housing, transport, and household financial arrangements; they do not, by themselves, establish those differences.

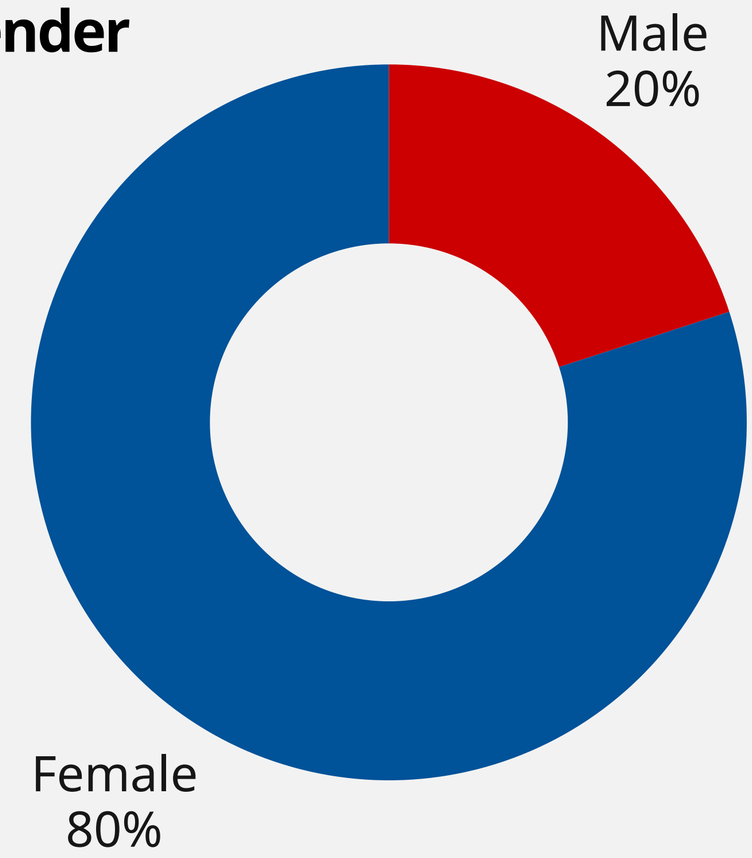
Figure 1: Personal Profile of Surveyed Workers

Source: Household consumption survey 2026, n=298

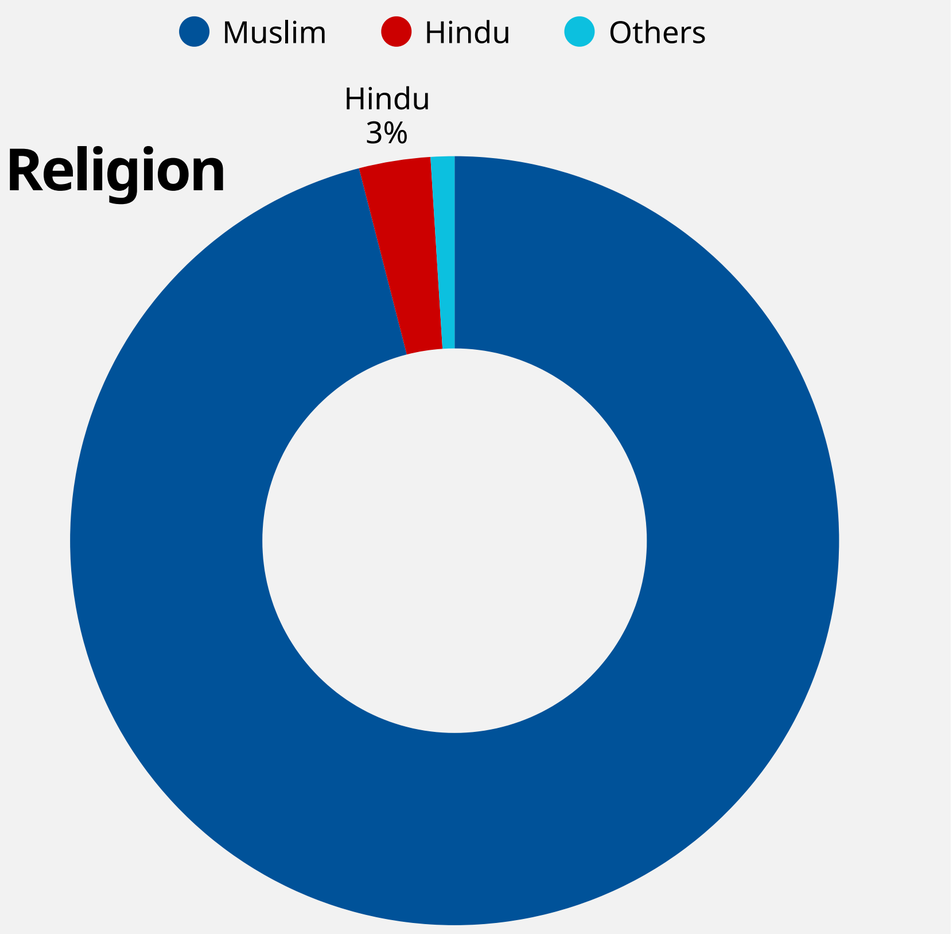
Age



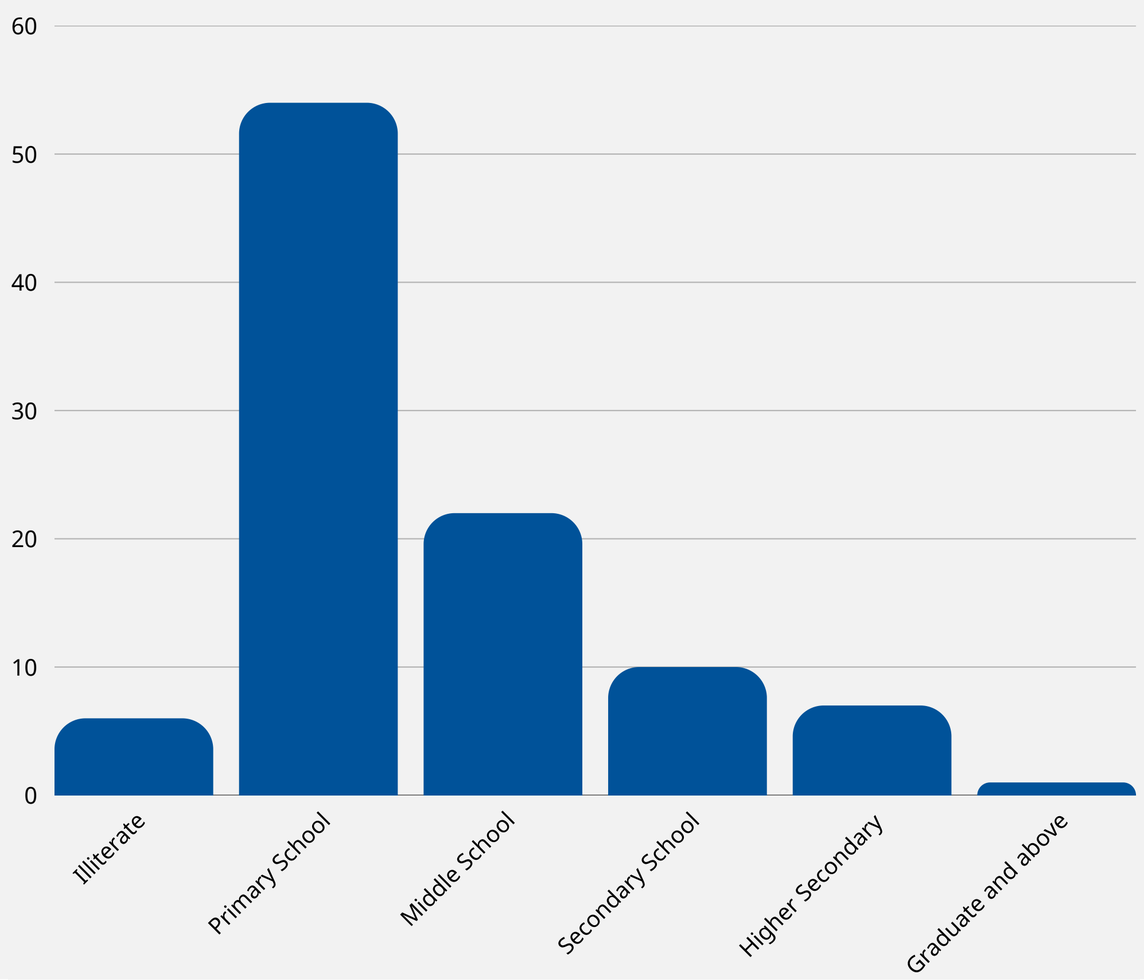
Gender



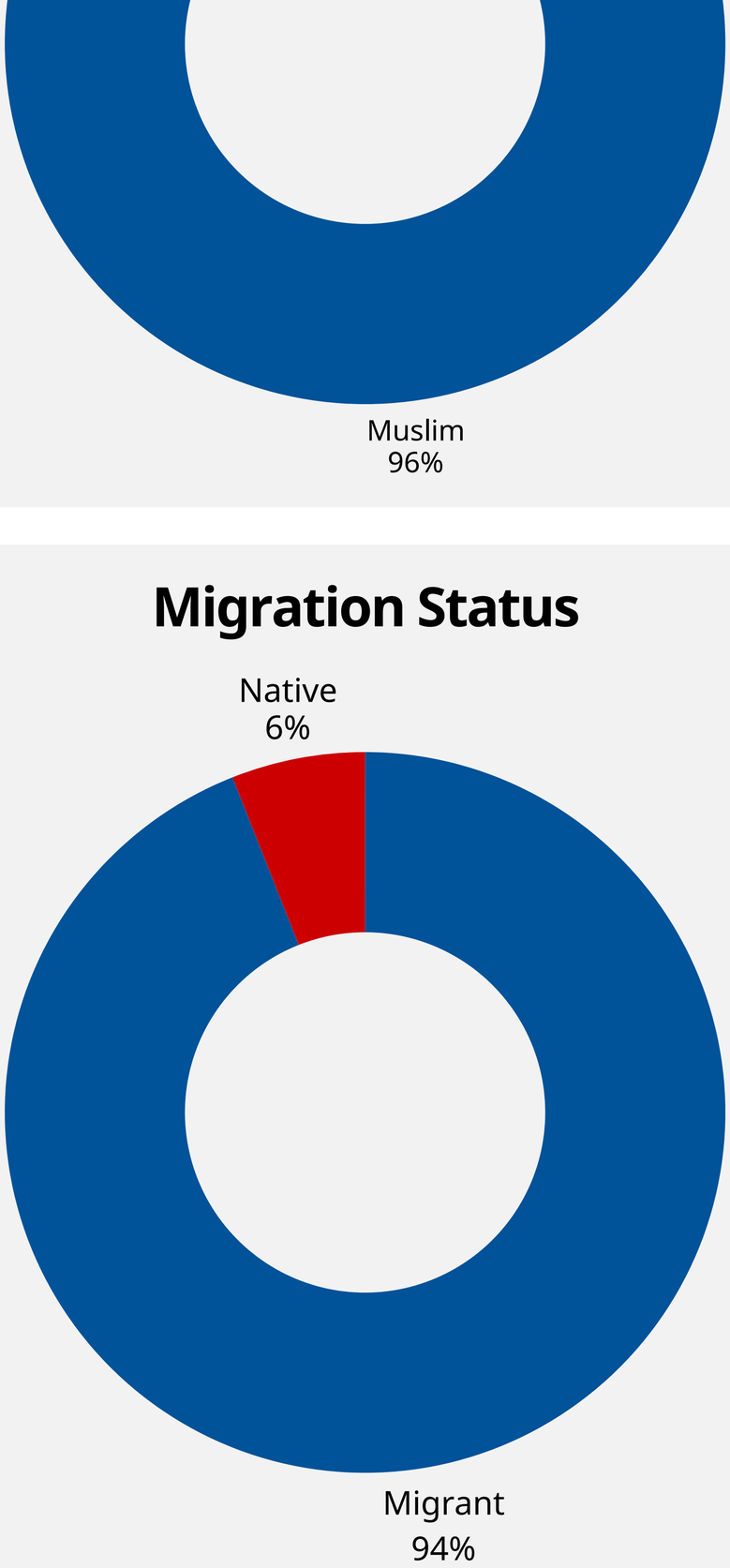
Religion



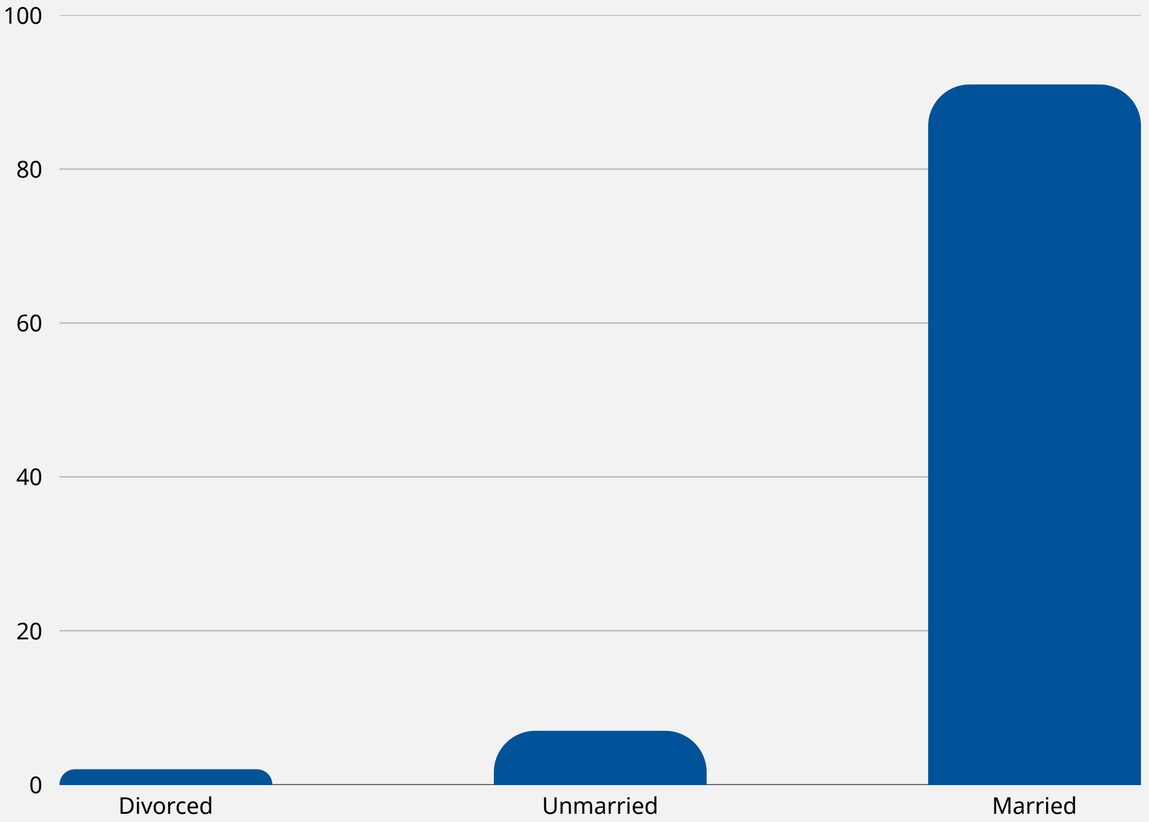
Educational Attainment



Migration Status



Marital Status



Household profile

The following panel of figures (Figure 2) describes household circumstances of the 298 workers: family size, living arrangements, household income, and household debt. These findings provide context for interpreting household consumption and expenditure.

Family size and living arrangements

The highest average of the family size at 45% is 3 to 4; however, a significant average of 43% accounts for households of 5 to 7 members. Half of all workers (50%) report a dependency ratio between 60% and 80%, meaning that for every ten working household members, roughly six to eight dependents rely on that income — a substantial burden relative to earnings.

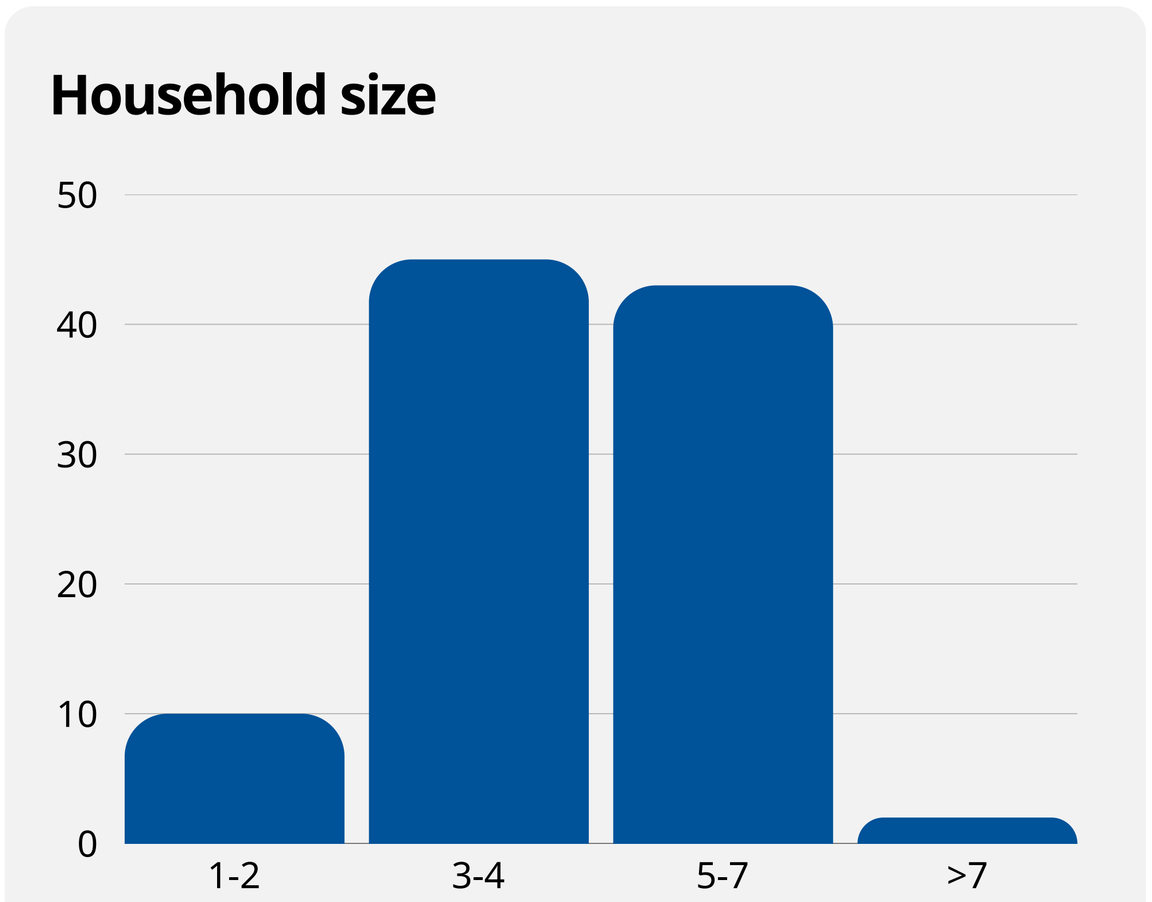
Household indicator	Median
Family size	3-4
Earners per household	6-8
Children per household	2

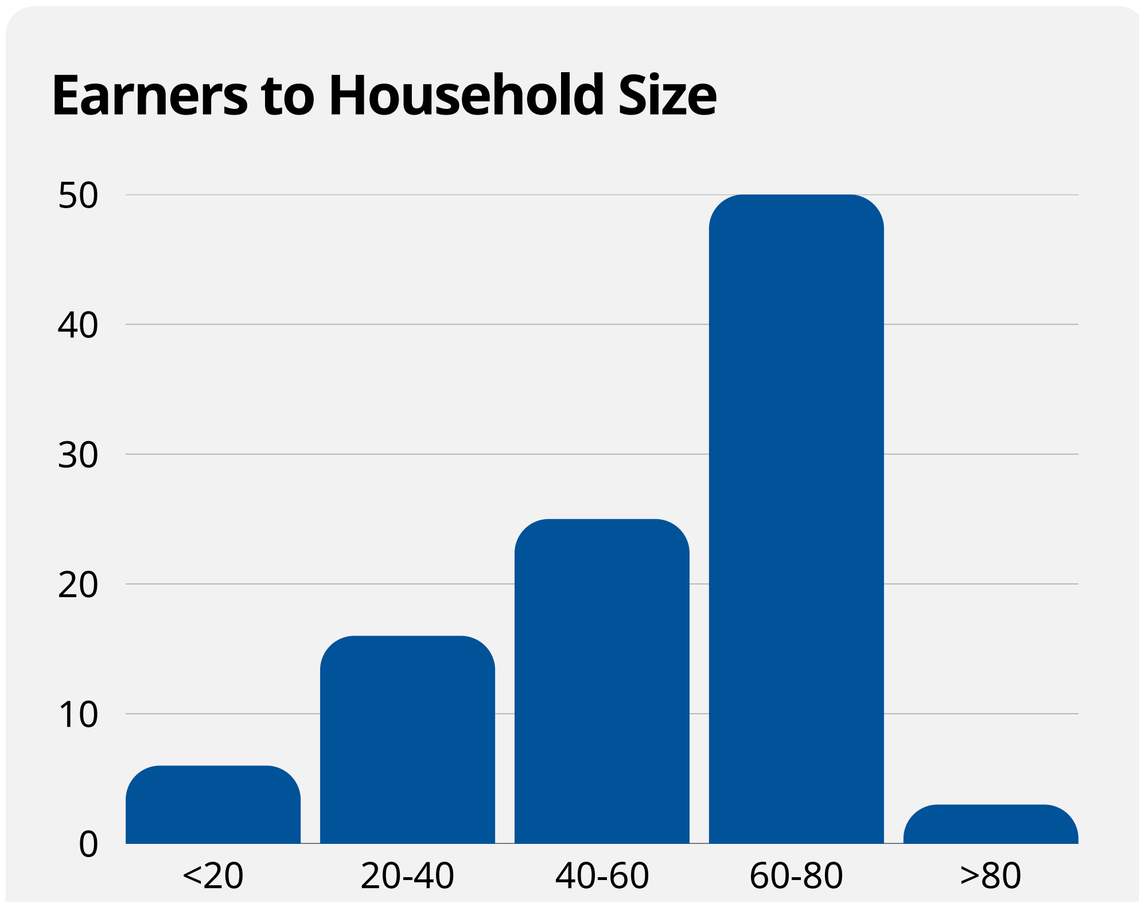
Source: Household consumption expenditure survey, 2026, n=298

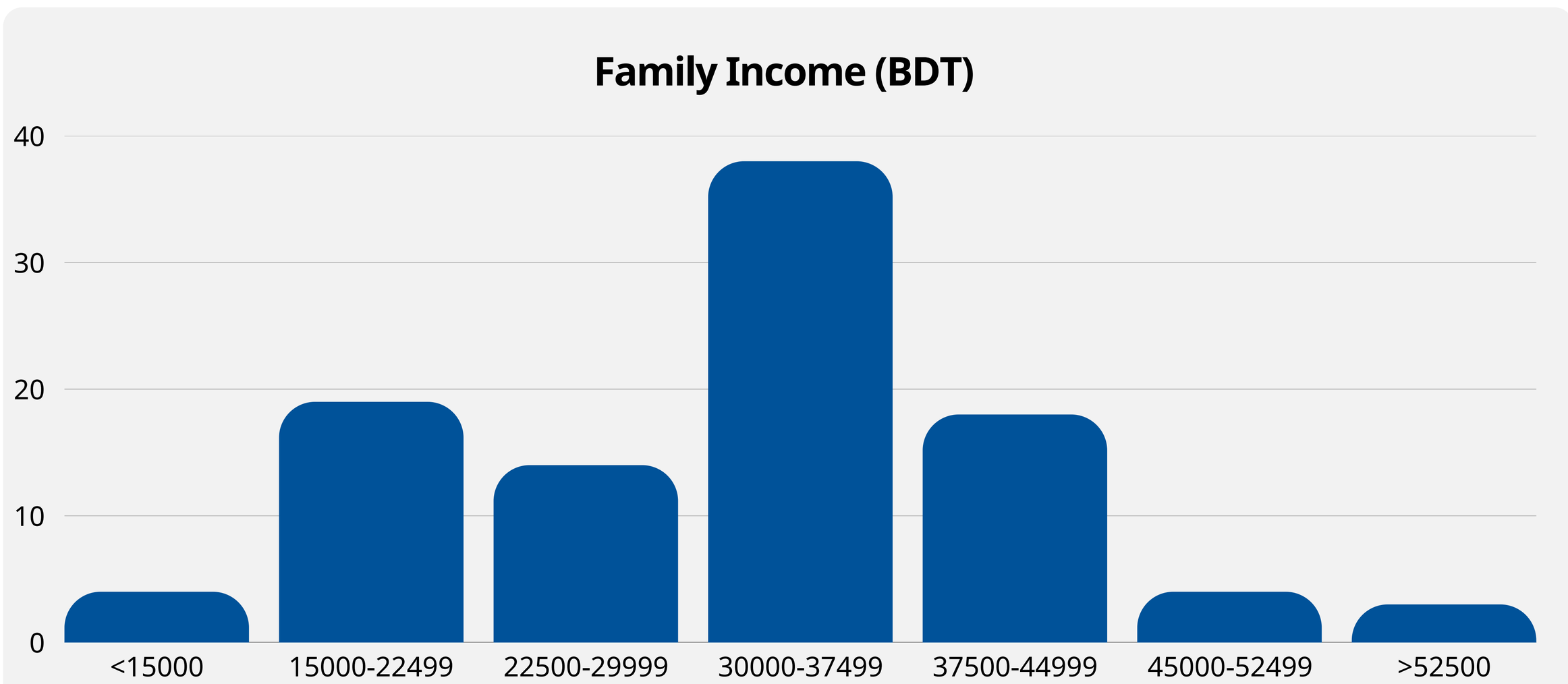
Number of earning members	Share of household
1	26%
2	65%
3	7%
4	2%

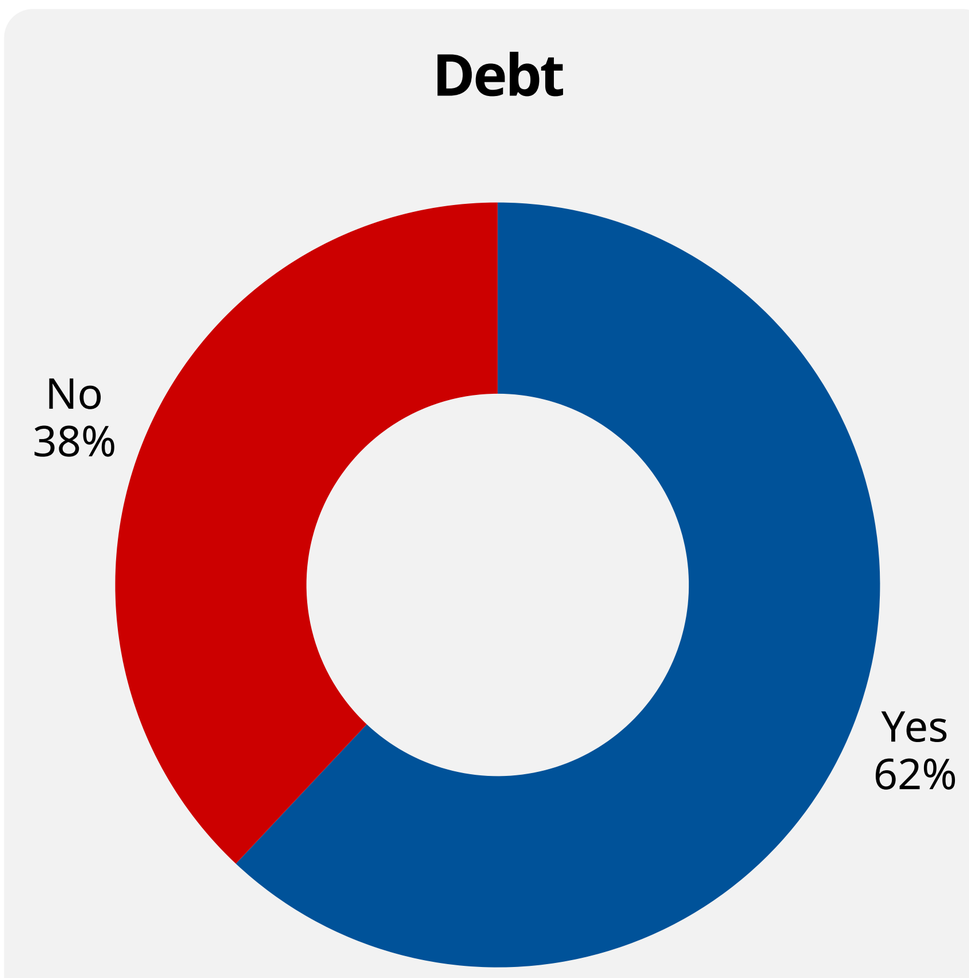
Figure 2: Household profile of surveyed workers

Source: Household consumption survey 2026, n=298









Household income (BDT)

According to the data, 38% of respondents have family income between BDT 30,000 and 37,499, and that 7% have family income above BDT 45,000. The average family income is BDT 31,800.

Reported monthly family-income band	Share of respondents
Below 15,000	4%
15,000 – 22499	19%
22500-29,999	14%
30,000-37,499	38%
37,500-44,999	18%
45,000-52,499	4%
Above 52,500	3%

Source: Household Consumption Survey 2026, n=298

Employment profile

The following panel of graphs (Figure 3) gives a descriptive picture of the employment conditions of the 298 surveyed workers: the type of contract they hold, the roles they perform, what they earn, whether they work to production targets, their access to social security, and their exposure to overtime.

Contract type

The draft reports 99% of respondents in permanent employment and 1% in casual arrangements. This points to a formalised, stable employment structure within the surveyed units, with very limited reliance on casual or contingent labour.

Job role

Tailoring emerges as the dominant occupation, accounting for 62% of the workforce—consistent with the core, labour-intensive stitching operations typical of garment manufacturing. This is followed by a residual “Others” category at 19%, suggesting a meaningful share of workers in roles not captured by the standard classifications used in the survey. Helpers make up 9% of the workforce, while checkers and cutters each represent 5%.

Monthly earnings (BDT)

The largest share of workers, 52%, reported in-hand monthly wages between BDT 14,000-15,999, followed by 31% in the BDT 16,000-17,999. Smaller proportions fall at the lower end (13% earning BDT 12,000-13,999). 5% of the respondents earn 18,000 and over[2].

Source: AFWA Bangladesh Household Consumption Survey 2026, n = 298.

Reported monthly earnings band	Share of respondents
12,000–13,999	13%
14,000–15,999	52%
16,000–17,999	31%
18,000 – 20,000	3%
Over 20,000	2%

Source: Household Consumption Expenditure Survey, 2026, n298

Production targets, social security, and bonus

A large majority of workers (92%) reported having production targets, compared to 8% who did not. Production targets thus appear to be a standard feature of the work environment for this sample, though the data does not indicate how such targets are set, communicated, or scaled. Access to social security benefits appears constrained: 90% of respondents reported not receiving such benefits, with only 10% confirming access. In contrast to the pattern observed for social security, bonus payments show complete coverage in this sample, with 100% of respondents reporting receipt of a bonus and none reporting otherwise.

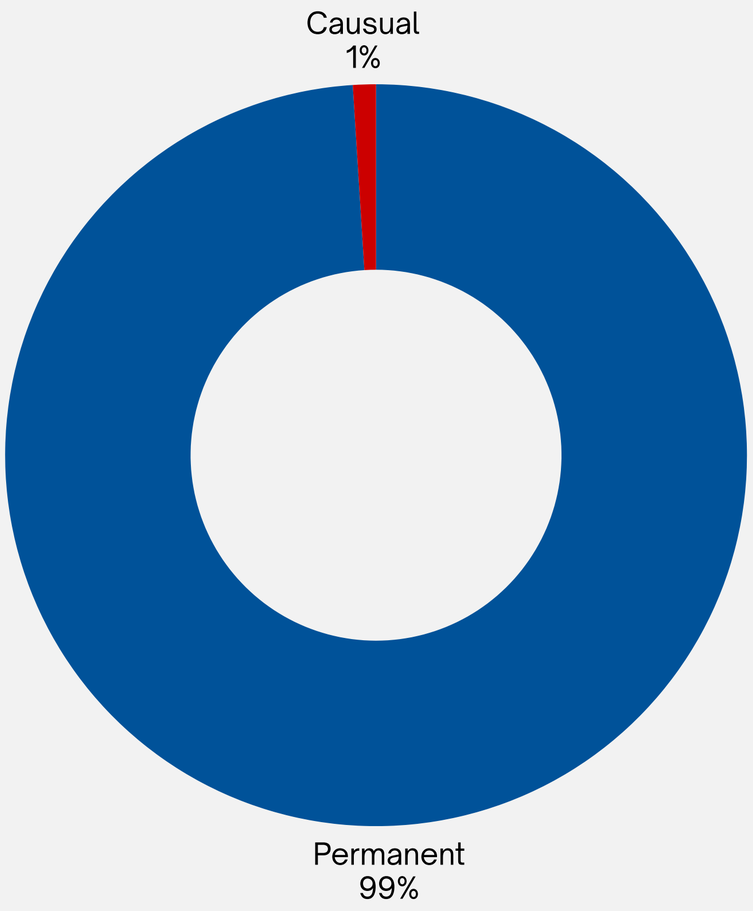
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[2] Due to rounding up of the figures the percentages add up to 101 instead of 100.

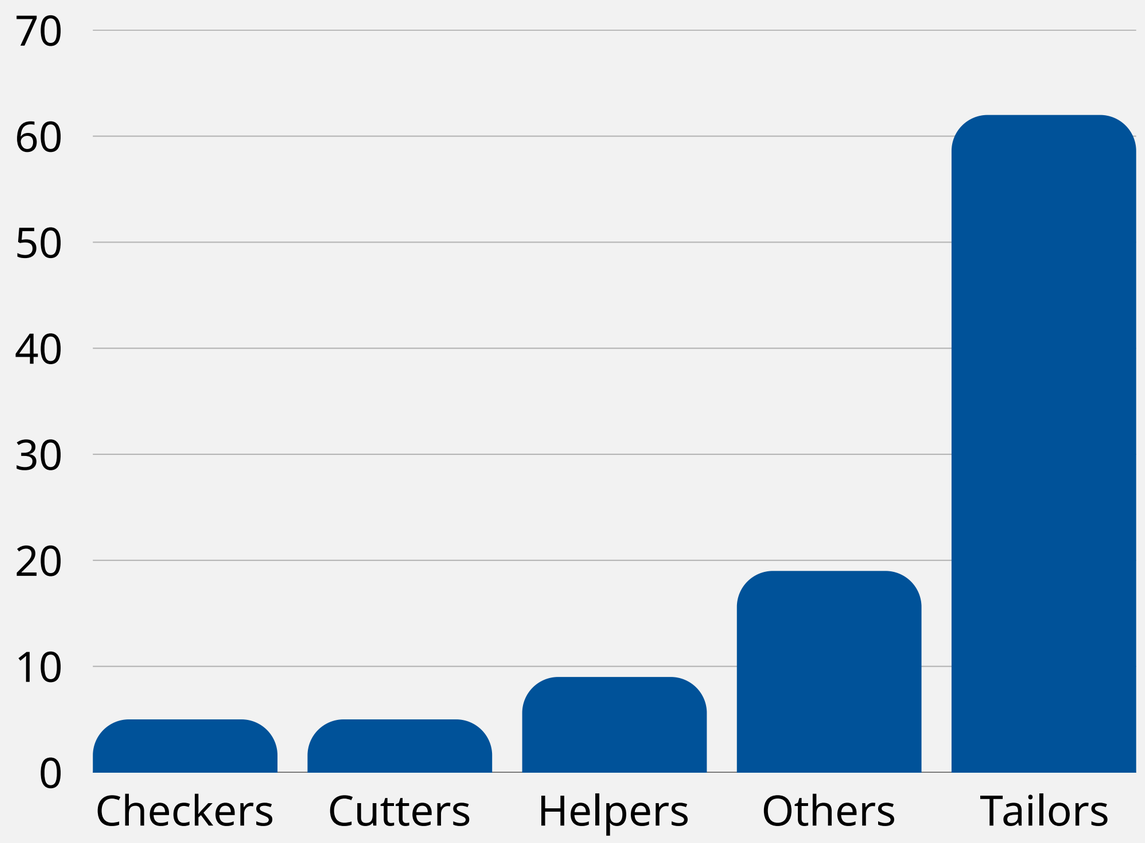
Figure 3: Household profile of surveyed workers

Source: Household consumption survey 2026, n=298

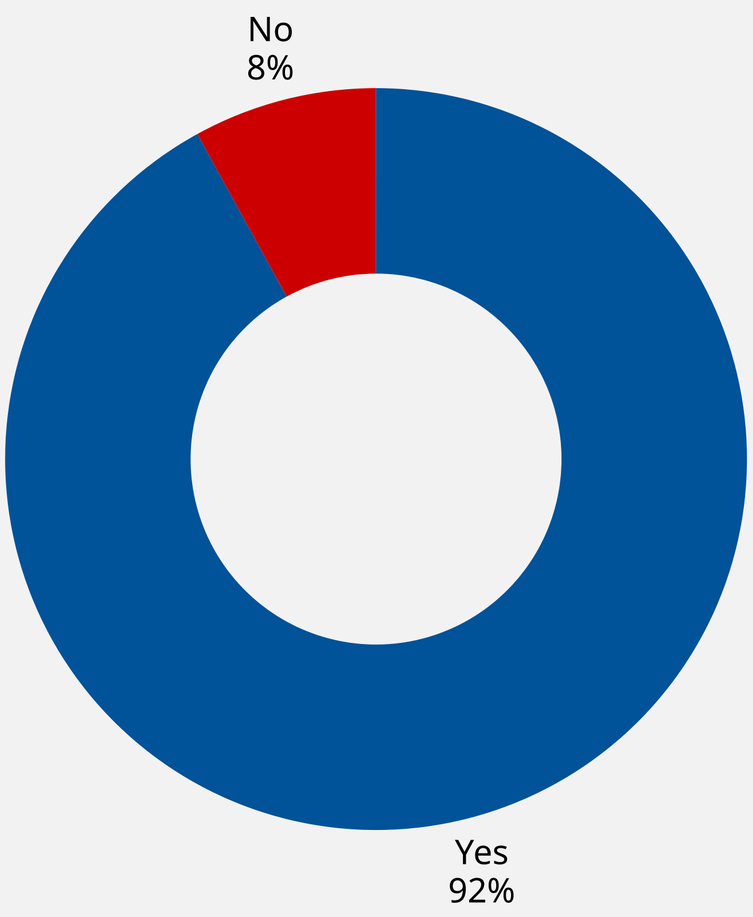
Employment Status



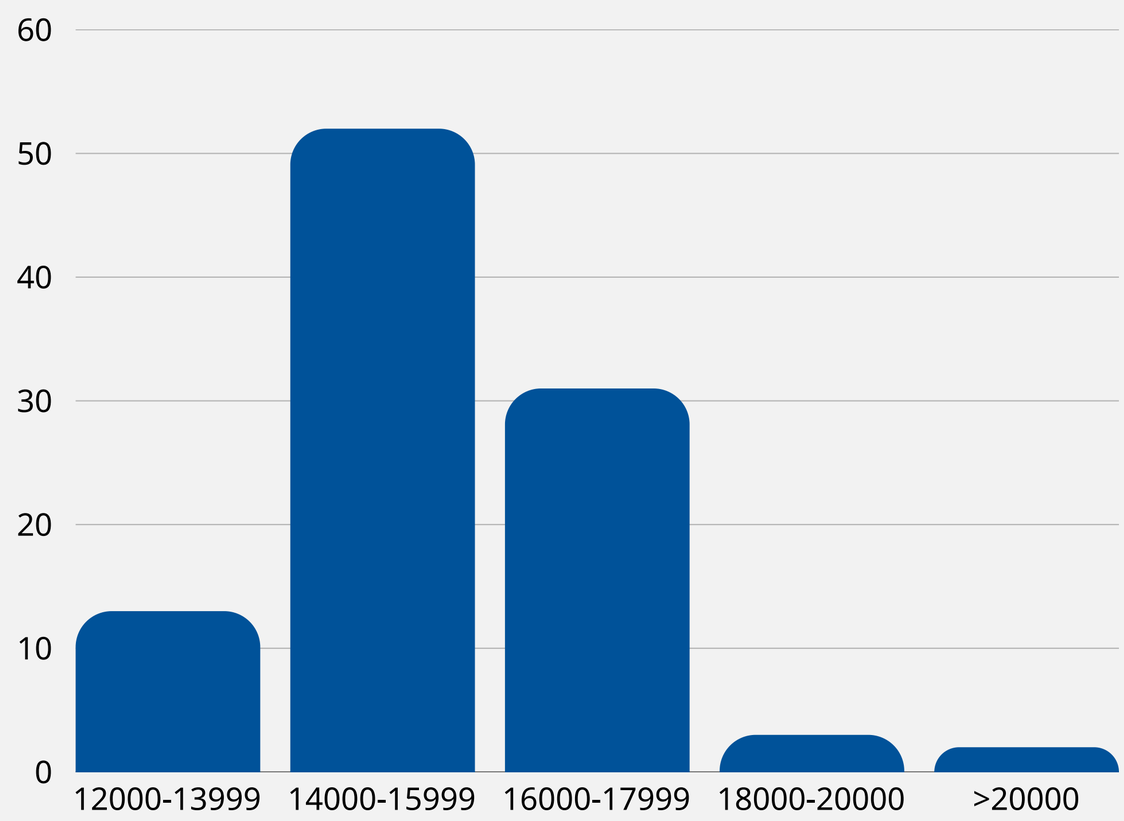
Job Role



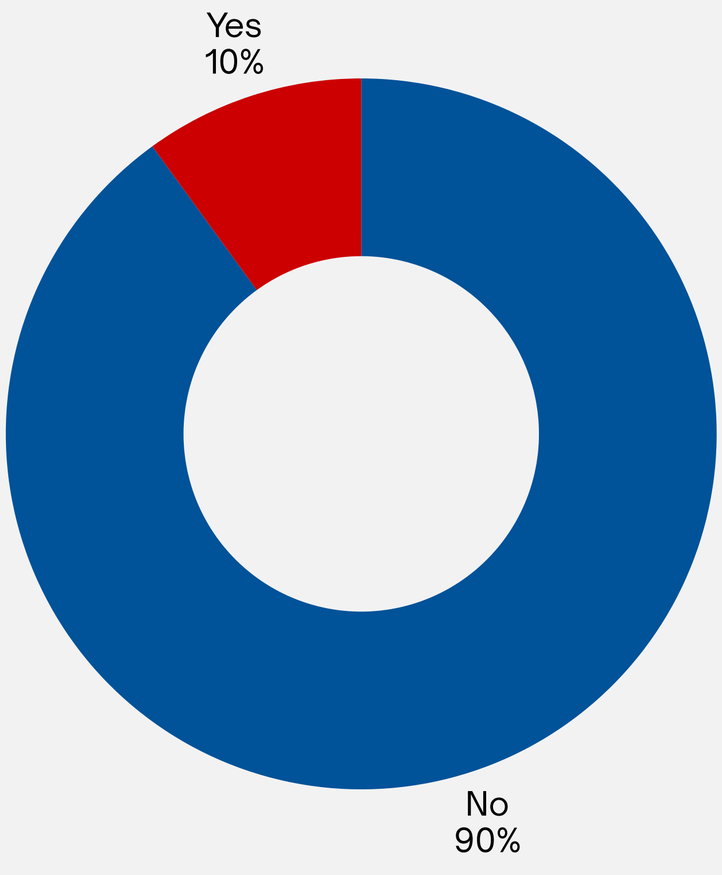
Production Targets



Monthly Wages (BDT)



Social Security Benefits



Bonus



Food consumption

This section examines household food consumption, including estimated calorie consumption and associated expenditure.

Surveyed workers' households reported estimated food consumption of 2,034 kilocalories per person per day, with food expenditure of BDT 4,691 per person per month.

It may be noted that the workers from the garment factories in the country reported a per capita consumption of 2034 Kcal/day at BDT 4691 per month. This figure is of concern as the consumption standard reported here below the international poverty standards of 2100 Kcal per day and depicts a clear picture of the poverty and hunger prevailing in the industry with the current wage structures.

Per Capita Nutrition Per Day

2034 Kcal/Day

Per Capita Expenditure Per Day

156 BDT

Cereals provide the largest share of calories (49%), followed by oil (18%), meat and egg (9%) and vegetables (7%). Meat and egg account for the largest share of food spending (27%), followed by cereals (24%), fruits (12%) and vegetables (11%). Cereals supply 49% of calories for 24% of food spending, while meat and egg, fruits and vegetables together account for about 50% of food spending but about 18% of calories (derived). This comparison shows the different costs of obtaining calories from different food groups. Assessment of dietary quality also requires evidence on nutrient intake and dietary diversity, which the draft does not contain.

Food category	Share of calories	Share of food spending
Cereals	49%	24%
Oil	18%	7%
Meat and egg	9%	27%
Vegetables	7%	11%
Packaged food	5%	4%
Pulses	3%	1%
Sugar and salt	3%	2%
Fruits	2%	12%
Dairy	2%	5%
Spices	1.2	3%
Beverages	0.4	2%
Cooked food	0.3	1%

Source: Primary survey, n = 298.

Non-food consumption

Non-food household expenditure is recorded across eight categories: household consumables, housing, health and medicines, travel, services, clothing and footwear, entertainment, and education.

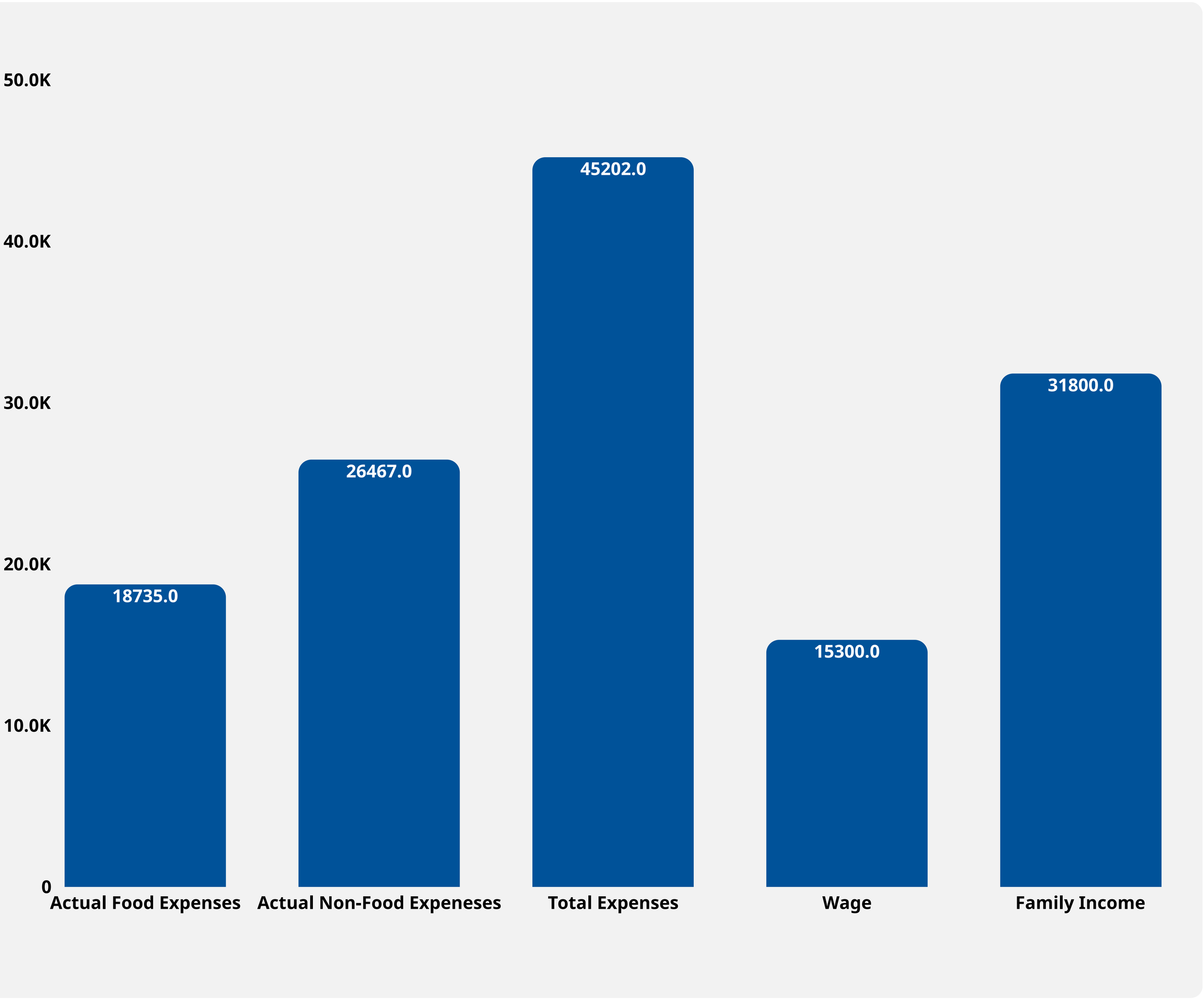
Non-food category	Share of non-food spending
Consumables	46%
Clothing and footwear	16%
Services	14%
Medical goods and services	10%
Education	5%
Travel	5%
Entertainment	4%

Source: Primary survey, n = 298.

Almost half (46%) of non-food expenses are on household consumables, followed by clothing and footwear (16%) and services (14%). Health and education together account for 15%.

Worker earnings and household expenditure

Figure 4 brings together the central income and expenditure indicators. The average individual earnings are BDT 15,300, average family income is BDT 31,800, and average household expenditure is BDT 45,202. Individual earnings are therefore equivalent to approximately 48% of recorded household expenditure.



Source: Primary data, n = 298, Figures 8 and 9 of the Bangladesh working draft.

Implications for wage discussions

The survey provides evidence for union-led wage discussions centred on the actual economic circumstances of garment workers and their households.

1

Average wage equals about a third of recorded household expenses

The average wage of BDT 15,300 compares with household expenses of about BDT 45,202, a difference of about BDT 29,900.

2

Family income also falls short of recorded expenses

Average family income of BDT 31,800 equals about 70% of recorded expenses.

3

Recorded expenditure reflects available resources and may leave needs unmet

Recorded expenses show what households spend under current conditions, not necessarily the full cost of meeting needs adequately. Education accounts for 5% of non-food spending and health and medicines for 10%, and low spending in these categories may coexist with continuing household needs.

4

Debt is an indicator of financial vulnerability

About 62% of surveyed households report debt.

5

Bonuses are universally reported; overtime is not reported

All respondents report receiving a bonus and 92% report production targets, while 90% report no social security benefits. Bonus amounts and overtime are rates have not been captured in this survey.

6

Calorie intake and dietary composition give complementary information

Estimated consumption is 2,034 kilocalories per person per day. Cereals provide 49% of calories for 24% of food spending, while meat and egg, fruits and vegetables account for much larger shares of spending than of calories.

Conclusion

The 2026 Bangladesh household consumption survey provides evidence on the relationship between garment workers' earnings and their households' living conditions.

The average wage of BDT 15,300 is about a third of recorded household expenses of about BDT 45,202, and average family income of BDT 31,800 is about 70% of them. Debt is reported by 62% of households, and estimated food consumption is 2,034 kilocalories per person per day, drawn largely from cereals.

For Bangladeshi trade unions, these findings provide an empirical basis for discussing wages, working time, household needs, and the resources required for an adequate standard of living.

BDT 15,300

Average monthly worker wage

BDT 45,202

Recorded household expenses

62%

Households reporting debt

2,034

Kcal per person per day

References

Asia Floor Wage Alliance. (2023). Towards a Woman-Centred Living Wage Beyond Borders: The Asia Floor Wage Alliance's Methodology for Garment Workers. Asia Floor Wage Alliance. Available at: Towards a Woman-Centred Living Wage Beyond Borders – Asia Floor Wage Alliance. (Accessed:22 October 2026)

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Source: AFWA Bangladesh Household Consumption Survey 2026, n = 298.