

SOUTHERN PENINSULA AND SINGAPORE

SINGAPORE PAY OR MALAYSIAN LIFE?



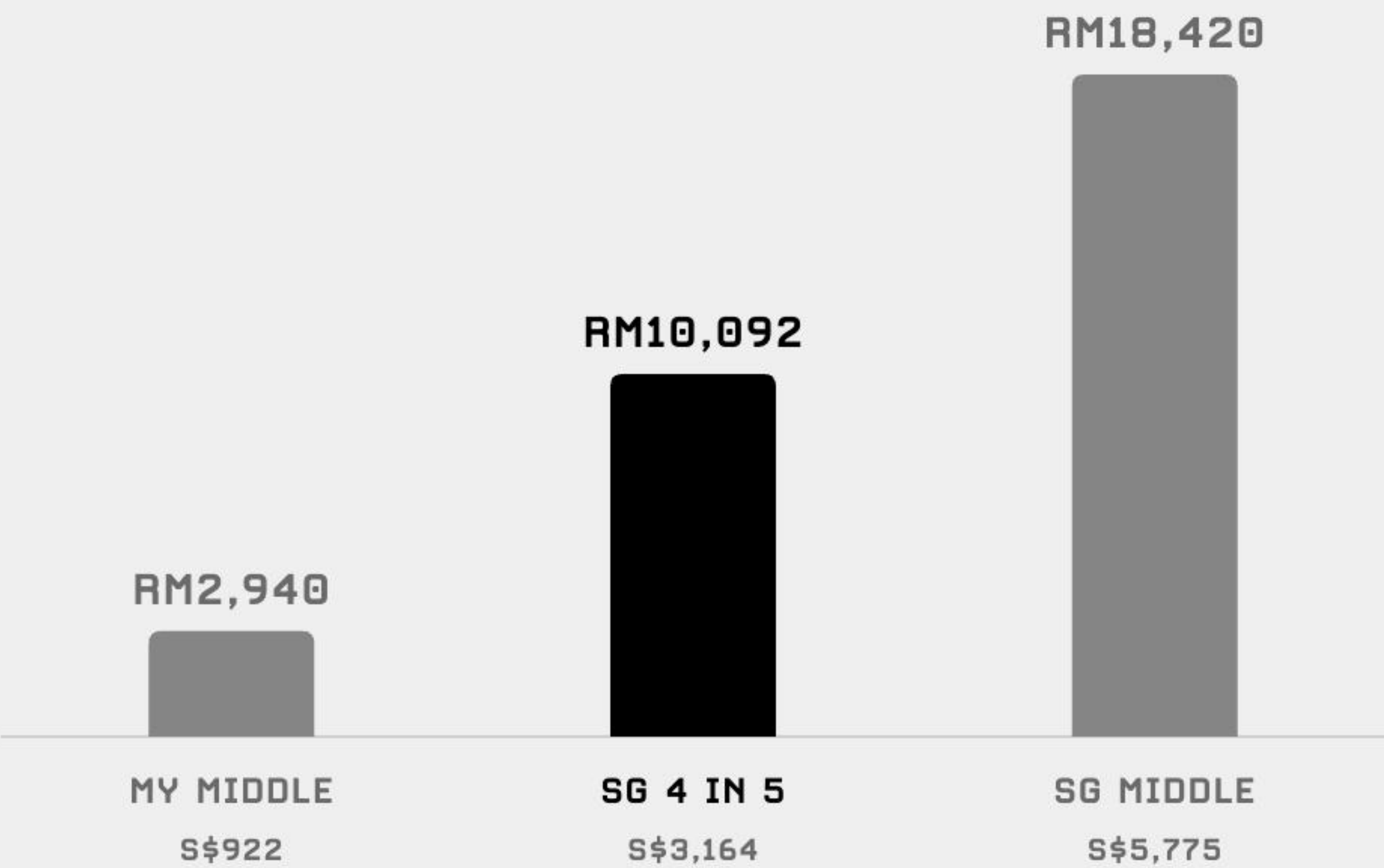
MIDDLE MONTHLY PAY, 2025 · IN RINGGIT

EVEN KL'S MIDDLE PAY IS UNDER A QUARTER OF SINGAPORE'S.



Middle monthly pay, ringgit and Singapore dollars. 2025. Singapore: full-time residents [citizens, PRs], with employer CPF [SingStat]. Malaysia: citizen employees, without EPF [DOSM]. S\$1 = RM3.1896 [Bank Negara, 16 October 2026].

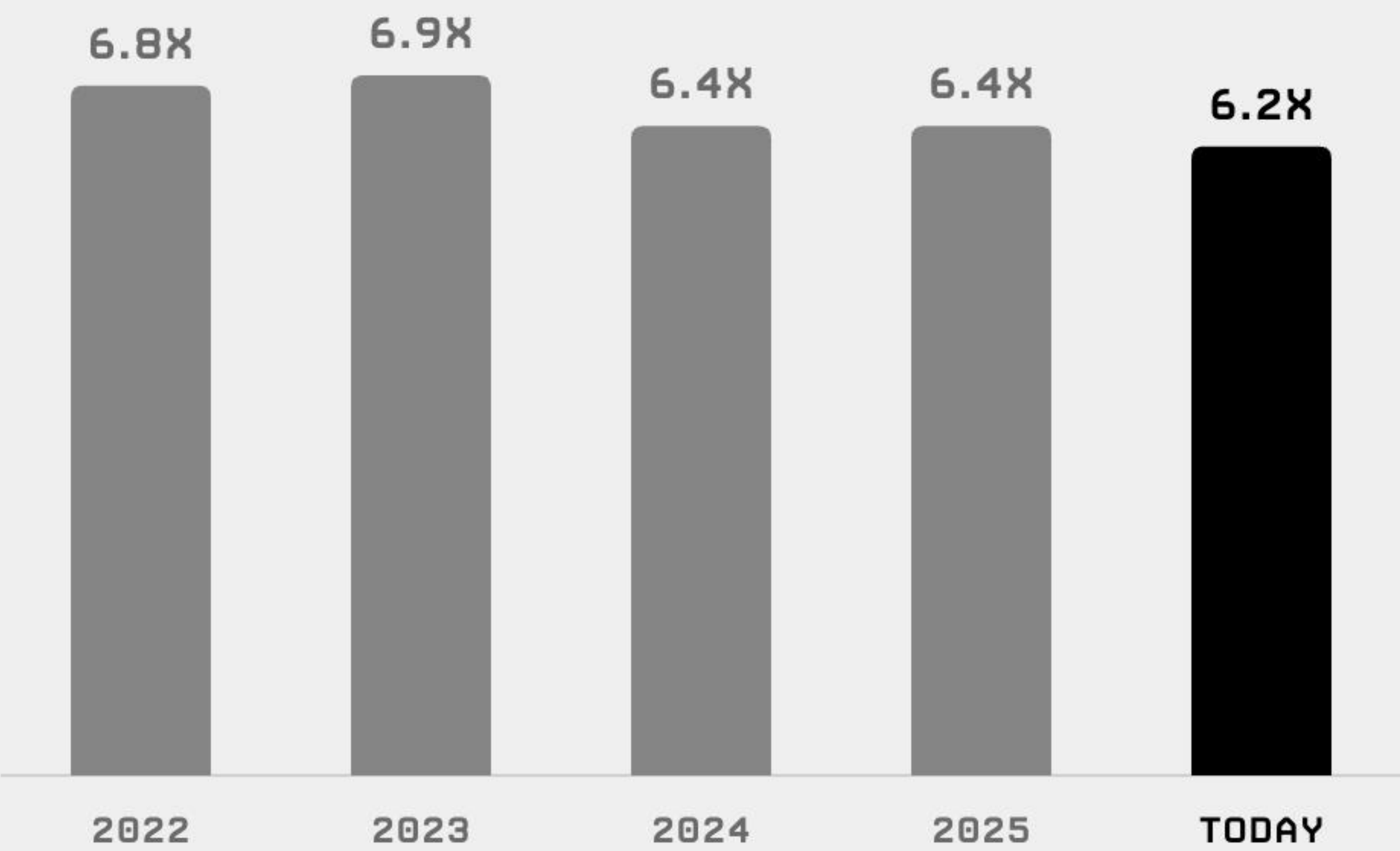
4 IN 5 FULL-TIME
RESIDENTS EARN OVER
3 TIMES MALAYSIA'S MIDDLE.



Singapore's 20th percentile: 4 in 5 earn at least that. 2025. Singapore: full-time residents (citizens, PRs), with employer CPF (SingStat). Malaysia: citizen employees, without EPF (DOSM). S\$1 = RM3.1896 (Bank Negara, 16 October 2026).

SINGAPORE'S MIDDLE PAY, AS TIMES MALAYSIA'S

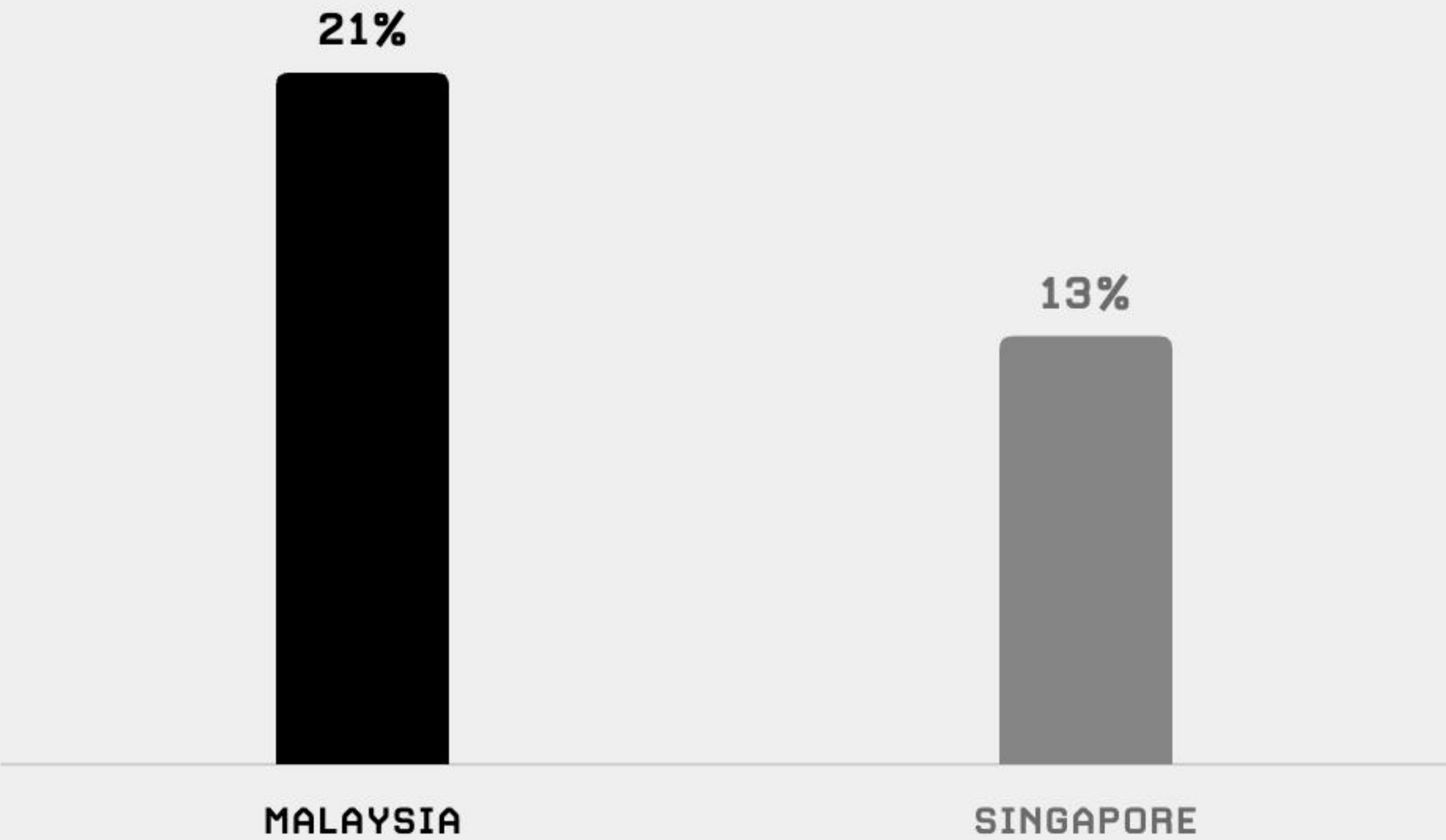
THE GAP IS SHRINKING:
6.9 TIMES IN 2023,
6.2 TODAY.



Each year's pay at that year's October rate (Bank Negara, 5pm middle rate).
"Today": 2025 pay at the 16 October 2026 rate. Rounded down.

MIDDLE PAY GROWTH, 2022 TO 2025

**MALAYSIAN PAY GREW
FASTER: UP 21%.
SINGAPORE'S: 13%.**



Malaysia: RM2,429 to RM2,940. Singapore: S\$5,070 to S\$5,775. Each in its own currency.

S\$1 IN RINGGIT, MID-OCTOBER

AND S\$1 BUYS 7%
FEWER RINGGIT
THAN IN 2023.



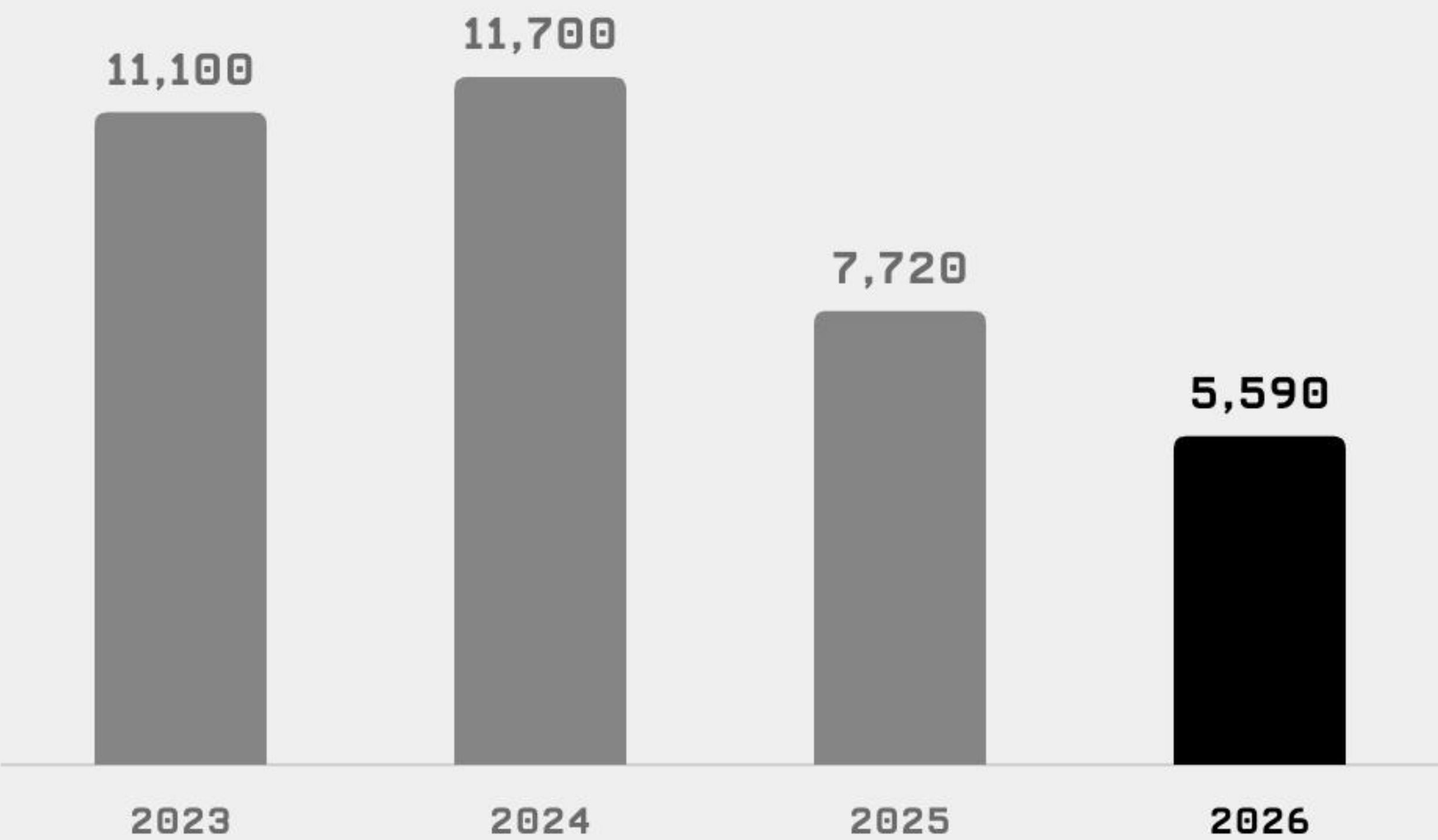
Bank Negara's SGD middle rate, 5pm, mid-October each year [14 October in 2022, 16 October after]. A Singapore offer is worth fewer ringgit than in 2023.

JOB BY JOB, THE GAP
IS BIGGEST FOR
MANAGERS, WOMEN.



Middle monthly pay in 2024 by job and sex (SingStat's job table stops at 2024), both at the 16 October 2026 rate. Singapore includes employer CPF; Malaysia is citizen employees. Rounded down.

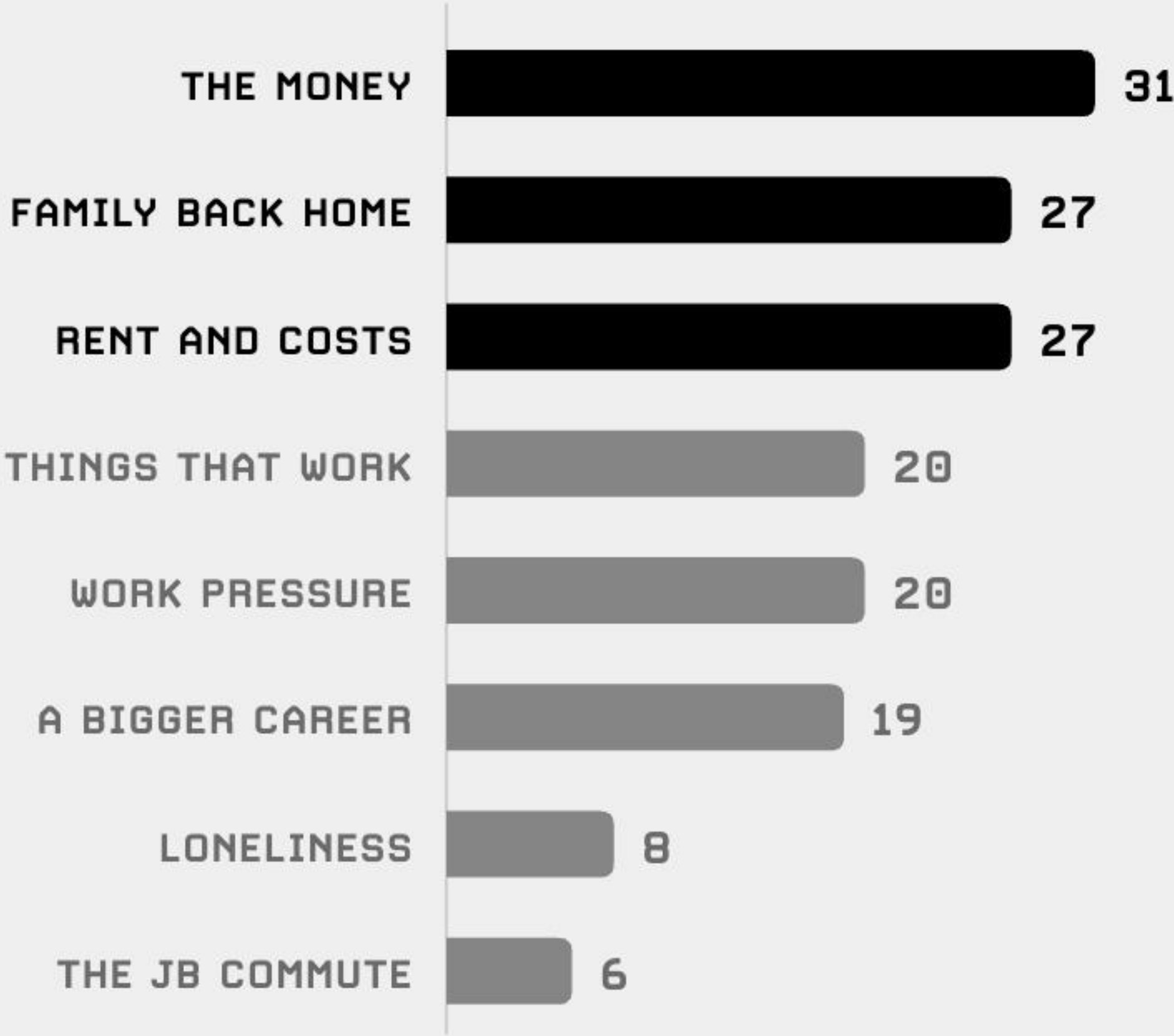
MALAYSIANS GOOGLE
"WORK IN SINGAPORE"
52% LESS THAN IN 2024.



Google search estimates, January to September each year (pulled 18 October 2026). "kerja singapore" fell 42%. This goes with the smaller gap; it doesn't show the gap caused it.

WHAT 229 PEOPLE'S OWN STORIES NAME

MONEY IS NAMED MOST.
FAMILY AND RENT
COME RIGHT BEHIND.



2,448 Reddit posts and comments AI read [151 threads, pulled 18 October 2026]. 229 people told their own Singapore work story; a reason counts when two AI reads agree. People who chose to post, not a survey.

WHY THEY GO: THE MONEY, AND A BIGGER CAREER.

“Money here is much better”

▲ 32 UPVOTES

“I save 4-6k per month.”

▲ 21 UPVOTES

**“my job is not appreciated in
Malaysia, but are in demand in
SG.”**

▲ 52 UPVOTES

WHAT PUSHES BACK: THE RENT AND THE PRESSURE.

“Rent has been thru roof . I stay in a condo which rent is 4200\$.. landlord asking 7500\$ for renewal .”

▲ 361 UPVOTES

“Landlord wants a 25% increase in the rent. My last year pay rise was 2%.”

▲ 50 UPVOTES

“I am not willing to suffer 100% more at work for 50% increased savings.”

▲ 152 UPVOTES

27 of 229 named rent and costs, 20 of 229 work pressure. The last one turned the job down.

WHAT PULLS HOME: FAMILY AND FRIENDS.

“giving up my friends, family, car and convenience”

▲ 152 UPVOTES

“I miss my friends in Malaysia because hanging out and chatting seems a lot more relaxed.”

▲ 79 UPVOTES

“the loneliness during festive days, the home sickness”

▲ 21 UPVOTES

“Because she is taking good care of our parents, I can work in SG without any worries”

▲ 485 UPVOTES

27 of 229 named family and friends back home. The last one works in Singapore because a sister cares for their parents.

WHAT KEEPS THEM: THINGS THAT WORK.

**“I was in and out of the SG
immigration center within 10
minutes”**

▲ 1,174 UPVOTES

**“Everything’s so efficient and
well thought out.”**

▲ 139 UPVOTES

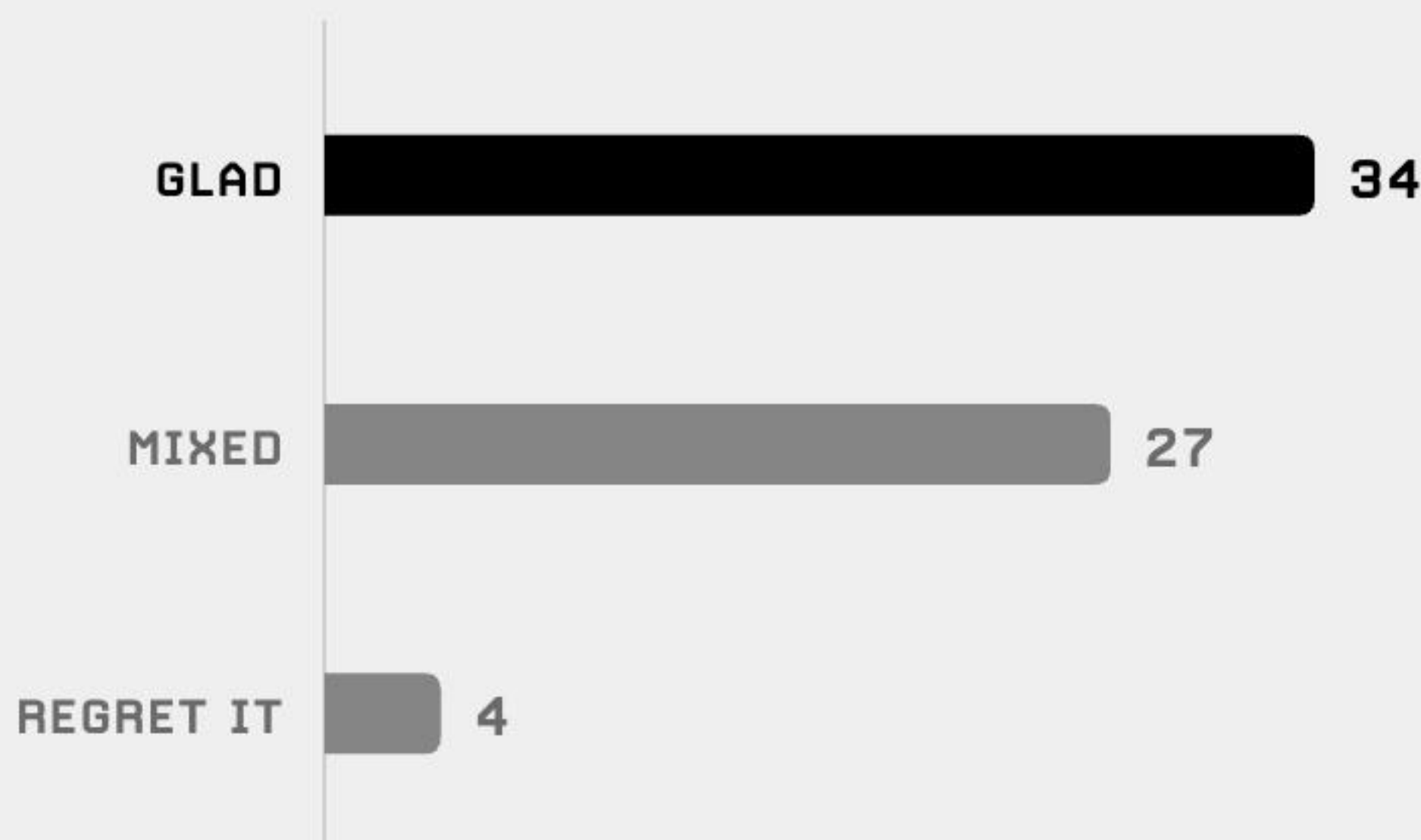
**“Everything is within reach from a
bus or a train.”**

▲ 54 UPVOTES

20 of 229 named things that work: fast services, trains and buses, feeling safe.

HOW IT WENT • 65 WHO SAID

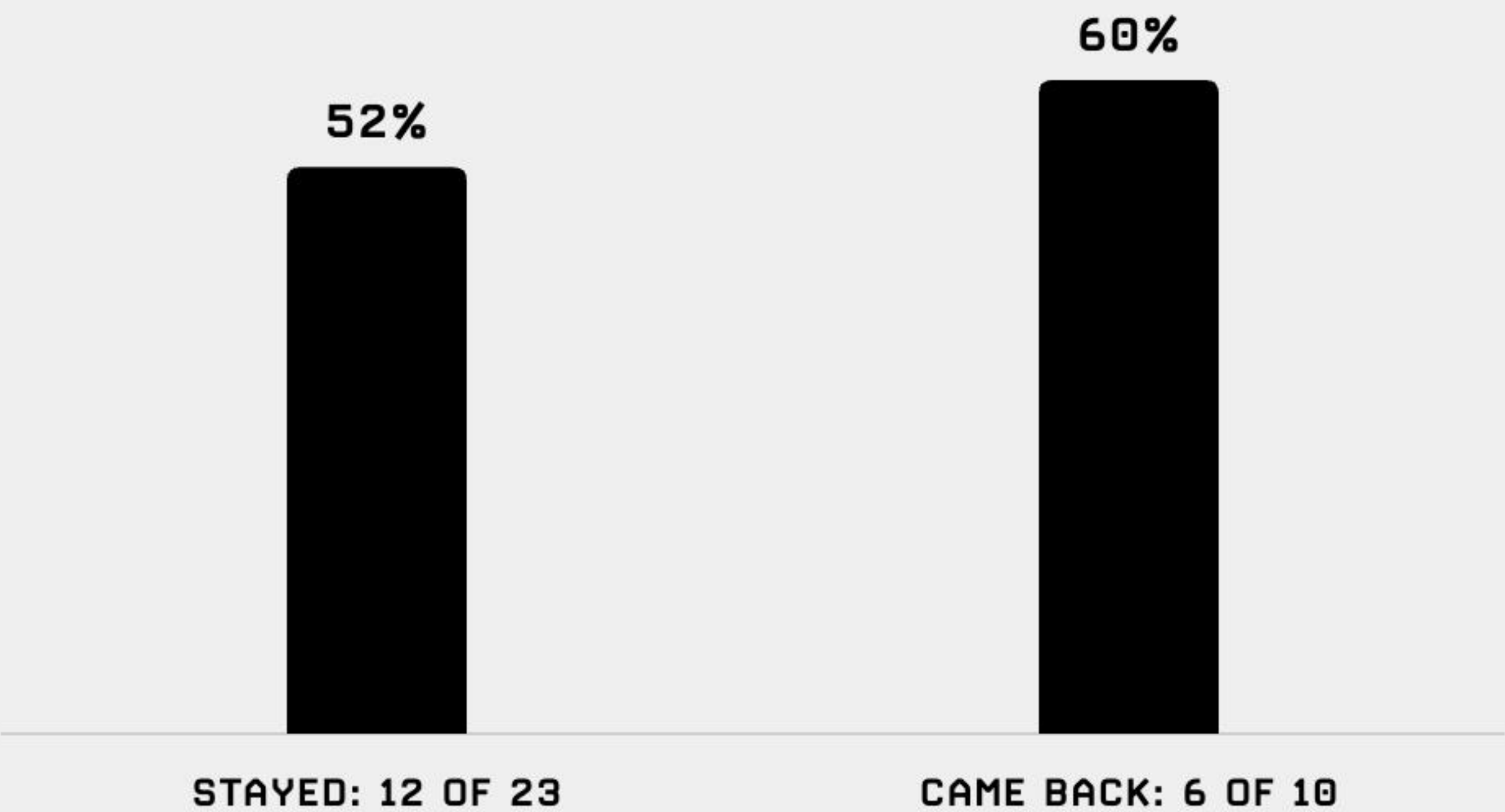
ONLY 4 OF 65
REGRET IT.
34 ARE GLAD.



People who said how their own move or choice turned out, counted once each; both AI reads agree. Most [164 of 229] didn't say. People who post may be the happiest or the unhappiest.

GLAD, BY WHERE THEY ARE NOW

GLAD THEY STAYED.
GLAD THEY CAME BACK.



Share glad, of those who said how it went [small groups: 23 still in Singapore, 10 who came back]. "I never regretted moving to SG one bit." [117 upvotes] "I cherish my work-life balance now." [70]