

Social security policies in ensuring the livelihood of families of migrant workers in industrial parks: A case study in Bac Ninh industrial park, Vietnam

Nguyen Manh Thang

*Faculty of Sociology and Sustainable Development
Trade Union University, Hanoi, Vietnam*

Abstract:

In the context of increasingly stable industrialization and labor migration, the income and living standards of migrant workers' families have become a social security issue of long-term significance, not only for the workers themselves but also for the sustainable development of industrial parks. Based on survey data of workers working in industrial parks in Bac Ninh province in 2025, the article analyzes the current situation of income, living standards and the ability to ensure the life of migrant workers' families from the perspective of livelihood. Rather than approaching income as a single economic indicator, the study places income in relation to spending structures, livelihood capital sources, and the vulnerable context of migrant worker households. The results of the study show that, although income from industrial labor helps many worker families maintain their current livelihoods, their ability to secure livelihoods in the medium and long term is still limited due to low accumulation levels, high living costs and a shortage of other livelihood resources such as social and institutional capital. On that basis, the paper discusses the implications for social protection and sustainable development policies, emphasizing the need for integrated approaches to improve the livelihood sustainability of migrant workers' families in industrial parks.

Keywords: *Migrant workers; income; living standards; sustainable livelihoods; social security; Bac Ninh industrial park*

Date of Submission: 14-04-2026

Date of acceptance: 25-04-2026

I. Introduction.

In the context of strong industrialization and labour market restructuring in many developing countries, the income and living standards of migrant workers are increasingly becoming a central issue in labour and social security studies. The rapid expansion of industrial parks has created job opportunities for millions of workers from rural and underdeveloped regions, and posed new challenges related to their ability to secure their livelihoods in the face of rising living costs and incomplete forms of social protection. In this context, income is not only a mere economic indicator, but also a fundamental factor that determines the standard of living, the ability to sustain family life and the level of vulnerability to social risks of migrant workers.

In Vietnam, the process of industrialization associated with international economic integration has promoted the formation and development of many large-scale industrial parks, attracting a large migrant workforce. Bac Ninh is one of the typical localities for this trend, with a bold presence of export-oriented manufacturing enterprises and global supply chains. In this context, migrant workers are not only participating in the industrial labor market as hired laborers, but are increasingly attached to the industrial park space for a long time, organizing family life and livelihoods around factory work. The relative stability of employment makes the issue of income and living standards no longer short-term, but becomes a long-term question of the ability to ensure the livelihood of the whole working family.

Previous studies of industrial park workers in Vietnam have provided important descriptions of workers' wages, living costs, and living conditions. These analyses show that migrant workers' incomes are often at or below minimum needs, especially when considering the cost of housing, education and medical care for their families. However, the majority of research still approaches the issue of income and living standards primarily at the level of individual workers, while the ability to ensure the livelihoods of migrant workers' families – as a social and economic unit – has not been fully considered. As labor migration becomes increasingly "familyized", this approach reveals certain limitations in reflecting the real pressures that migrant workers are facing. In addition, studies on the living standards of migrant workers often separate income from their work context and family spending structure, making it simplified to assess their ability to secure life. Nominal income may improve over time, but that does not necessarily mean a corresponding improvement in living standards, especially as the cost

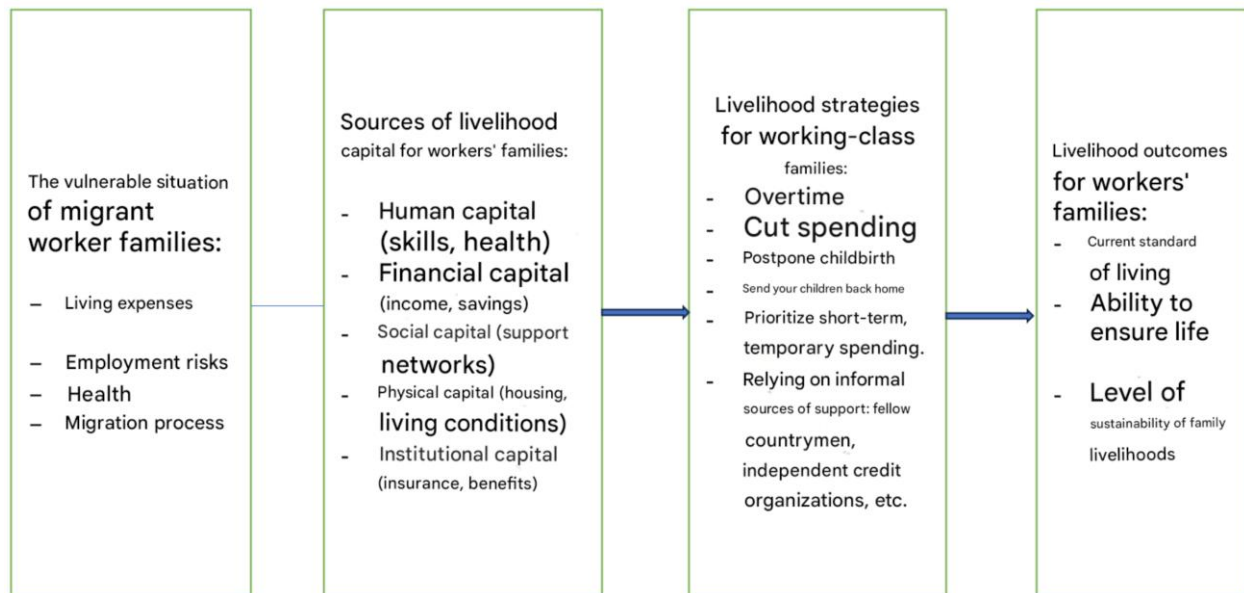
of living in industrial areas is rising rapidly and essential social services have not kept up. Therefore, the consideration of income in relation to living standards and the ability to secure family life becomes a necessary requirement for a fuller understanding of the social security of migrant workers.

Stemming from the above issues, this article focuses on analyzing the current situation of income, living standards and the ability to ensure the life of migrant workers' families in industrial parks in Bac Ninh province. By approaching socio-economic indicators at the household level and placing them in the context of the specifics of industrial work, the study aims to clarify the ways in which income from industrial labor is being transformed into living standards and livelihood security for migrant workers' families. On this basis, the paper contributes to deepening academic discussions on social protection in the context of industrialization, and suggests policy implications to improve the ability of migrant workers' families to ensure the livelihoods of migrant workers' families in a more sustainable way.

1. Analytical frameworks and research methods

This article approaches the current situation of income, living standards and the ability to ensure the livelihood of migrant workers' families from the perspective of sustainable livelihood theory, considering livelihood not only as an issue of income, but as a social process in which households mobilize, combining and transforming many different resources to maintain and improve lives in the context of risk. This approach allows us to move beyond a simplified understanding of social protection that is often consistent with wages or access to formal welfare policies, to take a deeper look at the sustainability of migrant workers' family lives in conditions of industrialization and prolonged migration.

Figure 1: Livelihood analysis framework in ensuring social security for migrant workers' families in Bac Ninh



Source: Compiled from Sustainable Livelihood Theory, DFID, 1999

According to sustainable livelihood theory, a household's livelihood is formed in a certain vulnerable context, subject to structural shocks, trends, and pressures. For families of migrant workers in industrial zones, this context includes a high dependence on income from industrial wages, labor market fluctuations, rising living costs in industrial zones, as well as health and employment risks arising from high labor intensity. Migration away from the countryside also means a decline in traditional support networks, leaving workers' families at risk with less "safety buffer" than households in the place of departure. In this context, the ability to ensure the livelihoods of workers' families depends on the level and structure of livelihood capital that they have access to. Sustainable livelihood theory emphasizes five basic types of capital: human capital, financial capital, social capital, physical capital, and institutional capital. For migrant workers' families, human capital is mainly expressed through the education, vocational skills and health of household members. However, empirical data show that this capital source is often limited, making the ability to increase income through job transfer or career promotion not high. Financial capital, although derived from industrial wages, is under great pressure from the cost of living and household spending obligations, reducing the ability to accumulate and provision risks. Meanwhile, social capital – including kinship, community relationships and informal support – is often significantly reduced by migration, especially for young families living in industrial parks permanently.

Shortages and imbalances between types of livelihood capital force migrant workers' families to opt for adaptive rather than sustainable livelihood strategies. Common strategies include extending working hours through overtime, increasing the number of people involved in the workforce, cutting spending on long-term needs such as education and health care, or delaying plans to improve living conditions. These strategies can help workers' families sustain their livelihoods in the short term, but at the same time increase the fragility of livelihoods in the medium and long term, when the ability to accumulate and improve the quality of livelihood capital is limited. On that basis, the paper analyzes livelihood outcomes not only through the current living standards of migrant workers' families, but also through the ability to secure future livelihoods, which is understood as the capacity to maintain a minimum standard of living, respond to risks and create conditions for the development of the next generations. This approach allows to see social protection as a dynamic process, in which income from industrial labor is only one link, and the sustainability of family life depends on the ability to harmoniously combine livelihood capital in the context of the specific risks of migration and industrialization. The application of sustainable livelihood theory in this study is not intended to build a universal general model, but to provide a flexible analytical framework to interpret empirical data on migrant worker families in industrial parks in Bac Ninh province. Through this analytical framework, the paper aims to clarify the social mechanisms through which income from industrial labor is transformed into living standards and the ability to secure life, and to point out the structural limits of workers' family livelihoods in the context of current industrial development.

II. Research Methodology

This study is designed to clarify not only the income level of migrant workers in industrial parks in Bac Ninh province, but more importantly how that income is converted into living standards and the ability of their families to ensure their livelihoods in the context of migration and industrialization. To this end, the research approach needs to allow for the analysis of income as part of a family livelihood, rather than viewing it as a separate economic indicator. On that basis, the study chose the quantitative survey method as the foundation, combined with sociological interpretation in the analysis to clarify the social mechanisms behind the numbers. The use of quantitative surveys is considered appropriate first of all because it allows direct access to indicators related to the income, expenditure and living standards of migrant workers' families – aspects that are difficult to fully glean from existing secondary statistical sources. In the context of official data that often focuses on personal wages or employment status, worker household surveys help to understand how income is distributed within the family, as well as the stability and resilience of family life to socio-economic risks.

The sample included 600 migrant workers working in industrial parks in Bac Ninh province, with the analysis unit being the workers' families, not just the individual workers. The choice of Bac Ninh comes from the characteristics of this locality as a fast-growing industrial center, attracting large-scale migrant workers and having a prominent presence of export-oriented manufacturing enterprises. In this context, Bac Ninh is considered an informative case study, where the problems of income, living standards and welfare of migrant workers' families are clearly exposed. The method of selecting samples is convenient and controlled, through access to workers in the workplace and nearby residential areas, allowing data to be collected from various groups of workers in terms of gender, age, and seniority. The data collection tool is a semi-structured questionnaire, built around three main content groups: (i) employee employment characteristics and income; (ii) the structure of the family's expenditure and living standards; and (iii) the ability to secure livelihoods, as shown by the level of accumulation, the ability to respond to risks and the livelihood strategies of the household. The selection of these question groups directly reflects the study's analytical framework, in which income is placed in relation to living standards and life security, rather than being measured as a single independent variable.

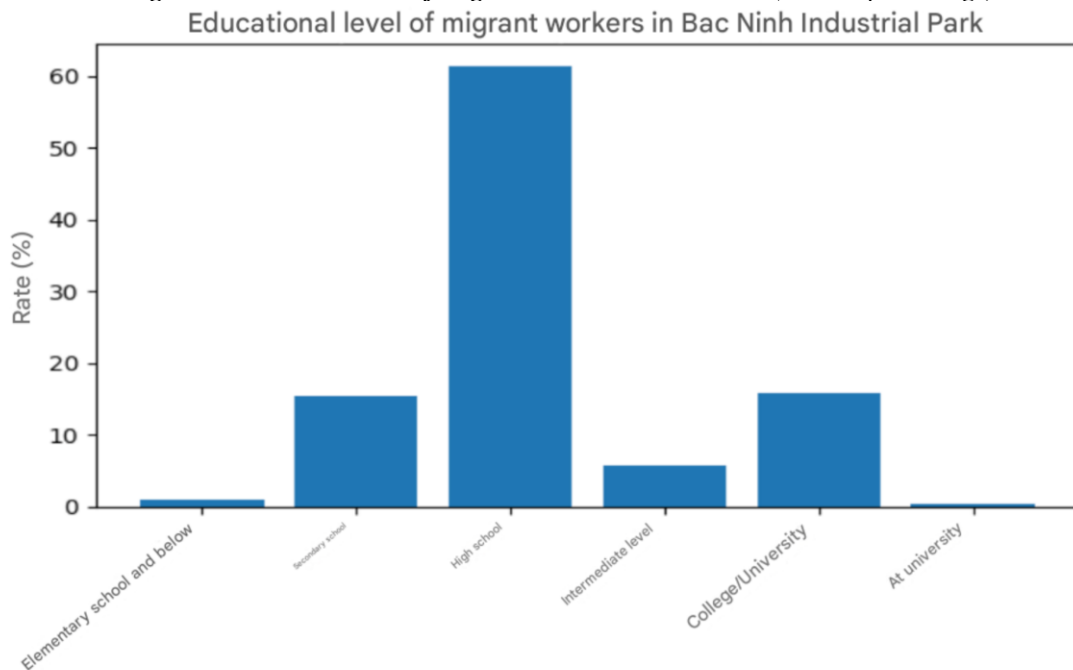
In data analysis, the study uses descriptive statistics as a starting point to identify trends and differences in income, living standards, and life security among worker family groups. However, descriptive statistics are not the ultimate goal of the analysis. On the basis of these results, the study conducts an interpretation within the framework of sustainable livelihood theory, aiming to clarify the social mechanisms through which income from industrial labor is transformed – or not transformed – into a stable standard of living and family security. This approach allows for the connection of quantitative data to theoretical reasoning, while avoiding the reduction of social security to pure income indicators. The researcher is well aware of the limitations of his method. The use of cross-sectional data does not allow tracking the transformation of workers' families' livelihoods over time, while quantitative survey methods are difficult to fully reflect the subjective experiences and sophisticated response strategies of individual households. However, within the scope of the set objectives, the chosen approach allows to provide a well-founded empirical picture of the current situation of income, living standards and the ability to ensure the livelihood of migrant workers' families in industrial parks in Bac Ninh province. at the same time, it creates a foundation for further studies in the direction of qualitative or comparative.

2. Findings

Human capital: The education and qualifications of migrant workers

Based on the data on education and professional qualifications, it is possible to clearly identify the human capital structure of migrant workers in industrial parks in Bac Ninh province, and at the same time see the structural limitations of this resource in ensuring sustainable livelihoods for their families. First of all, at the level of general education, the migrant workforce is characterized by an overwhelming concentration at the upper secondary level. The fact that more than half of the survey sample stopped at the high school level shows that the labor migration process is associated with the labor group that has completed general education but does not continue the long-term education path. The proportion of workers with college and university degrees is not insignificant, but it still accounts for only a minority. This reflects an important fact: industrial parks in Bac Ninh mainly absorb educated workers who are just enough to meet the basic requirements of industrial production, instead of requiring highly academically qualified human resources. In the framework of livelihood analysis, this educational structure shows that the human capital of migrant workers is "sufficient" for current employment, but limited in their ability to create a competitive advantage in the labour market.

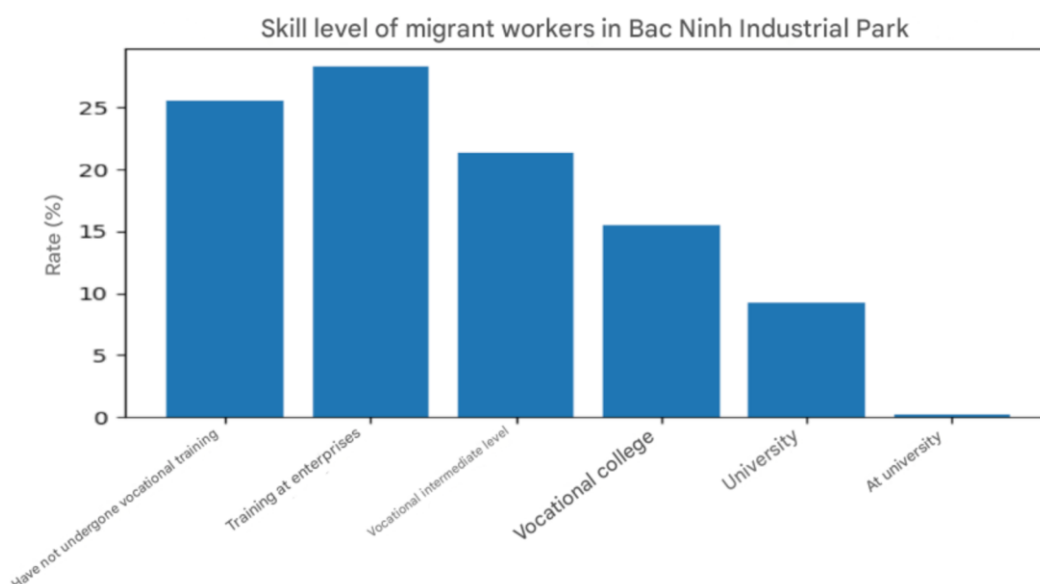
Figure 1: Education level of migrant workers in Bac Ninh (n=600; percentage)



Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

The survey results show that the education level of migrant workers in industrial parks in Bac Ninh province is mainly concentrated at the high school level. Specifically, 61.3% of workers have a high school degree, while the group with a junior high school degree accounts for 15.5% and the primary school group and below only accounts for 1.0%. The proportion of workers with intermediate or higher qualifications accounted for about one-fifth of the total survey sample, of which the college and university group accounted for 15.8%, and the group above university was almost negligible (0.5%). This structure suggests that the migrant workforce has completed predominantly general education, but that the number of people who continue to pursue higher education is limited. In terms of professional qualifications, the human capital picture of migrant workers becomes clearer in terms of skills. About a quarter of workers (25.5%) have not received formal vocational training, while 28.3% have received vocational training directly at the enterprise. Thus, more than half of the workforce relies heavily on short-term training that adapts quickly to specific production requirements. The group with vocational intermediate qualifications accounted for 21.3%, vocational colleges accounted for 15.5%, while the proportion of workers with a university degree was only 9.2% and bachelor's degree was almost negligible (0.2%).

Figure 2: Qualifications of migrant workers (n=600; percentage)



Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

Summarizing the two aspects of education and expertise, it shows that the human capital of migrant workers in Bac Ninh is characterized by a relatively uniform level of general education but limited professional qualifications, mainly based on on-the-job training or short-term vocational training. This structure helps workers meet the requirements of current manufacturing jobs in the industrial park, but at the same time reduces the possibility of occupational displacement and improves labor status in the long term. This is an important feature to keep in mind when analyzing the ability to ensure the livelihoods and sustainability of migrant workers' family livelihoods.

Financial capital: When migrant workers' income comes primarily from salaries

Income from industrial labor serves as a central resource in the livelihood of migrant workers' families. The majority of households in the survey sample depend almost entirely on the wages of one or two main workers, reflecting the monotony of the livelihood structure. Although this income allows many families to maintain their necessities in the short term, the ability to accumulate is low, making it difficult for financial capital to act as a "safety cushion" against risks. Under the lens of livelihoods, this shows that the current income is not enough to be transformed into the capacity to ensure life in the medium and long term.

Table 1: Income of migrant workers in Bac Ninh (n=600; percentage)

TT	Average income/month	Rate
1	Less than 10 million VND	7,7
2	From 10 to less than 15 million VND	31,5
3	From 15 to less than 20 million VND	40,7
4	From 20 to less than 30 million VND	18,5
5	From 30 million VND and above	1,7
Total		100,0

Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

From the perspective of sustainable livelihood theory, the income of migrant workers can be seen as a central component of financial capital, but the income distribution structure in the survey sample shows that this capital is more "sustainable" than "accumulative". The majority of workers are concentrated in the middle-income range, with the group with an income of 10 to less than 20 million VND/month accounting for an overwhelming proportion. This reflects a common feature of industrial labor: relatively stable income, but difficult to break through in the short term. It is worth noting that the group of workers with an income of less than 10 million VND/month still exists at a significant rate. The presence of this low-income group shows that the financial capital of a part of migrant workers remains fragile, especially in the context of the increasing cost of living in industrial parks and surrounding areas. From a livelihood perspective, this group has little room to accumulate or respond to unexpected risks such as illness, job interruption or family expenses. The group of workers with an income of

20 million VND/month or more accounted for less than a fifth of the total sample, while the group with an income of 30 million VND or more was almost negligible. This structure shows that the ability to expand financial capital through the labor income of migrant workers is quite limited. In the sustainable livelihood framework, this implies that the financial capital of the working family is primarily used to maintain the current standard of living, rather than serving as a resource that underpins long-term livelihood strategies.

Putting this result in relation to other sources of livelihood capital, it can be seen that the financial capital of migrant workers in Bac Ninh operates under constant pressure. When human capital is still limited in terms of transformability, social capital declines due to migration, and institutional capital is not strong enough to offset risks, wage income has to "shoulder" multiple functions simultaneously: living expenses, family support, and risk prevention. This reduces the ability to accumulate and makes it difficult to convert financial capital into a possible to ensure life in the medium and long term. The results of the analysis show that the income of migrant workers in industrial parks in Bac Ninh province plays a key role in family livelihoods, but the current income structure mainly creates **short-term stability**, rather than a sustainable financial foundation. This is a point to keep in mind when discussing social security and policies. The book supports the families of migrant workers, because raising incomes is not only a matter of nominal wages, but also closely tied to the ability to accumulate and reduce the vulnerability of financial capital in family livelihoods.

Table 2: Remittance status of migrant workers in industrial parks of Bac Ninh province (Unit: %; n = 600)

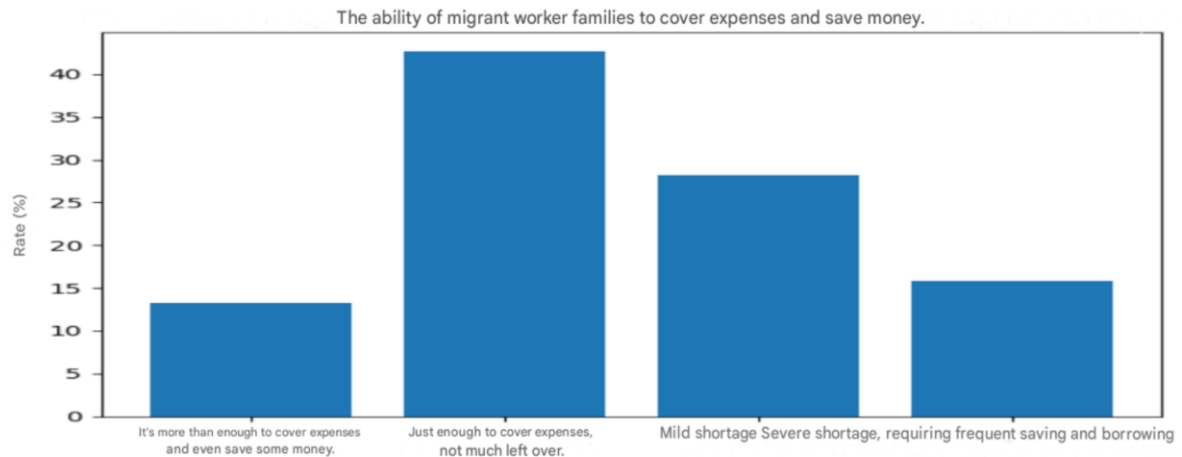
TT	Status of sending money back to the hometown	Rate
1	Regular monthly deposits with significant amounts	47,5
2	Sent infrequently (every few months)	26,5
3	Send very little and infrequently	16,3
4	Don't send money back to your hometown	9,7
Total		100,0

Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

Repatriation can be seen as a compulsory recurring expense, reflecting the socio-economic links between migrant workers and their families. The survey results show that nearly half of migrant workers send money back to their hometowns regularly every month in relatively large amounts, while only a small part do not fulfill this obligation. This structure shows that the income from industrial labor is not only used to cover the cost of living at the destination, but also to shoulder additional financial responsibility for the family in the countryside. The high percentage of workers who send money regularly reflects a "double" spending pressure in their livelihoods. On the one hand, workers have to pay for the increasing living expenses in the industrial park such as housing, food, health care and childcare; On the other hand, they still maintain the obligation to provide economic support to their families in the place of departure. Within the livelihood framework, this expenditure significantly narrows the remaining disposable income for workers' families in the workplace, thereby directly affecting living standards and accumulation.

The group of workers who send money infrequently or with very small amounts accounts for a significant proportion, suggesting that not every worker family has enough financial space to maintain a steady flow of support. This reflects the divergence in the spending structure of migrant workers, associated with income levels, family size, and expenses incurred at the destination. For this group, the reduction or disruption of remittances to the countryside can be understood as a spending adjustment strategy to protect the minimum living standards of workers' families in the context of limited financial resources. Notably, the percentage of workers who do not send money back to their hometowns is relatively low, suggesting that economic ties to their families still play an important role in the livelihoods of the majority of migrant workers. From a cost perspective, this implies that the majority of workers have to allocate income to non-nuclear household obligations in the workplace, increasing the fragility of financial capital. When income fluctuates or the cost of living increases, it is these obligatory expenses that will become a factor that reduces the ability to ensure the life of workers' families in industrial parks. The results of the analysis show that sending money back to their hometown is an important component of the cost structure of migrant workers in Bac Ninh. This expense both reflects family responsibilities and creates long-term financial pressure, causing salary income to be dispersed for many different purposes. In the framework of sustainable livelihoods, this is a factor that contributes to why workers' incomes, even at the relative average, are still difficult to convert into the ability to accumulate and ensure a stable life in the medium and long term.

Figure 3: Ability to cover spending and accumulation of migrant workers' families in Bac Ninh (Unit: %; n = 600)



Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

Data analysis shows that the ability to ensure the livelihood of migrant workers' families in industrial parks in Bac Ninh province exists a clear differentiation, reflecting the different levels of sustainability of family livelihoods in the context of dependence mainly on income from industrial labor. The general picture that emerges is a state of "enough to maintain but difficult to accumulate", in which only a small fraction of families achieve relative financial stability. One notable finding is that only about **13.3% of** workers' families said their income was not only enough to cover expenses, but also surplus to accumulate. This group represents livelihoods with a higher level of security, where wage income has crossed the threshold of meeting essential needs and is beginning to play its role as a backup source of financial capital. However, the modest proportion of this group suggests that the ability to convert income into accumulation is still the exception, not a common state for the majority of migrant workers' families.

The group accounting for the largest proportion is families that can afford to cover spending but do not have much surplus, accounting for 42.7%. This can be considered a typical livelihood status of migrant workers in Bac Ninh today. The income of this group allows to maintain a minimum standard of living and meet daily needs, but does not create significant room for long-term accumulation or investment. From the perspective of sustainable livelihoods, this is a group that is vulnerable to socio-economic shocks, because even small fluctuations such as increasing the cost of living, reducing working hours or incurring medical costs can upset the family's financial balance. More worryingly, a large percentage of workers' families fall into shortages, of which 28.2% said they have to live very frugally to make up for the slight shortage and 15.8% often have serious shortages, forced to borrow. The presence of this group shows that the income from industrial labor, although relatively average in the context of industrial park development, is still not enough to ensure the life of a part of the worker's family when they have to bear many expenses at the same time. Under the lens of livelihoods, this is a clear manifestation of weak financial capital, inability to absorb risks and easy to fall into a spiral of debt.

When placing these results in relation to the income and expense structures of migrant workers, a striking paradox can be observed: *incomes are not low, but the level of financial security remains limited*. This suggests that the problem lies not only in the nominal salary, but also in the way in which income is dispersed for many spending obligations, including living at the destination and supporting the family in the countryside. In this context, the ability to ensure the livelihoods of migrant workers' families depends more on short-term savings and adaptation strategies than on a sustainable financial foundation. The analysis results show that the livelihoods of migrant workers' families in industrial parks in Bac Ninh province are mainly maintained in a state of "fragile balance". Most families can afford their current livelihoods, but their ability to accumulate and respond to risks is limited, reducing the sustainability of family security in the medium and long term. The findings reinforce the argument that the assessment of the social protection of migrant workers needs to go beyond mere income levels, to focus more on the ability to secure livelihoods and the sustainability of family livelihoods in the context of industrialization.

Employment and living standards of migrant workers

From the perspective of employment and living standards, the level of overtime work of migrant workers reflects quite clearly the relationship between the quality of work and the ability to secure life. The survey results

show that overtime is no longer a situational option, but has become a constituent part of the livelihood of the majority of migrant workers in industrial parks in Bac Ninh province.

Table 3: Levels of overtime work to improve the income of migrant workers in industrial parks in Bac Ninh province (Unit: %; n = 600)

TT	Level of overtime	Rate
1	Very rarely work overtime	12,3
2	Occasionally work overtime when there is a special need	33,8
3	Often working overtime because the basic salary is not enough to live on	34,3
4	Mandatory overtime almost every day	19,5
Total		100,0

Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

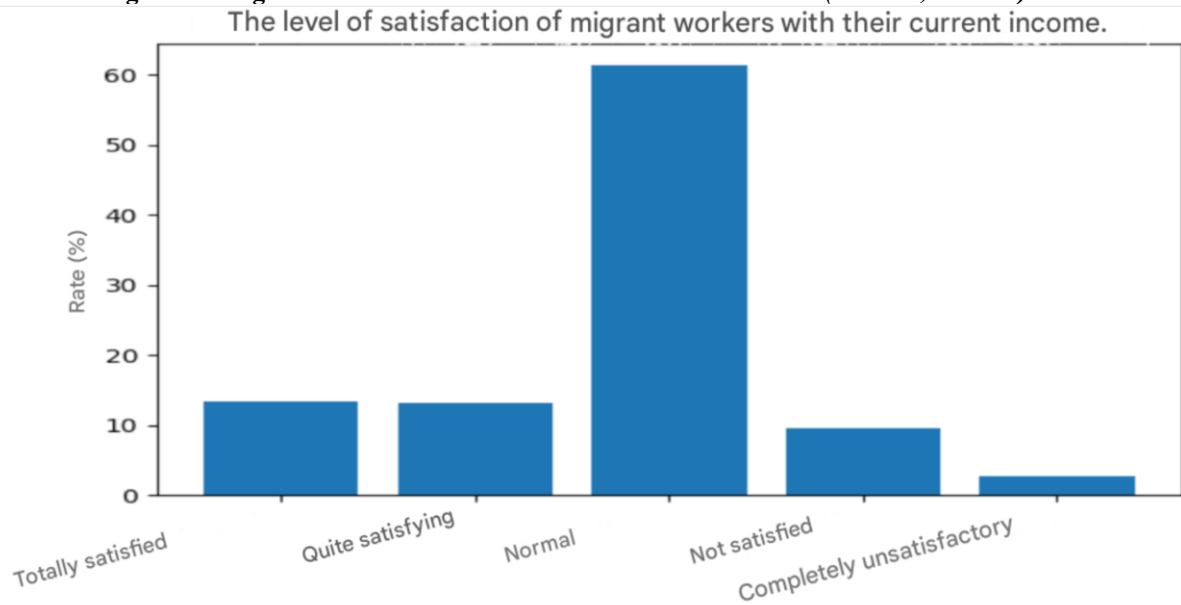
Data analysis shows that overtime has become a structural component of the employment and living standards of migrant workers in industrial parks in Bac Ninh province, reflecting a significant gap between basic wages and actual spending needs of workers. The prevalence of part-time work not only shows how workers adapt to livelihood pressures, but also reveals the limits of the quality of work today. With a rate of 12.3%, this group represents a small number of workers whose basic salary is enough to meet basic living needs. The modesty of this ratio suggests that industrial employment, while relatively contractually stable, still does not guarantee a minimum standard of living for the majority of workers based solely on formal working hours.

About a third of workers said they occasionally work overtime when there is a special need, accounting for 33.8%. This group reflects the status of "conditional living" employment, in which the basic wage meets daily expenses, but does not create financial space to cope with incurred expenses such as sickness, hospitality or supporting family in the countryside. Part-time work in this case is defensive, aimed at maintaining the fragile stability of living standards rather than substantially improving income. Most notably, two groups of workers have to work overtime frequently, accounting for an overwhelming proportion in the survey sample. Specifically, 34.3% of workers said they often work overtime because the basic wage is not enough to live, and 19.5% are forced to work overtime almost every day. As such, more than half of migrant workers are directly dependent on extended working hours to maintain a minimum standard of living. From the perspective of employment, this shows that the income of workers is not determined mainly by contractual wages, but by the ability to accept and maintain high labor intensity for a long time.

The heavy reliance on overtime also reflects the fragmentation in the living standards of migrant workers. While a small part of the group can choose to work part-time as an option to supplement income, for the group accounting for a large proportion, overtime has become a necessary condition to ensure family life. This difference shows that employment is not uniform in quality, even within the same industrial park space, and that workers' living standards are strongly influenced by their working status as well as access to overtime. When these outcomes are placed in relation to family livelihoods, a striking paradox can be seen: *formally stable employment is tied to a standard of living that depends on the trade-off of time and health. The* income of many worker families does not come from a living wage structure, but from the continuous extension of the working day. This implies that the current standard of living of migrant workers is maintained mainly by short-term adaptation strategies, rather than with a sustainable employment base. The results of the analysis show that overtime is not only an isolated phenomenon, but a common feature of industrial employment in Bac Ninh. The level of overtime is a direct reflection of the quality of employment and the ability of migrant workers to secure their livelihoods, and raises important questions about the sustainability of living standards as incomes become increasingly dependent on extended working hours. This finding shows that improving the living standards of workers cannot be based solely on job creation, but rather towards adjusting the wage structure and working conditions in a way that reduces dependence on overtime.

As for the level of satisfaction of migrant workers with their current incomes, the results of the analysis show an "overwhelming middle" picture, in which high satisfaction appears only in a relatively small segment, and adaptive acceptance dominates. These results reflect the complex relationship between workers' incomes, living standards and expectations in a context where livelihoods depend heavily on industrial labor.

Figure 4.: Migrant Workers' Satisfaction with Current Income (Unit: %; n = 600)



Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

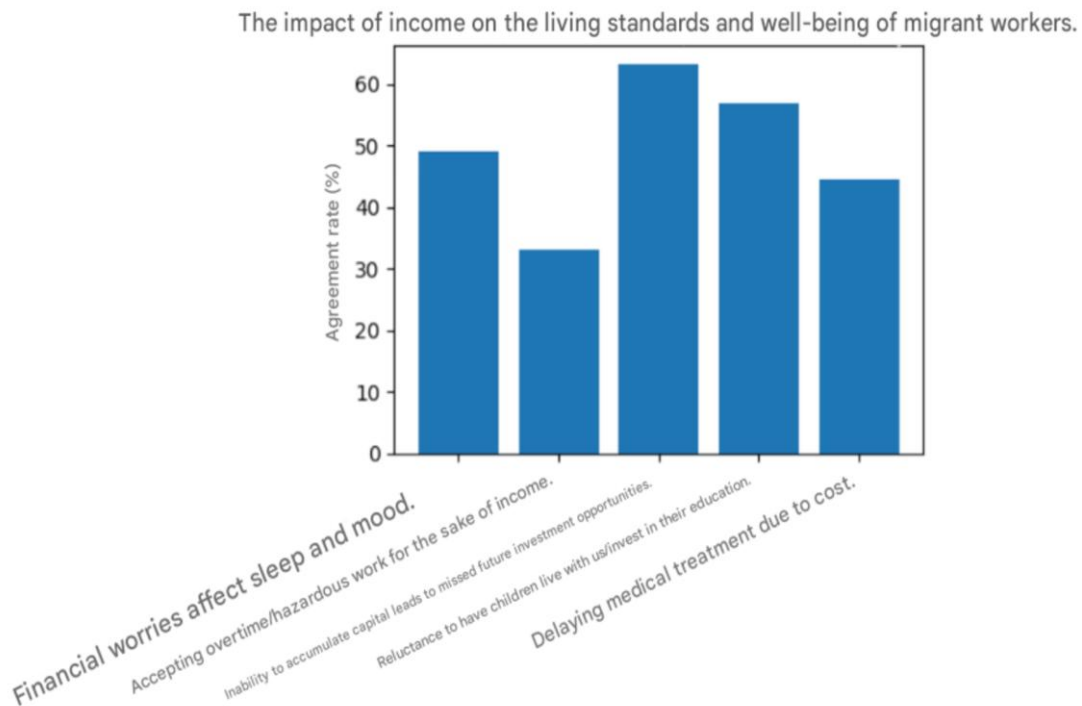
The level of satisfaction of migrant workers with their current income reflects an "overwhelming middle" picture, in which high satisfaction appears only in a relatively small segment, and adaptive acceptance dominates. These results reflect the complex relationship between workers' incomes, living standards and expectations in a context where livelihoods depend heavily on industrial labor. A striking finding was that the percentage of workers who felt completely satisfied or somewhat satisfied with their current income accounted for only about 26.5% of the total survey sample. This is the group of workers who are able to achieve a relative balance between income and spending needs, in which the salary not only meets the essential living expenses but also creates a certain sense of financial security. However, the limited size of this group suggests that the level of income sufficient to generate real satisfaction is not yet a common state for the majority of migrant workers. In contrast, the "normal" state accounts for an overwhelming proportion with 61.3%, reflecting an attitude of adaptation rather than satisfaction. For this group, current income is seen as "enough to manage", but it has not reached a level that provides long-term peace of mind or stability. From a livelihood perspective, this is the group that maintains living standards thanks to a tight balance of spending and short-term adaptation strategies, rather than relying on a solid financial foundation. The predominance of "normal" shows that the living standards of migrant workers are being maintained in a delicate equilibrium, which is vulnerable to fluctuations in costs or employment.

Notably, about 12.2% of workers expressed dissatisfaction or complete dissatisfaction with their current income. Although not the majority, the presence of this group shows that there is still a part of workers who clearly feel the gap between income and minimum living needs. For them, not only does their income lack the ability to accumulate, but it is also insufficient to meet basic expenses, forcing their families to cut back on their needs or resort to coping livelihood strategies such as borrowing or extended overtime. When these results are placed in relation to income levels, cost of living, and work intensity, a striking paradox can be seen: *low satisfaction does not necessarily mean low income*, but reflects the increasing expectations and livelihood pressures of migrant workers. Even middle-income workers are only in a "normal" state, indicating that their current income is not enough to transform into a sense of well-being and stable life in the long term. An analysis of income satisfaction shows that the well-being of migrant workers in industrial parks in Bac Ninh province is being maintained mainly by adaptation and acceptance, rather than by substantive satisfaction. This finding reinforces the argument that the assessment of workers' living standards cannot be based solely on absolute income indicators, but also on the subjective dimension of satisfaction – an important indicator that reflects the ability to secure livelihoods and the sustainability of family livelihoods in the context of industrialization.

The impact of income on the living standards and well-being of migrant workers

The aggregate results of migrant workers' current incomes not only determine their ability to cover spending, but also have a profound impact on many aspects of living standards and social protection, from mental health, employment strategies to investment decisions for family futures. The high approval rates in many respects suggest that these consequences are not unique, but have become a common experience in the lives of migrant workers in industrial parks.

Figure 5. The impact of income on the living standards and well-being of migrant workers (Rate of "agree" and "strongly agree", unit: %; n = 600)



Source: Survey of migrant workers in industrial parks in Bac Ninh province, 2025

Figure 5 summarizes five aspects that directly reflect the effects of income on the material and spiritual lives of migrant workers, including: (i) financial anxiety affects sleep and mood; (ii) accepting extended overtime or hazardous work; (iii) inability to accumulate for the future; (iv) are afraid to bring their children to live with or invest in their studies; and (v) delay health care due to high medical costs.

First of all, nearly half of workers (49.0%) admit that their current income is not enough to cover their current income, which makes them constantly worried about their finances, which directly affects their sleep and mood. This ratio clearly reflects the psychological pressures associated with precarious livelihoods, in which income is not only an economic problem, but also a source of prolonged mental stress. From the perspective of living standards, this is a sign that the welfare of workers is not guaranteed even if they have stable jobs. Another consequence of limited income is the acceptance of the trade-off of working conditions to maintain a standard of living. About 33.2% of workers agreed that they had to accept long overtime or hazardous jobs just because they needed money. Although this rate is lower than other aspects, it shows that for a significant part of workers, employment is no longer a source of sustainable livelihood but has become a process of trade-offs for occupational health and safety for income. This degrades the quality of employment and increases risks in the long-term lives of workers.

The aspect related to the ability to accumulate and invest for the future is a matter of concern for the lives of migrant workers. As many as 63.2% of workers agreed that low income levels make it impossible for them to accumulate, and at the same time lose investment opportunities for the future such as apprenticeships or buying a house. This is the highest rate among the surveyed aspects, indicating that the livelihoods of the majority of migrant workers are "locked up" at the moment. lack of ability to convert income into long-term resources. From the perspective of living standards, this means that the lives of workers' families are unlikely to improve in the medium and long term.

The consequences of unstable income also spill over into decisions related to families and the next generation. More than 57.0% of workers said they were afraid to bring their children to live together or did not dare to invest in a good learning environment for their children due to low or unstable income. These results show that the living standards of migrant workers not only affect individual workers, but also directly impact family strategies and children's developmental opportunities – an important aspect of social protection. Nearly 44.5% of workers admitted to regularly delaying going to the doctor or only buying their own medication because of concerns that medical costs are too high. This is a worrying indicator of living standards, because it shows that workers' access to health care is limited by income. increasing the risk of disease accumulation and long-term occupational health deterioration. The above results show that the living standards of migrant workers in industrial

parks in Bac Ninh province are being affected by insufficient and unstable incomes. Low incomes not only reduce the ability to afford and accumulate, but also lead to spillover consequences for mental health, working conditions, family decisions and investments for the future. These findings reinforce the argument that the social security assessment of migrant workers needs to go beyond mere income consideration, to fully recognize the social consequences and quality of life that current income produces.

III. Discussion

The results of the study show that the income status of migrant workers in industrial parks in Bac Ninh province only serves as a resource to maintain short-term livelihoods, rather than a foundation to ensure a sustainable life for families. Within the framework of sustainable livelihood theory, the relationship between income, living standards and the ability to secure the livelihood of workers' families does not operate according to the linear logic of "higher income – better life", but is strongly dominated by the imbalance between livelihood capital and the vulnerable context that migrant workers face.

In terms of income, the findings show that while the majority of workers earn a median income in the industrial sector, this revenue is mainly used to meet immediate needs. The ability to accumulate – a key factor in converting income into long-term security – is very limited for most working families. According to sustainable livelihood theory, financial capital only really makes sense when it creates resilience to risk and expands livelihood choices. However, in the case of migrant workers in Bac Ninh, the current income has not fulfilled this function, but only helps to maintain the state of "sufficient management", which is easily broken when encountering fluctuations. This situation is directly reflected on the living standards of workers' families. The standard of living is determined not only by the ability to cover spending, but also by the quality of spiritual life, health and social safety. The fact that a large percentage of workers are regularly worried about their finances to the point of affecting their sleep and mood suggests that their standard of living is being eroded from within. From a sustainable livelihood perspective, this is an indication that current livelihoods are draining human capital – especially physical and mental health – to maintain income, creating a detrimental spiral for long-term living.

The ability to ensure the livelihoods of migrant workers' families is also seriously challenged by their heavy dependence on labor intensity. Findings on the acceptance of extended overtime or hazardous work suggest that workers' earnings are not primarily determined by basic wages, but by the ability to extend working hours. In the sustainable livelihood framework, it is a defensive livelihood strategy that helps maintain living standards in the short term but depletes human capital and increases risk in the long term. This explains why stable employment does not mean the ability to ensure a sustainable life for workers' families. At the family level, unstable incomes and fragile living standards also lead to socially delaying decisions, such as being afraid to bring their children to live together or limiting investment in their children's education. According to sustainable livelihood theory, the ability to invest in the next generation is an important indicator of a stable livelihood. The reluctance of many migrant workers to make these decisions shows that their families' ability to secure their lives is not only limited in the present, but also in the future. In addition, the delay in health care due to concerns about medical costs reflects a significant gap in access to basic welfare services. In a sustainable livelihood framework, the institutional environment plays an important role in reducing the vulnerability of livelihoods. However, the results of the study show that the burden of medical costs is still mainly "internalized" into workers' families, further reducing their ability to secure life and regenerate labor in the long term.

This discussion provides a perspective on the current income status of migrant workers in industrial parks in Bac Ninh province. The survey results show that workers' incomes only meet the requirements of maintaining short-term livelihoods, while their living standards and the ability to ensure their families' livelihoods remain fragile. Sustainable livelihood theory helps to clarify that the core issue lies not just in absolute income, but in the ability to convert income into other livelihood resources and reduce vulnerability. Therefore, improving the lives of migrant workers' families needs to be approached as a process of enhancing the sustainability of livelihoods, rather than just discrete adjustments in wages or short-term support.

IV. Conclusion

This study has approached the current situation of income, living standards and the ability to ensure the livelihood of families of migrant workers in industrial parks in Bac Ninh province from the perspective of sustainable livelihoods, thereby showing a multi-dimensional and policy picture of well-being. The empirical results reflect that, although migrant workers have relatively stable employment in the industrial sector, their current income is mainly sufficient to sustain their short-term livelihoods, while their ability to secure family life in the medium and long term remains limited. In terms of income, the study describes that the wage picture of migrant workers does not really serve as a sustainable financial foundation. Income is largely allocated to essential expenses and financial obligations, causing the ability to accumulate and invest for the future to narrow. This leads to a common paradox: incomes are not so low nominally, but living standards remain fragile and vulnerable to socio-economic fluctuations.

Income constraints are directly reflected in the living standards of migrant workers' families. The standard of living is not only reflected in the ability to cover expenses, but also through physical and mental health and the quality of family life. The fact that many workers are constantly worried about finances, accepting extended overtime, delaying health care, and limiting investment in children shows that the current standard of living is maintained primarily by short-term adaptation strategies. From the perspective of sustainable livelihoods, these are defensive strategies that help families "survive" in the present but *do not create a stable foundation for the future*. More importantly, the study shows that the ability of migrant workers' families to ensure their livelihoods depends not only on their income level, but also on their overall livelihood structure. The imbalance between livelihood capital – especially the weakening of human and social capital in the context of migration – causes wage income to be shouldered by multiple functions at the same time, from sustaining living to hedging risks. When incomes are not strong enough to fulfill this role, workers' families fall into a state of prolonged vulnerability, degrading the sustainability of family life and social reproduction.

From the above findings, the study confirms that the current situation of income, living standards and the ability to ensure the livelihood of migrant workers' families in industrial parks in Bac Ninh province should be seen as an integrated livelihood issue, rather than just a single wage or employment issue. The sustainable livelihood approach shows that improving workers' lives cannot be based solely on raising nominal incomes, but should aim to strengthen the ability to transform income into long-term resources, reduce vulnerability and improve the capacity to ensure the livelihoods of workers' families in the context of industrialization. This conclusion not only contributes to clarifying the current situation of the welfare of migrant workers' families in Bac Ninh, but also suggests an approach for research and policies related to migrant workers and industrial park development in Vietnam, in which the goal of ensuring family life should be placed on a par with the goal of economic growth.

References:

- [1]. Dang Nguyen Anh (2023). *Vulnerable migrant workers and unstable jobs in industrial parks in Viet Nam*. Journal of Social Sciences and Humanities, Vietnam Academy of Social Sciences.
- [2]. Le Van Son (2014). *Domestic migrant workers in Vietnam today*. Vietnam Journal of Social Sciences, No. 1(74), pp. 45–56.
- [3]. Nguyen Thi Thu (2025). *Ensuring wages and welfare for inland migrant workers in Vietnam: Some issues raised*. Journal of Economics and Forecasting, Labor – Employment Issue.
- [4]. General Statistics Office (2025). *Internal Migration in Viet Nam: Status and Trends*. Statistics Publishing House, Hanoi.
- [5]. Department for International Development (DFID) (1999). *Sustainable Livelihoods Guidance Sheets*. London: DFID.
- [6]. World Bank (2021). *Vietnam Development Report 2021: Jobs and Human Capital*. Washington, DC: World Bank.
- [7]. Do, M. H. (2023). *The role of savings and income diversification in households' resilience strategies: Evidence from rural Vietnam*.
- [8]. Ghimire, R., Khatri, S., & Poudel, B. (2023). *Financial literacy and personal financial planning among the households of migrant workers in Nepal*.
- [9]. Gerfort, S., & Højbjerg, C. (2023). *The effects of international labour migration on income, wealth, and inequality: Evidence from Pakistan*.
- [10]. Maimbo, S. M., & Ratha, D. (Eds.). (2005). *Migrant labor remittances in South Asia*. Washington, DC: World Bank.
- [11]. Aznar, C. (2014). *The role of risk in the everyday financial practices of migrants*.
- [12]. Lou, F. (2022). *Examining the relationship between household saving rates and migration in China*.
- [13]. West, S. (2017). *Family composition, income, and household savings*.
- [14]. Yue, P., Liu, Z., & Chen, Y. (2022). *The rise of digital finance: Financial inclusion or debt trap?*
- [15]. Adams, R. H., & Page, J. (2005). *Do international migration and remittances reduce poverty in developing countries?* World Development, 33(10), 1645–1669.
- [16]. OECD. (2018). *Income sharing and spending decisions of young people*. Paris: OECD Publishing.