



Data Journalism Final Project

The 'Bachelor' Economy

Course: MSJ 3253 - Data Journalism

Date of Submission: Dec 22, 2025

Word Count:

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The 'Bachelor' Economy: The Cost of Living Solo



Caption: Sharing a room is not an option; it's a safety net to share the ever-surging bills

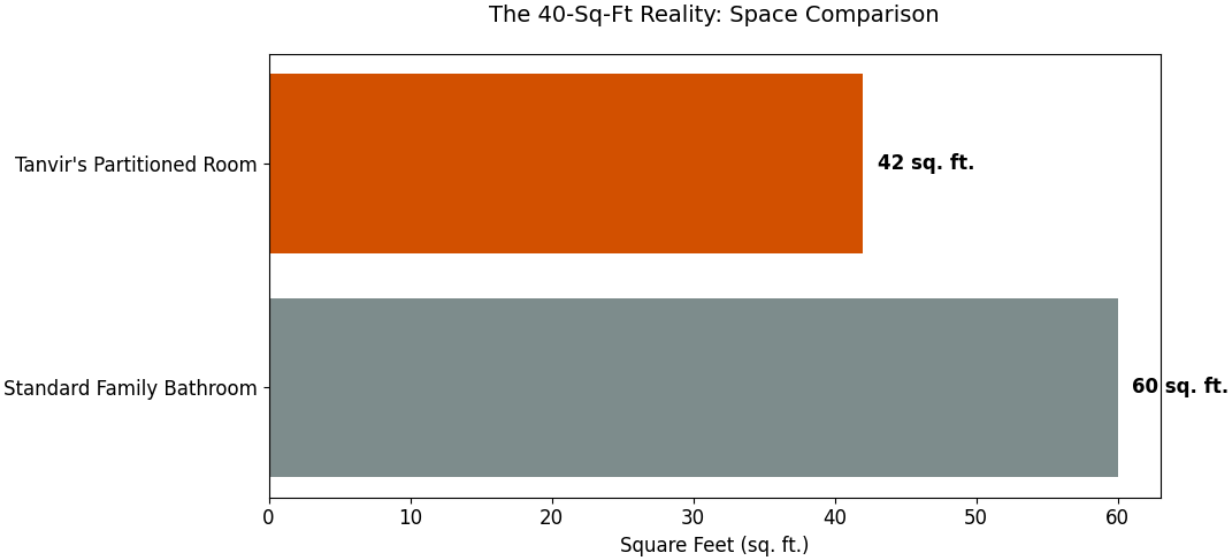
At 6:30 AM, before the sun has fully cleared the smog over Farmgate, Tanvir Ahmed, 25, is already awake. He doesn't wake up to an alarm, but to the sound of a pressure cooker whistling in the kitchen three feet from his head. His "bedroom" is a makeshift cabin created by a thin plywood partition in the corner of a flat's dining room. Measuring just 42 square feet, the space fits a single bed, a small folding table and a plastic rack for his clothes—nothing more. There is no window. For this slice of Dhaka, he pays Tk 5,500 a month.

Tanvir is not poor; he is a Junior Executive at a logistics firm with a university degree. Yet, he lives in conditions that urban planners would classify as a slum. "I tried to rent a proper one-bedroom flat," Tanvir says. "But the moment I say I am unmarried, the conversation ends. Landlords look at me like I'm a security threat".

Tanvir's experience is not an anomaly, but a standard entry requirement for the capital. **Raihan**, who travelled all the way from Chittagong to Dhaka with hopes of adapting to the new city,

quickly realized that the pace of the capital comes with a "bachelor price." Forced into a shared house with three others, Raihan pays Tk 5,000 a month for an apartment in Shahajatur that miraculously accommodates four people but offers no personal space.

Both men are victims of Dhaka's "Bachelor Economy"—an unregulated shadow market where single professionals are forced to pay a premium for sub-standard housing. A data analysis of rental trends from 2020 to 2025 reveals a startling economic reality: while families in Dhaka pay an average of Tk 21.6 per square foot, bachelors in messes are paying upwards of Tk 90 per square foot



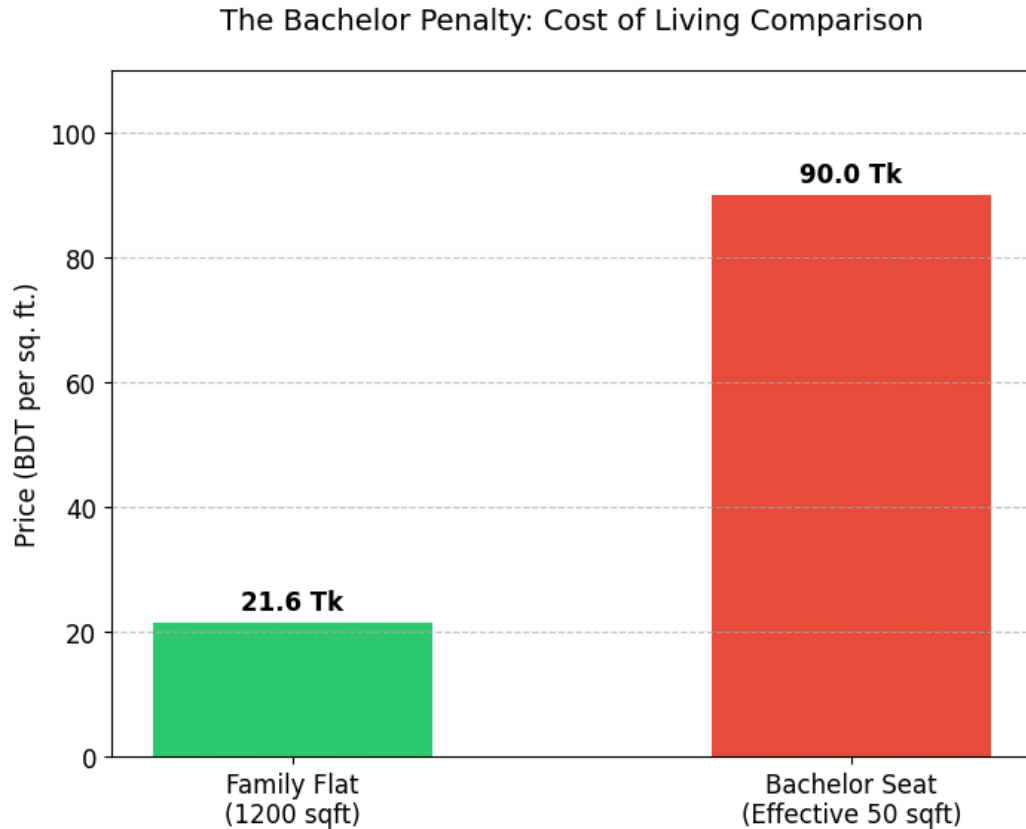
Tanvir's morning is a race against the "water schedule." In a mess shared by ten men, the single functional bathroom becomes a bottleneck. By 7:30 AM, he is at the small dining table for the "Mess Breakfast." Today, it is two parathas and a dal-savji (a vegetable item). "I used to have eggs for breakfast," Tanvir recalls. "Now, an egg adds Tk 15 to the mill. I can't afford that every day".

By 8:15 AM, Tanvir begins his commute to a logistics firm in Banani. Since his salary of Tk 22,000 doesn't allow for ride-sharing apps, he relies on the human sea of the Dhaka bus system. He spends roughly 90 minutes each way in gridlock. This transit isn't just a time-sink; it's a financial drain. He estimates spending Tk 3,000 a month on local transport—a "congestion tax" that further erodes his shrinking surplus.

The math of his survival is grim. After rent, food, and his commute, Tanvir is left with less than Tk 3,000 for the entire month. He is a corporate professional, financially trapped in a space smaller than a parking spot, living in a city that treats his marital status as a liability.

The Mathematics of Discrimination

To understand the "Bachelor Penalty," data was scraped from three major Facebook rental groups ("To-Let Dhaka," "Bachelor Mess Dhaka"), comparing posts from December 2020 against December 2025.



Consider a standard 1,200 sq. ft. apartment in East Raja Bazar. A family rents this for Tk 26,000. However, when converted into a "Bachelor Mess," the drawing room becomes two beds (Tk 4,000 each) and the master bedroom fits three students (Tk 3,500 each). By the time the flat is full, 10 people are crammed inside, paying a collective total of Tk 45,000.

Adil Mohammed Khan, President of the Bangladesh Institute of Planners (BIP), argues that this is a direct result of urban planning failures. "By failing to regulate the rental market for single individuals, we are essentially allowing a 'shadow market' to thrive," Khan explains. He notes that raising the population density limits in the Revised Detailed Area Plan (DAP) from 250 to 300 persons per acre is a "reckless decision" that will turn central Dhaka into "vertical slums".

The "Meal Rate" Inflation & The Hidden Tax

Beyond rent, the unique economic indicator of student life in Bangladesh is the "Meal Rate"—the cost of a single meal. In 2020, the average Mill Rate in Farmgate hovered between

Tk 35 to Tk 40. By 2025, that rate has hit Tk 65 to Tk 70. This represents a 100% increase in food costs in just five years.



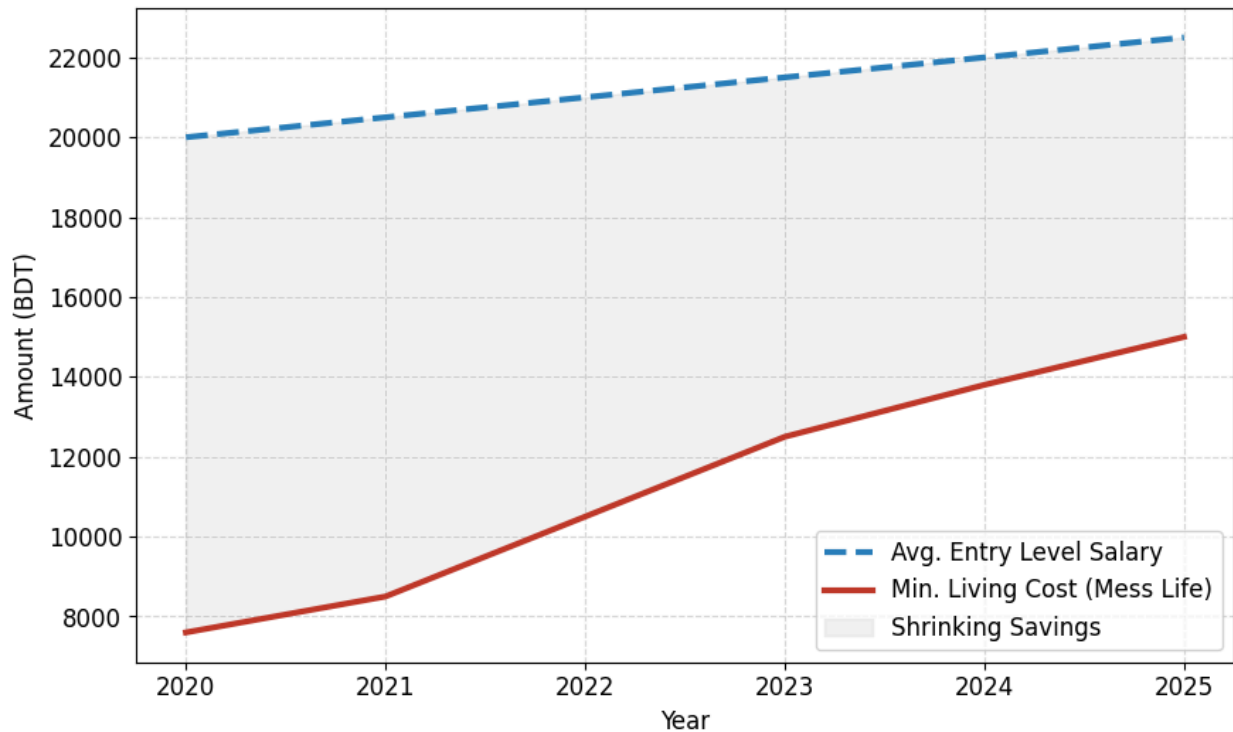
Rafsan Mahmud Hoque, a Trainee Assistant Manager at City Bank, provides a firsthand account of this pressure. "Renting can be a pain alone if you have unexpected expenses," Rafsan says. He adds that the "meal" system is increasingly volatile due to the economy's inflation.

For many bachelors, having flatmates or even roommates isn't just a social choice; it's a financial "safety net" to share the burden of rising electricity, internet, and other utility costs.

A Broken ROI on Education

The "Bachelor Economy" is also defined by the stagnation of entry-level salaries. While "Mess" rents have risen by 28% since 2021, starting salaries for General Officers have remained "stubbornly sticky," hovering around the Tk 20,000 – Tk 25,000 mark.

The Squeeze: Stagnant Wages vs. Rising Costs



Dr. Fahmida Khatun, Executive Director of the Centre for Policy Dialogue (CPD), highlights the "savings vacuum" this creates. She notes that one in three university graduates remained unemployed for up to two years looking for work. "This reflects a harsh reality... there is not adequate investment for job creation," Khatun states.

Rafsan echoes this sentiment, observing that a degree no longer guarantees a job worth the investment. "The pay just isn't there after spending thousands or millions of taka," he says, adding that graduates are often forced to settle for minuscule starting pay due to an ultra-competitive market.

The "Bua" Economy: The Invisible Infrastructure of Bachelor Life

Beyond the high-visibility costs of rent and food lies a complex web of informal labour and "service taxes" that are essential for survival in a shared bachelor flat. In the absence of family support systems, bachelors must outsource domestic maintenance to a network of informal workers, primarily the "Bua" (domestic help), garbage collectors, and building security guards.

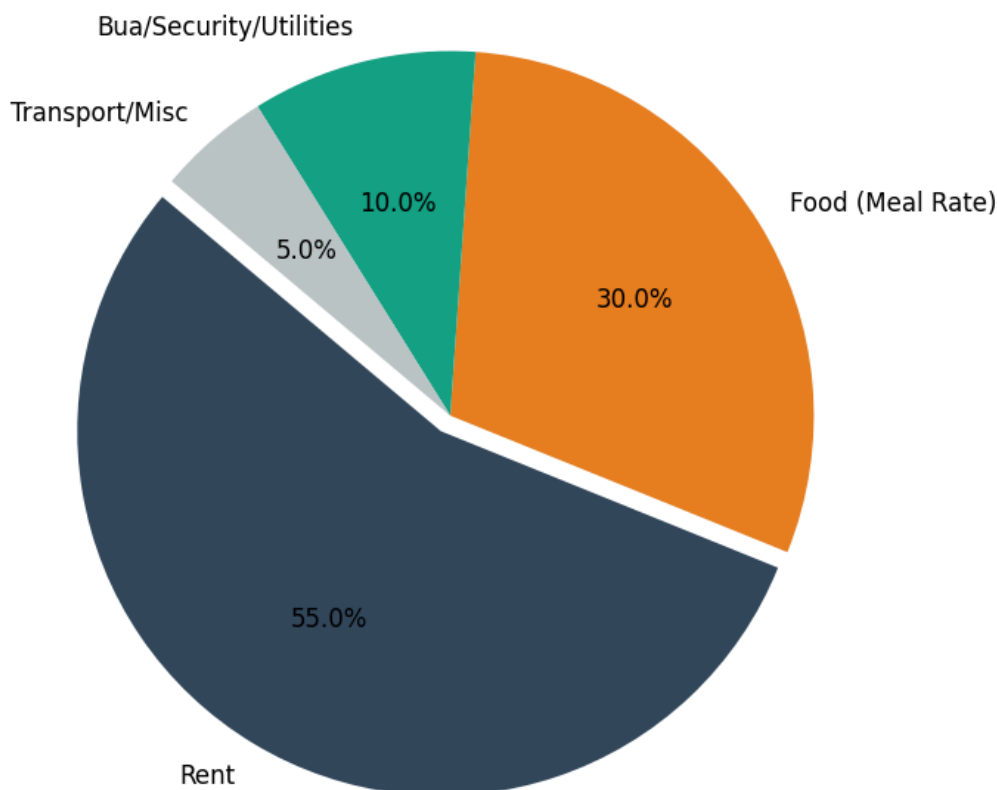
In a typical mess of 8 to 10 residents, the "Bua" is the most critical economic pillar. Our data shows that in 2025, the monthly rate for a maid to cook two meals and clean a shared flat ranges from Tk 5,000 to Tk 10,000, depending on the number of residents. While a family might pay a similar amount for a full-time helper, the bachelor's share is a constant, non-negotiable deduction

of Tk 800–Tk 1,200 per month. As Rafsan notes, sharing these burdens is a necessity, as managing these logistics solo would be financially catastrophic on a trainee salary.

Then comes the extra "Service" charge. Landlords often charge bachelors a "Security and Maintenance" premium. While families might pay a standard service charge, bachelors frequently report "hidden" fees for garbage disposal and night security that are significantly higher. "Because we are ten people in one flat, the garbage collector demands double, and the guard expects a 'bachelor tip' to allow us back in after 11:00 PM," Tanvir explains.

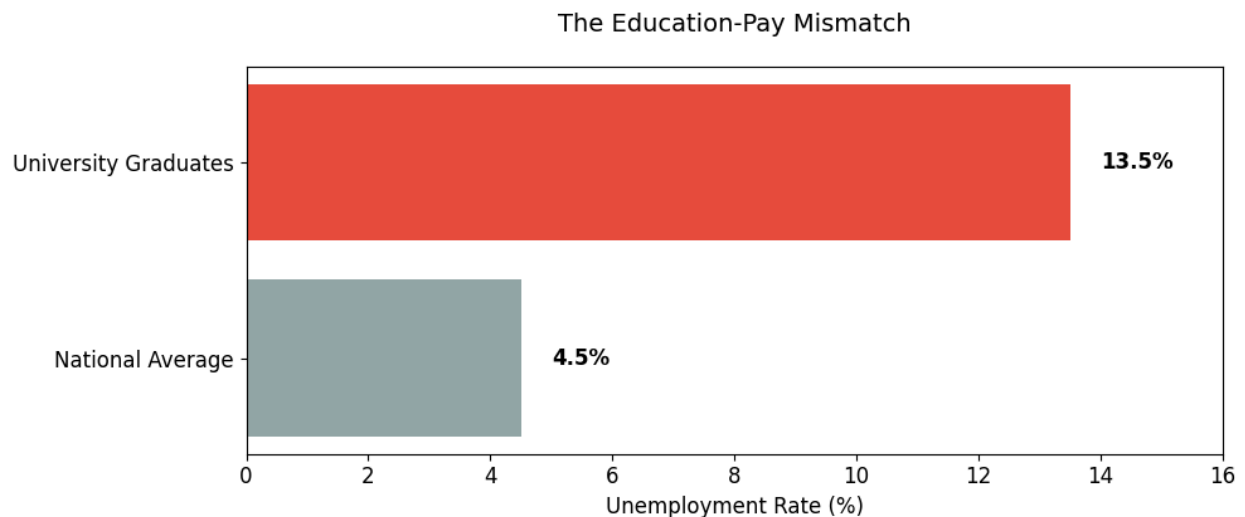
These informal costs form a "Bua Economy" that is entirely cash-based and unregulated. For a young professional, these small, fragmented payments—Tk 200 for garbage, Tk 500 for the guard, Tk 1,000 for the maid—coalesce into a significant financial leak. Combined with the 100% inflation in the "Meal Rate," these "invisible" costs ensure that even if a bachelor skips a meal, the cost of simply maintaining a bed in Dhaka continues to rise.

Monthly Budget Breakdown for a Dhaka Bachelor



The Macro-Economic Squeeze: Grad Unemployment and the Savings Vacuum

The struggle of bachelors like Tanvir and Rafsan is not an isolated housing issue; it is the ground-level symptom of a massive macro-economic "squeeze." While the cost of survival in Dhaka has doubled, the opportunities for graduates to earn a dignified living are shrinking.



According to recent data from the Centre for Policy Dialogue (CPD), the scale of graduate unemployment has reached a critical tipping point. In 2024, approximately 8.85 lakh university graduates are currently unemployed in Bangladesh. This represents a staggering 13.5% unemployment rate among those with tertiary education—a figure significantly higher than the national average unemployment rate.

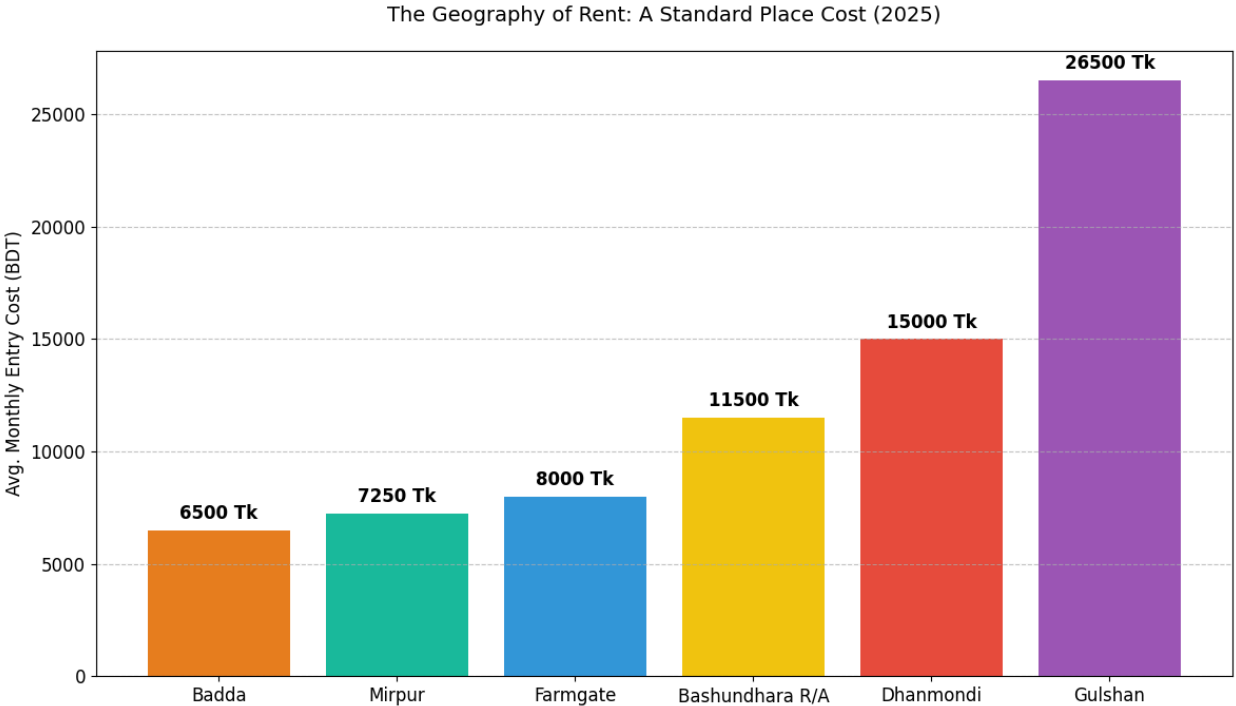
Dr. Fahmida Khatun, Executive Director of CPD, emphasizes that this creates a "skills-pay mismatch." Even those who do find work are often "underemployed," taking roles that do not match their qualifications simply to cover their rising "Mill Rates" and "Bua" costs. "When 8.85 lakh educated young people are out of the formal workforce, and those who are in it are spending 70% of their income just to survive in a shared room, we are effectively stalling the nation's economic engine," Dr. Khatun warns.

The Psychological and Financial "Safety Net" is a concern, too. For graduates like Rafsan Mahmud Hoque, this data explains why the job market feels "ultra-competitive" and "running thin". With nearly nine lakh peers competing for the same limited "good jobs," many are forced to lower their salary demands. Rafsan notes that after spending "thousands or millions of taka" on a degree, receiving a "miniscule" starting salary is disheartening.

This high unemployment rate acts as a barrier to solo living. As Rafsan explains, sharing a flat isn't just about cutting costs; it's a survival strategy in a volatile economy where "having someone to share the burden" is the only way to navigate a market that offers no guarantee of a return on their educational investment.

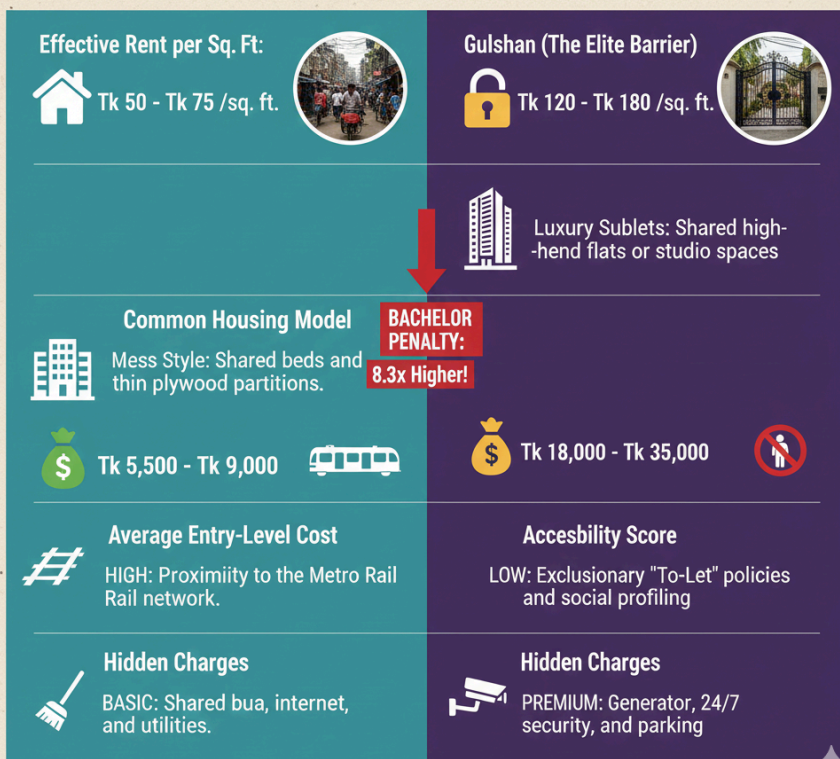
The Geography of the Penalty: A Neighbourhood Breakdown

In Dhaka, the "Bachelor Penalty" is not a flat tax; it fluctuates based on proximity to commercial hubs and the perceived "prestige" of the area. By analyzing rental data from 2020 to 2025, a clear pattern emerges: the more affluent the neighbourhood, the higher the barrier to entry for solo residents.



Even when comparing two areas, such as Mirpur and Gulshan, it becomes clear how distinct the costs can be depending on the geographical location.

COMPARATIVE ANALYSIS: THE MIRPUR DIVIDE vs. GULSHAN (THE ELITE BARRIER)



SOURCE: Author's Data Analysis

Mirpur has long served as the primary lung for Dhaka's bachelor population. With the arrival of the Metro Rail, prices here have seen a 15-20% uptick. However, the area remains "affordable" only because of extreme density. In Mirpur 10 or 11, it is common to find a 1,000 sq. ft. flat housing 12 bachelors. Here, the landlord's strategy is volume; by charging Tk 5,000 per "seat," they extract a total of Tk 60,000 from a property that would only fetch Tk 22,000 from a family.

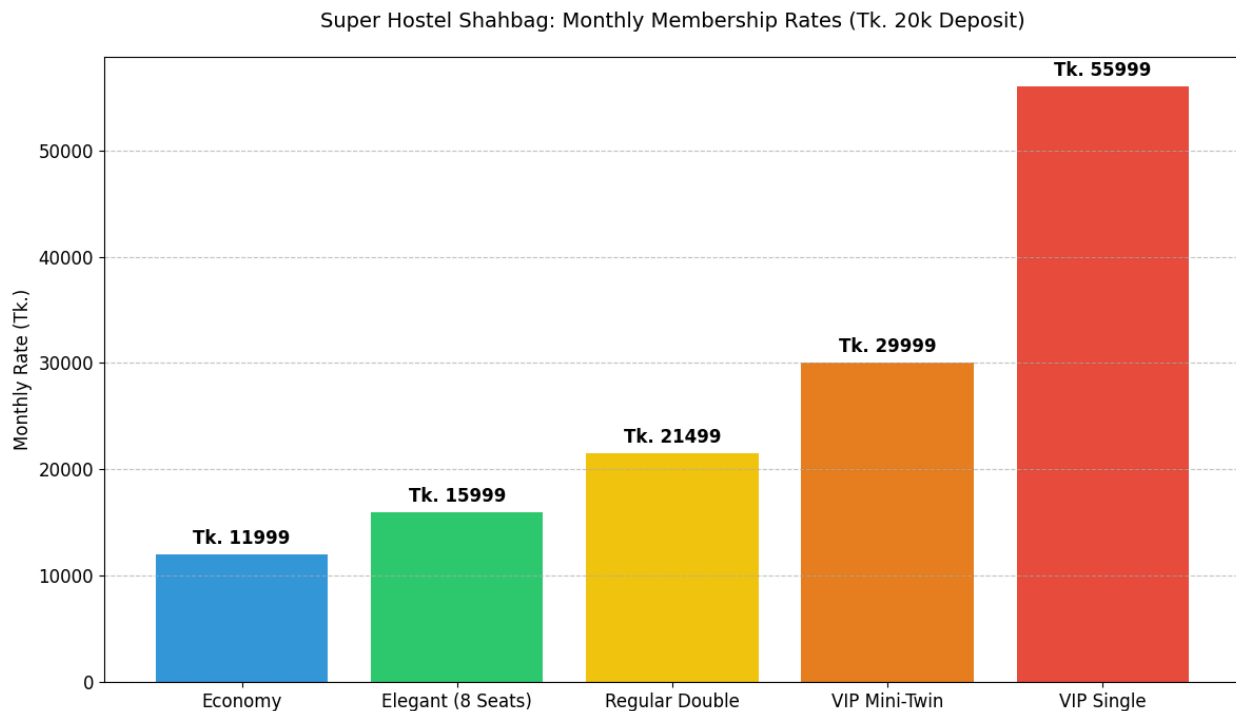
In Gulshan, the penalty shifts from density to "prestige tax." As Md. Wahiduzzaman (REHAB) notes, high construction and land costs make affordable solo units nearly non-existent for developers. When bachelors do find space in Gulshan, it is usually through high-end "subletting" where a single room can cost more than a full three-bedroom house in Mirpur. Here, the "Bachelor Penalty" is used as a gatekeeping mechanism to maintain the neighborhood's family-oriented status.

Rafsan Mahmud Hoque highlights that this disparity forces a massive migration of young professionals toward the city center, creating an "ultra-competitive" market where thousands vie for a handful of affordable spots. This geographical crunch ensures that whether in a Mirpur mess or a Gulshan sublet, the bachelor always pays the highest unit price for the smallest slice of the city.

Gentrified Poverty?

The market has responded to this crisis through the professionalization of shared living, most notably through corporate 'Super Hostels' now operating in hubs like Shahbag, Uttara, and Mirpur. These facilities attempt to rebrand the 'mess' experience by offering tiered membership packages—Economy, Cozy, and VIP—with monthly rates that fluctuate based on security deposits.

While an 'Economy' bed starts at approximately Tk 11,999 (plus a Tk 999 utility surcharge), prices scale sharply for privacy; a 'VIP-single' can cost as much as Tk 56,999 per month, a figure that remains entirely out of reach for the average graduate settling for miniscule starting pay. This shift represents a gentrification of bachelor housing, where basic amenities like Wi-Fi and laundry are no longer communal efforts, but premium services sold to a demographic already struggling with a 'savings vacuum'.



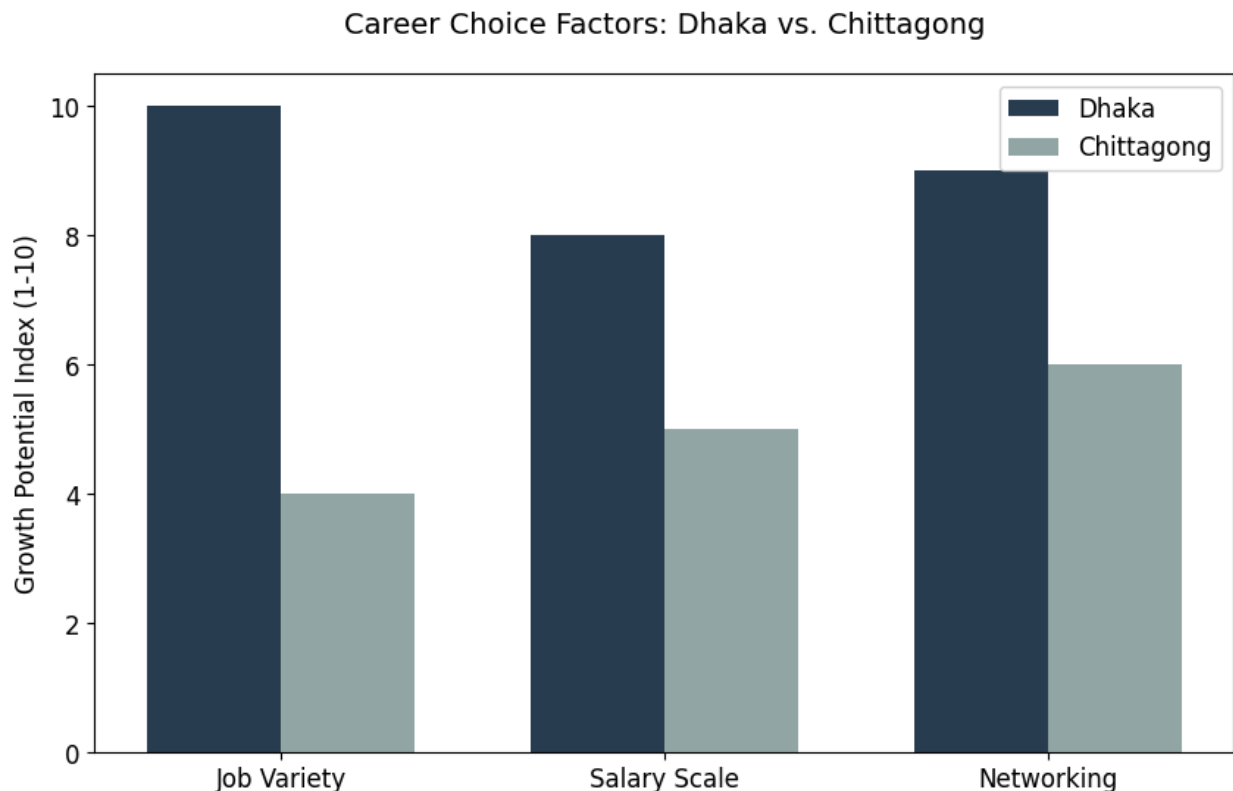
However, **Md. Wahiduzzaman**, President of REHAB, explains why affordable options remain out of reach. "Construction costs jumped by 20 percent in 2024," he notes. He argues that rigid land-use rules and high registration costs (which REHAB has proposed lowering) make it difficult for developers to provide affordable housing for middle- and lower-income groups. "Middle-class families are finding it increasingly difficult to afford or access housing," he warns.

Breaking the 'Bachelor Penalty' Cycle

The "Bachelor Penalty" is far more than a social inconvenience; it is a structural barrier that is effectively stalling the economic transition of Bangladesh's youth. Solving this crisis requires moving beyond informal "messes" toward a regulated, inclusive housing market.

Adil Mohammed Khan emphasizes that the first step must be legislative. "The state must mandate non-discriminatory renting practices," Khan asserts. "We need a legal framework that prohibits landlords from rejecting tenants based solely on marital status. Until housing is viewed as a basic right rather than a tool for social profiling, bachelors will continue to be marginalized into sub-standard, high-cost spaces".

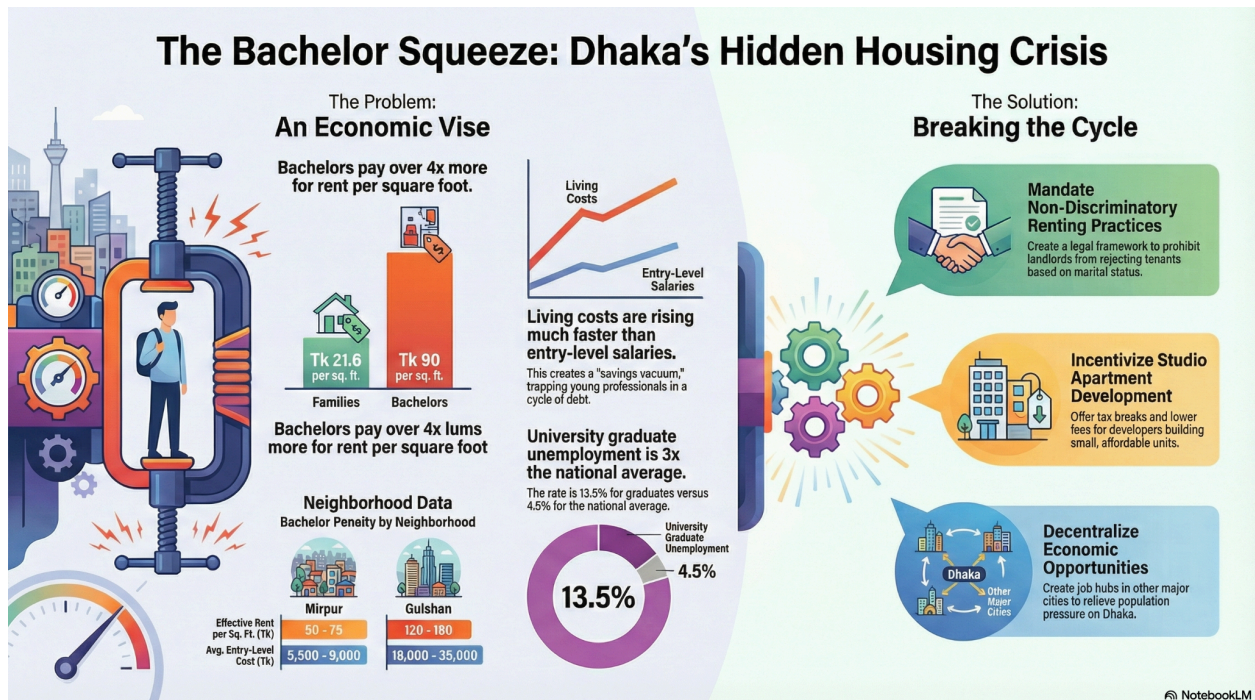
From a market supply perspective, the President of REHAB, Wahiduzzaman, argues for structural incentives. "Developers have the capacity to build, but the current math doesn't favor the single professional," he explains. "The government must introduce 'Studio Apartment Incentives'—such as significant tax breaks and lower registration fees for small-unit developments. By reducing these entry barriers for developers, we can foster a professional studio culture that provides dignity and affordability to young workers".



Finally, the long-term solution may lie beyond the borders of the capital. Dr. Fahmida Khatun of the CPD suggests that the pressure on Dhaka's "Bachelor Economy" can only be relieved through

strategic decentralization. "We must improve the quality of education all over the country so that students do not have to come to Dhaka. And we must create job hubs in cities like Chittagong, Rajshahi etc. where the job market currently lags despite a better quality of life," she notes. This sentiment is echoed by young professionals like **Rafsan**, who acknowledges that while cities like Chittagong are "calmer" and offer better social connections, the "vastly superior choice of jobs" in Dhaka remains an inescapable pull.

Without these high-level policy shifts, the "Bachelor Penalty" will remain a hidden tax on the nation's future—a system where those with the least income continue to pay the highest price for the smallest slice of the city.



Methodology

- **Data Sources:** Rental trends scraped from public Facebook groups (Dec 2020 vs. Dec 2025); Super Hostel price range from the authority; other information through interviews.
- **Survey:** "Meal Rate" data crowd-sourced from university seniors.
- **Interviews:** Primary interview with Tanvir Ahmed, Rafsan Mahmud Hoque, Raihan and insights from BIP, CPD, and REHAB leaders.
- **Python** and Gemini for visualization: [bachelor.ipynb](https://colab.research.google.com/github/afan/bachelor.ipynb)

AI Acknowledgement

AI tools were used to assist in brainstorming the story outline, generating Excel formulas for data cleaning, and structuring the narrative flow. AI tools were also used to create some visuals. All interviews, data verification, and final writing were conducted by the team.