Lien Centre for Social Innovation
Social Insight Research Series

VITAL YET VULNERABLE

Mental and emotional health of South Asian migrant workers in Singapore

Nicholas M. Harrigan
and Koh Chiu Yee

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List of Abbreviations

EA: Employment Act
EAA: Employment Agencies Act
EFMA: Employment of Foreign Manpower Act
FDW: Foreign Domestic Worker
FW Study 2011: MOM and MWC Foreign Worker Study 2011
FW Survey 2014: MOM and MWC Foreign Worker Survey 2014
ICA: Immigration and Checkpoints Authority
K6: Kessler 6
LOG: Letter of Guarantee
MC: Medical Certificate leave
MOM: Ministry of Manpower
MWC: Migrant Workers' Centre
NGO: Non-government organisation
NUS: National University of Singapore
PEP: Personalised Employment Pass
SMI: Serious Mental Illness
SMU: Singapore Management University
SPSS: Statistical Package for the Social Sciences
STVP: Short-Term Visit Pass
TCRP: The Cuff Road Project
TWC2: Transient Workers Count Too
WICA: Work Injury Compensation Act

Executive Summary

The Lien Centre for Social Innovation is a think tank within Singapore Management University that examines the social landscape in Singapore and Southeast Asia. One of the centre's major research programmes is the unmet social needs of vulnerable groups in Singapore. This paper focuses on a particularly large group in the Singapore social landscape: low/semi-skilled migrant workers.

Low/semi-skilled migrant workers are a vital yet vulnerable part of Singapore: they are nearly one million in strength, or 27 per cent of the workforce, yet they also have a great many unmet challenges, including indebtedness, low wages, accommodation difficulties, and, in some cases, mistreatment and abuse.

This study attempts to identify some of the welfare issues confronting one part of this community: South Asian migrant workers, working in low-waged manual jobs, mostly in the construction and shipyard industries. We surveyed 605 men in Little India in August 2013 (see Figure 1). We measured the psychological distress (Kessler 6) of these men, and then correlated psychological distress with over 40 socio-economic variables. Of the 605, 344 had injury or salary claims lodged with the Ministry of Manpower (MOM), while 261 were regular Work Permit holders. We followed up with 196 qualitative interviews with South Asian migrant workers, which allowed us to better understand the dynamics identified in the quantitative study.

> ***"THIS PAPER FOCUSES ON A PARTICULARLY LARGE GROUP IN THE SINGAPORE SOCIAL LANDSCAPE: LOW/SEMI-SKILLED MIGRANT WORKERS."***

The findings show that Serious Mental Illness (SMI) is, in all likelihood, endemic amongst our sample of injury and salary claim workers (mostly Special Pass holders[1]): 62 per cent met the screening criteria for an SMI. In comparison, just 13 per cent of regular workers met the same criteria.

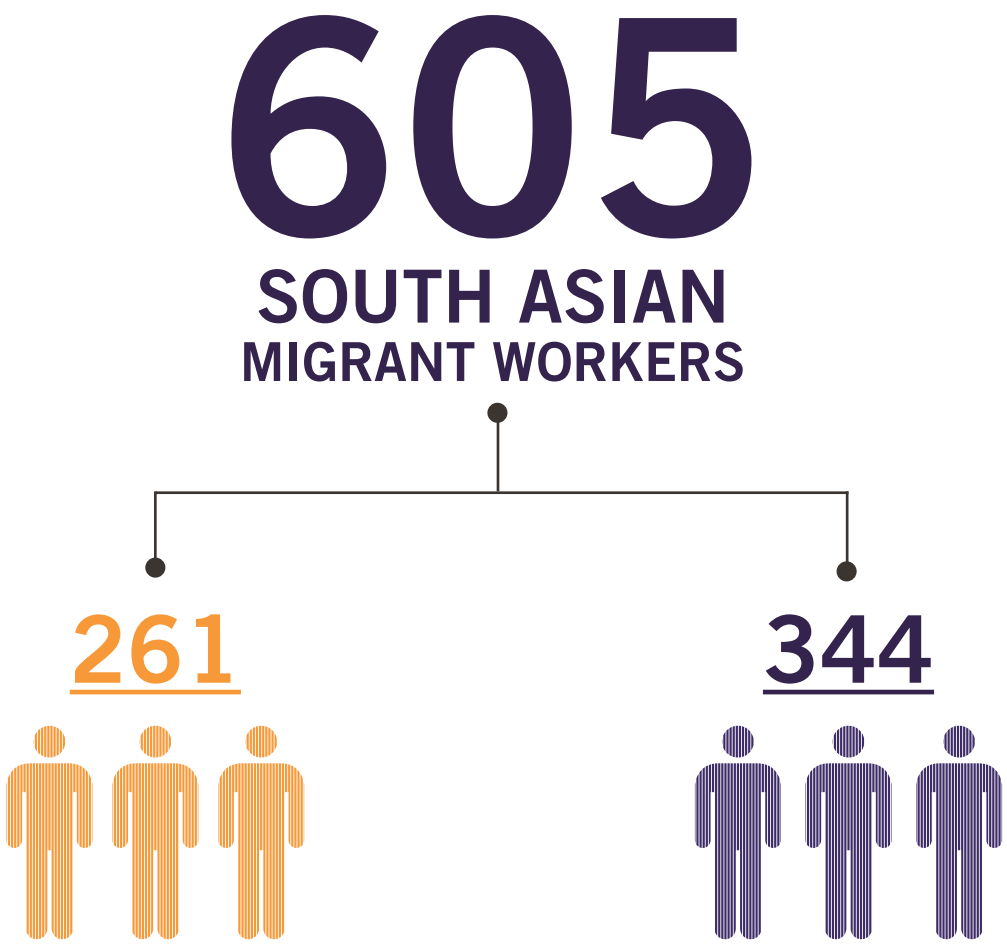
What is the cause of this psychological distress? Amongst injury and salary claim workers, the major sources of psychological distress are, aside from workplace injuries, (i) a lack of accommodation (90 per cent of workers did not live with their employer), largely due to injured employees running away from their employers' accommodation, and (ii) threats of repatriation from employers (64 per cent affected).

[1] Approximately 80 per cent of injury and salary claim workers at the soup kitchen are Special Pass holders.

The sample of regular Work Permit holders is, in general, emotionally healthy. There were, however, two classes of workers for whom this was not true: (i) workers who had paid agent fees (62 per cent affected), especially those with unpaid agent fee debt (six per cent affected), and (ii) workers whose employers have threatened them with repatriation (10 per cent affected). Workers in these categories showed significant distress.

To address the problem of distress caused by lack of accommodation, we recommend exploring options for alternative housing for injury and salary claim workers. To address the problem of distress caused by threats of repatriation, we suggest exploring options for delinking Work Permit holders' visas and employment contracts. To address the problem of distress brought on by agent fee debt, we recommend exploring the regulation of offshore migration agents.

Figure 1:
Primary Quantitative Dataset



REGULAR MIGRANT WORKERS:
Work Permit Holders
Recruited from
the streets of Little India

INJURY AND SALARY CLAIM CASES:
Individuals with injury and salary claim cases registered with MOM
Recruited from 'The Cuff Road Project' food programme in Little India

Introduction

Background

There are approximately one million low-waged, low-skilled migrant workers in Singapore. They make up 27 per cent of Singapore's workforce.[2] These people are a vital part of Singapore's economy and society: they staff the construction, marine (shipyard), manufacturing, and service industries, in addition to providing household labour as domestic workers. At the same time, they are a vulnerable population: they are generally workers from low socio-economic classes of developing countries, separated from their families, many saddled with debt, often working for long hours, and sometimes facing mistreatment and abuse. Given this dual nature of being both vital yet vulnerable, this study seeks to understand the welfare issues, particularly sources of psychological distress, faced by this large segment of the workforce.

The welfare issues highlighted in this report are important because mental health is a basic human right, in accordance with Article 12 of the International Covenant on Economic, Social and Cultural Rights.[3] There are also important economic and political reasons why Singapore should be concerned about these issues. The mental health problems we identify are associated with undesirable industry practices, which may undermine Singapore's reputation as a regional and global economic hub. While migrant workers are the most directly affected, there may be wider repercussions for the Singaporean society as well.

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2 Total employment was 3.62 million as of December 2014. Non-resident employment comprised 991,300 Work Permit holders, 170,100 S Pass holders, and 178,900 Employment Pass (EP) holders.
"Foreign Workforce Numbers," Ministry of Manpower, 12 March 2015, www.mom.gov.sg/statistics-publications/others/statistics/pages/foreignworkforcenumbers.aspx;
"Employment," Ministry of Manpower, 12 March 2015, http://stats.mom.gov.sg/Pages/Employment-Summary-Table.aspx;
Kai Hong Phua, Rachel Hui, Marie Nodzenski and Nicole Bacolod, "Health of Migrants in Singapore. Bringing the Migrant Health Discourse into Policy: The 2nd Research Exchange Workshop. Makati City, The Philippines" (November 2012), www.asef.org/images/docs/Session%203_2_Kai%20Hong%20Phua_Preliminary%20results%20of%20studies%20of%20Singapore%20and%20Hon%20Kong%20SAR_1.pdf

3 International Covenant on Economic, Social and Cultural Rights, New York, 16 December 1966, United Nations Treaty Series, vol. 993: 8
https://treaties.un.org/doc/Publication/UNTS/Volume%20993/v993.pdf

Singapore's migrant worker employment system

Most of the low-waged, low-skilled migrant workers in Singapore come from a small number of countries that are geographically close to Singapore, particularly the Philippines, China, India, Indonesia, Malaysia, and Bangladesh.[4] In general, the migrant workers come to Singapore because of the lack of employment opportunities in their home countries and the lure of higher-paying jobs in Singapore. Most migrant workers pay agent fees (and sometimes training fees) of between $1,000 and $10,000[5] to come to Singapore.[6] Some are lucky enough to be able to borrow from family or close friends, but many have no choice but to resort to borrowing from pawn-brokers and moneylenders who charge high interest rates.[7]

The working and living conditions of migrant workers in Singapore are largely governed by four main laws: (1) the Employment Act (EA) which governs terms and conditions of all employees in Singapore earning up to $4,500 per month [except Foreign Domestic Workers (FDWs]); (2) the Employment of Foreign Manpower Act (EFMA) which outlines the rights and responsibilities of both employers and migrant workers; (3) the Work Injury Compensation Act (WICA) which is a low-cost, no-fault compensation system[8]; and (4) the Employment Agencies Act (EAA) which regulates placement of workers by employment agencies.

When low-waged workers come to Singapore, they tend to be on the lowest of the three tiers of work visas in Singapore: the Work Permit (generally for workers earning less than $2,200/month).

The other two classes of work visas are the S Pass (earning more than $2,200/month) and the Employment Pass (earning more than $3,300/month).[9] Employers of non-Malaysian Work Permit holders are required to purchase a $5,000 security bond from the government, which is forfeited if either the employer or the Work Permit holder breaches a range of obligations, such as if the employer fails to pay for the upkeep and maintenance of the worker or fails to pay for the worker's passage to their country of origin after their Work Permit expires.[10] This security bond is part of a more general policy which ties Work Permit holders' visas to a specific employer, meaning workers do not have the ability to change employers during the term of their contract without their employers' prior approval.[11]

Workers who are injured or have lodged salary claims are often shifted to a class of visa called a Special Pass. A Special Pass is class of visa that may be issued under a wide variety of circumstances.[12] In this study, the Special Pass holders we are focusing on are those with outstanding injury or salary claims, and whose work permits have expired or been cancelled. On this visa, workers are entitled to remain in Singapore, but lose the right to work unless they receive special permission from MOM, and generally also the certification of a doctor for injured workers.[13]

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4 "Work Permit - Before You Apply," Ministry of Manpower, 2014, www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fw/before-you-apply/Pages/overview.aspx

5 Note that all currencies are in Singapore Dollars. At the time of publishing, 1 Singapore Dollar = 0.72 US Dollars.

6 HOME and TWC2, "Justice Delayed, Justice Denied: The Experiences of Migrant Workers in Singapore" (2010), 10, http://twc2.org.sg/wp-content/uploads/2013/09/Justice-Delayed-Justice-Denied-ver2.pdf

7 In our qualitative interviews, workers reported paying three to six per cent interest rates per month.

8 FDWs are not covered by WICA, but employers are required to buy personal accident insurance for FDWs.

9 "Passes and Visas," Ministry of Manpower, 2014, www.mom.gov.sg/foreign-manpower/passes-visas/Pages/default.aspx

10 "Work Permit (Foreign Worker) – Security Bond," Ministry of Manpower, 2014, www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fw/before-you-apply/Pages/security-bond.aspx

11 "Work Permit - Before You Apply," Ministry of Manpower, 2014, www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fw/before-you-apply/Pages/overview.aspx;
"Work Permit (Foreign Worker) - Inform MOM," Ministry of Manpower, 2014, www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fw inform-mom/Pages/update-of-details.aspx#changeemployer

12 There are three main types of special passes:
1) Special Passes issued by MOM for work injury compensation cases after a Work Permit has been cancelled;
2) Special Passes issued by MOM to workers caught working illegally;
3) Special Passes issued by ICA for overstayers or other immigration offenses.

13 There exists a Temporary Job Scheme (TJS) to allow Special Pass holders to work. Our communication with the Ministry, workers, employers, and NGOs provided conflicting information on the TJS. MOM pointed to the existence of this scheme as providing a route towards work for Special Pass holders, so long as the workers are authorised as fit by a doctor. However, our interviews with workers failed to uncover more than a handful of Special Pass holders who were employed under the TJS. NGOs claimed that most injured workers were excluded because of their injuries – there being the danger of exacerbating their injury. Employers we interviewed claimed that the TJS didn't work because workers who enrolled in the programme did not turn up for work.

Previous research

While there are a number of high-quality research studies on non-domestic Work Permit holders[14] in Singapore, undertaken by academic and non-government organisations (NGOs), the largest and most authoritative study of non-domestic Work Permit holders is the *Ministry of Manpower and Migrant Workers' Centre Foreign Worker Survey 2014 (FW Survey 2014)*.[15] In this section, we will first review the *FW Survey 2014*, and then explain the three main ways our study aims to extend beyond the focus of the *FW Survey 2014*.

The *FW Survey 2014* surveyed 4,000 non-domestic migrant workers, which included 3,500 Work Permit holders and 500 S Pass holders.[16] The exact methodology was not made public. The survey contained questions about 15 to 20 different areas of migrant workers' lives. Questions included topics such as: their satisfaction with their job; their future intentions to work in Singapore; their reasons for staying in Singapore; why they think Singapore is a good/bad place to work; information on written contracts; working hours; salaries owed and payslips; employer withholding of travel documents; and awareness of channels for assistance in case of problems at work. The overall finding was that the vast majority of Work Permit holders (87.7 per cent) were satisfied with working in Singapore and planning to stay (84 per cent). In most areas investigated in detail – such as contracts, salary owed, payslips, and awareness of channels of assistance – the conditions of migrant workers were found to be essentially satisfactory.

While 85.7 per cent of Work Permit holders would recommend Singapore as a place for work, there are a number of areas highlighted by those who would not make this recommendation. 40 per cent complained of expensive employment agency fees; 32.6 per cent said they would not recommend Singapore as a place to work because of the low pay; and 13 per cent highlighted poor working conditions. A separate part of the study found that 62 per cent of all Work Permit holders said that their employers held their passports.[17]

How can our study make a meaningful contribution beyond the findings of this report? In short, there are three main ways that our study aims to extend beyond the focus of the *FW Survey 2014*.

The first is by directly measuring the correlation between worker satisfaction/dissatisfaction (in our case, psychological distress) and an extensive array of social and economic conditions of the migrant worker. The results presented in the *FW Survey 2014* are by and large what statisticians call univariate statistics – presenting one variable at a time – such as "per cent of satisfied workers" or "per cent with salary owed". While this is informative, further analysis can be made by studying the relationship between worker satisfaction/dissatisfaction/distress and the various aspects of their working and living conditions.

The second way our study aims to extend beyond the focus of the *FW Survey 2014* is by conducting a detailed survey of Special Pass holders and other injury and salary claim workers. Of our total of 605 respondents, 344 were injury and salary claim workers, approximately 80 per cent of whom are Special Pass holders. As the *FW Survey 2014* was a study of Work Permit (and S Pass) holders, it did not study this group.

14 The term 'non-domestic Work Permit holders' excludes those migrant workers who work as live-in domestic workers (also known colloquially as 'maids').

15 MOM and MWC, "Ministry of Manpower and Migrant Worker Centre Foreign Worker Study 2011," www.mom.gov.sg/Documents/statistics-publications/MOM-and-MWC-FW-survey.pdf;
MOM and MWC, "Ministry of Manpower and Migrant Worker Centre Foreign Worker Survey 2014", www.mom.gov.sg/Documents/statistics-publications/Foreign%20Worker%20Survey%202014.pdf

16 Note that an S Pass (issued to higher-paid migrant workers) is different from a Special Pass (issued to injured workers and other persons who generally cannot work). Employment of Foreign Manpower (Work Passes) Regulations, Rg 2, rev. ed. (15 December 2009).

17 In 2011, 97 per cent kept their Work Permits, and of those workers who didn't keep either their Work Permit or passport, 27% said they did not get the documents back when they asked.

> ***SPECIAL PASS HOLDERS DO REPRESENT A SECTION OF THE MIGRANT WORKER POPULATION WHO (1) HAVE COME INTO SERIOUS CONFLICT WITH THEIR EMPLOYER, AND (2) ARE IN NEED OF PROTECTION AND ASSISTANCE FROM MOM.***

Special Pass holders with injury and salary claims do make up a small fraction of the total migrant worker population: MOM highlighted that less than one per cent of Work Permit holders needed help with employment difficulties, with Special Pass holders being a subset of these.[18]

Nevertheless, Special Pass holders do represent a section of the migrant worker population who (1) have come into serious conflict with their employer, and (2) are in need of protection and assistance from MOM. A close study of this group will be useful for shedding light on how Singapore's migrant worker employment system is dealing with one of its most vulnerable populations.

The third way our study aims to extend beyond the focus of the *FW Survey 2014* is through the range and depth of economic and social variables or conditions faced by migrant workers, including: (1) workplace injuries, days of sick leave certified by a doctor, medical neglect, and time since injury; (2) workplace mistreatment including threats of repatriation, physical and verbal abuse; (3) the provider of accommodation (employer, self, lawyer, other); (4) responsibilities such as marriage and children; and (5) the size and state of repayment of agent fee debt. While we collected data on all of these variables, the vast majority did not have a statistically significant impact on emotional wellbeing. However, what is particularly interesting is that several of variables that did turn out to be significant – threat of repatriation; paying an agent fee; clearing of agent fee debt; ejection/running away from employer accommodation – were all variables that were to our knowledge absent in the *FW Survey 2014*.

18 "Ministerial Statement by Mr Tan Chuan-Jin, Acting Minister for Manpower, in response to Parliamentary Questions on Foreign Work force Management," Tan Chuan-Jin, 20 January 2014, www.mom.gov.sg/newsroom/Pages/PQRepliesDetails.aspx?listid=160

Methods and Data

Overview

Quantitative study of Work Permit holders and injury and salary claim workers

Our quantitative study was conducted in August 2013 in the Little India district of Singapore, a popular leisure space for many South Asian migrant workers. This involved a survey of 605 South Asian migrant workers.[19] There were three data collection locations: the first two locations were soup kitchens for the Transient Workers Count Too (TWC2) programme called The Cuff Road Project (TCRP). At these first two locations, we interviewed 344 injury and salary claim workers. The third location was the streets of Little India, where 261 regular workers were interviewed. Data collection took two weeks to complete.

The survey was designed in consultation with volunteers from TWC2, with the aim of better understanding the causes of psychological distress amongst their Special Pass clients at the meal centre, and amongst a comparative control group of regular Work Permit holders. The final survey was 39 questions long.

The survey was translated into both Bengali and Tamil by several persons who had both fluency in either of these languages and English, and who were familiar with the problems of injury and salary claim workers. The translation was checked by blind back-translations. Additional help with communication between interviewers and interviewees was provided in an ad hoc fashion by workers on hand.

19 Note that the survey was undertaken several months before the Little India riot of December 2013.

The survey was conducted by approximately 50 volunteers, most of whom were students from the Singapore Management University (SMU). Volunteers were given an eight-page training manual, and also received half to one hour of face-to-face training by the study authors. Much of this training was done one-to-one.

Upon completion of the survey, migrant workers were entitled to two bars of soap.[20]

After data collection, input, and cleaning, a total of 1.2 per cent of values were missing (64 per cent of variables had at least one missing value, and 14.5 per cent cases had at least one missing value). Missing values were estimated using SPSS's default multiple imputation routine.[21] The highest variables with missing values were 'employer pays rent' (3.6 per cent missing), and working hours (three per cent missing). Five data sets were imputed, and results presented in this paper are the pooled values for these data sets.

20 Note that the reason we chose two bars of soap as a gift for completing the survey was that, first, it was recommended as culturally appropriate by the volunteers at the meal programme where we were doing the survey, and, second, we felt that it met a useful halfway point between providing enough of an incentive to complete the survey, while not too much of motivation to encourage attempts at multiple responses (which we did have other checks for, such as the stamping of meal cards).

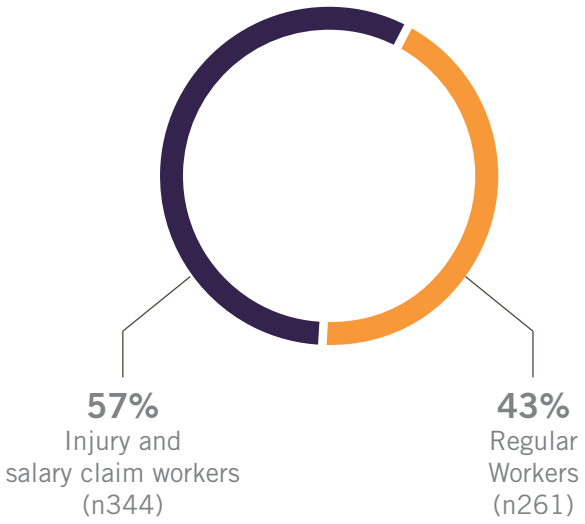
21 IBM Corp. Released 2012. IBM SPSS Statistics for Windows, Version 21.0. Armonk, NY: IBM Corp.

Qualitative study of injury and salary claim workers

Our qualitative study of injury and salary claim workers was conducted between March and August 2014. This involved interviews with 196 injury and salary claim workers. Our desire was to understand the dynamics behind (i) running away from employer accommodation, and (ii) threats of repatriation. Hence, we focused our interviews on workers who had one or both of these experiences. Interviews were conducted by eight trained interviewers, all but one of whom spoke either Tamil or Bengali.

The majority of interviews were conducted in the native tongue of the interviewee. Interviewers received several hours of training, and worked with an interview schedule and set of questions, though they were free to deviate as they judged appropriate. Interviewees were given $10 phonecards as compensation for the half hour to one hour interview. After the interviews, generally within the next day or week, the interviewers would take their hand-written notes and write a one-to-three-page account of the experiences of the interviewee.

Figure 2:
Composition of quantitative sample

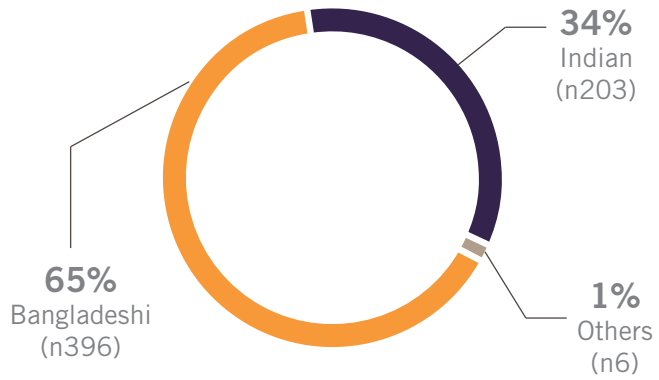


The demographic characteristics of our main sample

As mentioned, our quantitative survey was composed of 344 injury and salary claim workers who were registered with TCRP's free meal programme,[22] and 261 regular Work Permit holders from the streets of Little India (Figure 2).

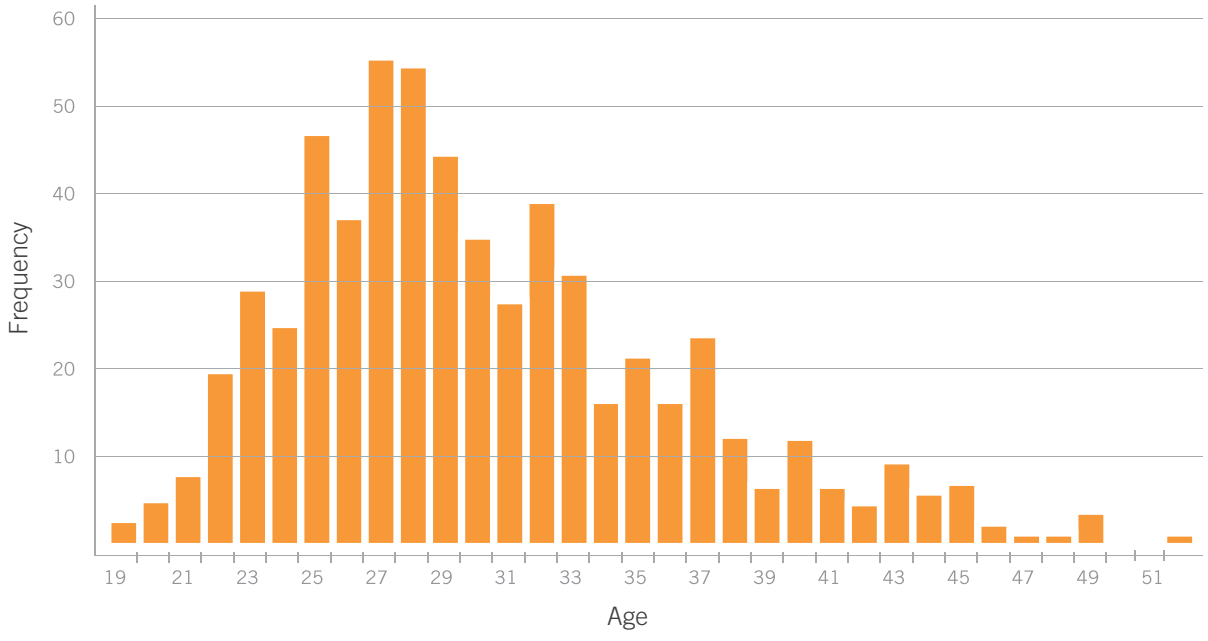
22 TCRP is a meal programme under the non-profit organisation TWC2 which serves migrant workers who are out of jobs due to injury, dispute with their employers or similar reasons.

Figure 3:
Nationality



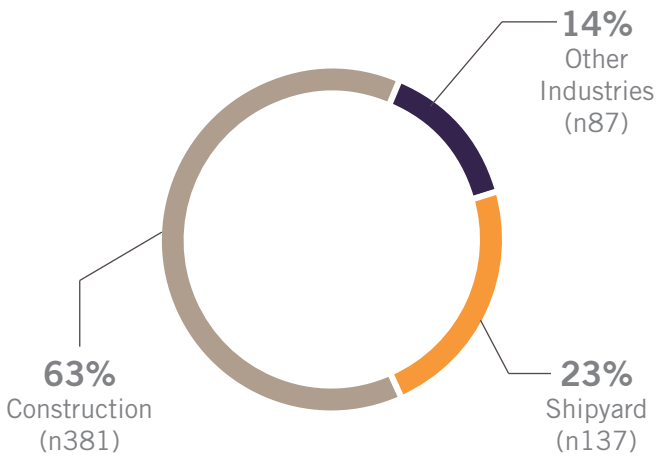
Of the total sample, 34 per cent were Indian nationals, 65 per cent were Bangladeshi, and one per cent were of other nationalities (Figure 3).

Figure 4:
Age



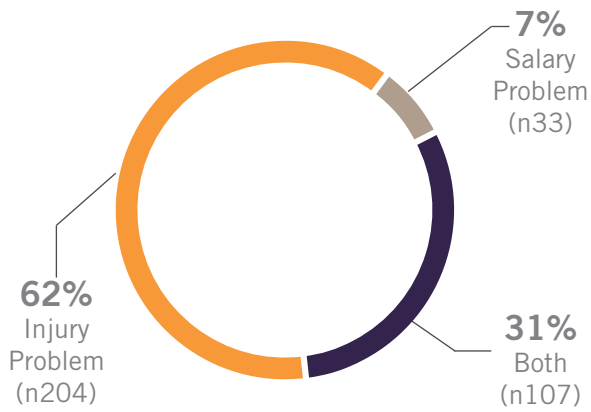
Most of the migrant workers surveyed were between the ages of 20 and 40 (Figure 4), with the average age being 30 years and two months.

Figure 5:
Employment by sector



Of the migrant workers surveyed, 63 per cent worked in the construction industry, 23 per cent worked in shipyards (e.g. building oil rigs and refitting ships), and 14 per cent worked in other industries, which included landscaping, processing, service and agricultural sectors (Figure 5).

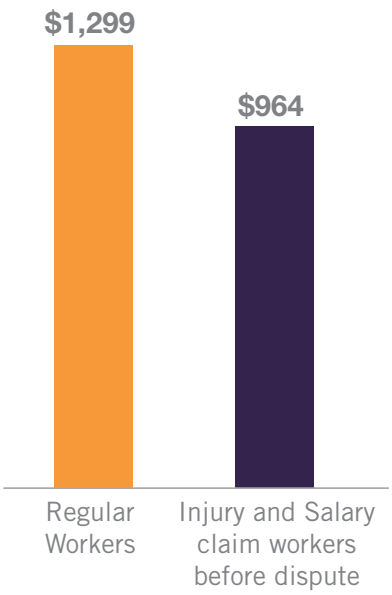
Figure 6:
Injury and salary claim workers



Amongst the injury and salary claim workers that we surveyed, 93 per cent had injury-related problems and had lodged injury claims under WICA. 38 per cent had salary disputes lodged with MOM, and 31 per cent of the sample had both (Figure 6).[23]

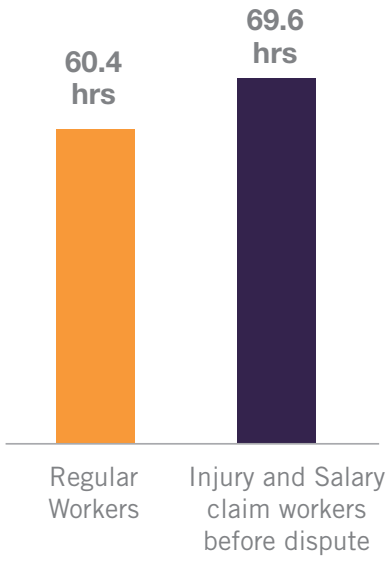
23 According to NGO volunteers, the reason for the high number of injury cases with salary claims (31 per cent of our sample) is that once a worker is injured and on a Special Pass, they then raise pre-existing grievances with regards to salary-claims.

Figure 7:
Salary



When examining salary, we asked workers for their average monthly take-home pay, including overtime. For injured workers, we asked about their average monthly take-home pay before they were injured. The regular Work Permit holders we interviewed on the streets of Little India appeared to be employed in considerably better paying jobs than those in which the injury and salary claim workers had been. The average regular worker earned $1,299 per month, while the average injury or salary claim worker only earned $964 prior to their injury or salary dispute (Figure 7).

Figure 8:
Working hours



This lower pay – by approximately $300/ month – is despite the longer working hours amongst injury and salary claim workers vis-à-vis regular migrant workers. Prior to lodging injury and/or salary-related claims, injury and salary claim workers work an average of 69.6 hours. On the other hand, regular migrant workers only work an average of 60.4 hours (Figure 8).

It is not clear to us whether this difference in pay and hours of work is a reflection of biased retrospective thoughts on the part of emotionally distressed injured workers, or actually a real reflection of these workers coming from jobs with harsher working conditions. Both seem like possibilities. The injured workers were, on average, quite emotionally distressed, and it is known that such emotional states can alter recollections. On the other hand, a worker with worse working conditions might be more likely to be injured, leading to an over representation of such workers in the soup kitchens of Little India.

Limitations

We identified four main limitations in our study, namely: (i) the use of convenience sampling, the possibility of (ii) miscommunication, (iii) mistranslation, and (iv) retrospective bias.

First, our quantitative study consists of a convenience, non-random sample. We sampled injury and salary claim workers by approaching men at an NGO soup kitchen in Little India, while we sampled regular migrant workers by approaching men on the streets of Little India. Hence, there may be potential biases in the dataset, and the results need to be interpreted with that caveat. It is difficult to know if, for example, our sample of injury and salary claim workers is worse off than the average– since it is comprised mostly of workers who have run away from their employers; or if they are better off – since they have been able to find their way to support and assistance. Similarly, it is difficult to know if there are biases in our sample of regular Work Permit holders – who may be more privileged that the average worker because they are able to travel to Little India for shopping or recreation.

Second, the common language of the surveyors and the interviewees is English, which most of the interviewees were not highly fluent in. This means there was the chance of miscommunication. We attempted to address this by translating the survey into Bengali and Tamil, and there were also students and other bilingual workers present to assist with language difficulties.

Third, a small portion of the men interviewed were not fluent in reading their native language. These men were effectively illiterate, and required friends to translate the survey for them. This translation might have been imperfect, altering the interviewees' understanding of the survey questions – which would in turn affect our analysis of the results.

Fourth, the survey largely asks for retrospective information, particularly in the case of asking injury and salary claim workers about their employment experiences. The human memory is notoriously unreliable, and subject to biases where the past is reinterpreted, or even changed, in light of current circumstances. It is possible that, for example, injury and salary claim workers' answers to the questions about employer abuse (which may have occurred 8 to 12 months ago) have been distorted by the present experiences of the hardship of unemployment while waiting for their injury and salary claims to be processed.

Measuring distress

Kessler 6 (K6)

For our study, we used a measure of psychological distress called the Kessler 6 (K6).[24] The K6 scale, developed with the support of the US government, is part of the core of the US National Health Interview Survey (NHIS), and technical support for the use of the scale is hosted at Harvard University.[25]

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24 The K6 measure has been used as direct evidence of psychological distress (as opposed to a screening test which is followed by professional psychiatric assessment) in a wide range of studies, including:
J. E. Banta et al, "Binge Drinking Among California Adults: Results from the 2005 California Health Interview Survey." The American Journal of Drug and Alcohol Abuse 34, no.6 (2005): 801-9, doi: 10.1080/00952990802491571;
M. Fushimi et al, "Prevalence of Psychological Distress, as Measured by the Kessler 6 (K6), and Related Factors in Japanese Employees." Community Mental Health Journal 48, no.3 (2012): 328-44, doi: 10.1007/s10597-011-9416-7;)
R. Giallo et al,). "Father Mental Health During the Early Parenting Period: Results of an Australian Population Based Longitudinal Study." Social Psychiatry and Psychiatric Epidemiology 47, no.12 (2012):1907-16, doi: 10.1007/s00127-012-0510-0;
M. F. Hilton et al, "The Prevalence of Psychological Distress in Employees and Associated Occupational Risk Factors." Journal of Occupational and Environmental Medicine 50, no.7 (2008): 746-57, doi: 10.1097/JOM.Ob013e31817e9171;
N. Krieger et al, "Racial Discrimination, Psychological Distress, and Self-Rated Health Among US-born and Foreign-Born Black Americans." American Journal of Public Health 101, no.9 (2011): 1704-13, doi: 10.2105/AJPH.2011.300168;
J. Layne Moore et al, "Serious Psychological Distress Among Persons with Epilepsy Based on the 2005 California Health Interview Survey." Epilepsia 50, no.5 (2009): 1077-84, doi: 10.1111/j.1528-1167.2008.01996.x;
C. Li et al, "Undertreatment of Mental Health Problems in Adults with Diagnosed Diabetes and Serious Psychological Distress: the Behavioral Risk Factor Surveillance System." Diabetes Care 33, no.5 (2010): 1061-64, doi: 10.2337/dc09-1515;
G. Zhao et al, "Serious Psychological Distress and its Associations with Body Mass Index: Findings from the 2007 Behavioral Risk Factor Surveillance System." International Journal of Public Health 54, no.1 (2009): 30-36, doi: 10.1007/s00038-009-0004-3.

25 "K10 and K6 Scales," National Comorbidity Survey, n.d., www.hcp.med.harvard.edu/ncs/k6_scales.php

It has been translated into over 11 languages including: Arabic, Cantonese, Mandarin, Dutch, French, Hebrew, Italian, Japanese, Nepali, Sinhalese, and Spanish.

The K6 is designed as a brief (2-3 minutes) yet sensitive screening scale for non-specific psychological distress in adults. Respondents are required to answer six items rated on a 5-point scale, ranging from "none of the time" (value = 0) to "all of the time" (value = 4). The six questions, along with their Bengali translation, are listed in Figure 9. The scale gives a score from 0 to 24.

Figure 9:
The K6 questions

5.	During the past 30 days, about how often did you feel… গত ৩০ দিনে, আপনি প্রায় কত সময় বোধ করেছেন.....	All of the time সব সময়	Most of the time বেশিরভাগ সময়	Some of the time কিছু সময়	A little of the time অল্প কিছু সময়	None of the time কখনোই না
a.	…nervous? বিচলিত/নার্ভাস?	◆	◆	◆	◆	◆
b.	…hopeless? আশাহত/হতাশ?	◆	◆	◆	◆	◆
c.	…restless or fidgety? অস্থির/অশান্তি?	◆	◆	◆	◆	◆
d.	…so depressed that nothing could cheer you up? এত বিষন্ন যে কোন কিছুই আপনাকে উজ্জীবিত করে তোলে না?	◆	◆	◆	◆	◆
e.	…that everything was an effort? সবকিছুই একটা প্রচেষ্টা ছিল?	◆	◆	◆	◆	◆
f.	…worthless? মূল্যহীন?	◆	◆	◆	◆	◆

Translation of table above:

1. During the past 30 days, about how often did you feel nervous?
2. During the past 30 days, about how often did you feel hopeless?
3. During the past 30 days, about how often did you feel restless or fidgety?
4. During the past 30 days, about how often did you feel so depressed that nothing could cheer you up?
5. During the past 30 days, about how often did you feel that everything was an effort?
6. During the past 30 days, about how often did you feel worthless?

For each question, the respondent is asked to answer on a 5-point scale:

0. None of the time
1. A little of the time
2. Some of the time
3. Most of the time
4. All of the time

The sum of the six answers to these questions gives a number between 0 (no psychological distress) and 24 (high psychological distress).

Serious Mental Illness

An extension of the K6 scale is the concept of a Serious Mental Illness (SMI). A person with an SMI is defined by Kessler, et al. (2010) as:

A person who has met one of the Diagnostic and Statistical Manual-IV disorder criteria (excluding developmental and substance abuse), AND has also met ONE of the following criteria:

- made a serious lethal suicide attempt;
- a work disability;
- a bipolar I disorder;
- serious violence or criminality;
- been out of role for over 30 days in a year.[26]

In lay person's terms, a person with SMI has met two criteria: First, they have been diagnosed with a mood, anxiety, eating, impulse, sleeping, adjustment or psychotic disorder, which has reached a level that functionally impairs them or limits one or more major life activities. Second, they have met one of the five other criteria listed by Kessler above.

The K6 scale has been calibrated against the SMI diagnostic criteria, and thus can be used as a screening tool for SMI. Specifically, someone is likely to have SMI if their K6 score is 13 or above.[27]

In the US, a 2007 study using K6 found that, in the 30 days prior to the survey, 3.1 per cent of adults met the criteria for having an SMI, with this rising to eight per cent of adults living below the poverty line.[28] A 2012 study found that 4.1% of US adults met the criteria for having an SMI.[29]

> ***"A RECENT QUANTITATIVE STUDY OF 93,606 AMERICAN ADULTS FOUND THAT AMONGST HEALTHY PEOPLE, THE EFFECT OF DIVORCE (CONTROLLING FOR ALL OTHER FACTORS) ON HEALTHY PERSONS WAS A RISE IN THEIR K6 SCORES BY 0.46 POINTS (ON A 0-24 K6 SCALE)."***

Examples

The following examples show how the K6 has been utilised to screen for psychological distress under various circumstances. A recent quantitative study of 93,606 American adults found that amongst healthy people, the effect of divorce (controlling for all other factors) on healthy persons was a rise in their K6 scores by 0.46 points (on a 0-24 K6 scale). Amongst 55,154 with a chronic health condition (such as hypertension, asthma, diabetes, liver or kidney disease), the controlled effect of being in chronic pain was a rise in their K6 scores by 1.88 points.[30]

Qualitatively, the three following examples show how the K6 scores of 7, 14, and 19 manifest in South Asian migrant workers (injury and salary claim workers).

26 Kessler et al, "Screening for serious mental illness," 4-22.

27 Ibid; Fushimi et al, "Prevalence of psychological distress," 328-44.

28 Laura. A. Pratt, and Achintya. N. Dey,"Characteristics of Adults with Serious Psychological Distress as Measured by the K6 Scale: United States, 2001-04"(US Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics, March 30, 2007), no.382, www.cdc.gov/nchs/data/ad/ad382.pdf

29 "Serious Mental Illness (SMI) among Adults," National Institute of Mental Health, n.d., www.nimh.nih.gov/health/statistics/prevalence/serious-mental-illness-smi-among-us-adults.shtml

30 N. C. Kaiser, N. Hartoonian, and J. E. Owen, "Toward a Cancer-Specific Model of Psychological Distress: Population Data from the 2003–2005 National Health Interview Surveys." Journal of Cancer Survivorship 4, no.4 (2010): 291-302, doi: 10.1007/s11764-010-0120-3.

Figure 10:
An example of a worker with a K6 score of 7

Nervous: Some of the time (2)
Hopeless: Some of the time (2)
Fidgety: Some of the time (2)
Depressed: None of the time (0)
Everything is an effort: A little of the time (1)
Worthless: None of the time (0)

Summary: Even though Polash went into $4,200 of debt, had a bad accident, and had been badly treated by his employer, his experiences with Singapore's NGOs and MOM were positive. MOM forced Polash's employer to return $4,000 to him, which paid his debts. He can now go home happy, healthy, and debt free. When asked whether he trusts Singapore law, he said he has "complete faith in the MOM."

Polash is from a very poor family, and he needed to support his wife and children. He borrowed $4,200 from friends and family back home to come to Singapore to work as a construction worker in 2011.

When he first came to Singapore, he was relatively happy and content with his life. Work was hard, but he would tell himself that it was a test from God and he would have to accept this life as a reality. His loneliness would make him feel low, but at the end of the day, he would feel happy that he was at least employed here and was being paid in Singapore dollars – something he could only dream of back home.

However, his life changed when he fell from a height at a construction site in February 2013. In totality, he was advised to take four months of rest. His employer housed him, but refused to pay his medical bills, and after the four months, the Safety Coordinator began to threaten him that they would send him back to Bangladesh soon.

Due to fear from these unreasonable threats, he left the workers' home and moved in with some of his friends in Little India. They advised him about the voluntary organisation TWC2, and about lodging a claim directly with MOM.

It's been almost a year now, and the interviewee feels relatively happier. When he arrived from Bangladesh, his contract said that he would be paid $65 for a basic work day (8am to 5pm) and $27/day for overtime work. However, he was only paid $14 a day. Despite this, he continued working because he had to clear the loan and interest he had taken back home before coming to Singapore. However, MOM has now forced the company to pay him the $4,000 it owes. He has now cleared a major part of the loan. When asked whether he trusts Singapore law, he said that he has "complete faith in the MOM".

At present, he is awaiting the last set of medical tests and an approval from MOM within 20-25 days before he can leave Singapore for good. He is happy because he can get to see his family after three long years.

Figure 11:
An example of a worker with a K6 score of 14

Nervous: Most of the time (3)
Hopeless: Most of the time (3)
Fidgety: Some of the time (2)
Depressed: Some of the time (2)
Everything is an effort: Some of the time (2)
Worthless: Some of the time (2)

Summary: Palani went $10,000 into debt to move to Singapore. He suffered a substantial injury to his head due to dangerously fast work conditions. His employer threatened him for not returning to work, and he eventually ran away fearing his employer would use "gangsters"[31] to repatriate him. A year after the accident, he is still in considerable pain and his injury claim with MOM is not resolved, though MOM has forced his employer to pay his medical bills. Palani cannot wait to return home. He said that he wants to deconstruct the glamorous image of Singapore that draws workers to this country every year.

Palani sold his business in India for $10,000 to move to Singapore and get a construction job. He supports his wife, mother, and son. He used to be paid about $900 per month, and would send back about $400 to $500 per month to his family.

About a year ago, Palani had an accident at work where a large metal block struck his head. He said this happened because his supervisor was making the workers complete dangerous work at a fast pace. His employer took him to hospital and he was treated, but then his supervisor threatened to deduct $50 per day in pay if he didn't return to work. He went back to work despite being in pain. However, eventually it was too much and he left his job a month later.

Palani then registered his injury claim with MOM. He voluntarily left his employer's housing, fearing that if he stayed there, his supervisor would threaten him even more. In fact, he had heard that his supervisor was planning to use gangsters to get him to return home, should he take action.

He now lives with his friends in their house. Although his medical condition (pain in his eye and head) hasn't improved considerably, he is happier and tension-free. The company has to cover his medical bills (because of MOM intervention), and he doesn't fear his supervisor any longer.

Throughout this time, he kept his emotional pain to himself, and would not talk about it to others. His family knows of his injury; however, they are unaware of all the legal proceedings. Palani cannot wait to return home. He said that he wants to deconstruct the glamorous image of Singapore that draws Indian workers to this country every year.

31 This is the term workers commonly use for the employees of repatriation agencies.

Figure 12:
An example of a worker with a K6 score of 19

Nervous: All of the time (4)
Hopeless: Most of the time (3)
Fidgety: All of the time (4)
Depressed: Some of the time (2)
Everything is an effort: All of the time (4)
Worthless: Some of the time (2)

Summary: Hossain borrowed $8,000 to come to Singapore and was injured eight months later. His injury was not severe but his company refused to allow him to work, leaving him unemployed with a very large debt. He lodged an injury claim with MOM and has been effectively unemployed for about eight months. Hossain feels an immense sense of burden from his family, and a deep sense of injustice at the way he has been treated by his employer. The interviewer felt he was suicidal.

Hossain came to Singapore in late 2012, and was injured in mid-2013 when he fell from a significant height. He paid $8,000 in agent fees, and is still paying them back with the help of his brothers currently.

He was taken to the doctor and was given one day sick leave. The company gave him a letter of guarantee (LOG)[32] for the first few visits, but refused to give any for the Magnetic Resonance Imaging (MRI), and subsequent visits.

When he got better, the company refused to allow him to work again because they thought he was too much of a risk, so he was made unemployed. He lodged an injury claim with MOM and now lives with his brother (who pays for his accommodation). Due to lack of money he calls home once in 10 days.

He feels depressed most of the time as he feels that he has let his family down. His burden comes mainly from not being able to support them. “There is dignity in being a worker as I know I have an income and can support my family”. Whenever he calls home, he feels all the more burdened as his family members keep complaining about their situation and how much he is worsening their condition. He says, “Now nothing matters anymore.”

He hates his former company. He says that his boss used to constantly threaten him that he will be sent home and all employees lived in constant fear of repatriation. He was also hit a few times. MOM told him the company didn’t have any right to repatriate him, after which such threats stopped, increasing his faith in MOM.

He also says that his company owes him $400, as they were deducting $50 per month from his salary to pay for his flight back home. They have yet to pay him this money back.

These days he prefers to isolate himself and sit alone. He has limited appetite and sleep. [At this point the interviewer writes in her interview notes: “I feel he’s on the brink of suicide”].

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32 A letter of guarantee (LOG) is a letter from the employer to the doctor or hospital guaranteeing to pay the worker’s medical bills.

Findings

Our survey found three main drivers of psychological distress amongst South Asian migrant workers: (1) accommodation problems of injury and salary claim workers, (2) the threat of repatriation by employers, and (3) agent fee debt.

The accommodation problems of injury and salary claim workers

Before we deal with the specific problem of accommodation, we want to present an overview of the general conditions of the injury and salary claim workers we surveyed.

Overview

Time without certified sick leave: Amongst the injured workers, the average injury occurred 256 days (approximately 8.5 months) ago. The distribution of days since injury (amongst injured workers) is shown in Figure 13. The distribution of days of sick leave certified by a doctor is shown in Figure 14. The average certified sick leave time was 93 days (three months and three days). The information from these two graphs can be integrated, giving Figure 15: the number of days with injury but no certified sick leave. On average, injured workers had spent 163 days (approximately 5.5 months) without certified sick leave.

Figure 13:
Time since injury

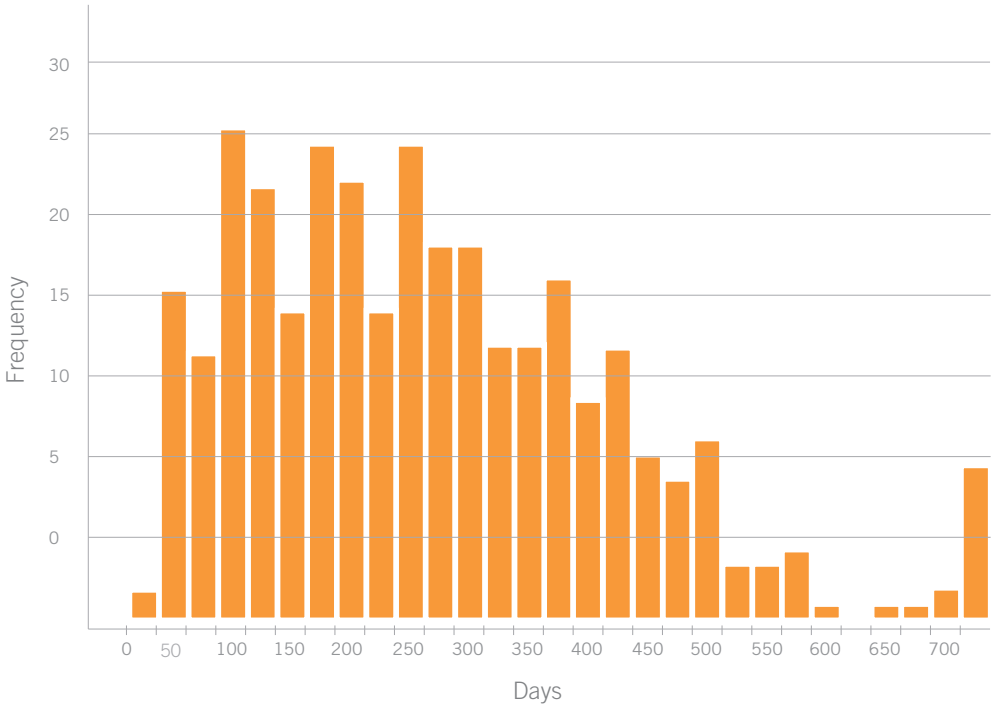


Figure 14:
Sick leave certified by doctor

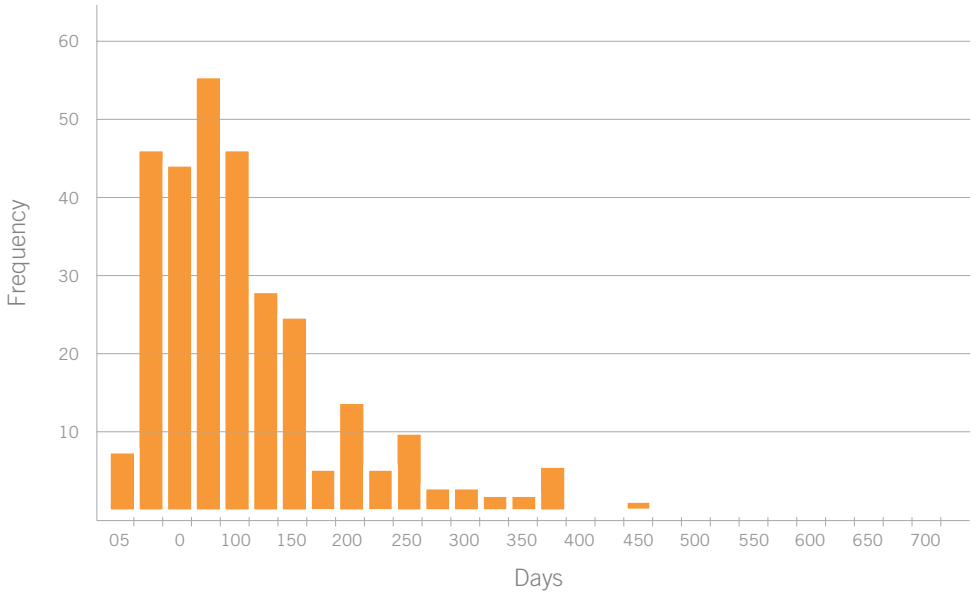
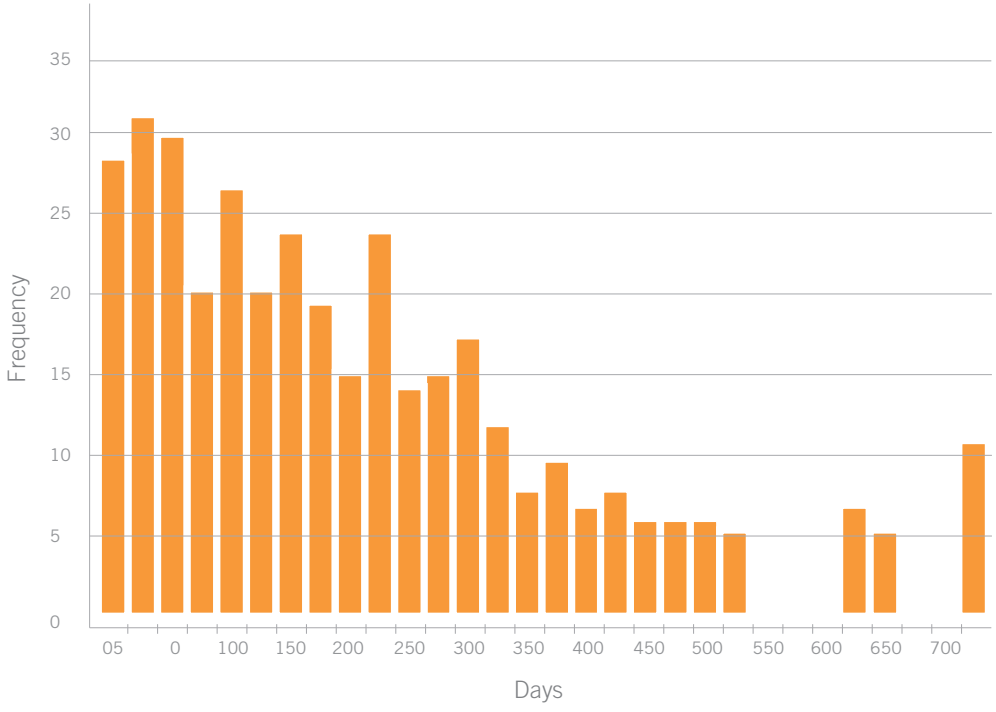


Figure 15:
Days with injury but no certified sick leave



> ***WICA PROVIDES EMPLOYEES WITH A LOW-COST ALTERNATIVE TO COMMON LAW SETTLEMENT OF COMPENSATION CLAIMS.***

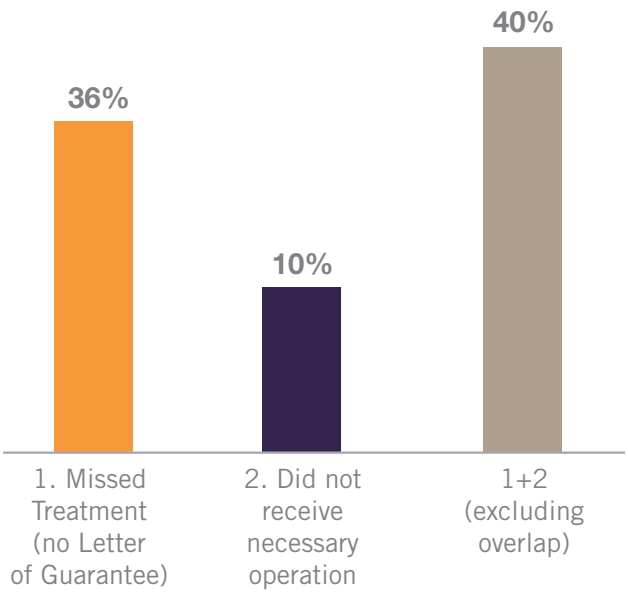
To make sense of these statistics, it is necessary to provide some background on the work injury compensation system (WICA) in Singapore. WICA provides employees with a low-cost alternative to common law settlement of compensation claims. Every employer is required by law to maintain adequate Work Injury Compensation insurance for all manual workers, and all non-manual workers earning less than $1,600 a month.[33] For the employee, the advantage of WICA is that there is no need to prove fault of the employer and the claim can be made without a lawyer. Compensation under WICA is fixed and capped, based on a formula. Compensation covers certified sick leave wages (up to a year), medical expenses (up to $30,000 or 1 year, whichever is reached first), and compensation for 'per cent permanent incapacitation' or death (up to $218,000). Alternatively, a worker may lodge a civil suit, where compensation is not capped, but if they choose this route they must prove fault, substantiate damage claims, and, generally, employ a lawyer. A worker must elect whether to file a WICA claim with MOM or a civil suit. They cannot do both.[34]

There are multiple ways to read the statistics in Figures 13, 14, and 15. Some have claimed that the long periods of time taken to resolve injury claims show that the WICA system is not working in the interests of workers. However, there are some legitimate reasons why WICA cases may take a long time to resolve: the first is that serious injuries often need time to stabilise before a final 'per cent incapacitation' can be calculated; and second, there is the right of both parties to appeal a decision, legitimately drawing out cases. On top of these legitimate reasons for WICA delays, there are also claims by employers that workers and their lawyers deliberately draw out the WICA process so as to allow workers more time to 'moonlight' – i.e. work illegally in Singapore.

33 "Work Injury Compensation Insurance," Ministry of Manpower, 7 May 2015, www.mom.gov.sg/workplace-safety-and-health/work-injury-compensation/work-injury-compensation-insurance

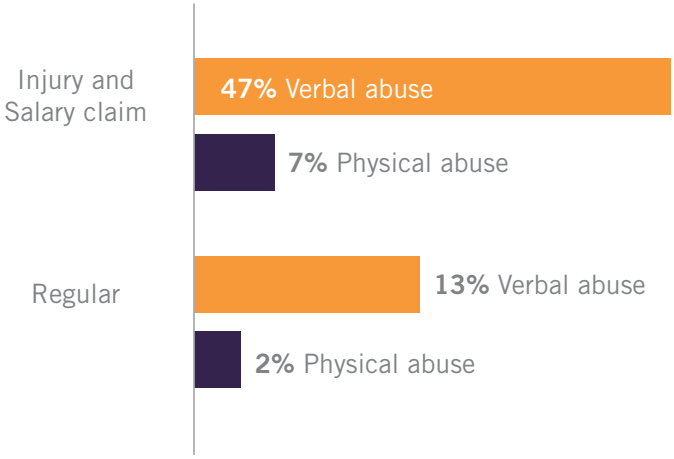
34 "Work Injury Compensation Act," Ministry of Manpower, 15 November 2012, www.mom.gov.sg/legislation/occupational-safety-health/Pages/work-injury-compensation-act.aspx;
"Work Injury Compensation: A Guide For Employees," Ministry of Manpower and WSH Council, October 2013, www.mom.gov.sg/Documents/safety-health/WIC%20Guide%20for%20Employees%20(English).pdf

Figure 16:
Neglect of medical treatment



Neglect of medical care: 40 per cent of injured workers reported either (1) missing treatments because they did not have a LOG – a letter from their employer to the hospital guaranteeing to pay the medical bills – and/or (2) not receiving necessary operations (Figure 16).

Figure 17:
Verbal & physical abuse



Employer abuse: 47 per cent of injury and salary claim workers reported being verbally abused (Figure 17). This compared to just 13 per cent of regular workers. Seven per cent of injury and salary claim workers reported being physically abused.[35] This compared to just two per cent of regular workers.

35 The exact questions asked were "Has your boss scolded you?" and "Has your boss hit you?"

Figure 18:
Distribution of K6 scores (injury and salary claim workers)

K6 distribution: The distribution of K6 scores of injury and salary claim workers, and regular Work Permit holders are vastly different. The mean K6 score of an injury and salary claim worker is 13.7, while the mean K6 score of regular workers is 6.5.[36] See Figures 18 and 19.

36 An independent samples t-test found that the mean difference in K6 scores of 7.18 was significant with $p < 0.001$.

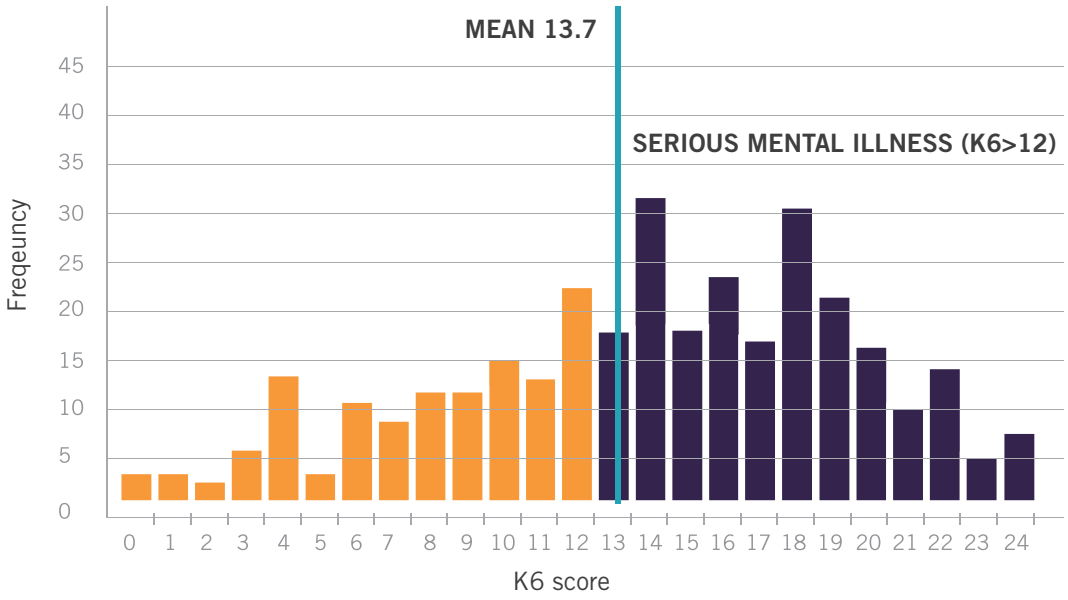


Figure 19:
Distribution of K6 scores (regular workers)

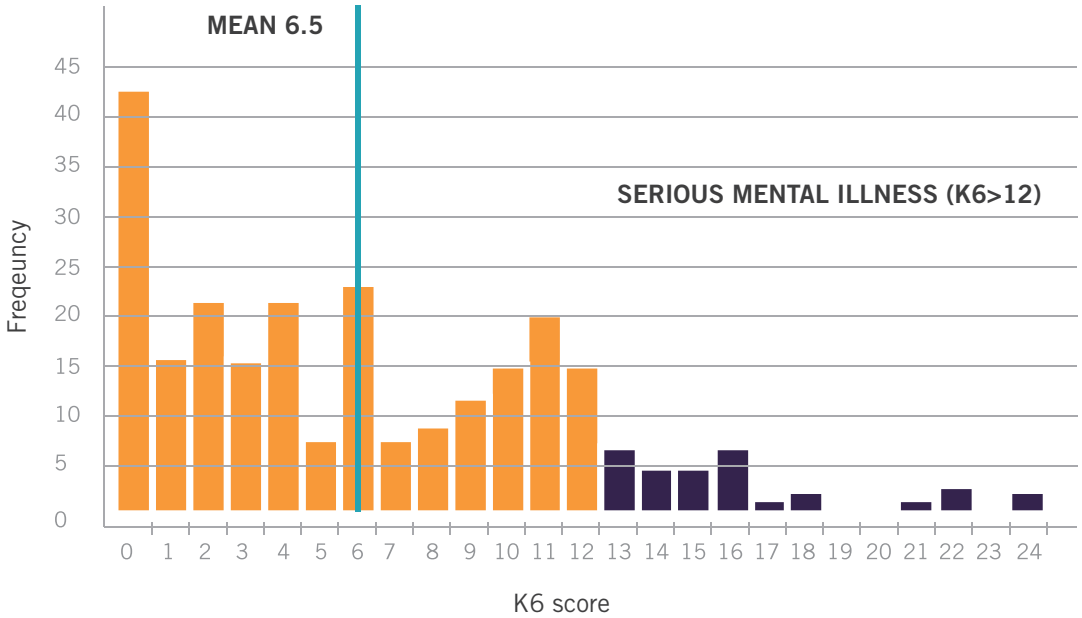
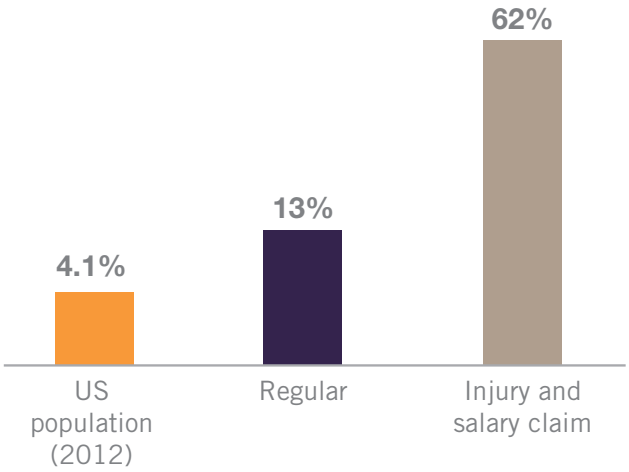


Figure 20:
Serious Mental Illness



SMI: The K6 distribution of injury and salary claim workers translates to a remarkably high predicted prevalence of SMI: 62 per cent. This compares to 13 per cent of regular workers. See Figure 20.

Figure 21:
Housing rental

The accommodation problem: One of the most notable findings of our survey was that only 10 per cent of injury and salary claim workers lived in employer provided accommodation. This compared to 78 per cent of regular workers. See Figure 21.

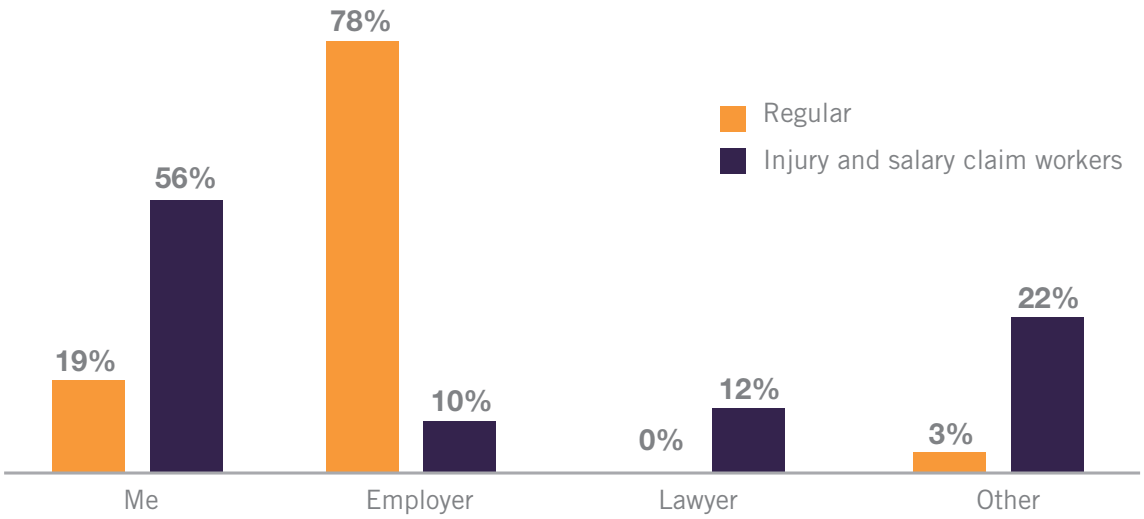


Figure 22:
Mean K6 scores of injury and salary claim workers

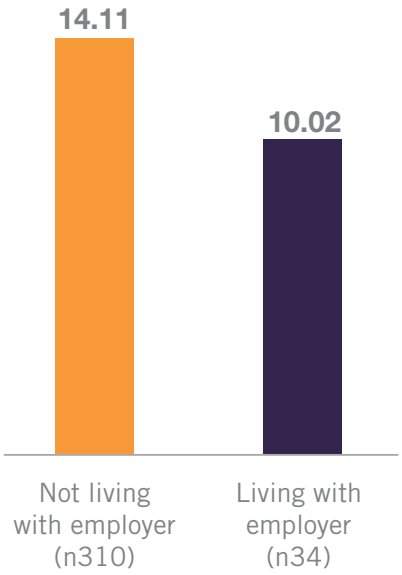
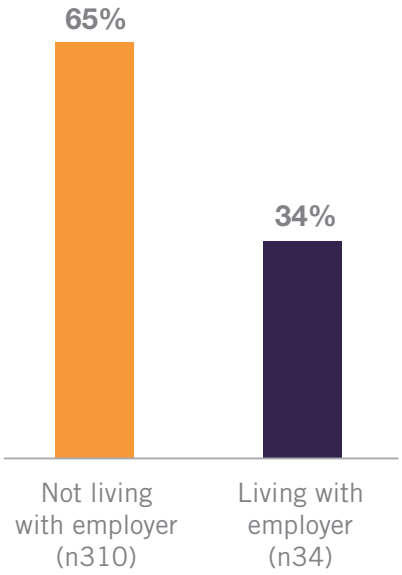


Figure 23:
Proportion of injury and salary claim workers predicted to have an SMI



When we divide the injury and salary claim workers into two groups – those who live in employer provided accommodation and those who do not – we see a significant difference in the K6 scores (Figure 22) and predicted prevalence of an SMI (Figure 23): those who lived in employer provided accommodation have an average K6 of 10.02 with 34 per cent predicted to have an SMI, while those who do not live in employer provided accommodation have an average K6 of 14.11 with 65 per cent predicted to have an SMI. Also notice demonstrated in Figure 22 is the scale of the raw numbers of workers not living in employer provided accommodation: 310 workers from a total sample of 344.

Our survey demonstrated (1) a large number of injury and salary claim workers not living in employer provided accommodation, and (2) a correlation between not living in employer provided accommodation and psychological distress.

Employers and migrant workers provide competing accounts of why injury and salary claim workers are not living in employer provided accommodation.In our interviews with employers for a related study (forthcoming), employers claimed that injured workers would run away from employer-provided accommodation, either to find more convenient or better amenities, such as wanting to live closer to the city, or, because of a desire to 'moonlight' – i.e. work illegally. Some employers claimed that workers delay their repatriation using the WICA procedures, and in doing so, get to be placed on the Special Pass and earn up to 18 months extra time in Singapore to 'moonlight'.

Our qualitative surveys generally found workers expressing a different account of the situation. The workers claimed that they ran away from employer-provided accommodation because of either a fear for their physical safety or a general discomfort with living in accommodation provided by an employer whom they are claiming against. See, for example, the case studies in Figures 11, 30, and 31.

Our quantitative survey provides some data to support the migrant workers' perspective on this issue. Our survey found a probable motivation for workers running away: 65 per cent of injury and salary claim workers report that they had been threatened with repatriation by their employer, which will be elaborated in the next section of this report. This said, employer's claims about 'moonlighting' may still stand true, and further research is necessary to ascertain the exact dynamics of 'runaway' workers.

Legal and policy implications

Under the EFMA, employers are required to ensure acceptable accommodation for their foreign employees until repatriation. Employers who fail to do so may be fined up to $10,000, or subject to a financial penalty of up to the same amount. They may also be imprisoned up to 12 months. Failure to meet the regulatory requirements will also be taken into consideration for all future work passes applications or renewals submitted by the employer.[37]

According to a forum reply from MOM published in the Straits Times on 13 Dec 2014, there are measures in place to support injured workers on Special Pass:

> *"Employers are required to provide adequate food, acceptable housing, and pay any medical leave wages and medical bills during the entire work injury compensation claim process, even after the workers' Work Permits have already been cancelled. The MOM regularly conducts checks with Special Pass holders, and will take action against employers who fail to fulfil their responsibilities. A recent MOM survey of more than 500 Special Pass holders found that the large majority either had no issues with food and housing, or had declined MOM's offer to ensure their employers provide for their upkeep. Special Pass holders who are not receiving adequate upkeep and maintenance from their employers or former employers can lodge a complaint with MOM."*[38]

In light of our studies findings – that only 10 per cent of injury and salary claim workers live in employer provided accommodation, and those who do not show significantly more emotional distress – we suggest that the existing provisions for Special Pass holder accommodation are inadequate.

One route for further policy development on this issue is to look into options for alternative accommodation for injury and salary claim workers. Could MOM mandate employers to monetise the accommodation and other benefits owed to injury and salary claim workers, allowing workers to find their own accommodation? Or could MOM, directly or indirectly through a third party, provide injury and salary claim workers with accommodation, and bill employers for the cost?

> ***"UNDER THE EFMA, EMPLOYERS ARE REQUIRED TO ENSURE ACCEPTABLE ACCOMMODATION FOR THEIR FOREIGN EMPLOYEES UNTIL REPATRIATION. EMPLOYERS WHO FAIL TO DO SO MAY BE FINED UP TO $10,000, OR SUBJECT TO A FINANCIAL PENALTY OF UP TO THE SAME AMOUNT."***

37 "Housing requirements for foreign worker," Ministry of Manpower, 22 December 2014, from http://beta.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/sector-specific-rules/housing-requirements

38 "Support given for injured foreign workers," Ministry of Manpower, 13 December 2014, www.mom.gov.sg/newsroom/Pages/PressRepliesDetail.aspx?listid=266

Threats of repatriation

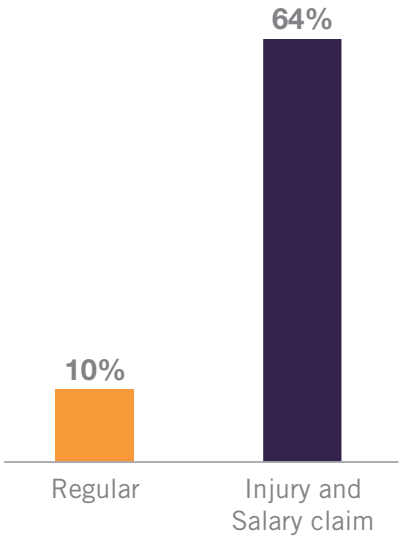
Overview

We asked workers: "Has your boss threatened to send you home?" (see Figure 24). Amongst the regular Work Permit holders, 10 per cent answered "Yes". In contrast, amongst our injury and salary claim workers, 64 per cent answered "Yes". See Figure 25.

Figure 24:
The threat of repatriation question (and Bengali translation)

32. Has your boss threatened to send you home? Yes/ No
বস কি আপনাকে দেশে পাঠানোর হুমকি দিয়েছে? হ্যাঁ/ না

Figure 25:
Proportion of migrant workers threatened with repatriation



The effect of such threats on psychological distress is quite significant, as detailed in Figures 26, 27, 28, and 29. With regular workers, the difference is marked, with the threatened and not threatened workers differing by nearly six points on the K6 scale (Figure 26).[39] 48 per cent of regular workers threatened with repatriation were predicted to have an SMI (versus just nine per cent of those not threatened) (Figure 27).

For the injury and salary claim workers, the difference is smaller but still substantial, at just over two points (Figure 28).[40] 70 per cent of injury and salary claim workers threatened with repatriation were predicted to have an SMI (versus 46 per cent of those not threatened) (Figure 29).

Figure 26:
Mean K6 scores of workers threatened with repatriation

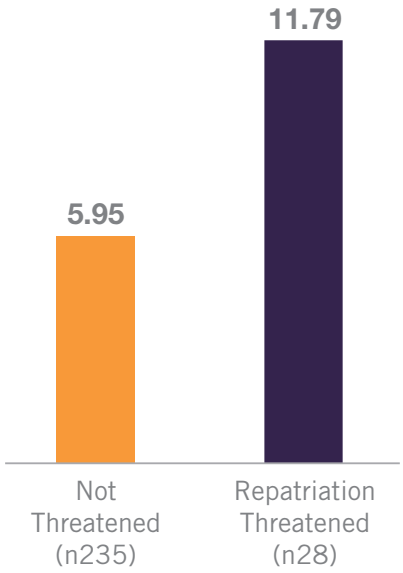
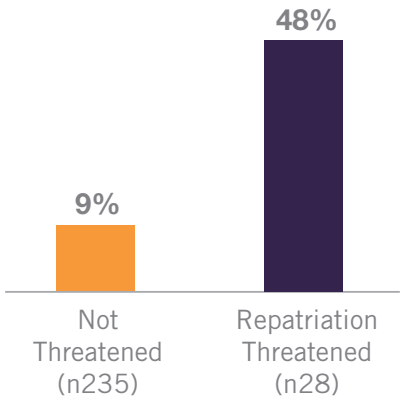


Figure 27:
Proportion of threatened regular workers predicted to have an SMI



39 An independent samples t-test found that the mean difference in K6 scores of 5.84 was significant with $p < 0.001$.

40 An independent samples t-test found that the mean difference in K6 scores of 2.76 was significant with $p < 0.001$.

Figure 28:
Mean K6 scores of injury and salary claim workers (threatened with repatriation)

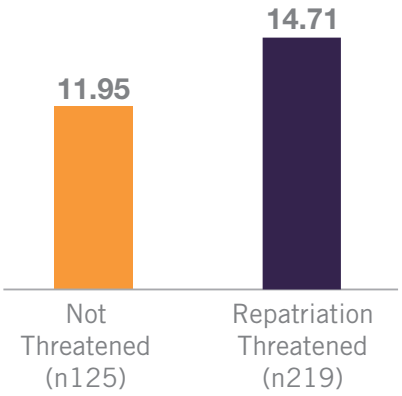
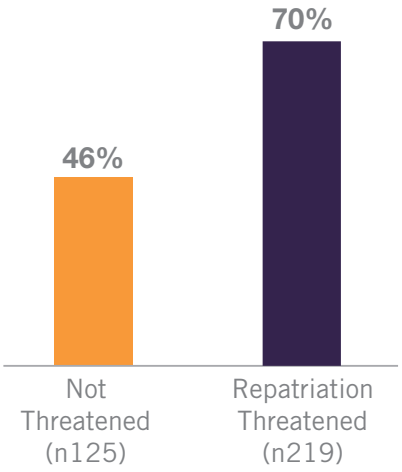


Figure 29:
Proportion of injury and salary claim workers (threatened with repatriation) predicted to have an SMI



Legal and policy implications

There are existing regulations which should protect workers from arbitrary termination of their employment. Under the Singapore system for terminating employment contracts, a Work Permit holder's employment contract is subject to the same notice requirements as local workers' contracts (in situations where there are no other agreements). Written notice must be provided in advance of termination.

This notice period depends on the length of service: one day notice for service less than six months, one week notice for service between six months and two years, and two to four weeks' notice for longer periods of service.[41]

41 "Contract of Service: Termination of Contract with Notice," Ministry of Manpower, (2014), www.mom.gov.sg/employment-practices/employment-rights-conditions/contract-of-service-termination/pages/contracts-of-service-and-termination.aspx;
Ministry of Manpower, A Guide for Foreign Employee: My employer told me not to come for work. What should I do?", 10 January 2014, http://mom.gov.sg/documents/statistics-publications/brochures/foreign-employee-service-terminated-english.pdf

A Work Permit must be cancelled within a week of employment ending. Processing by MOM takes, at most, three working days, though generally less than a day.[42] Upon cancellation of Work Permits, employers need to ensure that non-Malaysian workers are repatriated within a week.[43] Workers with outstanding employment issues, such as injury and salary claims, are eligible for a Special Pass. A Special Pass allows the worker to remain in Singapore legally while waiting for their outstanding claims and/or other issues to be resolved. Further, MOM has an arrangement with the Immigration and Checkpoints Authority (ICA) where any worker with employment grievances at immigration checkpoints will be referred to MOM for investigation.[44]

In theory, these regulations should limit the influence of employer's threats of repatriation. However, there are several possible reasons why these regulations are not translating into changes in employer behaviour or employee beliefs.

First, workers are often on the losing end of the bargain with their employers. Upon termination of their Work Permit, these men will have to return to their home which they had left due to the lack of employment opportunities, amongst other reasons in the first place. They do not have the luxury of time and mobility to look for alternative employment opportunities in Singapore.

> ***"WORKERS OFTEN HAVE LIMITED ACCESS TO, AND CONSEQUENTLY, LIMITED CONFIDENCE IN GOVERNMENTAL CHANNELS OF ASSISTANCE."***

On the other hand, employers can easily employ other migrant workers in replacement. This puts considerable power in the hands of the employer to issue threats.

Second, from our qualitative interviews with migrant workers, it seems clear that there is a pervasive belief amongst these workers that their employers can repatriate them should they choose to do so, meaning that threats from employers are often taken at face value.

Third, workers often have limited access to, and consequently, limited confidence in governmental channels of assistance. In our interviews, we found workers often have difficulty providing the authorities with hard evidence that they have been mistreated, and therefore warrant assistance. The nature of interpersonal relations and acts of abuse, such as the threat of repatriation, is that they leave very little documentary evidence. Figure 30 shows one example of the story of a Special Pass holder who had exactly this problem proving to MOM that he was being abused. MOM was vigilant in acting once it had 'documentary' evidence, but clearly this was too late. In this regard, the difficulty of providing documentary evidence may (i) weaken a worker's claim should he approach MOM or other relevant authorities for assistance; (ii) delay the necessary assistance to migrant workers; and consequently (iii) prevent some workers from seeking assistance in the first place as they have little confidence of receiving the desired assistance and protection.

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42 Ministry of Manpower, n.d., "…check the outcome (approved or rejected) on the same day if submission is made before 8pm (Mon-Fri) and 2pm (Sat). Otherwise, please check on the next working day," "Step-by-Step Guide to Cancel A Foreign Worker…" www.mom.gov.sg/Documents/services-forms/passes/step-by-step-guide/Step_by_Step_Guide_for_eCancellation_of_FW_WP.pdf

43 "Cancel a Work Permit," Ministry of Manpower, 28 January 2015, http://beta.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/cancel-a-work-permit

44 "…MOM has an arrangement with the Immigration and Checkpoints Authority (ICA) to surface complaints and refer departing foreign employees who express employment grievances at the immigration checkpoints. These employees will then be referred to MOM for investigations." Singapore Parliamentary Debates, Official Report (21 November 2011) (Mr Tharman Shanmugaratnam), 88: 638, http://sprs.parl.gov.sg/search/report.jsp?currentPubID=00076180-WA

Figure 30:
Why waiting for 'documentation' of abuse may be too late

Jabed fell from the second level of the building, injuring his lower back, left leg and arm. For two or three days, the company refused to take him to a doctor. Eventually, Jabed went on his own, but the company found him and forced him to come back. Three days later, the company locked him in a room for four days. Jabed thinks he was confined by the company so that he would not run to the doctors or MOM, and that in the meantime, they could arrange for his flight back home. Jabed managed to escape, and after staying with friends, found a place to rent for $200 per month.

He went to a large public hospital to have his injuries treated, but the doctors said he required a LOG from the employer for an MRI scan. He then went to MOM, which arranged a meeting with the company and insurance company for the next day. MOM then confirmed the salary due to Jabed. MOM told Jabed to live with his employer, which Jabed refused to do as he was scared that he would be forced to go back and may be tortured. A few days later, Jabed was threatened with repatriation again by his employer, and this time Jabed got hold of documentary proof of purchase of the plane ticket, and went straight to MOM. MOM then spoke to the company, forcing them to cancel the ticket. This incident hurried the process of acquiring a Special Pass for him.

The prevalence of treats of repatriation is likely to have three main implications. First, according to interviews with injured migrant workers, the practice of threatening repatriation is intimately related to the problem of injured workers 'running away' from the accommodation provided by their employer, and the subsequent problem of a large pool of injured migrant workers reliant on NGOs for their support. An example of this is illustrated in Figure 31. Second, if employers are using threats to prevent workers from accessing basic services like medical help or the workers' compensation system, then this behaviour contradicts the law. Third, and relatedly, if employers can use threats of repatriation to hide workplace injuries and disputes, then it necessarily means that these threats are undermining occupational health and safety, and labour dispute statistics. An example of this is illustrated in Figure 32.

Figure 31:

Example of the dynamics of injuries, threats of repatriation, and loss of accommodation

Imran injured his fingers while unloading a truck. He was taken to a nearby private clinic, bandaged, and given two weeks of Medical Certificate leave (MC). His boss told him not to report the incident to anyone and if asked by his colleagues, to tell them that he was wearing his personal protective equipment. The boss told Imran that if he spoke about the incident to anyone, they would immediately send him back to Bangladesh.

Several weeks later, Imran realised he did not receive any payment from the company for the time he was on MC. A rumour spread around the company that Imran had a meeting with a lawyer about this. The boss then summoned Imran to the office and began questioning him about the lawyer. The boss was aggressive, even threatening to have him beaten up by hit-men. The boss told Imran to be very careful.

That night Imran was advised by friends to leave the company premises, and now lives in a rented room in Little India.

Figure 32:

Example of compromised health and safety because of threats of repatriation

Subir slipped a disc in his back while assisting a crane with a lift. He is now pursuing his compensation claim through MOM. He feels that his employer uses the threat of repatriation to intimidate witnesses. The Safety Supervisor from his ex-company has refused to serve as an eyewitness in his favour. Subir believes that the 'biggest problem faced by construction workers in Singapore' is that even though other workers see the injury, nobody dares to stand witness for fear of being fired. Another witness, a friend of his who used to work with him at his ex-company, but now works in another company, has agreed to testify for him.

There are two potential routes for further policy development on this issue: (i) changing employer discretion over repatriation conditions, and (ii) ensuring protection in the absence of documentary proof of threats of repatriation, and/or other abuse.

The first is to look into options to change employers' discretion over, and involvement in, Work Permit holders' visa and repatriation conditions. Employer discretion over repatriation could be reduced by delinking a Work Permit holder's visa and employment contract. This is currently the case for high-skilled workers on the Personalised Employment Pass (PEP). The PEP worker can be sacked and not be forced to repatriate. As the MOM website states:

> *PEP holders are allowed to remain in Singapore for up to six months between jobs to evaluate new employment opportunities.*[45]

Similarly, Employment Pass and S Pass holders are generally granted a Short-Term Visit Pass (STVP) upon termination of their work passes. STVP holders can remain in Singapore for another 30 days to seek other employment opportunities.[46]

The potential problems with creating a PEP or STVP type visa for Work Permit holders are at least two fold. First, what would happen with the $5,000 security bond, now paid by employers as a guarantee that workers will repatriate after their visa expires?[47] Would workers have to pay this security bond? Or would it be abolished? What are the implications of abolishing the security bond? Will it lead to more overstayers? Second, Work Permit holders would have to provide the resources and accommodation to sustain themselves through a period of unemployment. There is room for policy innovation that perhaps draws on some of the flexibility of other visa types, while being tailored to the special circumstances of Work Permit holders.

> ***"EMPLOYER DISCRETION OVER REPATRIATION COULD BE REDUCED BY DELINKING A WORK PERMIT HOLDER'S VISA AND EMPLOYMENT CONTRACT. THIS IS CURRENTLY THE CASE FOR HIGH-SKILLED WORKERS ON THE PERSONALISED EMPLOYMENT PASS (PEP)."***

Many questions would need to be answered. What length of unemployment can Work Permit holders sustain themselves for? What accommodation arrangements would be made for an unemployed Work Permit holder? Who would be responsible for the cost of the return flight?

The second route for policy development is with regards to ensuring worker safety in the absence of documented proof of abuse. What are the alternatives to waiting for documentary evidence of abuse? Could MOM shift the burden of proof from the employee (to prove his employer is unsafe) to the employer (to prove that the employee is safe from threats of repatriation and/or other forms of abuse and exploitation)? How would an employer prove that his worker is safe?

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45 "MOM Unveils New Package of Foreign Workforce Measures," Ministry of Manpower, 28 November 2007, www.mom.gov.sg/newsroom/Pages/PressReleasesDetail.aspx?listid=142

46 Ministry of Manpower, "A Guide for Business Employer: I want to cancel my worker's S Pass/Employment Pass (EP)/EntrePass" (4 February 2014), http://mom.gov.sg/Documents/statistics-publications/Brochures/cancel-s-pass-ep-entrepass-english.pdf

47 This security bond is usually paid via an insurance cover, not in cash by employers.

Agent fee debt

Overview

Our survey found that 81 per cent of the total sample reported having paid agent fees to come to Singapore. Workers reportedly paid between $1,000 and $10,000.

Our survey found that two agent fee variables correlated with psychological distress: 'paid an agent fee' and 'unpaid debt'. Figure 33 shows that 62 per cent of regular workers, and 92 per cent of injury and salary claim workers paid an agent fee to come to Singapore. Figure 34 shows that six per cent of regular workers, and 25 per cent of injury and salary claim workers had some type of unpaid debt remaining at the time of our study.

The effect of paying an agent fee on psychological distress can be seen in Figures 35, 36, 37, and 38. Regular workers who paid an agent fee to come to Singapore had K6 scores nearly two points higher on average than those who did not pay an agent fee (Figure 35).[48] This translated into an increase in predicted prevalence of SMI of six per cent (Figure 36).[49] Injury and salary claim workers (Figure 37) who paid an agent fee had K6 scores over two points higher on average than those who did not pay an agent fee.[50] This translated into an increase in predicted prevalence of SMI of 23 per cent (Figure 38).[51] Notice that in both groups, paying an agent fee leads to a 50 per cent increase in the chance of having an SMI (Figures 36 and 38).

48 An independent samples t-test found that the mean difference in K6 scores of 1.86 was significant with $p < 0.01$.

49 A chi-squared test found that the difference in proportions of SMI prevalence was significant with $p < 0.04$.

50 An independent samples t-test found that the mean difference in K6 scores of 2.76 was significant with $p < 0.05$.

51 A chi-squared test found that the difference in proportions of SMI prevalence was significant with $p < 0.02$.

The effect of unpaid debt (seen in Figures 39, 40, 41, and 42) on psychological distress was a little more ambiguous. Regular workers with unpaid debt had K6 scores four points higher on average than those with paid debt (Figure 39).[52] This translated into doubling the chance of having an SMI (Figure 40), but the difference in predicted SMI is not significant.[53] Our study found no significant effect of unpaid debt on the psychological distress (K6) of injury and salary claim workers, but did find an effect on predicted prevalence of SMI for injury and salary claim workers (Figures 41 and 42).[54]

We noted that a recently released study of the mental health of FDWs in Singapore also found that debt in Singapore and/or home country (presumably from agent and other related fees) correlated with worse mental health.[55]

52 An independent samples t-test found that the mean difference in K6 scores of 4.35 was significant with $p < 0.01$.

53 A chi-squared test found that the difference in proportions of SMI prevalence was not statistically significant ($p < 0.13$).

54 An independent samples t-test found this difference was not statistically significant (mean difference = 1.00, $p = 0.119$). A chi-squared test found that the difference in proportions of SMI prevalence was significant with $p < 0.04$.

55 Humanitarian Organization for Migration Economics (HOME), "Home sweet home? Work, life and well-being of foreign domestic workers in Singapore. Research Report" (unabridged version, March, 2015): 50.

Figure 33:
Proportion of migrant workers who paid an agent fee

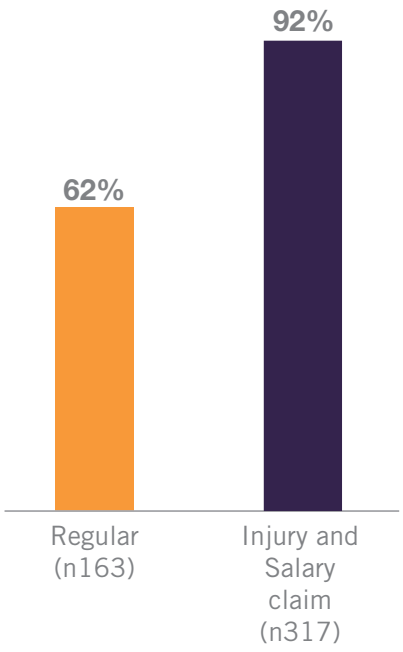

Figure 34:
Proportion of migrant workers whose agent fee remains unpaid

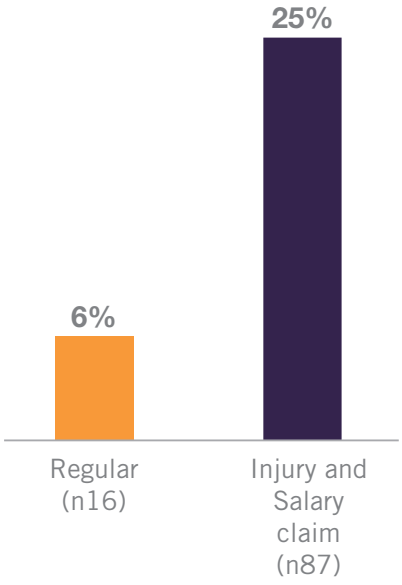

Figure 35:
Mean K6 scores of regular workers (who paid an agent fee)

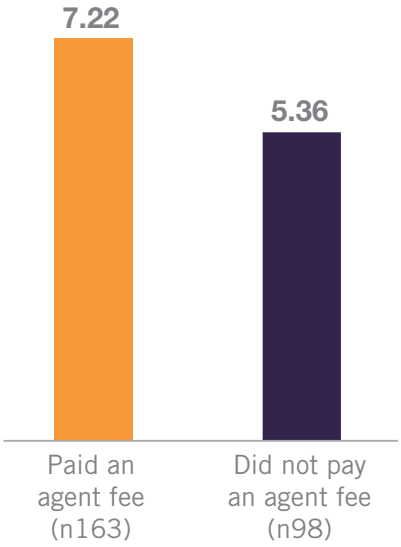

Figure 36:
Proportion of regular workers (who paid an agent fee) predicted to have an SMI

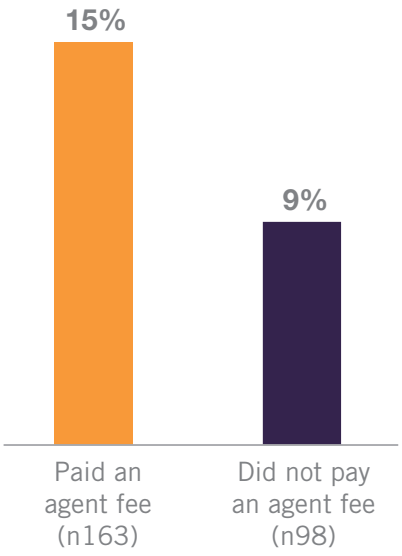

Figure 37:
Mean K6 scores of injury and salary claim workers (who paid an agent fee)

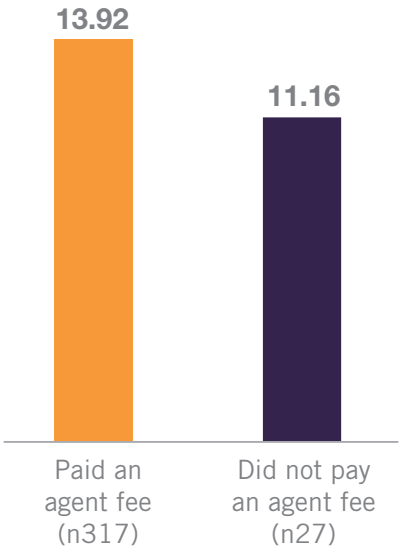

Figure 38:
Proportion of injury and salary claim workers (who paid an agent fee) predicted to have an SMI

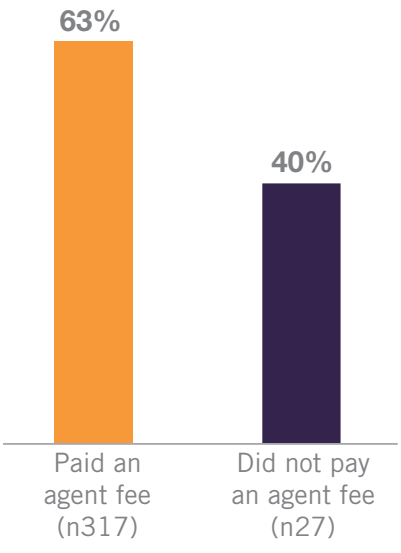

Figure 39:
Mean K6 scores of regular workers (whose debt remains unpaid)

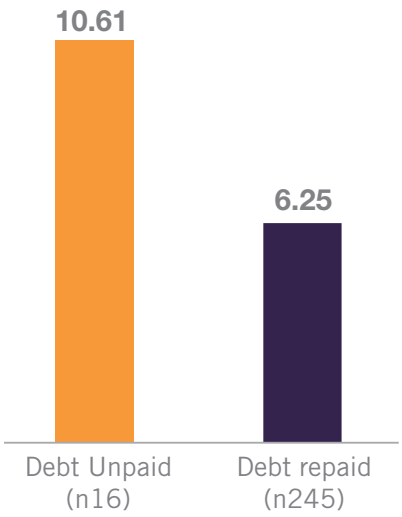

Figure 40:
Proportion of regular workers (whose debt remains unpaid) predicted to have an SMI

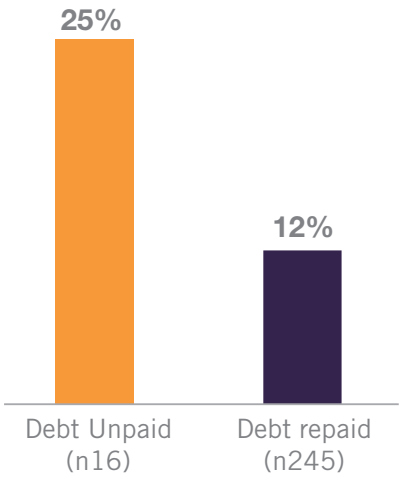

Figure 41:
Mean K6 scores of injury and salary claim workers (whose debt remains unpaid)

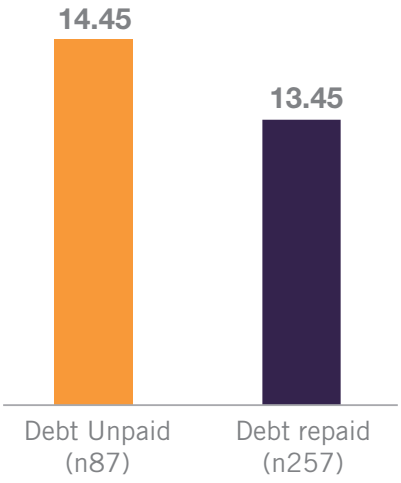

Figure 42:
Proportion of injury and salary claim workers (whose debt remains unpaid) predicted to have an SMI

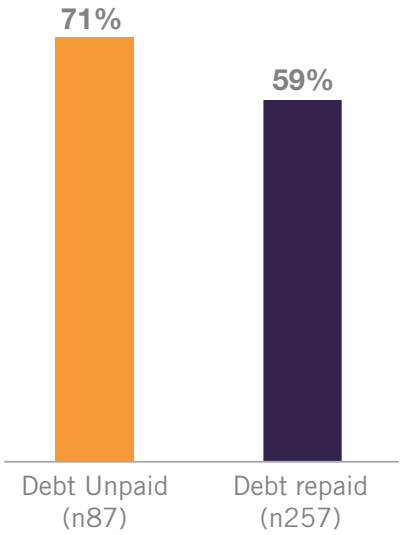

Figure 43:
Example of stress caused by debt

This is Kabir's second time in Singapore working as a construction worker. This time round, he only had to pay $3,200 in agent fees compared to the first time, when he paid $7,000. His father helped him take a loan, out of which $1,500 has yet to be paid back. If he is unable to pay back the loan, he has to sell his plot of land, leaving his joint family of over 20 people homeless; he may even be sent to prison.

How does the unpaid agent fee debt translate into psychological distress in the worker's life? Figure 43 provides an excerpt from an interview with a worker who describes experiences of borrowing to pay agent fees, and the potential consequences for him and his family should he fail to repay this debt.

Legal and policy implications

Agent fees are broadly understood to be composed of two parts: (1) legitimate, fairly priced, necessary services for the migration process, and (2) the rest, which is generally considered exploitative of the migrant worker.

There are two primary driving forces behind the exploitative portion of the agent fee: first, information and power asymmetry and, second, the layering of middlemen that occur within the recruitment systems in the migrant workers' home countries. Information and power asymmetry refers to the expertise and contacts which a recruitment agent has, and which the potential migrant worker does not. Because of his or her lack of knowledge and access to resources like visas and jobs, the migrant worker is open to significant exploitation in the form of exorbitant fees. Layering of middlemen occurs within the recruitment systems in migrant workers' home countries in the form of chains of referrals (apparently up to three people), who, like distributors in a pyramid scheme, take a fee for each step in the chain.

Agents and agency fees within Singapore are monitored by the Singapore government's EAA regulatory framework. The EAA regulatory framework licences all entities and individuals carrying out employment agency work in Singapore. The framework requires that key appointment holders and other employment agency personnel must be certified via a 32 to 40 hour course, and that all personnel who perform employment agency-related work must be registered. The framework requires a $20,000 to $60,000 security deposit to be paid by all employment agencies.

> ***"BECAUSE OF HIS OR HER LACK OF KNOWLEDGE AND ACCESS TO RESOURCES LIKE VISAS AND JOBS, THE MIGRANT WORKER IS OPEN TO SIGNIFICANT EXPLOITATION IN THE FORM OF EXORBITANT FEES."***

With respect to agency fees, the framework caps fees that may be charged to employees at one month's worth of salary per year of employment contract, subject to a maximum of two months' worth of salary. The fee cap does not cover any agency fees collected and retained by overseas employment agencies, costs of training, medical check-ups overseas, and travel expenses.[56] Like most other countries that host migrant workers (with the exception of New Zealand, see Figure 44), the Singapore government does not have a policy for regulating 'offshore' agents or agency fees.

While the primary victims of exploitative agent fees are migrant workers, it can be argued that these agent fees also create a cost for Singaporean society. Agent fees risks being imported into Singaporean society as kickbacks paid to employers. These kickbacks, where they exist, are a form of corruption, representing a fee paid to an employer for the right to a job. Several migrant worker NGOs already claim that such kickbacks are entrenched within the construction industry, for example [57]

56 Ministry of Manpower, "Changes to the Employment Agency Regulatory Framework", (9 February 2011), http://www.mom.gov.sg/~/media/mom/documents/foreign-manpower/employment-agencies/guide-on-new-ea-regulatory-framework.pdf

57 Transient Workers Count Too, "Worse off for working? Kickbacks, intermediary fees and migrant construction workers in Singapore." (12 August, 2012). http://twc2.org.sg/wp-content/uploads/2012/08/Worse-off-for-working_initial-report_v2.pdf

We see three important routes for further research and policy development on the issue of agent fees: first, quantifying the distribution of debt and distress across the migrant worker communities of Singapore; second, tracing agent fees back to their sources, and calculating the proportion of the fees which are exploitative; and third, exploring options for the Singapore government to act to reduce the exploitative portion of agent fees paid by migrant workers.

First, one area for further research would be a rigorous mapping of agent fee debt and debt distress of Work Permit and injury and salary claim workers by country and industry. Agent fees and debt distress are issues which are most likely to be highly specific to particular countries and industries. This allows for the prioritisation of areas for further policy intervention.

Second, a combination of qualitative research methods could be used to trace the fees to their source. Essentially this would involve interviews – with workers, with migration agents, with employers, and possibly migrant government officials – with the goal of getting an exact breakdown of the origins of all the parts of the agent fee debt that migrant workers accrue. With such a breakdown, the legitimate migration services can be identified and costed, and the exploitative parts of the agent fee similarly identified. We acknowledge that there would be challenges for anyone embarking on such work, including the problem of cross-country research, and the difficulty of tracing informal networks of agents and recruiters.

> ***"WE ACKNOWLEDGE THAT THERE WOULD BE CHALLENGES FOR ANYONE EMBARKING ON SUCH WORK, INCLUDING THE PROBLEM OF CROSS-COUNTRY RESEARCH, AND THE DIFFICULTY OF TRACING INFORMAL NETWORKS OF AGENTS AND RECRUITERS."***

> ***"THE MIGRATION AGENTS WHO ARE RESPONSIBLE FOR THESE EXPLOITATIVE FEES ARE BEYOND THE REACH OF TRADITIONAL SINGAPORE LAW."***

Third, once such exploitative fees are identified, the question is "What can Singapore do about it?" Unfortunately, the vast bulk of the agent fees accrued by migrant workers are accrued in other countries. The migration agents who are responsible for these exploitative fees are beyond the reach of traditional Singapore law.

It seems, therefore, that some genuine policy innovation is going to be needed if Singapore is to be able to exercise some control over these agency fees. Researching such options is the third proposal we have for further research.

The type of options which we think Singapore could explore are, first, New Zealand's Immigration Advisers Licensing Act 2007 – which regulates all of New Zealand's offshore migration agents – and second, the model of Capella Hotels and Resorts negotiation of model offshore agents. As can be seen in Figure 44, New Zealand's Act licences offshore (and onshore) agents, sets a code of conduct, and has a disciplinary tribunal to enforce it. As can be seen in Figure 45, the Singapore corporation Capella Hotels and Resorts managed to halve its migrant workers' agent fees by working with model agencies, setting a code of conduct, standardising fees, and enforcing these rules through denial of business to those agents who did not comply.

Figure 44:
New Zealand's regulation of offshore migration agents

What does the Immigration Advisers Licensing Act 2007 (the Act) do?

"The Act aims to protect consumers and enhance the reputation of New Zealand as a migration destination. The Act creates a framework for the regulation of individuals providing immigration advice both onshore and offshore."

"The Immigration Advisers Authority (the Authority), headed by a Registrar, was established within the Department of Labour in 2007 to oversee the licensing of immigration advisers (www.iaa.govt.nz). Competency standards and a code of conduct setting out the standards required of immigration advisers have been developed. A disciplinary tribunal (the Immigration Advisers Complaints and Disciplinary Tribunal) has also been established within the Ministry of Justice."[58]

Description of the Immigration Advisers Licensing Act 2007 from the New Zealand government's Department of Immigration website

How does New Zealand regulate offshore migration agents?

The 2007 Act requires all persons who apply for a New Zealand visa to list, on their application form, any persons who have provided them with immigration advice.

Immigration advice is defined as "using, or purporting to use, knowledge of or experience in immigration to advise, direct, assist or represent another person in regard to an immigration matter relating to New Zealand, whether directly or indirectly and whether or not for gain or reward."

According to the Act, all persons who provide immigration advice relating to New Zealand must be registered with the Immigration Advisers Authority (the Authority).

Registered immigration advisers are required to abide by a code of conduct, which is approved by the Minister of Immigration, and listed on the Authority's website. This code of conduct includes standards of professional and ethical conduct, including standards for fees, invoices, written agreements, and complaints procedures.[59]

The Tribunal (Immigration Advisers Complaints and Disciplinary Tribunal) and the Authority (the Immigration Advisers Authority) together enforce the Act and the code of conduct. Any persons may make a complaint to the Authority, who then investigates all complaints. The Authority may choose to send complaints to the Tribunal for determination. Sanctions available to the Tribunal include caution, training, suspension of licence, cancellation of licence, orders preventing future application for two years, fines, payment of costs, and refund or compensation of clients.[60]

continued on next page —

58 "Seeking immigration advice," Immigration New Zealand, 9 November 2012, www.immigration.govt.nz/migrant/stream/advice/

59 "Code of Conduct – Professional Practice," Immigration Advisers Authority, ,n.d., www.iaa.govt.nz/code/professional-practice.asp#pp18

60 "Complaints and Offences," Immigration Advisers Authority, n.d., www.iaa.govt.nz/adviser/complaints/enforcement/complaints-offences.asp

Figure 44:
New Zealand's regulation of offshore migration agents

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How does the New Zealand system differ from Singapore's EAA?

The most notable distinction between the New Zealand system and Singapore's EAA is that the New Zealand regulations apply to both onshore and offshore migration agents. This is in significant contrast to Singapore laws which, for example, require licence holders to be Singapore Citizens, Permanent Residents, or Employment Pass holders.[61] The scope of the two regulatory frameworks also appear to be quite different, with, for example, the New Zealand Act regulating all fees charged by migration agents, while Singapore's legislation explicitly excludes agency fees retained by overseas employment agents, expenses incurred overseas (such as training and medical check-ups overseas), and travel expenses to Singapore.[62]

61 "Licensing Requirements", Ministry of Manpower, 22 December 2014, www.mom.gov.sg/foreign-manpower/employment-agencies/legislation-licensing-criteria/Pages/default.aspx

62 Ministry of Manpower, "Changes to Employment Agency Regulatory Framework" (2010), Slide 29, www.mom.gov.sg/Documents/foreign- manpower/Employment%20Agencies/Briefings%20to%20EAs%20Presentation%20Slides.pdf

Figure 45:
Capella Hotel and Resorts' negotiation of model offshore agents

In 2008, the Singapore company Capella Hotels and Resorts (then known as West Paces Hotel Group) commissioned a report which studied the recruitment practices and integration of migrant workers into the 4-star and 5-star hospitality sector.

The recommendations of the report were implemented with an international recruitment strategy for Work Permit holders, which aimed at removing exploitative fees and practices to better motivate employees to deliver quality work with full attention and commitment. Prior to the implementation of the programme, 82 per cent of employees were paying $6,500 or more in agent fees, and 47 per cent were paying $8,000 or more. The programme claimed to have approximately halved the agent fees for its employees in the first cohort.

Capella's strategy for halving agent fees involved signing agreements with model agents with a detailed code of conduct, including standardised agent fees. Agents who broke these agreements were denied further business until their practices reached an acceptable standard.

A Capella spokesperson said: "We endeavour to do our best to improve the lives of all team members whether Singaporean or foreign, and treat all staff fairly. We have terminated agreements with third parties who have not respected our commitments. We are not perfect but we continue to be vigilant to ensure that we always do the right thing by our people."

Conclusion

Low-paid migrant workers are a vital yet vulnerable part of Singapore's economy and society. Numbering nearly one million persons, it is crucial that we seek to understand the welfare issues of this segment of the population.

We undertook two forms of analysis. First, we measured the levels of psychological distress and expected SMI amongst 261 South Asian Work Permit holders, and 344 South Asian injury and salary claim workers. While most regular Work Permit holders were relatively happy and healthy, our study predicts endemic levels of SMI amongst the injury and salary claim workers: 62 per cent met the screening conditions for an SMI. We found three main drivers of psychological distress: housing problems of injury and salary claim workers, threats of repatriation, and agent fee debt.

Second, we used qualitative interviews and secondary research to attempt to understand the fundamental dynamics of these drivers of distress, and to recommend strategic areas for further research. We found that the housing problems of injury and salary claim workers seemed to be intimately connected to this issue of threats of repatriation. Most workers we spoke to had left employer accommodation "voluntarily", out of fear for their safety and welfare. The case of agent fee debt, we argued, is largely a product of two main factors in the recruitment process in these workers' home countries: information and power asymmetry between the recruitment agents and potential workers, and the layering of middlemen, with the consequent layering of fees.

We propose a number of areas where further research could help understand and alleviate the sources of stress identified in this paper. To address the problem of distress caused by lack of accommodation, we recommend exploring options for alternative housing for injury and salary claim workers. To address the problem of distress caused by threats of repatriation, we suggest exploring options for delinking Work Permit holders' visas and employment contracts. For example, one option is to change Work Permit visas so that they are more like PEP or STVP, which an employer cannot cancel. Another option is to review the burden of proof required by workers to qualify for such assistance when abuse is alleged. To address the problem of distress caused by agent fee debt, we recommend exploring the regulation of offshore migration agents using a system similar to that used by New Zealand, or by the Singapore firm Capella Hotels and Resorts.

As we wrote in the beginning, confronting and solving these issues is not just about improving the welfare of migrant workers in Singapore. There are also economic and political interests of Singapore that are affected by these issues. Some of our findings have implications for Singapore's occupational health and safety system. Other findings have implications for the agent fee system, which could represent a mechanism by which unsavoury practices like kickbacks are imported into the Singaporean society. Finally, all of our findings suggest there is room for improvement in the general organisation of the laws and procedures governing migrant workers in Singapore. We hope that this study will help contribute to such change.

About the publication

Numbering nearly one million persons, low-waged, low-skilled migrant workers are a vital yet vulnerable part of Singapore's economy and society. This study, undertaken several months before the Little India riots of December 2013, measures the psychological distress of 261 South Asian Work Permit holders, and 344 South Asian injury and salary claim workers. While most regular Work Permit holders are relatively happy and healthy, our study finds that 62 per cent of injury and salary claim workers meet the screening conditions for a Serious Mental Illness. We find that the three main drivers of psychological distress are (1) the housing problems of injury and salary claim workers, (2) threats of repatriation against both injured and regular workers, and (3) agent fee debt. We recommend a range of policy options to address these problems, including alternative housing for injury and salary claim workers; delinking Work Permit holders' visas and employment contracts; and regulation of offshore migration agents.

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