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Strengthening Migrant Worker Protection and Financial Inclusion for Overseas Filipino Workers in Singapore

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Abstract: **Remittances sent home by OFWs significantly contribute to the livelihood and welfare of OFW households. However, the complex employment, health and financial situations of OFWs may affect their own welfare and wellbeing. The findings from a survey conducted among OFWs working and living in Singapore revealed that 28.2% of OFWs remit 76–100% of their income. There are significant correlations between OFWs' perceived supportiveness of policies and regulations and their wellbeing (r = .748), health (r = .630), and working and employment conditions (r = .612), all p < .001 (n = 500).**

Through survey and literature/policy review, this study proposes a migration policy agenda between the two countries that is responsive to the realities of OFWs and contributes to enhancing their wellbeing. Such policies and programs would include (a) making health and psychosocial services accessible, (b) ensuring enforcement of OFWs' rights and labor protections, (c) introducing voluntary financial planning and services, and (d) formulating reintegration programs in collaboration with stakeholders. Specific priority actions with possible lead implementing agencies and indicators to monitor progress are also presented. This study's findings and recommendations underscore the importance of considering not only access to protection and support services, but also OFWs' financial responsibilities to family members back home in devising policies and programs for their wellbeing.

OFWs' strategies in dealing with financial risks at the household level can serve as a lens in linking migration, access to services and OFWs' wellbeing with development cooperation and intergovernmental responsibilities. Findings and correlations reported in this cross-sectional study cannot imply causation or direction of effects of policies and programs for OFWs' welfare and wellbeing in Singapore. Future studies using the proposed policy framework may employ prospective designs that follow the implementation of policies and programs aimed at improving the situation and welfare of OFWs in Singapore.

Keywords: **Overseas Filipino Workers; migrant protection; financial inclusion; Singapore; bilateral governance; reintegration.**

1. INTRODUCTION

It is important to understand the association between migration and wellbeing to identify socioeconomic and welfare issues/priorities, as well as delineate the roles and responsibilities of different actors or stakeholders. For Overseas Filipino Workers (OFWs), their welfare and wellbeing are largely conditioned by institutional arrangements as migrant workers as well as financial arrangements vis-à-vis sending remittances to their families back home. Aside from income/remittances, access to quality healthcare services, decent working and employment conditions, as well as protection and support/remedies, during their stay abroad as well as upon return, matter in realizing the economic and social benefits of migration for OFWs and their families.

In Singapore, while the scope of the Employment Act has been expanded over the years, certain provisions do not cover domestic workers (Ministry of Manpower [MOM], 2018). Some categories of migrant workers are also covered under Singapore's Primary Care Plan; as of January 2026, however, there are no plans to include domestic workers (MOM, 2022, 2026). Such sector-specific situations may be important considerations in providing welfare services for migrant workers.

Using quantitative and policy/institutional analyses, this study links survey-based findings/correlations with potential barriers/challenges and possible responses by stakeholders/agencies, including through the use of indicators to monitor progress. Such linkages may help identify welfare issues/priorities that are responsive to the needs/situations of OFWs and may be workable given current institutional arrangements. Whether or not such responses by stakeholders/agencies will indeed improve the situations/welfare and wellbeing of OFWs is an empirical question.

2. LITERATURE REVIEW

The new economics of labour migration (Stark & Bloom, 1985) recognises migration as a collective household decision, where migration and remittances allow households to share risk and returns. While household-level risk sharing is an important consideration, securing sufficient resources for oneself, decision-making autonomy and coping with income shocks are important for financial security.

Among Overseas Filipino Workers (OFWs) in Singapore, Anjara et al. (2017) found domestic workers' quality of life to be associated with stress, social connectedness and relationship with employers. Meanwhile, access to mental health services is constrained by cost, lack of awareness, stigma and fear of job loss (Subramaniam et al., 2026).

This paper therefore considers the welfare of OFWs in terms of access to social support, as well as financial resources and protection retained by OFWs after remittances. Welfare is premised on institutions that facilitate access to social support at low cost, and without compromising their responsibilities towards family back home. Recognising different welfare needs and constraints according to sector and work arrangements, this paper calls for a common set of standards complemented by tailored approaches to service delivery for migrant workers.

Understanding the association between labour migration and well-being outcomes of OFWs and their families allows for evidence-informed identification of priority issues as well as the roles of different stakeholders. Beyond wages and remittances, decent and fair work, access to healthcare, redress and assistance in times of need, including in the context of return, are important for OFWs to enjoy economic and social gains from migration.

For example, certain labour protections in Singapore's Employment Act does not apply to domestic workers, although its coverage has expanded over time (Ministry of Manpower [MOM], 2018). Some categories of migrant workers are covered under Singapore's Primary Care Plan, but there is currently no plan to extend this to domestic workers (MOM, 2022, 2026).

Building on quantitative survey results, this study integrates an analysis of institutions and arrangements governing the work and migration experiences of OFWs, as well as sending remittances home. In so doing, it links survey results on associations with possible barriers to support, potential responses by different stakeholders, and possible indicators for tracking progress. While such responses require further research on their effectiveness, this paper seeks to contribute towards identifying welfare priorities that are relevant to the needs and contexts of OFWs, as well as potentially feasible given current institutions and arrangements.

3. METHODOLOGY

This study integrates survey data from 500 OFWs working in Singapore (domestic, healthcare, construction, services, and other occupations) with policy analysis.

The survey explored respondents' income, remittances, perceived socioeconomic contribution, working conditions, health and well-being, as well as policy and institutional support using closed-ended survey items. Except for financial variables that were entered as categorical variables, most survey items utilised a five-point scale. Cronbach alpha estimates, ranging from .694 to .794, indicated internal consistency for scales on: (i) well-being; (ii) social support and environment; (iii) perceptions on socioeconomic contribution; and (iv) policy and institutional support. While caution is needed in interpretation due to the lower Cronbach alpha estimate, scale reliability does not by itself indicate the presence or strength of relationships between constructs, nor does it confirm the presence of all possible dimensions of a given construct. Descriptive frequencies were used to report on the profile of respondents in terms of occupation and financial indicators. A

one-way analysis of variance examined differences in categorical financial indicators and perceptions on financial contribution to society, while Pearson correlations were used to report associations between perceived institutional support and welfare indicators. Significance levels and sample sizes were reported where applicable. Further disaggregation or adjustment for additional variables, as well as sensitivity analyses, were not undertaken given that the unit of analysis comprised aggregated survey responses. Respondents' coded categories on financial indicators should also not be interpreted as reflecting actual financial amounts or continuous proportions.

Policy analysis drew on relevant and up-to-date data and statistics from authoritative publications, as well as peer-reviewed academic literature on labour protections and services relating to health and financial security, and reintegration support for OFWs. The policy analysis was focused, instead of systematic. Findings were synthesised to propose welfare services and supports, along with relevant stakeholders and possible indicators to track progress. The relative prioritisation of areas of concern was guided by potential impacts and harms, extent of empirical support, and perceived responsibilities of institutions and other relevant stakeholders. Only aggregated survey results and policy analysis are presented, to avoid disclosure of individual survey responses.

4. RESULTS

The sample comprised 94 domestic, 102 healthcare, 96 construction, 103 service workers and 105 OFWs engaged in other occupations. Categorical responses on financial indicators indicated that 26.0% earned less than SGD 1,000 per month, with a further 27.6% reporting monthly earnings of SGD 1,000–1,999. Remittances comprised 51–75% of income among 23.8% of respondents, and 76–100% among 28.2% of respondents. Respondents thus appear to have significant financial responsibilities. Results however, do not reveal if OFWs with low incomes remit high proportions of earnings, or whether high remittances contribute to financial insecurity.

Correlations indicated that perceptions on policy/institutional support were associated with working conditions ($r = .612$, $p < .001$), well-being ($r = .748$, $p < .001$), and health ($r = .630$, $p < .001$). Perceptions on socioeconomic contribution were in turn associated with job satisfaction ($r = .552$, $p < .001$), quality of life ($r = .493$, $p < .001$), and health ($r = .690$, $p < .001$). These bivariate, and unadjusted, analyses point to associations between respondents' socioeconomic and welfare experiences, but do not provide evidence on the impacts of policies and/or services.

Results from the one-way analysis of variance indicated non-significant differences across occupational groups in terms of financial responsibilities (remittances: $F(4, 495) = .101$, $p = .982$; remittances as a share of income: $F(4, 495) = .665$, $p = .616$), as well as perceptions on financial contribution to society ($F(4, 495) = .879$, $p = .476$). While these do not necessarily indicate similar financial responsibilities and perceptions on financial contribution across occupational groups, especially given the ordinal levels of outcomes of interest, they point to the importance of recognising OFWs' financial responsibilities in service design and delivery, alongside recognition of occupation-specific differences in terms of ineligibility for, and access to, services and protections.

Policy and Stakeholder Recommendations

Healthcare Accessibility and Psychosocial Assistance

In Singapore, migrant workers holding S Passes or Work Permits for the construction, process, or marine shipyard sectors, as well as those residing in dormitories, are covered under the government's Primary Care Plan (MOM, 2022). By contrast, domestic workers are not included under this scheme (MOM, 2026). Although mandatory insurance requirements for migrant domestic workers were strengthened in 2023, including an increase in medical insurance coverage from SGD 15,000 to SGD 60,000 per year (MOM, 2023), access to outpatient/primary healthcare services and protection against large medical expenses may be usefully distinguished from one another.

Going forward, referral pathways linking healthcare providers, MOM, and the Philippine Migrant Workers Office (MWO), with clearly defined coverage and referral procedures (including fees, operating hours, and confidentiality safeguards), may help reduce delays in seeking care and increase the share of referred cases that successfully obtain services. Community-based organizations may provide information and referral services that are independent of employers, as well as supervised peer support groups to complement, but not substitute, professional healthcare services, including for psychosocial support. Employers' facilitation of workers' healthcare-seeking (e.g., by allowing attendance at medical appointments) may also be important. For medical and legal cases as well as for assistance in repatriation, OFWs and their dependents may also seek

assistance from the MWO (Embassy of the Philippines in Singapore, 2023). Possible indicators may include the extent of unmet needs for healthcare services, average time to initial consultation, share of referred cases that successfully receive services, and workers' assessments of the ease/difficulty in seeking healthcare services.

Employment Standards and Effective Redress

Employers may be encouraged to provide clear employment contracts, aligned with workers' pass/employment types, specifying wages and rest days, medical treatment/insurance, and avenues for raising work-related grievances/complaints. MOM and accredited/licensed recruitment agencies, together with the MWO, may support workers' understanding of such contracts and their referral needs. Employer associations may likewise be encouraged to undertake industry-specific trainings for employers on workers' safety and the reporting of hazards/incidents.

Workers may be provided with, and made aware of, employer-independent avenues (in-person or digital) for filing complaints, potentially including options for anonymity where feasible. For Singapore, referral protocols specifying complaint intake, investigation, escalation, and feedback/reporting arrangements, attentive to the particularities of workers' pass/employment types (e.g., for domestic workers working in households), may support more consistent case-handling and timely, appropriate remedies. Possible indicators may include timeliness of complaint intake/acknowledgement, average case-processing/resolution time, share of referred complaints investigated/resolved, workers' reports of adverse treatment/retaliation after filing complaints, and workers' assessments of the ease/difficulty in seeking redress. Where accessible complaint mechanisms are introduced/strengthened, rises in the number/volume of complaints should be interpreted with care since they may partly reflect improved access/reporting rather than deteriorating conditions per se. MOM retains the lead role in enforcing labour/employment standards in Singapore.

Financial Inclusion and Household Resilience

Given the substantial shares of migrant workers' earnings typically remitted, it may be helpful to explore workers' financial needs/capacities without presuming limited financial knowledge/skills or attributing financial vulnerabilities to irresponsible financial/household management. Voluntary financial literacy sessions, potentially delivered by financial institutions, the Overseas Workers Welfare Administration (OWWA), and/or community-based organizations, may cover basic/budgeting, remittances, debt management, savings/emergency funds, insurance, and avoidance of scams/fraud. Under Philippine government policy, the MWO is also tasked with financial management training and pre-departure/pre-reintegration orientations for migrant workers and their families (Department of Migrant Workers [DMW], 2025). With workers' consent, virtual participation of household/family members may be explored to promote household-level budgeting/planning, including around contingencies.

Evidence on the impacts of such initiatives is mixed. For example, financial education for migrant workers from India in Qatar was associated with changes in decision-making dynamics within migrant households, with more mixed effects on financial decisions/outcomes (Seshan and Yang, 2014); whether/how such findings may generalize to Filipino migrant workers in Singapore merits exploration. In the Philippine context, financial education was not found to be complementary with financial product uptake/use among transnational households, and access to/use of insurance remained limited (Abarcar et al., 2020). Taken together, such results suggest caution in assuming that financial education, or financial product uptake/use, automatically strengthens workers'/households' financial capabilities/resilience. Where financial products are discussed/promoted, decoupling financial education from product promotion/sales and providing transparent information (e.g., on total costs/fees for remittance/banking services and on insurance/exclusions) may support workers' decision-making; savings products may allow for emergency withdrawals. Possible indicators may include the extent to which workers report having emergency/savings buffers (potentially measured relative to program entry), reliance on high-cost/high-risk borrowing, financial stress/difficulties meeting financial commitments, and the shares/types of financial products reported as meeting workers' needs. Ultimately, decisions around participation (including potential/family participation), as well as financial management/product uptake/use, should remain with the workers.

5. DISCUSSION AND LIMITATIONS

Our findings point to the interconnections between access to institutional arrangements and family financial responsibilities. While both are important for the welfare of OFWs, the former may facilitate/enhance the latter, meaning access to institutional arrangements may be associated with resources available to OFWs for themselves and/or their families back home. It is thus worthwhile to consider ways to enhance access to institutional arrangements, particularly given that OFWs

may face similar financial responsibilities, while potentially experiencing varying degrees of access to institutional arrangements, potentially also by occupation/workplace setting.

In line with this, we offer two propositions that merit further investigation. First, perceptions on institutional arrangements may be more strongly associated with perceived well-being where such arrangements are experienced as confidential and do not lead to perceptions on foregone opportunities. Second, access to emergency funds may partly explain the association between remittances and perceived well-being. Further investigations will require disaggregating institutional arrangements, namely perceived availability of arrangements and actual use of arrangements/services, as well as financial responsibilities/resources, like remittances and access to emergency funds, in addition to tracking changes over time.

While suggestive, our analysis is subject to several limitations. First, our results are based on a one-off survey that relies on self-reports, meaning associations estimated are susceptible to reverse causation and common method bias, such as perceived well-being being associated with several of our variables of interest, while self-perceptions on health may also influence perceptions on institutional arrangements. Second, associations presented are not adjusted for perceptions on experiences with income, gender, work pass, and/or characteristics of employers. Third, probabilities of selection into the survey could not be ascertained/verified, thus limiting inferences that can be made for the population as a whole. Fourth, reliability for one of the constructs is somewhat low, warranting some caution in interpretation. Fifth, we do not estimate the potential impacts of proposals on financial reintegration/inclusion, as these merit further investigations/evaluations.

6. CONCLUSION

For the Singapore–Philippines corridor, it merits attention to consider institutional arrangements, working conditions, health, and family financial responsibilities holistically and integratively rather than in silos. In this paper, we offer an indicative agenda detailing potential actions, intended outcomes, and possible stakeholders while recognising the importance of safeguarding the autonomy of OFWs, tailoring efforts/interventions by taking into account occupational/workplace contexts, and generating evidence on the potential impacts of institutional arrangements on access to arrangements/services and financial security.

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