

RESEARCH STUDY ON **WELL-BEING** **OF WORKERS** IN SINGAPORE



Research Partnership between
National Trades Union Congress (NTUC) and Institute for Adult Learning



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Executive Summary

Definition of Well-being and Overall Well-being in Singapore

Human capital is one of the most important resources in Singapore's strategic economic plan. Accordingly, to drive higher productivity and economic growth, Singapore must support the health, resilience, and well-being of its workers. This study investigates the well-being of workers in Singapore and seeks to understand the factors impacting well-being to provide appropriate support. A mixed-methods approach was used, comprising an online survey of 2,000 local workers and follow-up focus group discussions (FGDs) with 13 participants, conducted between May and August 2024.

In this study, well-being refers to “good mental states, including all of the various evaluations, positive and negative, that people make of their lives and the affective reactions of people to their experiences” (Organisation for Economic Cooperation and Development [OECD], 2013, p.10). It is measured according to four dimensions, adapted from the OECD: Core, Affect, Eudaimonic, and Domain (Figure E1). **Core** (life evaluation) assesses workers' overall life satisfaction. **Affect** (emotional well-being) comprises positive and negative affect that measures an individual's feelings or recent positive and negative emotions. **Eudaimonic** (psychological well-being) measures the sense of meaning and purpose in life, or good psychological functioning, including positive emotions, engagement, relationships, meaning, and accomplishment. **Domain** (work well-being) assesses an individual's satisfaction with the job, career, physical health, and financial adequacy, both in employment and retirement. The **Overall Well-being Index** is the standardised average of the four measures. It is different from usual population well-being indicators, as it is calibrated for workers using work-related measures for the Domain dimension.

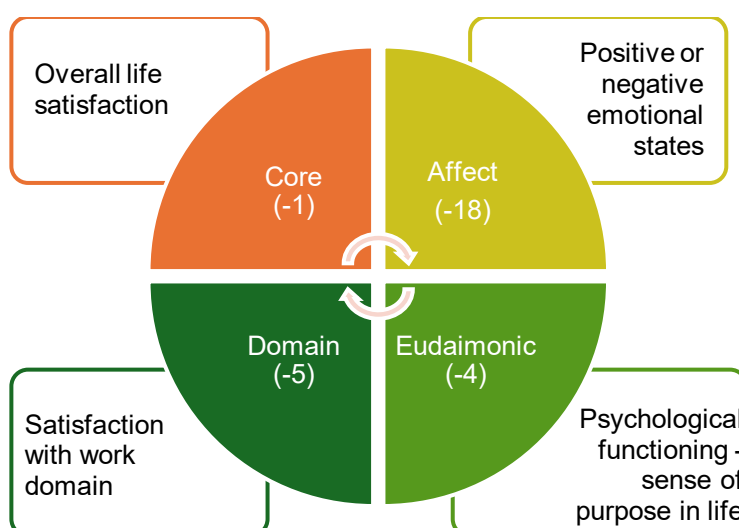


Figure E1 Well-being ranking difference Singapore vs OECD countries

Note: The numbers in each quadrant represent Singapore's distance in ranking from the OECD average for each of the well-being dimensions.

This study finds that 47.0% of surveyed workers in Singapore reported high or very high levels of overall well-being, while 11.9% reported low or very low levels. Well-being followed a U-shape relationship with age—younger and more mature workers reported higher well-being than mid-aged workers. A third of surveyed Singapore workers reported a negative affect balance score (i.e. low emotional well-being) while those in the top quartile scored highly in all dimensions of well-being. This finding is consistent with Singapore's widely perceived competitive and demanding work culture, where high stress levels are frequently reported (*The Business Times*, 2024). Existing research further supports the close link between stress and negative emotions (Mroczek & Almeida, 2004).

To compare Singapore's well-being with OECD countries, a specific set of questions was used that is comparable with OECD countries, which excludes an additional set of questions specific to the work domain which is not in the OECD dataset. Based on this set of comparable questions, Singapore, though not an OECD member, ranked 34th out of 39 countries in overall well-being (SGP INTL) behind the OECD average but ahead of Japan (37th) and South Korea (38th) (Figure E2). The distance in ranking from the OECD average for each of the well-being dimensions indicates that there is room for improvement in the Affect (emotional well-being) and Domain (work well-being) dimensions for Singapore.

Worker well-being is affected by many interrelated factors, which may be grouped into job-related, workplace practices, and organisational factors. Job-related factors that significantly influence worker well-being include work repetitiveness, intensity, complexity, and autonomy. Workplace practice factors comprise decision-making authority and opportunities for skills development. Organisational factors include the availability of well-being programmes and resources that help workers manage stress, improve work-life harmony, and enhance their mental and physical health such as flexible work arrangements (FWAs) and positive workplace interactions and relationships.

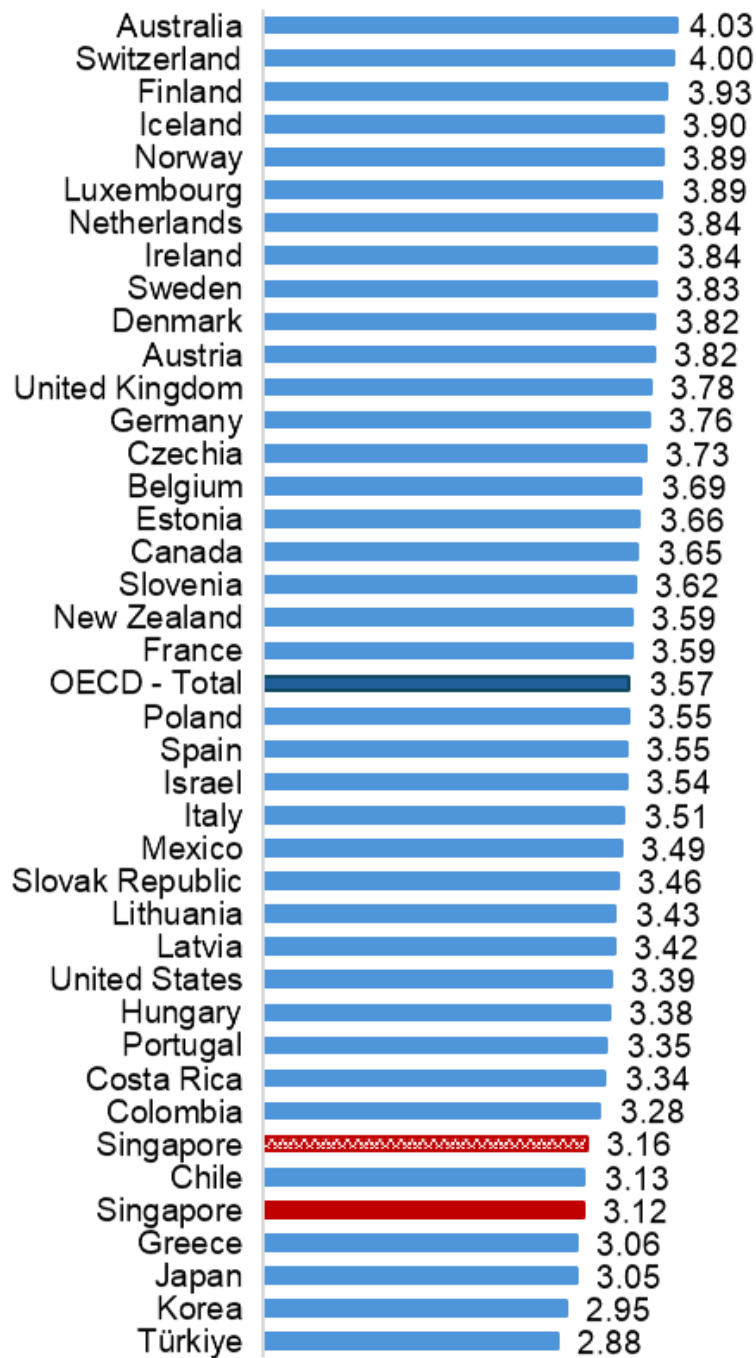


Figure E2 Overall well-being in Singapore and OECD countries

Note:

-  Singapore's well-being score based on a limited set of questions comparable across all OECD countries.
-  Singapore's well-being score based on the full set of questions from IAL-NTUC survey.

Key Findings

Profile of Workers Experiencing High vs. Low Well-being

Workers with the following characteristics are more likely to report low well-being:

- Aged 30–39 years
- Rank-and-file worker (i.e. non-managerial or non-professional worker)
- Employed on fixed-term or short-term contracts
- Experience job insecurity
- Work long hours, especially over 50 hours per week
- Perform highly repetitive tasks
- Undertake complex work
- Lack work autonomy and are unable to make decisions about their tasks
- Do not have access to employer-provided well-being programmes and resources
- Work in environments with poor working relationships

Workers with the following characteristics are more likely to report high well-being:

- Aged 40 years and above
- Have attained a degree (relative to diploma-level qualifications)
- Have job security, regardless of contract type
- Do not work excessive hours (i.e. not over 50 hours a week)
- Do not experience high work intensity
- Have work autonomy and able to make decisions about their work tasks
- Participate in both structured and informal training
- Engage in workplace learning
- Have access to employers' well-being programmes and resources
- Work in an environment with strong working relationships

Consequences of Well-being

Better well-being is positively associated with better health and higher levels of work commitment. Work engagement and motivation are also positively associated with well-being. High well-being is associated with less “quiet quitting”, while low well-being can result in “quiet quitting” or “loud quitting”, with 31.7% of surveyed workers identified as quiet quitters. Burnout is negatively associated with well-being. Among respondents, 43.7% reported that they experienced burnout at work, with 26.4% feeling physically and emotionally drained, 10.5% feeling very frustrated at work, and 6.9% feeling completely burnt out.

Programmes and Resources to Enhance Worker Well-being

A majority (84.5%) of surveyed workers were aware of government-provided well-being programmes and resources, compared to 73.9% and 70.6% for employer and union well-being programmes and resources, respectively. Among those aware of these initiatives, the vast majority found them effective in enhancing their well-being. Notably, 88.2% of

workers viewed government provided well-being programmes as helpful, while nearly all respondents found employer (99.9%) and union (94.3%) programmes beneficial.

Recommendations

These findings have important implications for employers, unions, and the government. There is no one-size-fits-all programme or resource. Multi-faceted strategies are needed to address the various issues underpinning low well-being across different categories of workers across occupations, industries, and organisation types. Effective stakeholder collaboration among tripartite partners—supported by careful planning, sustained outreach, active stakeholder engagements, and measures for continuous improvement—is essential for a whole-of-society approach to enhance well-being.

The key recommendations are as follows:

Recommendations for the Government

Adopt a Holistic Definition of “Worker Well-being”

To strengthen national work well-being initiatives, the government could adopt a more holistic and comprehensive approach that extends beyond job security to include life satisfaction, emotional health, work satisfaction, and a sense of purpose. Existing efforts, such as the Healthier SG programme, could be enhanced by incorporating annual workforce well-being surveys, incentivising employee well-being programmes, and promoting FWAs to improve job satisfaction.

Encourage Employers to Entrench FWAs

FWAs should be positioned as a long-term, sustainable workplace practice that enables workers to better balance personal, family, and professional commitments, while also helping to mitigate burnout. The government could consider introducing incentives, such as subsidies and grants, to encourage employers to implement FWAs more widely. Public education campaigns that raise awareness of the benefits of FWAs may further support this shift. In addition, human resource (HR) personnel could be equipped with specialised training to formalise and facilitate FWA request and implementation processes.

Provide Clear and Enforceable Guidelines on Working Hours

To reduce excessive working hours and ensure adequate rest, the government could explore the introduction of clear and enforceable guidelines, particularly for high-stress industries such as healthcare, education, and transportation. Existing research indicates that overwork leads to burnout, health risks, and diminished productivity. Potential measures could include structured fatigue management policies, such as mandatory breaks, overtime limits, and flexible work options. Such policies may not only enhance workforce well-being but also benefit businesses through improved talent retention and work performance.

Continue and Consolidate Support for Workforce Training and Upskilling

Investing in lifelong learning is essential for worker well-being, as job security and career resilience contribute to greater worker satisfaction. The government should continue extending financial support for training through SkillsFuture by providing funding and consolidating course offerings to strengthen the cohesiveness of the Continuing Education and Training (CET) ecosystem.

Recommendations for Employers

Offer Comprehensive Well-Being Programmes and Resources

Employers could consider implementing well-being programmes that holistically address physical, mental, and emotional health to foster a healthier and more engaged workforce. Given the rising prevalence of mental health concerns, providing comprehensive support—such as access to mental health resources, fitness programmes, and confidential counselling—can improve employee well-being and productivity. Employers could also enhance psychological safety and inclusivity by adopting transparent processes for FWA requests and ensuring adherence to the Workplace Fairness Legislation (WFL).

Equip Managers to Lead with Empathy and Effectiveness

Workplace stressors may be mitigated through structured leadership development, communication training, and workload management strategies. Employers could consider training managers and supervisors to develop skills to identify and address employee mental health concerns. Additionally, structured career planning, as outlined in the guidebook by the Singapore National Employers Federation (SNEF) and the Ministry of Manpower (MOM), could support the implementation of a formal structured career planning framework. This may help organisations assess capability requirements and proactively engage older employees in career and skills development.

Encourage Worker Autonomy to Improve Well-Being

Providing employees with greater autonomy can enhance engagement, productivity, and retention, especially in complex roles. Employers could explore ways to provide workers with more autonomy by offering targeted training, streamlining reporting processes, and ensuring access to necessary resources.

Enhance Job Security Through Continuous Skills Development

Job security is a critical factor influencing worker well-being. Employers could provide targeted, industry-relevant training and explore ways to allow employees time off for skill development. Providing temporary or contract workers with access to upskilling opportunities could also help improve their employability and transition into more stable roles. Additionally, employers may explore structured training policies, such as mandated training hours, to ensure ongoing workforce development and career growth.

Recommendations for Unions

Strengthen Efforts to Reduce Occupational Health Hazards and Promote FWAs

Unions could raise awareness of, and highlight, occupational health hazards such as excessive working hours, prolonged burnout, and chronic stress. These concerns could be reframed as health and workers' rights issues, particularly in sectors such as healthcare, education, and law.

Expand Well-Being Programmes and Resources for Vulnerable Workers

Unions could expand well-being programmes to better support workers more likely to experience low well-being, such as those aged 30–39, rank-and-file employees, fixed-term or short-contract workers, and those without employer-sponsored benefits. While the National Trades Union Congress' (NTUC's) social enterprises and insurance schemes currently provide valuable support, additional resources such as career mentorship, virtual counselling, financial advisory services, and fitness programmes could further enhance worker well-being and create new value for membership. The enhancement of portable well-being benefits, decoupled from a single employer, may offer greater stability for workers in non-traditional employment arrangements.

Provide Adequate Financial Support for Workforce Training and Upskilling

To enhance job security and career resilience, financial support for workforce training and upskilling should continue to be strengthened. The Union Training Assistance Programme (UTAP) currently provides subsidies for NTUC members, with additional funding support for those aged 40 and above. Expanding UTAP coverage to include a wider range of industry-relevant courses could better equip workers with future-ready skills. Additionally, unions could advocate for employers to consider granting paid leave for training, enabling workers to upskill without financial hardship. Strengthening lifelong learning initiatives will help enhance workforce adaptability and long-term well-being.



Chapter 1: Introduction

Singapore's human capital is a core resource in its strategic economic plan, as evidenced by significant and decades-long investment in the development of skills and knowledge of its people (Ministry of Trade and Industry, 1993; Osman-Gani, 2004). Following the country's remarkable economic development, however, there appears some signs of declining work sentiments and mental health in recent years (Ministry of Health [MOH], 2023; SME & Entrepreneurship Magazine, 2024). A national population health and well-being study found that the prevalence of mental health disorders has been rising from 2020 to 2023, with mental health disorders being one of the top four leading causes of disease burden in Singapore (MOH, 2023). Certain health conditions, such as diabetes, hypertension, and high cholesterol, also exhibit rising trends (MOH, 2023). This coincides with an increase in absenteeism from work due to ill health over this period (Ministry of Manpower [MOM], 2022).

Of concern is the rising burnout rate globally in recent years, with two in five deskbound workers reporting feeling burnt out (Future Forum, 2022). The Future Forum Pulse Survey covered workers from the US, Australia, France, Germany, Japan, and the UK, providing a broad international perspective (Future Forum, 2022; Neo & Baker, 2022; Smith, 2023). Yet nearly 90% of Singapore workers prefer not to seek professional help for mental health conditions due to stigma (Carmichael et al., 2022). In the nation's drive towards higher economic growth and productivity, support for workers' health, safety, and resilience should be enhanced for workers' overall well-being.

As the leader of the Labour Movement in Singapore, the NTUC advocates for a healthy and resilient workforce and seeks to understand worker sentiments on-the-ground through engagement and rigorous research to provide evidence-based insights and recommendations. In this regard, NTUC, in collaboration with the Institute for Adult Learning (IAL), an autonomous institute of Singapore University of Social Sciences, conducted a national study in 2024 on 2,000 local workers to examine their well-being and other related concerns. This study is timely in seeking to provide the information necessary to facilitate the development of policies and programmes that can enhance the engagement, attraction, and retention of talent in Singapore. This study is a first-of-its-kind to understand the well-being of workers in Singapore with comparable indicators with OECD countries.

The following research questions are examined:

- RQ1 What is the state of worker well-being in Singapore?
- RQ2 What is the profile of workers who tend to experience poorer well-being?
- RQ3 What are the key factors that contribute to and impact the well-being of workers at the workplace in Singapore?
- RQ4 What are the policies, initiatives and programmes needed to enhance the well-being of workers at the workplace?

This report begins with a review of the existing literature on worker well-being, then presents the research methodology and findings, followed by the conclusion and recommendations.



Chapter 2: Literature Review

An international study on human capital and expected productive years, taking into consideration education and health, placed Singapore 13th out of 195 countries in 2016, ahead of Japan (14th) and the United States (27th) but behind Finland (1st), Taiwan (5th), and South Korea (6th) (Lim et al., 2018). Singapore had risen from 43rd place in 1990, with the number of peak productivity years of workers aged 20 to 64 years increasing from 17 years in 1990 to 24 years in 2016. While Singapore had the highest rank in education quality, the country has room for improvement with respect to health.

A Singapore longitudinal ageing study among three groups of older adults aged 55 years and above (i.e. still working, retired and volunteering, and retired and non-volunteering) showed that the first two groups have higher cognitive performance scores, fewer depressive symptoms, and better mental well-being and life satisfaction than the retired, non-volunteering group (Schwingel et al., 2009). In another study on 467 workers aged 20 years and above, psychological distress arising from interpersonal workplace conflict was found to be negatively associated with job satisfaction and well-being (Jung et al., 2023). Work stress was also found to be negatively associated with psychological well-being in a study of 1,043 nurses, with certain work stressors, such as anxiety and depression, proving more detrimental to well-being than other stressors, such as sense of adequacy (Boey et al., 1997).

In another study on 22 journalists covering the COVID-19 pandemic, adequate support from the employer and the type of work arrangement, such as freelancing, were found to be important determinants in the ability to cope with higher work stressors (Tandoc Jr et al., 2022). Indeed, working in temporary work arrangements among workers in Singapore was found to be positively associated with seeking hypertension treatment (and hence poorer health and well-being), while this effect was non-significant for permanent employment (Toh & Ng, 2024). Individuals who are more likely than average to have weak emotional stability and experience negative feelings (such as anger, anxiety, self-doubt, irritability, emotional instability, and depression), as well as individuals who tend to be less responsive to rewards, were less likely to respond to rewards from health or well-being programmes (Toh & Ong, 2024).

It is worthwhile to highlight some interesting findings from the literature on worker well-being in other countries that is of relevance to Singapore. One example is a U-shaped relationship between age and subjective well-being in a study on 145 countries in both developing and advanced countries (Blanchflower, 2020). Other studies explained the association of age with poorer well-being due to increased stress from personal obligations and poor mental health, especially among middle-aged adults with deteriorating physical health (Barbuscia & Comolli, 2021; Gondek et al., 2024; Infurna et al., 2020).

The nature of work has also been proven to impact well-being. For example, repetitive work can bring about workplace boredom and depression, contributing to low well-being

(University of Wolverhampton, 2023). On the other hand, work tasks that are physically demanding and have tight deadlines or involve strong peer pressures can result in increased occupational stress and low well-being (Gaskell, 2023). While complex tasks that require novel solutions can present opportunities for both professional and personal growth and job satisfaction (Campbell, 1988; Grebner et al., 2003; Man & Lam, 2003), they can contribute to increased stress, burnout, and job dissatisfaction if not managed well due to their higher uncertainty, difficulty to accomplish, and lack of structure (Greg, 2010).

Employees who can make decisions that directly affect their work are also more likely to feel empowered, engaged, and motivated (Lancefield, 2023). However, autonomy needs to be balanced with clear expectations and guidance to ensure that employees are aligned with organisational goals (Zhou, 2020) and avoid feeling overwhelmed. Having autonomy can lead to high well-being as workers are more invested in their work and take ownership of their responsibilities, resulting in better job performance (Morgeson & Humphrey, 2006; Yang et al., 2017). Workers with a sense of control over their work (e.g. the ability to make decisions and set one's own pace) are more likely to feel engaged and motivated (Malinowska et al., 2018) and are more satisfied with their job (Searcy, 2012). This has a positive impact on their mental health and well-being (Park & Jang, 2015).

Work practices that foster high organisational performance, particularly those that enhance communication and interaction, are widely recognised as enabling the development of trust within organisations (Ashton & Sung, 2002; Tzafrir, 2005). For example, employees who trust their managers are more likely to demonstrate higher levels of organisational commitment and job satisfaction. They are more satisfied with their job than those with low trust and are therefore more willing to exert discretionary effort above and beyond the minimum level required by their job. According to Ashton and Sung (2002), these workers exhibit more confidence, flexibility, and creativity. Moreover, those working in a high-trust environment receive higher levels of training and attain higher levels of skills, which can lead to higher incomes. A high degree of trust benefits not just employees but also employers (Ashton & Sung, 2002; Morgan & Zeffane, 2003; Tzafrir, 2005). Employers achieve higher productivity and profitability as a result of having a highly committed and autonomous workforce.

Extended working hours were found to be significantly correlated with higher occupational stress and increased risk of coronary heart diseases (Hsu et al., 2019; Kang et al., 2012; Virtanen & Heikkila, 2012) but working shorter or longer hours has no significant impact on job satisfaction. On the other hand, having higher perceived control over one's time appears to lower occupational stress while increasing both work-life harmony and job satisfaction (Hsu et al., 2019). The ability to vary one's work schedule, location, and work hours to meet personal and professional needs can help to reduce work-family conflicts and improve psychological well-being (Shifrin & Michel, 2021).

Among the consequences of well-being are the effects on health, work performance, commitment, and productivity. Well-being is associated with flexible and creative thinking, pro-social behaviour, and good health (Huppert, 2009). Individuals with low well-being

may exhibit disengagement at work and low work motivation. They may have resignation intentions or be “quiet quitters”, i.e. they do not quit their jobs but intentionally limit their work to just doing the bare minimum. A study in the US during the COVID-19 pandemic found that half of the workers surveyed were quiet quitters (Constantz, 2022), while another study suggested that 80% of quiet quitters were burnt out (ResumeBuilder, 2022).

Although substantial research on worker well-being has been conducted in Singapore, much of it focuses primarily on workplace relationships and work arrangements, with limited investigation on the impact of workplace practices and job design. International studies have highlighted significant links between well-being and workplace practices, such as autonomy and decision-making opportunities, as well as the influence of job design on mental health, engagement, and productivity. This underscores the need to investigate these relationships within Singapore's cultural and socio-economic context. Additionally, it is crucial to understand and monitor workplace practices and job designs across different groups of employees in Singapore, including those in high-stress industries, middle-aged workers, and those engaged in flexible or temporary work arrangements. Such research would provide valuable insights to inform policies and interventions aimed at fostering well-being and resilience in Singapore's workforce.



Chapter 3: Method

3.1 Well-being Measure

Well-being is commonly understood as the overall quality of an individual's life. Likewise, it is often defined as a multidimensional construct that incorporates various aspects of health and happiness (Hooker, 2020; Ryan & Deci, 2001; Ryff & Keyes, 1995), e.g. physical, mental, emotional, and social dimensions of health, along with a sense of purpose and meaning in life, life satisfaction, connectedness, and relationship to others. In other words, well-being is characterised by positive emotional states, effective functioning, and a sense of fulfilment and security. It is essential for leading a fulfilling, healthy, and meaningful life. In fact, its importance goes beyond just individual happiness; it shapes the overall health, productivity, and cohesion of society.

In this study, well-being refers to *subjective well-being*, i.e. “good mental states, including all of the various evaluations, positive and negative, that people make of their lives and the affective reactions of people to their experiences” (OECD, 2013, p.10). It is measured according to four dimensions adapted from the OECD, namely, Core, Affect, Eudaimonic, and Domain. A description of these dimensions is given in Table 1.

Well-being dimension	Description
Core (life evaluation)	Measure of overall life satisfaction – reflective assessment on a person's life or some specific aspect of it.
Eudaimonic (psychological well-being)	Measure of a person's feeling or recent positive and negative emotional states (calculated as net positive affect minus negative affect).
Affect (emotional well-being)	Measure of a sense of meaning and purpose in life, or good psychological functioning
Domain (work well-being)	Measure of a person's satisfaction with respect to work domain

Table 1 Well-being dimensions

Note: Well-being dimensions were adapted from the OECD.

Core (life evaluation) assesses workers' overall life satisfaction based on a single item according to a 7-point Likert scale that ranges from completely dissatisfied to completely satisfied.

Eudaimonic (psychological well-being) measures the sense of meaning and purpose in life, or good psychological functioning. The 14-item scale assesses various aspects of eudaimonia, including positive emotions, engagement, relationships, meaning and accomplishment according to a 5-point Likert scale.

Affect (emotional well-being) comprises negative and positive affect that measure a person's feelings or recent positive and negative emotions. This measure includes 6 and 4 items, respectively, according to an 11-point Likert scale. Net affect scores (positive less negative items) are used to determine an individual's emotional well-being.

Domain (work well-being) comprises 5 items that assess a person's satisfaction with the job, career, physical health, and financial adequacy, both currently and for retirement.

The overall well-being scale is calibrated as the mean of the four dimensions and standardised according to a 5-point system. The resulting scale is equally distributed among five levels of overall well-being, ranging from very low and low well-being to medium, high, and very high well-being.

3.2 Data and Sample

Data were obtained through a mixed-methods approach involving a national online survey and follow-up FGDs. The survey was implemented from May to June 2024 on 2,000 working adults aged 21 years and above who are Singapore Citizens or Permanent Residents. A survey vendor was engaged by NTUC to conduct the survey. FGDs were conducted in August 2024, comprising 13 individuals out of the 2,000 working adults who participated in the survey and agreed to return for further discussions.



The characteristics of the survey and FGD samples are given in Table 2 (see Appendix 2 for details). Statistical analysis on the quantitative data was conducted using cluster and regression analysis, while thematic analysis was used to study the qualitative data.

	Survey	FGD
Gender		
Male	45.5%	69.2%
Female	54.5%	30.8%
Age		
Below 40	53.6%	53.8%
40 & above	46.4%	46.2%
Median age (years)	38.0	39.0
Employment status		
Employed	99.8%	76.9%
Unemployed	0.3%	23.1%
Occupation		
PME	55.9%	100.0%
TAP	11.4%	0.0%
R&F	31.0%	0.0%
Industry		
Manufacturing	10.7%	15.4%
Construction	4.3%	0.0%
Services	81.1%	84.6%
Others	3.9%	

Table 2 Sample characteristics

Chapter 4: Findings

4.1 Overall Well-being and its Dimensions

Figure 1 shows the overall well-being of workers surveyed, with 11.9% reporting low or very low levels of well-being while 47.0% reported high or very high levels of well-being. Overall well-being comprises four dimensions: Core, Eudaimonic, Affect, and Domain. Figure 2 shows the well-being dimensions by respondents who were in the top 1% of overall well-being, 75th percentile, median (or 50th percentile) and bottom 25% of overall well-being. Workers in the bottom 25% of overall well-being exhibited low affect (emotional well-being), while those in the top 75% scored highly in all dimensions of well-being.

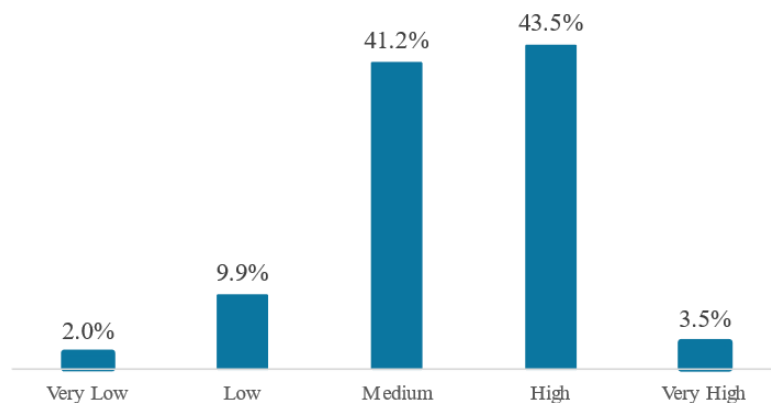


Figure 1 Overall well-being (percent of workers surveyed)

Note: Unless otherwise stated, all figures show the percentage of workers surveyed.

Overall well-being follows a U-shaped relationship with age, i.e. younger and more mature workers tend to report higher levels of well-being than mid-aged workers (Figure 3), similar to the pattern described by Blanchflower (2021). Conversely, an inverted U-shaped curve characterises the relationship between age and well-being among those with low or very low levels of well-being.

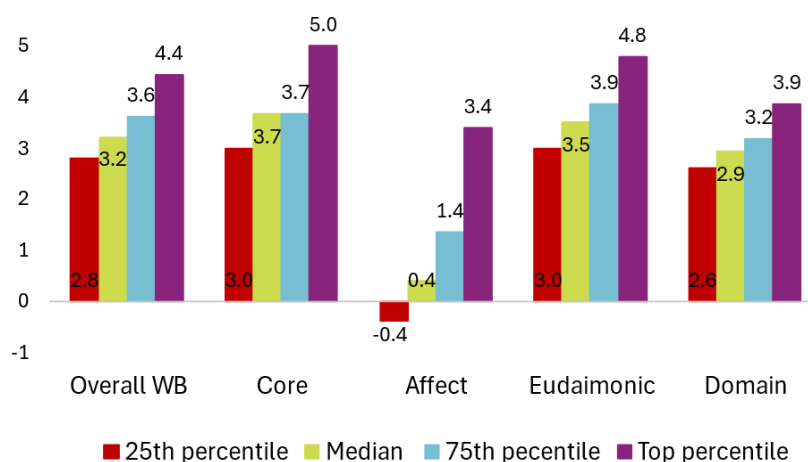


Figure 2 Well-being dimensions

Note: Figures denote number of units for dimension scores. Scores range from 1 to 5 for all dimensions, except for Affect which ranges from -4 to 4.

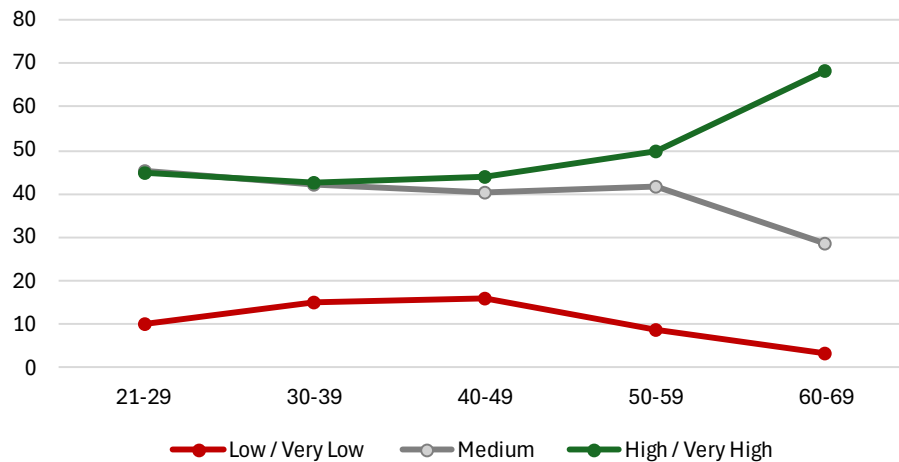


Figure 3 Overall well-being and age

4.1.1 Core (Life Evaluation)

The first dimension of well-being is Core, which assesses an individual's satisfaction with life. Figure 4 illustrates the proportion of workers who responded positively to life satisfaction, by age and occupation type. A smaller proportion of workers aged 30–59 years working as Technicians and Associate Professionals (TAPs) reported being highly satisfied with their life. Proportionately fewer Rank and File workers (R&Fs) aged 30–49 years were highly satisfied with their life. This contrasts with Professionals, Managers and Executives (PMEs) belonging to these age cohorts, and older TAPs and R&Fs aged 60 years and over, who reported high life satisfaction. One possible reason for the lower life satisfaction among TAPs aged 30–59 years and R&Fs aged 30–49 years could be the significant work and personal pressures faced during these stages of life (Aldwin & Levenson, 2001; Almeida & Horn, 2004). Workers in these roles often experience demanding workloads with limited autonomy, while also managing responsibilities such as supporting children, caring for ageing parents, and meeting financial obligations like mortgage repayments. These factors can contribute to stress, lowering overall life satisfaction.

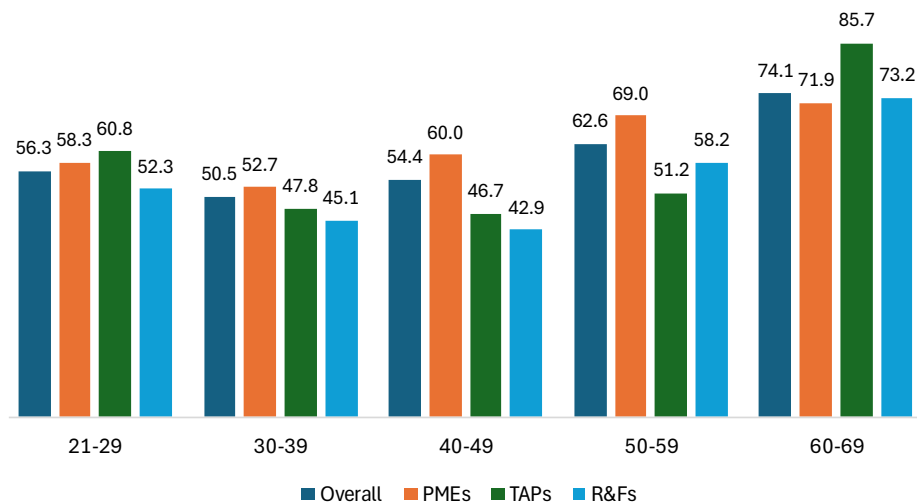


Figure 4 High Core levels by age and occupation

Note: Under the Singapore Standard Occupational Classification (SSOC), the occupational group "TAP" is referred to as Associate Professionals and Technicians (APT). However, to ensure consistency with widely recognised frameworks, such as those used by international organisations (e.g. ILO, OECD), this report uses "TAP." This helps maintain clarity and alignment with common terminology in global discussions on workforce and well-being.

4.1.2 Eudaimonic (Psychological Well-being)

The second dimension of well-being is Eudaimonic, which measures the sense of meaning and purpose in life, or good psychological functioning. A smaller proportion of R&F workers aged 30-49 years and TAPs aged 40-59 years experienced high levels of Eudaimonic well-being compared to those in other age groups. Proportionately more PMEs reported high well-being across all age groups (Figure 5). Research indicates that career development processes are positively associated with psychological well-being (Redekopp & Huston, 2020). However, the middle-aged years can present significant challenges for R&F workers and TAPs, who may encounter greater constraints and limited opportunities for personal and professional growth, resulting in lower levels of Eudaimonic well-being during this stage.

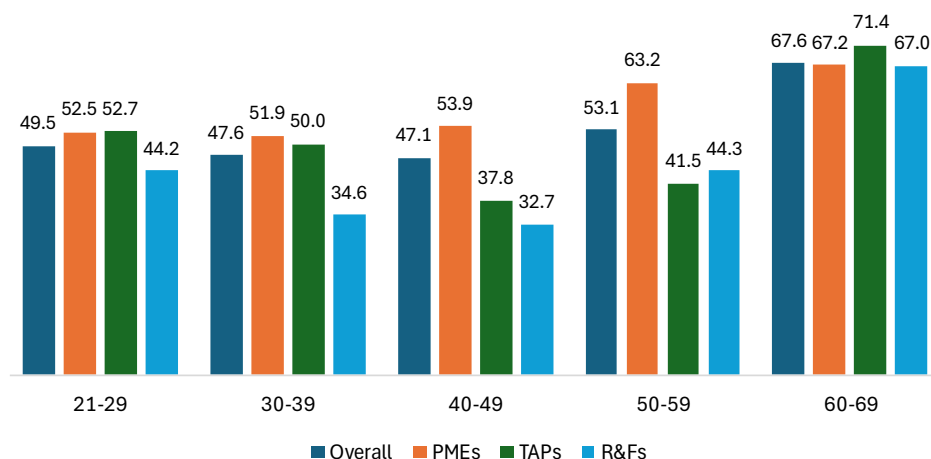


Figure 5 High Eudaimonic levels by age and occupation

4.1.3 Affect (Emotional Well-being)

The third well-being dimension, Affect, refers to a person's positive and negative emotions. Workers above 60 years old exhibited higher positive affect, while those below 40 years old reported higher negative affect (Figures 6 and 7). Studies have found that older workers have better emotional regulation and less career-related stress, which may have enhanced their positive affect (Scheibe & Moghimi, 2018). On the other hand, younger workers face significant pressures related to career establishment, financial stability, and balancing personal and professional responsibilities, contributing to higher negative affect.

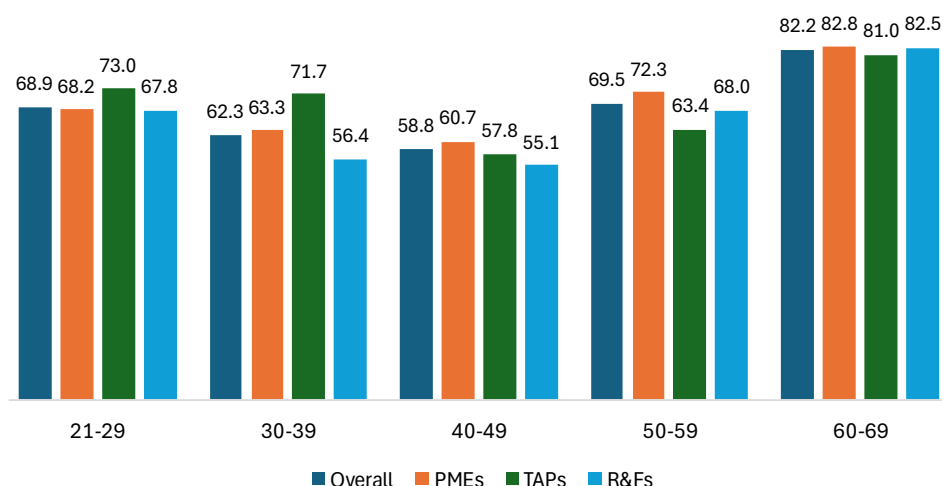


Figure 6 Positive Affect by age and occupation

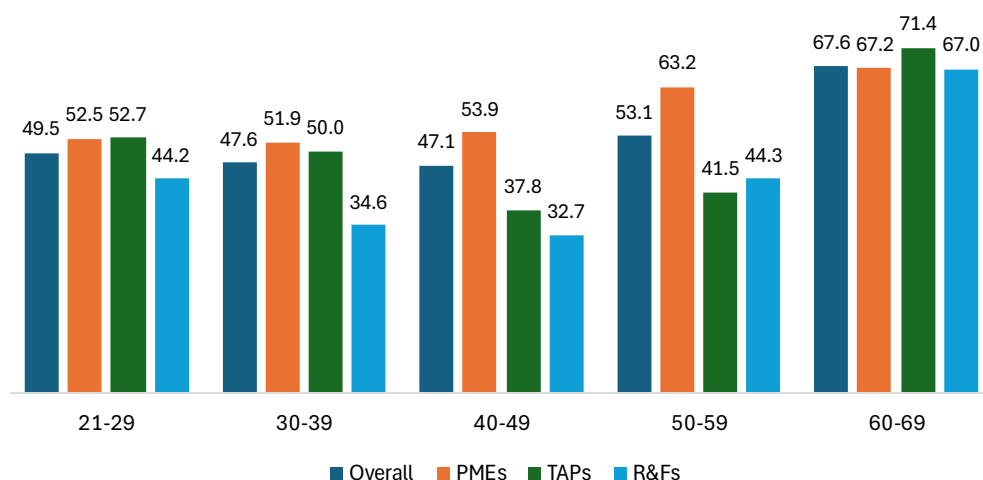


Figure 7 Negative Affect by age and occupation

4.1.4 Domain (Work Well-being)

The fourth dimension of well-being is Domain, which measures the extent of satisfaction with one's job, career, health, and financial situation. Workers aged 60-69 years across all occupations reported the highest level of Domain well-being (Figure 8). PME's were more likely to report high Domain well-being than other segments. Workers aged 60-69 reported the highest satisfaction, likely because they feel more stable in their careers, face fewer financial pressures, and focus more on personal fulfilment as they near retirement. Studies also suggest that, as people get older, their job expectations align

more closely with what they experience at work (O'Brien & Dowling, 1981). PME's also reported higher satisfaction, which may be due to better pay and career growth.

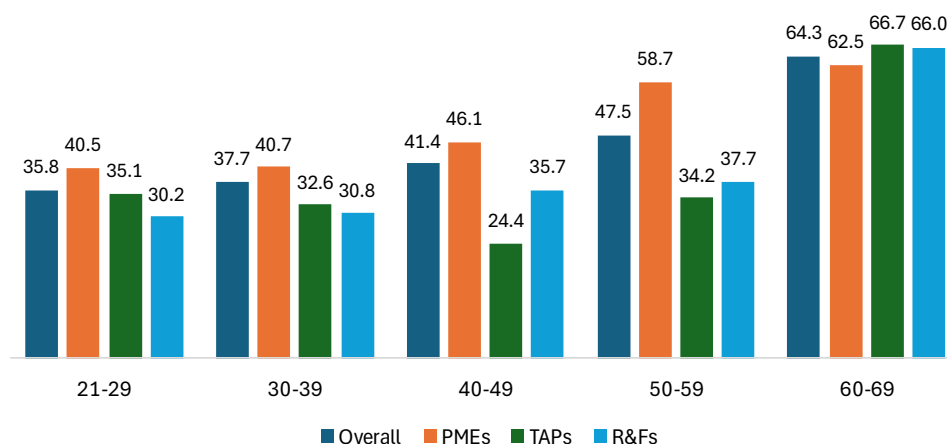


Figure 8 High Domain levels by age and occupation

4.1.5 International Comparison of Well-being

Using internationally comparable data, Singapore's overall well-being (SGP INTL) ranked 34th among 39 countries, behind the OECD average but ahead of Asian developed countries Japan (37th) and South Korea (38th). Australia, Switzerland, and Finland took the top 3 spots in well-being. On the other hand, using the full set of well-being data calibrated using additional measures in the work domain in contrast with other well-being or happiness measures used elsewhere gives a slightly lower score for Singapore at 3.12 (SGP IAL-NTUC), ranking it 35th among OECD countries (Figure 9). Among the Singapore workers surveyed, 72.6% had a lower well-being score than the OECD average while 27.4% had higher well-being than the OECD average.

Australia, Switzerland, and Finland ranked highly in worker well-being possibly due to their strong labour protections and benefits. In Australia, workers receive one of the highest minimum wages globally, weekly hours capped at 38 hours (with reasonable overtime) compared to 44 hours for Singapore, and at least 20 annual vacation days, compared to Singapore's minimum 7 days of annual leave in the first year of service after 3 months of employment. Switzerland offers generous child benefits, providing parents with a monthly family allowance of at least CHF587. Swiss employees also enjoy five weeks of paid vacation and up to 15 public holidays, with an average annual salary of around CHF65,000. Most Finnish employers provide FWAs, allowing workers to adjust schedules as long as they meet maximum limits over two or three weeks. Finnish workers also receive 24-30 vacation days and 11 public holidays, along with employer contributions to health, pension, and unemployment insurance, even though there is no minimum wage. These provisions create supportive and balanced work environments, fostering high employee satisfaction.

The distance in ranking from the OECD average for each of the well-being dimensions is shown in Figure 10 (based on internationally comparable data). The figure provides a comparative view of Singapore's well-being rankings relative to the OECD average

across four dimensions—Core (life evaluation), Eudaimonic (psychological well-being) Affect (emotional well-being), and Domain (work well-being) highlighting areas for growth. Singapore is not as strong compared to other countries in the Affect dimension. In fact, a third of the workers surveyed reported negative affect (emotional well-being) balance. Japan and South Korea were ranked lowly, possibly due to their long working hours and high-pressure work environments. In Japan, the work culture of excessive overtime and reluctance to take paid leave often leads to stress (Ono, 2018). Similarly, in South Korea, despite legal caps on work weeks being 40 hours with a maximum of 12 hours of overtime per week, many workers are under pressure to work longer, especially in competitive industries (Chen et al., 2023). The use of paid leave is also low, as employees worry about how taking time off might impact their careers or workloads.

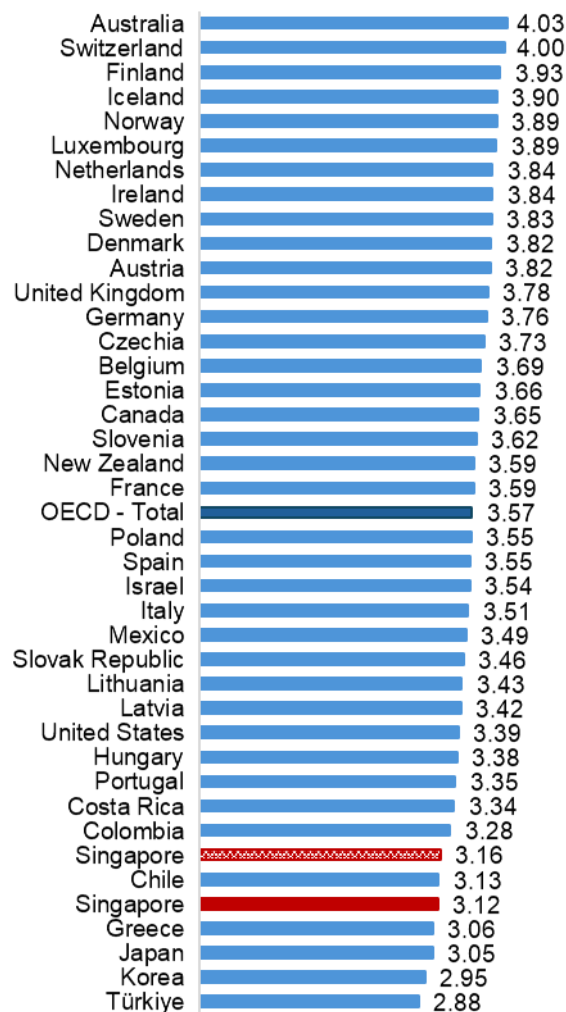


Figure 9 Overall well-being in Singapore and OECD

Note:

-  Singapore's well-being score based on a limited set of questions comparable across all OECD countries.
-  Singapore's well-being score based on the full set of questions from IAL-NTUC survey.

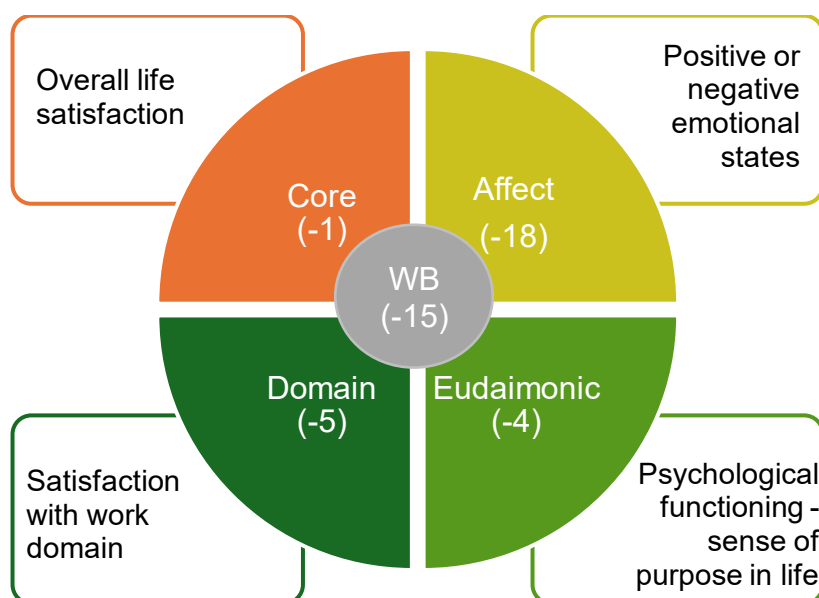


Figure 10 Well-being ranking difference Singapore vs OECD countries

Note: The numbers in each quadrant represent Singapore's distance in ranking from the OECD average for each of the well-being dimensions.

4.2 Factors Affecting Well-being

A variety of factors affect workers' well-being, including demographic, individual work-related, organisational, and job-related characteristics (such as task complexity, work repetition, intensity, and autonomy), as well as workplace practices. These factors interact across multiple levels, influencing workers' experiences, satisfaction, and overall mental and physical well-being. Examining these factors provides deeper insight into the multi-faceted nature of worker well-being and how they contribute to either workers' well-being enhancement or deterioration. Each category is explored in detail, supported by data, examples, and participant feedback to illustrate the complex interplay of these influences. The results of the logistic regression analysis are summarised in Table 3, with further details provided in Appendix 3.

Category	Factors	Effect on Low Well-being	Effect on High Well-being
Demographic	Age	< 39 (-), > 49 (-)	> 39 (+)
	Gender	n.s.	n.s.
	Education	n.s.	Diploma (-)
Individual work-related	Income	n.s.	n.s.
	Union membership	n.s.	n.s.
	High job prospects	-	+
	Contract type	Fixed-term contract (+)	Fixed-term contract (+)
	Working hours	50 hours & above (+)	50 hours & above (-)
	Likelihood of losing job	+	-
	Occupation	RnF (+)	n.s.

Category	Factors	Effect on Low Well-being	Effect on High Well-being
Organisational	Industry	n.s.	n.s.
	Firm size	n.s.	n.s.
	Company well-being programme/resources	-	+
Job-related	Work repetitiveness	+	n.s.
	Work intensity	n.s.	-
	Work tasks complexity	+	n.s.
	Work autonomy	-	+
Workplace practices	Decision making	-	+
	Learning at work	n.s.	+
	Structured training	n.s.	+

Table 3 Some factors affecting worker well-being

Note: n.s. = non-significant

FWA are included in employers' well-being programmes / resources.

The overall well-being scale is divided into three levels: high, medium, and low. Low well-being corresponds to the lower third of the scale, while high well-being represents the upper third.

4.2.1 Determinants of Well-being

4.2.1.1 Demographic Factors

Age

Workers aged 30-39 were more likely to report low well-being compared to workers below 30 years old and 50 years and above (Figure 11). Conversely, workers 40 years and above (especially those 60 years and above) were more likely to report high well-being compared to workers aged 30-39 (Figure 12). Workers aged 30-39 were more likely to have low well-being, possibly due to the stress of building their careers while balancing family responsibilities, such as raising children or caring for parents. In contrast, younger workers may feel more positive, as they typically have fewer responsibilities and are just starting their careers. Older workers tended to report higher well-being, likely due to better emotional regulation (Isaacowitz, 2022), less work-related stress, and alignment of their job expectations with their actual experiences (Scheibe & Moghimi, 2018), as studies suggest.

Education

Regression results indicate that educational attainment is non-significant in determining low well-being. Graduating with a diploma is less likely to be associated with high well-being but having a degree is non-significantly associated with high well-being. This suggests that other factors, such as workplace environment and personal circumstances, may have a stronger influence on well-being than education level alone.

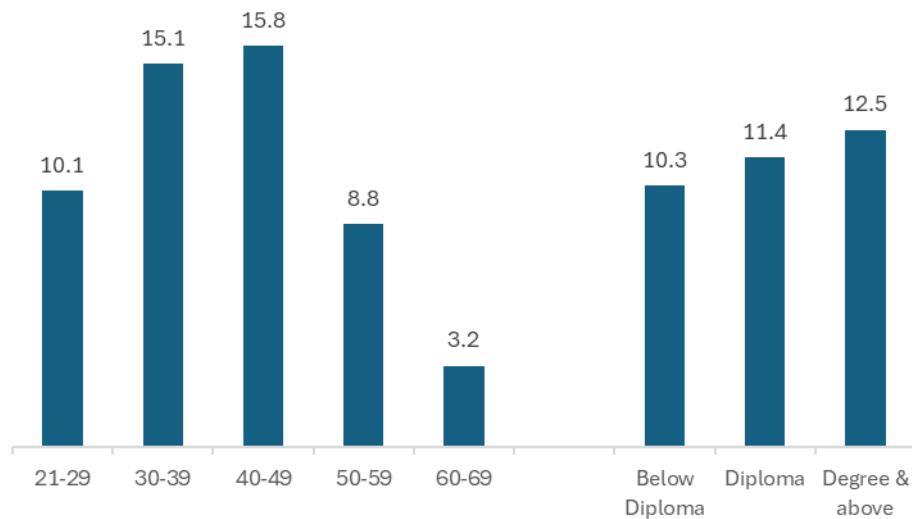


Figure 11 Demographic profile of low well-being workers

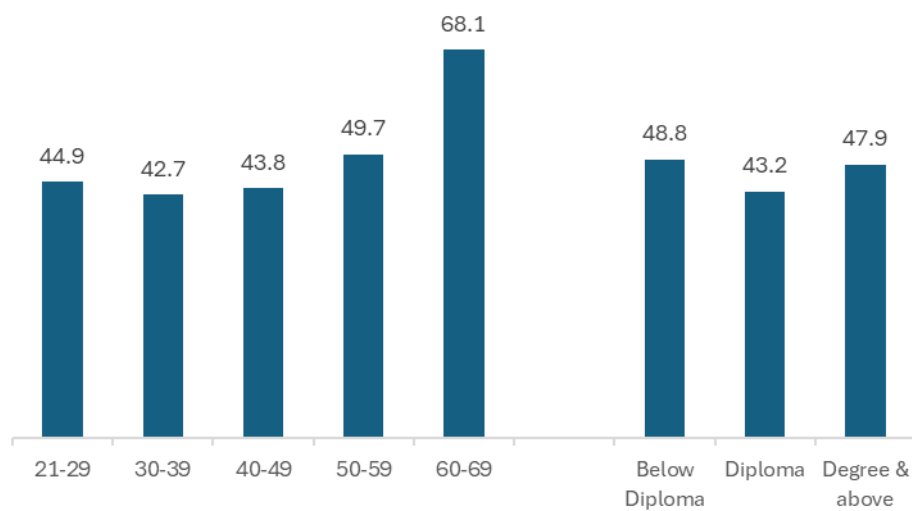


Figure 12 Demographic profile of high well-being workers

4.2.1.2 Individual Work-related Factors

Occupation and industry

R&F workers were more likely than TAPs to report low well-being (Figure 13) but regression results indicate no significant difference between PMEs and TAPs. Occupation was non-significant in determining high well-being (Figure 14). In addition, workers from the retail trade industry were less likely to report low well-being compared to workers from the manufacturing industry. Again, this may imply that factors beyond job roles, such as personal circumstances or work environment, may play a greater role in influencing well-being.

Contract type

Workers on a fixed-term (or short-term) contract were about 1.6 times more likely to report low well-being, and 1.4 times more likely to report high well-being compared to workers on a permanent contract (Figures 13 and 14). One plausible explanation is that while term-contract workers may report low well-being due to increased job insecurity and poorer job prospects, they may report high well-being if they are less concerned about job insecurity than workers on permanent contracts, especially if it is a preferred choice to work for a short duration with the employer (Figure 15). This observation is corroborated by FGD respondents who expressed concerns about losing their jobs and said that the lack of job stability was one of the biggest concerns affecting their well-being.

“I would rather have more stable-like job. Because our contract is yearly contract so they can terminate our contract. So, this creates a lot of stress.”

Former bank administrator, 59 years



Working hours

Working long hours has a detrimental effect on well-being, with those working more than 50 hours a week exhibiting a greater likelihood of low well-being and a lower likelihood of high well-being compared to those who work fewer than 35 hours a week (Figures 13 and 14). Working long hours can cause physical and mental exhaustion, leaving less time to rest and enjoy life outside of work. This can lead to stress and burnout, all of which lower well-being. In comparison, workers who work fewer hours often have more time for self-care, family, and hobbies, which help improve mental and emotional health. These highlight the importance of managing workloads and promoting a healthy balance between work and personal life to support employees' well-being and productivity.

Income and union membership

While proportionately more workers with higher incomes and union membership appear to report high well-being (and conversely for low well-being), these results are statistically non-significant as determinants of well-being based on regression results that take other factors into consideration.

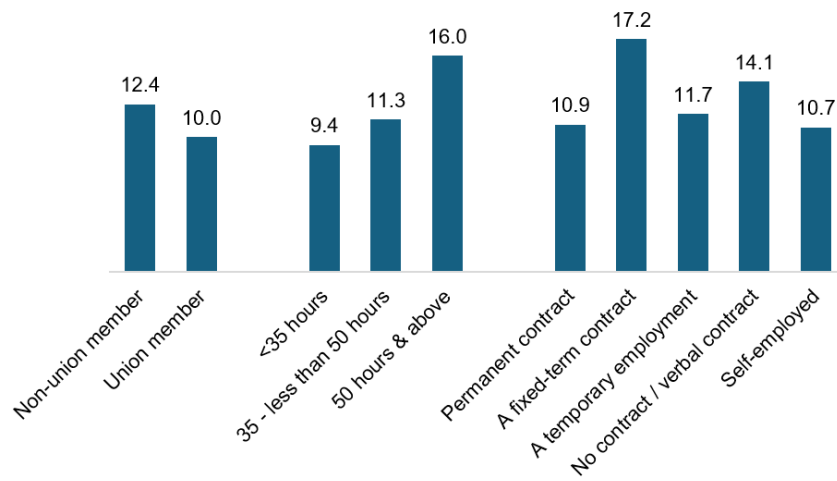


Figure 13 Work profile of low well-being workers

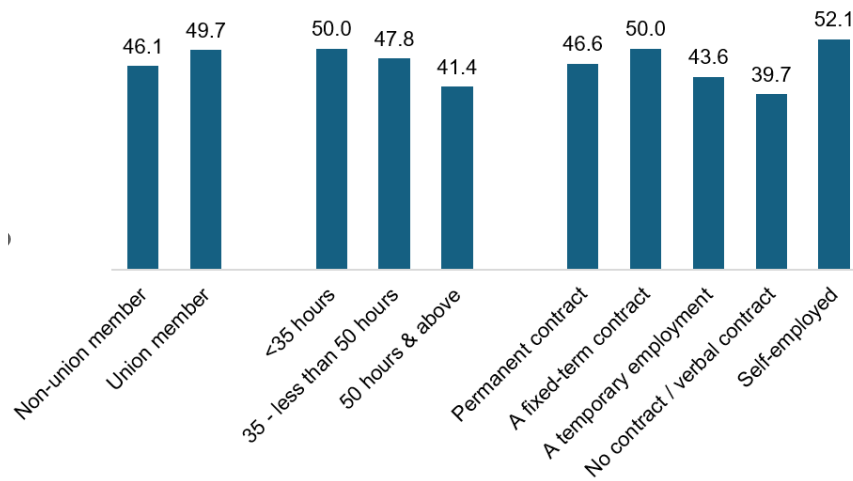


Figure 14 Work profile of high well-being workers



Figure 15 Job insecurity, contract type and well-being

Note: "Likely/unlikely to lose job" is self-reported

4.2.1.3 Job-related Factors

Based on the regression model, job-related factors that significantly influence worker well-being can be categorised into four key aspects: work repetitiveness, work intensity, work complexity, and work autonomy. These factors interact with one another and contribute to worker satisfaction or stress. A balanced job design is needed that minimises stressors and enhances job satisfaction in order to promote a positive and sustainable work environment.

Work repetitiveness

Work repetitiveness refers to jobs where the same or very similar actions are performed repeatedly within a short time frame, with little variation in the tasks performed. Repetitive work sometimes triggers monotony, boredom, and dissatisfaction among workers, resulting in lower levels of well-being (Wolverhampton University, 2023). Workers performing repetitive tasks may express feelings of disengagement, which can hinder their motivation and job satisfaction. The study found that proportionately more workers engaged in highly repetitive tasks reported low well-being (15.0%) compared to those involved in less repetitive tasks (9.2%) (Figure 16). However, while work repetitiveness is strongly correlated with low well-being, its effect on high well-being is negligible. To improve the experience of repetitive work, employers could allow workers to reshape their roles by taking on new tasks or collaborating with others on work that interests them, which helps to keep them engaged. Employers could also explore promoting a healthy work-life harmony by encouraging regular breaks, offering flexible working hours, and supporting wellness programmes. Providing opportunities for growth, such as training or new roles within the company, can prevent boredom and help workers feel more satisfied. Additionally, leveraging emerging technologies, such as AI, to automate repetitive tasks can free up time for more meaningful and engaging work.

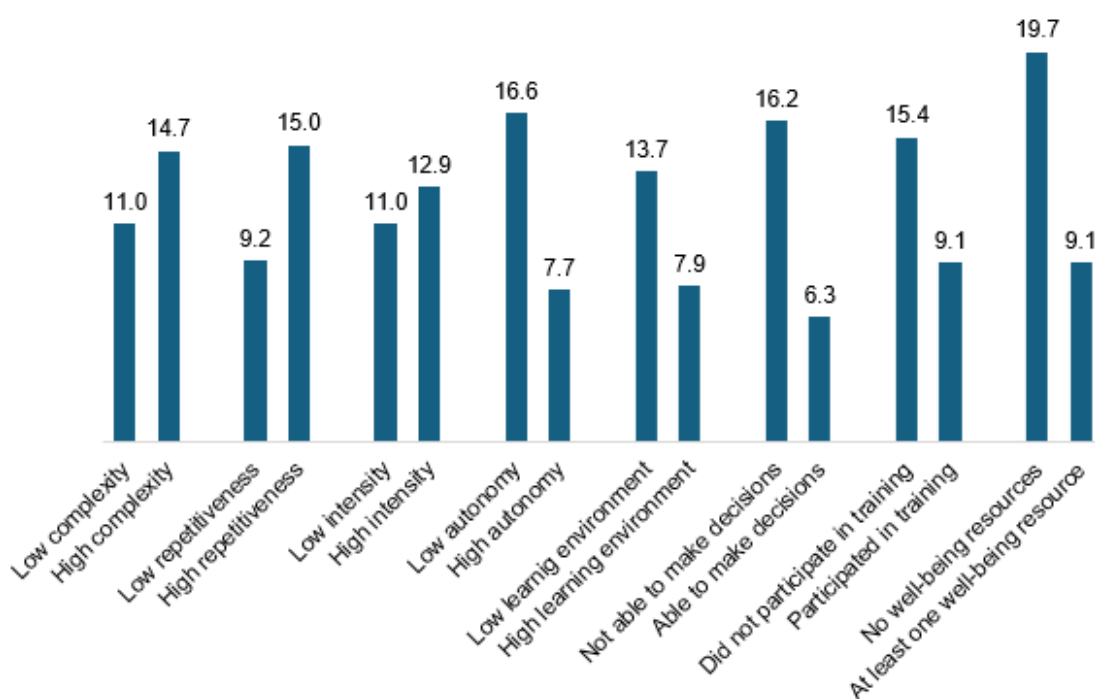


Figure 16 Workers with low well-being

Work intensity

Work intensity refers to how demanding a job is in terms of effort, pace, and time pressure. It includes aspects such as working at very high speed, working to tight deadlines, and frequently working extra hours beyond formal work schedules. High work intensity, driven by physical demands, tight deadlines, or peer pressure, can negatively impact well-being, particularly in high-stress sectors. The study observed a significantly lower proportion of workers in high-intensity work reporting high well-being (Figure 17). Workers in intense work environments reported challenges such as burnout and health issues. A former financial advisor illustrated the toll of intense work pressure:

“I think mostly, whether you are young or old, they are all very stressed by work... I frequently saw my team members cry in the meeting room. Very stressed... last time our motto is like, 只可以死 不可以生病 (you can die but cannot get sick).”

Former financial advisor, 36



While intense work does not significantly increase the likelihood of low well-being, it may create barriers to achieving high well-being, as workers struggle to maintain work-life harmony. To improve well-being in high-intensity work environments, employers can focus on managing workloads to prevent employees from being overwhelmed, by setting realistic deadlines and offering regular breaks to reduce stress. Providing flexible work hours or remote work options help workers balance their personal lives with work. Additionally, offering variety in tasks and allowing workers to adjust their roles to match their strengths could make work more engaging and less stressful.

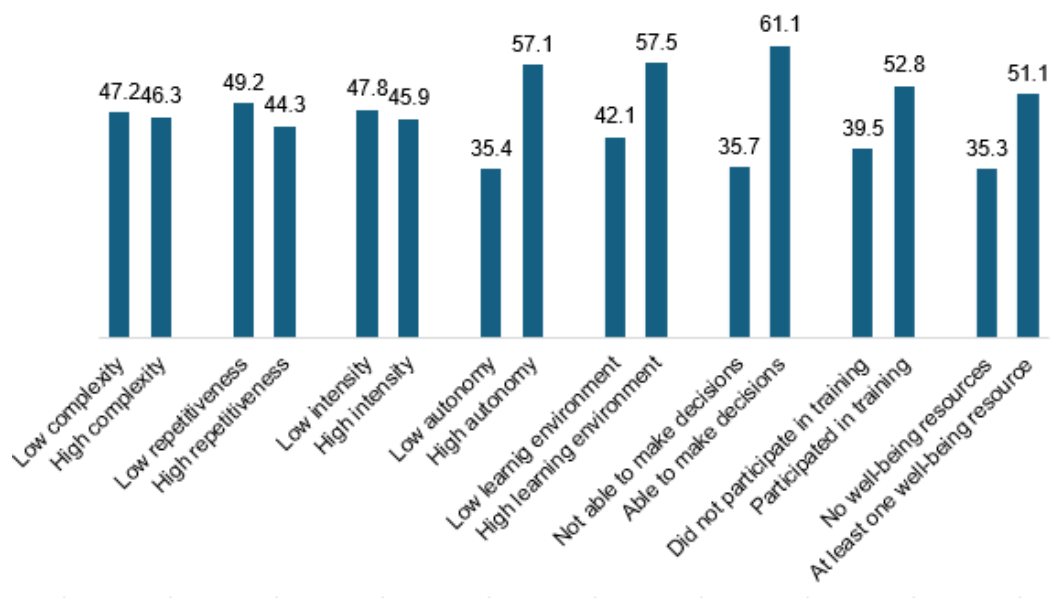


Figure 17 Workers with high well-being

Task complexity

Task complexity refers to the extent to which a job involves encountering new or challenging problems that require sustained cognitive effort and problem-solving. In the context of this study, it captures how often workers face tasks or issues that demand at least thirty minutes of mental processing to develop a suitable solution, focusing solely on the time needed to think through and devise a solution, not on the time needed to execute it. Task complexity offers opportunities for growth but can elevate stress levels, particularly when coupled with insufficient support. The study found that task complexity is strongly correlated with low well-being: 14.7% of workers with low well-being have high task complexity in contrast to just 11.0% with low task complexity (Figure 16). While challenging work offers opportunities for personal and professional growth, it can also lead to stress and dissatisfaction when mismanaged. Workers involved in high-complexity roles reportedly enjoyed the nature of their work but acknowledged its taxing nature, as mentioned by FGD respondents who often carried out complex tasks as part of their work.

“The job is stressful as [it is] dealing with critical things like criminal investigation, but work itself is good and I enjoy doing it.”

Transcriber, 39



Work autonomy

Work autonomy refers to the degree of influence and/or control an individual has over various aspects of their work. This may refer to the ability to decide how hard to work, what tasks to perform, how to carry them out, the quality standards to apply, and the order or sequence in which tasks are done. Autonomy is an essential factor in mitigating the negative effects of complexity and other job-related stress by fostering a sense of control and flexibility. It enables workers to devise effective solutions and manage workloads flexibly. Workers with greater control over their tasks, schedules, and work quality tended to report higher levels of well-being (Figures 16 and 17). Proportionately more workers with both high autonomy and complex tasks reported high well-being (56.8%) than those reporting low autonomy (32.8%) (Figure 18). Only 9.9% of workers with high autonomy reported low well-being compared to 20.9% of workers with low autonomy. This highlights the important role that autonomy plays in fostering a positive work environment. An FGD respondent explained her well-being as affected negatively by a lack of autonomy and poor relationship with her superior, even to the point of losing her self-identity.

“(My overall well-being is) not so good in terms of mentally, because of all the work stress, from my boss... she wants things to be done in a certain way, so you cannot have your own opinion. Basically, you are just a robot, just do whatever she says... If you're not convinced, then have to follow, your well-being is suffering. Yeah, so you really feel like you're losing your self-identity.”

Scientist, 33



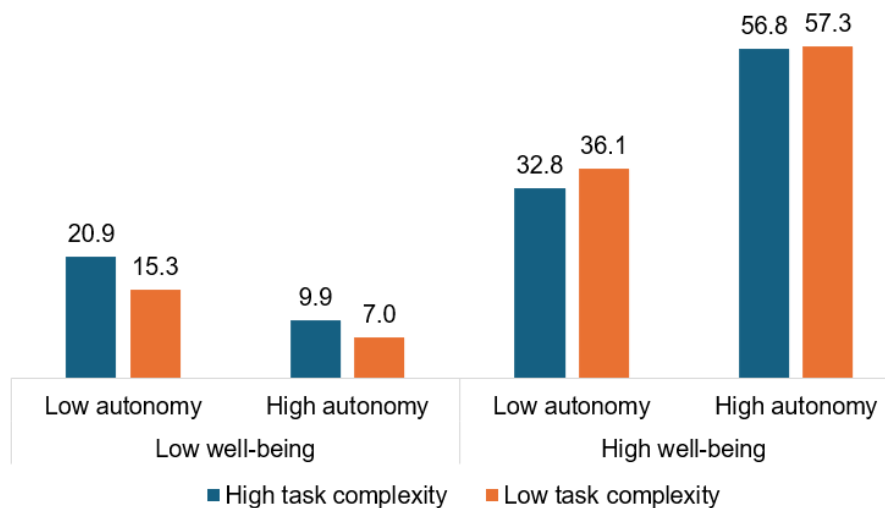


Figure 18 Work autonomy, complexity and well-being

Given the importance of autonomy, employers should consider providing workers with greater control over their work by allowing workers to set their own goals, choose how to approach tasks, and adjust their work schedules to fit their individual needs. Workers could also take on tasks that match their strengths and interests, thus making their work feel more meaningful and less stressful. To support this, employers could explore providing the necessary tools, technology, training, and guidance to help workers make informed decisions and build confidence. By trusting employees to manage their own work, employers could foster a more positive, engaged, and productive workplace.

4.2.1.4 Workplace Practice Factors

Workplace practice factors, such as involvement in decision-making, learning opportunities at work, and structured training, directly influence worker well-being by shaping their experiences within the organisation. Ensuring equitable access to decision-making processes and relevant training programmes can significantly enhance the work environments and contribute to overall worker well-being.

Decision-making

Decision-making involves choosing options for a given situation or problem and may involve individual or group decisions. Having the ability to participate in work decisions fosters a sense of ownership, reduces stress, and encourages stronger alignment with organisational goals. The study found that workers who were unable to make decisions at work were more likely to report low well-being (16.2%) than those who were able to do so (6.3%). On the other hand, workers who were able to make decisions were more likely to report high well-being (61.1%) (Figures 16 and 17). Allowing employees to participate in workplace decisions, along with giving them control over how they work, creates an environment where they feel valued and supported, which in turn enhances their overall well-being. As previously mentioned, employers could also explore providing the necessary tools and technology, training, and guidance to help workers make informed decisions and effectively manage their responsibilities.

Learning at work and structured training

Training opportunities and a culture of continuous learning are critical for worker well-being. While training opportunities and a culture of continuous learning significantly contribute to worker well-being, access to, and the quality of, these opportunities are uneven across different worker groups and organisations. Workers in high-learning environments report better well-being outcomes, yet part-time, contract workers, and employees in smaller firms often face limited access. Moreover, the effectiveness of training largely depends on its relevance and design, with generic or poorly-targeted initiatives failing to meet worker needs. Structural barriers, such as heavy workloads, further hinder participation in training, even when opportunities are available. The study found that workers in environments that offer relevant workplace learning and structured training reported high well-being, with 57.5% of workers in high learning environments reporting high well-being in contrast to 42.1% of those in low learning environments (Figure 17). Such opportunities, however, are often unevenly distributed, with part-time or contract workers and employees in smaller organisations having less access to them.

“I don’t think there’s any training. Because for my side, my case is, our team is all on a contract basis. We are not permanent staff, so we (are) not entitled to many things.”

Former bank administrator, 59



The effectiveness of training hinges on its relevance to workers' roles. The study found mixed experiences among workers, with some expressing dissatisfaction over generic or poorly-targeted training initiatives. For instance, one respondent experienced a lack of training opportunities in his company, which led to a gradual loss of essential skills.

“My company does not provide training, so over some time they lose touch with the skills set that is required outside.”

Internal auditor, 44



Others highlighted that while training was available, it was often perceived as irrelevant or poorly designed. For example, one respondent expressed frustration with the abundance of generic training sessions and the lack of practical value of such training.

“Too many trainings until like, you have to be selective. I honestly feel sometimes, they are just signing up to get the grants. I don’t think it’s really useful. (If) it’s not useful then it’s a waste of your time.”

Financial advisor, 36



Another respondent shared that the company's training mainly involved onboarding programmes for new hires rather than training in skills that are relevant to the job. Another respondent shared that the company's training mainly involved onboarding programmes for new hires rather than training in skills that are relevant to the job.

“Once you first enter the company, there's a lot of online training mainly to brainwash you, that you join the correct company, and we will groom you, so that's more of training per se. And the rest is really you have to know, that this SOP is this thing that you need to follow for your work. So not really the skills training per se.”

Scientist, 33



Sometimes, training opportunities are present, but the heavy workload of workers means that workers are not able to participate in them. This was the case of a worker in a multinational corporation (MNC) in the consumer goods industry.

“Given the workload, [training] is not the priority... not really a lot of people will attend.”

Scientist, 33



Even in large organisations, continuous and structured training for talent development and career progression may not be available even for full-time permanent staff.

“Are there other opportunities that we can take on to chase our passion... opportunities to rotate and making it very clear that I can try something out. Because sometimes it's very hard, you just don't really know the avenue to look at, in terms of what is offered to me in other parts of the organisation.”

Quality service manager, 31



“Things that relate directly to what I'm doing that allow for greater specialisation. And especially if you can see a clear path in like, five years or ten years even, where you can go with that training?”

Project manager and editor, 40



4.2.1.5 Organisational Factors: Employers' Well-being Programmes and Resources

When organisations prioritise employee health and happiness by offering programmes such as stress management workshops, mindfulness training, employee assistance programmes, and wellness benefits, they demonstrate their commitment to employees' overall well-being. These programmes can help workers manage stress, improve work-life harmony, and enhance their mental and physical health. Such programmes can foster a positive and supportive work culture and contribute to increased employee satisfaction, engagement, and commitment.

Employees that do not have access to employers' well-being programmes or resources are more likely to report low well-being compared to those in organisations that provide at least one type of well-being programme or resource (Figure 16). This demonstrates the organisation's concern for employees' welfare and thus underscores the important role employer-provided benefits and support play in fostering positive employee well-being, as highlighted by a FGD respondent on the significance of employer-provided well-being programmes.

“The most important factor for well-being is welfare (benefits) provided to us because it shows that the organisation is mindful.”

Social worker, 32



Figure 19 below indicates that 26.6% of workers reported that their employers did not provide welfare programmes or resources. This may suggest an area for improvement, as well as an opportunity for the Labour Movement to champion enhanced and increased well-being programmes.

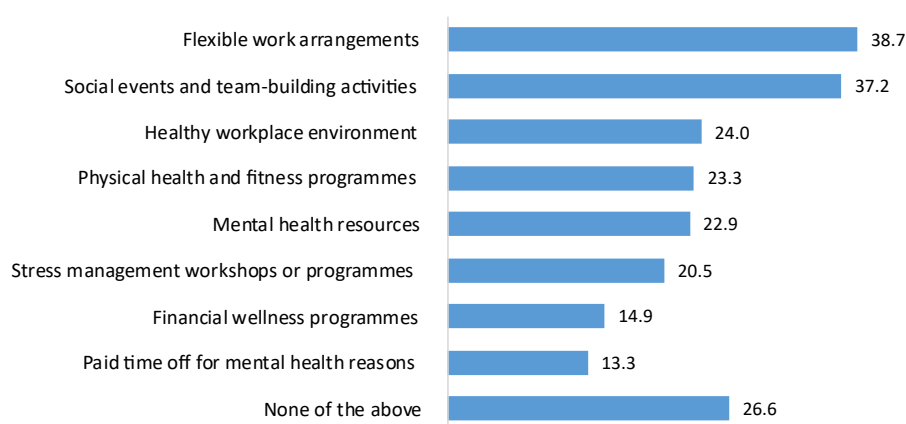


Figure 19 Provision of welfare programmes and resources by employers

FGD respondents with low well-being and who were working in SMEs and engaged on term contracts expressed that they do not have welfare benefits, FWAs, or team building programmes. Of concern is that they may not see a way out of their situation as they think that there are not many permanent positions available in the face of an increasing number of contract positions in both private and public sectors.

“I left my previous job in (redacted)... because there's limited career growth. I noticed that in my 14 years of work, more and more contractual positions are being offered. I see less, or even none, of permanent positions. I would prefer the company to offer a permanent position. That would solve my problem.”

Former operations administrator, 40



Flexible Work Arrangements

FWAs allow workers to vary their work schedule, location, or hours to meet personal and professional needs. This can involve working from home (flexi-place), part-time or reduced work week (flexi-load), or flexible start and end working times (flexi-time). FWAs can help employees achieve better work-life harmony, reduce stress, and increase job satisfaction. FGD respondents cited the adoption of hybrid forms of work arrangements in their organisations since the COVID-19 pandemic as contributing to their improved work-life harmony and overall well-being. A large majority preferred the flexibility of choosing where to work and work autonomy. Open text comments from survey respondents further indicated a preference for FWAs such as working from home.

“You do enjoy the efficiency in the sense that you feel like things are moving quickly. Because meetings can be so seamless one after another.”

Quality service manager, 31



Among the workers surveyed, FWAs were the most common well-being programme or resource provided by employers, with 38.7% of workers indicating having FWAs (Figure 19). FWAs are also associated with high work autonomy and well-being. Figure 20 shows that proportionately more workers with autonomy at work and FWAs report high well-being, while proportionately fewer of such workers have low well-being, as they have the flexibility to manage work that suits their preferences. This flexibility not only helps employees feel more in control of their work but may also contribute to reduced stress and burnout. The study also showed that workers with access to FWAs are less likely to experience low well-being, suggesting that the ability to manage one's own work schedule is a key factor in promoting well-being. This highlights the positive impact that employer-provided FWAs could have on worker well-being and work-life harmony.

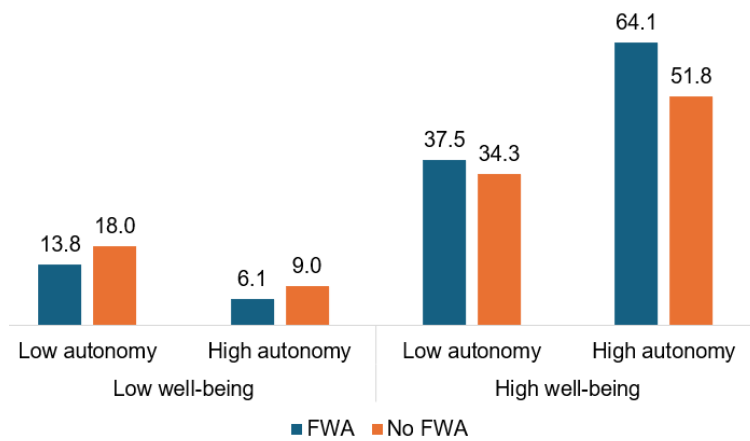


Figure 20 FWA, autonomy, and well-being

4.2.1.6 Organisational Factors: Workplace Interactions (Relationships)

Workplace interactions and relationships were described as one of the most critical factors affecting well-being, ranking among the top three factors affecting well-being by 9 out of 13 FGD respondents. Positive workplace relationships, whether with supervisors, colleagues, or external stakeholders, are essential for mental and emotional well-being. When interactions are supportive and respectful, they can reduce stress and improve job satisfaction. However, poor relationships, such as lack of support from supervisors or difficulties with colleagues, can lead to stress, burnout, and dissatisfaction. This shows that well-being at work is not just about salary or job security but also about the social environment employees are a part of. Therefore, fostering strong interpersonal relationships at work could be a key focus for organisations looking to enhance employee well-being.

For example, poor and unpleasant interactions at work caused a school counsellor to experience low well-being. The difficulty of interacting with various stakeholders created a lot of stress on top of the heavy workload.

“Tremendous workload, actually do my work seven days a week... there's also difficult stakeholders that affect our mental health because dealing with different stakeholders, managing expectations of everyone can also cause stress to us.”

School counsellor, 32



It is important for organisations to help employees manage both the workload and relationships at work to reduce stress and improve well-being. On the other hand, a lack of social interactions can also contribute to low well-being. One FGD respondent who had no interactions due to the nature of her work suffered from low well-being.

“Not very satisfied with my current working environment because I work in a semiconductor, and I stay inside the clean room. As an individual contributor, most of the time I don't deal with people. I work alone in front of the machine, with no one to talk to.”

Engineer, 47



The nature of her job required her to work alone, often isolated from colleagues, with little to no opportunity for social engagement or communication. This lack of interaction contributed to feelings of dissatisfaction and low well-being. Social connections and communication at work are important not only for collaboration and teamwork but also for emotional support and a sense of belonging. When employees have little contact with others, it can lead to disconnection and stress, as shared by the respondent. Organisations should recognise the importance of fostering social connections in the workplace and consider providing opportunities for employees to interact and build relationships. This can help to improve overall job satisfaction and mental health.

The relationship with direct supervisors significantly influences mental and physical well-being. Supportive supervisors can positively impact workers' experiences. One participant noted the pivotal importance of supervisory relationship:

“Relationship with your direct supervisor in the team you have would probably have the biggest impact on mental well-being or physical well-being.”

Project manager and editor, 40



A supportive supervisor can act as a buffer against workplace challenges, helping employees navigate difficulties, manage workload demands, and maintain a healthy work-life harmony. Conversely, insufficient support or a strained relationship with a supervisor could lead to feelings of isolation, frustration, and increased stress.

Collegial relationships also play a critical role in shaping workplace experience. A lack of collaboration and support among colleagues can result in a sense of isolation and reduce long-term commitment to the organisation. One respondent highlighted how a mismatch in work culture, where colleagues were unwilling to provide guidance, ultimately drove them to leave their job. The respondent stressed that positive and helpful colleagues can alleviate the difficulties of a challenging work environment, suggesting that having a supportive network within the workplace is essential for mitigating stress and enhancing job satisfaction.

“I think it matters that when you have good colleagues to help you, whether they are able to advise accordingly how to do... The work culture mismatch was that the colleagues are very individualised... I can feel that they don't really like to teach. That's why I don't see myself as can work in the long term in (redacted). Yeah, that's why I choose to leave (redacted) without a job. As long as there are good colleagues to help you along the way, then I think it should, that can be mitigated.”

Former operations administrator, 40



On the other hand, a positive workplace culture that encourages teamwork, accountability, positive interactions, and effective communication is important in promoting high well-being. This is evidenced by a quality service manager in the aviation industry who worked in an environment with strong bonding among workers led by an inspirational leader.

“My RO is quite inspirational. There's no negative politics in our own department... right now, in my department, I think pretty much everything is all right... on a day-to-day basis it's very, it's manageable for me... and the expectations are always met.”

Quality service manager, 31



Hence, organisations that prioritise employee well-being by implementing comprehensive programmes such as FWAs, wellness initiatives, and stress management resources create an environment that enhances mental and physical health, job satisfaction, and engagement. Workers with access to these programmes report significantly higher well-being, underscoring the positive impact of employer-provided support. Contract-based workers, however, often lack access to such programmes and typically face greater challenges to their well-being. This highlights the importance of inclusive and accessible well-being initiatives.

In addition to structured programmes, positive workplace interactions are fundamental to fostering high well-being. Supportive relationships with supervisors and colleagues, a collaborative culture, and fair treatment contribute to a sense of belonging and job satisfaction. On the other hand, poor interactions, rigid hierarchies, and favouritism can diminish well-being and lead to stress, disengagement, and turnover. Promoting a workplace culture characterised by accountability, teamwork, and effective communication is essential for building a resilient and thriving workforce. Ultimately, both formal programmes and informal workplace dynamics are critical in creating a supportive and sustainable work environment that prioritises employee well-being.

4.3 Consequences of Well-being

4.3.1 Health and Commitment

Well-being affects one's cognitive functioning, health, and social relationships. It affects work performance, engagement, commitment, and productivity of workers. Figure 21 presents the relationship between well-being and health, and between well-being and work commitment, based on results from regression analysis, after controlling for various individual and workplace factors. Health and work commitment increase significantly as the level of well-being increases. Hence, workers who prioritise their well-being are likely to have enhanced physical and mental health which can positively impact their work performance and commitment to the organisation.

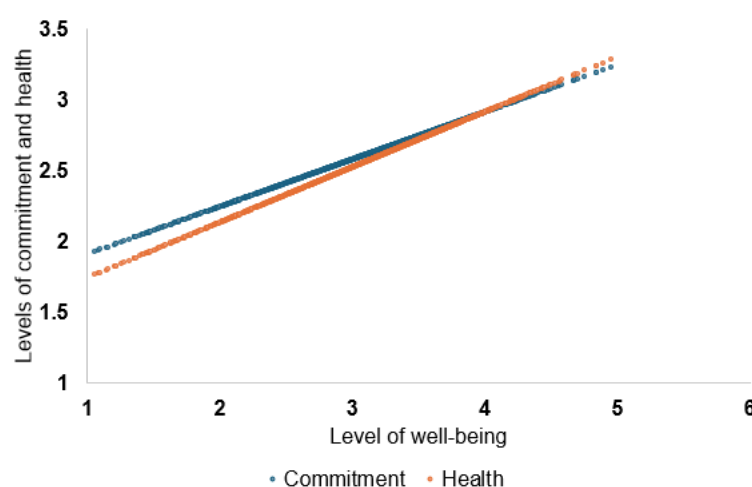


Figure 21 Well-being, health, and commitment

Note: Figures denote units according to the Likert scale measure

FGD respondents also felt that their health issues (mental and physical) originated from having low well-being at work. Frequent illnesses and mental health struggles were attributed to workplace stress, potentially weakening immunity and increasing susceptibility to health issues. For instance, one respondent linked their colleagues' frequent illnesses to workplace stress, while another observed a pattern of absenteeism, though they were uncertain about the direct causation. This underscores the pervasive impact of low well-being on workers' health.

“A lot of [my colleagues] get sick very easily. It's just a normal office, so might be the work, maybe it's due to mental health that led to the lower immunity.”

Customer service officer, 23



Low well-being among workers is closely linked to reduced commitment and motivation in the workplace, as highlighted by several respondents. A retired school teacher shared

how escalating job expectations negatively impacted mental health, leaving them feeling drained and unmotivated:

“As I get older, more senior... (there are) more and more work expectations, getting higher, they expect you to...on top of your duty, you need to come up with something to show yourself. So, the mental health wasn't that good. I dragged myself to school every day.”

Retired school teacher, 51



Similarly, a customer service officer described a lack of enthusiasm for their role, viewing it solely to earn a living. This perspective, coupled with a high turnover rate, underscores the disengagement stemming from low well-being.

“There isn't really much motivation per se when it comes to doing the job. A lot of people there are really like, do or die kind of situation. I'm there to earn money, that's about it. I'm not there to enjoy the process. I'm not there to gain experience. I'm there because I need the money. The turnover is very high.”

Customer service officer, 23



These examples illustrate how unaddressed issues at the workplace, such as excessive demands, and uninspiring environments, can erode employees' motivation and commitment over time and worsen the level of well-being.

4.3.2 “Quiet Quitting”

“Quiet quitting” occurs when employees do not quit their jobs but intentionally limit their work to just doing the bare minimum. It is an indication of employee disengagement, job dissatisfaction, and turnover intention, and affects a company's productivity and output. Using Galanis et al. (2023)'s Quiet Quitting Scale, 31.8 % of workers surveyed were quiet quitters (Figure 22). Furthermore, higher well-being was associated with less quiet quitting (Spearman correlation $\rho = -0.314$, $p = .000$) (Figure 23).

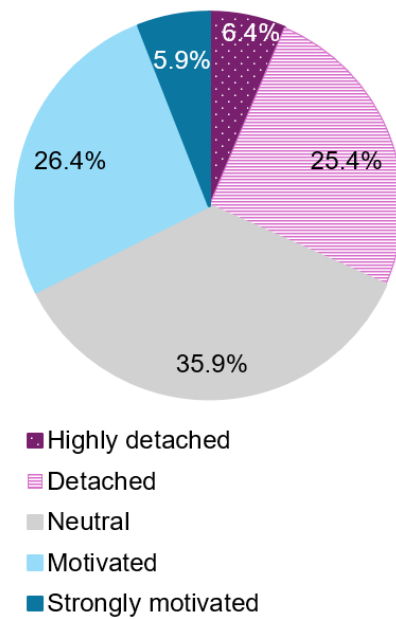


Figure 22 Level of detachment or motivation at work

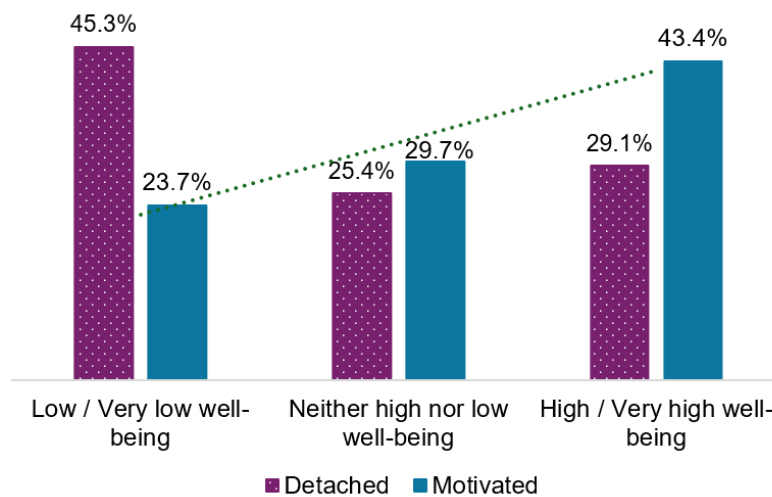


Figure 23 Well-being and quiet quitting

4.3.3 Burnout

Over half of the workers surveyed (56.3%) did not feel burnout, with 45.6% feeling occasionally stressed and 10.7% really enjoying their work. The remaining 43.7% of workers surveyed felt burnout, with 26.4% feeling physically and emotionally drained, 10.5% feeling very frustrated at work, and 6.9% feeling completely burnt out (Figure 24). Higher well-being is shown to be associated with lower burnout levels (Spearman correlation $\rho = -0.375$, $p = .000$) (Figure 25). The findings highlight the importance of addressing burnout and stress in the workplace, as they are key factors impacting workers well-being. With nearly 44% of workers reporting some degree of burnout, employers need to recognise the significant risk that burnout poses to both workers' health and job satisfaction. The strong correlation between higher well-being and lower burnout levels underscores the potential benefits of implementing well-being initiatives,

such as offering FWAs, providing mental health support, and promoting work-life harmony. By focusing on improving workers well-being, organisations can reduce burnout, increase job satisfaction, and foster a more engaged workforce.

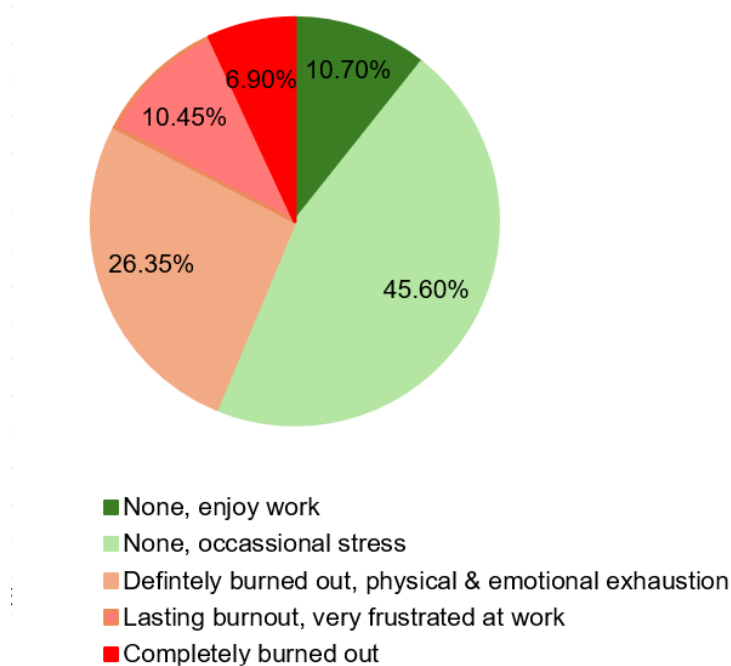


Figure 24 Level of burnout

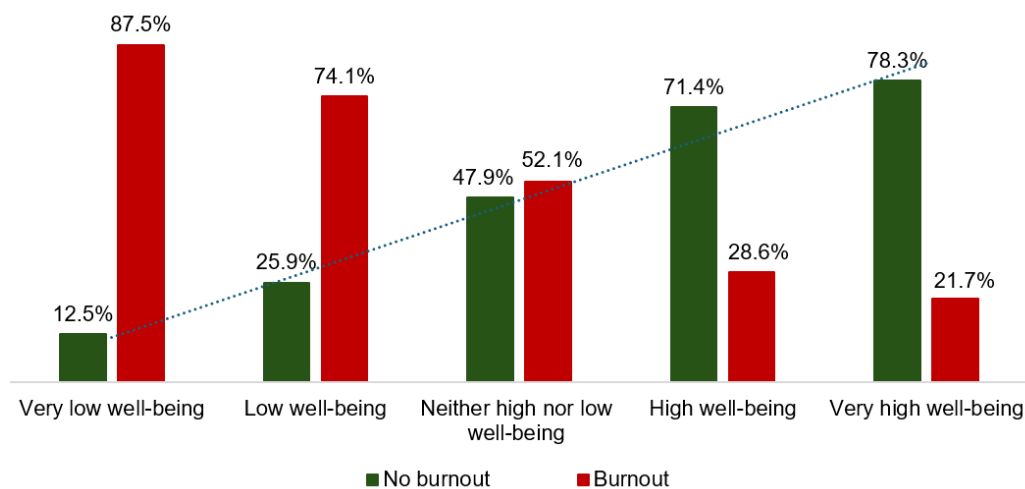


Figure 25 Well-being and level of burnout

4.4 Well-being Policies and Programmes

The findings show varying levels of awareness of well-being programmes across government, employers, and unions. Most workers were aware of government well-being initiatives, particularly in healthcare and training support, and found them generally helpful. Employers' well-being programmes, such as FWAs and team-building activities, were widely recognised and valued by workers. Union programmes were less well-known but considered helpful by those who were aware of them. These findings suggest that while well-being programmes are recognised and beneficial to workers, there are still

opportunities to enhance their accessibility and awareness across all sectors to better meet the needs of the workforce.

4.4.1 Government

Awareness

84.5% of the workers surveyed were aware of government well-being programmes and resources but 15.6% were not aware of them (Figure 26). In terms of specific programmes, workers were mostly aware of government support for training (54.4%), e.g. SkillsFuture Mid-Career Enhanced Subsidy, healthcare subsidies (33.1%), and childcare (32.9%) (Figure 27). Details of the programmes are given in Appendix 4.

The results reveal that most workers are aware of government well-being programmes and resources, with the most recognised initiatives being training support, healthcare subsidies, and childcare assistance. However, 15.6% of workers were unaware of these programmes, highlighting a gap in outreach and communication. The implication for the government is that efforts could be made to increase awareness, particularly among those who are not currently benefitting from these resources. By improving communication and ensuring that workers are fully informed, the government can maximise the impact of its well-being programmes and support a larger proportion of the workforce.

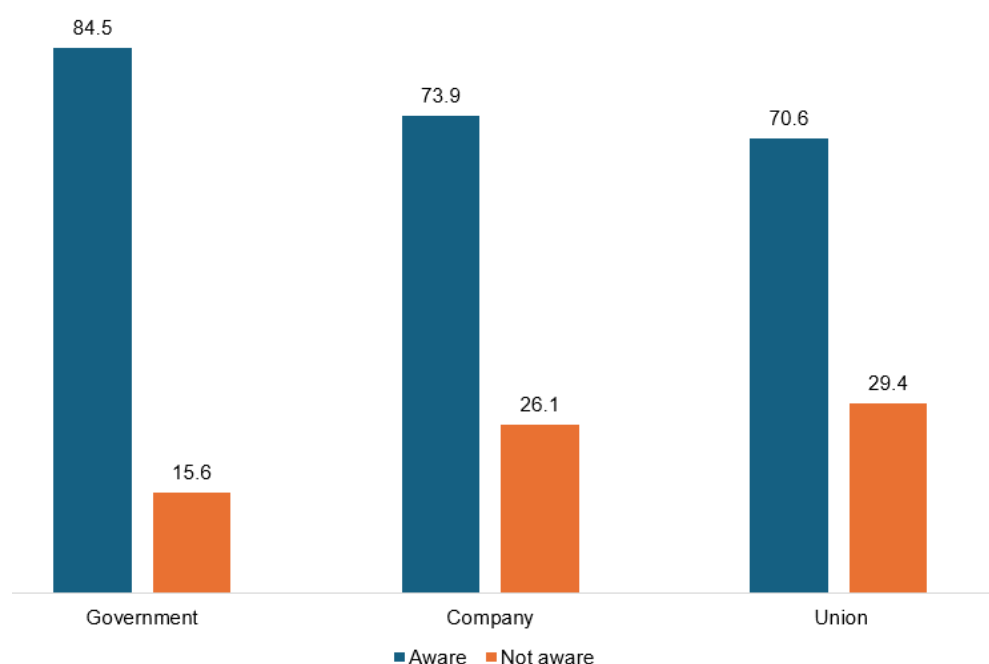


Figure 26 Awareness of well-being programmes and resources

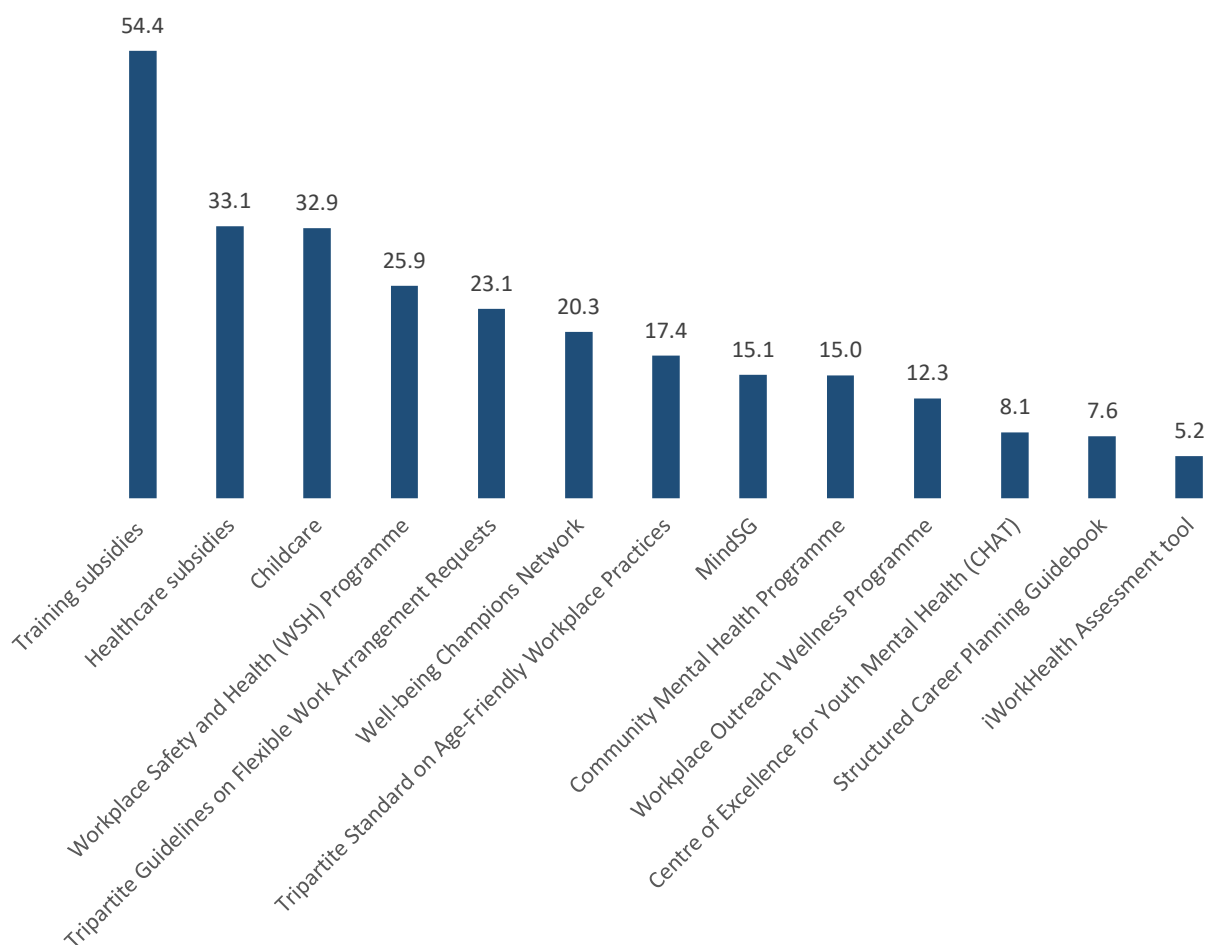


Figure 27 Awareness of government well-being programmes and resources

4.4.2 Employers

Awareness

73.9% of workers surveyed were aware that their employers offer well-being programmes and resources that support employee well-being. However, 26.1% were not aware of any well-being programmes provided by their employers (Figure 26). In terms of specific programmes, the workers surveyed were mostly aware of employers' support for FWAs (38.7%), social events and team-building activities (37.2%), and a healthy workplace environment (24.0%) (Figure 28).

The findings show that while many workers were aware of their employers' well-being programmes and resources, a significant portion were not (26.1%). The most recognised programmes and resources included FWAs, social events, team-building activities, and a healthy workplace environment. Employers could improve by focusing on increasing internal awareness of their available well-being programmes and resources, and ensuring they are accessible to all workers, enhancing the effectiveness of these initiatives and promoting better overall well-being.

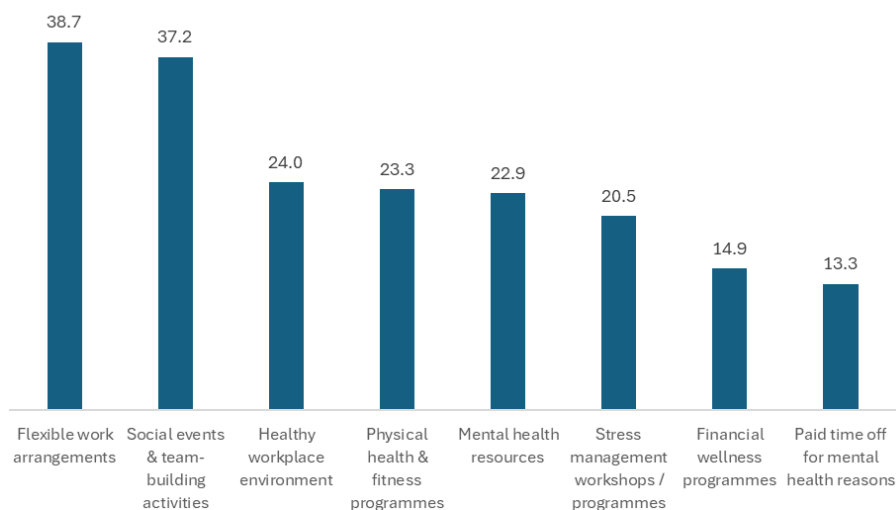


Figure 28 Awareness of employers' well-being programmes

4.4.3 Union

Awareness

Among union members, 70.6% were aware of union well-being programmes and resources, while 29.4% were not (Figure 26). Awareness was higher for UTAP (41.1%), which supports skills development and may indirectly contribute to improving worker well-being, and the WSQ programme offered by NTUC LearningHub (40.7%), designed to enhance employee capabilities (Figure 29). This suggests that programmes related to skills development and workplace capabilities may be more effectively promoted or relevant to union members. Details of the programmes are provided in Appendix 4.

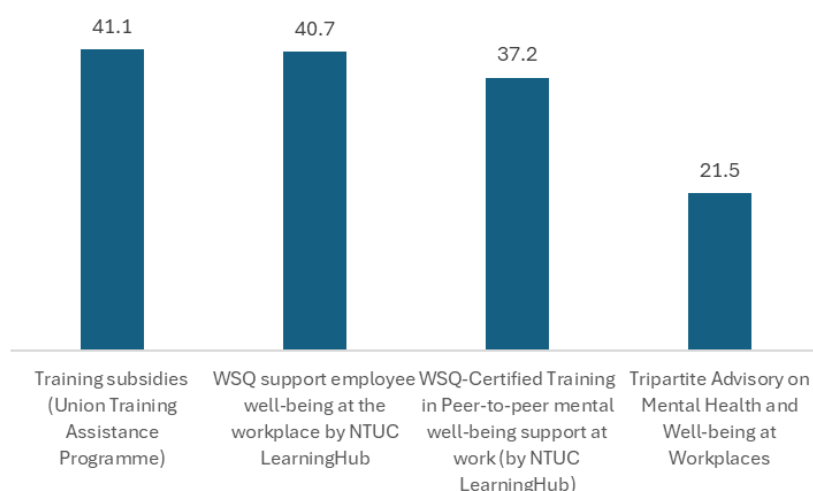


Figure 29 Awareness of union well-being programmes

The comparatively lower level of awareness of specific well-being programmes and resources offered by unions are reflected in comments from FGD respondents, who expressed limited knowledge about the full range of work that unions do, and union initiatives. One respondent remarked:

“I’m not very sure what their latest initiatives are. Supposedly they fight for workers’ rights. Every time I see them in the news, it’s like when there’s a retrenchment.”

Project manager and editor, 40

“

Another noted:

“I am not really very sure, but I think, like helping the blue-collar workers, the low-income workers. I think generally it’s like that, but I don’t know exactly.”

Financial advisor, 36

“

This gap in awareness underscores the need for improved outreach strategies. Respondents suggested that unions adopt a more comprehensive approach to promoting well-being initiatives. One suggestion to raise awareness about well-being programmes and resources involves enhancing the outreach strategy. A preference is for holistic and long-term support rather than one-off temporary fixes, e.g. having comprehensive support including funding for mental health issues.

“We don’t have much in-depth knowledge with regards to this... So, I would say the important thing is really the outreach.”

Customer service officer, 23

“

FGDs have also revealed that simply providing well-being programmes and resources may not be adequate to support worker well-being. Workers need to be protected against the adverse impact of excessive workload, lack of training, and poor career progression. Opting for early retirement was a way out for a teacher who was adversely affected by an increased administrative workload for permanent staff while the increasing pool of contract teachers was not required to share in those tasks.

“You have to change the policy. Getting more and more relief teachers and contract flexi adjunct doesn’t help. You worsen the manpower stress.”

Retired school teacher, 51

“

This study found that 70.6% of union members were aware of the well-being programmes offered by their unions, with higher awareness of specific initiatives like UTAP and WSQ certified training for workers' well-being. The implication for unions is that they need to enhance outreach and awareness of these programmes, ensuring that all members have access to the support available, and consider further improving the programmes content to meet diverse worker needs more effectively. Additionally, workplace issues—such as excessive workloads, repetitive work, lack of autonomy—must be addressed to mitigate stress and burnout, as these factors can undermine the effectiveness of well-being programmes. By enhancing communication strategies and addressing root causes of workplace challenges, unions can better support their members' well-being and foster a more equitable and sustainable work environment.



Chapter 5: Conclusions and Recommendations

This study has examined the well-being of workers in Singapore and its dimensions, namely, Core, Affect, Eudaimonic, and Domain. It identified a wide range of determinants of worker well-being, such as demographic, individual work-related, job-related, organisational, and workplace culture and practices. It also looked at the impact of well-being on health, work performance, commitment, and loud or quiet quitting. A national survey of 2,000 workers and 13 FGD respondents uncovered some critical factors that could cause high vs. low well-being.

This study examined the following research questions:

- RQ1 What is the state of worker well-being in Singapore?
- RQ2 What is the profile of workers who tend to experience poorer well-being?
- RQ3 What are the key factors that contribute to and impact the well-being of workers at the workplace in Singapore?
- RQ4 What are the policies, initiatives and programmes needed to enhance the well-being of workers at the workplace?

State of Worker Well-being in Singapore

The study found that 47.0% of workers in Singapore surveyed reported high or very high levels of overall well-being, while 11.9% had low or very low levels of well-being. Using internationally comparable data, Singapore's overall well-being ranked 34th among 39 countries, behind the OECD average but ahead of Asian developed countries Japan (37th) and South Korea (38th). Among the workers surveyed, 72.6% had a lower well-being score than the OECD average, while 27.4% had higher well-being than the OECD average. Singapore was not as strong compared to other countries in the Affect dimension. In fact, a third of the workers surveyed reported negative affect balance. Nevertheless, workers in the top 75% scored highly in all dimensions of well-being.

Profile of Workers Who Tend to Experience Poorer Well-being

Workers who were more likely to report low well-being tended to be aged 30-39 years, R&F workers, employed on fixed-term or short-term contracts but would prefer to have more permanent work, and those who work long hours, often exceeding 50 hours per week. In addition, they typically perform highly repetitive and complex work, lack work autonomy in making decisions about their work, had little access to employers' well-being programmes and resources, and work in an environment characterised by poor interpersonal relationships.

Key Factors Contributing to and Impacting Well-being of Singapore Workers

Workers' well-being is affected by a variety of interrelated factors that may be categorised into job-related, workplace practices, and organisational dimensions. These factors interact across several levels, influencing workers' experiences, satisfaction, and overall mental and physical well-being. For instance, high levels of autonomy and decision-making authority, where employees can influence how tasks are performed, contribute to greater job satisfaction, reduced stress, and enhanced motivation. In addition to offering task autonomy, opportunities for relevant skills development further enhance well-being by empowering workers to tackle complex tasks confidently, mitigating feelings of frustration or burnout. Conversely, repetitive tasks paired with limited decision-making authority and autonomy can lead to monotony and boredom. Work intensity, such as tight deadlines and high workloads, adds another layer of stress, but its negative impact can be buffered by providing employees with autonomy and access to well-being programmes and resources. These could help workers manage stress, balance work-life demands, and maintain their mental health. The interaction between these factors underscores the importance of designing jobs that balance task variety and complexity with sufficient support and autonomy, ensuring that employees remain engaged and resilient.

It is also important to consider the significant influence of broader societal factors, such as economic conditions, prevailing societal norms, and the availability of community support systems. These external influences may determine the baseline expectations for workplace conditions, access to external resources, and the resilience of individuals facing work-related challenges. Acknowledging and addressing these external determinants enables organisations to design initiatives that holistically improve worker well-being, ensuring that both internal dynamics and external factors are effectively considered in fostering a sustainable and supportive work environment.

Recommended Policies, Initiatives, and Programmes to Enhance Worker Well-being

These findings have significant implications for employers, unions, and the government. There is no one-size-fits-all programme or resource. Multi-pronged approaches are needed to address the various issues underpinning low well-being across different categories of workers across occupations, industries, and firm types. For example, while autonomy in highly complex work can help to promote higher levels of well-being among PMEs, this strategy is not always possible for occupations that are more repetitive and less complex, like some R&F jobs. Collaborative discussions among tripartite partners with careful planning, outreach, stakeholder engagements, and measures for continuous improvement need to be conducted for a whole-of-society effort for success.

Some suggested recommendations for consideration are given below.

Recommendations for the Government

Adopt a holistic understanding of workers' well-being to enhance national work well-being programmes and resources

Based on a holistic definition of subjective well-being as stated in this report, which includes overall life satisfaction, emotional states, sense of meaning and purpose in life, and work satisfaction, the government could explore adopting a holistic, whole-of-society approach towards improving well-being programmes and resources. This can be achieved through stronger collaboration among tripartite partners, as well as community partners, to ensure that well-being programmes are comprehensive and accessible to all types of workers. Augmenting existing efforts such as the Healthier SG programme, a national initiative by the Ministry of Health (MOH) that aims to encourage Singaporeans to take steps towards better health and quality of life, the government can consider conducting annual workforce well-being surveys, incentivising employers to adopt employee well-being programmes, and encouraging employers to adopt FWAs to improve overall job satisfaction. The government can also conduct targeted studies on the incidence of workplace mental health issues and both their long-term and short-term effects on the workforce, identify groups with low and very-low well-being for targeted interventions, and empower Health Promotion Board (HPB) and Workplace Safety and Health Council (WSHC) with more levers to intervene in relevant sectors. Targeted support can be provided for workers who are repeatedly on temporary or fixed-term contracts, to guide conversion to permanent contracts such as through guidelines against repeated renewals.

Encourage employers to entrench FWAs as a sustainable norm rather than an exception and ensure effective implementation of the Tripartite Guidelines on FWA Requests (TG-FWAR), which will allow workers to have adequate rest time for family, caregiving, and self-care

While the Tripartite Guidelines on FWA Requests (TG-FWAR) is a groundbreaking step in efforts towards entrenching FWAs (flexi-place, flexi-load, and flexi-time) as a norm rather than exception, more can be done to incentivise employers to grant FWAs, which will allow workers to better meet personal, family, and professional needs, reduce the risk of burnout, and promote worker well-being.

This could potentially take the form of subsidies or grants, like an enhanced version of MOM's past Work-Life Grant that provided funding support for the implementation of FWAs. Second, limited Strategic Economic Priorities Bonus points could be awarded to progressive employers under the Complementarity Assessment Framework (COMPASS) framework. Third, the government could consider showcasing successful case studies from businesses that have benefitted from FWAs, to encourage more employers to step up. Research data collection and subsequent public campaigns that highlight the advantages of FWAs for both employers and workers, such as increased productivity, higher employee satisfaction, and lower turnover rates, can help reduce concerns about

potential losses in productivity. This will help shift mindsets and foster greater acceptance of FWAs.

At the same time, to ensure effective implementation of the TG-FWAR, HR staff will need to undergo training to be updated on how to facilitate the shift towards formalising FWA request processes. The Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP) could continue to provide advisory and mediation services, as well as information resources. The government can also commission future research studies on barriers and concerns faced by workers in requesting FWAs, as well as the impact of TG-FWAR on employers adopting FWAs.

Consider providing clear and enforceable guidelines for employers to limit excessive working hours and guarantee adequate rest for workers

Similar to fatigue risk management legislation for air transport workers and guidance issued by the Civil Aviation Authority of Singapore (CAAS, 2018), the government can consider providing guidelines for other suitable occupations such as in transportation, healthcare, security, and education to prevent inadequate rest that can potentially contribute to poor health and well-being, as well as lead to risk and safety issues for others. This study found that workers enduring long working hours were found to be more likely to suffer burnout, health problems, and lower well-being, consistent with studies that found links between long working hours and cardiovascular diseases and mental health problems (Wong et al., 2019). In 2022, a study by workspace innovation company The Instant Offices (2022) found that Singapore is the most overworked country in the Asia Pacific Region, with the longest working hours per week at 45 hours, followed by China at 42 hours. Employees who are overworked can be more prone to making errors or disengaging from work, which ultimately harms business performance and potentially increases employers' healthcare costs. Encouraging employers to adopt structured fatigue management policies, such as mandatory breaks, limits on overtime, and FWAs wherever relevant, can boost talent retention and workplace morale, creating a more sustainable work culture and win-win outcomes for both business performance and a healthier and family-friendly workforce.

Increase financial support for training for a wide range of courses for industry-relevant skills, given that an improved outlook on job prospects and job security can enhance worker well-being

Investing in lifelong learning and upskilling programmes plays a crucial role in worker well-being, as workers who feel career-resilient and capable of adapting to changing job markets experience higher levels of job security and satisfaction. Investing in workforce development also strengthens the economy by ensuring businesses have access to a highly skilled and agile talent pool. It has been around ten years since the government launched the national SkillsFuture movement, which aims to promote CET as a national priority (Ministry of Education [MOE], 2020). Over the last decade, initiatives such as the \$500 SkillsFuture Credit for all Singaporeans 25 years and above have supported workers' learning and upskilling aspirations. During the 2024 Budget, Prime Minister Lawrence Wong also announced the SkillsFuture Level-Up Programme for mid-career

workers, which offered a top-up of \$4,000 SkillsFuture Credits. Building on these efforts, the 2025 Budget introduced new schemes such as the SkillsFuture Mid-Career Training Allowance, which provides a monthly allowance of \$300 to \$3,000 for eligible Singaporeans aged 40 years and above pursuing full-time training and \$300 for those pursuing part-time training. Another new initiative, the SkillsFuture Jobseeker Support Scheme, offers up to \$6,000 over six months to provide jobseekers with the time and space to find suitable employment or undergo training.

Given the increasingly uncertain global economic situation, such as the tense US-China relations, faltering globalisation, and rising protectionism, the government can consider expanding these forms of financial support top-ups to cover a larger group of Singaporeans. Funding could also support an even wider range of courses, including more online courses and micro-credential programmes.

It is also timely for the government to consider a comprehensive review of the SkillsFuture ecosystem to chart the next bound of SkillsFuture, together with tripartite partners, to ensure alignment with in-demand skills and across government agencies, training providers, unions, and associations.

Recommendations for Employers

Offer comprehensive well-being programmes and resources including FWAs through a culture of trust, fairness, and inclusivity to help workers feel supported and valued at work

Poor mental health is a growing and costly issue for both workers and businesses. The 2023 National Population Health Survey found that the prevalence of poor mental health among Singapore residents aged 18 to 74 years was 15.0%, an increase from 13.4% in 2020 (MOH, 2022, 2023). However, less than one in five (15%) of HR professionals report that their companies offer comprehensive mental health resources, and less than one in ten (5%) employees actively engage with these services—a rate far below the Southeast Asian regional average of 47%, according to the ASEAN Workplace Wellbeing 2024 Report (Intellect, 2024). The TELUS Mental Health Index that examines the mental health of employed people across several countries has also posited that poor employer support for mental well-being nearly doubles productivity losses, with 79.1 lost workdays in productivity annually versus 36.7 lost workdays for those with excellent support (TELUS Health, 2024). Employers that offer comprehensive well-being programmes addressing physical, mental, and emotional health are more likely to foster a healthier, more engaged, and more productive workforce. This could include access to mental health resources, fitness programmes, financial well-being workshops, and confidential counselling services. The delivery of such programmes is also crucial to ensure effective engagement. Anonymity and confidentiality are crucial for workers seeking mental health support. At the same time, anti-discrimination policies and transparent processes for FWA-request assessment can create psychological safety at work. The WFL has already set a baseline for protection against workplace discrimination for five categories of protected characteristics: age; nationality; sex, marital status, pregnancy status, and caregiving

responsibilities; race, religion, and language; and disability and mental health conditions. Employers and HR personnel should abide by the WFL and, where possible, go beyond this baseline by proactively fostering a safe and harmonious workplace. Employers can also conduct risk assessment for psychosocial hazards, similar to risk assessment for physical hazards at dangerous worksites. Risk assessment and mitigation of psychosocial hazards is listed under the Approved Code of Practice on WSH Risk Management.

Equip managers and supervisors with the necessary skills to lead with empathy and effectiveness by training them to mitigate workplace stressors, practice regular monitoring and fair distribution of staff workload, support career planning, and promote teambuilding

Employers that invest in upskilling its leaders' skills in managing staff welfare, address mental health concerns like burnout, and prevent work disengagement, build a positive organisational culture where workers feel supported and motivated, thereby driving long-term success. This can take the form of training in soft skills such as leadership, communications, and teambuilding, and in staff workload management. For example, NTUC LearningHub's WSQ Certified Training in Peer-to-peer Mental Well-being Support at Work offers basic psychological first aid skills to provide mental well-being support to identify colleagues in distress early, and guide them to the right resources. Employers can appoint mental well-being champions as key decision makers to integrate mental well-being initiatives and considerations into their HR policies. The Structured Career Planning (SCP) guidebook, launched by SNEF and MOM in 2022, helps employers and HR personnel in implementing a formal structured career planning process to examine current and future capability requirements and proactively engage older employees in their organisations on career and skills development. This resource can be extended to workers of other age cohorts.

Encourage workers to exercise autonomy where possible, especially in highly complex work, through appropriate training, streamlining reporting processes, providing access to information and resources for decision-making, and adopting supportive technology

The findings show that while task complexity can adversely impact worker well-being, having work autonomy can mitigate the challenges of work complexity and significantly improve well-being. Workers who have autonomy in their work decisions tend to exhibit higher engagement and a stronger sense of ownership, leading to improvements in productivity and retention. To implement work autonomy, employers should create the right structural and cultural conditions. This includes providing targeted training that equips workers with the skills and confidence to make informed decisions, streamlining reporting processes, and ensuring workers have access to information and resources needed for decision-making. Additionally, supportive technology such as AI-powered analytics, project management tools, and collaborative platforms can help workers to perform at a higher level. Autonomy also begets innovation. When workers are encouraged to think critically and independently, they take the initiative to problem-solve

instead of simply following instructions, and are able to contribute more meaningfully to the organisation and stay highly motivated.

Enhance job security by provide training opportunities for continuous improvement of skills and knowledge for the job

This study found that an improved outlook on job prospects and job security can enhance the well-being of workers. Providing more targeted training in skills and knowledge that align with industry demands and individual needs (instead of one-off or generic programmes) and allowing workers to take time off from work to attend such training, will directly impact workers' productivity, employability, work motivation, and job satisfaction. Targeted training for workers on temporary or fixed-term contracts to ensure that they have better access to upskilling resources could lead to win-win outcomes as these workers benefit from a boost in their employability, while employers can better tap on them as a skilled labour pool, supporting their transition into more permanent positions, with due consideration for alternative work arrangements such as longer contract tenure, permanent part-time, or job-sharing, where appropriate. Just as some occupations have mandated training hours to complete, employers could develop similar policies for other job functions and staff, where relevant.

Jobseekers and employers can also consider working with NTUC's Employment and Employability Institute (e2i) to improve job-matching success. One of the aims of NTUC's e2i is to improve the matching of workers, before they are retrenched or displaced from releasing companies, to jobs available in receiving (hiring) companies to minimise the duration of unemployment. Through supporting job redesign to enable workforce and enterprise transformation; strengthening purposeful placement and progression; and supporting training through schemes like Career Conversion Programmes, NTUC's e2i can help workers aspire towards better jobs for better lives.

Recommendations for Unions

Work closely with tripartite partners to reduce occupational health hazards such as excessive working hours, prolonged burnout and stress, and promote FWAs as a sustainable norm, especially among vulnerable worker segments and sectors

This study has found that improvements can be made to enhance support for workers' well-being. To safeguard workers' rights and well-being, chronic overwork and prolonged burnout and stress must be re-framed as a health and rights issue. Health risks such as cardiovascular diseases and other chronic conditions linked to lower mental and physical well-being, which may include junior doctors and lawyers, nurses, teachers and educators, and others (*Channel NewsAsia*, 2025; *SAP*, 2025; *The Business Times*, 2024). To ensure sustainable and healthy work environments, unions of vulnerable sectors could consider advocating for enforceable limits on working hours for specific sectors; encourage employers' compliance with TG-FWAR and WFL. Unions should work towards FWAs a sustainable norm rather than a privilege. Many employers still hesitate to grant FWAs due

to concerns about productivity and staff control. To address this, unions can collaborate with tripartite partners to develop industry-specific FWA frameworks, on top of the TG-FWAR, that balance business needs with worker well-being. This could include sectoral guidelines on FWA implementation, providing subsidies or incentives for employers that adopt company-wide flexible work models, and awareness campaigns showcasing successful case studies of FWA adoption. Additionally, unions can advocate for workplace cultures that normalise FWAs by encouraging leadership to lead by example, showing that flexible work can be both productive and sustainable. A healthier workforce is a more resilient one, while reducing potential burdens on the national healthcare system. Unions should therefore emphasise the long-term benefits to be reaped from investing in improving structural and cultural conditions for better worker well-being.

Offer more well-being programmes and resources for union members, especially workers who are more likely to experience low well-being, i.e. those aged 30-39 years, R&F workers, fixed-term or short-contract workers, and those without access to employers' well-being benefits, such as access to subsidised physical and mental health support for mid-career members

While unions may not be the top-of-mind avenue for well-being programmes and resources as compared to the government or employers, unions in Singapore provide a host of programmes and resources including training subsidies for mental health support programmes under UTAP, NTUC Women and Family's (WAF) Better Workplace Campaign, and the Tripartite Advisory on Mental Health and Well-being at Workplaces. Given that better well-being is a pressing need for Singaporean workers, the Labour Movement could explore making well-being a priority in its advocacy for workers, especially rank-and-file and workers experiencing job insecurity, who are at higher risk of lower well-being. Under NTUC's Better Workplace Campaign, unionised company Bells Academic Group created a 'wellness corner' and lactation spaces for its employees in 2023 (Del Rosario, 2023). Amidst the rising cost of living, NTUC has also helped Singapore households gain access to affordable products and services that uplifts lives through its suite of social enterprises such as FairPrice, Kopitiam, and My First Skool. Members are also automatically covered against death and total/partial permanent disability of up to \$40,000 under the NTUC GIFT (Group Term Life Insurance for Trade Union Members), a complimentary group insurance policy exclusively for NTUC union members under 65 years old. Such portable well-being benefits that are not tied to a single employer could benefit fixed-term or short contract workers who lack access. These social enterprises should continue to prioritise their social mission and do good for workers. Expansion into student care, eldercare, mental healthcare, career mentorship and coaching, virtual counselling, and low-cost financial advisory services are relevant considerations.

Given that an improved outlook on job prospects and job security can enhance worker well-being, unions should continue to provide adequate financial support for training in a wide range of courses for industry relevant skills

UTAP is a training benefit for all NTUC members to defray their cost of skills upgrading and re-skilling. NTUC members are entitled to up to \$250 per year in subsidies for courses supported under UTAP. NTUC members aged 40 years and above also get increased funding support of \$500 per year. To maximise the impact of UTAP, NTUC can work to ensure support for training in a wider range of industry-relevant courses, including micro-credential and modular courses as well as mentorship and career counselling programmes. Unions should also negotiate for employers to support workers to take paid leave for training. NTUC's Company Training Committees (CTC) initiative, launched in 2019, also allows employers to form committees together with union and worker representatives to create Operations and Technology (OTR) road maps for company transformation projects and workers' skills upgrading needs, creating win-win solutions for both employers and workers in raising profits and wages. To implement the findings from their OTR road maps, employers can tap into the NTUC CTC Grant to fund up to 70% of qualifying costs of enterprise and workforce transformation projects, through job re-design and training for workers. Workers would then benefit from increased wages; skills allowances; career development plans; and employer-led training that leads to formal qualifications. The government recently announced a \$200 million top-up to the NTUC CTC Grant during the Budget announcement in 2025 (MOM, 2025). As of February 2025, the NTUC has established more than 2,700 CTCs across various sectors of Singapore's economy (Salim, 2025).

It is hoped that this report can serve as a launch pad for further discussions and development of improved initiatives and programmes. While the drive towards high productivity and growth is of strategic importance for the country, having a healthy and engaged workforce is of equal (if not more) importance given its role in driving commitment, job satisfaction, retention, work innovation, and productivity, besides the longer-term impact on the worker, family, and society as a whole.



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Appendix

Appendix 1

List of Acronyms

AIC	Agency for Integrated Care
CAAS	Civil Aviation Authority of Singapore
CET	Continuing Education and Training
CHAS	Community Health Assist Scheme
CHAT	Community Health Assessment Team
COMPASS	Complementarity Assessment Framework
CTC	Company Training Committee
e2i	Employment and Employability Institute
EU	European Union
FGD	Focus Group Discussion
FWA	Flexible Work Arrangements
HPB	Health Promotion Board
HR	Human Resource
IAL	Institute for Adult Learning
GIFT	Group Term Life Insurance for Trade Union Members
IMH	Institute of Mental Health
MNC	Multinational corporation
MOE	Ministry of Education
MOH	Ministry of Health
MOM	Ministry of Manpower
NTUC	National Trades Union Congress
OECD	Organisation for Economic Cooperation and Development
OTR	Operations and Technology
PME	Professionals, Managers, and Executives
PSEA	Post-Secondary Education Account
R&F	Rank and File
RO	Reporting Officer
SCP	Structured Career Planning

SME	Small and Medium Enterprise
SNEF	Singapore National Employers Federation
SSOC	Singapore Standard Occupational Classification
TAFEP	Tripartite Alliance for Fair and Progressive Employment Practices
TAP	Technicians and Associate Professionals (also known as Associate Professionals and Technicians)
TG-FWAR	Tripartite Guidelines on FWA Requests
UTAP	Union Training Assistance Programme
WAF	Women and Family
WFL	Workplace Fairness Legislation
WOW	Workplace Outreach Wellness
WSH	Workplace Safety and Health
WSHC	Workplace Safety and Health Council
WSS	Workfare Skills Support

Appendix 2

Sample Characteristics

A2.1 Quantitative Sample

	%
Gender	
Male	45.5
Female	54.5
Age	
Below 30	25.9
30-39	27.8
40-49	21.3
50-59	15.9
60 & over	9.3
Nationality	
Citizen	89.9
Permanent Resident	10.2
Education	
Below Secondary	3.0
Secondary	6.6
Post Secondary	7.5
Diploma / Professional Qualification	24.1
Bachelor's Degree	48.9
Master's Degree / Doctorate	10.4
Occupation	
PME	55.9
TAP	11.4
R&F	31.0
Industry	
Manufacturing	10.7
Construction	4.3
Services	81.1
Others	3.9
Contract Type	
Permanent contract	70.6
Fixed term contract	12.8
Temporary employment agency contract	4.7
No contract	3.9
Others	1.0
Self-employed	7.0
Nature of employment	
Full-time	82.3
Part-time	11.1
Others	6.7

A2.2 Qualitative Sample

Focus group participants.

	Sex	Age	Employment Status and Nature	Occupation	Industry
1	M	23	Full-time, term contract	Customer Service Officer	Professional, Scientific and Technical
2	M	31	Full-time	Quality Service Management	Transportation and Storage
3	M	32	Full-time	Social Worker	Health and Social Services
4	M	32	Full-time	Counsellor	Education
5	M	39	Full-time	Transcriber	Administrative and Support Service
6	M	40	Unemployed	Former Operations Administrator	Health and Social Services
7	M	44	Full-time	Internal Auditor	Retail
8	M	51	Recently retired	Former School Teacher	Education
9	M	59	Unemployed	Former Bank Administrator	Financial and Insurance
10	F	33	Full-time	Scientist	Manufacturing
11	F	36	Self-employed	Financial Advisor	Financial and Insurance
12	F	40	Full-time	Project Management and Editorial	Information and Communications
13	F	47	Full-time	Engineer	Manufacturing

Appendix 3

Regression Results on Determinants of Well-being

	Low well-being		High well-being	
	Odds ratio	P>z	Odds ratio	P>z
Age (ref: 30-39)				
21-29	0.50	0.00	1.26	0.13
40-49	0.82	0.35	1.38	0.03
50-59	0.37	0.00	2.32	0.00
60-69	0.09	0.00	5.21	0.00
Gender (ref: Male)				
Female	0.90	0.54	1.15	0.20
Education attainment (ref: Below diploma)				
Diploma	1.14	0.62	0.71	0.04
Degree & above	1.34	0.28	0.81	0.22
Industry (ref: Manufacturing)				
Electricity, Gas, Steam & Air-conditioning Supply	0.91	0.91	1.03	0.95
Water supply, Sewerage, Waste management & Remediation activities	0.87	0.90	1.57	0.55
Construction	0.55	0.21	0.93	0.80
Wholesale Trade	1.73	0.30	1.20	0.64
Retail Trade	0.41	0.04	1.28	0.37
Transportation & Storage	1.16	0.71	1.26	0.44
Accommodation & Food Service Activities	0.92	0.86	1.37	0.34
Information & Communications	0.96	0.90	1.25	0.34
Financial & Insurance Activities	0.78	0.50	0.84	0.48
Real Estate Activities	0.96	0.95	1.16	0.69
Professional, Scientific & Technical Activities	1.15	0.69	1.09	0.73
Administrative & Support Service Activities	0.86	0.70	1.40	0.20
Public Administration & Defence	0.80	0.59	1.29	0.35
Education	0.65	0.25	1.16	0.54
Health & Social Services	0.72	0.37	1.15	0.53
Arts, Entertainment & Recreation	0.86	0.80	1.45	0.32
Other Service Activities	0.50	0.11	1.56	0.11
Income group (ref: Below \$2,000)				
\$3000- \$5999	0.86	0.52	1.13	0.42
\$6000 & above	0.77	0.38	1.33	0.13
Union member (ref: non-union member)				
Union member	0.89	0.56	0.99	0.92
Prospect (ref: Low prospects)				
High prospects	0.23	0.00	3.13	0.00
Contract Type (ref: Permanent contract)				
A fixed-term contract (e.g. 6 months, 2 years)	1.64	0.04	1.42	0.03
A temporary employment agency contract / recruitment agency contract	1.02	0.95	1.10	0.73
No contract / verbal contract	1.46	0.35	0.68	0.19
Self- employed	1.65	0.18	0.56	0.28
Working hours (ref: below 30 hours)			0.86	0.50
35- 50 hours	1.48	0.11	0.81	0.16
50 hours & above	1.83	0.04	0.65	0.02
Job security (ref: Unlikely to lose job)				

	Low well-being		High well-being	
	Odds ratio	P>z	Odds ratio	P>z
Likely to lose job	2.30	0.00	0.77	0.05
Occupation type (ref: TAP)				
PME	1.48	0.18	1.09	0.62
R&F	1.72	0.06	1.02	0.93
Firm size (ref: Very small)				
Small	0.80	0.35	0.95	0.73
Medium	0.92	0.74	0.80	0.18
Large	0.85	0.49	0.97	0.84
Well-being programmes and resources (ref: Yes)				
No	2.09	0.00	0.69	0.00
Repetitive work (ref: Low)				
High	1.47	0.02	0.99	0.96
Work intensity (ref: Low)				
High	1.15	0.44	0.78	0.02
Task complexity (ref: Low)				
High	1.44	0.05	0.82	0.11
Decision making (ref: No)				
Yes	0.60	0.01	1.91	0.00
Learning environment: No)				
Yes	0.87	0.50	1.27	0.05
Training Participation (ref: No)				
Yes	0.80	0.19	1.34	0.01
Autonomy (ref: No)				
Yes	0.64	0.01	1.64	0.00
Intercept	0.16	0.05	0.25	0.00
Pseudo R2		0.20		0.16

Appendix 4

Well-being Programmes

Category	Programmes/ Benefits	Description
Career	Structured Career Planning	SCP is a guidebook launched by SNEF and MOM in 2022. It is packed with full and lite implementation frameworks and toolkits (who, what, when, where, how) that employers can utilise based on manpower and resources available. Beyond that, the guidebook also includes individual career assessment exercises, sample HR policies, and case studies available for reference. It aims to help employers implement a formal structured career planning process to proactively engage older employees in their organisations on career and skills development. At the same time, employers can use the SCP to look at current and future capability requirements while supporting the employee's work, wealth, and well-being goals.
	Training subsidies	Examples of training subsidies include: • SkillsFuture Credit: It supports individual-initiated training. Singapore citizens aged 25 and above can use their SkillsFuture credit account fund to pay for programme fees. • SkillsFuture Mid-Career Enhanced Subsidy: It provides higher course fee subsidies to Singaporeans aged 40 and above. • Workfare Skills Support (WSS) Scheme: It offers a training allowance, absentee payroll support and a course completion cash reward to low wage workers. Eligible individuals may also apply for a training allowance capped at \$6 per hour. • SkillsFuture Level-Up Programme: It provides greater structural support for mid-career Singaporeans aged 40 years and above to pursue a substantive skills reboot and stay relevant in a changing economy. A SkillsFuture Credit (Mid-Career) top-up of \$4,000 was made from May 2024 to further offset out-of-pocket course fees for selected courses that have better employability outcomes.
	Tripartite Guidelines on FWA Requests	The Tripartite Guidelines on Flexible Work Arrangement Requests which came into effect on 1 December 2024 set out how employees should request for FWAs and use them, and how employers and supervisors should handle FWA requests. These guidelines set the minimum requirements that all employers are required to abide by and recommend good practices for employers to consider in relation to formal FWA requests. TAFEP and MOM make reference to these guidelines in support of the adoption of FWAs and handling cases related to FWAs.
	Tripartite Standard on Age-Friendly Workplace Practices	The Tripartite Standard on Age-Friendly Workplace Practices is a set of good age management practices that help employers attract and retain older employees and tap on their wealth of experience. Announced in 2018, it comprises ten standards each covering various aspects of employment and helps employers create conducive and inclusive workplaces for older employees.
	Union Training Assistance Programme (UTAP)	UTAP is a training benefit to defray the cost of training for NTUC members and encourage them to take up skills upgrading and re-skilling. NTUC members have 50% unfunded course fee (i.e. the balance course fee payable after applicable government subsidy) support up to \$250 per year for courses supported under UTAP. For NTUC members aged 40 and above, an increased funding support of \$500 per year is given for enhanced UTAP.

Category	Programmes/ Benefits	Description
	WSQ Certified Training in Peer-to-peer Mental Well- being Support at Work	This two-day mental wellness course equips workers with basic psychological first aid skills to provide mental well-being support to identify colleagues in distress early and guide them to the right resources. Eligible Singaporean citizens can use their SkillsFuture Credit or Post-Secondary Education Account (PSEA) to offset the course fee after funding. NTUC union members can use their UTAP fund to offset the course fee after full deduction from their SkillsFuture Credit and PSEA funds.
	WSQ Support Employee Well-being at the Workplace	This course teaches participants how to be a good source of support for staff experiencing high levels of stress. It teaches what burnout is, how to identify staff who are highly stressed with burnout symptoms, how to engage them objectively in conversations about self-care, and how to advocate effective self-care practices for both short term and long-term stressors.
Health (Mental and physical)	Community Health Assessment Team (CHAT)	CHAT is a national outreach and mental health check programme under the Institute of Mental Health (IMH) since 2009. As the Centre of Excellence for Youth Mental Health in Singapore, CHAT is a one-stop centre for mental health and resources. It runs a national youth mental health outreach and assessment service for youth and young adults aged 16 to 30 years. Through a group of healthcare professionals, CHAT seeks to promote awareness of mental health; access to mental health resources; and access to a confidential and personalised mental health check for individuals aged 16 to 30 years.
	Community Mental Health Programme	The Agency for Integrated Care (AIC), together with MOH, developed the Community Mental Health Masterplan in 2012 which enables persons with mental health and dementia to seek early treatment nearer to their homes and ensure that they are well supported in the community. The Masterplan focuses on access to care and promotes early identification of mental health conditions. It integrates health and social care for those with mental health conditions and builds a dementia care network.
	Healthcare subsidies	Some examples of healthcare subsidies are: • Community Health Assist Scheme (CHAS) enables all Singapore citizens to receive subsidies for preventive, medical and dental care at participating general practitioner and dental clinics. • Interim Disability Assistance Programme for the Elderly provides financial help for elderly Singaporeans with severe disability. • MediFund is a safety net for Singaporeans who face financial difficulties with their remaining bills after government subsidies, insurance and MediSave. • Subsidies for community dialysis services provides financial support for eligible Singaporeans who are receiving haemodialysis and peritoneal dialysis treatment in the community.
	MindSG	MindSG is an online portal launched in 2021 that provides mental health resources and self-care tools for Singaporeans. MindSG is part of the Health Promotion Board (HPB)'s It's OKAY to Reach Out campaign which aims to normalise conversations about mental health and encourage people to seek help. The resources are curated by doctors and psychologists and cover a range of topics including dealing with anxiety disorders, managing dementia, coping with grief, understanding bipolar disorder, cyber wellness, preventing self-harm and suicide, and undergoing transitions.

Category	Programmes/ Benefits	Description
	iWorkHealth Assessment tool	Launched in 2021, iWorkHealth is a free online, employer administered psychosocial health assessment tool that helps employers to understand their workforce's state of well-being at work, covering work-related stress and burnout, and the key workplace stressors that employees are facing. The results provide employers with information on the factors influencing their employees' mental well-being as well as recommended interventions on what employers can do to improve mental well-being. iWorkHealth is developed by MOM's Workplace Safety and Health (WSH) Institute in partnership with Changi General Hospital, HPB, IMH and WSHC.
	Tripartite Advisory on Mental Health and Well-being at Workplaces	Tripartite Advisory on Mental Health and Well-being at Workplaces provides practical guidance on measures that employers can adopt to support their employees' mental well-being and provides resources that employers, employees and self-employed persons can tap on. It provides recommendations to support individual employees, the team and department, and the organisation, as well as provide tips on working from home for both employers and employees.
	Workplace Outreach Wellness (WOW) Programme	Started in 2022, WOW is a programme curated by HPB and includes a range of workplace health and wellness activities that aim to promote healthy behaviours and equip individuals with information and abilities needed to make healthy lifestyle decisions. It is co-funded on a fixed rate based on the respective programme category subject to certain requirements and conditions. Employers can select from a variety of on-site and/or virtual workplace health promotion offerings covering topics on general workplace health programmes (e.g. physical activity, nutrition, mental well-being and ergonomics), chronic disease health screening and health coaching, Corporate Challenge programme (under the National Steps Challenge), and smoking and vaping cessation.
	Total WSH Programme	The Total WSH programme was developed in May 2014 by MOM, WSH Council, the WSH Institute, and HPB. It is an integrated approach to managing employees' safety, health and well-being in the workplace. It includes a proactive and comprehensive assessment of all related risks and requires the continued and active participation by all employees and management working in partnerships to reduce these risks. It is a free programme where WSH Council-appointed service providers advise the employer on how to manage safety and health with modular activity packages.
	Well-being Champions Network	Launched in 2023, the Well-being Champions Network is a community of practice that empowers individuals to advocate for a healthier and more supportive work culture where mental health and well-being are prioritised. It aims to create a safe space for employees to share their issues and learn from others' experiences; and encourages employers to create supportive workplaces by providing resources and training. The network comprises "well-being champions" who are typically management-level employees who can rally senior management to implement policies to support employees' mental well-being. These champions can help their organisations to put together and curate mental well-being programmes and resources and establish a system to refer people in distress to professional help.

Category	Programmes/ Benefits	Description
Family related	Childcare (include childcare, maternity and paternity leave)	Examples of childcare programmes and benefits are: • Childcare leave: Eligible working parents with Singapore citizen children are entitled to 6 days of paid childcare leave per year. Parents of non-citizens can get 2 days of childcare leave a year. • Maternity leave: Working mothers are entitled to either 16 weeks of maternity leave or 12 weeks of maternity leave funded by the government, depending on criteria such as whether the child is a Singapore citizen. • Paternity leave: Eligible working fathers including those who are self-employed are entitled to 2 weeks of paid paternity leave funded by the government. • Childcare and infant care subsidies: Parents with Singapore citizen children enrolled in licensed childcare centres can receive a basic subsidy of up to \$600 per month for infant care and up to \$300 per month for childcare. Working parents with a gross monthly household income of \$12,000 or below may be eligible for additional subsidy.



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**Every
Worker
Matters**

