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WORK, LIFE, AND WELL-BEING: A STUDY ON FOREIGN WORKERS IN CROATIA

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This exploratory study examines the subjective quality of life (SQoL) among foreign workers in Croatia amid increasing labour migration. Drawing on Cummins' Homeostatic Model of Subjective Well-Being, the research aimed to determine whether foreign workers' SQoL deviates from the normative benchmark and how it relates to socio-demographic, economic, and psycho-social variables. A survey involved 400 participants, mainly from the Philippines, Nepal, and India, using validated instruments, the Personal Wellbeing Index, Perceived Stress Scale, and Satisfaction with Migration Life Scale, translated into five languages. Statistical analysis showed that the average SQoL ($M = 61.56$) was significantly lower than the normative value (70), although the effect size was small, with stress emerging as a major negative correlate ($r = -0.18, p < 0.001$). While weak associations were observed for age, country of origin, and planned duration of stay, employment-related variables and language proficiency were not significantly associated with SQoL.

Keywords: subjective SQoL, foreign workers, psychological homeostasis, perceived stress, inclusive policies

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FRAMING THE STUDY: FUNDAMENTAL CONCEPTS AND MODEL

This paper examines the subjective quality of life (SQoL) among foreign workers in Croatia. The research provides an initial response to recent societal changes driven by a swift demographic and labour-market transformation resulting from a substan-

tial migrant labour influx. The impetus for this enquiry arises from the necessity to comprehend the intricate interplay between migration-related stressors, socio-economic integration, and individual well-being within this particular national context. Despite the increasing significance of foreign workers to Croatia's economic fabric, systematic research into their lived experiences and SQoL remains relatively scant. This introduction will initially establish the conceptual underpinnings of SQoL and stress before narrowing its focus to the distinctive circumstances and challenges encountered by foreign workers in Croatia. By synthesising pertinent concepts, models, and empirical evidence, this section aims to furnish a coherent framework for understanding the principal aspects (stress and migration satisfaction) that influence the SQoL of foreign workers, whilst also contextualising the subsequent enquiry delineated in this research.

The concept of quality of life (QoL) has evolved into two main approaches. The Scandinavian model prioritises objective societal indicators, such as resources (finance, education, social support, security) that influence living conditions (Erikson & Uusitalo, 1987; Drenowski, 1974, as cited in Rapley, 2003). However, research indicates that objective conditions are weakly and nonlinearly related to self-rated QoL (Cummins, 1998, 2000). Consequently, since the 1970s, research has shifted towards subjective indicators, leading to integrated models. The American approach focuses on individual, subjective elements like satisfaction and happiness (Lučev & Tadinac, 2008; Noll, 1996). Nonetheless, some scholars caution against ignoring objective measures, citing ethical concerns for vulnerable populations (Ilić et al., 2010). The World Health Organisation (2018) defines QoL as an individual's perception of their life within their cultural and value context, relative to their goals. While a universal definition is elusive, most scholars agree that QoL is fundamentally subjective, multidimensional, and encompasses both objective and subjective factors (Felce & Perry, 1993; Salvaris, 2000). This complexity has prompted the creation of various QoL models and measurement instruments. An example of these various models is Cummins' (1998) Homeostatic Model of Subjective Well-Being (Cummins, 1998). The model was chosen for this study because it provides a widely accepted instrument for measuring QoL as a multidimensional construct. Furthermore, the proposed average SQoL range has been repeatedly empirically confirmed. Finally, it allows comparisons between researched groups and the population average.

The Model (Cummins, 1998) exemplifies a sophisticated multidimensional framework proposing that QoL is influenced not solely by objective determinants, such as material and so-

cial circumstances, but also by individuals' personal perceptions of these parameters. In his comprehensive meta-analysis of SQoL research, Cummins (1996) delineated seven principal domains that constitute the fabric of subjective well-being: material well-being, health, productivity, intimacy, security, community, and emotional well-being. Subsequently, spirituality was incorporated as an additional domain. Cummins (1995) discerned that individuals predominantly articulate their SQoL using descriptors from the positive extremity of the satisfaction continuum. Typically, self-assessments are situated within the higher echelons of positivity, averaging approximately 75% of the maximum scale.

Research on well-being shows that most people, especially in Western societies, report high life satisfaction (70-80% of the scale maximum, and within the broader range of 60% to 80% when considering both Western and non-Western populations). This spectrum of SQoL ratings has been corroborated repeatedly (Capic et al., 2015). However, this is often less true for vulnerable groups like migrants and foreign workers, who face greater external pressures and typically report lower SQoL due to factors like acculturation stress, language barriers, precarious employment, and social isolation.

Cummins theorised that SQoL is maintained by homeostasis, an innate ability to return to a baseline, termed Homeostatically Protected Mood (HPMood) (Cummins et al., 2014). While defence mechanisms usually restore balance, severe adverse influences can destabilise this equilibrium. These severe adverse influences can include systemic discrimination, exploitation in the workplace, or fear of deportation affecting migrants and foreign workers. Although well-being often reasserts itself, extreme or chronic negative externalities, such as persistent stress, may cause a lasting decline in self-reported QoL (Cummins & Lau, 2013), a critical concern when examining the long-term well-being of foreign workers. In the context of migration, stress is defined as the cumulative impact of psycho-social and environmental factors requiring adaptation. For migrants and foreign workers, psycho-social factors such as cultural distance, perceived injustice, and lack of social support significantly contribute to chronic stress. Unmanageable stress manifests physiologically, psychologically, and behaviourally. Chronic stress is linked to numerous adverse health outcomes, including compromised immune function, cardiovascular issues, metabolic disturbances, mood disorders (depression and bipolar disorder), substance abuse, and psychosis. These health risks are often exacerbated in migrant populations due to reduced access to healthcare and chronic stres-

sors. Recent scholarly results also associate stress with social isolation, which elevates the risk of disease and mortality (O'Connor et al., 2021; Cole et al., 2007). For migrant cohorts, or in our context, foreign workers, the experience of stress is often amplified by acculturative pressures, discrimination, and integration challenges, making it a pivotal factor in understanding their SQoL and overall satisfaction challenges pertaining to integration and overall contentment with the migratory endeavour. Stressors may include navigating new cultural contexts, language barriers, and uncertainty about legal status (Berry et al., 2006; Buchick et al., 2021). We therefore included perceived stress as a key psycho-social variable alongside life satisfaction.

FOREIGN WORKERS IN CROATIA: CONTEXT, CHALLENGES, AND THE RESEARCH LANDSCAPE

Foreign workers in Croatia have gained increasing prominence as the nation grapples with significant demographic and labour market transformations. It is primarily characterised by a burgeoning influx of foreign workers, primarily from South and Southeast Asia. Following the cessation of work permit quotas for foreign workers in 2021 and the subsequent removal of recruitment restrictions, their numbers in Croatia have increased markedly. Data from the Ministry of the Interior highlights a significant increase in the number of residence and work permits granted to foreign nationals in Croatia. Specifically, 206,529 permits were issued in 2024, a sharp rise from 39,085 in 2020 (Republic of Croatia, Ministry of Interior, 2024). These foreign workers are primarily employed in key sectors such as construction, tourism, and manufacturing (Crnković-Požaić, 2021). Considering these societal shifts, it becomes incumbent upon us to scrutinise the SQoL experienced by foreign workers in Croatia. A metric is shaped by distinctive challenges, including integration barriers, heterogeneous working conditions, and limited social support systems. Although the extant research on this subject is limited in both quantity and methodological uniformity, it nonetheless offers valuable initial insights into the experiences of foreign workers in Croatia. For instance, Horvat (2020, 2021) examines the increasing presence of foreign labour in Varaždin County and the industries that sustain it. His findings underscore that, whilst foreign workers are indispensable for maintaining economic activity, legal restrictions and societal prejudices significantly hinder their integration into the local labour market.

These observations underscore the complex interplay between economic necessity and social barriers, which warrants further exploration.

Building on this foundation, subsequent studies enhance our understanding of the long-term effects of foreign labour in Croatia, provide a wider perspective, and function as an initial literature review on the subject within the national context, considering the limited empirical research available on foreign workers in the country. Horvat (2021) identifies several obstacles confronting these workers, such as difficulties with language and technology, as well as problems integrating into their local communities. Similarly, Crnković-Pozaić (2021) provides a comprehensive analysis of the foreign workforce in Croatia, accentuating notable policy deficiencies concerning worker protection, wage parity, and access to social services. These policy gaps exacerbate stressors impacting overall well-being and underscore the urgent need for systemic reform to foster a more inclusive environment for migrant workers. To gain a more nuanced understanding, recent qualitative research, such as Marinović-Golubić (2024), has explored the lived experiences of migrant workers from Nepal, Pakistan, India, and the Philippines. Her research, involving forty interviews, reveals a diverse spectrum of employment histories, ranging from relative stability in manufacturing or delivery roles to precarious, short-term employment conditions coupled with sub-standard living arrangements. These accounts illuminate the persistent financial strains faced by foreign workers, exacerbated by migration costs and modest earnings, which serve to intensify their ongoing stressors. Furthermore, research participants articulated challenges related to social integration and expressed a strong desire for stronger support networks, reaffirming the importance of social cohesion for migrant well-being. Complementing this perspective, Tadić (2024) applied the minority stress model to evaluate its relevance to foreign workers in Croatia. Her findings indicate that their overall SQoL falls markedly below normative benchmarks, with participants reporting the greatest satisfaction with their life achievements but considerable dissatisfaction with their sense of belonging in the community. Discrimination, aggression, insufficient social support, material dissatisfaction, and expectations of rejection emerged as principal sources of minority stress.

The occupational and social conditions of foreign workers undeniably exert a profound influence on their overall well-being. Factors such as workplace environment, healthcare access, social integration, and educational opportunity coalesce to shape their SQoL. Empirical evidence suggests that perceptions of job security, social support networks, and equitable treatment are critical for fostering adaptation and favourable mental health outcomes (Akay & Ahmadi, 2022). Con-

versely, experiences of discrimination and inadequate integration initiatives tend to diminish job satisfaction and exacerbate psychological distress. In this context, the theoretical framework proposed by Berry et al. (2006) on acculturation stress offers valuable insights, delineating four strategies, assimilation, separation, integration, and marginalisation, that significantly influence psychological outcomes. Of particular interest is the finding that migrants (or, in our case, foreign workers) employing an integration strategy, whereby they retain their cultural identity whilst constructively engaging with the host society, tend to report higher satisfaction and lower stress levels. Transitioning from individual experiences to systemic factors, healthcare accessibility emerges as a fundamental determinant of SQoL. Research by Buchcik et al. (2021) highlights that linguistic barriers and the scarcity of culturally attuned services impede access to healthcare, often resulting in untreated ailments and heightened physical and psychological distress. Additionally, social embeddedness plays a particularly important role among immigrants, as lower levels of social integration and support – especially among first-generation migrants – partially explain their lower life satisfaction compared to natives (Arpino & de Valk, 2018). Educational attainment also plays an important role in shaping migrant experiences. Higher education levels correlate with better employment prospects, higher incomes, and smoother integration processes (Dustmann & Fabbri, 2003). Conversely, foreign workers with lower educational attainment often face precarious employment conditions and exploitation (Chiswick & Miller, 2009). Educational mismatches frequently compel well-qualified migrants into roles beneath their capabilities, adversely affecting their psychological well-being (Schmidt & Cohen, 2013). Additionally, social networks and community affiliations are instrumental in fostering resilience and satisfaction, whereas social isolation correlates with heightened stress and diminished productivity (Valentín-Cortés et al., 2020; Portes & Rumbaut, 2014).

In conclusion, the extant literature underscores the multifarious challenges confronting foreign workers globally, whilst also highlighting the imperative for institutional interventions aimed at fostering inclusion and promoting SQoL amongst migrant labourers. This discourse has delineated the principal theoretical constructs of SQoL and stress, contextualised the plight of foreign workers in Croatia, and identified the key factors influencing their well-being and satisfaction. The ensuing sections will build upon this foundation to present a novel inquiry into the SQoL of foreign workers in Croatia, with a particular focus on the roles of stress and integration challenges.

AIM OF THE STUDY

Given the evolving situation in Croatia and limited prior research, we conducted this exploratory study to provide empirical insight into foreign workers' socio-demographic characteristics, quality of life, and related variables. Using Cummins' Homeostatic Model of Subjective Well-Being as a framework, this exploratory study investigated the SQoL among foreign workers in Croatia. Specifically, the goal was to examine whether the subjective SQoL of foreign workers, as measured by the PWI scale, differs from the theoretical population value, and whether it is associated with socio-demographic characteristics as well as factors contributing to their economic stability and psycho-social factors. Based on this aim, the study addressed the following research questions:

- RQ1 Does the SQoL of foreign workers in Croatia differ from the theoretical population average (70% of the scale maximum) defined within Cummins' Homeostatic Model of Subjective Well-Being?
- RQ2 Is SQoL associated with socio-demographic factors (age, gender, country of origin, religious affiliation and marital status)?
- RQ3 Are work-related factors contributing to the economic stability of foreign workers (education level, employment status, employment sector, length of stay, planned length of stay, proficiency in Croatian, and future migration plans) associated with SQoL?
- RQ4 Is SQoL associated with psycho-social variables (perceived stress, satisfaction with migration experiences, participants' retrospective perceptions of change in SQoL since migrating to Croatia and perception of having the right to the same SQoL as Croatian citizens)?

Given the exploratory nature of this study and a gap in prior data, we did not pre-specify directional hypotheses for research questions.

METHODS AND ANALYSIS

Participants

Participants in the study comprised 400 foreign workers in Croatia, including individuals from the Philippines (37.3%), Nepal (25.5%), India (20.3%), Egypt (6%), Bangladesh (5.3%), and other Asian (4.5%) and African (0.5%) countries. The age of participants ranged from 21 to 53 years ($M = 33.5$, $SD = 6.6$), with the largest number of participants in the 31 – 40 age group. Of the total sample, 83.5% were male, and 16.5% were female (Table 1).

☞ TABLE 1
Socio-demographic
characteristics of the
sample

		%
Gender	Male	83.5
	Female	16.5
Age group	< 30	42.1
	31-40	47.2
	41-50	10.2
	51-60	0.5
	> 61	/
Country of birth	Bangladesh	5.3
	Egypt	6.0
	India	20.3
	Nepal	25.5
	Philippines	37.3
	Other	5.8
Religious affiliation	Christianity	39.5
	Islam	16.3
	Buddhism	3.3
	Hinduism	32.0
	No religious affiliation	0.3
Education level	No formal education	0.3
	Primary school	5.8
	Secondary school	50.3
	Bachelor's degree	34.8
	Master's degree	4.3
	PhD	0.3
Marital status	Married union	43.3
	Consensual union or in relationship	6.5
	Single	46.8
	Divorced	2.8
	Widowed	0.8
Employment status	Full-time	78.5
	Part-time	9.3
	Occasionally	2.5
	Retired	0.5
	Unemployed	9.3
Employment sector	Hospitality	18.5
	Transport	21.5
	Construction	17.3
	Industry	13.3
	Small businesses	2.5
	Wholesale and retail trade	10.3
Proficiency in Croatian	Proficient	8.0
	Basic conversational	21.0
	Basic understanding	53.0
	No proficiency	17.8

Design and procedure

The study was conducted from November 2024 to January 2025. Data were collected using two approaches: an online survey ($N = 160$) and face-to-face field research ($N = 240$). The online survey was distributed via links posted in social media groups frequented by foreign workers in Croatia. The field research was conducted at various locations in the city of Zagreb and in Zagreb County, where foreign workers are employed, reside, and gather. The information on the mode of data collection (online vs face-to-face) was available during fieldwork coordination, as coordinators monitored the number of completed questionnaires obtained through each approach. However, in order to ensure a higher level of anonymity for this vulnerable population, individual responses in the final dataset were not linked to the specific mode of data collection or to individual interviewers. Consequently, it was not possible to analyse potential differences between online and face-to-face responses, which should be considered a methodological limitation of the study. The sample was obtained using purposive, non-probabilistic sampling. The study received prior approval from the authors' institutional ethics committee, ensuring compliance with established research ethics standards. Written informed consent was obtained from all participants, and they were assured of anonymity, confidentiality, and voluntary participation.

Measures

The questionnaire was initially developed in English and subsequently translated into Bengali, Nepali, Hindi, and Tagalog. Native speakers, researchers, and experts from Bangladesh, India, Nepal, and the Philippines, with whom we established collaborative partnerships, carried out these translations. This multilingual approach ensured that the questionnaire was linguistically accessible, maintained translation accuracy, and eliminated potential language barriers that could have hindered participation in the research.

Socio-demographic data were collected using a brief questionnaire developed for this study. The questionnaire included items on sex, year of birth, country of birth, native language, proficiency in Croatian, marital status, number of children, education level, religious affiliation, citizenship, length of stay in Croatia, planned duration of stay, employment status, employment sector, whether the participant provides financial support to their family back home, and whether they plan to bring their family to Croatia.

The Personal Wellbeing Index (IWI; Cummins, 2002) was used to measure SQoL, consisting of eight items that assess satisfaction across various domains: material well-being, health,

achievement, intimacy (relationships with others, friends, and family), security (sense of safety), community (sense of belonging), future security, and spirituality (optional). For example, a PWI item is: "How satisfied are you with your personal health?" Each domain is rated on an 11-point scale from 0 ('not at all satisfied') to 10 ('completely satisfied'), with domain scores averaged to produce a comprehensive subjective SQoL score. Since non-standardised versions of the scale in Tagalog, Bangla, and Nepali were used, their reliability was evaluated. Cronbach's alpha for the full sample was 0.98 overall, with the Bangla, Tagalog, and Nepali versions scoring 0.97, 0.99, and 0.98, respectively. The PWI demonstrated high reliability across all language versions, including Bangla ($\alpha = 0.97$), English ($\alpha = 0.98$), Tagalog ($\alpha = 0.99$), Hindi ($\alpha = 0.98$), and Nepali ($\alpha = 0.97$). An exploratory factor analysis (EFA) was conducted to examine construct validity. The data were highly suitable for factor analysis (KMO = 0.95; Bartlett's test: $\chi^2 = 4372.30$, $p < 0.001$), revealing a clear one-factor solution. This factor explained 87% of the variance, with all items loading strongly (0.92–0.95), confirming the scale's unidimensionality. Together, the high reliability and confirmed unidimensional structure provide strong evidence of the PWI's construct validity in this multilingual sample.

The Perceived Stress Scale (PSS; Cohen et al., 1983) was used to measure subjective stress by assessing perceived lack of control, overload, and unpredictability in one's life. Sample item: "In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?" An adapted 4-item version was employed, with responses on a five-point Likert scale from 'never' to 'very often'. The scale's overall Cronbach's alpha was 0.73, indicating acceptable internal consistency. It demonstrated acceptable reliability across languages: Bangla ($\alpha = 0.63$), English ($\alpha = 0.76$), Tagalog ($\alpha = 0.73$), Hindi ($\alpha = 0.81$), and Nepali ($\alpha = 0.79$).

The Satisfaction with Migration Life Scale (SWMLS; Neto & Fonseca, 2016) was used to measure overall satisfaction with migration experiences. It contains five items. Example item: "I feel satisfied with my life as an immigrant." Items are rated on a 7-point Likert scale from 1 ('strongly disagree') to 7 ('strongly agree'). Its Cronbach's alpha was 0.94 overall, with high reliability across languages: Bangla ($\alpha = 0.92$), English ($\alpha = 0.94$), Tagalog ($\alpha = 0.92$), Hindi ($\alpha = 0.96$), and Nepali ($\alpha = 0.96$). The α values (≥ 0.97) across all versions suggest high scale coherence, supporting its construct validity, though possibly indicating some item redundancy.

Additional questions assessed health and SQoL, including ratings of physical, psychological, and bodily health, pain levels, and perceived changes in SQoL since migrating to Cro-

atia. Participants also indicated whether they believe they deserve the same SQoL as Croatians.

Statistical analyses were conducted in line with the study's research questions. To address RQ1, a one-sample *t*-test was used to examine whether the average SQoL differed from the theoretical normative value (70% of the scale maximum) proposed within Cummins' Homeostatic Model of Subjective Well-Being. To address RQ2, associations between SQoL and socio-demographic characteristics were examined using Pearson correlation coefficients for continuous variables (age) and one-way analysis of variance (ANOVA) for categorical variables (gender, country of origin, religious affiliation, and marital status). To address RQ3, differences in SQoL across work-related and migration-related characteristics (education level, employment status, employment sector, Croatian language proficiency, current length of stay, planned length of stay, and future plans) were examined using one-way ANOVA. When the assumption of homogeneity of variances was violated (Levene's test $p < 0.05$), Welch's ANOVA was applied. To address RQ4, associations between SQoL and psycho-social variables were examined using Pearson correlation analysis for perceived stress and satisfaction with migrant's life and one-way ANOVA for retrospective self-assessments of quality of life since migrating to Croatia and perception of having the right to the same SQoL as Croatian citizens. Post-hoc comparisons were conducted using Tukey's HSD test where applicable. All analyses were performed using SPSS version 29.

RESULTS

The socio-demographic characteristics of the sample are shown in Table 1, which reveals a predominantly male, working-age group from the Philippines, Nepal, and India.

SQoL was measured using the Personal Wellbeing Index. According to Cummins, the average level of life satisfaction across Western and non-Western countries is roughly $70 \pm 2.5\%$ of the scale maximum; this value was used to evaluate the significance of differences between our sample and the theoretical value.

Inspection of response patterns revealed that a substantial number of participants selected the lowest or the highest response option across all items in this scale, which contributed to the significantly low overall PWI, indicating possible inattentive responding. Therefore, these cases were excluded from further analyses, resulting in a final sample of 373 participants.

Following this adjustment, PWI mean was 61.56 ($SD = 36.2$). One-sample *t*-tests indicated that this value remained significantly lower than the normative reference value of 70 ($t = -2.83$;

$p = 0.005$, $d = -0.23$), typically observed across both Western and non-Western countries (see Table 2). Although the difference reached statistical significance, the corresponding effect size was small ($d = -0.23$), indicating limited practical significance. Therefore, these findings should be interpreted with caution. Participants reported the highest satisfaction in the health domain ($M = 63.7$, $SD = 34.9$) and the lowest in the standard of living domain ($M = 59.1$, $SD = 34.3$).

TABLE 2
Descriptive statistics
for the domains of
SQoL and the Overall
SQoL Index

Domain of SQoL	M	SD	Theoretical scale range
General life satisfaction	59.7	35.3	0-100
Standard of living	59.1	34.3	0-100
Health	63.7	34.9	0-100
Life achievement	60.6	34.9	0-100
Personal relationships	61.4	36.0	0-100
Safety	63.0	35.6	0-100
Community connectedness	61.4	35.1	0-100
Future security	61.3	35.5	0-100
Spirituality	62.0	35.7	0-100
Personal Wellbeing Index	61.56	36.2	0-100

Note. Normative reference value for SQoL is 70 (70% of the scale maximum) (Cummins, 1998).

To address the second research question, the relationship between SQoL and selected socio-demographic variables was examined. The association between SQoL and several socio-demographic variables (gender, age) was examined. An independent samples *t*-test showed no significant difference in SQoL between male ($M = 6.14$, $SD = 3.37$) and female participants ($M = 6.55$, $SD = 2.92$), $t(100.26) = -1.01$, $p = 0.314$. The *Personal Wellbeing Index* showed a small but statistically significant correlation with age ($r = 0.12$, $p = 0.02$). The correlation matrix for key variables is presented in Table 5. In addition, ANOVA indicated significant group differences in SQoL by country of origin, $F(5, 367) = 5.66$, $p < 0.001$, $\eta^2 = 0.072$. Games-Howell post-hoc comparisons with adjusted *p*-values showed that participants from the Philippines reported significantly higher SQoL than those from Egypt ($p = 0.022$) and the 'Other' country group ($p < 0.001$), while participants from Nepal reported higher SQoL than those in the 'Other' group ($p = 0.021$). Due to the extremely small number of participants reporting 'no religious affiliation' ($n = 1$), this category was excluded from inferential analyses involving religious affiliation and retained only for descriptive purposes. One-way ANOVA indicated significant group differences in SQoL by religious affiliation, $F(4, 367) = 6.23$, $p < 0.001$, $\eta^2 = 0.064$. Given unequal group

TABLE 3
ANOVA results for
socio-demographic
variables (RQ2)

sizes and the violation of the homogeneity of variance assumption, Games–Howell post-hoc comparisons with adjusted p -values were conducted. The results showed that Christian participants reported significantly higher SQoL than Muslim participants ($p < 0.001$) and Hindu participants ($p = 0.036$). No other pairwise differences were statistically significant. Regarding religious affiliation, Christians reported significantly higher SQoL than Muslims ($p < 0.001$) and Hindus ($p = 0.036$), whereas no other pairwise differences were statistically significant. The effect sizes suggest small to moderate effects, indicating that these socio-demographic variables account for a modest proportion of variance in the outcome. No significant differences were found with respect to marital status ($F(4, 368) = 1.02$, $p = 0.390$, $\eta^2 = 0.011$). These results are presented in Table 3.

Variable	F	$df1$	$df2$	p	η^2
Country of origin	5.66	5	367	< 0.001	0.072
Religious affiliation	6.23	4	367	< 0.001	0.064
Marital status	1.02	4	368	0.390	0.011

Note. Effect sizes are reported as eta squared (η^2).

Furthermore, the differences between SQoL and work-related factors were analysed. No meaningful group differences were observed for current employment status ($F(4, 368) = 1.94$, $p = 0.103$, $\eta^2 = 0.018$), employment sector ($F(6, 366) = 1.30$, $p = 0.256$, $\eta^2 = 0.020$), education level ($F(6, 366) = 1.04$, $p = 0.400$, $\eta^2 = 0.016$), Croatian proficiency ($F(3, 369) = 0.27$, $p = 0.848$, $\eta^2 = 0.002$), current length of stay ($F(3, 369) = 0.32$, $p = 0.811$, $\eta^2 = 0.004$), or relocation plans ($F(4, 368) = 0.80$, $p = 0.528$, $\eta^2 = 0.008$). Because these variables showed highly unequal group sizes and failed to meet the assumption of homogeneity of variances (Levene's test $p < 0.05$), and because several categories contained extremely small cell sizes ($n < 3$) or zero within-group variance, Welch's ANOVA was not applied, and these results were interpreted descriptively rather than inferentially. For planned length of stay the assumption of homogeneity of variances was violated, but group sizes were sufficient for analysis; therefore, Welch's ANOVA was conducted and indicated a significant effect ($F(4, 86.21) = 4.25$, $p = 0.004$, $\eta^2 = 0.038$). The effect size indicates a small effect, suggesting that planned duration of stay accounts for a modest proportion of variance in SQoL. Importantly, these differences in planned length of stay were not accompanied by differences between countries of origin, as post-hoc tests did not identify any significant pairwise differences among national groups. These results are shown in Table 4.

Variable	Test	F	df1	df2	p	η^2
Employment status	ANOVA	1.94	4	368	0.103	0.018
Employment sector	ANOVA	1.30	6	366	0.256	0.020
Education level	ANOVA	1.04	6	366	0.400	0.016
Croatian proficiency	ANOVA	0.27	3	369	0.848	0.002
Length of stay	ANOVA	0.32	3	369	0.811	0.004
Planned length of stay	Welch	4.25	4	86.21	0.004*	0.038
Relocation plans	ANOVA	0.80	4	368	0.528	0.008

TABLE 4
ANOVA and Welch tests for work-related and migration variables (RQ3)

Note. Welch's test was used when the assumption of homogeneity of variances was violated.

Finally, the association between SQoL and variables reflecting different psycho-social aspects of life were examined. Correlation analysis (Table 5) revealed a small but statistically significant negative association between SQoL and perceived stress ($r = -0.18, p < 0.001$). A Pearson correlation analysis revealed no significant association between SQoL and satisfaction with migration life ($r = 0.006, p = 0.90$).

TABLE 5
Correlations between SQoL and key study variables

Variable	1	2	3	4
1 SQoL (PWI)	–			
2 Perceived stress	-0.18**	–		
3 Satisfaction with migration life	0.006	-0.24**	–	
4 Age	0.12*	0.04	0.06	–

Note. * $p < 0.05$, ** $p < 0.001$.

No significant group differences were found for perceived changes in SQoL since migrating to Croatia ($F(4, 368) = 0.91, p = 0.457, \eta^2 = 0.009$). Similarly, no significant differences were observed for the perception of having the right to the same SQoL as Croatian citizens, as indicated by Welch's test ($F(1, 69.29) = 0.70, p = 0.406, \eta^2 = 0.001$). The effect sizes were negligible, suggesting that these psycho-social variables account for minimal variance in SQoL. These results are presented in Table 6.

TABLE 6
ANOVA and Welch tests for psycho-social variables (RQ4)

Variable	Test	F	df1	df2	p	η^2
Perceived change in QoL	ANOVA	0.91	4	368	0.457	0.009
Right to same QoL	Welch	0.70	1	69.29	0.406	0.001

Note. Effect sizes are reported as eta squared (η^2).

DISCUSSION

The topic of SQoL among foreign workers in Croatia is both timely and significant, given the profound demographic and labour market shifts the country has experienced in recent years. With the removal of work permit quotas in 2021 and the subsequent surge in the foreign workforce, Croatia has seen a dramatic increase in the number of foreign nationals contributing to its economy, particularly in sectors facing labour shortages. Despite their growing presence, the SQoL of these workers remains underexplored, leaving a gap in both academic research and public policy. This study provided one of the first quantitative accounts of foreign workers' SQoL in Croatia. Foreign workers often face unique challenges that differentiate their experiences from those of the local population. These challenges include language barriers, cultural differences, limited social support networks, and challenging working conditions, all of which can significantly impact their SQoL. While economic factors are often emphasised in discussions regarding labour migration, the subjective dimensions of well-being are rarely mentioned, even though they are equally important. This study was conducted with the awareness that understanding the subjective experiences of foreign workers is essential for fostering equitable treatment, satisfactory SQoL, and integration, and for providing a foundation for policies that promote not only economic productivity but also human dignity.

The results showed that the overall SQoL among foreign workers in Croatia was slightly below (61.56) the normative set-point range proposed by Robert A. Cummins (1998). Although this difference is statistically significant, the observed effect sizes were small, suggesting that the practical significance of this difference is limited and should be interpreted with caution. If we interpret this finding through the framework of Cummins' Homeostatic Model of Subjective Well-Being, which states that individuals maintain a stable level of happiness through psychological homeostasis unless exposed to chronic or extreme stressors that overwhelm this system, we can conclude that foreign workers in our study possibly face such stressors, which disrupt their psychological homeostasis and result in slightly diminished well-being. Interestingly, participants reported the highest satisfaction in the health domain and the lowest satisfaction in the standard of living domain. The relatively higher satisfaction with health may reflect a sense of physical resilience among a predominantly young and working-age population, as well as the "healthy immigrant effect" (McDonald & Kennedy, 2004), which posits that immigrant workers generally enter host countries in good health due to

strict health screening requirements. However, this satisfaction does not necessarily imply the absence of health-related challenges, as other studies have highlighted barriers such as language difficulties and limited cultural competence in health-care provision (Buchcik et al., 2021). In contrast, dissatisfaction with the standard of living highlights the financial pressures foreign workers face, including high living costs, low wages relative to expenses, and the burden of supporting their families in their home countries. These economic stressors are consistent with findings from Marinović-Golubić (2024), who documented the precarious living conditions and financial struggles experienced by migrant workers in Croatia.

When examining the associations between SQoL and socio-demographic variables, we found a significant but weak positive correlation with age, as well as significant overall differences based on country of origin and religious affiliation.

Older participants tended to report slightly higher life satisfaction, possibly reflecting greater life experience, stronger coping skills, or different expectations than younger workers. In this context, it might be interesting to add similar results found by Hu et al. (2024), which emphasised that positive emotions, influenced by perceptions of fairness and justice in the workplace, significantly enhance overall life satisfaction among older workers.

The influence of the country of origin may relate to cultural differences, adaptation strategies, and community support networks. A systematic review on migrant workers' health-related SQoL in Korea identified social factors, such as social support and acculturation stress as critical determinants of well-being (Cho et al., 2023), which may underlie the country differences we observed.

Conversely, variables such as gender and marital status were not associated with significant differences in SQoL, indicating that the challenges foreign workers face may be pervasive across different personal characteristics.

Surprisingly, employment-related factors such as employment status, sector, education level, and proficiency in Croatian did not show significant differences in SQoL. This finding is in contrast with the existing literature, which often highlights the positive effects of stable employment, higher education, and language proficiency on migrant well-being (Dustmann & Fabbri, 2003; Chiswick & Miller, 2009). One possible explanation for this discrepancy is that well-educated, linguistically proficient workers may struggle to achieve higher life satisfaction if they face obstacles that limit their economic and social opportunities. Furthermore, participants in our study often hold jobs below their education level due to systemic

barriers. For instance, highly educated migrants might still face credential recognition issues or discrimination, negating the expected benefits of education (Schmidt & Cohen, 2013). Similarly, language skills may open opportunities only if accompanied by an inclusive environment.

An important finding was the presence of significant differences in SQoL across groups defined by planned length of stay in Croatia. Specifically, individuals who planned to remain in the country longer reported slightly higher SQoL. However, the direction of causality remains unclear, as greater SQoL may also contribute to the intention to prolong one's stay. This aligns with Berry et al.'s (2006) acculturation framework, which identifies long-term integration strategies as protective factors for mental health. The absence of significant differences in SQoL across groups defined by current length of stay may indicate that the mere passage of time does not automatically lead to better adaptation or higher subjective SQoL.

One of the noteworthy findings of this study is the statistically significant but weak negative correlation between perceived stress and SQoL. Higher stress levels, measured by the Perceived Stress Scale, were associated with slightly lower life satisfaction, highlighting the potential impact of stress on SQoL. However, while this relationship is statistically significant, the small effect size suggests that other factors also play a substantial role in shaping SQoL. This finding underscores that stress could be a risk factor: even small increases in chronic stress can erode satisfaction (Esch & Stefano, 2010; Shields & Slavich, 2017). Importantly, the homeostatic model predicts that if stressors persist, the equilibrium breaks down, and our data partially support this: foreign workers appear to be caught below the set-point, although it is important to note that effect size is small, limiting the practical implications of this finding. This result is in accordance with a large body of research demonstrating the adverse effects of chronic stress on mental health, physical health, and overall SQoL (Esch & Stefano, 2010; Shields & Slavich, 2017). In the context of foreign workers in Croatia, sources of stress likely include various internal and external stressors, as findings from previous research indicate (Tadić, 2025), emphasising how minority stress factors, such as perceived discrimination, lack of social support, and internalised feelings of marginalisation can potentially negatively affect SQoL.

No statistically significant correlation was found between SQoL and satisfaction with migration life. This finding is surprising, given that both constructs fall within the broader domain of subjective well-being. One possible explanation is that different constructs are measured: SQoL reflects overall

satisfaction across eight life domains, while satisfaction with migration life is focused on an individual's experience of just their migration experience. Although conceptually related, these constructs are not equivalent, which may be the explanation for their weak association. This may also be explained by the fact that PWI does not include a domain specific to migration, whereas SWMLS directly captures this aspect. This finding may also reflect homeostatic processes – lower satisfaction in the migration domain is compensated by higher satisfaction in other life domains, resulting in a higher overall PWI. Additionally, unstandardized translation of the instruments were used and that may have influenced participants' understanding and responses.

One of the key strengths of this study is that, to the best of our knowledge, it is the first study in Croatia to investigate the experience of foreign workers on such a large sample and using quantitative methodology. This dataset provides preliminary insights into the characteristics of this population, but it should be interpreted as an initial exploratory contribution given the methodological limitations of the study. Additionally, another advantage of the study is the removal of language barriers, as the survey battery was translated from English into four additional languages – Bengali, Nepali, Hindi, and Tagalog by native speakers and researchers of SQoL. This ensured greater accessibility and accuracy in participants' responses, reducing the risk of misinterpretation due to language difficulties. Furthermore, the use of standardised psychological scales, such as the Personal Wellbeing Index (PWI) and the Perceived Stress Scale (PSS), adds to the methodological validity of the study, allowing for reliable measurement and comparability with other international research. Most importantly, the findings of this study have potentially important practical implications. The data provide evidence-based insights that can help the development of targeted person-centred and holistic policies aimed at promoting social inclusion, ensuring fair labour practices, enhancing access to healthcare services and improving overall SQoL for foreign workers in Croatia, who are important economic contributors but also individuals with complex needs and rights.

This study has several limitations that should be acknowledged. The survey was translated into multiple languages to enhance accessibility; however, some of the scales used were not standardised versions. Although the study employed face-to-face data collection for a substantial proportion of participants, the survey did not include formal attention-check items. This should be considered a limitation, particularly given the multilingual nature of the sample and the inclusion of online responses. It should be emphasised that, even in comparable

research designs with brief, carefully translated questionnaires and assisted or monitored administration, data-quality issues may still occur, particularly in linguistically and culturally diverse samples, due to variations in comprehension, attentional engagement, or response styles. While careful translation procedures and researcher presence during fieldwork aimed to enhance comprehension and engagement, future studies should consider implementing culturally adapted attention-check strategies suitable for migrant populations. While we assessed internal consistency and examined correlations between our scale and a validated measure, the question of validity remains open for languages in which the scale has not been previously validated. This may have influenced the consistency and reliability of the measurements across different language groups, necessitating further validation efforts in future research. Additionally, using a non-probabilistic, purposive sampling method limits the generalisability of the findings, as the sample may not fully represent the diverse population of foreign workers in Croatia. Differences between online and face-to-face respondents were not separately analysed, which represents an additional methodological limitation.

Future studies should explicitly examine potential mode effects when combining data collected through different administration formats. Our analyses were basic; future works should use more complex modelling to establish causality. Participants may have underreported negative experiences due to cultural differences. In many cultures, discussing psychological health and related constructs remains a taboo topic. This concern was highlighted by our research collaborators from these countries, who emphasised that mental health issues are often stigmatised, and individuals may be reluctant to openly acknowledge stress, emotional difficulties, or dissatisfaction with their SQoL. This cultural barrier could have influenced participants' willingness to respond honestly to their dissatisfaction, particularly their SQoL, stress, and psychological health. Moreover, during the fieldwork phase of the study, we observed a considerable level of distrust towards institutions and formal research processes among foreign workers. Many individuals we approached declined to participate in the study because they feared their responses could negatively affect their employment status or residency in Croatia. Despite assurances of anonymity and confidentiality, this scepticism limited our ability to reach a broader population segment and may have introduced a selection bias, as those who agreed to participate might differ systematically from those who refused, which restricts the generalisability of our findings. In addition, given the vulnerable status of foreign workers, responses may have been influenced by social

desirability bias, with participants potentially underreporting stress or dissatisfaction.

It is important to situate this study within the specific context in which it was conducted. Research involving foreign workers presents significant methodological and practical challenges. In this light, the present study should be viewed as exploratory in nature, aiming to provide an initial empirical insight into the well-being of a growing but understudied population in Croatia. Rather than offering definitive conclusions, our findings are intended to highlight emerging patterns and inform future research.

Future research should include larger, more representative samples. Translating survey instruments into additional languages will enhance accessibility and data accuracy. Furthermore, incorporating qualitative methods, such as interviews and focus groups, as well as direct observations, can provide deeper insights into the lived experiences of this population and explain the quantitative data. It is also recommended that future studies explore a wider range of variables, including socio-demographic characteristics, risk and protective factors, and working conditions. Finally, a longitudinal approach would enable tracking changes in well-being over time and identifying causal relationships.

From a public health and labour policy perspective, these findings highlight urgent needs. Employers and policymakers should address the economic stressors – fair wages, secure contracts, and appropriate housing to improve living standards. Integration programmes and accessible mental health services could mitigate stress and improve subjective quality of life.

CONCLUSION

This study analyses the SQoL among foreign workers in Croatia within the framework of Cummins' Homeostatic Model of Subjective Well-Being. The findings reveal that foreign workers experience slightly lower SQoL compared to normative values; however, the effect size is small, suggesting that chronic stressors associated with migration, integration, and economic instability may play a role in disrupting psychological homeostasis, but further research is needed. The domains of life satisfaction varied, with the highest scores reported in the health domain and the lowest in the standard of living domain, underscoring the economic challenges faced by this population.

Socio-demographic factors (age, country of origin, religious affiliation) showed statistically significant but small effects on SQoL. Employment-related factors were not associated with significant differences in SQoL, with the exception of planned length of stay, which showed a statistically signifi-

cant but small effect. Perceived stress showed a statistically significant but small negative association with SQoL, indicating that higher stress levels are linked to slightly lower subjective well-being. Although the effect size was modest, this finding suggests that stress may play a role in shaping SQoL, alongside other contributing factors. In contrast, satisfaction with migration life was not significantly associated with SQoL, suggesting that the two measures assess related but distinct constructs. While the PWI reflects overall life satisfaction across multiple life domains, the SWMLS focuses specifically on satisfaction with migration-related experiences. This difference may partly result from the absence of a migration-specific domain within the PWI, as well as from the possibility that satisfaction in other life areas compensates for migration-related difficulties.

These results underscore the importance of addressing chronic stressors, financial, social, and legal, to raise foreign workers' SQoL. Short-term policy changes and long-term support are recommended to ensure successful integration and satisfactory SQoL.

Ultimately, this exploratory study contributes to the growing body of literature on migration and SQoL, highlighting the complex interplay of economic, social, and psychological factors that shape the SQoL of foreign workers. The findings should be viewed as an initial insight into emerging patterns, indicating the need for future research to obtain more robust evidence and draw more reliable conclusions.

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Rad, život i dobrobit: studija o stranim radnicima u Hrvatskoj

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Rad predstavlja rezultate eksploratornog istraživanja o subjektivnoj kvaliteti života među stranim radnicima u Hrvatskoj usred sve veće radne migracije. Oslanjajući se na Cumminsov homeostatski model subjektivne dobrobiti, istraživanje je željelo utvrditi odstupa li subjektivna kvaliteta života stranih radnika od normativnih mjerila i u kakvom je odnosu sa sociodemografskim, ekonomskim i psihosocijalnim varijablama. Istraživanje je uključivalo 400 sudionika, uglavnom iz Nepala, Filipina i Indije, koristeći se baterijom koja se sastojala od raznih validiranih instrumenata –

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TADIĆ, I. ET AL.:
WORK, LIFE AND...

Indeksa osobne dobrobiti, Skale percepcije stresa i Skale zadovoljstva migrantskim životom, a bila je prevedena na pet jezika. Statistička analiza pokazala je da je prosječni SQoL ($M = 61,56$) bio značajno niži od normativne vrijednosti od 70, iako je veličina učinka bila mala. Stres se pokazao kao značajan negativni korelat ($r = -0,18, p < 0,001$). Iako su uočeni slabi učinci za dob, zemlju podrijetla i planirano trajanje boravka, varijable povezane sa zaposlenjem i jezična kompetencija nisu pokazale značajne povezanosti.

Ključne riječi: subjektivna kvaliteta života, strani radnici, psihološka homeostaza, percepcija stresa, inkluzivne politike



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