

Amidst the Demographic Shifts: The Case of the Silver Workforce in the Philippines

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Population ageing is a major concern to all countries. The World Health Organization (WHO) projects that by 2030, there will be 1.4 billion people who are 60 years old and above, a significant increase, from 1 billion in 2020. It further reported that the problem of population ageing is no longer confined to high-income countries but also extends to low- and middle-income countries where two-thirds of their population will be over 60 years old by 2050 (WHO, in <https://www.who.int>).

The population of the Philippines this year is estimated at 120,864,358 according to Macrotrends (in <https://www.macrotrends.net>). It reported a steady growth rate within a ten-year period from 2015 to 2024 as Table 1 shows.

Year	Population	Growth rate (%)
2024	119,106,224	1.51
2023	117,337,368	1.54
2022	115,559,009	1.47
2021	113,880,328	1.51
2020	112,190,977	1.64
2019	110,380,804	1.67
2018	108,568,836	1.71
2017	106,738,501	1.78
2016	104,875,266	1.79
2015	103,031,365	1.68

Table 1. 2014-2024 Philippine population growth.

Source: Macrotrends. (in <https://www.macrotrends.net>).

A positive population growth can be viewed as a welcome indicator of increased labor potential and expanding consumer markets. However, these should be complemented with the ability of the Philippine government to provide the infrastructure and the needed resources to address the increasing demands of the growing population such as food supply, healthcare and social services, education, employment, and economic opportunities among others. If these are adequately met, it can drive economic and social progress. Otherwise, it will result to marginalization to certain segments of the population.

In the Philippines, there is a continuing increase in the number of senior citizens or those who can be considered as the silver workforce. A senior citizen or elderly is defined by Republic Act No. 9994, otherwise known as the “Expanded Senior Citizens Act of 2010”, as “*any Filipino Citizen who is a resident of the Philippines and who is sixty (60) years old or above. It may apply to senior citizens with “dual citizenship” status provided they prove their Filipino citizenship and have at least six ((6) months residency in the Philippines*” (in <https://elibrary.judiciary.gov.ph>).

Table 2 shows that their population has significantly grown as it increased four times more from 2,224,105 in 2010, it ballooned to 9,222,672 in 2020. This number is expected to increase in 2030 to 13M based on the projections of the Philippine Statistics Authority (in <https://psa.gov.ph>). With this situation, it then puts to question the existing laws and programs of the Philippine government to ensure the total well-being of its senior citizens.

Age	2010		2015		2020	
	Male	Female	Male	Female	Male	Female
60 years and over	1,061,324	1,162,781	3,326,177	4,208,129	4,102,594	5,120,078
Total	2,224,105		7,534,306		9,222,672	

Table 2. Population of senior citizens by age group and sex.

Source: Commission on Population and Development. Socio-Demographic Profile. (in <https://cpd.gov.ph>).

This paper looks into the intersection of this continuing demographic shift and the existing labor laws and workplace practices. It specifically focuses on the gaps, challenges, opportunities and strategies to ensure inclusivity, productivity, and social protection for the senior citizens.

Aging with Dignity

Filipinos generally treat their elders with respect, care, and compassion. This practice is culturally embedded. Families are closely knit and extended families are common. It is not unusual for a household having three or even more generations living in one roof. However, the socio-economic conditions of families differ. Hence, having elderly in the household can be considered both a blessing and a burden. Senior citizens who are still able to contribute to the financial needs of the family and help in the day-to-day management of households can be a blessing. But they become a burden if they are sickly, needs special care, and have no financial capability to support their medical needs. Thus, government must make sure that its senior citizens age with dignity through the provision of programs and laws that address the challenges of aging.

All citizens of the country are protected under Article II Section 9 of the Philippine Constitution where it affirms that, “*The State shall promote a just and dynamic social order that will ensure the prosperity and independence of the nation and free the people from poverty through policies that provide adequate social services, promote full employment, a rising standard of living, and an improved quality of life for all*” (in <https://lawphil.net>). Cognizant of the contributions senior citizens can provide to nation-building and the economy, at the same time ensure their social protection and overall welfare, the Philippines has the following key programs and laws:

1) Provision of benefits and special privileges and creation of the Office for Senior Citizens Affairs (OSCA)

Passed in 1992, Republic Act No. 7432 is an *Act to Maximize the Contribution of Senior Citizens to Nation Building, Grant Benefits and Special Privileges and for Other Purposes*. Notable is the grant of a 20% discount to senior citizens when availing services of transportation, hotels and similar establishments, restaurants, recreation centers, and medicine purchases nationwide. Private businesses can in turn claim this discount as tax credit. Senior citizens can also avail free of charge medical and dental services in all government health centers and hospitals as well as entitlement of the same benefits and privileges enjoyed by those in active service provided for by the Government Service Insurance System (GSIS), Social Security System (SSS), and PAG-IBIG. Their retirement benefits from both the government and private sectors must also be upgraded from time to time so that they receive the same privileges as those in actual service. To fully implement the provisions of this Act, local government units were given the responsibility to implement the law with the establishment of the Office for Senior Citizens Affairs (OSCA) under the Office of the Mayor.

In recognition of the integral role senior citizens play in nation building, additional benefits and privileges to establishments and government services were granted to them with the passage of Republic Act No. 9257 in 2003. Section 5 of RA 9257, mandates the Government to provide them with information and matching services to those who are still capable and have the intention to land a job. Private establishments who employ senior citizens for at least six months are entitled to a 15% additional deduction from their gross income of the total amount paid for the salaries and wages of senior citizens for as long as their income does not exceed the poverty level set by the National Economic and Development Authority. The Department of Labor and Employment (DOLE) together with the Technology and Livelihood Resource Center (TLRC) and the Department of Trade and Industry (DTI), are further mandated to assess, design and implement training programs to provide skills, reskill, and upskill senior citizens. Likewise, Rule IV Article 6 of RA9257 stipulates that qualified senior citizens can render their services to the community such as tutorial and/or consultancy services, conduct of lectures on specialized fields, transfer of new skills, etc.

Years after RA 9257 was legislated, its provisions were amended with RA 9994 in 2010. Popularly known as the “Expanded Senior Citizens Act of 2010” more benefits and privileges were accorded to senior citizens.

Yet, another amendment to RA 7432 was passed on 30 July 2022 with RA 11916. This time, a monetary grant from the Philippine government will be given to senior citizens in the amount not less than PhP1,000 per month to support their daily and medical needs provided that they do not receive pension from the government, are not employed, and do not have any source of income. The amount of the pension must be reviewed every two years taking into consideration economic changes.

In a convincing 173 affirmative votes during the plenary session of the House of Representatives in November 2024, RA 7432 it seems, will be further amended with House Bill 10985. Some provisions in the House Bill are noted such as: a) mandating the creation of an employment program for senior citizens who are still capable and desire to be employed even past retirement age in public and private institutions; b) granting private establishments who will employ senior citizens a 25% incentive on the total amount paid as salaries, wages, benefits, and training provided to them; c) issuance of birth certificate, police clearance, and medical certificate free of charge as these are usually required for employment; and d) directing the Department of Labor and Employment (DOLE) through the Public Employment Service Offices (PESO) to provide senior citizens with information and matching services to those who are still able and interested to be re-employed.

2) Mandatory Philhealth coverage for all senior citizens

Philhealth is the national health insurance in the country. Filipinos who are formally employed directly contribute to Philhealth monthly dues and are thus automatic members who are entitled to its benefits. With Republic Act No. 10645, passed in 2014, Philhealth membership became inclusive as it guarantees membership to all senior citizens, formally employed or not. This means that their hospital expenses and medical needs are covered even if they do not or have not contributed a single centavo to its monthly dues.

3) Prohibition of employment discrimination due to age

Enacted in July 2015, Republic Act 10911 also known as the “Anti-Age Discrimination Employment Act”, provides equal employment opportunities to everyone as it guarantees that age should not be used as a basis for employment but rather on the competencies of applicants. It further ensures equal treatment to all employees notwithstanding their age, with regard to compensation, benefits, promotion, training, and other employment opportunities. Labor organizations are also prohibited from denying membership or excluding from its membership any worker because of one’s age. Moreover, vacancy announcements must not include age preferences, specifications, limitations, and discrimination.

4) Granting of PhP100,000 to senior citizens who reach the age of 100 years old

The Centenarians Act of 2016 or Republic Act No. 10868 recognizes Filipinos who reach the age of 100 years old whether they live in the country or abroad with a cash gift of PhP100,000 and a congratulatory letter from the sitting Philippine President. With Republic Act No. 11982, which was passed in February 2024, these benefits were expanded to those who reach the age of eighty (80), eighty-five (85), ninety (90), and ninety-five (95) years but with a lesser amount of PhP10,000.

5) Creation of the National Commission of Senior Citizens (NCSC)

In 2019, Republic Act No. 11350 established the National Commission of Senior Citizens with the primary duty to make sure that laws, policies, and programs of the government are fully implemented; recommend policies to promote and protect the rights and welfare of senior citizens; and coordinate with local government units and national government agencies for concerns related to senior citizens among others.

In line with the Philippine Plan of Action for Senior Citizens 2023-2028, the NCSC has the following nine core programs (in <https://www.ncsc.gov.ph>):

- a) Senior Citizen's Unit for Rights Enforcement (SECURE): provides legal assistance and educate senior citizens of their rights and protect them from abuse, neglect, and exploitation.
- b) Wellness, Health, Emergency Response, and Benefits (WHEREB): gives access to educational seminars, emergency response and benefits.
- c) Senior Citizen's Action for Development and Nation-Building (SECADNA): allows senior citizens the opportunity to share with younger Filipinos their skills, knowledge and experience through community volunteer work or mentoring programs.
- d) Social Pension, Centenarian Benefits, Support to Disabled (SOCPEN): provides financial support in the form of a social pension to those who have no stable income.
- e) Risk Assessment and Security Management (RASM): provides risk assessment and security management services at home and in communities to ensure safety and health of senior citizens
- f) Programs, Plans, and Legislative Liaison (PROPALL): assists in tasks related to healthcare, insurance, and social services.
- g) Inter-Agency Coordination (INACCORD): ensures coordination with various government agencies to efficiently and effectively deliver support and services to senior citizens.
- h) Information Management, and Information and Communication Technology (IMICT): an Elderly Database Management System (EDMS) to help in crafting programs and policies that promote the total well-being of senior citizens.
- i) Participation, Communication, and Education (PACE): ensures that senior citizens are engaged and informed by providing the needed resources and access in courses for skills development so they can still be active participants in communities and experience a life well-lived.

6) Provision of training

The Department of Trade and Industry (DTI) offers training to senior citizens through its Negosyo Serbisyo sa Barangay (NSB) program. As part of its efforts to ensure ease of doing business, it provides business advisory, information, and access to development services (in <https://www.dti.gov.ph>).

Livelihood training programs on farming and urban gardening are also offered by the Technical Education and Skills Development Authority (TESDA) to help senior citizens develop practical skills and become more self-reliant (in <https://pia.gov.ph>). Likewise, the Cooperative Development Authority (CDA), offers Cooperative Fundamentals Training as a way to promote economic empowerment, and inclusivity to senior citizens.

7) Short-term employment opportunities

Targeted at vulnerable groups, the DOLE offers the Tulong Pangkabuhayan sa Ating Disadvantaged Workers (TUPAD), providing wage employment for 10 to 30 days to every beneficiary by working in infrastructure and non-infrastructure projects. This is under the DOLE Integrated Livelihood and Emergency Employment Program (DILEEP).

8) Retirement Pay

The mandatory retirement age for both private and public employees in the Philippines is 65 years old. As articulated in Republic Act No. 7641, private sector employees who have served for at least five years in the company upon retirement are entitled to receive benefits under any collective bargaining and other agreements. The retirement pay is computed based on the number of years of service in the company. However, establishments employing ten or less workers are not covered by this law.

Retirees who are members of the Social Security System (SSS) and who have contributed at least 120 monthly contributions can either opt for a monthly pension or a lump sum benefit (in <https://www.sss.gov.ph>). Under the Government Service Insurance System or GSIS Act of 1997, government employees who have rendered at least 15 years of service, are at least 60 years old upon retirement, and not a permanent total disability pensioner, can opt for a 5-year lump sum and old age pension after five years of retirement or a cash payment equivalent to 18 times their basic monthly pension and a monthly pension for life effective upon retirement (in <https://www.gsis.gov.ph>).

Senior citizens are a vulnerable sector in society as they are most likely confronted with both health and financial concerns. Hence, support through laws and programs from the government are necessary to cushion the impact of aging. The Philippine government has good laws and programs that target this particular segment of society. However, there are still gaps to be filled and challenges to overcome for our senior citizens to truly enjoy quality of life.

Gaps and Challenges

Financial sustainability of programs for senior citizens. The country has long been beset by debts in both domestic and external borrowings. The Bureau of the Treasury recorded a national government debt of PhP15.18T as of end of February 2024. In the same year, the government released PhP49.807B to fund the monthly social pension of four million indigent senior citizens (in <https://www.dbm.gov.ph>).

For 2025, the proposed national budget is PhP6.352T, higher by 10.1% than in 2024. However, the budget both for social protection and health decreased. The budget allocated for social protection and health went down in 2025 compared to the previous year. For social protection it decreased from PhP746.1B to PhP691.8B, and for health, from PhP313.7B to PhP300B (in <https://www.dbm.gov.ph>).

Considering the growing debt of the country as well as the cost of funding the consumption of a rising elderly population, it then puts to question how long will the government be able to sustain its spending on programs for senior citizens.

Limited access to social safety nets. A study by Reyes et al. (2020), stated that though there is an increase in access to social protection between 2013 to 2017, the figures are still low. For example, in 2017, only 51.4% senior citizens benefited from Philhealth, and social pension beneficiaries covered only 21.5% of those who are 60 years old or above. Moreover, they found that female senior citizens and those who belong to low-income households are disproportionately affected (in <https://pidswebs.pids.gov.ph>).

Unintended exclusivity of senior citizens' discount. There is a big gap in terms of expenditures for medical services, recreation, air transportation, and restaurant and hotels between low-income and high-income households. Because of this, senior citizens in high income households inevitably get to enjoy more from the discount and tax exemption benefits (Reyes et al, 2020).

Employment constraints for senior citizens. In June 2022, the Philippine Statistics Authority (PSA) reported an increase in the number of workers aged 65 and above from 2,304,000 in May to 2,538,000 in June (Chau, 2022 in <https://hrmasia.com>).

	2020 ^f	2021 ^f	2022 ^f	2023 ^f (June)	2024 ^p (June)
Labor force participation rate (%)	59.5	63.3	64.7	66.1	66.0
Employment rate (%)	89.7	92.2	94.6	95.5	96.9
Underemployment rate (%)	16.2	15.9	14.2	12.0	12.1
Unemployment rate (%)	10.3	7.8	5.4	4.5	3.1

^f Final; ^p Partial

Table 3. Labor Force Survey, 2020-2024.

Source: Philippine Statistics Authority. (in <https://psa.gov.ph>).

Based on Table 3, the overall labor force participation performance of the country is somehow improving from 2020 to June of 2024. This promising labor market performance however needs to be sustained and be more inclusive. A report made by the Congressional Policy and Budget Research Department in 2024 showed only a slight decrease in unemployment for those aged between 55-64 and no decrease for those 65 years old and over (in <https://cpbrd.congress.gov.ph>).

Increasing the number of employed citizens then becomes a major challenge considering that the number of unemployed is estimated at 1.89M in September 2024 according to the PSA. Add to this, is the number of Filipinos who finish tertiary education every year. For example, quoting government media, Balinbin (2022) reported that more than 1.6M students were expected to finish tertiary education in 2022 from 200 state universities and colleges nationwide. This situation might inevitably result to cheap labor as the labor supply is more than the jobs generated annually.

The problem of skills mismatch is another constraint considering advancements in technology. Limited access to retraining programs renders their skills and knowledge irrelevant in the world of work. And since aging workers are more prone to health issues that will affect their work performance and increase healthcare cost of companies, employers will naturally hire younger applicants who are perceived to be healthier and more technologically adept.

Prioritizing younger generations in employment is a significant challenge in the country. This is a sad reality considering that having paid work to senior citizens does not only mean earning a living but it also gives them an intrinsic reward as they feel their value and contribution not just to their families but to the larger society as well. It also helps in their overall well-being. According to Abrigo et al. (2021), the desire of the elderly to still keep on working is not just due to economic consideration but also because it makes them physically fit and active.

Continuing employment discrimination due to age. There is a disconnect between what the law prescribes and what is being practiced as reported in the 2024 Michael Page Philippines Talent Trends Report: The Expectation Gap. Based on their survey, 43% points to preventing age discrimination at work as the primary issue related to diversity, equity and inclusion. Though overt discrimination may not be practiced, subtle forms were experienced by the survey respondents such as marginalization (14%), microaggressions (11%), and stereotyping (9%) (in <https://www.michaelpage.com.ph>).

Incomplete data on senior citizens. In a report by the Department of Social Work and Development on the Philippine Plan of Action for Senior Citizens 2019-2022, it identified the challenge of a lack of a comprehensive and accurate data on older persons. In the absence of a complete data, it will be difficult for policy-makers and planners to craft programs and policies fit to the needs of this sector (DSWD, in <https://www.population-trends-asiapacific.org>).

Monitoring and implementation lapses. When laws and programs are not monitored and implementation problems set in, these undermine the primary aim of protecting and promoting the rights of senior citizens as well as improve their quality of life. These also result to waste of scarce public funds and erosion of public trust on government programs. For example, since senior citizens are entitled to discounts in medicines, small drugstores either increase their prices to cover up for possible loss of income or just refer them to big drugstores due to stock 'unavailability' (DSWD, in <https://www.population-trends-asiapacific.org>). Another example is the TUPAD program. Findings conducted by the Commission on Audit (COA) revealed that there were unqualified beneficiaries, excessive payments made, and beneficiaries who were able to avail of the program twice in a year by changing personal details (Mangaluz, 2024 in <https://www.philstar.com>).

Inadequate retirement and pension system. Using adequacy, sustainability, and integrity as measures, the Mercer CFA Institute Global Pension Index 2024 shows that the Philippines has the third-worst pension system globally with an overall index value of 45.8 under the D-grade system. This means, "*a system that has some sound features but also (has) major omissions or weaknesses*" (in <https://www.mercer.com>).

In terms of adequacy, the monthly pension received by senior citizens from government at present is simply not enough. Those who are economically disadvantaged are the most hit considering the rising cost of living and medical expenses.

A report by Sy (2024), mentioned on government distrust because of its attempt to transfer funds for the Maharlika Investment Corp. (MIC) and the massive reserve deficits experienced both by the SSS and the GSIS. The MIC is a newly established government owned and controlled corporation (GOCC) under

Republic Act 11954. Its primary responsibility is the management of the first sovereign wealth funds of the country (in <https://lawphil.net>). Sy (2024) further explained that in the case of the military and uniformed personnel pension system, a “fiscal collapse” is seen to happen if no reforms are made in its pension system due to high pension payout. These situations indeed point to problems of sustainability and integrity of the pension fund in the country that could ultimately jeopardize the financial security of retirees.

Conclusion

The projected demographic shift where senior citizens will grow in number in the coming years in the Philippines presents both challenges and opportunities. Significant gaps still remain in data on older persons, employment opportunities, pension adequacy, workplace inclusivity, and long-term security. Despite the presence of a law protecting them from age discrimination at work, many of them still experience it. The limited access to employment opportunities is exacerbated with the high unemployment rate in the country and the increasing number of college graduates annually.

The sustainability of the pension fund is a pressing concern. The low pension index of the country is a wake-up call to the government and other stakeholders to review policies, make regulation stronger, and manage funds better. Otherwise, the whole pension system will collapse which might lead to a domino effect as there will be increase in financial insecurity among senior citizens, and dependence on government aid that will in turn lead to additional strain on social welfare programs and the national economy.

Nonetheless, there is still a silver lining in this demographic shift. The potential contribution of senior citizens to the labor force cannot be undermined considering their number, knowledge and experience. Hence, ensuring inclusivity, productivity, and social protection, strategic reforms are needed by strengthening age-inclusive labor laws, expanding pension coverage and sustainability measures, promoting lifelong learning and reskilling initiatives, encouraging employers to adopt flexible work arrangements, and enhancing healthcare and social protection programs among others.

It is therefore necessary for all stakeholders to address the challenges and leverage on opportunities for the country to achieve a more inclusive and sustainable labor market that recognizes the contributions of senior citizens, ensure their economic security, and well-being.

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