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Analyzing Filipino Migrant Workers' Access to Social Protection

Aubrey D. Tabuga, Anna Rita P. Vargas, and Maria Blesila D. Mondez

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PHILIPPINE INSTITUTE FOR DEVELOPMENT STUDIES

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Abstract

The COVID-19 pandemic has such a wide-reaching and sudden adverse impact on people's livelihoods. For a country like the Philippines which significantly relies on overseas remittances to boost household consumption, the return of hundreds of thousands of OFWs is a great reminder of the need for social protection and resilient sources of livelihood. This study examines the access of OFWs to social protection on-site and after they have returned. The objective is to draw useful insights for improving related efforts for ensuring OFWs are protected while working overseas and that the temporary income generated from it aids in building up their resilience when they return to the country for good. The study shows that the most common benefits received by OFWs in their first migration experience are those which meet rather immediate on-site needs than those that are considered as safety nets that allow them to smoothen consumption in times of shocks. Basic worker benefits like health insurance, overtime pay, paid sick leave, and work accident compensation are less common. In fact, only a little over one-half of all workers have health insurance/medical allowance benefits (53%). Only half of the workers received payment for overtime work in their first overseas job. Some 45 percent have received compensation for work accidents. Interestingly, only around 39 percent have been paid for sick leaves. These shows the urgency of effective mechanisms for dialogue with host country governments to ensure that OFWs obtain the adequate workers' benefits while working abroad. With respect to accessing social protection, the findings point to the need to target the less educated migrant workers and those who hold elementary occupations in all initiatives related to the improvement of awareness and education campaigns on social protection as these workers have the lowest membership to basic social protection schemes. It is also important to note that such vulnerable workers are also in the bottom income classes. Government agencies mandated to promote the welfare of migrant workers must carry out more aggressive steps towards the inclusion of OFWs in social insurance. These may conduct assessment of the current mechanisms being utilized in securing overseas employment certificate and other such mechanisms with respect to their (in)ability to promote access to social insurance. Other initiatives such as education programs related to financial literacy are also important in the effort to increase the willingness and commitment of migrant workers to regularly contribute to insurance schemes for their own protection.

Keywords: social protection, migrant workers, overseas Filipino workers, resilience, social insurance, migrant worker's welfare

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Analyzing Filipino Migrant Workers' Access to Social Protection

Aubrey D. Tabuga, Anna Rita P. Vargas, Maria Blesila D. Mondez[1]

1. Introduction

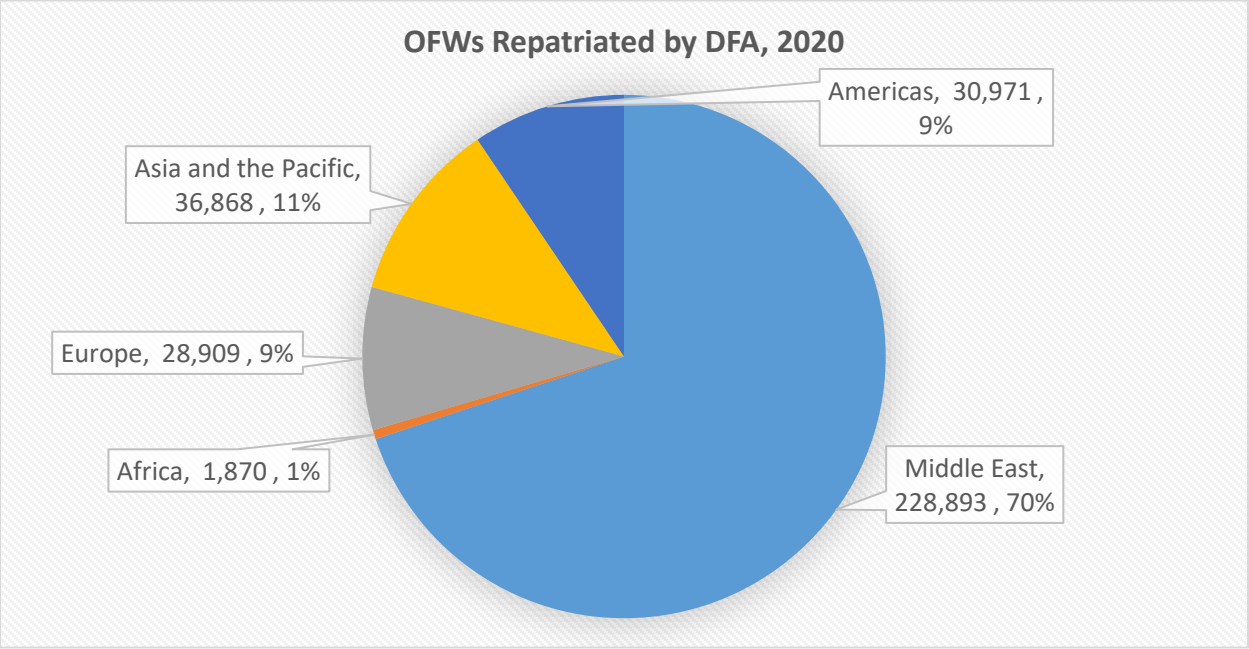
For millions of Filipinos, labor migration provides much-needed income for meeting the daily basic needs of their families and education of their children. However, hundreds of thousands of overseas Filipino workers (OFWs)[2] have been recently repatriated as a direct impact of the COVID-19 pandemic. In 2020, a total of 791,623 Filipinos have returned home to the Philippines. These modern-day heroes and their families are now suddenly facing the consequences of such as unexpected repatriation and an uncertain future. While many intend to go back to overseas work if and when the pandemic is over, others are hopeful that they will be reintegrated into the local economy.

As a direct impact of the COVID-19 pandemic, the country has seen the largest magnitude of repatriated OFWs since the 1970s. In 2020, a total of 791,623 Filipinos have returned to the Philippines, roughly 61 percent were land-based workers. Of the total number of returnees, the Foreign Affairs department assisted a total of 327,511 OFWs with 70 percent coming from the Middle East – the destination of the bulk of our OFWs.

[1] Senior Research Fellow, Research Analyst, and Senior Research Specialist, respectively, of the Philippine Institute for Development Studies

[2]A Filipino who is engaged in or has been engaged (in the past 12 months) in a remunerated activity in a country where he/she is not a legal resident (PSA 2019b).

Figure 1. OFWs repatriated by the Department of Foreign Affairs



Source: Department of Foreign Affairs (2021)

The sudden turn of events caught many OFWs and their families unprepared, especially that saving is not really a priority of OFWs' families in the usage of hard-earned remittances. The 2018 National Migration Survey shows that only 13 percent of the remittance flows were saved. An overwhelming proportion (75% of total remittances) are spent on food and other household needs (based on a sample of 4,211 remittance flows). The other principal use of remittances is on education (42%). The key challenge now for most if not all OFW returnees is - how to manage this significant change in their ability to earn income under the challenging context of a health crisis where lockdowns and quarantines can suppress people's livelihood.

Moreover, there is less attention provided to social protection. In addition to the challenge of providing social protection to workers on-site, there is an equal challenge in providing them social protection after they have returned to their country for good and are no longer economically active (International Labour Organization [ILO] 2006). A recent study noted that being more reliant to overseas remittances is associated to lower likelihood of being enrolled in social insurance programs (Tabuga and Cabaero 2019). This came from a notion that remittance income acts as an insurance in itself that makes the perceived necessity for social insurance less urgent. However, that remittance income is now reduced if not totally removed from the household income portfolio of many because of the massive repatriation.

The research questions this study aims to inquire on are the following: 1) What is the extent of coverage in social insurance, among OFWs and their families? What are the characteristics of those that have and do not have access/coverage; and 2) What are the gaps in accessing social insurance among OFWs and their families? The ultimate goal is to develop insights for improving OFWs' access to social protection both on-site and upon their return.

2. Objectives

This study aims to analyze Filipino migrant workers' access to social protection, whether on-site or after they have returned. Specifically, it seeks to characterize those with and without access to various forms of social protection, looking into demographic characteristics, labor market attributes, and household attributes. It also seeks to examine any gaps in the provision of social protection and draws some policy-related insights for addressing these gaps.

3. Review of related literature

The economic slowdown brought about by the COVID-19 pandemic continues to threaten job security of over 2.2 million Filipino migrant workers. With several households deeply reliant on remittances from abroad, a prolonged decrease or complete stop in transfer may hinder recipients from accessing basic needs including healthcare. Worst case scenario, these households could eventually fall into poverty given that a definite period for recovery remains uncertain.

Migrant workers are among the most vulnerable groups during the pandemic (Asian Development Bank [ADB] 2020). Access to social protection for migrant workers, as compared to domestic laborers, are often too complicated and difficult to come by. Although restrictions vary per country, some workers may face the following problems when accessing social security in their host country: 1) benefits may be limited or restricted based on nationality; 2) social protection cannot be transferred from host to origin country; 3) qualifying conditions are too difficult to comply (i.e. length of employment); and 4) coverage may be limited to specific sectors, particularly those in formal employment (Panhuys et al. 2017; ILO 2018).

Accessing health insurance on-site is also crucial for Filipino migrant workers. A recent study reported at the NRCP (National Research Council of the Philippines) shows that the common health problems of overseas Filipino workers (OFWs) are – cardiovascular, reproductive, digestive, and urinary/excretory diseases. In particular, hypertension, arthritis, and hepatitis are the ones with the highest cases recorded. This study was based on an electronic survey done in selected regions of the country where the respondents are not members of OWWA nor PhilHealth. The same study noted the reasons that explain lack of health-seeking behavior, and these are lack of awareness of benefits from OWWA and PhilHealth memberships, distance between their workplace and health facility, fear of losing job, and self-medication (DOST-NRCP 2021).

To improve labor conditions, the Philippines has entered into multiple bilateral labor agreements (BLAs) with 27 host countries/territories (See **Table 1**). Although, other countries and territories with high volume of migrant workers such as Singapore, Hong Kong, Malaysia, and Macau, have yet to formally sign and agree on a bilateral labor agreement. Common themes for most BLAs consists of preventing and controlling irregular migration, recruitment practices and standardization of employment contracts, human resources development, information sharing as well as ensuring workers return to their country once contracts are expired. The Philippines also has special agreements on the protection of domestic workers, specifically in countries located in the Middle East such as Saudi Arabia, United Arab Emirates, and Kuwait among others.

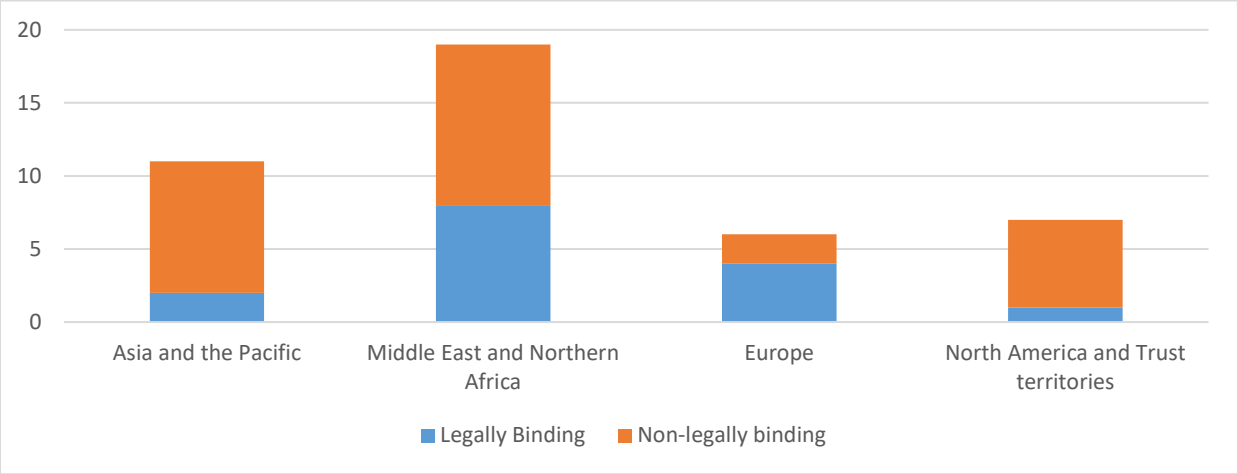
Table 1. Countries and territories that have bilateral labor agreements with the Philippines

Asia and the Pacific	Middle East and Northern Africa	Europe	North America and Trust Territories
1. Cambodia 2. China 3. Indonesia 4. Laos 5. Japan 6. South Korea 7. New Zealand 8. Taiwan 9. Papua New Guinea	1. Bahrain 2. Iraq 3. Israel 4. Jordan 5. Kuwait 6. Lebanon 7. Libya 8. Qatar 9. Saudi Arabia 10. United Arab Emirates	1. Germany 2. Italy 3. Spain 4. Switzerland 5. United Kingdom	1. Canada (specifically its provinces: British Columbia, Manitoba, Saskatchewan) 2. Commonwealth of the Northern Mariana Islands 3. United States of America

Source: Author's compilation from Mangulabnan and Daquio (2019)

Of the 100 valid and recently signed labor agreement, only 35 percent are legally binding while the rest are non-legally binding (65%) (see **Figure 2**). Specifically, the country has MOAs with Saudi Arabia and Kuwait on employment of domestic workers, with Germany on employment of health care professionals among others. Although both legally binding and non-legally binding agreements both aims to promote and protect the rights of OFWs, the latter relies on "broad concepts of mutual understanding, goal, and plans shared" between destination and origin country (DOLE Administrative Order 246, pg. 2). As such, there is varying degrees of enforceability for MOUs and other non-legally binding agreements, which is mostly reliant on the "political will" and "good faith" of both parties (Mangulabnan and Daquio 2019, pg. 2).

Figure 2. Bilateral labor agreements by nature of agreement and region



Note: Legally binding agreements include Memorandum of Agreements (MOAs) and protocol to MOA, while non-legally binding agreements include Memorandum of Understanding (MOU), protocol to MOU, agreement, Memorandum of Cooperation, and Joint Communique. Thie graph includes valid and most recently signed BLAs. Source: Author's compilation from Mangulabnan and Daquio (2019)

Based on a review of forty-three labor agreement by Manglulabnan and Daquio (2019), explicit provisions on social security were found in only 12 agreements. This was mostly included in contracts with Europe, the Middle East and Northern Africa, while Asia and the Pacific including North America and trust territories rarely referenced social security. The Philippines has also drafted a standard employment contract for workers and their employers, which provides additional assurance that welfare and rights will be protected abroad. Benefits included are the following: 1) overtime pay; 2) vacation and sick leave; 3) transportation; 4) food or compensatory allowance; 5) housing; 6) emergency medical and dental services including medicine; and 7) accident insurance and war risk area insurance. Acquisition of these benefits, however, still needs to be agreed upon by both parties. Oftentimes agreements only cover certain types of workers and may only include a limited pool of benefits.

Aside from the above-mentioned potential benefits, OFWs should also be able to benefit from domestic safety nets such as the Social Security System (SSS), Home Development Mutual Fund (Pag-IBIG), and the National Health Insurance Program (PhilHealth). Under Republic Act (RA) 11199, or the Social Security Act of 2018, land-based and sea-based OFWs are considered compulsory members similar to self-employed persons of the SSS. The OFW coverage under voluntary membership by SSS began in 1995. This was revised to mandatory coverage for both land-based and sea-based workers aged 60 and below under Republic Act No. 8042 known as the Migrant Workers and Overseas Filipinos Act of 1995. Several amendments involving OFW coverage were also done through RA 10022 in 2010 and RA 11199 in 2018 (SSS 2021).

Agencies involved in the welfare of OFWs are also required to organize bilateral agreements with host countries so that contributions can be paid for by both parties in principle, as such instead of being self-employed are now considered compulsorily covered employees. If the worker decides to return home, he can continue paying his contributions on a voluntary basis thereafter. Despite this being mandatory, only about 1.34 million OFWs (61 percent) are members as of July 2021 (SSS 2021).

Similar to SSS, Pag-IBIG also requires OFWs to become members under RA 9679, or the Pag-IBIG Fund Law of 2009. This offers workers easier access to government loans for housing, calamity, and other purposes. Moreover, savings and dividend earnings can be withdrawn either after a certain period or due to specific circumstances namely disability, departure from host country, and death among other things. As for health insurance, OFWs are mandatory members of PhilHealth thus they are required to pay premium contributions as defined under RA 11223, or the Universal Health Care law. Following the passage of this law, the premium rate will consistently increase by 0.5 percent per year starting 2020 until 2024.

OWWA membership is also another way for the government to provide support to OFWs. This offers a wide range of benefits as listed in **Table 2**. In addition to these, OWWA was also able to provide monetary, transport, and quarantine assistance to repatriated OFWs during the pandemic. As of November 2021, the agency has supported the return of 802,538 OFWs to their home regions (OWWA 2021).

The government also have existing programs that can help returning Filipino migrant workers. Under the Department of Labor and employment (DOLE), the National Reintegration Center for OFWs offers a mix of programs and projects for both temporary or permanently returning workers and their families, namely: 1) Livelihood Development Assistance Program; 2) Balik Pinay! Balik Hanapbuhay!; 3) Sa ‘Pinas, Ikaw Ang Ma’am/Sir; 4) Enterprise Development and Loan Program (OFW-EDLP); and 5) Tulong Pangkabuhayan sa Pag-unlad ng Samahang OFWs (OWWA n.d.; Wickramasekara 2019). The above programs aim to provide necessary support mechanisms to jumpstart livelihood projects such as skills training, access to equipment and raw materials, as well as provision of capital funds through loans and direct cash transfers. Other programs include education grants for dependents, short-term training for OFWs, welfare and medical assistance for OWWA members and their families.

Table 2. Programs and services provided by OWWA to members and their family

Benefits	Programs and Services	Assistance
Social Benefits	Supplementary Medical Assistance	Financial assistance (not exceeding PHP 50,000) for active OWWA and PhilHealth members who are hospitalized while in the Philippines or at their job sites
	Welfare Assistance Program	Cash relief for active and non-active OWWA members and their families covering the following circumstances: calamity, bereavement, disability, illness, and displacement/laid-off
	Disability and dismemberment	Assistance of up to PHP100,000 for members who have been injured by accident while working overseas
	Death and burial	Insurance benefit of up to PHP200,000 for survivors of deceased active members, in addition, PHP20,000 is also provided for burial assistance
Education and training	Pre-departure education program	Provides a mandatory country specific seminar and a comprehensive seminar for departing household service workers
	Seafarer's upgrading program	Training program for seafarers (up to PHP7,500 per course)
	Scholarships for dependents	Education assistance for qualified dependents (PHP5,000 up to PHP60,000) handled by three separate scholarship programs of OWWA
	Short-term training programs for OFWs and Dependents	Training program (maximum of PHP14,500 per course) in a technical or vocational course
Repatriation	Repatriation assistance program	Helps bring back distressed OFWs and human remains, additional assistance provided are transportation, shelter, counseling, and stress debriefing
Reintegration	Balik Pinas! Balik Hanapbuhay! Program	Livelihood assistance for returning members that are distressed or displaced (up to PHP20,000)
	OFW enterprise development and loan program	Support members and their families who intend to create or develop an enterprise (minimum loan of PHP100,000 and maximum of PHP5 million)
	Tulong PUSO	Provides a one-time livelihood grant for registered OFW groups amounting to PHP150,000 up to PHP1 million (depending on no. of members)

Source: Overseas Workers Welfare Administration

However, not all international migrant workers (IMWs) are able to benefit from the listed government programs. A study done by the Center of Migrant Advocacy [CMA] (2019) shows that migrant domestic workers (MDWs) often find it difficult to make regular payments for SSS, PhilHealth, and Pag-Ibig. The study cited that some MDWs experience restricted mobility which hinders processing of applications, others lack documentary requirements as some employers may restrict access to these files, while a few would prefer to prioritize meeting basic needs and other necessary expenses given that income is limited (CMA 2019).

Processing documents are also challenging since this would require some workers to take a day off during weekdays when offices are open. There is also scarce availability of consulates and other government institution that provides domestic assistance. While distance may be another discouraging factor. Other IMWs have also chosen to bypass mandatory enrollment in government services (PhilHealth, SSS, OWWA) during the start of their migration process, on the other hand others may have acquired membership but fail to reactivate it when needed. Currently, some of these services have shifted online, thus it would be interesting to note whether the increase in convenience, can help incentivize more IMs to enroll.

4. Data and methodology

To examine OFWs' access to social protection, this study will primarily use information from the recent National Migration Survey because it uses a nationally representative sample from which to examine migrant workers' behavior and situation. Specifically, it contains information on social insurance, health insurance and other on-site benefits like compensation for work accidents etc. Such information can be examined along with household characteristics (housing, assets), demographic and economic characteristics of the individuals. The advantage of this dataset is that it also contains information on non-migrant members of the households and therefore, the relationship between the access to social protection by Filipino migrants and characteristics of their family members can be examined.

At the individual migrant worker level, detailed information such as ethnicity, location of origin, migration history, pre-migration situation and motives, situation of members left behind including information on care-work, remittances, and migration financing among others, are all essential data that can be used to analyze the profile of OFWs with and without access to social protection. Such rich pool of information has not been examined in the past using a nationally representative sample of individuals with migration experience in the country.

The main variables for analyzing access to social protection in the NMS will be obtained from the following survey items that were gathered from the first job in the first and last countries of destination:

1. Did your employer provide the following benefits: health insurance/medical allowance, paid sick leave, retirement pension, separation pay, compensation for work accidents, paid leave/vacation, payment for overtime work, maternity/paternity leave, housing/lodging, rice/food allowance, and other consumer goods, holiday bonus and other bonuses, and others?
2. While you were in your job abroad, were you covered by PhilHealth or any health insurance either as a member or as a dependent? Were you covered by social pension/social security plans such as SSS, GSIS, and other pension plans? Were you covered by OWWA benefits?

The analytical approach is mostly descriptive through the use of cross-tabulations and simple correlational analyses. The main research questions to ask are:

1. What are the characteristics of OFWs or former OFWs who have and do not have access to social protection on-site (that is, in their countries of destination)?
2. What is the situation of OFWs and their households pre- and post-migration?
3. What could be the possible reason for those who lack (had) access to social protection?

   What insights can be drawn from the analysis of social protection access of OFWs?

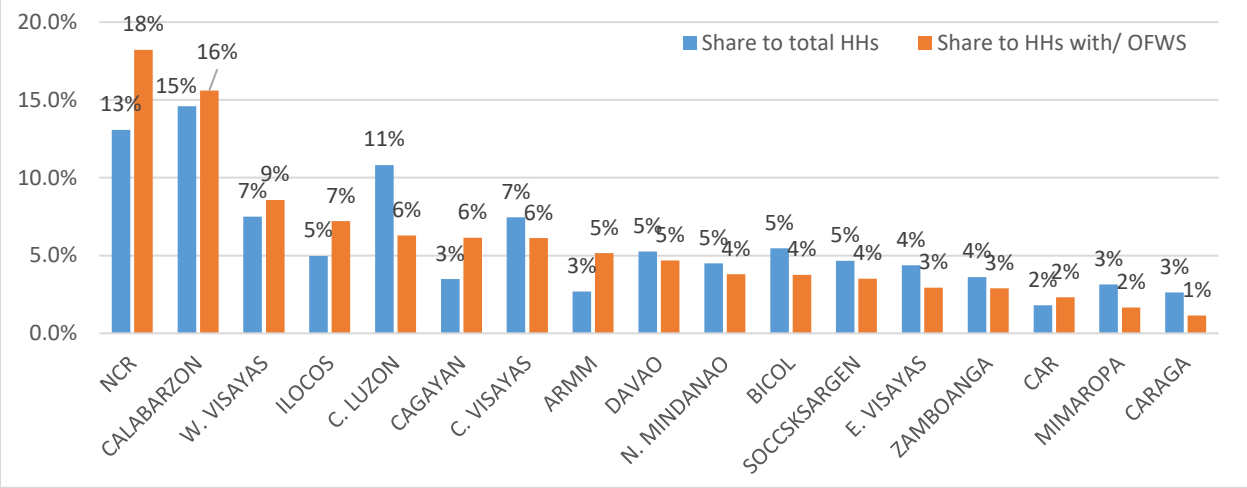
5. Characteristics of Households with OFWs

Magnitude of migrant workers, or OFWs, have been increasing in the past years, only decreasing in 2020 due to heavy restrictions brought about by the COVID-19 pandemic. Thus, it is not unusual to find that about twelve percent of all households have or had at least one OFW member either within the past 12 months or earlier than the past 12 months. While nine percent of all households had at least one member who was currently out of the country at the time of the survey (OF), slightly more in urban (9%) than rural (8%) households.

In terms of share of households with OFWs, NCR has the highest at 18.2 percent, then CALABARZON (15.6%) and Western Visayas (8.6%). Regional pattern is observed to be complementary to the regional distribution of all households. However, there are more households with OFWs compared to the regional share of total households for some regions in Luzon namely NCR, CALABARZON, and Ilocos, other region such as Western Visayas and ARMM also exhibits the same pattern. On the other hand, ARMM has the highest proportion of households with OFWs

at 23.8 percent of its total number of households, this is followed by Cagayan Valley (21.9%), Ilocos Region (18%), and NCR (17.3%).

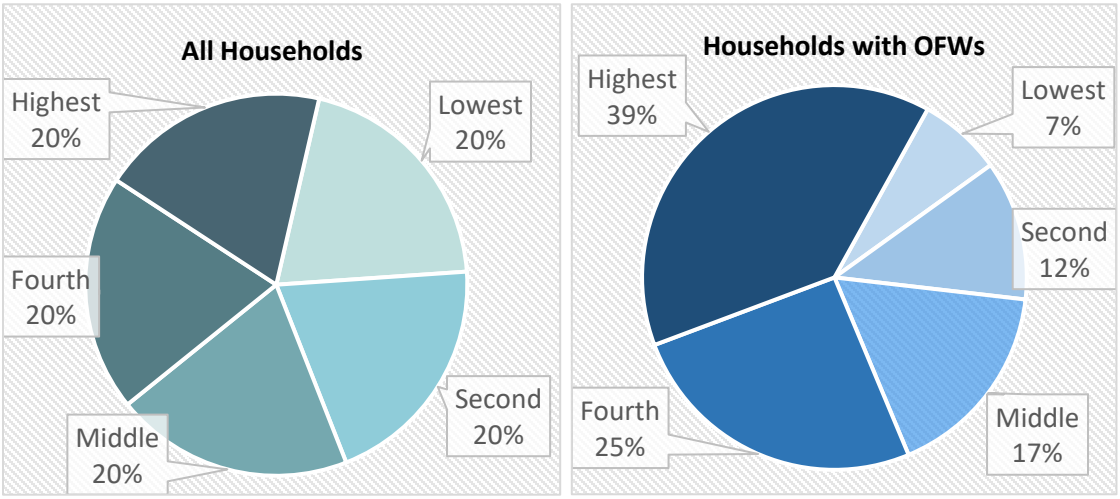
Figure 3. Regional distribution of total households and households with OFWs, 2018



Source of basic data: PSA & UPPI (2019a)

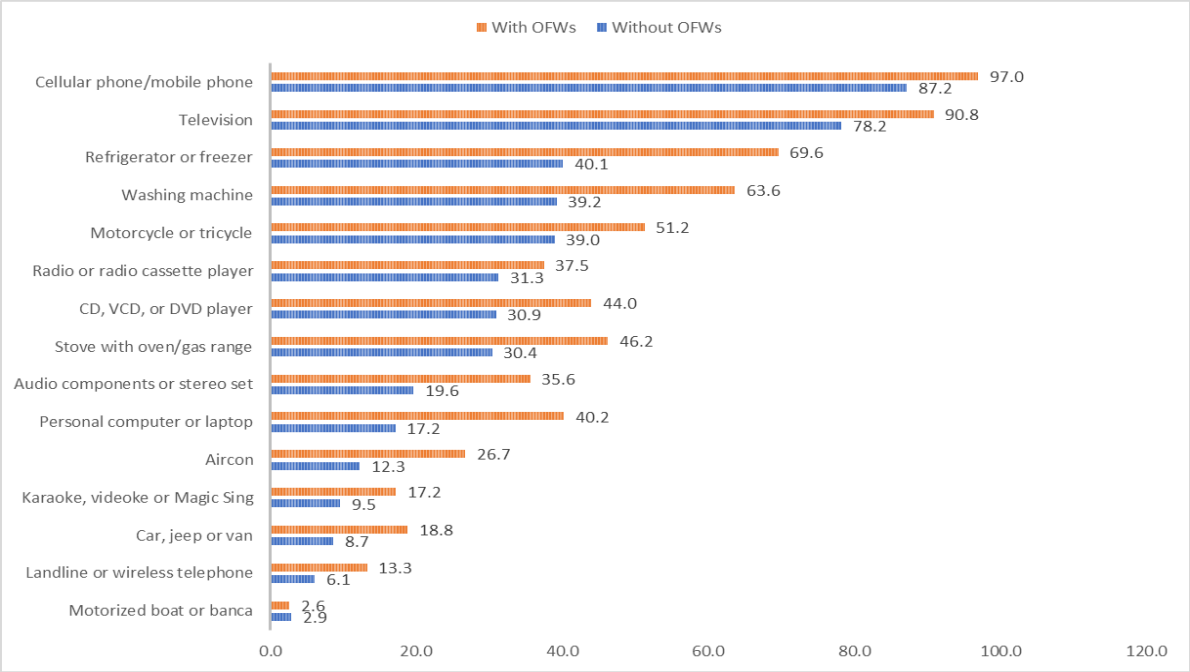
The percentage of HHs with an OFW member increases with improvement in the wealth quintile status. Only four percent of the poorest households had an OFW member; the corresponding percentage for the richest was 25 percent. In support to the above, it can be observed that households with OFWs have better living standards likewise reflected in their ownership of physical assts. Households with OFWs have a higher percentages of house ownership (69% versus 57%) than regular households. This is also the consistent with ownership of all asset types except motorized boat (see **Figure_5**).

Figure 4. Wealth quintile of household



Source of basic data: PSA & UPPI (2019a)

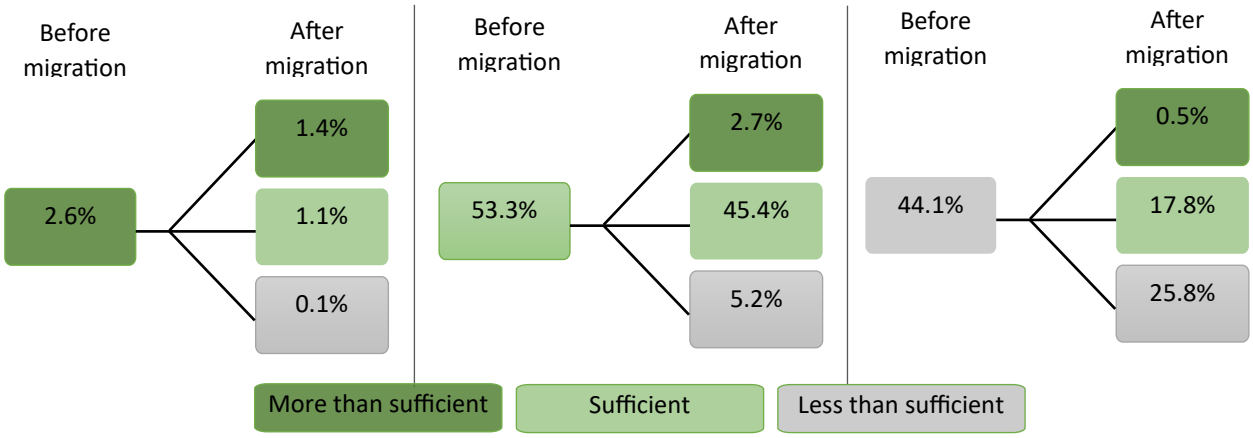
Figure 5. Proportion of households owning assets by type of household and asset



Source of basic data: PSA & UPPI (2019a)

In **Figure 6**, it can also be observed that households generally maintain their financial security status after moving abroad. Although there are a few instances where they either do better or worse. For those that have less than sufficient resources before their first move overseas, 17.8 percent were able to improve and become financially sufficient while a small percentage (0.5%) have greatly improved and claim to have more than sufficient resources. Those with sufficient and more than sufficient resources at the beginning of the migration process have presented better outcomes, with only 5.2 percent and 0.1 percent becoming financially insecure upon return, respectively.

Figure 6. Tracking of the financial situation of households before and after migration



Note: Before going abroad covers the period when the international migrant has yet to move or reside in another country for three months or more, while after return pertains to the circumstance upon return from last country abroad. Both were measured based on the individual's perception of their household's financial situation

Source of basic data: PSA & UPPI (2019a)

Thus, migration can be an effective avenue for improving financial situation of households in the short run. However, in term of long-term security, important factors that can be considered are smoothness in the transition from working abroad and back to the Philippines and presence of social protection and health insurance that can help alleviate the negative impact of shocks.

6. Characteristics of Filipino international migrants

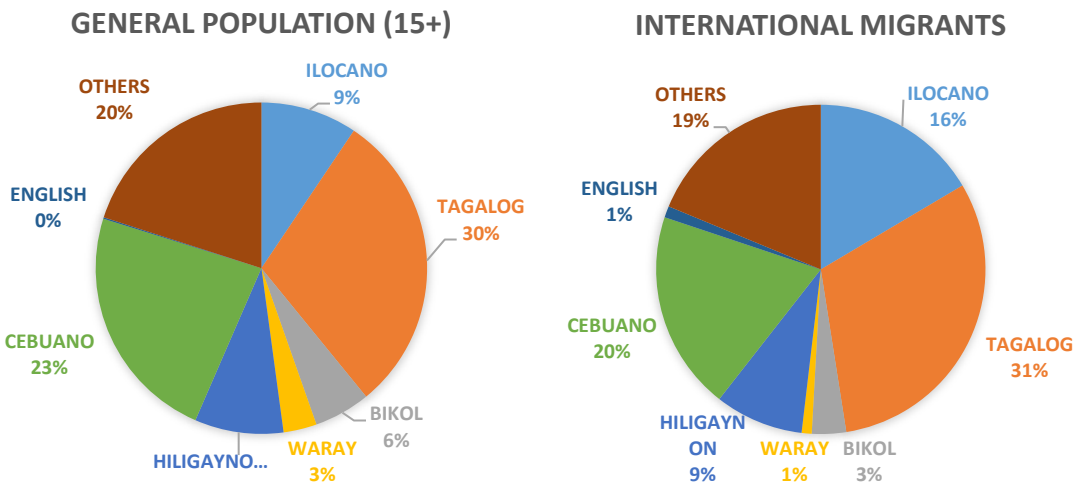
To understand the context of social protection access, it is essential to know the characteristics of Filipino migrants with emphasis on those who had moved internationally. The term 'migrant' reflects the "common lay understanding of a person who moves away from his or her place of usual residence, whether within a country or across an international border, temporarily or permanently, and for a variety of reasons. The term includes a number of well-defined legal categories of people, such as migrant workers; persons whose particular types of movements are legally defined, such as smuggled migrants; as well as those whose status or means of movement are not specifically defined under international law, such as international students (IOM 2021). In this analysis of the social protection access of international migrants, we used the definition of migrants as those who ever moved internationally for a duration of three months or more.

Filipinos can be considered a more mobile people than the average. Six in every 100 Filipinos (6.5%) aged 15 and above have ever experienced moving and residing internationally for three months or more. This is nearly twice the global percentage of international migrants of 3.5 percent based on the 2020 IOM Migration Report. In fact, majority or 55 out of 100 Filipinos (55%) of the

said age category have moved to places other than their place of birth (either within the country or in other country), with 49 percent being considered internal migrants. Forty percent of the population aged 15 and above are also considered lifetime migrants.

Majority (54.7%) of international migrants (IMs) were born in the rural areas or the barrios which is also the case for internal migrants (62%) which is a strong indication of the lack of economic opportunities in the rural areas that tends to drive people to seek for greener pastures elsewhere. The bulk of Filipino IMs consists of native Tagalog-speakers (31%) and Cebuano (20%). Ilocanos also comprise a sizable 16 percent despite the fact that it only consists of nine percent of the total population of the age category of interest which indicates a greater tendency for mobility than other language groups.

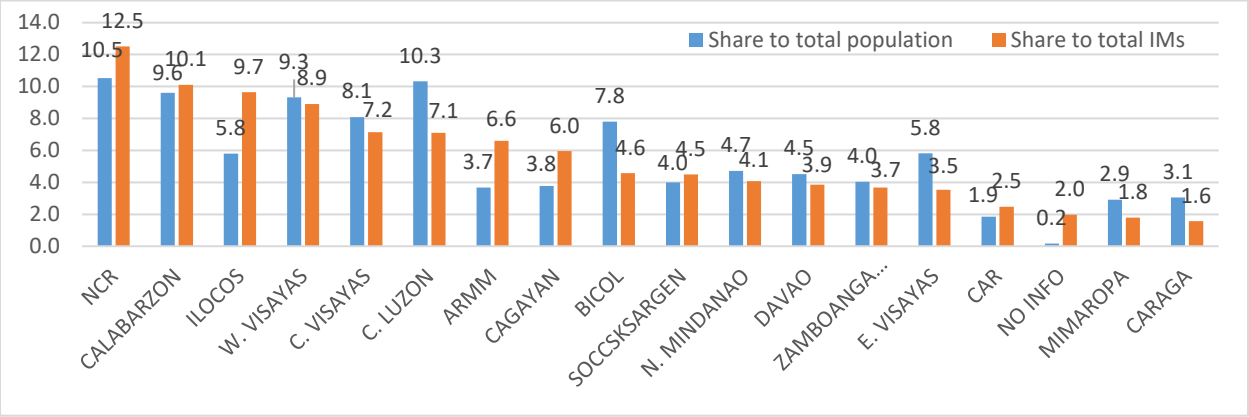
Figure 7. Distribution of population (15+) and international migrants by mother tongue



Source of basic data: PSA & UPPI (2019a)

The regions with the highest number of international migrants are NCR (12.5%), CALABARZON (10.1%), Ilocos Region (9.7%), and Western Visayas (8.9%). While the regional pattern in terms of share of international migration appears to be similar to that of the regional distribution of the population, there are some regions shown to have greater tendency for international mobility as shown by their share in IMs (see orange-colored bars, **Figure 8**) being higher than their share in the total population of persons aged 15 and above (shown in blue bars). These regions include Ilocos, ARMM, Cagayan Valley, and NCR.

Figure 8. Regional distribution of population (15+) and international migrants, 2018

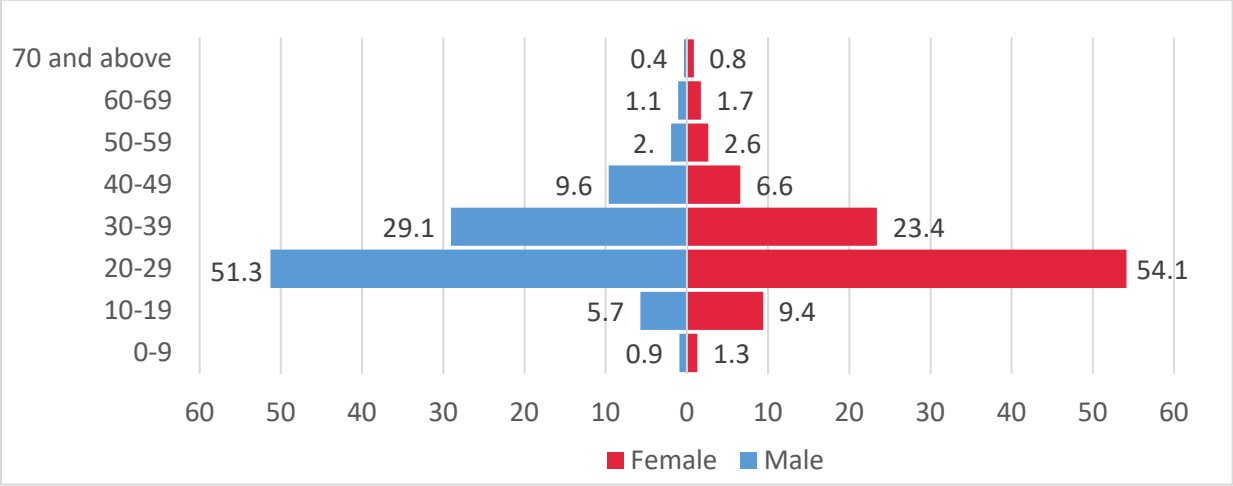


Note: Regions of IMs were determined based on the individual's mother's usual place of residence at birth.
Source of basic data: PSA & UPPI (2019a)

An overwhelming majority of IMs are young Filipinos - nearly 8 out of 10 international migrants are in their prime ages 20 to 39 when they first migrated. This is the case for both sexes, although more females than males move at a younger age by a small percent. Since the Philippines has a young population, excess labor, especially fresh graduates, and young professionals might find it more attractive to work abroad than compete in the local labor market.

Consistent with this, almost all IMs (92.4%) cited employment and job changes as their primary reason for moving abroad. Only 3.7 percent mentioned moving with their family and/or partner, while a few (1.1%) mentioned education as their reason.

Figure 9. Age during first move abroad of ever migrated abroad



Source of basic data: PSA & UPPI (2019a)

In terms of marital status, 54 percent of IMs were married or in married-like status when they first moved overseas, higher than those who went as single (39%) at that time. Another thing to consider is whether IMs have children to support before they move abroad, since this can be one of the deciding factors why people choose to migrate. For IMs' household situation before their first move abroad, a little more than one-third of respondents do not have children, while the remaining were either living with their child (41.9%) or have their children residing elsewhere (20.7%). For those with children living with them before the move, 91.1 percent were below the age of 18, hence they would still need extensive financial support for their schooling among other expenses.

In terms of IMs educational attainment, majority of males (80.6%) and females (80.8%) have at least completed high school. While nearly one in every ten (13.5%) migrant workers have educational attainment that is elementary graduate at best. Educational attainment follows almost the same pattern for both males and females, wherein share of less educated are lower compared to those with higher educational attainment.

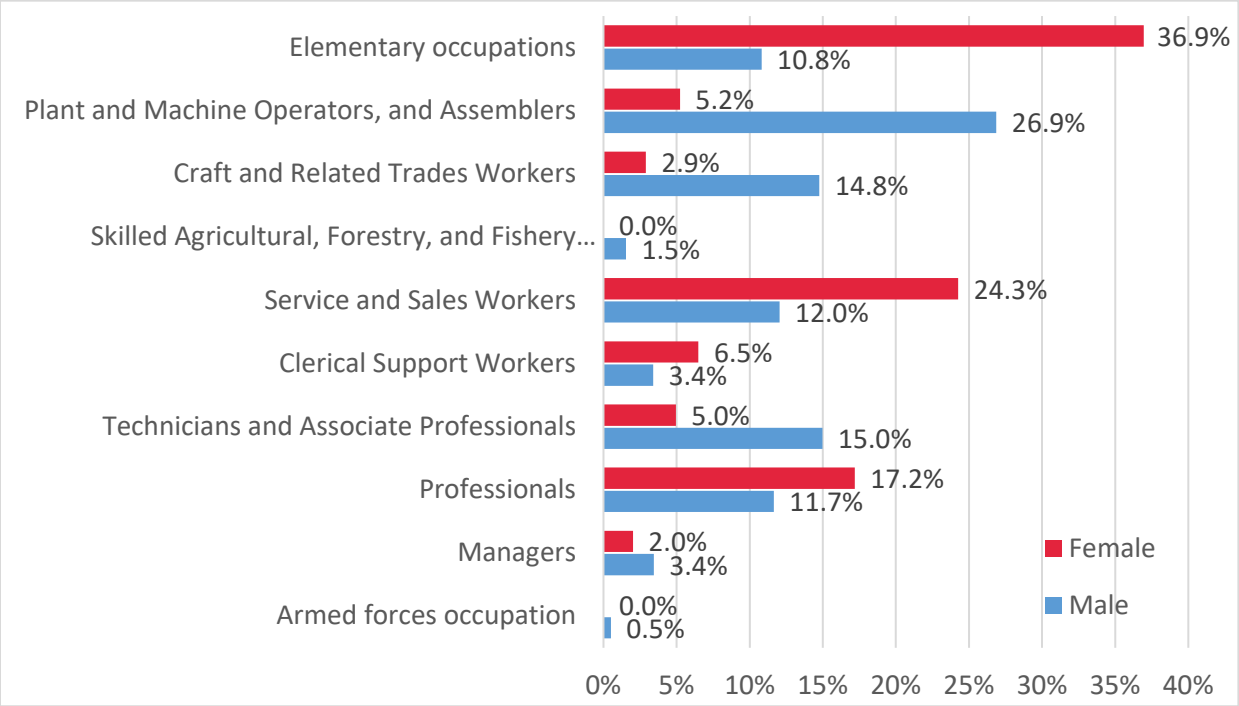
Table 3. Distribution of international migrants by sex and educational attainment in first country abroad

Educational Attainment	Male	Female	Both
No education	1.2%	0.8%	1.0%
Some elementary	4.8%	3.4%	4.0%
Completed elementary	5.4%	6.5%	6.0%
Some high school	8.0%	8.6%	8.3%
Completed high school	31.2%	32.9%	32.1%
Completed post-secondary	11.5%	8.9%	10.1%
Some college	15.4%	15.7%	15.6%
Completed college or higher	22.5%	23.3%	22.9%
Total	100.0%	100.0%	100.0%

Source of basic data: PSA & UPPI (2019a)

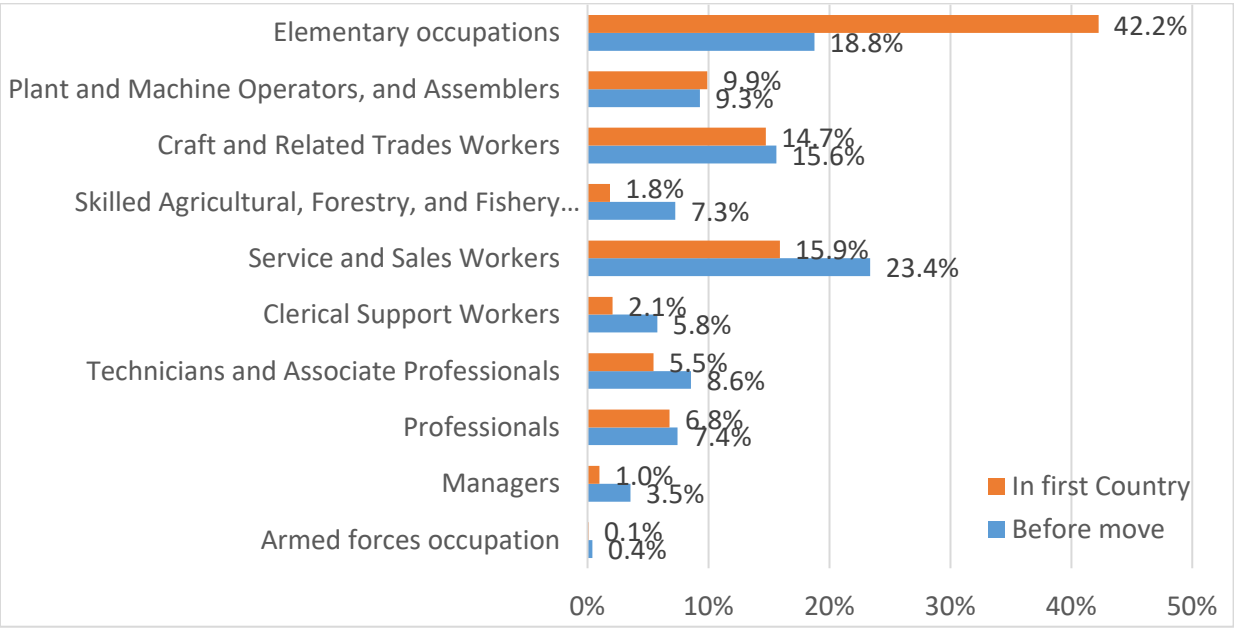
Before moving overseas, majority of IMs were employed in services and sales (23.4%), elementary occupation (18.8%), and craft and related trades (15.6%). The abovementioned work were also the sectors most IMs were employed in their first country abroad, however compared to before twice as many Filipinos have been employed in elementary occupation. Around one-fourth of IMs shifted to elementary occupation which highlights the observed decline in employment for skilled work despite most IMs being at least high school graduates. This is also true for female IMs that have completed college or higher, wherein in 36.9% were still employed in elementary occupation followed by services and sales (24.3%) and professionals (17.2%) (see **Figure 10**).

Figure 10. Distribution of international migrants who completed college or higher by sex and occupation



Source of basic data: PSA & UPPI (2019a)

Figure 11. Distribution of international migrants by occupation before moving and in first country abroad



Source of basic data: PSA & UPPI (2019a)

Although there is minimal difference, in terms of education, more females (60.9%) are observed to be employed in elementary occupation compared to males (20.2%) (see **Table 4**). More males work in labor intensive sectors such as plant and machine operators, and assemblers and craft and related trades. Meanwhile, the services and sales and professional services is slightly dominated by females at a small margin.

Table 4. Distribution of international migrants by sex and job/business employed in

Type of Job/business	Male	Female	Both
Armed forces occupation	0.2%	0.0%	0.1%
Managers	1.4%	0.7%	1.0%
Professionals	4.7%	8.5%	6.8%
Technicians and Associate Professionals	8.0%	3.3%	5.5%
Clerical Support Workers	1.9%	2.2%	2.1%
Service and Sales Workers	12.9%	18.4%	15.9%
Skilled Agricultural, Forestry, and Fishery Workers	3.4%	0.5%	1.8%
Craft and Related Trades Workers	28.8%	2.9%	14.7%
Plant and Machine Operators, and Assemblers	18.4%	2.7%	9.9%
Elementary occupations	20.2%	60.9%	42.2%
Total	100.0%	100.0%	100.0%

Source of basic data: PSA & UPPI (2019a)

Majority of international migrants included in the national survey worked for private establishments (59.1%), there is a sizable proportion of those who worked for private households, 36.3 percent (based on their first overseas job).

7. Migrant workers' access to social protection

7.1. OWWA membership

OWWA members and their families are provided with multiple and wide-ranging benefits from health and education to reintegration. This help ensures the well-being of Filipinos in foreign land, provides safeguards for their families, and secure their return after working abroad. During the COVID-19 pandemic, OWWA also offered additional financial, livelihood, and education support

for returning OFWs and their families through special programs such as DOLE-AKAP, and Tulong Pangkabuhayan sa Pag-unlad ng Samahang OFWs (Tulong-PUSO).

The above benefits, however, may not be fully realized by working IMs, given that membership is relatively low. During the first international migration experience, nearly half (49%) of working IMs are non-OWWA members. Even though OWWA membership is mandatory, this is not as widespread as expected. Many OFWs may have bypass this requirement perhaps when they first go out of the country not as workers. For IMs that did not enter with a work visa/permit, OWWA membership is significantly low - student visa with 16.7 percent, tourist visa with 23.7 percent, and did not need visa with only 10.9 percent having OWWA membership. In relation to work, less than half of those working in managerial positions, skilled agricultural, forestry, and fishery sector, elementary occupation, and armed forces occupation are OWWA members.

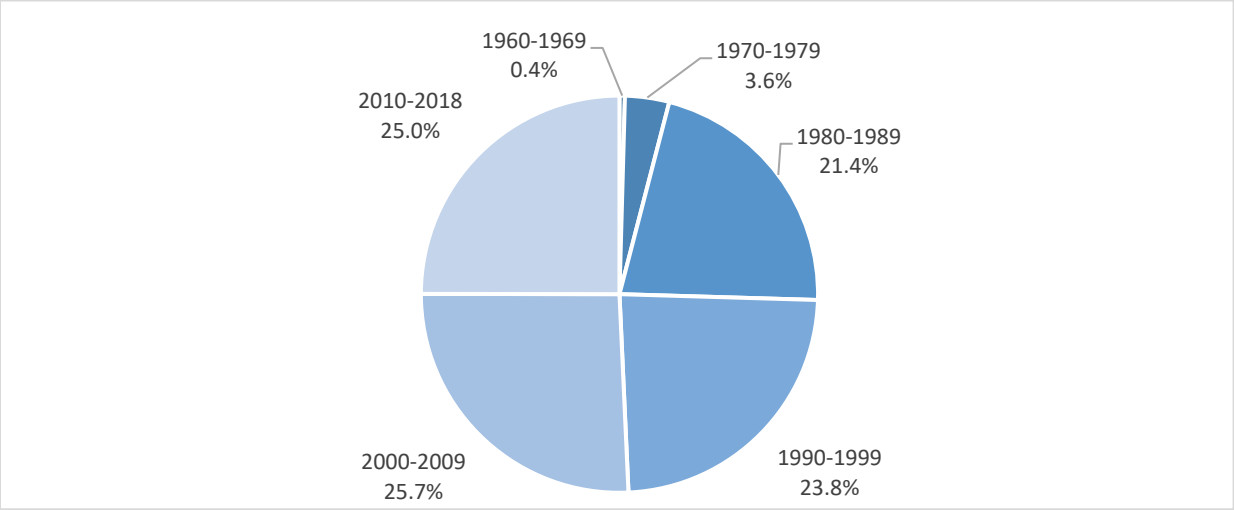
Table 5. Proportion of international migrants by OWWA membership and job/business employed in

Type of Job/Business	OWWA Member	Not OWWA member
Armed forces occupation	0.0%	100.0%
Managers	30.7%	69.3%
Professionals	54.2%	45.8%
Technicians and Associate Professionals	58.6%	41.4%
Clerical Support Workers	59.3%	40.7%
Service and Sales Workers	51.4%	48.6%
Skilled Agricultural, Forestry, and Fishery Workers	26.9%	73.1%
Craft and Related Trades Workers	50.8%	49.2%
Plant and Machine Operators, and Assemblers	66.3%	33.7%
Elementary occupations	47.3%	52.7%

Source of basic data: PSA & UPPI (2019a)

More than two-thirds (68.5%) of those that first migrated from 1960 to 1979 are non-OWWA members. While there has been minimal improvement in succeeding years with 54.3 percent for 1980 to 1999, and 44.9 percent for 2000 onwards. In terms of overall share, most of the non-OWWA members started from 1980 to 2018 (see **Figure 12**). There is lower share for earlier years given lower numbers of Filipinos deployed plus the agency was only founded on 1977.

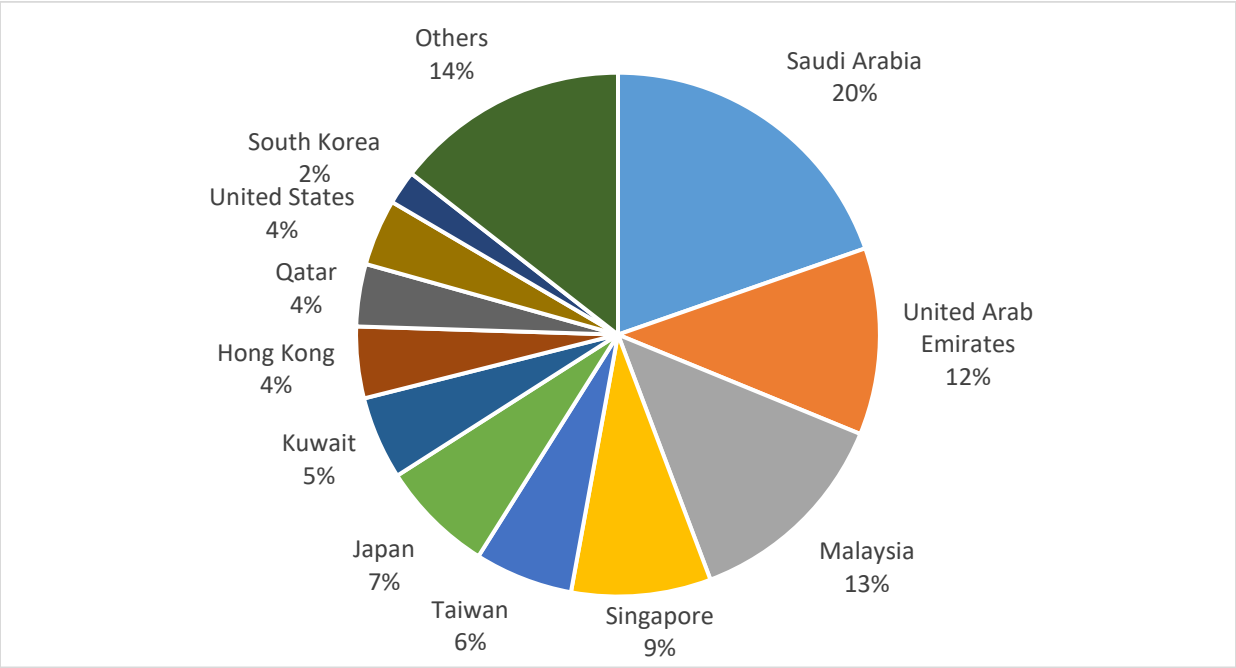
Figure 12. Distribution of non-OWWA members by the year they first moved or resided abroad



Note: Did not include non-OWWA members that started their migration abroad on 1940-1949 (0.04%) and 1950-1959 (0.02%)
Source of basic data: PSA & UPPI (2019a)

Majority of non-OWWA members are those in their 20s when they first engaged in international migration. This group also have the highest proportion of non-members. When examined more closely in terms of key destination (i.e. those countries where there are significantly high numbers of OFWs), those with highest percentage of non-members (with respect to total number of OFWs included in the survey) are Malaysia, Singapore, and Japan. On the other hand, proportion of OWWA members for select countries in the Middle East, such as Saudi Arabia (62%), United Arab Emirates (57%), Kuwait (60%), are relatively higher than those in Southeast Asia, namely Malaysia (15%), Singapore (37%), and Indonesia (43%). In terms of total share of non-OWWA members, the top destinations are Saudi Arabia with 20 percent, Malaysia with 13 percent, and United Arab Emirates, 12 percent (see **Figure 13**). The trend somewhat follows the economies most populated by Filipino migrant workers.

Figure 13. Distribution of non-OWWA members by country/territory of destination



Source of basic data: PSA & UPPI (2019a)

7.2. Access to health and social insurance and benefits received from overseas employer

The profile of international migrant workers (IMWs) discussed in the preceding section shows important patterns that make the discussion of access to social protection very crucial and urgent. Here, we analyzed the access to health and social insurance among IMWs and the benefits that they received during their first job in their first country of destination.

The results show that there is much to be done to ensure coverage of all OFWs in mandatory social insurance and health insurance programs. Majority (60%) of OFWs who had at least three months duration in international migration were not members of the PhilHealth during their first job in the first country they went to. Hence, only 4 in every 10 OFWs were paying members, some (6%) were dependents of PhilHealth members while only very few were covered by private health insurance programs. There is slightly higher proportion of those who were SSS members at the time of their first international labor migration experience at 48 percent, some three percent were covered by private insurance, and two percent were GSIS members.

These estimates are encouraging because they show higher percentages when compared to those of the overall employed persons in the country. Estimates made in Tabuga and Cabaero (2019) using the APIS showed that in 2017, 36 percent of employed persons were members of SSS/GSIS while 44 percent were members (whether paying or sponsored) of PhilHealth. If sponsored PhilHealth

members are excluded, the percentage was only 33 percent. Based on this information, migrant workers can be considered in a relatively better position than persons employed locally which can be argued to be partly attributed to the efforts of migration agencies POEA and OWWA to require outbound workers to enroll in these insurance schemes during the processing of the OEC (Overseas Employment Certificate) for all overseas Filipino workers (OFWs). Yet, despite it being a requirement, majority of OFWs are non-members.

Table 6. Membership coverage of OFWs in health insurance and social insurance, 2018

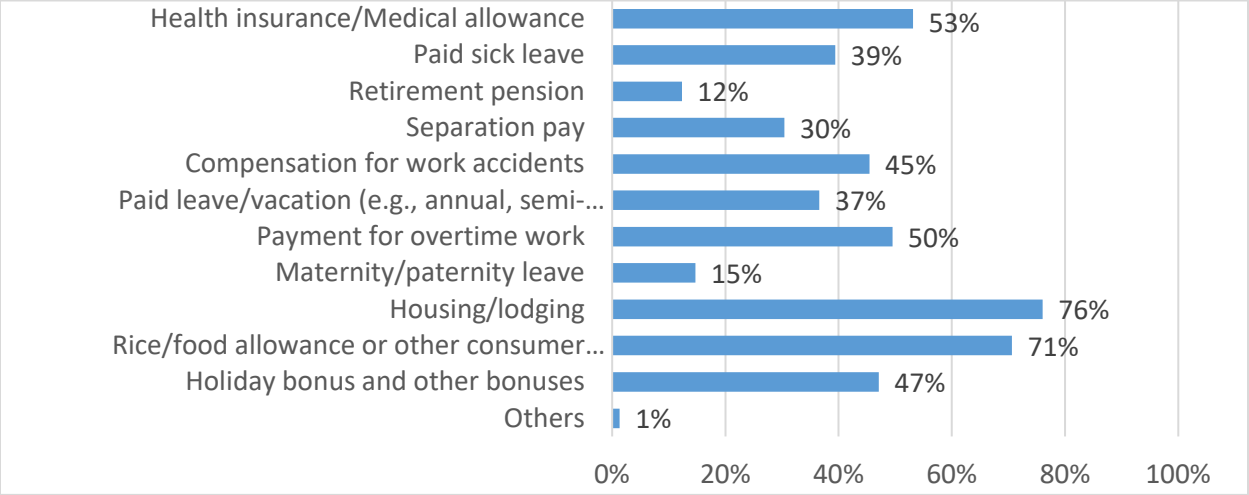
Benefit	Members
Health Insurance	
PhilHealth Paying Member	39.5%
PhilHealth Dependent	5.6%
Health Maintenance Organization Paying Member	1.0%
Health Maintenance Organization Dependent	0.2%
Other health insurance paying member	1.7%
Other health insurance dependent	0.6%
Social security/pension	
Social Security System	48.3%
Government Service Insurance System	1.8%
Private insurance/pre-need insurance plan	2.9%
OWWA	51.1%

Source of basic data: PSA & UPPI (2019a)

Meanwhile, analysis of the benefits received by IMs from their employers shows that there is much to be done in enhancing the implementation of contracts especially in provision of benefits related to paid sick and maternity/paternity leave, overtime pay, separation pay, and compensation for work-related accidents, among others (see **Figure 14**). Some of the above benefits are included in the terms and conditions section of the standard contract prepared by POEA, specifically provision of overtime pay, vacation and sick leave, transportation cost, food, compensatory allowance, and free housing, as well as medical services (accident insurance, emergency medical and dental services). Although there is a standard contract that is recommended for all to follow, some benefits may have been removed during final negotiations or may not be entirely given during their stay.

The most common benefits received by OFWs in their first migration experience are those which meet rather immediate on-site needs than those that are considered as safety nets or buffers that allow them to smoothen consumption in times of shocks. These are housing/lodging benefits with 76 percent of them reporting such benefit, followed by receipt of rice, food allowance, or other consumer good (71%).

Figure 14. Proportion of workers with benefits provided by employer in first country abroad



Source of basic data: PSA & UPPI (2019a)

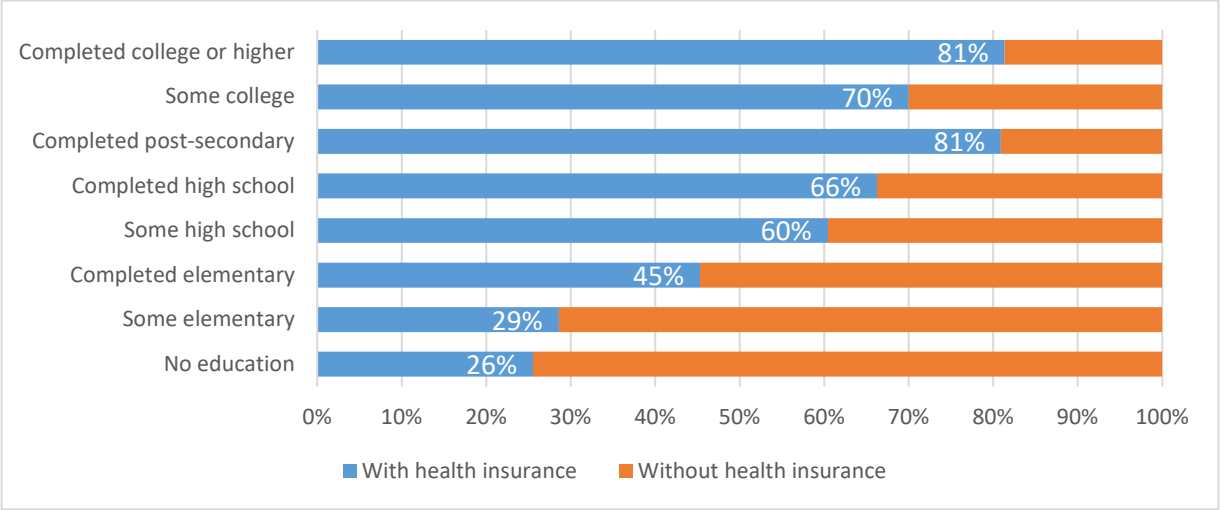
Basic worker benefits like health insurance, overtime pay, paid sick leave, and work accident compensation are less common. In fact, only a little over one-half of all workers have health insurance/medical allowance benefits (53%). Only half of the workers received payment for overtime work in their first overseas job. Some 45 percent have received compensation for work accidents. Interestingly, only around 39 percent have been paid for sick leaves. Forty-seven percent noted that they have received holiday and other bonuses while only 30 percent reported that they have received separation pay from their employers and 37 percent have received paid vacation leave. Only 1 out of 10 have reported to have received some benefits related to retirement pension[3].

7.3. Characteristics of IMWs without any health insurance

The lack of health insurance among many migrant workers is associated with lower level of educational attainment. To illustrate, among IMs who are college graduates, only 29 percent did not have health insurance in their first overseas job while 34 percent of those who were high school graduates were in the same situation. This is also the case for social insurance coverage where the relatively more educated have a higher percentage of those who were covered by such programs (see **Figure 15**). Majority (52%) of the high school graduate IMs did not have memberships; this proportion is much higher for the less educated ones - those who graduated from the elementary level at 66 percent.

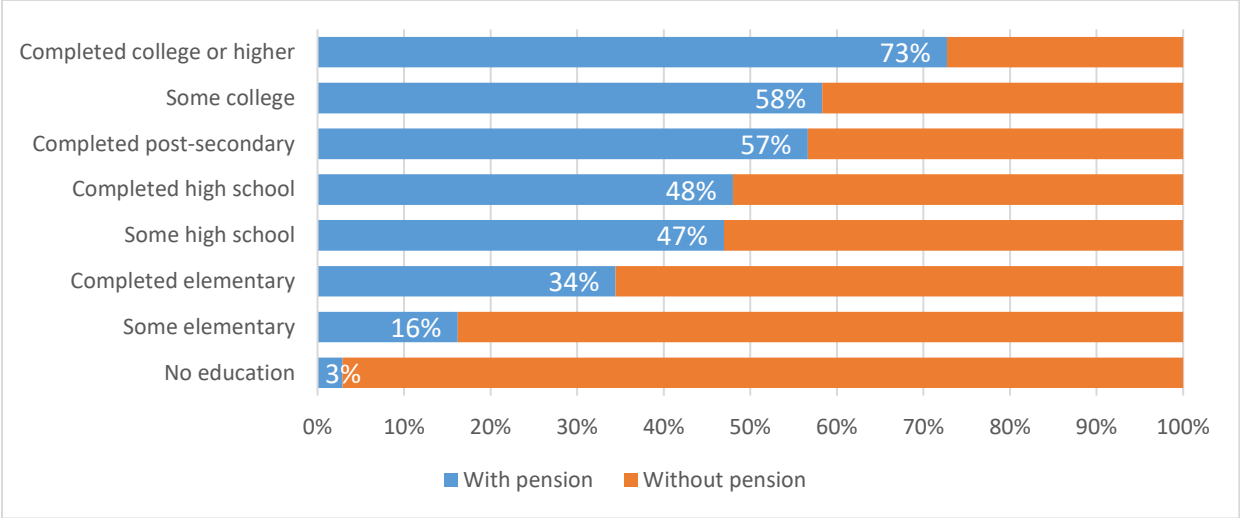
[3] As defined by PSA in the NMS survey, a retirement pension is an onsite benefit that provides workers with an income during their retirement years when earnings are often irregular (PSA 2019b).

Figure 15. Proportion of international migrants with health insurance by educational attainment



Note: Those that have been given or have availed health insurance through private companies/third party (HMOs, other health insurance), through the government (PhilHealth), and through their work.
Source of basic data: PSA & UPPI (2019a)

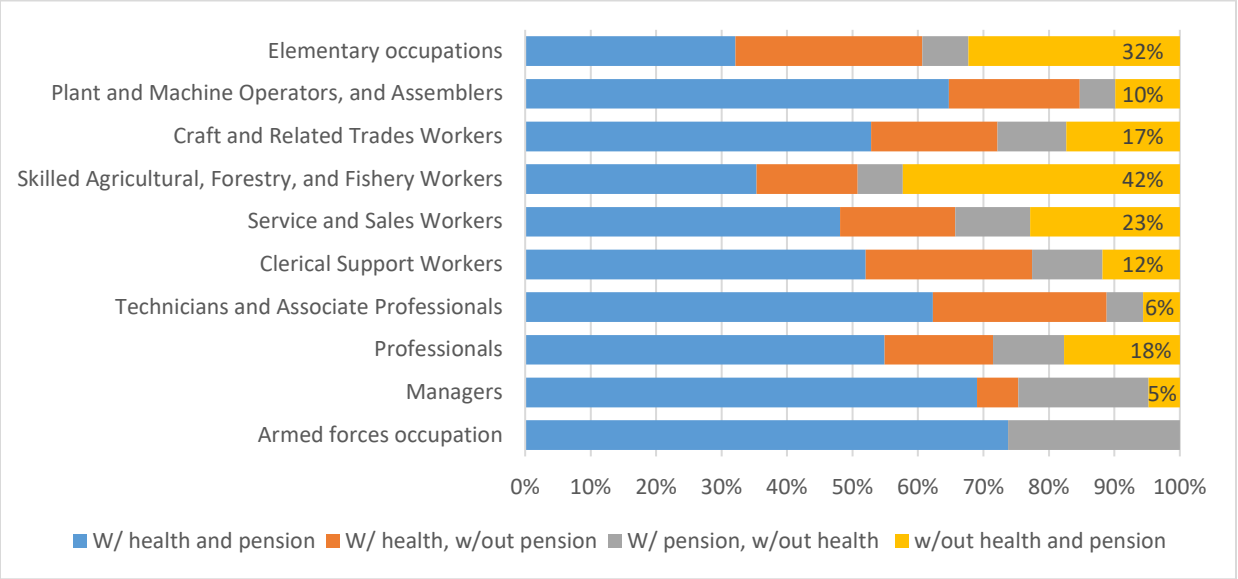
Figure 16. Proportion of international migrants with social insurance by educational attainment



Note: Those that have been given or have availed pension through private companies/third party (private insurance), through the government (SSS, GSIS), and through their work.
Source of basic data: PSA & UPPI (2019a)

Those working in elementary occupation (32%) and skilled agricultural, forestry, and fishery works (42%) are observed to be more vulnerable given that close to a third of workers are both without health and social insurance. While improvement is still needed, as there are still some workers with incomplete protection across all sectors even in highly skilled work.

Figure 17. Proportion of international migrants with health and social insurance by occupation



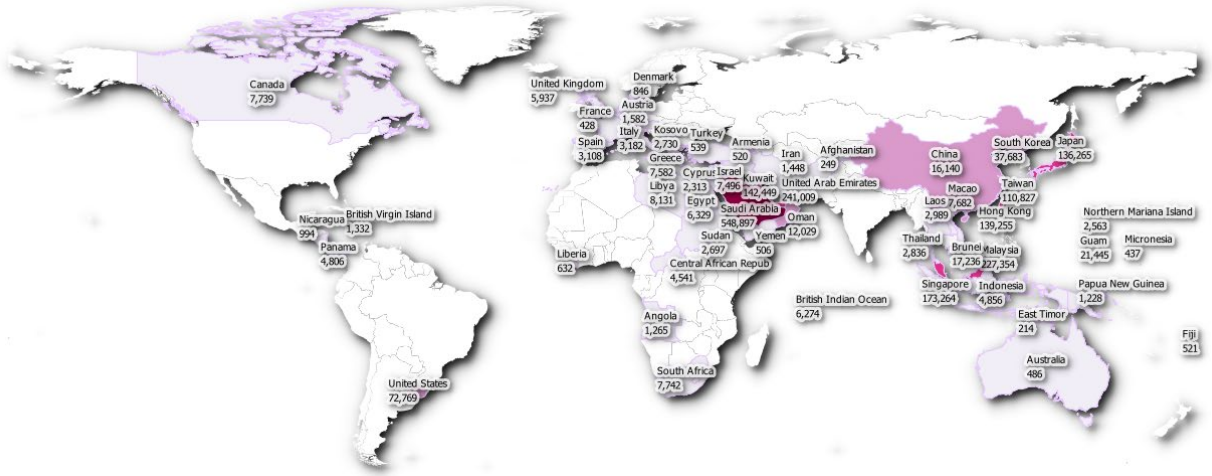
Note:
1. Those with health insurance are those that have been given or have availed health insurance through private companies (HMOs), government (PhilHealth), or other health insurance including benefits from work.
2. Those with pension are those that have been given or have availed pension through government (SSS, GSIS) or through private institution including benefits from work

Source of basic data: PSA & UPPI (2019a)

In terms of nature of work, there is not much difference between being a permanent worker or being short-term/seasonal with respect to access to health and social insurance. In terms of class of worker, those working for private establishments have relatively higher proportion of those with health insurance and social insurance coverage.

Income is observed to be positively correlated with access to health and social insurance. Those with (without) health insurance and social insurance/pension were also those who came from the highest (lowest) income decile. Of those from the bottom quintile, 70 percent did not have health insurance, only 22 percent of those from the highest quintile did not have such membership. This is also the case for pension program/social insurance - 92 percent of OFWs from the bottom quintile did not have such while only 46 percent of those from the highest decile had similar issue.

Figure 18. Access to PhilHealth (paying or dependent) by first job/business during stay in first country abroad



Source of basic data: PSA & UPPI (2019a)

Figure 19. Access to social insurance (SSS or GSIS) by first job/business during stay in first country abroad

Source of basic data: PSA & UPPI (2019a)

8. Summary and Recommendations

International labor migration is an important source, albeit temporary, of livelihood for many Filipinos. It presents a rare opportunity for making significant improvements in the economic well-being of workers and their families amidst huge risks involved and the difficulty of physical separation from home and family. It is imperative that such opportunity is maximized by ensuring that migrant workers are adequately protected on-site, given all the necessary worker's benefits, and that such migration journey yields the best possible outcome including but not limited to an improvement of their capacity to access to social protection upon their return to their home country.

This study aimed to examine Filipino migrant workers' situation on-site with respect to their enjoyment of workers' benefits as well as their membership in social insurance programs like the SSS and PhilHealth using data from the country's first nationally representative survey on the migration phenomenon. The study shows that the most common benefits received by OFWs in their first migration experience are those which meet rather immediate on-site needs than those that are considered as safety nets that allow them to smoothen consumption in times of shocks. Basic worker benefits like health insurance, overtime pay, paid sick leave, and work accident compensation are less common. In fact, only a little over one-half of all workers have health insurance/medical allowance benefits (53%). Only half of the workers received payment for overtime work in their first overseas job. Some 45 percent have received compensation for work accidents. Interestingly, only around 39 percent have been paid for sick leaves. These shows the urgency of effective mechanisms for dialogue with host country governments to ensure that OFWs obtain the adequate workers' benefits while working abroad.

A significant proportion of Filipino international migrant (IMs) can be categorized as potentially vulnerable because they are without access to social protection. As mentioned earlier, labor migration provides a rare opportunity for the migrants to build on their wealth and resilience while working abroad. The findings point to the need to target the less educated migrant workers and those who hold elementary occupations in all initiatives related to the improvement of awareness and education campaigns on social protection as these workers have the lowest membership to basic social protection schemes. It is also important to note that such vulnerable workers are also in the bottom income classes. Government agencies mandated to promote the welfare of migrant workers must carry out more aggressive steps towards the inclusion of OFWs in social insurance. These may conduct assessment of the current mechanisms being utilized in securing OEC with respect to its (in)ability to promote access to social insurance. The online platforms for OEC processing may have resulted to a more efficient process of securing the document but may have reduced the opportunity for enrolling OFWs in social protection schemes. Other initiatives such as education programs related to financial literacy are also important in the effort to increase the willingness and commitment of migrant workers to regularly contribute to insurance schemes for their own protection.

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Appendices

Table A1. Access to social protection by marital status during stay in first country abroad

Marital Status	W/ health and pension	W/ health, w/out social insurance	W/ social insurance, w/out health	w/out health and social insurance
Single	33.2%	11.5%	15.3%	40.0%
Married	35.3%	13.7%	14.8%	36.2%
Widowed	31.6%	5.5%	14.2%	48.8%
Divorced/Separated/Annulled	35.7%	12.5%	10.3%	41.5%
Common-law/Live-in	48.7%	5.9%	15.4%	30.0%
Total	35.3%	12.0%	14.9%	37.8%

Note: IMs with health insurance are those that have been given or availed through private companies/third party (HMOs, other health insurance), or through the government (PhilHealth). While IMs with social insurance are those that have been given or have availed pension through private companies/third party (private insurance), or through the government (SSS, GSIS). This does not include benefits from work.
Source of basic data: Source of basic data: PSA & UPPI (2019a)

Table A2. Access to social protection by age during stay in first country abroad

Age group	W/ health and social insurance	W/ health, w/out social insurance	W/ social insurance, w/out health	w/out health and social insurance
15-19	16.8%	10.5%	8.1%	64.6%
20-24	34.2%	11.5%	15.4%	39.0%
25-29	39.9%	12.3%	14.8%	33.0%
30-34	40.1%	13.8%	15.7%	30.4%
35-39	31.9%	13.8%	16.9%	37.4%
40-44	35.6%	8.2%	20.5%	35.7%
45-49	27.9%	12.5%	13.5%	46.1%
50-54	59.2%	4.3%	0.6%	35.8%
55-59	70.5%	0.0%	4.0%	25.5%
60-64	66.0%	0.0%	26.4%	7.6%
65 and over	6.3%	52.9%	0.0%	40.7%
No Answer	7.9%	0.0%	3.7%	88.5%
Total	35.3%	12.0%	14.9%	37.8%

Note: IMs with health insurance are those that have been given or availed through private companies/third party (HMOs, other health insurance), or through the government (PhilHealth). While IMs with social insurance are those

that have been given or have availed pension through private companies/third party (private insurance), or through the government (SSS, GSIS). This does not include benefits from work.
Source of basic data: Source of basic data: PSA & UPPI (2019a)

Table A3. Access to social protection by usual place of residence growing up

Place of residence	W/ health and social insurance	W/ health, w/out social insurance	W/ social insurance, w/out health	w/out health and social insurance
City	40.0%	9.2%	20.6%	30.3%
Town proper/poblacion	36.1%	14.1%	15.3%	34.5%
Barrio/Rural area	33.3%	12.5%	12.5%	41.8%
Abroad	10.9%	0.0%	0.0%	89.1%
Total	35.3%	12.0%	14.9%	37.8%

Note: IMs with health insurance are those that have been given or availed through private companies/third party (HMOs, other health insurance), or through the government (PhilHealth). While IMs with social insurance are those that have been given or have availed pension through private companies/third party (private insurance), or through the government (SSS, GSIS). This does not include benefits from work.
Source of basic data: Source of basic data: PSA & UPPI (2019a)

Table A4. Access to social protection by highest educational attainment during stay in first country abroad

Educational Attainment	W/ health and social insurance	W/ health, w/out social insurance	W/ social insurance, w/out health	w/out health and social insurance
No education	2.9%	0.0%	0.0%	97.1%
Some elementary	11.1%	8.4%	4.4%	76.1%
Completed elementary	18.5%	11.9%	14.0%	55.5%
Some high school	25.5%	13.5%	20.1%	40.8%
Completed high school	30.6%	12.1%	14.5%	42.8%
Completed post-secondary	34.8%	20.7%	11.8%	32.7%
Some college	38.7%	8.7%	18.7%	33.9%
Completed college or higher	53.5%	10.9%	15.0%	20.7%
Total	35.3%	12.0%	14.9%	37.8%

Note: IMs with health insurance are those that have been given or availed through private companies/third party (HMOs, other health insurance), or through the government (PhilHealth). While IMs with social insurance are those that have been given or have availed pension through private companies/third party (private insurance), or through the government (SSS, GSIS). This does not include benefits from work.
Source of basic data: Source of basic data: PSA & UPPI (2019a)

Table A5. Access to social protection by class of worker during stay in first country abroad

Class of worker	W/ health and social insurance	W/ health, w/out social insurance	W/ social insurance, w/out health	w/out health and social insurance
Worked for private household	24.6%	16.0%	11.6%	47.8%
Worked for private establishment	41.8%	9.5%	16.0%	32.6%
Worked for government/government controlled corporation	40.7%	10.4%	25.7%	23.2%
Self-employed without any paid employee	35.1%	3.2%	39.1%	22.6%
Employer in own family-operated farm or business	0.0%	36.6%	26.1%	37.4%
Worked with pay in own family-operated farm or business	0.0%	0.0%	0.0%	100.0%
Worked without pay in own family-operated farm or business	0.0%	0.0%	0.0%	100.0%
Total	35.3%	12.0%	14.9%	37.8%

Note: IMs with health insurance are those that have been given or availed through private companies/third party (HMOs, other health insurance), or through the government (PhilHealth). While IMs with social insurance are those that have been given or have availed pension through private companies/third party (private insurance), or through the government (SSS, GSIS). This does not include benefits from work.
Source of basic data: Source of basic data: PSA & UPPI (2019a)

Table A6. Access to social protection by household wealth index during stay in first country abroad

Household wealth index	W/ health and social insurance	W/ health, w/out social insurance	W/ social insurance, w/out health	w/out health and social insurance
Lowest	6.5%	11.9%	1.5%	80.1%
Second	21.4%	16.8%	14.1%	47.7%
Middle	37.5%	15.3%	13.5%	33.7%
Fourth	34.3%	11.4%	14.9%	39.3%
Highest	45.2%	9.4%	18.7%	26.7%
Total	35.3%	12.0%	14.9%	37.8%

Note: IMs with health insurance are those that have been given or availed through private companies/third party (HMOs, other health insurance), or through the government (PhilHealth). While IMs with social insurance are those that have been given or have availed pension through private companies/third party (private insurance), or through the government (SSS, GSIS). This does not include benefits from work.
Source of basic data: Source of basic data: PSA & UPPI (2019a)