

A Cross Sectional Study on the Employment of Senior Citizens: A Literature Review on Prospects and Challenges

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Received: 13/07/2023

Accepted: 01/01/2024

Published: 26/04/2024

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ABSTRACT

The employment of senior citizens presupposes the existence and maintenance of quality elderly life and successful aging wherever it is provided by concerned states, governments and cause-oriented advocacies. Brazil and a number of European Union countries, even parts of Asia and African countries, including Russia, lead an array of models out of which identify and establish the impact of a number of moderating variables in post-retirement employment such as age and elderly-friendly cities, concepts and predictors of issues, such as successful active aging, post-retirement work intentions, the impact of health and health care status, early retirement, the reconfiguration of work and the family. The models directly advocate the employment quality of senior citizens, pension fairness, longevity gaps and effect on public finance, even the participation of senior citizens in policy-making and similar other mediating variables. The theory of self-determination and work motivation is a strong phenomenological determinant of employment outcomes. Using a cross sectional study, the research identifies a mix of cultural, socio-economic, political issues and drivers that may seal the fate of senior citizens' post-retirement welfare status. The study hypothesizes and ultimately explores that the government, the business sector and civil society have strong mediating influence on the successful trajectory of senior citizen welfare processes.

Keywords: Challenges, Employment, Evidence-based framework, Prospects, Senior citizens.

I. INTRODUCTION

This paper is being presented at a webinar at Kendari, Indonesia through the Fourth International Conference on Education, Management, Agribusiness, and Business Entrepreneurship (ICEMABE2023) with a Theme: Business Management Education in Natural Resources and Entrepreneurship in the 21 Century Creativity and Innovation in the New Normal. This study is a narrative on the Review of Related Literature and the Challenges stated as Problems in managing the employment status of the senior citizens. In reality, this is a preview of an empirical study which will be pursued to present a statistical-based results and discussion on policies and paradigms regarding the employability of the senior citizens in the Philippines.

The Philippines, in particular, has traditionally been known to be at the tail-end of public policies regarding retirement and mandatory benefits accruing the retirees and the elderly sector of society. At the mandatory retirement age of 65, optional at 60 years and a new proposed 56-year retirement threshold, so many years appear to be wasted with years of productivity being forcibly retired from the productive years of retirees.

Ironically, House Bill # 206, bill lowering the retirement age to 56, according to its author, Rep. France Castro (ACT Party list) is more primarily directed at the plight of public-school teachers who, traditionally, are claimed to be overworked and at that age, must be allowed to rest and enjoy their retirement pay during the remaining productive years of their lives. Or perhaps hint at changing careers towards more appropriate interesting employment in some sectors where work-life balance and quality of life are better provided. This scheme is expected to add verve to the remaining years of the retiree allowing him to equally focus on his health and family. Statistically, the officers of the Armed Forces of the Philippines especially the graduates of the Philippine Military Academy (PMA) are already being retired at a mandatory age of 56 without prejudice to being reappointed later to key government positions. This practice has been on-going ever since officialdom found military officers to be equally productive beyond their mandated military career terms.

Hence, appointing them to civilian positions after retirement has been the recurring practice since the presidency of Ferdinand Marcos, Sr. and sustained by the succeeding administrations.

II. RESEARCH METHOD

The researcher will adopt the quantitative approach mostly to illustrate the numerical implications and inferences from the data gathered and analyzed. This will be complemented by the qualitative discussions from the grounded theory approach via the phenomenological implications of experiences and possible economic-value-added by every sector of the SMS. Data analysis of survey results and follow up interviews will help explore the realities and trajectories of post-retirement priorities of senior citizens as they are occurring locally and in most countries. The study uses the EVA-approach, interviews and surveys of respondents who are from the MSME sector.

III. RESULT AND DISCUSSION

3.1 Review of Related Literature

3.1.1 Retirement and the economy

As per records of the Philippine Statistics Authority (PSA), in 2018, the population in the country increased by 35 per cent from 1998 or two decades earlier; but as of the middle of 2022, people aged 60 and above, considered the senior citizens and retirees sector make up about 8.5 per cent (9.22 million) of the household population of 109 million. With the eventual passing of House Bill 206, the prospects of increasing the employable sector will be advantageous to the economy. This paper additionally aims to determine a tracer of the retirees.

With the growth of the economy, plus a robust aging population still capable of working productively, a new Senior Management Sector (SMS) composed of pre-retirees, retirees and senior citizens may have the advantage of seasoned strategic decision making in the area of technical and management skills needed by the economy.

Although a number of studies have and continue to be conducted to review an emerging curvilinear trend in post-retirement employment all over the world, this paper additionally clarifies and documents such trend in terms of state policies, practices, trajectories and imperatives with due recognition of this untapped value being added to the economy. For example, Pleau, & Shauman, (2013) studied the growing literature on retirement, late-life processes, trends and other correlates in the United States between 1977 and 2009 and observed that indeed, there is a growing trend, potentials despite the sector being understudied that men and women equally find themselves actually working beyond retirement age. Over in Ghana, an economically developing country in Africa, Salifu (2022) conducted study on the choices of post-retirement work from teachers. Data analysis disclosed that most respondents aimed to leave their current profession upon retirement. They preferred to engage in both either part-time self-employment or part-time non-paid social activities.

3.1.2 Profile of senior citizens in other countries

While other countries are deputizing their senior sector because of migratory pressures from its millennial sector attracted by the more proactive economies like Canada and Australia, aging economies are starting to experience equal pressures from their government coping with depleting work force despite the onset of technology. Here, technology can hardly be a substitute for experiential decision-making which comprise the economic sector for the senior management sector (SMS) or the senior professional sector produced by every industry and re-integrated into the new economic system. Thus, it is necessary to create the conditions for the development of human and educational potential in order to maintain social activity of senior people for as long as possible and successfully continue their professional activities. Comparatively in Russia, there is a legislative framework from where the aging population can find comfort. (Kasyanova, Voronina, & Rezer, 2020).

Hewko, S., Reay, T., Estabrooks, C. A., & Cummings, G. G. (2018) identified 38 moderating variables as the conceptual model of early retirement had eight categories (38 variables): workplace characteristics, socio-demographics, attitudes/beliefs, broader context, organizational factors, family, lifestyle/health, and work-related.

Karpikova. & Baeva, (2021) studied the employment of senior citizens in the Russian Federation's inherent characteristics of trends and opportunities for implementation. In Russia, the senior sector may have the motivation to work beyond retirement, but it seemed the government is not ready to implement the post-retirement. Here, motivation to sustain a working stance is strong but the readiness of the system deprives the sector with the opportunity. This implies that some governments are biased against retirees that these even reduce the retirement age from 65 to 60 to 56 which could very well an advantage to this proposed sector as this prejudice will expand the service potential of the retirees.

A continuing employment however along the post-retirement stage, education and income are key factors for understanding senior citizen volunteering and well-being. Senior citizen volunteering can be a new positive factor that not only reinforces happiness if senior citizens chose activities that promote wellbeing, but also it is important to encourage economic development that helps to improve the life conditions of all citizens.

According to the World Health Organization (WHO), the world's population is aging fast and not all cities in the world are prepared or ready to cope with the needs of the elderly people to become age-friendly cities. Cities need to develop strategies for senior citizens and retirees including the aspects of health, nutrition, consumer protection, housing, transportation, environment, social welfare, income, employment, safety, and education. (De Oliveira Lopes, Da Silva, Da Silva, Frago, & Zanesco, 2021). In collaboration with partners in 35 cities from developed and developing countries, the world body determined the aspects and features of age-friendly cities in eight set of domains of urban life: indoor and outdoor spaces and buildings; transportation and travel; appropriate housing; social activity and participation; recognition and respect and social inclusivity; socio-cultural and civic participation (Oakley, O'Connor, 2015, January 1), (Saz-Gil, Gil-Lacruz, & Gil-Lacruz, 2019), and continuing employment; communication and information; and support of the community and health and medical services. (Plouffe, & Kalache, 2010).

3.1.3 Longitudinal Profile of senior citizens in the Philippines

The total number of senior citizens (60 years old and over) based on the 2000 Census of Population and Housing was 4.6 million, accounting for 5.97 percent of the 2000 Philippine population. This number registered a 22.18 percent increase from 1995 (3.7 million persons). In terms of the average annual population growth rate, the elderly population grew at 4.39 percent during the 1995 to 2000 period, higher when compared to the 1990 to 1995 growth rate of 3.06 percent. If the growth rate continues at 4.39 percent, the number of senior citizens is expected to reach seven million in 2010 and to double in approximately 16 years. Based on this extrapolation, the 2020 estimate would have counted at least 12 million senior citizens. This will translate into an average of about 10 per cent of the entire population of this country with a number of regions exceeding the 10 per cent threshold.

Of the number, about 60 percent of the seniors are married while about 30 per cent are widowed and another 5 per cent were considered single. The balance represented some other marital arrangements. About 5 per cent possess an academic degree with the senior median age at 68. Southern Tagalog which forms part of the National Capital Region (NCR) is home to most senior citizens along with Eastern, Central and Western Visayas and Central Luzon. (PSA, 2000).

The figures above imply that there is a sizable workforce coming from the senior citizens even more than the underemployed sector of some 9 million or about 10 per cent of the population. Adding to these government dependencies are the unemployed which could easily reach a significant total of 20 million. This figure can materially drain the resources of the country in terms of welfare subsidy and health care. At present, the senior population of the Philippines is estimated at 12.3 million or roughly 11 percent of the country's population.

In the Philippines, this potential SMS can comprise a strong economic potential not only in number as this will harness the management tiers of organizations in need of the experiential wisdom and research-based decision-making edge of the SMS. Among these sectors include the financial services market expertise such as insurance, investments, corporate research, bank consulting, academic conservatism, corporate and public governance system, housing and land use sectors, planning areas, audit and compliance systems, etc. In this regard, this study will likewise quantify the value of the economic gap – the economic value-added – of the SMS sector expected to fill in and generate. The median age of Filipinos steadily increased by a percentage point from 23.3 in 2010 to 25.3 in 2020.

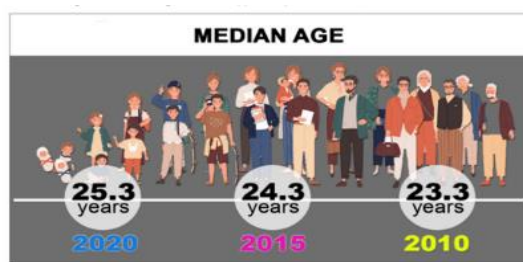


Figure 1. Median Age of Filipinos in 2020

This indicates an aging population for the Philippines which would require both socio-political legislations to avoid a costly senior citizen subsidy economy out of a potential reverse subsidy system generated by the continuing productive years of the retirees.

3.2 The Challenges

3.2.1 Statement of the Problem

In order to meet the challenges facing the Filipinos who are retirees, this paper seeks answer the following problems:

1. What post-retirement employment prospects and trajectories can be provided for senior citizens under current economic conditions in terms of:
 - 1.1 continuing employment under current professions or occupations;
 - 1.2 seeking higher or lower levels of work engagements; or,
 - 1.3 consider a complete turn-around or a complete change in the occupation and economic contribution?
2. What conceptual framework can serve to guide stakeholders for the senior population to address post-retirement employment in terms of identified documented moderating variables towards harnessing their residual productive capacity?
3. What public and private policy proposals can be conceptualized to operationalize the potentials and challenges of this post-retirement sector?

3.2.2 Significance of the study

This study will be extremely significant to the following:

1. Senior and retirees' sector of the economy as this will explore and identify the areas where they can still be of significant contribution to the country's journey to industrialization and domestic self-sufficiency. The government, especially the CHED, DOLE, STI, BSP, SEC, DSWD and most other government agencies where such SMS will be of utmost help specifically the consulting, academe, research, supplementary sectors needing mental and think tank capabilities, especially the DSWD which can save on welfare expenses working seniors.
2. The private sectors especially the Chambers of Commerce and Business and industries where their experience will be tapped to provide consulting and advisory wisdom to decisions made by operating units without hampering with the latter's' scopes of responsibilities. The business sector will have added entrepreneurial undertaking as this sector

will be encouraged to conduct business with special incentives such as tax breaks and exemptions to spur economic growth from this side of business community.

3. The academe which will largely benefit from the potentials for research, teaching force professorial lecturer pool from any side of the professions. They can be provided with full or part time work to prepare books, researches, modules and instruction materials as added income generating projects of the colleges.
4. The community-at-large will benefit from this proposal as this will give a new direction and role to the society's senior sector such that instead of being socially dependent, the seniors can redefine their new roles in the community.

3.2.3 Theoretical Background

This section of the study will focus on the theoretical implications of the study in support of the drivers of SMS in the economic sector. The framework will likewise support the natural laws that will govern the prospects and risks of policy studies under this sector.

The re-employment theory of embeddedness predicts the attainment of positive attitude of workers once re-employed facilitating positive work attitude and attachments, thus becoming more functional and productive individuals and citizens. This is further supported by the work re-entry decisions theory by Badiozaman (2021) et al which may explain the various approaches available to the researcher.

The theory of seniority (Gersuny, 1987) says that seniority is a principle, an axiom for governing personnel decisions, under a just and fair hiring with valid competence and skills assessment. It is a principle which reduces the possibility and likelihood that senior citizens will be secondary-class citizens in the workplace. Seniority rights protect older workers against age and tenure discrimination. Such rights also serve to protect and raise private pension benefits and equity. Erosion of seniority rights undermines the security of the labor force, most immediately of those who are oldest. (Gersuny, 1987) These principles imply issues on post-retirement employment and may even increase the sectors' chances of being institutionalized as a potent sector where artificial intelligence might dominate and make the world more machine and robotics-like, routinary and less humane. The seniority rule exists in most companies. There are pros and cons. Dwelling on the pros enhances the project but whether seniors are first and junior second are debatable. Gunawan, J., & Marzilli, C. (2022).

Further the economic value-added (EVA) theory of Joel Stern and Bennett Stewart (1990) finds meaning in this study. Economic value added (EVA) is a measure that reveals the financial performance of a business based on its residual income. It aims to define the value a company generates with the help of the invested funds and expertise provided by new resources such as human capital and improve the generated returns for shareholders. The seniority of a population aids in the strengthening of the economic system through the senior management system – the new business model inclusive of these sectors.

Entrepreneurs looking for a measure to figure out the performance of their business often consider their economic value added which is rapidly becoming a preferred indicator. Small and big companies use it to evaluate their actual financial performance. With EVA, you can get to know where your company directs the invested funds of shareholders and find out whether a certain business can create shareholder wealth. It implies that a company should always make everything possible to enlarge shareholder's value and be in demand. Simply put, EVA reflects the actual performance of a firm. Originally the residual factors are resource-based which now includes the human capital value.

Figure 1 illustrates the theory of re-entry, competency and re-employment values towards the economic value-added factors of residual income from knowhow, skills and experience learned in the past areas of responsibilities. This theory and model presuppose the acquisition of knowledge learned from formal schooling combined with the various competencies from experiential years on the job.

The assumption here is the depth of knowledge, comprehension, application, analysis, synthesis and evaluation forming the Bloom's taxonomy earned and applied during the career peaks of the retiree. This is especially true if the retiree came from the higher education sector in which case the depth of learning has become pervasive especially if the retiree opts to continue through the academe. Other retirees from the different sectors are assumed to continue in the same sector from where they came from. The model shown below likewise presupposes the presence of value-added features earned from at least forty years of industry exposure and experience which have already been accounted through the gross domestic product contributed by the retiree to past productivity.

3.3 The Theoretical Framework

The theoretical framework makes use of the theory of re-entry as conceptualized by Badiozaman (2021). This theory makes a categorical rationalization of re-entry due to key factors like social, economic and cultural factors serve to moderate and impede the decisions of stakeholders for the re-entry issue. While Badiozanman (2021) refers to the re-entry of workers into the world of work after, the theory of self-determination and work motivation (Chong & Gagne, 2019) is a "a set of energetic forceful drivers that originates both within as well as beyond an individual's being, to initiate work-related behavior, and to determine its form, direction, intensity, and duration."

It is at the heart of management and organizational behavior, as it plays an important role in both organizational and employee outcomes, such as organizational performance and personal well-being. Initially developed by psychologists Edward L. Deci and Richard M. Ryan, self-determination theory (SDT) has evolved gradually over the last few decades to become a leading theory of human motivation. Applied SDT research has flourished in many areas of psychology, such as education, sports, exercise and health, and, more recently, organizational psychology and management. At its center, SDT uses the classic concepts of intrinsic and extrinsic motivation.

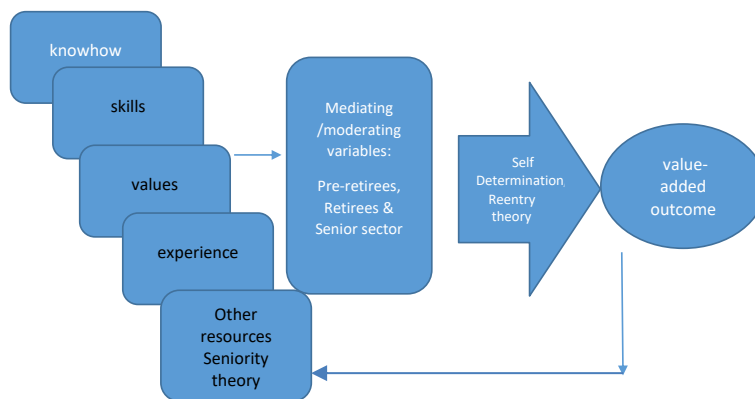


Figure 2. Theoretical framework: Retirement and Re-employment

The theory of reentry presupposes the need for re-employment to help sustain the work momentum of the retiree but in a situation where renewed energy, excitement and enthusiasm are present anew considering the new field of specializations ahead of them. In this study the retirement and re-employment of senior citizens makes use of evidence-based practice framework: the employment of a methodology of asking, acquiring, appraising, aggregating, applying, and assessing. (Spencer, Detrich, & Slocum, 2012).

3.3.1 Research Paradigm

This study makes use of a research paradigm that considers the clear data inputs provided by the senior sector comprising the issues of age, which presumes the optional and mandatory retirement age as prescribed by the law, policies and practices by public and private organization, the geographic residences of the retirees which will an important issue for the re-entry, the hard and soft skills brought into the retirement area onto the SMS areas. The health profile, on the other hand becomes critical issue for re-entry as it will determine the capacity to work of the retiree.

Based on the conceptual model, there are issues critical for re-entry in the area where they will be most significantly useful, the demographics, the age, the skills lineups and competencies they bring into the re-entry and, of course, the health status to manifest the longevity by which they will still serve the community and the organization. (dos Santos, L. M. (2021). Figure 1. Conceptual framework

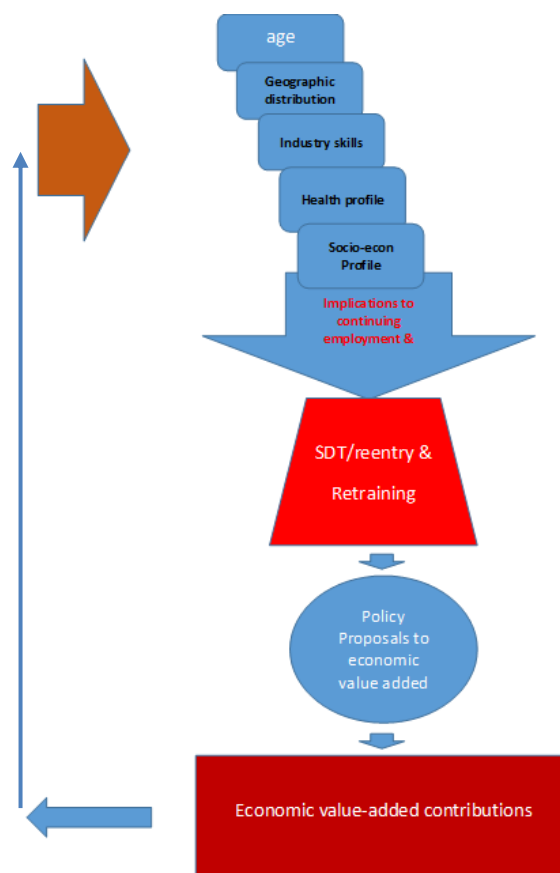


Figure 3. Research Paradigm: Retirees/Senior Citizens Towards Economic Contributions

These are critical implications towards re-entry and must be evidenced by strong documentation to ensure that the conceived economic contributions and their economic value are actually obtained and the community benefitted. financial consideration with insufficient pension from the government policy were three key elements for motivations

and career decisions. Contributions and conclusion: Government leaders and policymakers should take the results from this study as a blueprint to reform and polish human resources planning and working rights for senior citizens who continue to work in the professions. Although the government has encouraged senior citizens to be part of the workforce until the age of 65, many senior citizens in late adulthood still suffer from negative workplace conditions and stress. Immediate solutions are needed as senior citizens deserve a manageable retirement. (Gunawan, J., & Marzilli, C. 2022). Here, the detailed adoption of policies applicable to re-entries of senior citizens towards the private and the public employment sector are mandated ensure the success of the re-integration program.

IV. CONCLUSIONS

4.1 ynthesis of the State of the Art

A great number of authors from all over the world of literature have explored the realities of post-retirement employment and a number provided from simple moderating and mediating variables to more complex issues but nevertheless specific in terms of trajectories along -retirement employment. From longitudinal studies to focused and deep analysis, moderating variables define the trajectories whether there are opportunities for employment beyond retirement.

Researchers from Russia describe various opportunities for further employment, one of them towards increasing life expectancy, but the government appears to be lukewarm to strengthening life expectancy (Karpikova, I. S., & Baeva, O. N. (2021), Ghana for teachers (Salifu, 2022), United States for longitudinal – 1977 to 2009) to post retirement correlates (Pleau, & Shauman, 2013); from the concept of elderly communities to the ideal cities for aging population in Brazil, the so-called active to successful aging (Depp & Jeste, 2006). as applied by European countries, (Walker & Maltby, 2012), the increasing labor force participation due to post-retirement employment in the Americas and Europe (Baumann, Froidevaux & Cabib, 2022), the uniqueness of research methods to analyze the mediating and moderating variables such as educational inequalities of 60 to 68 year-old retirees, the state of the working conditions as retirement aspects (Blekesaune, & Solem, 2005), the loss of motivation among the elderly male employees from Finland, and the desire of the government to extend the working life of the male elderly (Pietilä, I., & Ojala, H. (2023). Ferrada-Bórquez & Ferrada-Bórquez, 2018) studied the senior citizens in Chile and determined the variables that determine the character and quality of senior employment such as geography, profession, income, contractual arrangements.

In Finland. authors (Pietilä, & Ojala, 2023) studied the “carrot & stick” approach to prolonging the working age of workers while in Norway (Hansen, & Vignes, 2022), a different sector of respondents, the migrants, became the focus; while in the United Kingdom, there was encouragement from the government to prolong work and delay retirement (Loretto, & Vickerstaff, 2013).

In Abu Dhabi, United Arab Emirates, there appears to be a trend among working women to retire ahead of the men in the family. (Yang, G., Badri, M. A., Alhyas, L. A., Al Rashdi, A. S., Abdulrahman, K. S., & Al Kaabi, S. K. (2023). Their moderating variables commonly pertain to the home-based roles normally being assumed as mothers in the family.

Such mediating and moderating variables characteristics of seniority, elderly and ageing, as mandated by the United Nations are gradually complementing the need for possible employment opportunities primarily for economic reasons and secondarily as responding to the momentum of professional work beyond retirement.

4.2 Gap to be bridged

From the various literature analyzed and compiled, the phenomena of post-retirement employment is a foregone reality for senior workers driven by their own unique character for moving on in their careers. This analysis gives rise to the common phenomena of continuity of careers based on behaviors and state of mind at the time or near the pre-retirement stage. The quality of post-retirement employment is the gap that this study aims to bridge.

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