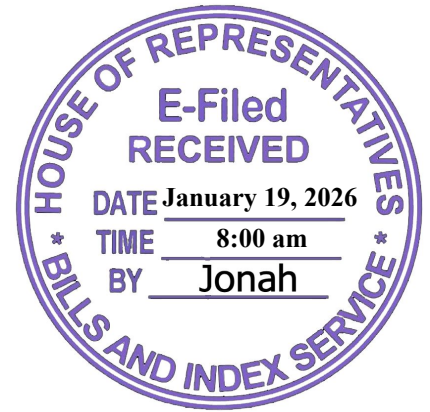




Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session



House Bill No. 7149

Introduced by CIBAC Party-List Representative
EDUARDO “BRO. EDDIE” C. VILLANUEVA

EXPLANATORY NOTE

Social protection refers to “policies and programs that seek to reduce poverty, inequality, and vulnerability to risks while enhancing the social status and rights of marginalized sectors. It does so by promoting and protecting livelihoods and employment, safeguarding individuals from hazards and sudden loss of income, and improving people’s capacity to manage risks.”¹ In essence, social protection serves as both a safety net and a springboard for citizens—ensuring not only their well-being but also their empowerment as the nation pursues sustainable economic growth and development.

Recognizing its crucial role, the Updated Philippine Development Plan (PDP) 2017–2022 dedicated Chapter 11 to strengthening the country’s social protection system, including initiatives to enhance access to unemployment insurance and related services. This reflects the government’s continuing commitment to shield workers from economic shocks and disruptions.²

The COVID-19 pandemic exposed the vulnerability of Filipino workers to sudden job loss and income insecurity. In April 2020, the Philippines recorded a 17.7% unemployment rate, equivalent to 7.3 million jobless individuals—the highest in decades.³ All regions reported double-digit unemployment, with the Bangsamoro Autonomous Region in Muslim Mindanao (29.8%), Central Luzon (27.3%), and the Cordillera Administrative Region (25.3%) among those hardest hit.

While the latest August 2025 Labor Force Survey reported a 3.9% unemployment rate (equivalent to 2.03 million unemployed),⁴ this remains relatively high compared to

¹ NEDA Social Development Committee (SDC) Resolution No. 1, series of 2007 — Adopting a Philippine Definition of Social Protection.

² Updated Philippine Development Plan 2017-2022, p. 215.

³ Philippine Statistics Authority, Employment Situation in April 2020. Accessible at <https://osa.gov.ph/content/employment-situation-aoril-2020> (last accessed June 29, 2022).

⁴ October 8, 2025. Jobless Filipinos declined to 2.03M in August 2025 — PSA. GMA News Online. Available at <https://www.gmanetwork.com/news/money/economy/961660/jobless-filipinos-declined-to-2-03m-in-august-2025-psa/story/>. (Accessed on January 12, 2026.)

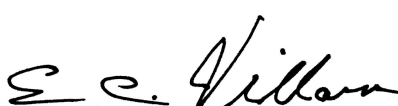
neighboring ASEAN countries such as Thailand (0.76%) Singapore (2%), Vietnam (2.22%) and Malaysia (3%), though lower than Indonesia (4.85%).⁵ These figures underscore the need for a stronger and more adaptive social protection system that can effectively respond to crises and help displaced workers quickly recover.

This bill seeks to enhance the country's unemployment insurance benefits under Section 14-B of Republic Act No. 11199, otherwise known as the Social Security Act of 2018, by introducing the following key reforms:

1. Extension of benefit duration — increasing the Unemployment Insurance or Involuntary Separation Benefits from two (2) months to three (3) months of covered monthly cash payments;
2. Expanded eligibility — allowing members to claim unemployment benefits more than once every three (3) years in cases of large-scale job loss due to public health emergencies or policy-related disruptions, such as the COVID-19 pandemic; and
3. Integration of active labor market policies — requiring the inclusion of training, re-skilling, and job search assistance programs for beneficiaries through coordination with relevant government agencies. These initiatives will help unemployed workers reintegrate into the labor market faster and with improved competencies.

By strengthening unemployment insurance and combining it with active labor support measures, this bill ensures that Filipino workers are not left behind in times of economic shocks or crisis. It reflects the State's continuing commitment to build resilience, protect labor and livelihoods, and promote inclusive recovery in a rapidly changing world of work.

In view of the foregoing, the immediate passage of this bill is earnestly sought.


EDUARDO "BRO. EDDIE" C. VILLANUEVA

⁵ December 12, 2025. Southeast Asia quarterly economic review: Markets reshape. McKinsey & Company. Available at <https://www.mckinsey.com/featured-insights/future-of-asia/southeast-asia-quarterly-economic-review>. (Accessed on January 12, 2026).



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HOUSE BILL NO. 7149

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AN ACT
EXPANDING UNEMPLOYMENT INSURANCE BENEFITS, AMENDING FOR THE
PURPOSE SECTION 14-B OF REPUBLIC ACT NO. 11199, OTHERWISE KNOWN
AS THE SOCIAL SECURITY ACT OF 2018, AND FOR OTHER PURPOSES

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

1 **SECTION 1. Short Title.** - This Act shall be known as the "*Expanded*
2 *Unemployment Insurance Act*".
3

4 **SEC. 2. Expanded Unemployment Insurance.** - Section 14-B of Republic Act
5 No. 11199, otherwise known as the "Social Security Act of 2018" is hereby amended
6 to read as follows:
7

8 "Section 14-B. Unemployment Insurance or Involuntary Separation Benefits. - A
9 member who is not over sixty (60) years of age who has paid at least thirty-six
10 (36) months contributions twelve (12) months of which should be in the
11 eighteen-month period immediately preceding the involuntary unemployment
12 or separation shall be paid benefits in the form of monthly cash payments
13 equivalent to fifty percent (50%) of the average monthly salary credit for a
14 maximum of **THREE** (3) months: Provided, That an employee who is
15 involuntarily unemployed can only claim unemployment benefits once every
16 three (3) years, **EXCEPT IF THE CAUSE OF UNEMPLOYMENT IS DUE TO**
17 **BUSINESS CONTRACTIONS BROUGHT ABOUT BY PUBLIC HEALTH**
18 **EMERGENCIES AND POLICY-RELATED DISRUPTIONS: PROVIDED,**
19 **FURTHER, THAT DURING THE PERIOD OF UNEMPLOYMENT WHEREBY**
20 **A MEMBER RECEIVES UNEMPLOYMENT INSURANCE AS PROVIDED**
21 **UNDER THIS ACT, THE BENEFICIARY-MEMBER SHALL UNDERGO**
22 **TRAINING OR RE-TOOLING UNDER PROGRAMS OFFERED BY VARIOUS**
23 **GOVERNMENT AGENCIES AND/OR ACTIVELY SEEK EMPLOYMENT:**
24 **PROVIDED, FURTHER THAT FOR THIS PURPOSE, JOB SEARCH**
25 **ASSISTANCE, INCLUDING THE PROVISION OF LOCAL INFORMATION**
26 **ON MARKET OPPORTUNITIES, JOB MATCHING, AND IDENTIFICATION**

1 OF EDUCATION AND TRAINING OPPORTUNITIES SHALL BE PROVIDED
2 BY THE PUBLIC EMPLOYMENT SERVICE OFFICES (PESO): PROVIDED,
3 FURTHER, THAT THE COMMISSION SHALL ESTABLISH A PROPER
4 REFERRAL AND COORDINATION SYSTEM AND COORDINATE WITH
5 OTHER RELEVANT GOVERNMENT AGENCIES TO PROPERLY
6 IMPLEMENT THIS SECTION; Provided, FINALLY [further], That in case of
7 concurrence of two or more compensable contingencies, only the highest
8 benefit shall be paid, subject to the rules and regulations that the Commission
9 may prescribe.

10
11 **SEC. 3. Implementing Rules and Regulations.** – The Social Security
12 Commission, in coordination with relevant government agencies and upon proper
13 consultation with other stakeholders, shall promulgate the necessary implementing
14 rules and regulations within sixty (60) days from the effectivity of this Act.

15
16 **SEC. 4. Separability Clause.** – If any portion or provision of this Act is declared
17 unconstitutional, the remainder hereof or any provisions not affected thereby shall
18 remain in force and effect.

19
20 **SEC. 5. Repealing Clause.** – Any law, presidential decree or issuance,
21 executive order, letter of instruction, rule, or regulation inconsistent with the provisions
22 of this Act is hereby repealed or modified accordingly.

23 **SEC. 6. Effectivity.** – This Act shall take effect fifteen (15) days after its complete
24 publication in the Official Gazette or in a newspaper of general circulation.

25
26 *Approved,*