

project  
alphabet



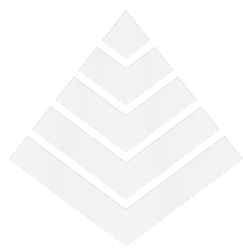
# Project Alphabet

## Decoding Filipinos Across Generations

Topline Report

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## About Acumen

Acumen is a full-service management consulting firm based in Manila, Philippines. We specialize in strategic advisory and capability building for a vast array of enterprises and industries that ignite transformation and accelerate performance. For the last 20 years, Acumen has been recognized as a trusted advisor to the top 100 companies in the Philippines.

Acumen's engagement teams are led by seasoned C-level executives that draw from rich multinational corporate and large local company expertise. They are backed by a full complement of strategists, analysts, and program leads. These experienced executives take on faculty roles to impart real-world skills.

Our custom suite of practice areas and service lines includes Marketing and Brand Strategy, Corporate Strategy, Organizational Transformation, and Capability Building.



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## Note from the CEO

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*For over a decade, Acumen has been driven by a passion to deeply understand the Filipinos - what they value and how they live, work, and decide across generations and life stages. Each wave of insight has shaped how we help organizations design strategies that resonate more deeply with their customers and employees. But the world and the Filipino has changed.*

*Today, we stand at a demographic and cultural crossroads. Four generations now live and work side by side, each carrying different definitions of success, family, and fulfillment. These differences shape not only how we buy and work, but how we lead, collaborate, and build the future.*

*This is why we launched **Project Alphabet 2025**, Acumen's fourth and most comprehensive study on the Filipino generations. The goal was not merely to document trends, but to make sense of the underlying shifts in values, aspirations, and behaviors that define today's Filipino.*

*Through this study, we introduce **Generational Fluency**, the capability to understand and navigate the diverse mindsets of the Filipino workforce and consumer. It is an invitation to move beyond stereotypes and use empathy, data, and insight to bridge gaps and unlock growth.*

*I hope this report inspires you to see the Filipino story, and your organization's story, with new eyes. Fluency in generations is fluency in people, and fluency in people is what will build the future.*

**Pauline Fermin**  
**Chief Executive Officer**  
**Acumen Strategy Consultants**



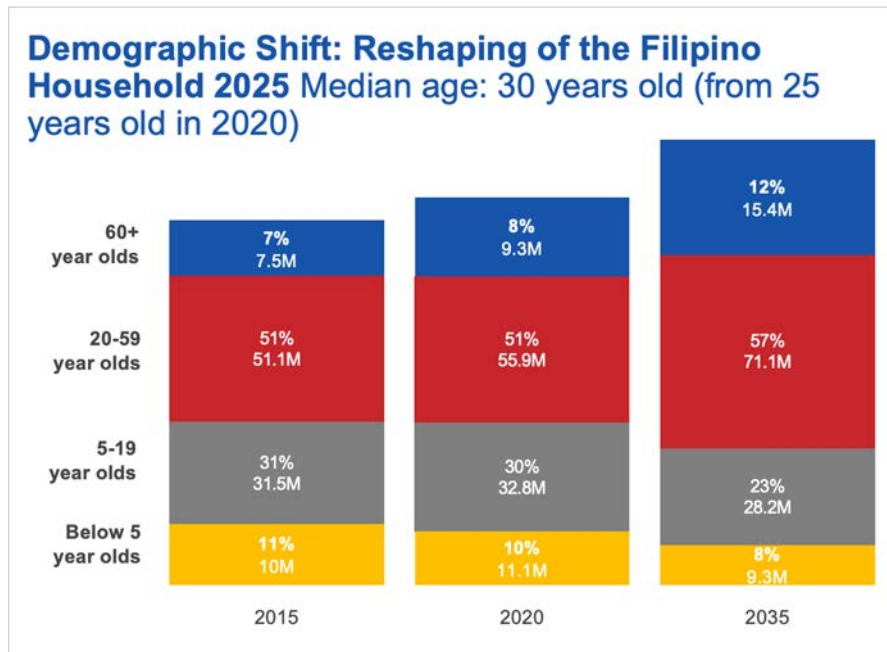
# Decoding Filipinos Across Generations

## Topline Report

# Changing Market and Dynamics

The Philippines is going through a lot of changes economically, politically and technologically.

These shifts are impacting how Filipinos live, spend, work, and even how they see themselves and relate to other generations.



At the heart of this evolution is the reshaping of the Filipino household. The Philippines remains to be a young nation, but there are early signs of an ageing population. While still relatively low, the median age is growing.

With the increasing population, there are some noticeable observations:



## ***Increasing Elderly Population – Longer Lifespans, New Needs***

By 2035, one in eight Filipinos will be over 60, signaling rising demand for healthcare, retirement, and caregiving services. Boomers and Gen Xers are also likely to stay in the workforce longer, whether by choice or necessity, extending their productivity. This creates opportunities for businesses in healthcare, insurance, financial planning, wellness, and travel, which are industries that help seniors stay healthy, independent, and engaged.



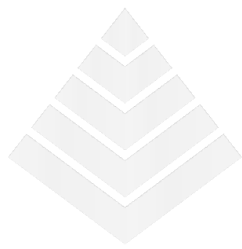
## ***Dominance of the Working-Age Population – The Engine of the Economy***

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## ***Decreasing Young Population – Smaller Households, New Family Dynamics***

Fewer children under 15 mean smaller, more focused households. Parents are having fewer kids but are spending more per child on education, experiences, and quality of life. This shift will reshape markets like toys, education, housing, and food. Albeit having fewer consumers, spending will be higher, with a stronger emphasis on quality and stability.



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## Three Core Themes

In this abridged report, we'll share three core themes coming from Project Alphabet.



### Shifting Filipino Priorities

First, we'll talk about how priorities of the Filipino have evolved in the last decade. Moving from themes of ambition and resilience to a pursuit of better quality of life.



### Generational Divergence

The second theme talks about generations. From the research we discovered that all generations share the same priorities, but their varied contexts create differences in how they think, live, and interact with others.

It's this divergence that causes tensions between generations



### Evolving Workforce

Finally, we'll talk about how the changes in priorities and the shift in the workforce composition are creating greater misalignments between traditional workplace norms and employee expectations, and what the implications of these are to leadership teams



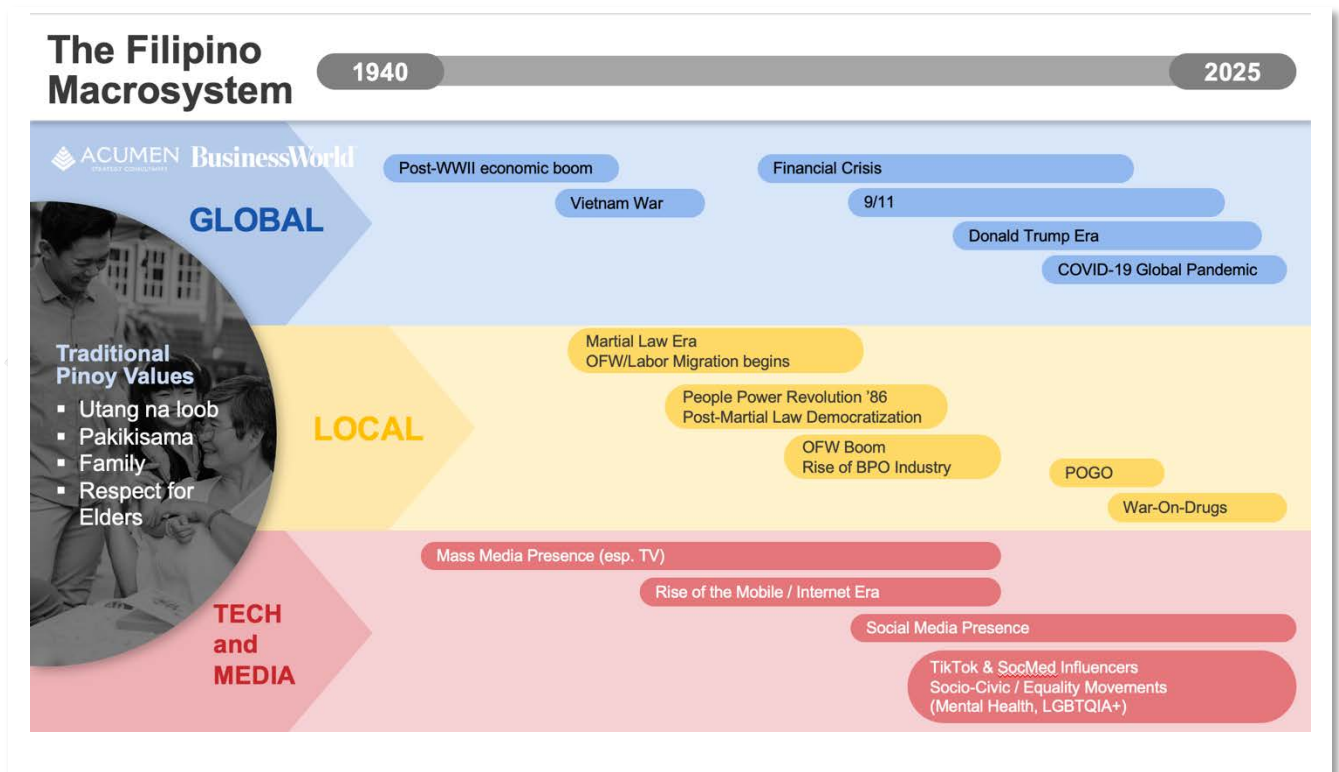
# Shifting Filipino Priorities

# The Filipino Heart and Soul: Top Filipino Values in 2025

## Understanding the Approach

To understand the Filipino future, we start with the Filipino heart and soul. From our earliest studies, Acumen has sought to define what it means to live a good life in the Philippines, exploring how values shape the way Filipinos work, consume, and connect.

In revisiting these values a decade later, **Project Alphabet 2025** examined how they have endured or evolved in response to major **global and local developments**: international crises and wars, the rise of overseas work and the BPO industry, and more recently, the disruptive power of **technology, social media, and artificial intelligence**.



These forces have not only altered lifestyles but also reshaped how Filipinos pursue stability, belonging, and happiness. For many industries, the COVID-19 pandemic served as a true turning point, fundamentally changing how Filipinos live, plan, and aspire.

## Looking Back: The 2015 Baseline

In 2015, the Philippines was navigating the aftermath of the **global financial crisis** and recovering from major **local disasters** such as Ondoy and Yolanda, which deeply affected the national psyche. At the same time, **OFW migration** and the **BPO boom** were transforming the structure of Filipino families, introducing new rhythms of work, remittance, and distance. The rise of **Internet and social media** was beginning to influence how Filipinos consumed information and maintained relationships.

Amid these shifts, Acumen's research revealed the following dominant themes:

- **Budget** – the biggest stressor for Filipino households
- **Happiness** – rooted in simplicity and gratitude
- **Family** – seen as the root and universe of one's life
- **Faith** – the source of hope and resilience
- **Education** – viewed as the ticket out of poverty
- **Social connection and face** – highly valued, shaping self-worth and belonging

People focused on budgeting, stability, and giving their families a better life. Filipino outlook was defined by resilience and ambition.

## Evolving Priorities in 2025

A decade later, five values stand at the center of Filipino life: **health, family, education, money, and work-life balance**.

### The 2025 Reordering of Priorities

#### HEALTH REDEFINED

Well-being has become the foundation of freedom and success, but defined differently



#### MONEY REFRAMED

Money equals freedom and control over their Future and has been defined as a necessity



#### RISE OF BALANCE

The definition of success has shifted from how much we achieve to how well we live



While health is important to everyone, the definition of health is not. In fact, there has been a shift in what health means from just the absence of illness, its meaning has now expanded to mean the ability to live fully and meaningfully.

For Gen Z, it's mental and emotional balance; for Millennials, self-care and well-being; for Gen X, resilience to keep providing; and for Boomers, independence and vitality.

Money remains a top priority across generations, but its meaning has evolved. Filipinos today are more frugal, intentional, and proactive. Saving with discipline, trimming wants, and exploring new ways to earn even at a young age with the goal of achieving financial freedom as early as possible

Work-life balance has become non-negotiable, though it means something different to every generation, passion and purpose for Gen Z, harmony and boundaries for Millennials, family time for Gen X, and rest for Boomers.

These shifts go beyond preference, they point to a deeper reordering of what it means to live well as a Filipino.

In Project Alphabet, we explore these questions in depth, understanding not only what has changed, but how each generation defines and lives these priorities differently.

## **2025 showed shift in priorities and varying dimensions of these priorities within each generation. The Full report explores these questions in depth:**

1. How are different generations redefining health and wellness in their daily lives?
2. What new financial behaviors are shaping the Filipino approach to money, risk, and reward?
3. How is the pursuit of balance changing what people expect from work, leadership, and lifestyle?
4. And ultimately, how can organizations and brands stay relevant in this new definition of a "good life"?

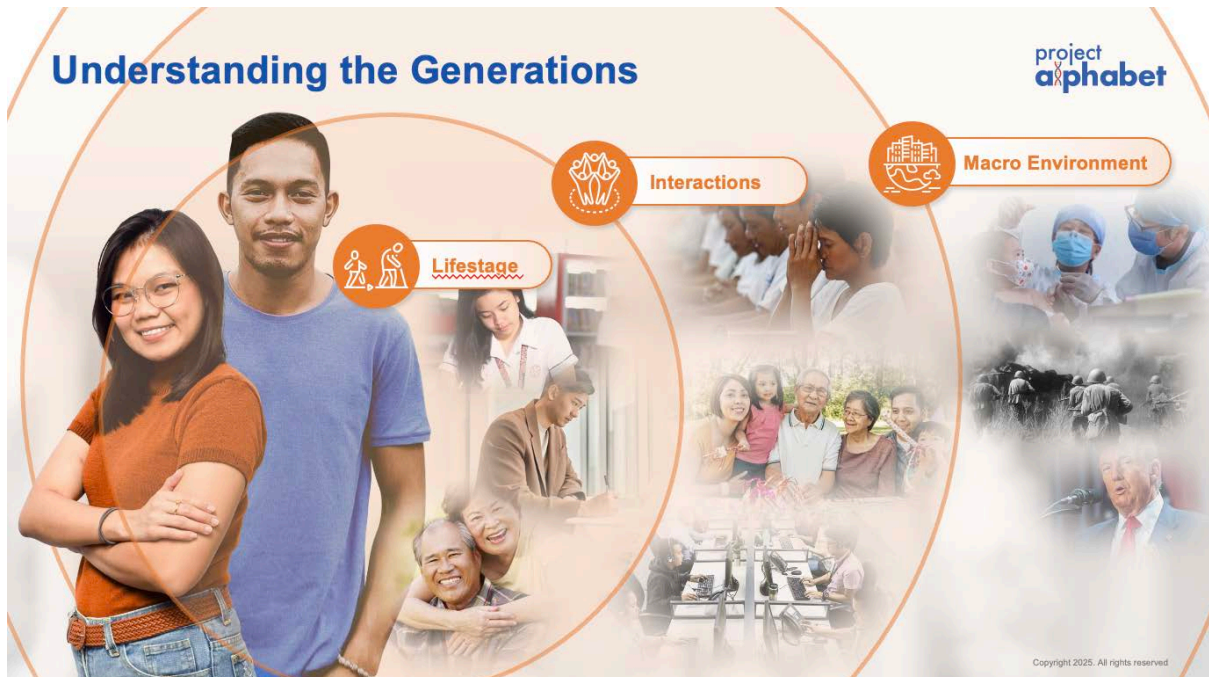


# **Generational Divergence: Common Priorities, Different Perspectives**

# Getting to Know the Generations

What unites Filipinos are shared values. This being said, what creates tension are the different ways each generation interprets and expresses them.

To understand each generation's better, three layers were observed: life stages (puberty, adulthood, family life, old age), interactions (family, work, church, community), and the macro environment (social, political, and economic shifts). This frame shows not just what Filipinos value, but how and why those priorities evolve.



## I. Boomer: The Legacy Guardians (Born 1940-1964)



Boomers, now in the later stages of their careers or retired, have long been pillars of their families and communities, offering wisdom, support, and financial backing. Raised after the war, they developed values of discipline, hard work, and loyalty, which are traits that shaped their worldview and work ethic.

In the workplace, Boomers are known for their dedication and strong sense of duty, viewing work as a reflection of their legacy. They often prefer face-to-face communication and value trust, often mentoring a select few for succession.

Despite their achievements, Boomers fear losing independence, health issues, or becoming a burden to loved ones. Their legacy is one of persistence, rooted in the belief that perseverance is the path to success.

## II. Gen X: The Steady Providers (Born 1965-1980)



Gen X grew up amid the rigors of martial law, shaped by discipline and responsibility. Now serving as the “sandwich generation,” they balance caring for aging parents while supporting their own children. This generation values self-sufficiency, adaptability, and independence, preferring leadership based on credibility and competence. Their aspirations center on financial security and ensuring stability for their families.

In the workplace, Gen X thrives with autonomy, valuing clear communication, fairness, and transparency. Their legacy is one of pragmatism, reliability, and maintaining balance between tradition and progress, ensuring stability while adapting to change.

## III. Gen Y: The Connectors (Born 1981-1996)



Millennials, now in middle adulthood, have experienced rapid technological and societal shifts, blending traditional family values with a desire for self-fulfillment. Growing up with Boomer parents and shaped by the rise of the internet, they learned early on to balance ambition with family responsibility. Millennials’ aspirations focus on work-life balance, personal meaning, and stability. They seek environments where purpose is clear, and growth is valued without sacrificing well-being.

In the workplace, they are collaborative, adaptable, and seek leadership that is bold yet empathetic. Their legacy is one of evolving success, emphasizing authenticity, inclusion, and balance, showing that progress can coexist with self-care.

## IV. Gen Z: The Changemakers (Born 1997-2005)



Gen Z, the youngest generation in the workforce, has grown up in an entirely digital world, with constant access to information and a heightened sense of self-awareness. They value freedom, control, and the ability to design their own lives, driven by creativity and purpose. While they are seen as independent and entrepreneurial, they also face the pressures of mental health, uncertainty, and the desire for stability.

Gen Z seeks work environments that are inclusive, transparent, and collaborative, favoring mentorship over hierarchy. They challenge traditional norms, pushing for progress in areas such as mental health, diversity, and purpose-driven work. Their legacy is one of bold change, empathy, and the belief that true freedom comes from creating a world where both individuality and belonging are honored.

## V. Generational Synthesis



While in the workplace, values collide. Work-life balance is baseline for some but earned for others. Communication styles clash - formal vs short and visual. And while salary opens the door, culture and clarity keep people in. Loyalty isn't just an older-generation trait, younger employees stay when the culture is right.

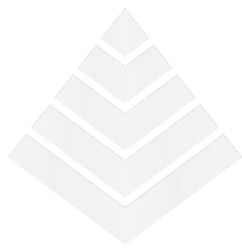
In 2015, it was about survival and aspiration where the study show that the respondents were making ends meet and dreaming bigger. By 2025, it's shifted to balance, resilience, and well-being, with family, health, education, money, and work-life balance now at the top of Filipino priorities.

Each generation redefines what these priorities mean in their own way bringing with them their own preferences, strengths and biases. To truly work across generations,

organizations need generational fluency to see beyond the labels, and harness the strengths of all generations. Together, they are not just co-existing. They are co-creating the future of all Filipino households, markets, and organizations.

**Project Alphabet explores each generation's motivations, needs and workplace profiles in more depth, to answer these questions:**

1. What are the contexts of each generation and how do these impact their aspirations and fears?
2. How are the generations perceived, and how does this differ from their reality?
3. What are the key strengths, tensions, and opportunities in working with each generation?
4. What are the key themes that emerge across all generations?



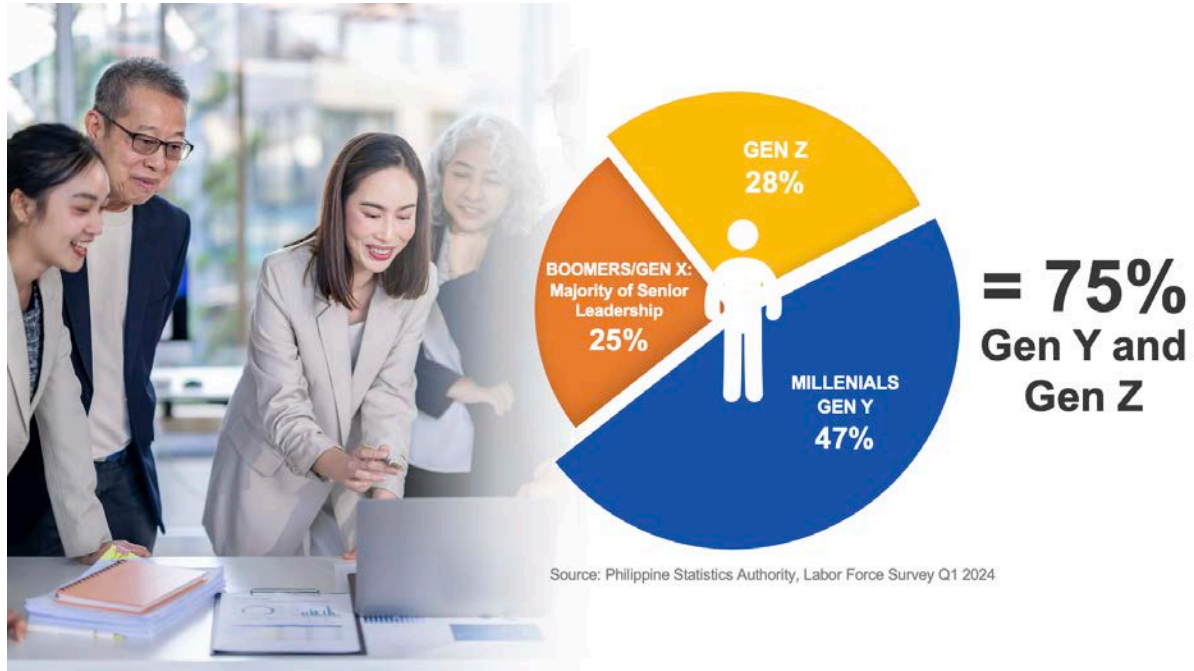
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# **Evolving Workforce: Mandates for a Future Ready Organization**

# Mandates for a Future Ready Organization

## The Changing Shape of Work



In 2024, Gen Y and Gen Z will make up 75% of the workforce, while Gen X and Baby Boomers will still hold the majority of senior leadership roles. It is this new mix that is driving much of the tension seen in the workplace today. The evolving workforce composition demands that organizations pay close attention to its implications.

It is seen that companies feeling the strain as long-established systems built on stability and uniformity are being challenged by growing demands for flexibility, transparency, and personalization. These demands are shaped by the different values and priorities that the younger generations bring into the workplace.



Through Acumen’s research, a set of tensions emerged because of divergent generational contexts, values, and priorities. From these, the ones that have the most significant impact on organizational effectiveness were prioritized. Through this, **The Five Mandates for a Future-Ready Organization**, was unpacked through the lens of the employee journey.

- I. **Redesign Rewards:** Rewards must evolve beyond fairness to become transparent, inclusive, and multi-modal.
- II. **Remodel Career Paths:** Careers must be redesigned from linear ladders to fluid, multi-path growth.
- III. **Rewrite the Social Construct:** From rigid systems to progressive models that enable flexibility, foster connection, and prepare teams for a digital future.
- IV. **Build a Purposeful Culture:** Culture must be rebuilt for authenticity embedding lived values, aligning norms across generations, and ensuring purpose is more than a promise.
- V. **Rebuild Leadership:** Leaders must move from authority to stewardship - from being commanders to being multipliers of talent.

The Philippines remains a young nation, yet also a distinctly multi-generational one. Four cohorts now stand side by side by shaping households, markets, and workplaces all at once. This convergence brings both opportunity and risk.

Each generation holds the power to move industries: Gen Z drives digital adoption and cultural reinvention; Millennials lead household consumption and lifestyle shifts; Gen X anchors financial stability and leadership continuity; and Boomers extend wisdom and influence drawn from experience. Together, they form the complex social and economic fabric of today’s Philippines.

But where expectations collide, friction emerges in culture, in leadership, and in engagement. Divergent mindsets on work, communication, and success can fragment organizations if left unaddressed. Yet when these differences are understood and respected, they can become a source of strength.

The future belongs to those who recognize that progress is not about replacing one generation with another, but about building bridges between them. The challenge ahead lies in translating understanding into action by creating environments where every generation can thrive, contribute, and learn from one another.

**Project Alphabet examines the motivations, needs, and profiles of each generation, exploring key questions to better understand the evolving work environment:**

1. What does each mandate manifest in the current workplace setting?
2. What are the tensions emerging in the workplace?
3. What are the implications, and what best practices can we turn to?

## **A Call for Generational Fluency**

The Project Alphabet 2025 study reinforces a truth Acumen has long championed: the shifts shaping the Filipino today demand both urgency and intentional action.

As the values, priorities, and lived realities of each generation continue to evolve, organizations that embrace these differences, it will help them gain a powerful and enduring advantage.

When the five mandates are woven into strategy, culture, and leadership, organizations do more than adapt; they build workplaces where every generation can contribute, collaborate, and thrive. In a landscape defined by rapid change, generational fluency becomes a critical capability which is turning diversity into alignment, tension into insight, and complexity into strength.

Acumen invites leaders to stay engaged in this conversation and continue deepening their understanding of the Filipino workforce and consumer. By subscribing to Acumen's insights, organizations can stay connected to the latest research, emerging trends, and practical guidance drawn from Project Alphabet and beyond.

The future belongs to those who choose to understand it.

The time to act is now.

## More ways to Access Project Alphabet:

### Recommended and Best Value

### Full Subscription (Insight + Action)

**FULL REPORT:** Exclusive Access to

- 2-Hour Comprehensive Report presentation
- Soft Copy of Full Report
- Soft Copy of Complete Data Tables

**IMPACT WORKSHOP:** One (1) Acumen-Led Insight to Action Workshop for Commercial or People Teams

Cost: PhP 1.2 Million (ex-VAT)

### Customized Report

Work directly with our team to create a tailored package focused on your specific requirements (by-generation; insights on money, health, food; organizational challenges on succession, culture, leadership, development and work structure).



For more details visit:  
<https://www.acumen.com.ph/project-alphabet>

## About the Alphabet Analytical Team



**Anny Oliveros** heads the Analytical Team of Project Alphabet. She is a Millennial strategist with 20 years of experience understanding the Filipino. Her career spans marketing, market research, and strategy across multiple industries. She has been part of Acumen's landmark consumer studies over the years, building a deep perspective on how Filipino generations think, feel, and decide. With this foundation, she helps organizations shape strategy, design meaningful customer experiences, and drive transformation.



**Jocel Labrador** is a Senior Strategist, Subject Matter Expert, and the Program Director for Organization Transformation for Acumen. She brings over 20 years of HR experience in various disciplines, with primary focus on HR strategy, consulting, coaching and related strategic initiatives, and has significant experience working with C-level executives and leading HR functions in multinational and local firms.



**Kristine Santos** is the Commercial Strategy Program Director in Acumen and a Strategist of Project Alphabet. With over 14 years of experience in brand development, Brand Building, and business analysis, she helps companies sharpen their identity and market impact. She combines deep strategic insights with hands-on execution to elevate brand performance and drive growth. Passionate about creating meaningful connections, she helps empower brands to stand out and thrive in dynamic environments.



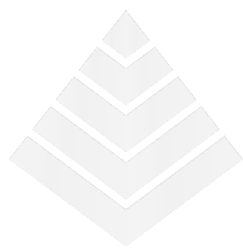
**Betsy Clemente** is an Acumen Consulting Associate and part of the Analytical Team for Project Alphabet. With a background in project management across healthcare, NGOs and technology, she brings a strategic and data-driven lens to every engagement. Having written and conducted interviews and surveys in Acumen's consumer studies, she has developed an understanding in connecting insights with execution.



**Stia Untal** is a Consulting Associate for Acumen. She leverages her diverse experience across tech, startups, and FMCG to drive fresh, data-backed solutions. She translates research data into comprehensive insights to enhance customer segmentation, CX mapping, and portfolio design helping clients turn insights into impactful strategies. For Project Alphabet, her work focused on market research and quantitative data insight mining and synthesis.



**Trish Magalino** is an MBA graduate of the Asian Institute of Management with 10 years of experience spanning FMCG brand management, the education and development sector, and corporate marketing leadership. Now a Consulting Project Manager at Acumen, she has supported diverse strategic engagements. For this study, she contributed first-hand insights through direct participation in FGDs and interviews as part of the core research team.



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