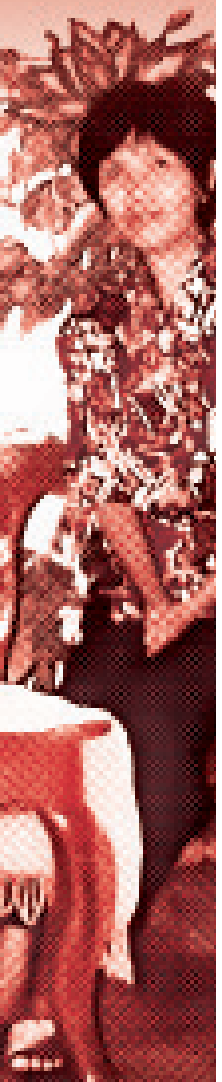

Chapter 3

Demographic and Socioeconomic Context

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The demographic structure of the Philippines is slowly but steadily shifting due to societal changes, including a significant decline in the fertility rate below replacement level and advancements in life expectancy. These changes significantly contribute to the increasing share of older individuals, which is anticipated to reach 10% of the total population by the end of the decade. This demographic shift will result in the classification of the Philippines as an ageing society. The growth in the population of older persons necessitates a thorough assessment of their demographic and socioeconomic conditions. This preparation is important as it will have significant implications for key sectors like the labour market, healthcare, and resource distribution. Such analysis will provide updated evidence that can guide the government in developing targeted strategies to address emerging challenges and ensure sustainable social protection for older people.

The LSAHP Wave 1 (W1) conducted from 2018 to 2019 provided cross-sectional data on older Filipinos. Whilst changes in characteristics due to ageing and mortality were anticipated, certain patterns persisted when we revisited the respondents for the follow-up interview (W2) 4 years after the initial survey.

In this chapter, using data from the LSAHP W2, we present the characteristics of older persons aged 64 years and older who are still alive. We begin by examining the household and housing characteristics of the older-person respondents. We then present their demographic characteristics, which include their living arrangements, characteristics of their parents and siblings, characteristics of their spouses, and characteristics of their children and grandchildren. Moreover, we offer insights into the socioeconomic situation of older Filipinos.

1. Household and Housing Characteristics

1.1. Household Characteristics

The households of the 4,011 older persons who survived collectively consist of 15,863 members (Table 3.1). On average, these households have 4.0 members, slightly below the national average of 4.1 persons per household (Philippine Statistics Authority [PSA], 2022). The average age of household members is 50 years. In the LSAHP, each household has at least one older person, a unique characteristic that differentiates our study households from the typical Filipino household. Approximately 75% of these sample households are headed by older persons, with a higher percentage among males (53%) than females (47%). Additionally, 1 in 10 households of surviving older persons reported having a member currently working overseas. This is higher by 6 percentage points than the level of 4% at W1 (Cruz and Cruz, 2019), suggesting the growing impact of international migration on households of older persons in the country.

Table 3.1. Household and Housing Characteristics

A. Household Characteristics	Mean
Mean age of household members	
Males	44.95
Females	52.47
Both sexes	49.50
N	*15,863*
Mean household size	3.95
N	*4,011*
	%
Households headed by an older person	74.3
Households headed by males	53.2
Households headed by females	46.8
Households with an overseas Filipino worker	9.5
Households with a recipient of the *Pantawid Pamilyang Pilipino Program* or conditional cash transfer program	11.6
Households that experienced hunger in the last 3 months	7.3
N	*4,011*
Frequency of hunger	
Only once	15.8
A few times	58.8
Often	21.5
Always	3.9
N	*315*
B. Housing Characteristics	**%**
Own house and lot	67.7
In dwellings with roof made of strong materials	85.2
In dwellings with floors made of cement, marble, or ceramic tiles	79.3
In dwellings with walls made of concrete, brick, or stone	64.4
With electricity	96.3
Main source of drinking water	
Water piped inside house	15.5
Water piped into yard or plot	2.6
Water piped to neighbour	2.2
Public tap	5.8
Tube well or borehole	9.0

B. Housing Characteristics	%
Protected well	1.7
Protected spring	7.0
Bottled water or refilling station	54.8
Others (e.g. rainwater, surface water)	1.3
Main source of water for other purposes like cooking and handwashing	
Water piped inside house	59.0
Water piped into yard or plot	5.0
Water piped to neighbour	3.1
Public tap	7.5
Tube well or borehole	13.3
Protected well	2.7
Protected spring	5.9
Others (e.g. rainwater, surface water)	3.5
With flush toilet	88.1
Household amenities	
Air conditioner	18.0
Washing machine	45.8
Stove with oven or gas range	22.4
Refrigerator or freezer	47.9
Personal computer or laptop	17.5
Cellular phone or mobile phone	74.8
Landline or wireless telephone	6.5
Audio component or stereo set	11.3
Karaoke, videoke, or Magic Sing	9.4
CD, VCD, or DVD player	6.7
Television	69.5
Radio or radio cassette player	31.8
Internet access	50.0
Vehicles	
Motorised banca or boat	2.4
Car, jeep, or van	6.3
Motorcycle or tricycle	31.1
N	*4,011*

Source: Calculated by the DRDF using original LSAHP W2 data.

The LSAHP also collected information on enrolment in and availment of government poverty alleviation programmes as well as experiences of hunger as indirect indicators of poverty. Regarding their poverty experience, about 12% of these households receive support from the government through the conditional cash transfer programme known as the *Pantawid Pamilyang Pilipino Program* (4Ps). The 4Ps aims to provide short-term cash assistance to help the poorest households meet their needs and to invest in human capital such as health, nutrition, and education to break the intergenerational cycle of poverty in the long term (Department of Social Welfare and Development, 2021). A considerable portion (7%) of these sampled households reported experiencing hunger in the 3 months before the survey. Among them, a quarter (25%) experienced severe hunger, indicating that they often or always experienced hunger during that period.

1.2. Housing Characteristics

Two-thirds (68%) of the households of surviving older persons own the house and lot where they currently reside. The majority (85%) of these housing units have durable roofs, 79% have floors made of cement, marble, or ceramic tiles, and 64% have walls constructed from permanent materials such as concrete, brick, or stone. Approximately 4% of households do not have access to electricity – 4 percentage points lower than W1 (Cruz and Cruz, 2019).

Similar to the W1 survey, LSAHP W2 gathered information on the primary sources of drinking water and toilet facilities in the households of older persons to monitor progress towards meeting Sustainable Development Goal Target 6.2. This target aims to ensure access to adequate and equitable sanitation and hygiene for all and to eliminate open defecation (United Nations, 2017). The primary sources of drinking water include purchased bottled water or water from refilling stations (55%), water piped into dwelling units (16%), tube wells or boreholes (9%), protected springs (7%), and public taps (6%). Only 1% of these households get their drinking water from unsafe and untreated sources such as rain or surface water. For other purposes such as cooking and handwashing, the main sources of water include piped water inside the house (59%), tube wells or boreholes (13%), public taps (8%), and protected springs (6%). In terms of sanitation and hygiene, a great majority (88%) of the households of surviving older persons have a flush toilet.

In LSAHP W2, questions were also asked about the ownership of amenities, appliances, and vehicles to help assess the socioeconomic status of the households of surviving older persons. The most common appliances owned include cellular phones (75%), televisions (70%), refrigerators (48%), washing machines (46%), and radios (32%). Half of these households have access to the internet (50%). The most commonly owned vehicles are motorcycles and/or tricycles (31%).

2. Profile of Surviving Older Persons

2.1. Background Characteristics

This section describes the characteristics of Filipino older persons aged 64 and older, derived from the nationally representative study sample of surviving LSAHP respondents. Consistent with the overall pattern in the Philippines, females represent the majority, accounting for 64% of the surviving older persons (Table 3.2). This demographic advantage is also evident in the sex ratio among older persons, at 57 males for every 100 females. This sex ratio is lower than the W1 ratio of 68 males for every 100 females, indicating an increasing feminisation with the ageing age structure. This is consistent with patterns observed in other ageing countries (Reyes, 2020; United Nations Economic Commission for Europe (UNECE) Working Group on Ageing, 2020). The mean age is 73 years old, with males averaging 72 years and females averaging 73 years.

Table 3.2. Percent Distribution of Older Persons by Sex and Age

Background Characteristics	%
Sex	
Male	36.3
Female	63.7
Age	
<70	42.4
70–79	40.8
80+	16.9
Mean age	
Male	71.59
Female	73.22
Both sexes	72.63
N	*4,011*

Source: Calculated by the DRDF using original LSAHP W2 data.

Marital status shows significant differences across sex and age, with more males currently married (58%) and more females widowed (62%; Table 3.3). Only 6% of older Filipinos have experienced the dissolution of their marriages or unions through legal separation, annulment, or divorce. A higher proportion of males (8%) than females (3%) are in informal live-in arrangements. The difference in marital status between sexes is consistent with the W1 results, underscoring the higher likelihood of older males to remarry or form new unions following the death of their spouses. However, to be

certain of this, there is a need to consider the differences in age at marriage of males and females and differential mortality by sex. Five percent of older Filipinos have never married, with a higher proportion among males (6%) than females (4%). The level of widowhood increases with age, from 34% amongst those under 70 years old to 76% amongst those 80 years and older.

Table 3.3. Sociodemographic Profile of Older Persons by Sex and Age

Sociodemographic Profile	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Marital status								
Never married	5.7	3.8		4.9	4.5	3.4		4.5
Currently married	57.9	24.7		48.9	33.4	14.6		36.8
Living in	8.3	2.9	***	6.2	5.1	1.0	***	4.9
Annulled, divorced, or separated	4.6	6.4		6.4	5.5	4.7		5.7
Widowed	23.4	62.2		33.6	51.5	76.3		48.1
Education								
No schooling or preschool	4.3	5.5		4.6	3.3	10.2		5.0
Elementary	62.5	60.3	*ns*	52.5	67.5	66.9	***	61.1
High school	26.2	23.4		29.8	21.7	17.6		24.4
College or higher	7.1	10.9		13.1	7.5	5.3		9.5
Religion								
Roman Catholic	86.4	82.1	*	85.3	82.2	83.2	*ns*	83.7
Others	13.6	17.9		14.7	17.8	16.8		16.3
Place of residence								
Rural	54.8	48.9	*	47.6	53.1	54.8	*ns*	51.0
Urban	45.3	51.1		52.4	46.9	45.2		49.0
Work status								
Currently working	42.2	30.9	**	49.6	30.4	9.5	***	35.0
Not currently working	57.8	69.1		50.4	69.6	90.5		65.0
N	*1,343*	*2,668*		*1,076*	*1,731*	*1,204*		*4,011*

*p < .05, **p < .01,***p < .001,ns = not significant.

Source: Calculated by the DRDF using original LSAHP W2 data.

Surviving older persons in the LSAHP also have a relatively low level of education, with elementary education being the most common educational attainment, mirroring the results of the W1 study. Slightly more than three in five surviving older persons (61%) reported having attained at most an elementary education, with no significant difference by sex (Table 3.3). Close to a quarter (24%) reached the high school level, whilst 10% have a college education. Five percent either did not receive

formal schooling or received at most a preschool education. These findings, when compared with the education profile at the baseline, highlight the notable advancements in educational attainment across different age groups of surviving older persons. This is particularly evident in the proportion with at least some college education, which is 13% amongst those less than 70 years old as compared to 5% amongst those aged 80 and over.

Like the broader population, a great majority (84%) of older Filipinos identify as Roman Catholics. More older persons live in rural areas (51%) than in urban areas (49%), with the preference for rural residence higher amongst males (55%) than females (49%). Approximately one-third of surviving older persons (35%) are working; this percentage is higher amongst males (42%) than females (31%). As expected, the proportion of those working decreases with age, declining from 50% amongst those under 70 years old to 10% amongst those aged 80 years and older.

2.2. Living Arrangements

Studies have emphasised the importance of understanding the living arrangements of older people as they directly affect their health and well-being (e.g. Sánchez-Moreno et al., 2024). Information on the living arrangements of older Filipinos is essential to crafting appropriate and effective interventions that support their active and healthy ageing process, especially with the expected growth in this sector of the population. Living with at least one child continues to be the most common living situation amongst older Filipinos (59%), consistent with findings from the LSAHP W1 survey and the 1996 Philippine Elderly Survey (UPPI and DRDF, 2022) and 2007 Philippine Study on Ageing (Cruz et al., 2016; Cruz and Cruz, 2019; Table 3.4). About 12% live alone, and 10% co-reside with their spouse only. The majority (64%) of those living alone have children living in the same barangay; this arrangement is more common amongst females (79%) than males (31%). Over a third (36%) of older Filipinos living alone do not have any children residing in the same barangay, which may imply their increased vulnerability and need for intervention. Notably, there is no difference in living arrangements across sex and age.

Table 3.4. Living Arrangement of Older Persons by Sex and Age

Living Arrangement	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Living arrangement								
Living alone	10.4	12.5		8.7	12.7	16.8		11.7
Living with spouse only	13.8	7.3		12.5	9.2	3.9		9.7
Living with at least 1 child	59.3	59.1	*ns*	59.6	57.3	62.5	*ns*	59.2
Other types of arrangement	16.5	21.2		19.1	20.9	16.8		19.5
N	*1,343*	*2,668*		*1,076*	*1,731*	*1,204*		*4,011*

Living Arrangement	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Amongst those living alone								
Without children living in the same barangay	69.3	20.8	***	55.3	28.7	25.7	ns	36.4
With children living in the same barangay	30.8	79.2		44.8	71.3	74.3		63.6
N	*158*	*343*		*83*	*208*	*210*		*501*

***p < .001,ns = not significant.

Source: Calculated by the DRDF using original LSAHP W2 data.

2.3. Characteristics of Family Network

The Philippine government entrusts the responsibility of caring for older persons to the family (Philippine Constitution, 1987). Understanding the familial context is crucial because it serves as the channel through which older people exchange resources and assistance. Kinship plays an important role in discussions about the well-being of older Filipinos. This section details the characteristics of the older persons' family network, including parents, siblings, spouses, children, and grandchildren, to evaluate the size and quality of these networks.

As expected, only a few older persons have surviving parents; 4% have surviving mothers, whilst 1% have surviving fathers (Table 3.5). The difference across age groups is significant, with 7% of older persons below 70 years old reporting that their mothers are still alive compared to less than 1% amongst those aged 80 years and older. The educational attainment of the parents of these older persons is generally low, with 11% reporting that their fathers reached at least high school and 8% reporting the same for their mothers.

Table 3.5. Characteristics of Parents and Siblings by Sex and Age

Characteristics of Parents and Siblings	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
% with living parents								
Father	2.6	0.5	*ns*	0.8	2.2	0.0	ns	1.3
Mother	4.0	3.5	*ns*	6.8	1.7	0.8	***	3.7
Highest educational attainment of father								
No schooling or preschool	21.0	14.2		14.9	17.2	19.9		16.7
Elementary	48.4	49.7		51.9	51.3	37.3		49.2
High school	8.0	8.0	*	11.5	5.4	5.4	***	8.0
College or higher	2.3	3.5		3.4	3.4	1.4		3.1
Do not know	20.3	24.6		18.3	22.7	36.0		23.1
Highest educational attainment of mother								
No schooling or preschool	23.3	15.1		15.1	19.6	21.7		18.0
Elementary	50.6	57.4		61.8	53.5	41.1		54.9
High school	6.3	5.0	*ns*	6.8	5.2	2.7	***	5.5
College or higher	2.3	2.2		3.6	1.5	0.6		2.2
Do not know	17.5	20.4		12.7	20.3	33.8		19.4
Mean number of siblings	6.95	6.32	**	6.76	6.47	6.23	*	6.55
Mean number of living siblings								
All	3.80	3.31	*	4.24	3.36	1.90	***	3.49
Brothers	1.88	1.45	**	1.93	1.61	0.78	***	1.60
Sisters	1.92	1.86	*ns*	2.30	1.76	1.12	***	1.88
N	*1,343*	*2,668*		*1,076*	*1,731*	*1,204*		*4,011*

*p < .05, **p < .01,***p < .001,ns = not significant.

Source: Calculated by the DRDF using original LSAHP W2 data.

On average, surviving older persons have seven siblings, with three still living. The average number of living siblings is higher amongst males than females (4 vs 3). An age gradient is evident as the number of living siblings decreases with age, indicating historically high but declining fertility rates over time.

Older persons who were currently or previously in a union, either through formal marriage or live-in arrangements, were asked about their spouses' educational attainment. Consistent with the W1 study, surviving older persons have a lower educational profile than their spouses (Cruz and Cruz, 2019), as

evidenced by the higher proportion of spouses who completed college and the lower proportion without formal schooling. The majority (54%) of the spouses have an elementary education, whilst 42% have at least a high school education. There is no disparity in educational attainment across sex and age (Table 3.6).

As in the W1 survey, respondents who were currently in a union were also asked about the work status of their spouses. Nearly two-fifths (39%) of the spouses of surviving older persons are working. More females than males reported that their spouses are working (51% vs 30%), reflecting the higher labour force participation of males in the Philippines. As expected, the likelihood of spouses to be working decreases with age, as shown by the reduced percentage of older persons with working spouses from 46% amongst those under 70 years old to 18% amongst those aged 80 and older.

Table 3.6. Characteristics of Spouse by Sex and Age

Characteristics of Spouse	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Highest educational attainment								
No schooling or preschool	3.5	3.6		3.4	3.6	4.7		3.6
Elementary	51.9	57.6	*ns*	51.0	58.6	59.8	*ns*	54.5
High school	35.7	23.6		31.4	29.4	24.8		30.1
College or higher	8.9	15.2		14.2	8.5	10.8		11.8
N	*901*	*743*		*695*	*721*	*228*		*1,644*
Work status								
Currently working	30.2	50.7	***	46.0	31.7	17.8	**	38.8
Not currently working	69.9	49.3		54.0	68.3	82.2		61.2
N	*841*	*594*		*621*	*629*	*185*		*1,435*

p < .01,*p < .001,ns = not significant.

Source: Calculated by the DRDF using original LSAHP W2 data.

Nearly all surviving older persons have children (95%); on average, they have five children, indicating high fertility within this cohort. However, this figure is one child fewer than that of their generation, which had an average of six siblings, reflecting a trend of decreasing fertility over time. Whilst the number of children is similar for males and females, it varies by age, with those aged 80 and above having more children than those aged 70 and below (Table 3.7). Consistent with the W1 study, childlessness is rare amongst surviving older persons, with less than 1% reporting no children ever born.

A significant proportion of older persons have experienced child mortality; 42% reported losing at least one child to death, with those affected averaging about two deceased children. Additionally, 5% of older persons have adopted children or stepchildren, with an average of two such children per person

still alive. Females are less likely to adopt and have stepchildren, and they tend to have fewer of these children compared to males. Males are more than twice as likely as females to have adopted children or stepchildren (8% vs 3%), with males reporting having three of these children still living compared to one for females. The percentage who has adopted or stepchildren does not differ across age groups.

Table 3.7. Children of Older Persons by Sex and Age

Number of Children	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
% of older persons who have children including adopted or stepchildren	94.2	95.2	*ns*	94.4	95.0	95.5	*ns*	94.8
N	*1,342*	*2,666*		*1,075*	*1,729*	*1,204*		*4,008*
Mean children ever born	5.49	5.48	*ns*	5.19	5.42	6.39	***	5.49
Children ever born								
0	1.5	0.5	*ns*	1.1	0.8	0.3	***	0.8
1	4.6	6.6		4.8	8.1	3.4		5.9
2	6.1	8.1		9.0	6.8	4.8		7.3
3	13.4	12.0		17.9	8.1	9.7		12.5
4	15.0	15.1		17.6	15.4	7.9		15.0
5+	59.5	57.7		49.7	60.9	73.9		58.4
N	*1,286*	*2,530*		*1,019*	*1,648*	*1,149*		*3,816*
Mean number of living children	4.87	4.63	*ns*	4.55	4.73	5.11	*	4.72
Number of living children								
0	0.5	0.6	*ns*	0.2	0.9	0.7	*	0.6
1	4.7	8.2		6.3	8.7	4.5		7.0
2	8.6	11.2		12.3	8.9	8.6		10.3
3	14.9	14.9		18.6	11.5	13.8		14.9
4	18.5	19.1		20.3	19.4	14.1		18.8
5+	52.9	46.0		42.4	50.6	58.4		48.5
N	*1,270*	*2,512*		*1,007*	*1,635*	*1,140*		*3,782*
% with at least one dead child	35.6	45.1	*	32.7	42.4	62.3	***	41.7
N	*1,270*	*2,512*		*1,007*	*1,635*	*1,140*		*3,782*
Mean number of dead children (amongst those who experienced child mortality)	1.76	1.90	*ns*	1.98	1.62	2.07	*ns*	1.85
N	*526*	*1,241*		*321*	*713*	*733*		*1,767*

Number of Children	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Number of dead children								
0	64.4	54.9		67.3	57.6	37.7		58.3
1	21.3	24.5		16.7	27.7	29.3		23.4
2	7.7	9.9	*	7.5	8.3	15.2	***	9.1
3	2.7	6.0		4.6	3.2	9.3		4.8
4	2.4	1.9		1.5	1.6	4.8		2.1
5+	1.5	2.8		2.5	1.6	3.6		2.3
N	*1,270*	*2,512*		*1,007*	*1,635*	*1,140*		*3,782*
% who have adopted or stepchildren	8.0	3.0	***	5.5	4.7	3.4	*ns*	4.8
N	*1,286*	*2,530*		*1,019*	*1,648*	*1,149*		*3,816*
Amongst those who have adopted or stepchildren, mean number of living adopted or stepchildren	3.20	1.22	***	2.65	2.31	1.39	*ns*	2.42
N	*92*	*88*		*63*	*77*	*40*		*180*
Amongst those who have adopted or stepchildren, mean number of dead children (among those who experienced child mortality)	2.14	1.00	*ns*	2.92	1.42	1.13	*ns*	1.96
N	*16*	*9*		*4*	*15*	*6*		*25*

*p < .05, ***p < .001,ns = not significant.

Source: Calculated by the DRDF using original LSAHP W2 data.

Grandparenting is nearly universal, with at least 91% of older persons reporting having at least one grandchild from their own children, stepchildren, or adopted children (Table 3.8). On average, older Filipinos become grandparents at around the age of 50. About 25% are involved in either the partial or full care of their grandchildren. Unlike the W1 survey and the 2007 Philippine Study on Ageing results, which showed a higher proportion of women than men providing grandparental care, W2 shows no significant sex difference in this regard. As expected, involvement in grandchild care decreases with age; however, a notable 11% of those aged 80 and older remain actively involved in caring for their grandchildren.

Table 3.8. Grandchildren of Older Persons by Sex and Age

Information on Grandchildren	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
% who have any grandchildren from own, step, and adopted children	92.3	90.5	*ns*	89.9	91.6	93.4	*ns*	91.2
N	*1,342*	*2,665*		*1,075*	*1,728*	*1,204*		*4,007*
Mean age when older person first had biological grandchild	51.22	49.27	*ns*	48.29	51.31	54.94	***	49.88
N	*223*	*544*		*334*	*335*	*98*		*767*
% who take care of any of the grandchildren, either fully or partially	21.2	27.0	*ns*	33.7	21.8	10.9	***	24.9
N	*1,199*	*2,432*		*955*	*1,568*	*1,108*		*3,631*
For older person taking care of any grandchild:								
% who live with any grandchild	84.9	85.5	*ns*	90.8	83.1	81.9	*ns*	87.4
% who are solely in charge of taking care of any grandchild	14.7	35.2	***	29.6	28.2	24.6	*ns*	28.7
Reasons for being solely in charge								
Grandchild's parent is working abroad	24.0	15.7	*ns*	23.8	5.8	18.3	*	17.1
Grandchild is orphaned	17.1	9.0	*ns*	12.9	6.3	9.9	*ns*	10.3
Grandchild prefers to live with OP than with own parents	0.7	14.1	***	14.3	8.2	10.9	*ns*	11.9
Mother, father or both parents of grandchild is working outside the town or city but within the Philippines	28.2	20.6	*ns*	14.2	31.0	41.4	*ns*	21.8
Grandchild's parents are separated	19.3	27.2	*ns*	22.9	33.7	11.2	*ns*	25.9
Grandchild's parents are not married	0.8	7.3	*	8.5	3.6	0.0	*ns*	6.2
N	*40*	*182*		*91*	*92*	*39*		*222*

*p < .05, ***p < .001,ns = not significant.

Source: Calculated by the DRDF using original LSAHP W2 data.

3. Economic Well-being

3.1. Sources of Funds

Table 3.9 presents the sources of funds of older respondents and their spouses. The most frequently mentioned sources are remittances from children residing in the Philippines (58%), pension (54%), work income (26%), financial support from non-co-resident relatives (19%), and farm income (17%). Following the definitions used in the baseline survey, earnings from work refer to salaries and wages earned in exchange for labour, including being a farm worker for those who do not necessarily own the land they cultivate, whilst farm income refers to earnings from products grown on a farm that the respondent might own but is not currently working on (Cruz, 2019). Additionally, the finding that 17% of older persons receive funds from children living abroad underscores the Philippines' status as a major labour-exporting country and its heavy economic reliance on international remittances (United Nations Women, n.d.).

Table 3.9. Sources of Funds and Median Monthly Income by Sex and Age

Sources of Funds	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Sources of Funds								
Earnings from work	28.9	25.0	*ns*	35.5	23.9	9.6	***	26.4
Pension	50.3	56.7	*ns*	50.8	55.4	60.8	*ns*	54.4
Interest of time deposits, savings, and earnings from stocks	1.9	1.3	*ns*	2.3	0.9	1.2	*ns*	1.5
From property and real estate rentals	4.4	2.5	*	2.4	3.4	4.8	*ns*	3.2
Income from family business	9.0	13.7	***	14.0	12.2	6.6	*	12.0
Income from farm	23.6	13.8	**	17.1	19.1	13.8	***	17.4
Money from children within the country	57.7	58.1	***	57.7	56.3	62.6	*	57.9
Money from children outside the country	19.2	17.2	**	18.8	17.7	16.5	*ns*	18.0
Money from other relatives outside the household	20.3	18.0	*ns*	18.1	18.0	22.5	*ns*	18.8
N	*1,342*	*2,667*		*1,075*	*1,730*	*1,204*		*4,009*
Mean number of sources of income	1.19	1.64	***	1.37	1.49	1.71	***	1.02

Sources of Funds	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
N	*1,343*	*2,668*		*1,076*	*1,731*	*1,204*		*4,011*
Median monthly income (in pesos)								
Currently married	5,000	6,000	*ns*	4,000	2,800	2,000	*ns*	5,000
Not currently married	3,000	3,000	*ns*	5,500	5,000	5,000	*ns*	3,000
ALL	4,000	3,000	*ns*	5,000	3,000	2,500	*ns*	3,500
N	*1,342*	*2,667*		*1,075*	*1,730*	*1,204*		*4,009*

*p < .05, **p < .01,***p < .001,ns = not significant.

Note: Results of the same questions are shown in Table 7.1 of the baseline report.

Source: Calculated by the DRDF using original LSAHP W2 data.

Income sources vary by sex and age, with more males receiving funds from farm income and more females receiving funds from family businesses. There is a negative relationship between age and work as a source of funds; as age increases, the proportion of older persons reporting income from work decreases. Although reliance on pensions is highest amongst those aged 80 and older, it is not significantly different from that of younger age groups. The proportion of males and females receiving pensions is not significantly different (50% vs 57%). In the Philippines, pension coverage typically applies to those in the formal employment sector. Private sector employees obtain their pensions from the Social Security System (SSS), whilst public sector workers receive theirs from the Government Service Insurance System (GSIS). As reported in the W1 study, less than 50% of economically active Filipinos participate in a pension plan – 4% with GSIS and 34% with SSS (PSA, 2019). One out of every five older Filipinos receive retirement pensions, with a monthly average of ₱5,123 from SSS and ₱18,525 from GSIS. Despite GSIS pension recipients receiving a high average monthly pension, they make up only 4% of all older persons in the country (PSA, 2019). The minimum SSS pension of ₱1,200 and the GSIS basic pension of ₱5,000 (GSIS Corporate Communications Office, 2016; Social Security System, n.d.) fall below the Philippines' poverty threshold of ₱13,797 (Philippine Statistics Authority, 2023). Pension includes the social pension programme for indigent senior citizens that offers a monthly pension of ₱500, which the government launched in 2010 to address the low retirement pension coverage of the informal sector (Republic Act [RA] 9994, 2010). The monthly social pension for poor older Filipinos as mandated by RA 11916 (2022) was doubled to P1,000 in 2024.

Respondents were asked about their most important source of funds amongst their reported sources of income. On average, older persons typically rely on a single source of funds. However, females and those aged 80 years and older tend to have multiple fund sources. The most important sources of funds are pensions (28%), employment (21%), and financial support from children residing in the Philippines (17%) (Table 3.10). Generally, males rely more on income from work, whereas females rely more on pensions and financial assistance from children living in the country.

Table 3.10. Most Important Source of Funds by Sex and Age

Most Important Sources of Funds	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Earnings from work	26.4	18.2		29.5	17.1	4.3		21.3
Pension	23.6	31.4		22.3	31.7	41.1		28.5
Interest of time deposits, savings, and earnings from stocks	0.0	0.0		0.0	0.0	0.0		0.0
From property and real estate rentals	1.4	1.3		0.8	1.8	1.5		1.3
Income from family business	4.8	7.9	***	8.1	6.0	4.1	**	6.7
Income from farm	15.6	6.4		11.3	8.5	8.8		9.8
Money from children within the country	12.8	19.7		13.5	19.3	23.2		17.1
Money from children outside the country	6.5	11.2		8.9	9.9	10.0		9.4
Money from other relatives outside the household	8.8	4.0		5.6	5.7	6.9		5.8
N	*1,170*	*2,248*		*1,041*	*1,569*	*808*		*3,418*

p < .01,*p < .001.

Note: Results of the same questions are shown in Table 7.2 of the baseline report.

Source: Calculated by the DRDF using original LSAHP W2 data.

3.2. Assets and Liabilities

The LSAHP monitors indicators of material well-being, focusing on ownership of material assets and liabilities. Assets in this context are tangible items that exist physically and can be observed or handled. These assets are categorised as either financial (e.g. cash, bank savings, interest from time deposits, and business investments) or non-financial (e.g. houses, other real estate properties, farms or fishponds, jewellery, appliances, and motor vehicles).

Similar to the W1 survey, older persons were asked if they owned any of the assets in the list provided. Table 3.11 illustrates that the majority (87%) of older persons possess at least one asset, with a higher percentage of males than females owning assets (93% vs 84%). Consistent with the W1 results, the proportion of older persons owning assets decreases as age increases, challenging the conventional notion of accumulating wealth over time (Cruz, 2019). Regarding specific assets, aside from their primary residence (77%), the most commonly owned nonfinancial assets are appliances (40%), other real estate properties (13%), farms or fishponds (12%), and motor vehicles (11%). In general, older Filipinos do not tend to allocate resources to financial assets, which are important for securing financial stability in old age. Only 7% reported having cash, and less than 5% said they have savings in the bank. One out of ten older Filipinos engaged in business ventures.

Males tend to own more tangible assets, including their primary residence and other real estate properties. Ownership of financial assets, such as cash and business investments, as well as nonfinancial assets, such as primary residences and appliances, declines with age. However, ownership of other real estate properties tends to increase with age.

Table 3.11. Assets and Liabilities by Sex and Age

Assets and Liabilities	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
% with assets	93.1	84.0	***	91.3	86.2	79.9	**	87.3
N	*1,343*	*2,668*		*1,076*	*1,731*	*1,204*		*4,011*
House currently residing in	83.9	73.2	***	80.3	78.4	65.7	**	77.1
Other real estate	18.2	10.3	**	9.9	15.9	14.8	*	13.2
Cash	5.0	7.5	*ns*	10.6	3.1	5.0	**	6.6
Savings in the bank	3.0	4.3	*ns*	5.7	2.0	3.6	*ns*	3.8
Farm or fishpond	11.8	12.4	*ns*	11.7	13.8	9.6	*ns*	12.2
Business	9.0	9.9	*ns*	12.9	8.5	3.8	**	9.6
Jewellery	4.7	6.3	*ns*	7.5	4.7	3.8	*ns*	5.7
Appliances	38.2	41.5	*ns*	45.6	39.1	29.7	**	40.3
Motor vehicles	14.4	8.7	*ns*	14.5	8.9	6.1	*ns*	10.8
Others (cellphones, etc.)	1.2	0.6	*ns*	1.1	0.8	0.2	*ns*	0.9
N	*1,342*	*2,667*		*1,075*	*1,730*	*1,204*		*4,009*
% with liabilities	20.9	16.6	*ns*	27.2	13.7	6.4	***	18.2
N	*1,342*	*2,667*		*1,075*	*1,730*	*1,204*		*4,009*
Bank loans	8.5	7.5	*ns*	5.7	10.0	20.2	*ns*	7.9
Personal loans	30.9	29.6	*ns*	31.3	29.3	22.2	*ns*	30.1
Amortisation for housing	1.4	1.2	*ns*	0.6	2.6	2.0	*ns*	1.3
Loans from money lenders (5-6), pawnshops, credit unions, cooperatives	43.4	43.7	*ns*	44.2	41.5	47.9	*ns*	43.6
Loans from SSS, GSIS	8.7	8.1	*ns*	6.3	13.9	2.4	*ns*	8.4
Others (car loan, home credit, etc.)	15.1	17.2	*ns*	17.4	15.5	8.8	*ns*	16.3
N	*229*	*333*		*262*	*238*	*62*		*562*

*p < .05, **p < .01,***p < .001,ns = not significant.

GSIS = Government Service Insurance System, SSS = Social Security System.

Note: Results on the same questions are shown in Table 7.3 of the baseline report.

Source: Calculated by the DRDF using original LSAHP W2 data.

Liabilities, which typically represent debts and financial obligations, are the counterpart of assets. Nearly one in five older persons (18%) have liabilities. The percentage of those with liabilities decreases with age, and no significant difference is observed between males and females. More than two in five older persons (44%) have different types of loans from moneylenders (e.g. loan sharks, pawnshops, credit unions, and cooperatives). Other reported liabilities include personal loans (30%), pension loans (8%), and bank loans (8%). The types of liabilities do not vary by sex and age.

3.3. Sufficiency of Household Income

To address the difficulties in collecting objective indicators of economic status, such as income and assets, the LSAHP also gathered subjective measures of financial well-being, such as self-assessed adequacy of household income. Respondents were asked whether the combined household income from all earners was sufficient to cover their daily expenses. This question follows the structure laid out in the W1 survey, with four response categories: (i) there is enough income with money left over, (ii) just enough to pay expenses with no difficulty, (iii) some difficulty in meeting expenses, and (iv) considerable difficulty in meeting expenses (Cruz, 2019).

About a tenth (9%) of older respondents indicated having surplus money after covering expenses, whilst one third stated that their household income allowed them to meet their needs exactly without difficulty (Table 3.12). The majority of the surviving older persons reported facing some level of difficulty (34%) and considerable difficulty (25%) in meeting household expenses. The sufficiency of household income to meet daily needs does not differ across sex and age groups.

Table 3.12. Sufficiency of Household Income by Sex and Age

Sufficiency of Household Income	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Self-assessed economic well-being								
There is enough (income), with money left over	4.9	11.1		8.7	9.0	8.4		8.8
Just enough to pay expenses, with no difficulty	32.0	33.9	*ns*	31.6	33.5	37.9	*ns*	33.1
Some difficulty in meeting expenses	37.9	30.8		34.8	33.8	27.0		33.5
Considerable difficulty in meeting expenses	25.2	24.3		24.9	23.7	26.8		24.6
N	*1,166*	*2,235*		*1,040*	*1,561*	*800*		*3,401*

Sufficiency of Household Income	SEX			AGE GROUP				TOTAL
	Male	Female	Sig	<70	70–79	80+	Sig	
Sources of funds to meet income shortfall								
Draw from savings of older person and spouse	0.2	1.0		1.2	0.0	1.0		0.7
Request more money from children	54.9	56.9	*ns*	46.6	66.0	60.5	***	56.1
Sell assets	0.9	0.3		0.4	0.0	3.0		0.5
Borrow from relatives or friends	28.4	22.1		32.7	17.9	15.2		24.6
Borrow from money lenders	3.4	7.0		7.2	4.0	3.7		5.5
Borrow from bank	1.8	1.6	*ns*	2.7	0.8	0.2	***	1.7
Others (e.g. social pension, loans from sari-sari stores, doing sideline work)	10.4	11.2		9.2	11.3	16.4		10.9
N	*677*	*1,291*		*611*	*911*	*446*		*1,968*

***p < .001,ns = not significant.

Note: Results on the same questions are shown in Table 7.4 of the baseline report.

Source: Calculated by the DRDF using original LSAHP W2 data.

Respondents experiencing varying degrees of difficulty in covering household expenses were asked about their primary source of funds to bridge the income gap. In general, the deficit is addressed through financial assistance from children (56%) and loans obtained from relatives and friends (25%). There is an age-related pattern in borrowing from relatives and friends – as age increases, the proportion who borrow from relatives and friends decreases.

4. Summary, Conclusions, and Recommendations

When we revisited the older persons 4 years after the W1 survey, we expected changes in the characteristics of the surviving older persons due to ageing and mortality. However, certain patterns remained unchanged. There continued to be a higher proportion of older women than men. The older persons also maintained wide social networks spanning multiple generations, including spouses, children, grandchildren, and siblings. A few even had surviving parents, highlighting complex intergenerational relationships. Consistent with the W1 survey, clear gender differences persisted: Older men were more likely to be married, whereas older women were more likely to have outlived their husbands or remain unmarried.

Consistent with the W1 results, most older persons live with at least one of their children. In the Philippine context, this is generally viewed positively as children and grandchildren can offer support and companionship. Yet, as noted in the W1 report by Cruz and Cruz (2019), even well-intentioned family support does not always enhance the well-being of older persons; sometimes it can lead to stress and resentment when the support becomes controlling and intrusive (Shor, Roelfs, and Yogev, 2013; Silverstein, Chen, and Heller, 1996; Thoits, 2011). Some older persons live alone or with only their spouse. The majority of older persons who live alone have children living in the same barangay, a pattern more common amongst older females than males. This proximity makes it easier for children to provide support to their ageing parents when necessary. Thus, the vulnerable include those who live alone without nearby children or relatives.

Another enduring characteristic is that most older persons aged 64 and older continue to experience financial challenges, exacerbated by poor health conditions, as evidenced by both objective and subjective indicators of economic well-being. Apart from their primary asset, which is the house they currently live in, they typically have low income and possess few income-generating assets. Their financial stability is notably low, and they often rely on support from family members, with around one-fifth of older Filipinos having some form of debt or financial obligations. These findings are concerning because both subjective and objective indicators of financial insecurity are negatively linked to self-reported good health, quality of life, and life satisfaction, and are positively associated with self-reported depression (Huang, Ghose, and Tang, 2020).

Children continue to be the primary source of financial support for older Filipinos, especially for older women who consistently rely on their children in the Philippines as their main source of income. Remittances from children overseas also play a significant role in providing funds for older females, highlighting the impact of international migration on the economic stability of older Filipinos. However, pension is considered their most important source of financial support, with more females than males relying on this source. This likely reflects the survivor pension received by females who outlive their male counterparts. In contrast, older males receive funds primarily from employment and farm earnings. Consistent with the W1 results, reliance on employment income decreases with age, whilst dependency on children within the country increases with age. These findings suggest that older Filipinos have not accumulated adequate assets to sustain themselves economically in old age, thereby highlighting their financial instability.

The challenging economic situation faced by the current cohort of older people should prompt policymakers and programme managers to enhance interventions designed to alleviate the financial burdens of older persons. Although still insufficient, the recent increase in the social pension for economically disadvantaged older Filipinos is a positive step forward.

Efforts to enhance the economic well-being of older Filipinos are crucial. Among the strategies being implemented is the integration of a life-course approach into the Philippine Population and Development Plan of Action. This plan, launched in 2023, aims to 'promote inclusive and sustainable well-being and development of all age groups throughout their lives' (Commission on Population and Development, 2023). By adopting this approach, programmes can be developed to educate future generations of older Filipinos on effective preparation for old age, emphasising the importance of achieving financial independence and maintaining good health.

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