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A DESCRIPTIVE ANALYSIS OF POVERTY AMONG OLDER PEOPLE IN THE PHILIPPINES

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Mar Andriel Umali, and Joseph Albert Niño Bulan*

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ABSTRACT

This study provides a comprehensive analysis of poverty trends among older people in the Philippines, using various data sources. It analyzes both monetary and multidimensional measures of poverty, as well as income sources, expenditure patterns, asset ownership, and living arrangements among older households. The findings reveal complex dynamics and nuanced patterns of poverty among older people, highlighting the limitations of traditional metrics in capturing the full scope of this age group's economic vulnerability. Key findings include the reliance of many older households on remittances, higher spending on essentials like food and health care, and generally lower asset ownership compared to other households. The study also examines the impact of the coronavirus disease pandemic and discusses policy implications for addressing poverty among older people in the Philippines.

Keywords: poverty, older people, Philippines

JEL codes: I32, J11, J14

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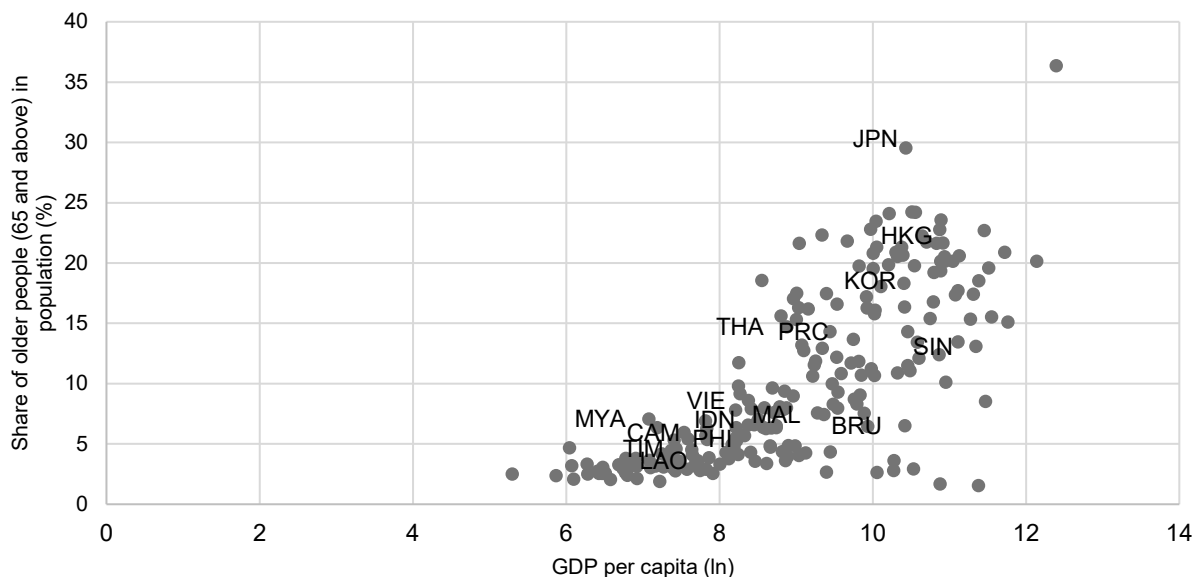
1. INTRODUCTION

The world is experiencing a demographic transformation toward an aging society, defined as one that has between 7% and 14% of the population aged 65 years or above (OECD and WHO 2022). Although the global population continues to increase annually, the population growth rate has declined over the past few decades (Korwatanasakul, Sirivunnabood, and Majoe 2021). According to the World Population Prospects 2024 (UN DESA 2024), older people now constitute 10% of the global population. Multiple factors are contributing to this demographic shift, including declining fertility rates, increased longevity, and the aging of large population cohorts (Bloom 2020; Gu, Andreev, and Dupre 2021).

Like other parts of the world, Southeast Asia is undergoing a demographic transition toward an aging population, with 7.8% of its population aged 65 years or above as of 2023, although the speed and magnitude of this change differs among economies. While some economies are rapidly approaching the status of an aged society, others are still in the early stages of this demographic change, reflecting diverse socioeconomic landscapes.

As Figure 1 demonstrates, there is a strong relationship between an economy's income level and its share of people aged 65 and above, with wealthier economies generally having a large population of older people. In Asia and the Pacific, high-income economies like Japan; Hong Kong, China; and the Republic of Korea have more older people compared to other economies in the region. On the other hand, most Southeast Asian economies, particularly those with lower per capita gross domestic product, are at an earlier stage of economic development and demographic transition.

Figure 1: Relationship Between Gross Domestic Product per capita and Share of Population of Older People (65 years and above) Across Economies



GDP = gross domestic product.

Source: United Nations Department of Economic and Social Affairs. World Population Prospects 2024.

<https://population.un.org/wpp/> (accessed on 5 September 2024) and World Bank. World Development Indicators Database. <https://databank.worldbank.org/source/world-development-indicators> (accessed on 5 September 2024).

Understanding the wellbeing of older people is crucial for policy development, as studies suggest this demography faces distinct challenges, including deteriorating health, heightened risk of depression and loneliness, mobility constraints, social isolation, and diminished income sources (Czaja, Moxley, and Rogers, 2021; Adekpedjou et al. 2023; ADB 2024a). Understanding these trends enables policymakers to develop targeted social policies and programs that can effectively address a wide range of socioeconomic vulnerabilities facing older people. By examining these trends, development practitioners and policymakers can better allocate resources, plan for more efficient support systems, and ensure older people can age well (ADB 2024a).

The Philippines presents an interesting case study as it remains in the early-transition stage of its demographic shift (National Economic and Development Authority 2018), with a relatively small population of older people compared to many of its Southeast Asian neighbors. At the same time, however, its older population is growing with estimates showing the share of people aged 60 years and over to be around 16.33% in 2050 from 7.6% in 2020 (United Nations 2022). Furthermore, there are coverage and adequacy issues on social protection schemes for vulnerable groups such as the older population (HelpAge 2023).

Having a relatively young population provides a valuable opportunity for the Philippines to address the issue of population aging early on, and to implement solutions proactively, rather than reacting at a much later stage. For instance, the economy's development programs for older people (e.g., ongoing 5-year Plan of Action for Senior Citizens, 2023–2028) would greatly benefit from data on the multifaceted development challenges faced by older people.

This study examines patterns of (monetary) poverty among older people in the Philippines while addressing a key analytical challenge: (monetary) poverty measurements typically rely on household-level income or expenditure data rather than individual-level data. Consequently, broader household data can obscure the unique financial circumstances of older people. For instance, older people living in multigenerational households may appear to have financial resources as a result of combined household income, despite having limited personal means. This aggregation can mask the true extent of poverty older people experience, making it harder to identify and address their specific needs. To overcome this methodological challenge, this study examines differences in poverty rates among households categorized by the age composition of their members. Results for the Philippines are also compared to those from other Southeast Asian economies, to provide potentially valuable insights on how the economy fares relative to its neighbors.

The remainder of this paper is structured as follows: Section 2 reviews relevant literature on poverty among older people. Section 3 describes the data and methods used in the analysis. Section 4 presents the results, examining poverty trends, income sources, expenditure patterns, and asset ownership among older households in the Philippines. Section 5 discusses the implications of these findings and concludes with policy recommendations.

2. LITERATURE REVIEW

This section provides an overview of existing literature on poverty among older people, focusing on key themes relevant to the Philippine context.

Older people encounter different forms of socioeconomic vulnerability.

Research consistently shows that older populations face multiple dimensions of socioeconomic vulnerability. Older people often face various forms of socioeconomic vulnerability that can

significantly impact their quality of life (Barbosa, Oliviera and Fernandes 2019). Financial vulnerability is a common issue, stemming from diminishing income sources and pension dependence (Sirven, Dumontet, and Rapp 2020). Studies on Asian economies such as Bangladesh, India, Malaysia, Nepal, Pakistan, and Sri Lanka reveal the inadequacy of pension schemes in maintaining quality of life for older people and their ability to access healthcare (Ali et al. 2020; Matthews et al. 2020; Chomik, O’Keefe, and Piggot 2024).

Health deterioration associated with aging not only increases medical costs but also diminishes work capacity, creating significant financial pressure (Foong et al. 2021). In fact, chronic diseases and health shocks are major causes of poverty among older people, especially in rural areas (Ma et al. 2022). Furthermore, some studies suggest that older people experiencing social isolation or loneliness, particularly those living alone, face higher poverty risks, demonstrating the interconnection between physical health, mental wellbeing, and financial security (Yang, Jiang, and Chen 2010). Studies show that higher social vulnerability is linked to increased health problems and higher risk of mortality (Andrew, Mitnitski, and Rockwood 2008; Matthews et al. 2020). Social vulnerability patterns among older people demonstrate significant gender disparities. Women tend to exhibit higher social vulnerability, and higher mortality compared to men (Andrew, Mitnitski, and Rockwood 2008; Abeliensky, Erel, and Strulik 2021).

If not addressed, demographic transition marked by an increasing population of older people can place a significant strain on an economy’s fiscal resources.

Demographic transitions characterized by a growing population of older people can represent a substantial burden on economic resources if left unaddressed. Economies typically progress through three distinct demographic transition stages, each defined by unique population age structures. Early-transition economies experience rapid population growth and exhibit high numbers of young people. Middle-stage economies experience slower population growth and a decrease in the fertility level. During this stage, working-age individuals constitute most of the population. Lastly, late-transition economies exhibit negative population growth, a shift toward an aging population, and an increase in the old-age dependency ratio. With each stage, governments must prioritize their spending and investments depending on the needs of the population (Mapa 2015, UN DESA 2023).

Late-transition economies, marked by an expanding population of older people, a falling birth rate, and increased life expectancy, face distinct challenges—most notably stressed pension systems and escalating healthcare costs. In Southeast Asia, the strain on pension systems can be observed to varying extents. Thailand’s pension system, struggling to accommodate its rapidly aging population, grapples with several concerns, including inadequate private sector coverage, benefit inequities, and an unsustainable Old-Age Pension Fund. To add to these challenges, the fund also pays no benefits to the informal sector. Singapore’s Central Provident Fund administers pension systems with near-universal coverage yet faces its own challenges. The issue lies in the average balance per member being insufficient to support older people over 2 decades of retirement; additional issues include inequitable tax treatment, lack of social risk pooling, and no provisions for foreign workers (Park 2012).

Healthcare cost escalation presents another critical challenge for late-transition economies, with Malaysia, Singapore, and Thailand already experiencing significant increases as a result of their rapidly aging populations. Singapore ranks among the top four economies globally for life expectancy and healthcare standards. Yet, as one of Asia’s most rapidly aging populations, it faces mounting pressure to expand specialized care services for older people, while managing escalating healthcare costs (United States Department of Commerce 2024). In Thailand,

healthcare costs have surpassed per capita gross domestic product since 2019, rising by 21% in just 4 years. This cost surge stems from both the expanding population of older people and the increased prevalence of age-related chronic diseases. Thailand's current challenge lies in providing high-quality healthcare services to its patients in a context of rising healthcare costs (YCP Solidiance 2024).

Despite being in the early stages of demographic transition, the Philippines is already confronting numerous aging-related challenges. Many older Filipinos, especially work retirees, often struggle with inadequate savings and low pension payouts, leading them to rely on financial support from their working family members (Javier, Conchada, and Jabar 2019). Some studies suggest that the primary pension may offer insufficient benefits, particularly for informal workers who lack access to pension systems (Hu and Stewart 2009; Adzawla, Baanni, and Wontumi 2015). On the Mercer CFA Institute Global Pension Index 2024, the Philippines' pension system ranked 46th out of 48 economies. The economy showed shortcomings on all subindices, specifically adequacy, sustainability, and integrity. The pension systems of economies that ranked the highest on the index, particularly Denmark, Iceland, and the Netherlands, are characterized by strong regulatory frameworks, and provide guidance concerning their pension arrangements to their participants (Mercer CFA Institute 2024).

The growing population of older people in the Philippines is expected to strain healthcare fiscal resources, given the increased prevalence of chronic illnesses and age-related health conditions. According to the Philippine Statistics Authority (PSA), individuals aged 60 and above accounted for 30.2% of total current health expenditure in 2023. Furthermore, this group experienced rapid expenditure growth in 2022–2023, at 14.3% for ages 50–64 and 8.4% for ages 65 and over. In 2018, 60% of health expenditure came through out-of-pocket expenses; the remaining 40% came from various sources, including the social health insurance scheme (PhilHealth), domestic revenue-based schemes, central government funding, and other financing mechanisms (PSA 2023).

Multigenerational households often serve as a buffer against financial pressures in economies with growing populations of older people.

In general, sharing expenses such as rent or mortgage, utilities, and groceries among more economically active people can significantly reduce the financial burden on each household member. Therefore, multigenerational household living arrangements can be particularly beneficial for older people who have limited income sources.

Multigenerational households are quite common across Asia and the Pacific. This living arrangement is deeply rooted in cultural traditions that emphasize family cohesion and support. Even in large Asian economies like the People's Republic of China, India, Japan, and the Republic of Korea, it is not unusual for older people to live with their adult children and grandchildren too, albeit to varying degrees (Hu and Peng 2015, Miyazaki 2021, Sidana 2024, Chung and Park 2021). In addition to cultural values, this practice may be driven by other socioeconomic factors, such as high housing costs, as well as the need for mutual support, particularly in caring for older people and young children.

Beyond having multigenerational household living arrangements, family care in Asia and the Pacific is perceived to be one of the most important safety nets for older people (Toyota 2006; Teerawichitchainan, Pothisiri, and Long 2015). This practice is deeply engrained in cultural values that emphasize filial piety and intergenerational support. Asian families often assume primary responsibility for the care of their older family members, whether co-residing or not, providing not

only physical and financial support but also emotional and social companionship. However, it is currently estimated that 43% of older people in Asia with a functional limitation experience care gap, and there are studies that project that such a model of family-provided care may not withstand the increased needs that come with population aging, in the long run (Mandico, Mahmud, and Kikkawa 2024).

In summary, the literature shows how late-stage demographic transition marked by the high prevalence of older people may affect people's wellbeing, highlighting the challenges in both the pension and the healthcare systems. In the Philippines, these challenges currently exist, despite the economy being in the early-transition stage, given limitations in both the pension system and the healthcare infrastructure. These challenges further exacerbate the economic vulnerability of older people. On the other hand, while the increasing number of older people in developing economies like the Philippines can indeed place significant strain on government fiscal resources, the traditional support systems within families can play a crucial mitigating role. In many developing Asian economies, multigenerational households are common, with younger family members often living with and caring for their older relatives. This arrangement not only provides emotional and social support but also helps share the financial burden. Family members can contribute to older people's daily needs, such as food, housing, and medical care, thereby reducing the direct financial pressure on government resources. This familial support network is especially vital in situations where formal social safety nets are limited or underfunded, ensuring that older people can maintain a decent quality of life despite the broader economic challenges.

3. DATA

The study uses a wide range of datasets. Data on monetary poverty using international poverty lines are drawn from the [Sustainable Development Goal Global Database](#) managed by the United Nations Statistics Division. Poverty rates are calculated in terms of measures of extreme poverty—that is, the proportion of the population living below the international extreme poverty line (defined as \$2.15 per person per day in 2017 purchasing power parity [PPP] terms)—and of moderate poverty (defined as \$3.65 per person per day in 2017 PPP terms). The numbers are disaggregated by characteristics of the household head, such as sex, age, employment status, and geographic location (urban/rural).

These data are further supplemented by examining the Family Income and Expenditure Survey (FIES), a traditionally triennial but recently biennial survey conducted by the PSA. FIES, the data source on official poverty statistics, collects detailed information about each sampled household's income sources and expenditure on different items. The list of other datasets analyzed for this study includes other economies' Demographic and Health Surveys (DHS) and Living Standards Measurement Studies (LSMS), the United Nations Economic and Social Commission for Asia and the Pacific's [Demographic Changes in Asia and the Pacific](#), and the Asian Development Bank (ADB)'s [Key Indicators Database](#).

As briefly mentioned in Section 1, the conventional approach for counting the poor often relies on comparing household per capita income or consumption against a specified poverty line (UNSD 2005; Haughton and Khandker 2009). If a household is tagged poor, all its members are counted as poor, and vice versa. Therefore, this method does not account for intra-household allocation of income or consumption that may occur.

Households are categorized based on the age composition of co-residing household members. This methodology recognizes that, when older people live with younger household members, they may benefit from shared resources and consumption smoothing, potentially reducing their

experience of poverty (Deaton and Paxton 1997, Mokomane 2012, Mina and Reyes 2017). We define “older households” as those where all members are aged 60 and over. This allows us to categorize them into three groups: (i) older households; (ii) households without older members where all members are below 60 years old; and (iii) mixed households with at least one member 60 and over, as well as at least one member below 60. The study also differentiates between older women living alone, older men living alone, older couples, and other types of older households. By scrutinizing the welfare and living arrangements of older people through a microdata examination, we aim to contribute to the development of more effective strategies for improving their wellbeing and resilience in the region. It should be noted, however, that the examination in this study has its own limitations, given that, in the region, older people do not often live without younger household members, and thus sample size issues may put constraints on comparisons of household types (and especially of older household types), as Table 1 shows.

Table 1: Sample Sizes of Sample Surveys Examined, by Household Type

Survey	Economy (Year)	Older Households	Mixed Households	Households Without Older Members
DHS	Philippines (2022)	2,146	9,017	19,209
HIES/LSMS	Philippines (2018)	6,866	42,981	97,870
HIES/LSMS	Philippines (2021)	10,842	48,271	105,916
ADB	Philippines (2020)	10	223	767

ADB = Asian Development Bank Institute, DHS = Demographic and Health Survey, HIES = Household Income and Expenditure Survey, LSMS = Living Standards Measurement Studies.

Source: Authors' compilation.

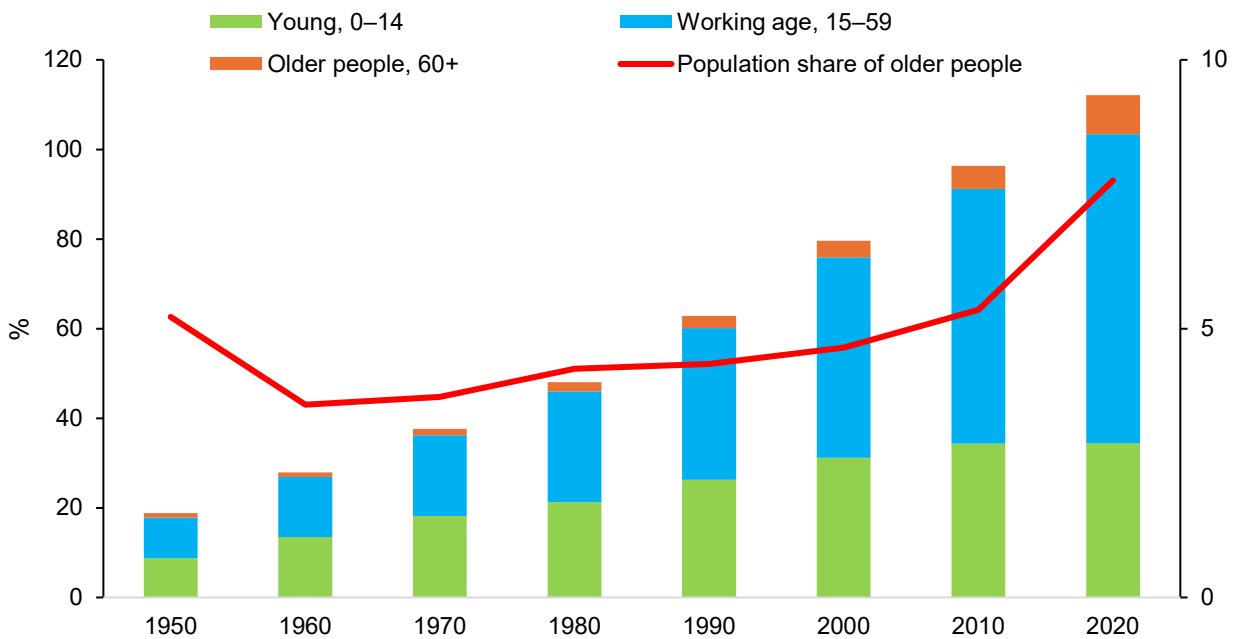
4. RESULTS

4.1. Demographic Trends in the Philippines

Projections indicate that, by 2066, older people will constitute one-fifth of the population in the Philippines.

The proportion of older people (individuals aged 60 and above) in the Philippines grew from 5.2% of the total population in the 1950s to around 7.8% by 2020, reflecting an annual increase of 7.99% over 7 decades.

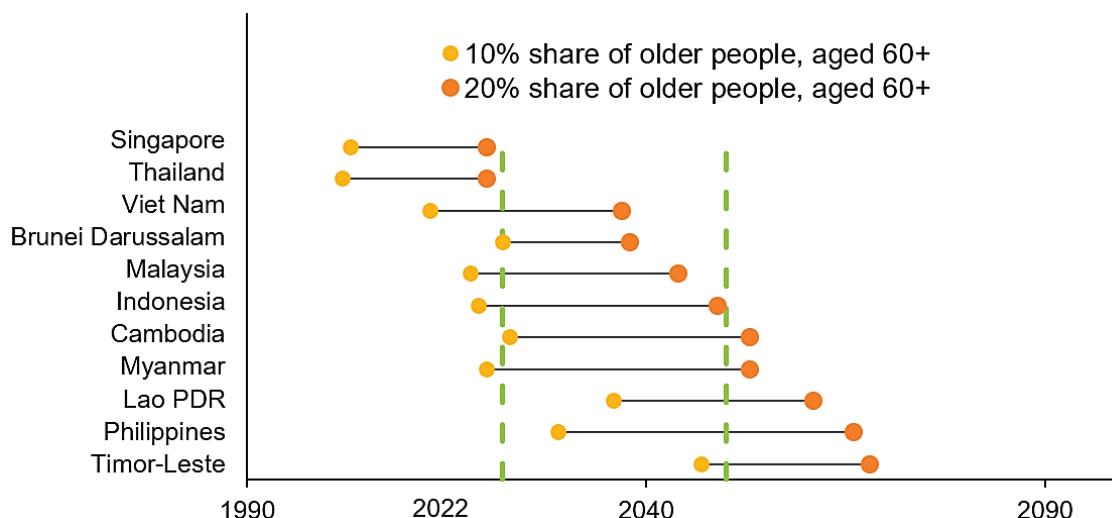
Figure 2: Population Distribution by Age Group and Projected Share of Older People in the Philippines, 1950–2020



Source: United Nations Department of Economic and Social Affairs. World Population Prospects 2022.
<https://population.un.org/wpp/> (accessed on 5 September 2024).

By presenting an estimated and projected timeline for older people to constitute 10% and 20% of the population, Figure 3 provides insights into the speed of aging in the Philippines, in comparison with its Southeast Asian neighbors. Singapore and Thailand had already reached the 20% share of older people in 2020. Other economies, like Brunei Darussalam and Viet Nam, are expected to reach 20% by 2037, just over a decade from now. In comparison, the Lao People's Democratic Republic (Lao PDR), the Philippines, and Timor-Leste will be the last three Southeast Asian economies to reach the milestone of older people constituting 10% of the population. Specifically, the Philippines is expected to reach 10% of its population being older people by 2029 and 20% by 2066.

Figure 3: Speed of Aging in Southeast Asian Economies—Year of Arrival at 10% and 20% Shares of Older People (60 and above)



Lao PDR = Lao People's Democratic Republic.

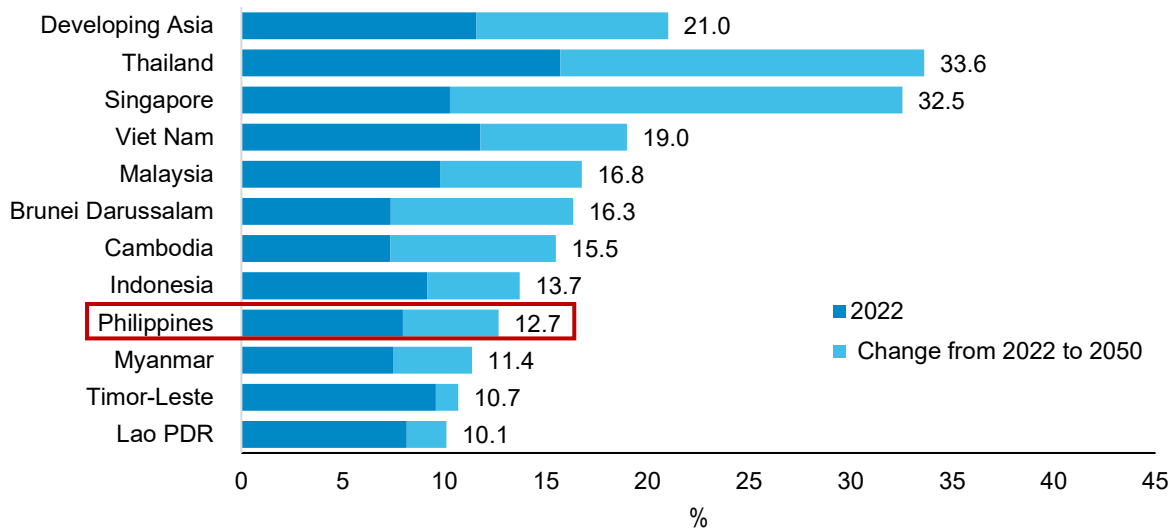
Source: United Nations Department of Economic and Social Affairs. World Population Prospects 2022.

<https://population.un.org/wpp/> (accessed on 5 September 2024).

In addition to the speed of aging, the increase in the number of “oldest old” (defined by the World Bank as individuals aged 80 years and over) warrants further attention. Research shows that older people in this age category often experience a decline in cognitive and functional abilities (Lucca et al. 2011). Moreover, incidence of cancer in this age category has doubled over the past 30 years and is expected to increase through 2050 (Pilleron et al. 2020, Schuurman et al. 2023).

Figure 4 shows the percentage of the population aged 80 years and older within the total older population aged 60 and over in Southeast Asia. The figure compares the 2022 statistics with the 2050 projections of the World Population Prospects 2022. In the Philippines, the share of the “oldest old” was 7.96% in 2022, relatively low compared to neighboring economies like Thailand (15.70%) and Singapore (10.26%). By 2050, this share is projected to increase to 12.66% for the Philippines, while Thailand is projected to have a share of 33.61% and Singapore 32.54% in the “oldest old” population.

Figure 4: Share of Oldest Old (aged 80+) in Older Population Aged 60+, 2022 vs 2050



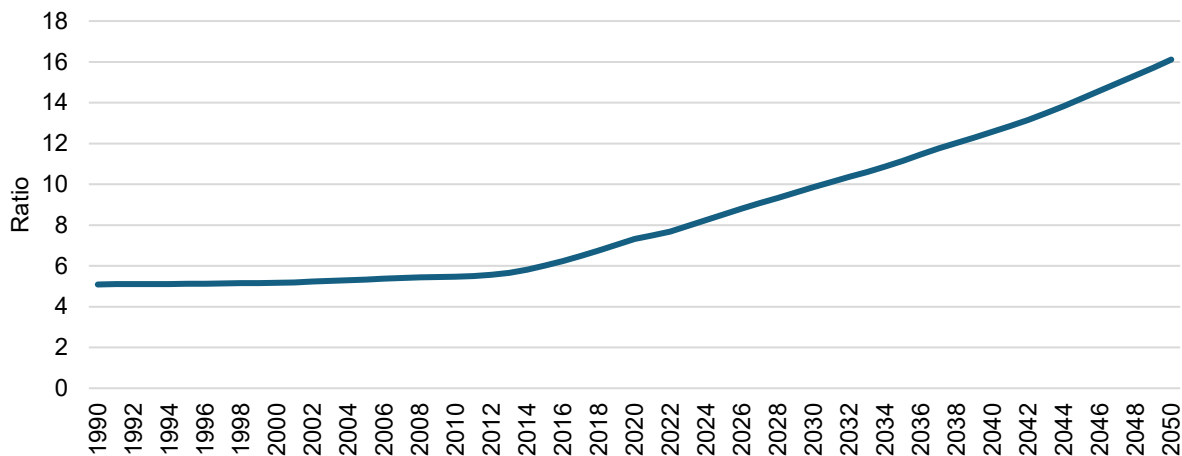
Lao PDR = Lao People's Democratic Republic.

Source: United Nations Department of Economic and Social Affairs. World Population Prospects 2022.
<https://population.un.org/wpp/> (accessed on 3 August 2023).

If the growth of the older population (particularly the oldest old) accelerates, there may be labor force shortages if it is accompanied by a decline in the working-age population (Westley, Choe, and Retherford 2010). The World Bank defines the old-age dependency ratio (OADR) as the ratio of older dependents, 65 years of age and above, to the working-age population. It is expressed as the proportion of older people per 100 working-age population. The OADR is important in determining the potential economic burden on the working population, as it shows the proportion of older people who are economically dependent on the younger, working-age population (Dant 1988, Bartram and Roe 2005, Pflaumer 2012).

Figure 5 presents the OADR in the Philippines from 1990 to 2050. These projections come from the World Population Prospects 2024. The data show that, from 1990 to 2020, the ratio remained low (below 10), suggesting that the economic burden on the working population to support older people was relatively light during this period. However, there is an observed increase in the ratio from 2016, which signifies a demographic shift. This marks the growth in the population of older people relative to the working-age population. By 2050, the OADR of the Philippines is expected to rise to approximately 16, which means that, for every 100 working-age individuals, there will be around 16 older people.

Figure 5: Old-Age Dependency Ratio in the Philippines, 1990–2050



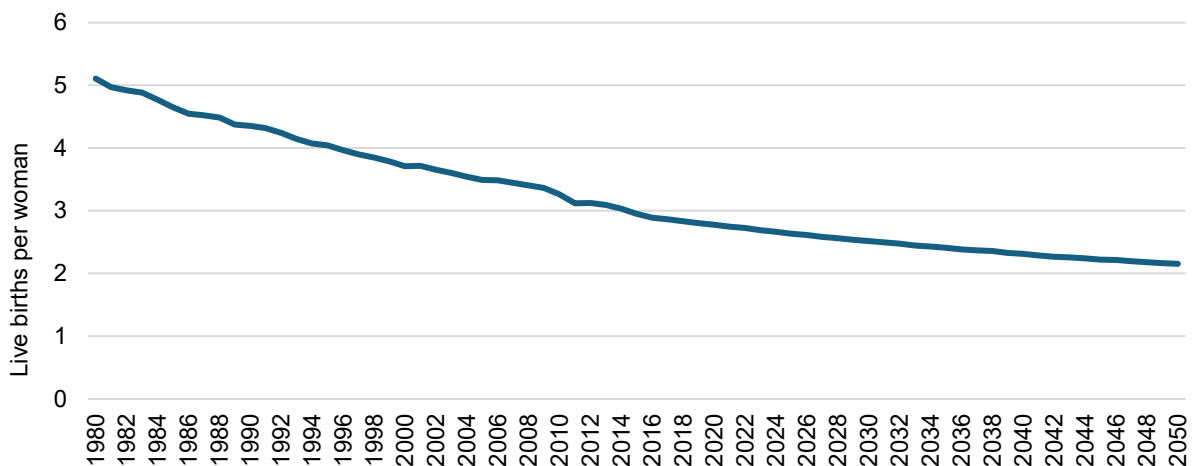
Source: United Nations Department of Economic and Social Affairs. World Population Prospects 2022. <https://population.un.org/wpp/> (accessed on 5 April 2025).

4.2. Factors Contributing to Population Aging

Several factors, such as lower fertility rates and increasing life expectancy, are contributing to gradual aging of the Philippine population.

Fertility rates have dropped significantly in many Asian economies over the past few decades. Several factors contribute to this trend, including economic and social modernization, improved education, and advancements in health and family planning technologies (Gubhaju and Moriki-Durand 2003; Westley, Choe, and Retherford 2010). In the Philippines, while the population is still young, fertility rate dropped from 5 live births per woman in 1980 to 2.8 in 2020. Based on the projections of the United Nations World Population Prospects, the economy is expected to have around 2 live births per woman by 2050.

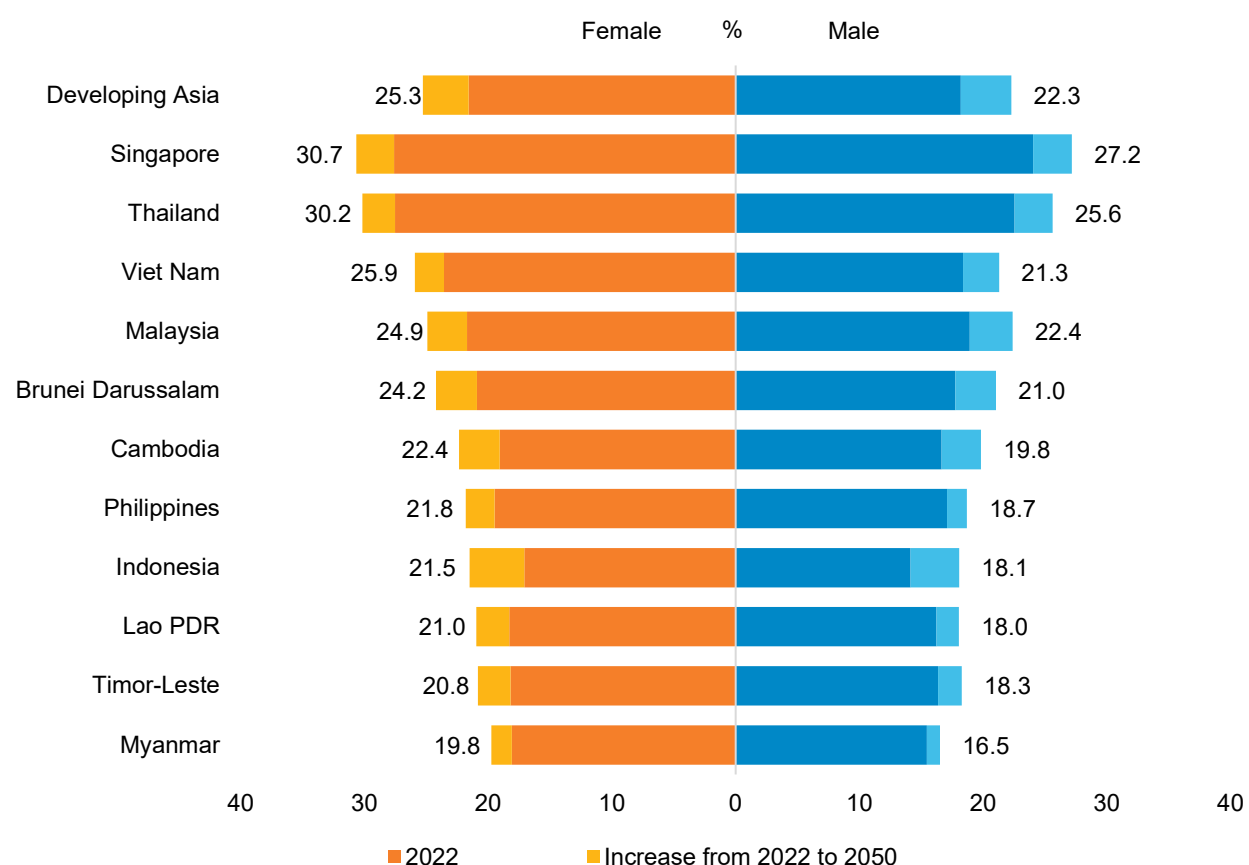
Figure 6: Fertility Rates in the Philippines, 1980–2050



Source: United Nations Department of Economic and Social Affairs (2022), accessed 11 September 2024.

In addition to declining fertility rates, people are also living longer. Figure 7 displays the life expectancy at the age of 60 (defined by the World Health Organization as the expected number of healthy years a person can live after reaching 60 years) for both females and males. In the Philippines, women aged 60 and above in 2022 are expected to live an additional 21.8 years. The economy's life expectancy is lower than developing Asia's average of 25.3 years and those of Singapore (30.7 years), Thailand (30.2 years), and Viet Nam (25.9 years). For males, the life expectancy at the age of 60 is 18.7 years, which is also lower than developing Asia's average of 22.3 years and that of other Southeast Asian economies like Singapore (27.2 years) and Thailand (25.6 years). By 2050, both older women's and older men's life expectancy rates in the Philippines are expected to have increased but to still be relatively lower than in economies like Singapore and Thailand. The lower life expectancy can be attributed to several factors, such as healthcare quality, access to medical services, and overall socioeconomic conditions. For example, in Malaysia, Singapore, and Thailand, the increase in life expectancy was impacted by the availability of more healthcare resources and higher levels of socioeconomic advantage (Chan and Devi 2015).

Figure 7: Life Expectancy at Age 60 in Southeast Asia, 2022 vs 2050



Lao PDR = Lao People's Democratic Republic.

Source: United Nations Department of Economic and Social Affairs. World Population Prospects 2022.
<https://population.un.org/wpp/> (accessed on 2 August 2023).

4.3. Implications of Demographic Changes

Overall, economies with aging populations will experience rising demand for healthcare, long-term care, and social support services for older people in the coming decades. This demographic transition presents several critical challenges for the Philippines' healthcare system, including rising medical costs associated with treating age-related chronic conditions, a growing need for specialized geriatric care facilities, and increasing demand for trained healthcare professionals. The healthcare infrastructure will face mounting pressure to expand long-term care services while managing the growing burden on the PhilHealth system and public health facilities.

The economic implications of this shift are equally significant. The shrinking workforce relative to the dependent population of older people will create substantial economic pressures, particularly on pension systems and social security funds. There may be a reduction in the national savings rate as more older people draw down their assets, while public spending on care and support services for older people will need to increase. These financial challenges will require careful fiscal planning and potential reforms to existing systems.

Social support requirements will also evolve significantly. The growing demand for formal caregiving services may strain traditional family-based care systems, necessitating the development of robust community-based support programs. The rising importance of social inclusion programs for older people will become more pronounced as the population ages, requiring new approaches to ensure older citizens remain actively engaged in society.

The projected increase in the share of the "oldest old" (80+ years) in the Philippines implies that the economy may face similar challenges as other rapidly aging economies, if there are no proactive measures and policies to support its aging population. These challenges are particularly acute for the oldest old, who often require more intensive care and support. However, the Philippines has several advantages in addressing these challenges. The gradual nature of its aging process provides more time for policy planning and implementation, and the economy can learn from the experiences of other Asian economies that are at the advanced stage of demographic transition. The current demographic dividend period offers opportunities to build necessary systems and infrastructure, while existing strong family networks can be leveraged while developing formal support systems.

This window of opportunity should be used strategically to strengthen healthcare infrastructure and training programs for healthcare professionals, to reform and enhance pension and social security systems, and to develop comprehensive care policies and programs for older people. A Supreme Court ruling called the Mandanas Ruling has effectively provided local governments more financial resources as a share of national government revenues. National and local governments thus have an opportunity to work toward building sustainable financing mechanisms for support services for older people and creating age-friendly communities and infrastructure. These preparations are essential as the transition to an aged society, while gradual, is inevitable. Early policy interventions supported by private sector partnerships and systemic changes can help ensure better outcomes for both current and future populations of older people.

4.4. Poverty and Multigenerational Living Arrangements Among Older People

Table 2 presents estimate of (extreme) poverty rates for the entire population and poverty rates among older people in select Southeast Asian economies. In 2018, about 1.24% of older people in the Philippines lived in extreme poverty (about 64,890 out of 5.2 million older Filipinos). This poverty rate for older people was a decrease compared to the 3.58% rate in 2015, indicating some

improvement in poverty reduction in the economy. Compared to other economies in the region, the rate of older people living in extreme poverty is lower in the Philippines. Timor-Leste had the highest poverty rate of older people, at 15.6% in 2014, while the Lao PDR had a rate of 5.39% in 2018, and Indonesia's extreme poverty rate for older people was 3.44% in 2022.

The table also suggests poverty rates among older people are typically lower compared to those of the entire population. While this may seem to contradict earlier observations about the socioeconomic vulnerabilities of older people, these headline figures likely mask underlying challenges. Traditional poverty measurements, which rely on household-level rather than individual-level data, often fail to capture the true extent of poverty among older people, for several reasons. First, the current methodology of measuring poverty primarily considers households headed by older people, without distinguishing between those living alone and those co-residing with economically active members who can provide financial support. Second, the approach does not adequately account for the specific needs and expenses of older individuals, such as healthcare costs and specialized care requirements. Furthermore, poverty measures may underestimate economic hardship among older people living in multigenerational households, as the combined household income can obscure individual financial struggles. Therefore, to better understand poverty among older people, it is crucial to examine more granular data, particularly by disaggregating estimates based on living arrangements.

Table 2: Magnitude and Incidence of Extreme Poverty Among Older People and Among All Ages in Developing Member Economies, 2010–2022

Economy	Year	Older People			All Ages		
		Total Extreme Poor ('000)	Population ('000)	Extreme Poverty Rate (%)	Total Extreme Poor ('000)	Population ('000)	Extreme Poverty Rate (%)
Indonesia	2022	651.16	18,910.30	3.44	6,894.35	275,774.00	2.5
	2015	2,099.32	15,809.50	13.28	21,213.80	255,588.00	8.3
Lao PDR	2018	15.71	291.3	5.39	497.92	7,013.00	7.1
	2012	26.02	248.4	10.48	677.76	6,218.00	10.9
Malaysia	2018	0.04	2,111.00	0	0	32,382.30	0
	2015	0.04	1,832.60	0	0	31,186.10	0
Myanmar	2017	33.36	3,145.00	1.06	1,067.75	53,387.70	2
	2015	95.6	2,924.70	3.27	3,251.90	52,450.00	6.2
Philippines	2018	64.89	5,220.40	1.24	3,172.66	105,755.20	3
	2015	167.62	4,676.30	3.58	6,554.17	100,833.40	6.5
Thailand	2021	1.29	10,112.80	0.01	0	69,687.80	0
	2015	2.67	7,453.20	0.04	0	67,980.00	0
Timor-Leste	2014	9.96	63.6	15.67	286.54	1,174.30	24.4
Viet Nam	2020	31.94	8,223.70	0.39	683.08	97,582.70	0.7
	2014	64	6,192.60	1.03	1,732.87	91,203.80	1.9

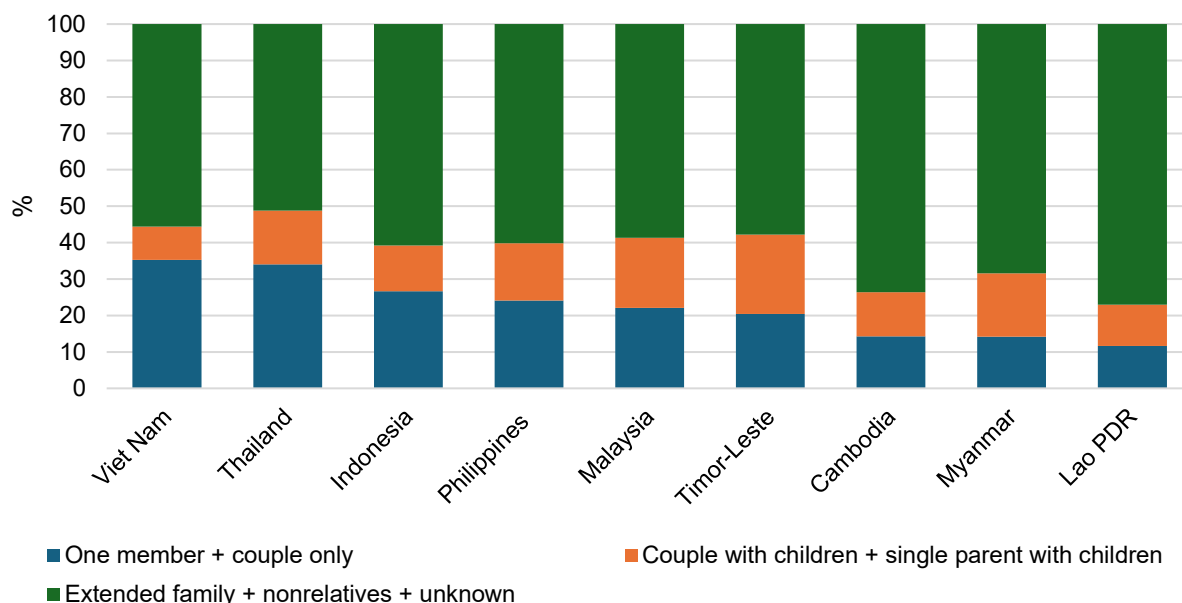
Lao PDR = Lao People's Democratic Republic.

Sources: United Nations. Sustainable Development Goals Global Database. <https://unstats.un.org/sdgs/dataportal> (accessed on 8 May 2023) and Asian Development Bank. Key Indicators Database. <https://kiddb.adb.org/> (accessed on 8 May 2023).

Analyzing Living Arrangements

Figure 8 presents the household living arrangements of older people in Southeast Asia. Data show that the majority of older people live with their children. In the Philippines, more than 60% of older people live with extended families. However, older people in the Philippines (like their counterparts from Indonesia, Thailand, and Viet Nam) are more likely to live alone when compared to other Southeast Asian neighbors.

Figure 8: Household Living Arrangements of People Aged 65 Years or Above in Select Economies in Southeast Asia, Latest Available Year



Lao PDR = Lao People's Democratic Republic.

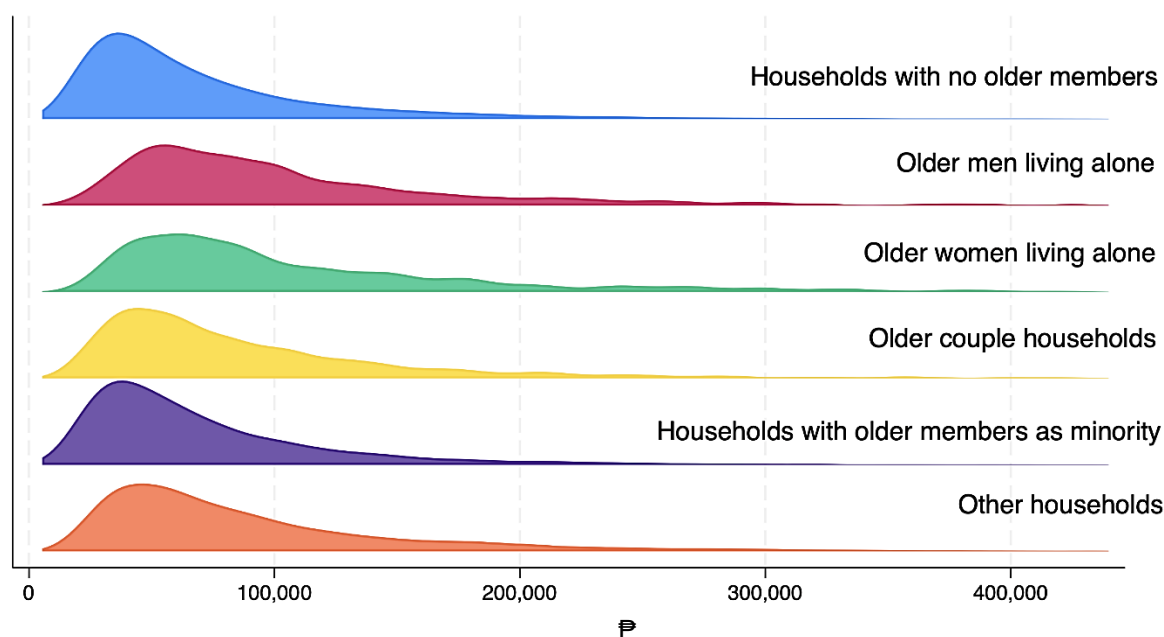
Source: United Nations Economic and Social Commission for Asia and the Pacific. Asia-Pacific Population Data Portal. <https://population-data.unescap.org/> (accessed on 8 June 2023).

Income and Expenditure per capita by Household Type

Figure 9 shows the distribution of income per capita by household type. In this graph, we observe that the incomes per capita of households composed of older men and older women living alone and older household couples are relatively higher than for other types of households. Table 3 shows the breakdown of income sources for each household type. Households with older members (older men and older women living alone, and older couples) have lower wage incomes per capita but their income is supplemented by other sources such as remittances (cash receipts/support both domestic and from abroad), pensions, and entrepreneurial activities. This shows that older people in the Philippines rely on external financial support and pensions for their economic stability. This means that older people are financially vulnerable in case these sources of income are reduced or disrupted.

Table 4 shows expenditure per capita by household type. Both older men and older women living alone spend more than other household types in most categories. This is evident in categories such as food, health, housing, and miscellaneous goods and services. These individuals, particularly women, are more vulnerable to economic shocks, given higher personal spending needs and reliance on remittances and government pensions. Older couple households have higher spending patterns than non-older households, but these are lower than for older people living alone. This is evident in categories like health, housing, and food. Mixed households with older members as a minority have the lowest per capita expenditure among households with older members. This could show the buffering effect of larger household size.

Figure 9: Income per Capita Distribution Across Household Types



Source: Philippine Family Income and Expenditure Survey (2021).

Table 3: Sources of Income per Capita by Household Type

Household Type	Wages	Net Share of Crops, Fruits, etc. (total net value of share)	Cash Receipts, Support, etc. from Abroad	Cash Receipts, Support, etc. from Domestic Source	Rentals Received from Non-Agricultural Lands, etc.	Interest
Households with no older members	45,581.08	312.55	5,509.39	3,773.08	343.81	46.46
Older men living alone	20,395.38	1,489.18	12,509.50	16,337.46	2,507.76	261.72
Older women living alone	11,920.85	1,484.52	16,300.89	21,978.65	2,500.69	125.64
Older couple households	13,762.35	1,339.60	12,878.38	12,345.46	1,906.01	84.53
Households with older members as minority	39,677.16	398.51	6,654.84	4,334.28	777.46	58.46
Other households	35,438.53	868.65	10,748.31	8,605.69	1,794.65	95.28
Household Type	Total Income from Entrepreneurial Activities	Pension and Retirement Benefits	Dividends from Investment	Other Sources of Income Not Elsewhere Classified	Family Sustenance Activities	Total Received as Gifts
Households with no older members	13,735.77	514.66	127.75	104.27	816.59	1,837.13
Older men living alone	21,041.61	14,901.43	427.71	110.71	2,558.63	9,431.75
Older women living alone	15,049.82	18,996.13	44.70	107.31	1,764.64	13,958.89
Older couple households	19,228.06	17,361.26	552.26	135.78	1,669.23	6,488.06
Households with older members as minority	12,283.48	4,261.48	174.67	89.27	746.42	1,958.65
Other households	16,920.67	11,414.13	275.07	205.52	1,243.87	4,271.34

Source: Philippine Family Income and Expenditure Survey (2021).

Table 4: Expenditure per Capita by Household Type

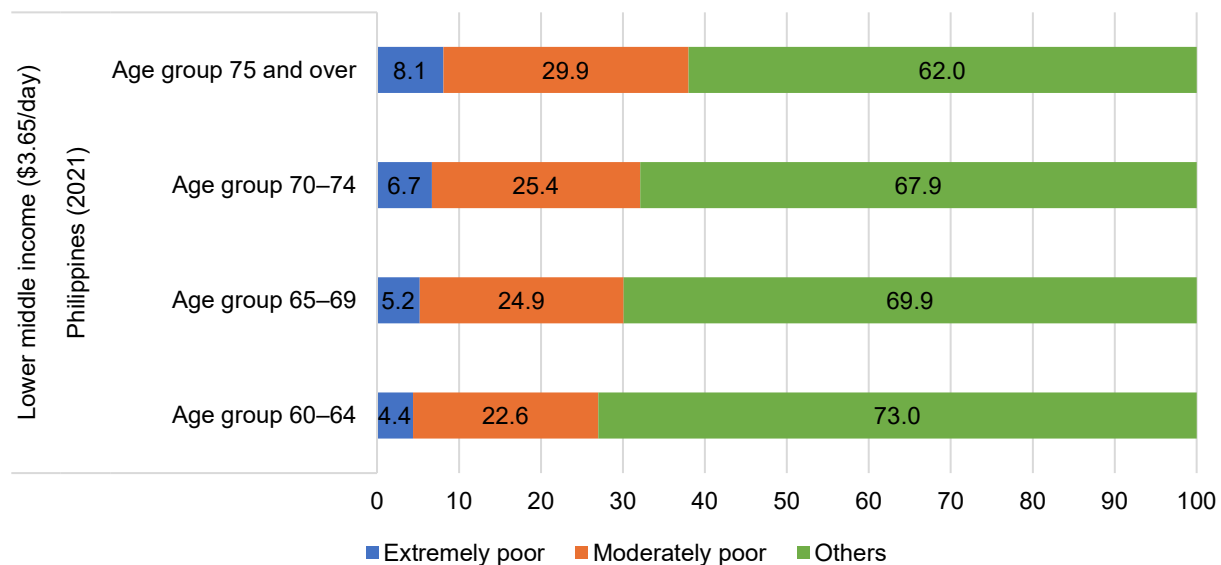
Household Type	Total Food Expenditures	Clothing and Footwear	Furnishings and Routine Household Maintenance	Health	Housing, Water, Electricity, Gas, and Other Fuels	Transport	Communication	Recreation and Culture
Households with no older members	25,583.11	994.25	1,080.06	1,509.58	14,946.63	3,536.99	2,164.01	249.36
Older men living alone	38,149.74	1,289.61	2,041.81	4,936.01	33,206.47	3,945.35	1,809.28	307.26
Older women living alone	37,964.11	1,173.98	3,004.00	7,425.39	38,905.44	2,954.80	2,338.46	232.98
Older couple households	30,108.08	1,052.08	2,198.08	5,764.92	25,277.54	3,499.95	2,154.31	218.92
Households with older members as minority	23,629.28	820.42	1,113.32	2,408.03	14,279.63	3,107.48	2,091.88	228.83
Other households	29,825.78	1,048.44	1,961.84	4,224.62	23,252.86	3,838.45	2,609.91	385.06
Household Type	Education	Insurance	Miscellaneous Goods and Services	Durable Furniture and Equipment	Special Family Occasions	Other Expenditure (including value consumed, losses)	Other Disbursements	
Households with no older members	899.50	1,928.75	2,643.66	1,536.49	1,110.13	3,953.20	21,544.87	
Older men living alone	115.04	1,167.99	4,273.41	1,570.77	1,240.87	2,235.50	8,346.94	
Older women living alone	25.87	1,116.24	4,163.45	964.00	1,492.72	2,169.61	7,363.30	
Older couple households	16.64	1,248.35	2,680.46	1,278.89	1,386.03	3,459.10	12,700.64	
Households with older members as minority	888.90	1,858.38	2,583.27	1,459.48	1,288.97	4,864.57	31,146.30	
Other households	450.39	1,870.32	3,432.79	1,910.68	1,576.52	4,074.33	20,982.15	

Source: Philippine Family Income and Expenditure Survey (2021).

Age-Related Poverty Patterns

In Figure 10, we see the poverty rate among older people in the Philippines, segmented by age group (60–64, 65–69, 70–74, and 75 and over). Analysis reveals a trend of increasing poverty rates as individuals age. About 4.4% of older individuals in the 60–64 age group face extreme poverty while those in the age group of 75 years and older have the highest rate of extreme poverty, at 8.1%. This oldest cohort also has the highest percentage in the moderately poor category, at 29.9%, compared to other age groups.

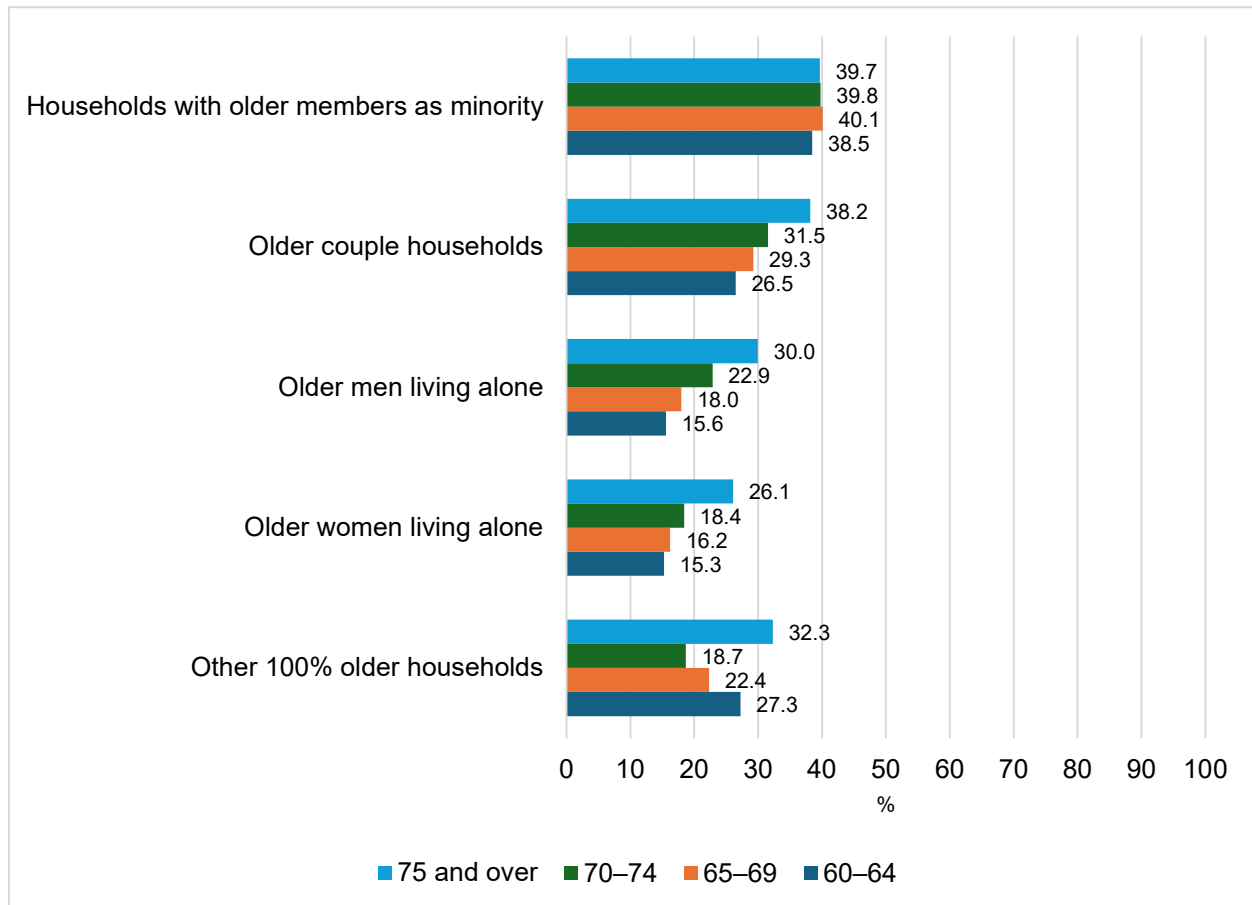
**Figure 10: Poverty Rate Among Older People by Age Group
(60–64, 65–69, 70–74, 75 and over)**



Source: Philippine Family Income and Expenditure Survey (2021).

On the other hand, Figure 11 presents the proportion of the population living below half of the median income—a measure of relative poverty. Estimates are presented by type of living arrangement or household composition (households with older members as a minority, older couples, older males living alone, older females living alone, and 100% older households) and further segmented by age group (60–64, 65–69, 70–74, and 75 and above). Among the five household types, households with older members as a minority have the highest relative poverty across all age groups, at \$3.65 a day. This ranges from 38.5% (60–64 years old) to 40.1% (65–69 years old). Older couples face relatively lower poverty rates than mixed households. Like the results in Figure 10, Figure 11 shows that older couples may experience greater poverty risk as they age. When examining the individual older households living alone, older males experience greater economic hardship compared to counterpart females across all age groups.

Figure 11: Relative Poverty Rate by Age Group and Household Type, Among Lower Middle Income Group

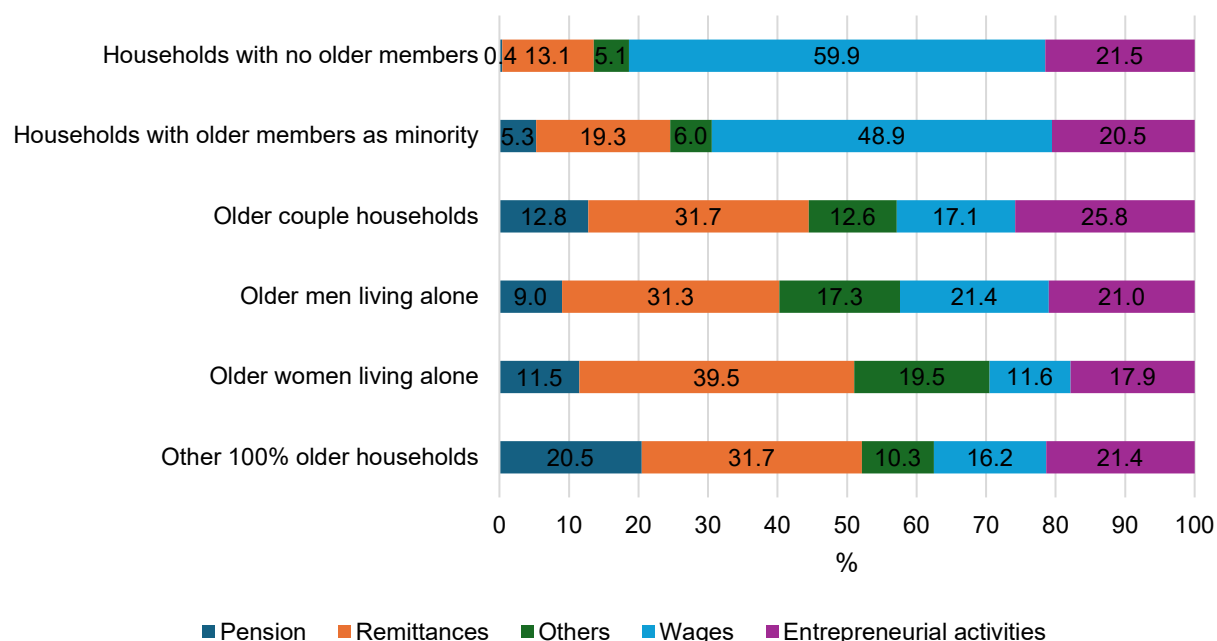


Source: Philippine Family Income and Expenditure Survey (2021).

Figure 12 presents income sources by household type using the results from a household survey conducted by the Asian Development Bank Institute (ADBI) in 2020. The ADBI survey data show that the income from wages differs significantly between households having no older members and predominantly older ones, with the share decreasing significantly among older households. This may owe to retirement and other factors that affect older households. Consequently, older households must rely on alternative sources of income.

In predominantly older households (older couples, older males and older females living alone, and other 100 percent older households), the highest source of income is remittances. Among these groups, older females living alone report remittances as the highest share of their income source (39.5%). Across all age groups, income from entrepreneurial activities remains one of the highest sources of income. Pensions also remain high among older households and make up 20.5% of income for all older households, showing the reliance on retirement benefits.

Figure 12: Income Share by Income Source and Type of Household, Among Lower Middle Income Group



Source: Asian Development Bank Institute Household Survey in the Philippines (2020).

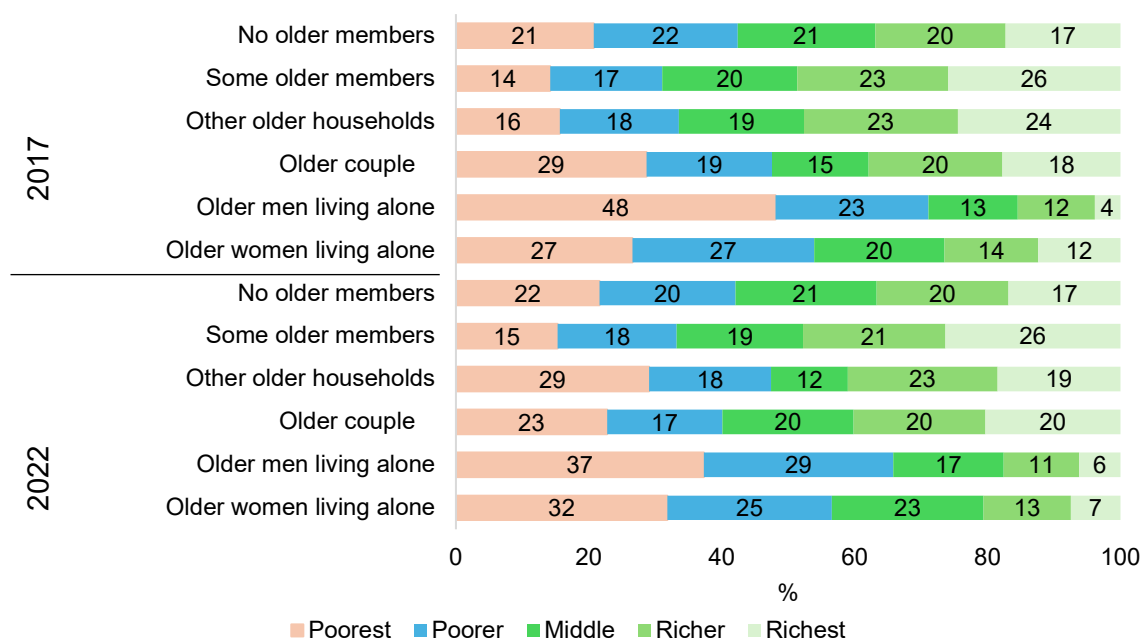
Asset Ownership, Living Standards, and Economic Security

One critical source of data for understanding assets and amenities and asset poverty dynamics among older households in the region is the DHS. This set of household surveys collects data on various aspects of population health, including fertility, maternal and child health, and nutrition. More importantly, for our purposes, the DHS also collects data on household assets and amenities. For this, it uses a standardized set of questions and methods. These typically inquire about household ownership of assets such as housing quality, land, livestock, vehicles, and access to basic services like electricity and sanitation. By capturing this information, the survey provides insights into the wealth status of households, including older households. However, analysis is limited by sample size issues when data are disaggregated by household type (according to living arrangements).

Asset ownership is crucial for older people as it directly impacts their financial stability and quality of life during retirement. Many older people depend on fixed income sources, which can restrict their ability to acquire and maintain assets. High healthcare expenses often burden older people, limiting their capacity to invest in assets. With little to no participation in the workforce, seniors have fewer opportunities to earn income and build wealth. While asset ownership reflects personal preferences, assets can be liquidated to smooth consumption needs. The importance of liquid assets for managing consumption and access to services like safe water and sanitation varies based on individual circumstances. Studies in Europe (Romiti and Rosi 2014) have explored how the attachment of older people to illiquid assets relates to their financial literacy. The fear of outliving their assets is a significant worry for older people, resulting in limited investments in assets, particularly in information and communication technology equipment. Additionally, lack of financial knowledge about investment opportunities can lead to lower asset accumulation among older households.

Wealth quintile data (constructed from various household assets, such as housing quality, access to basic services, and ownership of land and other durable items like televisions, cars, and refrigerators from the DHS 2017 and 2022 in the Philippines) suggest that older members of households are often more asset poor than those without older member and mixed households. Figure 13 shows a shift in the wealth status of households between 2017 and 2022. Among all the household types in the Philippines, older males living alone had the highest percentage belonging to the poorest and poorer quintile in 2017 and 2022. In 2017, about 48% of older males living alone were in the poorest quintile; however, this had decreased to 37% in 2022. For households with females living alone, about 32% were in the poorest quintile in 2022, an increase compared to 27% in 2017. Older couple households showed an improvement in wealth status: the proportion belonging to this category in the middle to richest segments increased between 2017 and 2022. It is important to note that older people who live with younger family members have a more balanced distribution across the wealth quintiles, with a shift toward wealthier segments between 2017 and 2022.

Figure 13: Wealth Status of Households by Type of Household and Year (2017 and 2022)



Source: Demographic and Health Surveys of the Philippines 2017 and 2022.

5. SUMMARY AND CONCLUSION

Latest statistics indicate a declining fertility rate among Filipino women, with projected further declines to 2 live births per woman in the upcoming decades. Life expectancy at 60 is also expected to increase as a result of advancements in health and technology.

These factors are contributing to the Philippines becoming an aging society, reaching 10% older population aged 60+ in 2029 and 20% by 2066. The OADR is expected to increase to about 35 by 2050. Although the pace of the economy's transition into an aging society is slower compared to its other Southeast Asian neighbors, such a demographic shift could signal a potential heavy burden on the working-age population to support the growing population of older people, particularly through pension systems and healthcare services.

To shed light on the extent of poverty among older Filipinos, the study examines various metrics of monetary poverty while grouping households based on the age composition of household members. This factor is important, as demographic and household dynamics affect the financial status of older people (Giang and Pfau 2009; Mohd, Senadjki, and Mansor 2018; Vu and Nguyen 2021; Gong et al. 2022). The study finds that older individuals living in rural areas, those with little to no formal education, those who live alone, and those who do not have employment are more vulnerable to poverty. Previous studies show that a decrease in the number of earners in households with older adults has significantly increased the poverty rates of older people (Tai and Treas 2009). Ethnicity and gender are also factors, with certain ethnic groups and men being more vulnerable to poverty among older people (Kim and Lee 2022, Pereira et al. 2024).

5.1. Key Findings

Results suggest that there are a number of older Filipinos living below poverty line, albeit the number is lower when compared to estimates for other Southeast Asian neighbors. A substantial number of older people in the Philippines live in multigenerational households, with survey data showing that around 60% of them living in extended families. However, the poverty rate is highest among this type of household composition (mixed households with older individuals as a minority), suggesting that older individuals in this household category may be more vulnerable to economic hardships. The reliance of older people on remittances as a primary source of income highlights a gap in formal social safety nets.

Regarding age groups, results show that poverty increases as age increases, particularly among the oldest age groups. As individuals move into older age brackets, their ability to participate in the workforce decreases, resulting in decreased income and greater dependence on pensions, savings, or family support. The oldest age category also faces increased risk and vulnerability to illnesses, deteriorating health, and cognitive-related challenges. The likelihood of being widowed or living alone also increases with age, further intensifying financial strain as these individuals face reduced household income and higher expenses for healthcare and personal care.

5.2. Policy Implications

These findings highlight several important implications for policy. First, there is a clear need to strengthen social protection systems, particularly pension and healthcare services, to support the needs of the growing population of older people and minimize their risk of falling into poverty. This aligns with the general principles of the economy's 5-year Plan of Action for Senior Citizens (2023–2028), which aims to build an inclusive, age-friendly society that protects the rights, health, and wellbeing of senior citizens nationwide.

While there are existing policies and services available for older people, such as the Government Service Insurance System and the Social Security System retirement programs, the Social Pension for Indigent Senior Citizens (SPISC), PhilHealth health insurance, and senior citizen discount and tax incentives from Republic Act 9994, certain sectors of the population still have low to minimal access. Amid efforts to enhance key social protection programs for older people, limitations to some of these services are still noted compared to other economies in the region. The Philippines ranked 46th out of 48 economies on the Global Pension Index in 2024, signaling the challenges the economy faces in supporting the needs of older people. Given that results from our analysis show that Filipino older households may lack assets and often rely on pension and government transfers as their source of income, it is important to improve the current pension system. This requires urgent reforms to make it adequate, sustainable, and reliable for the population of older people. The initiative to increase the monthly social pension of indigent senior citizens from ₱500 to ₱1,000 under the SPISC, as enacted by Republic Act 11916, to help augment daily subsistence and other medical needs, is a good example of such a reform.

Another critical challenge will be to expand pension coverage and make pensions accessible, especially for older people who were previously informal workers, older women, and those from the lowest income categories. Currently, these people are marginalized and underserved by the existing system.

The coming decades will also bring increasing healthcare costs in the economy. As older people are vulnerable to chronic diseases, policies must prioritize increasing access to affordable healthcare, and improvements in preventive care. The existing PhilHealth health insurance coverage may not be sufficient to cover the healthcare costs of older people. With life expectancy projected to improve by 2050, healthcare systems are expected to experience increased demand, creating a need to strengthen existing infrastructure to ensure accessible care for older people.

As OADR increases, traditional family-based care systems may change, because there will be fewer working-age individuals available to support and care for older family members. This highlights the need to develop and expand care facilities for older people and long-term care centers to provide professional support for individuals who are no longer able to live independently.

5.3. Conclusion

Current data on poverty among older people reveal significant challenges that will require immediate and sustained policy interventions. With the projected transition to an aging society, the Philippines faces the burden of ensuring adequate income support through pensions and addressing the increasing healthcare needs of the aging population. Most urgently, support must be provided for vulnerable individuals among the population of older people, particularly the oldest old, and those who have previously worked in the informal sectors who currently have limited access to social protection systems.

The study's findings point to several key recommendations:

- urgent reform and expansion of the pension system to better serve informal workers and low-income older people;¹
- development of more comprehensive and accessible healthcare coverage for older people;
- creation of professional care facilities to complement traditional family-based care systems;
- special attention to the needs of the oldest old, especially those who live alone and face particular vulnerabilities; and
- strengthening the resilience of social protection systems to reduce the impact of shocks on incomes including remittances.

Overall, reducing the risk of older Filipinos falling into poverty by expanding health, long-term care benefits, and pension coverage may require significant fiscal resources. Lessons from more advanced economies show that increasing fiscal space is essential.

¹ As of 2022, the proportion of population in the Philippines covered by at least one social protection benefit stood at 34.9%. On the other hand, the proportion of the economy's population above statutory pensionable age who are receiving a pension was estimated at 65.6% in 2021 (ADB 2024b). Contributory pension coverage among those 60 years old and above was at 40.4% (ADB 2024a).

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A Descriptive Analysis of Poverty Among Older People in the Philippines

This paper provides a descriptive analysis of the poverty among older Filipinos. It analyzes both monetary and multidimensional measures of poverty, as well as income sources, expenditure patterns, asset ownership, and living arrangements. Results show reliance on remittances, higher essential spending, and lower asset ownership among many older people's households. The paper discusses demographic shifts and how policy can address economic vulnerability. It advocates targeted policies and notes the limitations of traditional metrics in capturing the full scope of older people's economic vulnerability.

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