

Older people's lives at risk: Addressing the crisis in the Philippines



Key messages

- **The food, fuel and finance crisis has amplified the effects of existing economic and social insecurity and further damaged the living conditions of older people in the Philippines.**
- **High inflation and falling household incomes have adversely affected the food security of older people and their levels of nutrition.**
- **Increased transport costs have made it difficult for older people to access health and social services.**
- **The impacts have hit those older people who do not have access to social protection hardest.**
- **The existing social pension (SocPen) program that covers 'indigent' older people has limited poverty focus and excludes many poor older people.**
- **Long-term solutions are needed to address the drivers of older people's insecurity: better targeting of the SocPen program; promoting livelihood opportunities; expanding mobile health care services; and including older people's voices in policymaking.**

The Philippines is not new to struggling through one crisis after another. However, the relentless shocks brought about by natural hazards and climate change-related disasters, combined with recent economic blows including the COVID-19 pandemic and Russia-Ukraine war, have plunged the country into inflation, debt, and crisis.

In the first year of the pandemic alone, the country saw 12.9 million unemployed in April 2020, with almost 19 million families facing income losses without savings in the third quarter of 2020, and 15.5 million families going hungry.¹ By the end of 2020, Philippine's headline inflation was at 3.5 per cent, significantly higher than 2019's 2.5 per cent. In 2021 it continued its uptrend as it increased to 4 per cent and escalated to 7.7 per cent in October 2022 -- the highest recorded inflation since December 2008.² Similarly, the country's Gross Domestic Product (GDP) per capita in 2020 took a hit falling to 3,271.65 Philippine pesos (PHP) from 3,664.79 PHP (around 59.8 USD) in 2019.³ Although the GDP per capita has been slowly rising since then, the purchasing power of the PHP remained low.⁴

The COVID-19 lockdown and quarantine restrictions have had adverse impacts on the service and tourism industries, making it even harder for Filipinos to earn enough to make ends meet. Since 2020, the country has been hit by 54 tropical cyclones⁵, severely draining Filipinos' already depleted resources.

As a result, for older people especially, meeting basic needs, such as access to quality food and medicines, has become much harder. This was the conclusion of a COVID-19 rapid needs assessment of older Filipinos carried out by HelpAge International and Coalition of Services of the Elderly (COSE) in August 2020. It showed that 57 per cent of older people at that time had difficulty accessing food, and 52 per cent of older people had difficulty accessing medicines.⁶ Older people also highlighted that they did not have resources to buy enough food nor food of high quality and nutritional value.⁶

Respondent A from Tacloban City (19 August 2022) recounts: *"Even myself who receives pension can hardly support my daily needs now with the recent crisis. The budget becomes so limited that the food on the table can no longer provide the minimum nutritional needs of an older person."*

In the Philippines most older people, together with other disadvantaged groups, are engaged in the informal economy such as fishing, farming, and selling, and if engaged in formal employment, they are normally employed on short term contracts. Earning levels in these jobs are unstable and highly dependent on environmental factors – aquatic systems, farms, and market spaces are significantly affected by abrupt changes in the surroundings, such as flooding and other crises. In addition, the impacts of the economic crisis have been especially tangible for older people who have little or no social protection.⁷

Impacts of the food, fuel, and finance crisis

The study methodology is a qualitative research design comprising five in-depth interviews, three focus group discussions (FGDs), and 15 key informant interviews (KII). The FGDs were conducted in Bunawan, Agusan del Sur; Tacloban, Leyte; and Victoria, Northern Samar. The focus groups were composed of older people in the community and included individuals living alone, women's representatives, fisherfolks and farmers' representatives, indigenous people, and people living with a disability (6-8 members). An in-depth interview was conducted with a leader from an older people's associations in each of the target areas.

Finally, KIIs were conducted with representatives of the Municipal/City Social Welfare and Development Office, Municipal/City Health Office, Municipal/City Disaster Risk Reduction and Management Office, Municipal/City Local Government Operations Office, and Office of Senior Citizens Affairs. The recorded interviews and discussions were transcribed and translated from respective local languages to English. The translations were then coded, and similar codes were categorised into themes.

All the interviews and discussions reflected how the recent hardships people have experienced in relation to food, fuel, and finances are rooted in long term financial insecurity but have more recently been exacerbated by COVID-19, environmental hazards, climate shocks and the impacts of the Ukraine-Russia war. Older people attribute their recent challenges from food insecurity to economic difficulties that have developed over a long period and increasing food prices. Respondent A, Tacloban City (19 August 2022) stated: *"For me, fuel, food and financial crisis is just one – all boiling down to financial needs of older people. The reason why you're hungry is because you don't have enough money to buy food for yourself and for your family."*

The food, fuel and finance crisis has further driven people into poverty. Our respondents were acutely aware of the effects of rising fuel costs on other goods and services. Being a primary commodity in making other goods, fuel price increases lead to inevitable price hikes on all market goods and services.⁸ FGD2 Participant 1, Tacloban City (19 August 2022) recounted: *"This is the first time that I have ever experienced this kind of crisis, the prices of fuel went up crazy, it reached almost a hundred, all items have increased simultaneously. It's scary. When will this price increase stop?"*

FGD1 Participant 1, an older person living with a disability from Bunawan Agusan Del Sur (1 September 2022), recalled: *"Before, the price of rice and other commodities are at least tolerable, unlike this time, everything is very expensive. The fish and pork are priced 200 PHP (around 3.7 USD) and 350 PHP (around 6.4 USD) respectively. That is why we instead only prepare vegetable soup."*

With small and unpredictable incomes and less help from their family members, older people resort to strategies such as compromising on the quality and quantity of their food. Lack of high-quality nutritious food takes its toll on their health.^{9, 10} This in turn, makes it harder for them to continue working. This issue was highlighted during two out of the three FGDs (Tacloban and Bunawan). In Tacloban FGD, two out of eight participants mentioned this, while in Bunawan, three out of nine participants stressed that low quality food had a toll on their health. Respondent C also from Bunawan, Agusan Del Sur (1 September 2022) commented: *"It is only natural for senior citizens to acquire high blood pressure because they are only eating salted, dried fish, they are eating salt [to fit up the budget] and they do not have money to buy medicines."*

Aside from limiting their food intake, older people also resort to going back to work and getting more casual jobs to earn money. Since most older Filipinos live with their offspring, and many family members have lost their jobs, the participants talked about how they felt compelled to go back to work to support both themselves and their wider family.

Respondent E, Bunawan, Agusan Del Sur (1 September 2022) recounted: *"In previous years, it seems like at least there is something to eat but I'm having a hard time during the pandemic. My grandchildren need financial support for their studies...Sometimes I can't give something to my grandchildren because I prioritise my vitamins, and medicine so that since*

I am physically fit at least I can find some other income. I asked the Mayor [of town] if I could keep working even after my retirement, and I also sell tuna products, dried goods and thrifted products to provide for my and my grandchildren's needs."

Several social and health services such as provision of hypertension medicines, vitamins and laboratory tests for older people, became even less accessible during the crisis, especially for people living in remote areas. The rising costs of public transport to access health tests and medications such as hypertension drugs, meant many older people missed their appointments and risked their health.

Respondent F, Caloocan City (18 August 2022) described the difficult choices they faced: *"Many of us opt to not go in these programmes anymore. We endure expensive rides and long queues only to know upon arriving in the venue that the medicines the local government promised was already out of stock, since no priority was given to older persons. With many medicines listed in my prescription, only 1 or 2 will be provided by these programmes for free. Older people's energy and resources are just put to waste."*

Availability of accessible health services for older people is essential to address their immediate health needs during times of crisis. In 2013 the Coalition of Services of the Elderly (COSE) together with HelpAge International piloted a community-based project (Mobile Healthcare Services project) to support older people in communities affected by Typhoon Haiyan. The project aimed to provide accessible basic health care for older people including health assessments and monitoring, provision of medicines, psychosocial support, and health education in their own homes.¹¹ This project employed mobile nurses to visit the homes of older people in remote areas needing healthcare provision. This has operated successfully in nine areas in Leyte and Northern Samar for 10 years, especially during the recent crisis when older people struggled to access healthcare services.

Limited social protection for older people

When older people were asked about their awareness of the programs, policies, and services that were implemented to support them through the recent crises, older people unanimously said there were almost none that adequately supported them in these trying times. They also stressed that although many were willing and able to contribute ideas and feedback on existing programs and activities, there are virtually no opportunities for expressing their views and influencing policy making or program planning.

Philippine legislature has begun to recognise the importance of older people in society by enshrining their rights and welfare in the Constitution of the Republic of the Philippines¹² and in several enacted laws. However, although these laws have served as the basis for various programs, interventions, and activities, in seeking to promote the wellbeing of older people, their implementation has been criticised for being inefficient, untransparent, and unfair.

Since 2011, the Department of Social Welfare and Development (DSWD) has been implementing the social pension (SocPen) program, which has provided a non-contributory monthly allowance of 500 PHP (around 9.1 USD) to 'indigent' older people. This is provided only to people aged 60 and over who are frail, have a serious illness or disability, who do not receive other pensions nor other sources of income or regular support from relatives. In 2022 this amount was increased to 1,000 PHP (around 18.3 USD). However, qualitative data gathered, and official reports show that many older people still struggle.

Reports on the Annual Poverty Indicator Survey (2020)¹³, for example, show that SocPen together with contributory social insurance programs has considerably increased the national pension coverage rate by as much as 78.5 per cent. However, recent analysis¹⁴ based on the same data questions SocPen's effectiveness in reaching poor older people: two out of five SocPen beneficiaries (41.2 per cent) belong to the upper 50 per cent of the per capita income distribution leaving other, poorer eligible older people without coverage.

This evidence is in line with our qualitative research findings. Study participants from different locations emphasised that the implementation of SocPen was problematic. They felt that many eligible older people are not being enrolled on SocPen while others who do not appear to qualify are being accepted. Allegations of corruption, undue favors and patronage were raised by participants concerning the process several times. Although the law in question provides a definition of 'indigent', the guidelines and rules for validating applicants' qualifications are unclear.¹⁵ In addition, the replacement of a beneficiary due to subsequent disqualification (e.g. because of death), being reliant on the decision of certain local government personnel means that only a number of people have almost full discretion for handling registration. This leads to distrust and complaints from older people who know they are qualified but are not enlisted to the program.

FGD2 participant 2 from Tacloban City (19 August 2022) stated: *"I see a big problem because the IRR (Implementing Rules and Regulations) is not being followed. They would announce, for instance, that this coming release of social pension, those who are 65 will get their allowance but when the master list was released, there were those who were only aged 64. On the application process alone, there is 'palakasan' (patronage system), relatives, seniors who are close to officers get included on the list even without validation. Even if they are not indigent, they are included on the list. I placed an x on individuals who are not qualified but when the master list was released, this person was still included...I am disappointed because there are senior citizens who are 71, 68 and 69 years old, really indigent but they are not included"*.

Other potential benefits for older Filipinos which emanate from enacted laws are the statutory discounts which aim to help older people with spending on basic necessities such as electricity and water bills, medicines, basic goods, and transport. However, as our data shows, these are seldom taken up by older people for two reasons. First, many retail stores, food establishments, and public transport operators - especially smaller ones - do not apply these discounts. Secondly, many older people are too timid to ask for discounts they are entitled to.

Older people surviving through mutual aid

With limited state support, a common way older people survive is through mutual aid. Capitalizing on their close-knit relations with other community members and the Filipino culture of mutual aid, they get by through sharing their meagre resources with one another.

However, sharing similar challenges, they have limits to how far they can support each other. Thus, individual coping strategies also come in to play - positive thinking, tightening spending, and finding other sources of income to help them manage until the next crisis.

FGD3 Participant 1 from Northern Samar (23 August 2022) explains: *"Usually, I equate prayer with hope, hoping that we will be able to survive this crisis, because this too shall pass..."*

On the other hand, to cope with the crisis, Respondent E from Bunawan, Agusan Del Sur (1 September 2022) started selling old/used clothes and dried goods. With no assistance from local government and NGOs, she is left to manage by herself, relying on relatives for support.

Recommendations

Short-term programs and activities are essential to address the consequences of the food, fuel and finance crisis in the Philippines. To tackle the drivers of older people's insecurity that heighten their vulnerability to crises, long-term solutions are also needed.

The design and implementation of public policies and programs must be informed through assessments and recommendations of older people themselves. Ultimately, there must be a shift from "making *for* them" to "making *with* them". Improved policy and programs can enhance social protection, provision of services and livelihood opportunities for older people.

- 1. Amend the implementing law (REPUBLIC ACT NO. 11916) and implementation guidelines of the SocPen program.** The Legislature (Senate and Congress) should amend the implementing laws and implementing agencies such as National Commission of Senior Citizens (NCSC) and the Department of Social Welfare and Development (DSWD) should revise the guidelines for implementation of the SocPen program to be more standardised and transparent. This may entail revising the screening criteria and the process of enrolling older people in the SocPen program and providing more detail to avoid ambiguity by implementers on ground. This is key to respond to repeated criticisms from the public that the current selection process breeds corruption.
- 2. Improve social protection targeting and coverage.** National government agencies seeking to better target and deliver support services to older people, including the DSWD and NCSC, should fully adopt the Senior Citizens Registration and Information System (SCRIS), a national centralised database of older people's records gathered by local government units with the direct participation of older people. This resource was developed by the Coalition of Services of the Elderly, Inc. (COSE). The questionnaire used to gather older people's data was designed in consultation with older people and ageing experts to ensure that key data on this sector of the population was recorded. This was to ensure a rigorous baseline for developing programs and services that are adequate and appropriate for older Filipinos' needs. Regular collection and updating of this data will be invaluable to improving the social pension process and resolving the recurring concerns over outdated records of older people qualified for the SocPen scheme.
- 3. Enhance employment and livelihood opportunities.** The Department of Labor and Employment (DOLE) and other relevant departments and subsidiaries should actively engage in promoting an enabling environment for providing employment and livelihood opportunities for older people. Data show that although there are laws in place to enforce anti-discrimination of older people in employment, a significant number of older people remain unemployed and have no livelihood opportunities despite being willing and able. This indicates a lack of implementation of employment legislation, creating a mismatch between available opportunities in the market versus the needs of older people. Older people themselves should be encouraged to

work with local government units to ensure that their interests and capabilities are matched with local opportunities which will be to its benefit also.

4. **Establish community healthcare centres.** Local governments should replicate the activities implemented under the COSE's Mobile Healthcare Services project, especially in remote areas. Considering the many challenges older people face in not being able to access healthcare services due to factors including the scarcity and remoteness of healthcare service hubs, increases in transport costs, lack of financial stability, it is essential for local governments to fund this program and recruit more mobile nurses, providing them with geriatric trainings and equipment to bring healthcare services within close reach of older people across the Philippines.
5. **Improve oversight and accountability of public agencies.** DSWD, the Department of Trade and Industry (DTI), NCSC, and other relevant local and national implementing agencies should provide strict monitoring, guidelines and penalties to ensure awareness and compliance in providing older people with statutory benefits and discounts, including medicines, public transport, hotels, restaurants, recreational centres, funeral and burial services, water and electricity. To promote these, local governments should intensify and widen campaigns to disseminate information regarding such statutory benefits and discounts.
6. **Promote older people's participation and voice.** National and local governments should open more avenues and opportunities to actively engage older people in policy making and program planning to create more appropriate and effective services. This would entail not only consulting older people, but actively involving representatives from all older people's organisations. This should include non-governmental and private organisations advancing older people's rights and welfare within plannings, consultations, and formation of committees relevant to older people's interests. Active participation tools recommended by the United Nations Economic Commission for Europe (UNECE) include citizen forums, citizen juries, tripartite commissions, working groups, citizen forums and dialogue processes.¹⁶



Endnotes

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HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.

The Coalition of Services of the Elderly, Inc. (COSE) is a non-government organisation in the Philippines working with older people since 1989. We focus on the formation and strengthening of older people’ organisations; advocacy; and partnership building. We promote community-based programs of older people such as health care, residential care facility, age-friendly and diversified livelihood, and inclusive disaster risk reduction and management. Also, in partnership with other humanitarian actors, we strive to address issues and concerns of older people in humanitarian crisis situations or emergencies.

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