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Work, Income and Expenditure Patterns of the Filipino Elderly and Near-elderly Women: A Metro Cebu Case Study

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Introduction

Unlike most countries in East Asia and some of its Southeast Asian neighbors, the Philippines is not confronted with the immediate problems of a rapidly aging population. Because fertility decline has been slow and the demographic transition a protracted experience, the Philippines remains embroiled in problems concomitant with a young and fast-growing population.[1] Nonetheless, since fertility has gradually declined, and mortality conditions have improved in the last decades,[2] the country's age-structural transition is clearly underway. At present, the country is experiencing a youth bulge, with relatively large proportions of its population in the adolescent to early adult years. In due time these young people will grow old. In absolute numbers, there are now about 24 million Filipinos aged 15-29 who, in two decades, will be in their mid-adult years and moving onwards to older ages. It will serve the country well if, as early as now, policymakers and academics are mindful of this impending demographic scenario even as they continue to grapple with problems related to unrestrained population growth.[3] It is therefore the aim of this paper to raise awareness of, and contribute to knowledge about, the conditions of older Filipinos today, and of those yet to come.

It is important to study the older population in the context of their own country's experience of the age-structural transition. In the case of the Philippines, it is relevant to emphasize the tempo of this transition and its ramifications. As mentioned, the Philippines is undergoing a slow age-structural transition which is beneficial in some respects because it buys the country time to prepare for the final stage of population aging.[4] On the other hand, this obviously has its disadvantages among which is that a very slow transition can compromise the attainment of the so-called demographic bonus. It is said that prior to the final stage of population aging, the age-structural transition brings with it a demographic window of opportunity for rapid economic growth, at the macro and micro levels, on proviso that fertility decline has been steep and growth-enhancing policies are already in place (Bloom, Canning and Sevilla 2003). This demographic bonus is supposed to be experienced at the time when dependency ratios are at their lowest and the proportion of the working-age population is at its highest. The mid-adult ages are purportedly the most productive years in the life cycle, and the preponderance of people at these ages can fuel economic growth for the country, enhance household income and savings, and help ensure security and welfare of the working population well into their old age. In the Philippines, however, it is questionable that such a demographic bonus will be realized (Orbeta 2002; Pernia 2003). Fertility decline has been sluggish and appropriate policies are not in place (see e.g., Mapa and Balisacan 2004; Pernia and Salas 2005). Thus, child dependency ratios remain high, investments in human capital are inadequate, and productivity of the working-age population is severely constrained.[5]

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Given this scenario, what then are the implications of these trends for the economic well-being of older people in the Philippines today and in the future? Will households and society have the resources to provide for the needs of a growing number of older people? It is in this context that this paper endeavors to examine the social and economic circumstances of the Filipino elderly and near-elderly. Analysis is undertaken from a life course perspective with focus on women, cognizant of the fact that the Filipino elderly is predominantly female and that Filipino women are typically disadvantaged insofar as economic security is concerned. They are prone to unemployment, underemployment, or intermittent employment because of childbearing (Gultiano 1999), and they usually end up in low-paying jobs and become widowed in old age (Cruz 1999). This paper chooses to do an empirical investigation of the circumstances of older childbearing women in a rapidly developing sector of Philippine society.

Specifically this study has the following objectives: 1) to present a profile of Filipino elderly women with respect to their individual and household characteristics, 2) to examine work and earning patterns of these women over the last two decades, 3) to describe their household income and expenditure patterns in the recent past, and 4) to identify factors correlated with their current economic status.

The succeeding sections of this paper start out with a more detailed description of changes in the age distribution of the Philippine population from 2000 to 2040, followed by a description of the data and methods used in the analysis, and then the results and discussion.

The Philippine population now and thirty years hence

According to the medium series projections made by the National Statistics Office (NSO 2004) based on 2000 census data, the Philippines will remain a predominantly young population (if young is defined as below 29 years of age) at least within the next decade. Nevertheless the signs of population aging are evident. Although the proportion of people 60 years old and older is not expected to reach 10% before 2020, when combined with the 50-59 age group these near-elderly and older Filipinos will constitute close to 18% of the population by that time. By 2020 it is estimated that there will be about 20 million Filipinos aged 50 and above, which will increase further to an estimated 36.5 million 20 years thereafter (Figure 1). As far as the sex composition of older Filipinos is concerned, the 2000 census reports the sex ratio among the elderly to be 84.8 and those of the near-elderly as 99.8. The NSO population projections by sex, however, do not depict a clear pattern of the sex ratio over time, but they do estimate that by 2040, the female elderly will outnumber their male counterparts by approximately 1.8 million (NSO 2004).

Xenos, P. "Demographic Forces Shaping Youth Population in Asian Cities." Chapter 1 in Youth, Poverty, and Conflict in Southeast Asian Cities, edited by L. Hanley, B. Ruble, B. and J. Tulchin. Washington, D.C.: Woodrow Wilson International Center for Scholars, 2004

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NSCB, National Statistical Coordination Board. In <http://www.nscb.gov.ph/secstat/d_popn.asp> (accessed 25 April 2008).

NSO, National Statistics Office. 1995-Census Based National and Regional Population Projections, Vol.1. Manila: 1997.

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NSO, National Statistics Office. "Labor Force Statistical Tables." In <http://www.census.gov.ph/data/sectordata/datalfs.html> (accessed 29 August 2007). Tables variously updated from 16 June 2003 to 15 December 2006.

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Pool, I. "Of 'Demographic Dividends', 'Windows of Opportunity' and Development: Age-Structure, Population Waves and Cohort Flows." Paper presented at the CICRED seminar on Age-structural Transitions: Population Waves, Disordered Cohort Flows and the Demographic Bonus. Paris: 2004.

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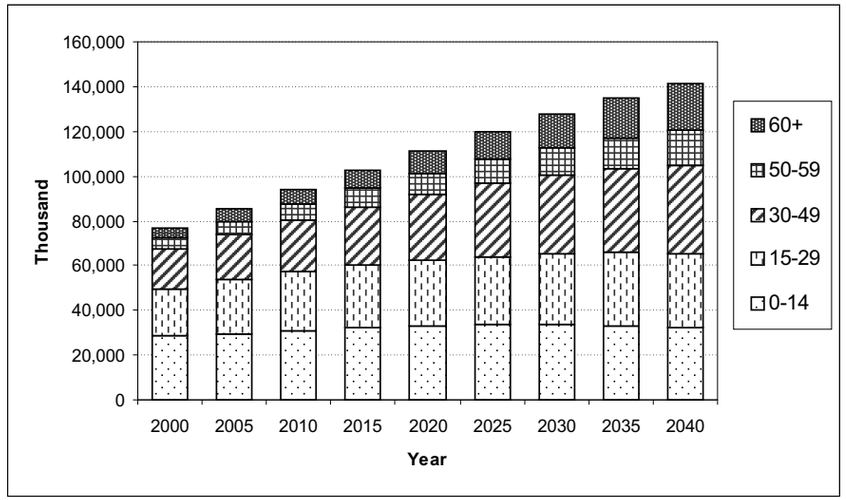
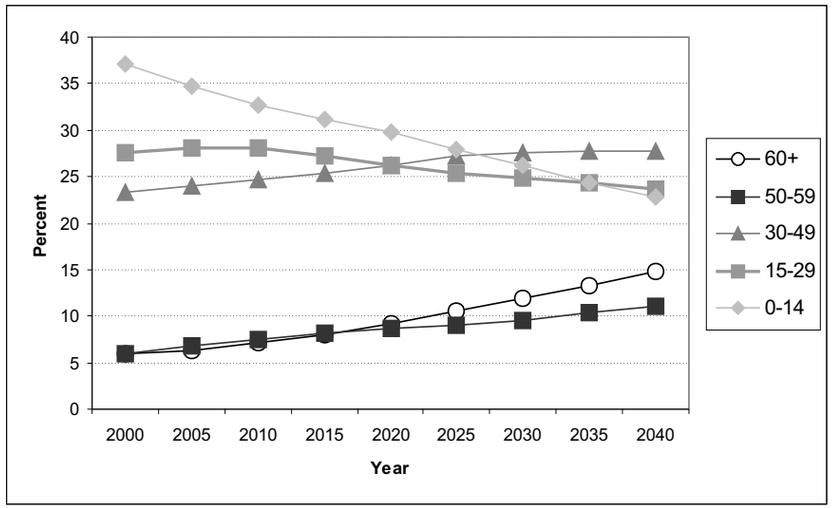
Figure 1. Population by major age groups: Philippines 2000-2040 (NSO medium series)

A. In numbers



B. In Percent



What is also apparent from the NSO projections is that the working age population will continuously increase in the first half of this century. While the share of the youth population (ages 15-29) will decrease, its numbers will continue to rise.[6] Those in the prime working ages of 30-49 will continuously expand to become the largest age group, proportionally and numerically, by 2020. Considering that those aged 50-59 could remain economically productive into their early sixties, then the Philippines is guaranteed a burgeoning labor force in the next thirty years or so. From an optimistic point of view, such a growing labor force bodes well for the country and the potential for economic support of the growing older population. The downside to this trend, based on current experience, however, is that the country remains ill-equipped to provide adequate employment for this growing number of people in the productive ages.[7] Proof of this is the escalating number of people seeking and getting jobs overseas. Because overseas employment generates income in the form of remittances, it is unclear whether and to what extent support for the elderly can be assured in years to come and whether financial support can sufficiently compensate for the absence of family members who are potential caregivers of the elderly but are now working abroad (Ogena 2006).

Data and methods

This study uses data from the Cebu Longitudinal Health and Nutrition Survey (CLHNS) that followed up a cohort of over 3,000 women who had given birth between May 1983 and April 1984. These women resided in 17 urban and 16 rural (or peri-urban) barangays in Metropolitan Cebu, the second largest metropolitan area in the country next to Metro Manila.[8] At baseline (1983-84), these sample women were 14-47 years old. They were reinterviewed 18 times thereafter, most recently in 2005. By 2005, 2,018 women (or approximately 61% of the original sample) were reinterviewed. Attrition was largely the result of outmigration from Metro Cebu (82%), and less due to mortality (10%) or refusal/unavailability (8%) of the respondents. Of those who had outmigrated, 6% were reported to have left for foreign lands.

The present analysis focuses on the 2,018 women interviewed in 2005. Of these women, 107 were aged 60-69, 667 were of ages 50-59, while the remaining 1,244 women were 35-49 years old (henceforth referred to as the elderly, near-elderly and middle-aged women, respectively). Although this study is about the elderly and the near-elderly, it includes comparisons with the middle-aged so as not to preclude useful insights that can be gained from such a comparison, especially from the viewpoint of the life course. Given the nature of the CLHNS data, this study applies a longitudinal perspective to describe the demographic and socioeconomic conditions of older Filipino women compared with their younger counterparts. This longitudinal perspective, however, is limited to multiple cross-sectional analysis of aggregated data of the women interviewed in 2005 and their retrospective information from the baseline, 1985, 1991, 1994, 1998, 2002 and 2005 surveys. Since not all of the 2,018 women in 2005 have complete interviews in all seven surveys, it is difficult to apply individual-level longitudinal analysis because too many missing data would result in a significant reduction of the sample size and selectivity bias.[9] Where deemed useful and feasible (e.g., in describing patterns), an individual level approach is applied, but limited to data from a few selected surveys. Also, as mentioned, the study uses a cohort comparison approach.

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[8] A "barangay" is the smallest administrative unit in the Philippines and is akin to a village or a district.

[9] Of the 2,018 women interviewed in 2005, only 1,669 (82.7%) were interviewed in all survey rounds. Moreover, not all of these 1,669 women had complete information in each survey round; some information, e.g., on work, income and expenditure, are missing in a number of interviews.

[10] It is worth mentioning that because the CLHNS sample consisted of women who gave birth during a one-year period, the sample was biased in favor of high fertility women and, consequently, women of lower socioeconomic status.

[11] For example, first quarter estimates of employment rates for women in 2002 was about 55% for the country as a whole as well as for the Central Visayas Region where Metro Cebu belongs (NSO, 2006). A study by Cabigon (1999) using the 1996 Philippine Elderly and Near Elderly Survey estimated the labor force participation rate of elderly women to be at 28.1%.

[12] Starting in 1994, the CLHNS inquired about specific chores in the household and who was mainly responsible for doing them. These chores included: 1) marketing, 2) cooking, 3) cleaning up after meals, 4) cleaning the house, 5) washing clothes, 6) taking care for the children, 7) fetching water, 8) gathering firewood, 9) tending to plants and animals, and 10) house repair. Responses revealed that chores 1), 2), 4), 5) and 6) were those most frequently performed by the sample women.

[13] The computation of household income in the CLHNS is an elaborate process. Earnings are based on the type of job each working household member is doing and may be computed on per time, per piece/product, or commission basis, and depends on whether work is done daily, monthly or seasonally. To the total earnings of all household members is added income from other sources such as remittances, pension, rent, and the like. The overall total is then deflated to 1983 levels.

[14] The CLHNS data has persistently shown a worsening of economic conditions at the time of the 1985 survey, the time when the country suffered political and economic instability that led to the ouster of former president Marcos.

[15] The correlation coefficient between expenditure per capita and household size in 2005 is –0.276; for income per capita and household size, it is –0.248.

Comparison of the three age cohorts (35-49, 50-59, and 60-69) helps augment the life course perspective of this study.

To examine selectivity due to sample attrition of the CLHNS women between baseline and 2005, a likelihood test of women participating in the 2005 survey based on selected baseline characteristics was applied. Logistic regression revealed that the women in 2005 were not significantly different from the original sample with respect to age, work status, household income and assets. They were, however, women who were less likely to reside in urban barangays, complete their secondary education, and had higher fertility than the women who had dropped out of the sample (Table 1).

Table 1. Odds of sample women remaining in the 2005 survey

Indicators (at baseline)	Followed up in 2005 (N=2,018)		
	Odds Ratio	Coefficient	P value
Age	0.99	-0.0117	0.208
Household assets score[@]	1.02	0.0214	0.358
Household income (ln)	0.98	-0.0169	0.717
Parity	1.07	0.0650	0.013
Working	1.02	0.0247	0.759
Completed elementary	0.92	-0.0861	0.363
Completed high school or more	0.71	-0.3416	0.005
Urban residence	0.60	-0.5061	0.000

@ An index representing the following items: electricity in household, ownership of house, strong housing material, ownership of TV, electric fan, tape recorder, refrigerator, airconditioner, jeepney, car

A brief characterization of the CLHNS women in 2005 according to the age cohorts defined above is shown in Table 2. The expected sociodemographic differentials by age are borne out by the data: older women have lower educational attainment than their younger counterparts; they are more likely to become widows and stay as widows; they have had more pregnancies, have fewer household assets, and are less likely to be urban residents compared to women in the younger cohorts.[10]

Table 2. Selected characteristics of the sample women in 2005, by age category

Characteristic	Age 35-49 (N=1,244)	Age 50-59 (N=667)	Age 60-69 (N=107)
Education (%) *			
Some elementary	27.2	36.1	64.5
Complete elementary, some high school	51.0	40.5	27.1
Complete high school or more	21.8	23.4	8.4
Marital status (%) *			
Never married	0.6	0.1	-
Legally married	80.9	78.0	61.7
Not legally married	8.8	5.4	-
Widowed	5.4	12.3	31.8
Separated	4.3	4.2	6.5
Total number of pregnancies (mean) *	6.0	7.0	9.1
Household assets score (mean)[@]*	5.2	5.3	4.6
Urban residence (%) *	71.8	67.3	57.9

@ An index representing the following items: electricity in household, ownership of house, strong housing material, ownership of TV, electric fan, tape recorder, refrigerator, airconditioner, jeepney, car

* Differences by age categories significant at $p<0.05$

Results

Work and earnings

Providing for the economic security and well-being of older people is among the primary goals that a society endeavors to achieve. For individuals and households to be able to achieve this goal on their own with minimal intervention from the government would be ideal, especially for a country where resources are already stretched to the limit. Older individuals and their households should aspire for self-sufficiency in elderly care. However, this goal requires preparation in terms of income adequacy long before old age actually sets in. This section will explore work behavior and earnings of the middle-aged, near-elderly and elderly women in the CLHNS sample in view of their significance to the economic well-being of the elderly now and those yet to come.

In examining the work behavior of the CLHNS women using a longitudinal perspective, it is necessary to keep in mind that the women in this study, now middle-aged or older, were pregnant at the time of the baseline survey in 1983. Owing to this selection criterion, it was expected that the sample women would be concentrated in the prime reproductive ages. As data on Table 3 show, the average age of the middle-aged women at baseline was 22.9 years, while it was 31.7 years for the near-elderly and 40.4 years for the elderly. In 2002-2005, the middle-aged women were roughly about the same age as the elderly women in 1983-1985. More importantly, it is worth noting that, in 2005, 61.6% of the sample women were still middle-aged, while 33.1% and 5.3% were near-elderly and elderly, respectively.

Table 3. Work-related characteristics of women, by age category

Characteristic		Age 35-49	Age 50-59	Age 60-69
Age (mean)				
1983		22.9	31.7	40.4
1985		25.1	33.9	42.4
1991		31.6	40.5	49.3
1994		34.5	43.4	52.5
1998		38.5	47.5	56.5
2002		41.7	50.7	59.7
2005		44.4	53.4	62.5
Working (%)				
1983	*	60.8	70.9	84.0
1985	*	67.4	75.8	89.9
1991	*	76.7	78.3	90.6
1994		79.2	76.0	85.0
1998		82.9	79.5	83.3
2002		77.8	76.9	76.4
2005		76.7	75.1	69.2
Weekly income (median)@				
1983		43.7	42.7	42.6
1985		51.4	44.2	38.1
1991		86.3	69.2	64.6
1994	*	124.4	111.7	72.7
1998	*	120.6	105.7	80.2
2002	*	112.0	91.3	79.6
2005		114.3	100.2	91.9
Income as % of total household income@				
1983		34.4	33.9	35.6
1985		44.8	38.2	35.7
1991		35.6	33.6	31.3
1994	*	38.4	34.6	31.2
1998	*	34.3	29.3	27.7
2002	*	31.6	27.4	26.6
2005		36.5	32.5	38.0
Number of women (N)				
1983		1,223	657	106
1985		1,149	625	99
1991		1,213	658	106
1994		1,224	663	107
1998		1,127	604	96
2002		1,231	662	106
2005		1,244	667	107

* Differences by age categories significant at $p<0.05$
@ Deflated to 1983 value

What this implies is that investments on women's productivity (their education, health, reproductive behavior, job choices and opportunities) in their younger years will undoubtedly reap benefits for them and their families when they reach old age. Thus, from the perspective of policy, planning for the elderly must start with planning for the young and middle-aged people of today. In the case of the Philippines, much has yet to be done in this regard, but there is time to do it.

[1] The 2000 census reported the annual growth rate of the Philippines at 2.3% (NSCB, 2008); the 2003 NDHS reported TFR at 3.5 births, only a slight decline from 3.7 births in 1998, and 4.1 births in 1993 (NSO and ORC Macro, 2004). Xenos (2004) has estimated that the Philippines will take some 66 years to complete its demographic transition, possibly among the slowest transitions in Asia.

[2] Life expectancy at birth has been estimated to rise from the 1960 levels of 51.0 years for males and 54.5 years for females to 62.2 and 67.4 years, respectively, in 1990 (Flieger et al., 1981 and Flieger and Cabigon, 1994). The National Statistics office computed life expectancy to increase further to 70 years for males and 76 years for females by 2020-2025 (NSO, 2004).

[3] The Philippine population program has been sporadic and inconsistent because of a long-standing opposition of the Catholic Church hierarchy to the promulgation and implementation of a clear, unequivocal population policy (Herrin, 2003). The current policy advocates for "responsible parenthood" promoting the practice of scientific natural family planning.

[4] In theory, slow demographic and age-structural transitions are advantageous because they do not bring about pronounced disturbances or abrupt shifts in age distributions. Population aging is gradual and proceeds in a smooth, unperturbed manner (Pool, 2004). Such is the experience of the Philippines, which is true also for other slow transitioning countries like India, Malaysia, Myanmar, and Brunei (Gultiano and Xenos, 2006).

[5] An elaboration of the significance and the constraints of human capital investments in the context of the Philippine age-structural transition is found in Gultiano (2005). The paper also speculates on the compensatory role of overseas employment in the absence of full employment and its apparent benefits for households and the economy—an angle not adequately addressed in the discourse of the demographic bonus.

[6] As defined by the National Youth Commission of the Philippines, "youth" is the population 15-29 years of age.

[7] Third quarter estimates in 2006 pegged the unemployment rate of the country at 9.9%. However, unemployment rates were considerably higher in more developed and urbanized regions of the country, e.g., 18.1% for Metro Manila, 11.6% and 12.1% for Central Luzon and the Calabarzon, both regions adjacent to the national capital, and 11.3% in Central Visayas where Metro Cebu is located (NSO, 2006)

Table 10. Regression estimates for income per capita with selected characteristics of middle-aged, near-elderly and elderly women, 2005

Characteristics	Age cohort					
	Ages 35-49		Ages 50-59		Ages 60-69	
	Coef	P value	Coef	P value	Coef	P value
Currently married with spouse	1.188	0.877	13.186	0.089	-11.400	0.328
Completed elementary	0.877	0.874	5.518	0.423	20.229	0.108
Completed high school or more	44.742	0.000	22.223	0.011	64.376	0.008
Household size	-8.747	0.000	-5.917	0.000	-1.468	0.551
Extended household	1.558	0.773	-8.751	0.178	-7.879	0.567
Working	12.177	0.023	15.737	0.017	-13.981	0.222
Number of pregnancies	0.258	0.822	-2.165	0.047	1.775	0.310
Assets score	16.293	0.000	14.163	0.000	12.356	0.000
Has other sources of income	6.503	0.359	10.507	0.209	20.735	0.205
Urban residence	-3.263	0.528	16.700	0.008	-9.788	0.394
No. of cases		1,244		667		107
R squared		0.28		0.27		0.32

Discussion

For a study on the elderly, this paper has a number of limitations. It is a case study and is limited to older childbearing women in Metro Cebu. The age distribution of these women is skewed in favor of the middle-aged and the near-elderly, and right-censoring of data does not allow ample representation of the elderly population. However, in the interest of equity and welfare, the study remains valuable because it gives focus on a disadvantaged sector of society: older women of lower socioeconomic status. It should be the concern of policy to anticipate and provide for the needs of this growing number of women in the country. The study site is also argued to be advantageous because it mirrors conditions that many women and households in the Asian region experience amidst rapid urbanization and development that their respective areas are undergoing.

Its limitations notwithstanding, the study has its strengths. It is one of the few if not the first study in the Philippines to provide a longitudinal perspective of women's demographic and economic conditions, spanning over a period of two decades of their life. Few such studies can provide this historical perspective of women's life. Moreover, the study provides comparisons of elderly and near-elderly women with a younger cohort. This is particularly useful because, on the aggregate level, socioeconomic characteristics of the elderly do change over time, depending in part on their previous circumstance when they were younger and in their more productive years. As this study has shown, for example, the women elderly are disadvantaged not just in old age but also in their younger years. Old age tends to aggravate this condition. In contrast, the near-elderly women appear to be better-off economically, as are the middle-aged women of today. There are clearly cohort and period effects that cannot be ignored and must be accounted for especially when planning for the elderly of tomorrow. Empirically, what this study has shown is that, all things being equal, the elderly decades from now will likely be better-off economically than their counterparts of today.

An immediate impression that one gets from the work participation rates of the sample women (Table 3) is that they are exceptionally high by Philippine standards.[11] The CLHNS surveys applied several approaches to measuring economic participation of women. Not only was there a direct question on whether the woman was doing any work for pay in cash or in kind (current or in the past four months), there were probing questions regarding unpaid farm or family work, work on a per time, per piece, or per commission basis, as well as home gardening, and livestock raising. It is not inconceivable therefore that most women in the study had indeed engaged in some informal income-generating activities for their household over their life course that usually do not get measured in conventional labor force surveys.

From a life course perspective, it may be expected that work participation rates of the middle-aged women would have consistently increased from baseline to 2005, as their children grew older, whereas those of the elderly would have risen or peaked and eventually declined. Such trend is almost evident in the data if not for the apparent decline in work participation rates across the three age cohorts after 1998 for which no immediate explanation can be found. It is obvious, however, that the youngest cohort had increased work participation after their 1983 pregnancy, while the oldest cohort showed remarkably high participation rates until around age 50 (circa 1991), after which participation eventually declined. The near-elderly had not even attained the same levels of participation as the elderly when they were of comparable ages. These observations, however, needs to be taken with caution considering the very skewed age distribution of the sample, the paucity of cases among the elderly and the fact that these elderly were still relatively young (average of 62.5 years) at the time of the 2005 survey.

While work participation over the life course is high among the elderly women, their jobs apparently do not pay as well as those of the younger cohorts, particularly in more recent times (1991-2002). Even the near-elderly women appear to be disadvantaged in this regard compared to their middle-aged counterparts. It is likely that the generally lower educational attainment of older women diminished their earning capacity as well.

If the earnings of the sample women are examined as a proportion of total household income, the data show that, on average, working women contributed roughly over a quarter to one-third of household income. Younger women apparently contributed more to household income compared to the older women.

An interesting corollary to the work patterns observed above is the extent of domestic work involvement that women are engaged in despite their active participation in the labor force. Table 4 shows that, regardless of age, it is the woman's responsibility to do the marketing, cooking, laundry, and child care in the household.[12] The elderly, however, are less burdened with washing clothes and child care than the younger cohorts, and the same is true for the near-elderly in comparison with the middle-aged women. Nonetheless, the proportion of older women (elderly and the near-elderly) who still take responsibility for these domestic chores remain substantially high. But at least with the elderly, the extent of these responsibilities has diminished over time. Whereas some 28% of the elderly took charge of all five major chores 10 years ago (when they were in their early 50s), this proportion has substantially decreased (to 19%) by 2005. It will be noted that few households had a domestic helper; the proportion of these households was negligible among the elderly, and

getting smaller over time among households of the middle-aged and near-elderly women.

Table 4. Domestic work of women, by age category

Characteristic		Age 35-49	Age 50-59	Age 60-69
Responsible for marketing (%)				
1994		78.9	82.1	86.0
1998		78.3	79.5	77.1
2002	*	80.0	79.5	69.8
2005		78.1	74.8	72.0
Responsible for cooking (%)				
1994		73.2	71.8	72.0
1998		65.6	64.6	59.4
2002		66.2	67.2	60.4
2005		63.3	66.4	56.1
Responsible for cleaning the house (%)				
1994	*	66.3	53.4	48.6
1998		51.1	49.0	39.6
2002		47.8	46.1	37.7
2005		45.6	44.2	54.2
Responsible for washing clothes (%)				
1994	*	73.5	66.5	62.6
1998	*	64.4	60.1	47.9
2002	*	64.0	59.4	48.1
2005		60.9	58.8	57.0
Responsible for child care (%)				
1994	*	80.4	74.7	68.2
1998	*	84.6	79.3	75.0
2002	*	77.0	70.4	60.4
2005	*	77.5	72.7	55.1
Domestic chores score (mean)				
1994	*	3.7	3.5	3.4
1998	*	3.4	3.3	3.0
2002	*	3.4	3.2	2.8
2005		3.3	3.2	2.9
Did all five domestic chores (%)				
1994	*	41.7	31.4	28.0
1998		30.2	28.2	21.9
2002	*	27.5	25.1	13.2
2005	*	25.2	20.8	18.7
Had domestic helper in the house (%)				
1994	*	9.2	8.1	0.9
1998	*	9.6	6.1	2.1
2002		5.9	6.5	1.9
2005		4.3	4.5	1.9

* Differences by age categories significant at p<0.05

Household composition

The compositional characteristics of the household provide the immediate context for the economic decisions and activities of its members. For the older people, this may mean that resources, such as the availability of caregivers and the type and amount of assistance from family members, may be affected by such factors as the number of people in the household

Correlates of current expenditure and income status

To examine the factors related with financial resources of the elderly and near-elderly women's households, regression analysis on expenditure per capita and income per capita with selected characteristics of women and their households was applied. With respect to the correlates of household expenditure per capita, the results presented in Table 9 highlight differences among the three cohorts of women. The covariates that are common across all three age categories are household size and household assets. Logically, the more persons there are in the household, the greater the pressure exerted on resources.[15] On the other hand, household assets, which measures accumulated wealth of households, is expected to be positively associated with expenditure. These two factors are correlated with the economic status of households over an extended period of the women's life course; among all the factors investigated in this study, they are the only significant influences on per capita household expenditure among elderly women. In the households of the near-elderly women, a relatively high educational attainment (completion of secondary education or more) is also shown to boost household expenditure. This is true also for households of middle-aged women, albeit urban residence had a restraining effect on expenditure of these women's households.

Table 9. Regression estimates for expenditure per capita with selected characteristics of middle-aged, near-elderly and elderly women, 2005

Characteristics	Age cohort Ages 35-49 Coef	Ages 35-49 P value	Ages 50-59 Coef	Ages 50-59 P value	Ages 60-69 Coef	Ages 60-69 P value
Currently married with spouse	6.070	0.526	11.704	0.140	-18.305	0.194
Completed elementary	0.307	0.965	10.763	0.126	6.475	0.669
Completed high school or more	75.315	0.000	50.939	0.000	34.043	0.240
Household size	-11.120	0.000	-10.705	0.000	-9.527	0.002
Extended household	4.503	0.504	-8.570	0.197	17.139	0.303
Working	11.930	0.075	-1.986	0.767	-16.822	0.224
Number of pregnancies	-0.923	0.519	-1.718	0.123	-0.898	0.670
Assets score	25.291	0.000	22.095	0.000	20.995	0.000
Has other sources of income	10.755	0.223	9.094	0.287	24.914	0.208
Urban residence	-14.963	0.020	4.186	0.511	-0.042	0.998
No. of cases		1,244		667		107
R squared		0.37		0.44		0.44

Although expenditure is highly correlated with income, Table 10 shows that income per capita has a different set of covariates by age category of women. While household assets remains positively associated with per capita income of the elderly, household size no longer exerts the same significant influence on income as it did on expenditure. Instead, higher educational attainment of the elderly helps to enhance their household income. With respect to the near-elderly, per capita income is higher in households of women who had completed high school education, are working, have more household assets, and are residing in an urban barangay. Per capita income is lower for those women with more pregnancies and more household members. For the middle-aged cohort, high school completion, labor force participation, and more household assets tend to increase household per capita income, whereas large household size tends to depress it.

Household expenditure

Argued as a more reliable measure of regular financial resources than household income (Poterba 1989; Cutler & Katz 1992), household expenditure information was collected by the CLHNS starting in 1994. Data covered a wide array of regular weekly, monthly and annual expenses which include food, common household consumables such as toiletries, reading materials, recreation, transportation, allowances, loans, taxes, insurances, parties, and school and medical expenses. The 2002 and 2005 surveys also gathered data on expenditures for cable TV, internet connection, cellphone, and cellphone cards and accessories. For this study, total household expenditure was computed as the sum of all these and other household expenses on a weekly basis.

Table 8 presents the levels and trends of total household expenditure, per capita expenditure, and the proportion of expenditure spent on food and medical expenses for each age cohort. When compared with Table 6, it is obvious that measures of expenditure exceed those of income, although the two are highly correlated (coefficient=0.600, p<.001). This may reflect the more permanent nature of expenditures, representing a better indicator of the household's economic situation. Table 8 further illustrates that, on average, households of elderly women spent less (in total and per capita terms) than their younger counterparts. However, of the smaller amount that their households spent, they spent proportionally more on food and medical expenses than did the households of their middle-aged and near-elderly counterparts, implying that their households probably spent less on other commodities and on leisure.

Table 8. Household expenditure, by age category[@]

Expenditure measure		Age 35-49	Age 50-59	Age 60-69
Weekly expenditure (mean)				
1994	*	650.1	696.9	522.2
1998	*	669.2	712.8	492.8
2002	*	726.0	728.7	522.6
2005	*	740.0	676.7	453.8
Expenditure per capita (mean)				
1994	*	104.3	100.2	78.7
1998	*	106.5	109.3	80.8
2002		115.4	118.3	93.2
2005	*	120.2	113.7	89.9
Proportion of expenditure spent on food				
1994	*	.567	.552	.593
1998	*	.473	.456	.495
2002		.423	.424	.454
2005	*	.436	.445	.473
Proportion of expenditure spent on medical expenses				
1994		.019	.018	.020
1998	*	.022	.018	.029
2002		.021	.021	.030
2005		.020	.026	.023

* Differences by age categories significant at p<0.05
@ Deflated expenditure, 1983 value

family members, may be affected by such factors as the number of people in the household and the relationship of the household members to the older person. These factors may also affect the demand on the older people's time, money and energy, like when they are asked to help in child care in the absence of other caregivers who may be working outside the home or even abroad.

Table 5 describes the women's households in terms of two characteristics: their size and structure (i.e. whether the household is vertical, horizontal or multi-nuclear extended rather than nuclear). It is observed that while the household size of the middle-aged women had increased over time, that of the elderly had decreased. Over time, the elderly also has a greater tendency to live in a smaller household compared to that of the near elderly and the middle-aged. This finding is consistent with the observation from the 1996 Philippine Near Elderly and Elderly Survey that the elderly live in smaller households compared to the near-elderly, since the children of the elderly may already have left the household in order to migrate or to marry (De Guzman 1999). On the other hand, the elderly are more likely to be found in extended households compared to the near-elderly and the middle-aged. As the empty nest period sets in, the elderly women tend to live with a married son or daughter whose household is usually smaller compared to their original household.

The data also show a general tendency for the women, regardless of age, to live in extended family households over time. This may be partly attributed to housing constraints resulting from the rapid urbanization and heavy inmigration experienced in Metro Cebu during the more than twenty years covered by the study.

Table 5. Household composition, by age category

Household Characteristic		Age 35-49	Age 50-59	Age 60-69
Household size (mean)				
1983	*	5.4	6.0	7.6
1985	*	5.3	6.1	7.6
1991	*	6.5	7.5	7.7
1994	*	6.8	7.6	7.4
1998	*	6.9	7.3	6.7
2002		7.1	7.0	6.5
2005	*	7.0	6.6	5.8
Extended household (%)				
1983	*	42.4	25.3	18.9
1985[@]				
1991	*	22.9	21.6	38.7
1994	*	25.2	29.9	49.5
1998	*	23.2	35.6	54.2
2002	*	33.1	42.7	58.5
2005	*	40.5	50.4	62.6

* Differences by age categories significant at p<0.05
@ No data on household structure

Household income

The ability of households to finance the needs of their elderly members is contingent upon the income generated by the household. As pointed out earlier, the CLHNS sample was selective of high fertility, low socioeconomic status women and the latter is reflected in the income levels that the households reported (Table 6).[13] It is at least heartening to note that, in general, the households of these women did not suffer severe fluctuations in real income for extended periods of time. The overall trend in fact is a gradual increase in real household income for all women regardless of age cohort, even if a decline is imminent in the households of elderly women in the last survey round (2005).[14]

Table 6. Household income, by age category

Income measure		Age 35-49	Age 50-59	Age 60-69
Weekly income (median) @				
1983	*	181.2	164.0	169.6
1985		155.8	149.3	159.3
1991		261.0	302.9	306.4
1994	*	347.1	391.1	373.8
1998	*	393.1	469.9	379.2
2002	*	395.1	424.0	377.1
2005	*	397.8	415.0	272.0
Weekly income per capita (median) @				
1983	*	42.1	27.5	22.9
1985	*	33.6	25.7	22.2
1991		43.2	41.1	41.0
1994		54.5	53.7	50.1
1998	*	60.5	64.8	53.8
2002		60.6	65.9	60.3
2005		61.0	64.4	54.0

* Differences by age categories significant at p<0.05
@ Deflated to 1983 value

When household size is taken into account in relation to household income, it becomes clear that the households of the elderly women were generally poorer in terms of per capita income compared to the households of younger women. Nevertheless, the increasing trend in real per capita income prevails for all women, albeit households of the near-elderly manifest a clear economic advantage as these women approach late adulthood, a time when their children become productive household members themselves.

Owing perhaps to the limited sample size of the elderly cohort and the fact that the majority of these women were still in their early 60s, the data cannot unequivocally establish the income disadvantage of the households of the elderly vis-à-vis those of younger cohorts. Yet there are indications that this is so. On a positive note and from a life course perspective, the same indications also suggest that the near-elderly as well as the middle-aged women could well be in a better economic position when they themselves get old as compared with the situation of the elderly now. In the same vein, one can probably surmise that the "young" elderly women of today are probably better-off than those in the past, or those who now are older than them ("old" elderly).

Other income sources

The CLHNS inquired about income not just from paid employment of household members but also from other various sources. These other sources include, among others: 1) rent from land, room and board, 2) remittances from family members including spouse, and 3) pension and interest payments from savings. Table 7 illustrates the growing importance of other income sources for households over time and for all age cohorts. Whereas about one in every ten households was getting income from other sources in 1983, already nine in every ten were doing so by late 1990s. Pronounced increases are particularly noticeable for households receiving remittances, and markedly so for households of the elderly women during the last three survey rounds. Curiously, higher proportions of households of the middle-aged women were sourcing income from pensions than households of older women. Although this deserves a closer investigation, it will be recalled that a considerable number of middle-aged women were residing in extended households and this could mean that these women were co-residing with an elderly parent or relative who was receiving the pension payments, not to mention the also greater likelihood that these households may be collecting interest earnings from larger accumulated savings. The elderly women, on the other hand, may yet have to receive their pension payments, or may not have any at all considering that the elderly cohort generally had less education and worked in low-paying jobs, and that many women in the CLHNS were self-employed or had worked in the informal sector and thus cannot avail of social security benefits (Gultiano 1999).

Table 7. Other sources of income, by women's age category

Other income sources		Age 35-49	Age 50-59	Age 60-69
With other source of income (%)				
1983		12.9	12.5	11.3
1985		34.2	33.8	22.2
1991		57.2	59.9	59.4
1994		81.2	79.3	75.7
1998		92.3	91.1	94.8
2002		86.0	89.6	84.0
2005		87.9	86.7	87.9
Receiving rent (%)				
1983		2.5	3.6	1.9
1985		2.4	4.3	2.0
1991		5.1	5.5	6.6
1994		7.6	7.2	7.5
1998		9.2	10.6	12.5
2002		8.7	11.5	6.6
2005		7.4	8.8	4.7
Receiving remittance (%)				
1983		6.5	5.3	7.6
1985		12.1	12.2	7.1
1991	*	23.2	26.6	33.0
1994	*	50.3	51.6	51.4
1998	*	53.1	61.1	68.8
2002	*	37.9	44.5	58.1
2005	*	43.8	50.8	57.0
Receiving pension (%)				
1983		3.5	2.6	0.9
1985	*	22.6	21.3	11.1
1991		36.5	34.2	29.3
1994	*	46.9	38.3	39.2
1998	*	50.1	51.7	37.5
2002		47.4	47.0	44.8
2005	*	54.3	48.9	44.9

* Differences by age categories significant at p<0.05