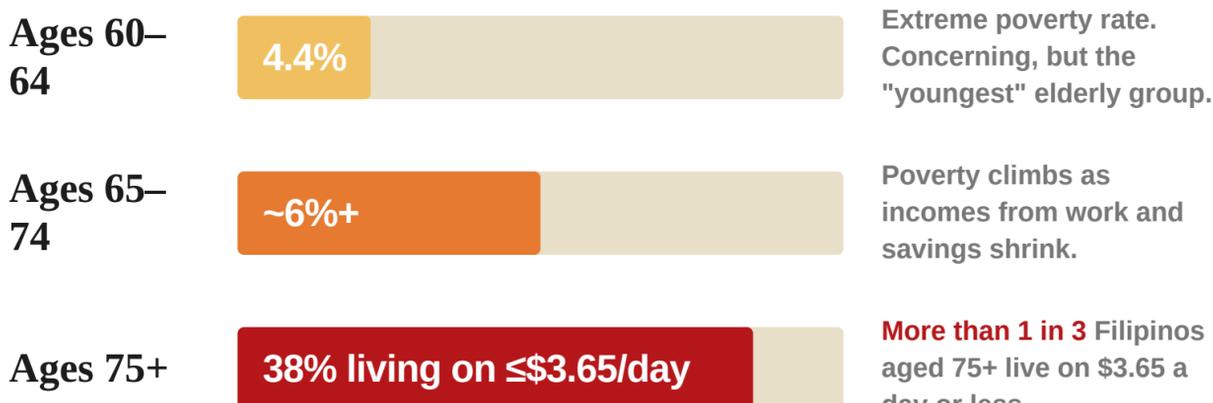


THE HIDDEN POOR

The older you get, the worse it gets. And if you live with younger family members, the government may not even see your poverty at all.

EXTREME + MODERATE POVERTY RATES BY AGE GROUP



Among Filipinos 75 and older: extreme poverty hits 8.1% and moderate poverty (between \$2.15–\$3.65/day) reaches 29.9%. Together, that's nearly 38% — living on less than a cup of coffee a day in most developed countries. As people age, they stop working, savings run out, health costs rise, and spouses die. Most spent their working lives in the informal economy and never consistently paid into SSS. — ADB Working Paper No. 789

38– 40%

Relative poverty rate for elderly people living in multigenerational households

THE INVISIBILITY PROBLEM

When an elderly person lives with working younger relatives, the family's **combined income** lifts the whole household above the poverty line — even if the elderly person themselves has **no money at all**. Their poverty disappears from government statistics. Programs designed to help the elderly poor miss many of the people who need them most.

WHO OWNS WHAT — BOTTOM WEALTH QUINTILE (POOREST 20% OF ALL HOUSEHOLDS), 2022

37%

Older men living alone in the poorest wealth tier

More than 1 in 3 older men who live by themselves have almost no assets — no land, no vehicle, minimal appliances.

32%

↑ WORSENING

Older women living alone in the poorest wealth tier

This share rose from 27% in 2017 to 32% in 2022 — moving in the wrong direction, fast.

"An elderly Filipino with no pension, no savings, and **nothing to sell** is one serious illness away from having nothing at all. The data suggest there are a lot of people in that position."

ADB ECONOMICS WORKING PAPER NO. 789 — ALBERT ET AL., JULY 2025