

THE CARE CRISIS

Out-of-pocket health costs are crushing. The family safety net is fraying. And the systems meant to catch people are not there yet.

OUT-OF-POCKET HEALTH SPENDING

60%

of all health spending in the Philippines came straight from people's own pockets — not PhilHealth, not the government. (2018)

The Universal Health Care Act of 2019 was designed to change this — but for many elderly Filipinos, especially in rural areas or with chronic illness, the gap between what the law promises and what they actually receive is still wide.

ANNUAL PER CAPITA HEALTHCARE SPENDING

OLDER WOMEN LIVING ALONE

₱7,425 / year

Nearly 5× what households with no elderly members spend — for people who typically have less income and fewer assets.

OLDER MEN LIVING ALONE

₱4,936 / year

Still well above national household averages, and rising each year.

HOUSEHOLDS WITH NO ELDERLY MEMBERS

₱1,509 / year

The baseline. Older Filipinos spend 3–5× this amount while earning far less.

THE PHILIPPINES IS AGING FASTER THAN ITS SYSTEMS CAN HANDLE



The "oldest old" — those 80 and above — need the most intensive, specialized care. **Cancer rates in this age group have doubled globally over 30 years.** Cognitive decline becomes more common. The need for long-term care grows sharply. The Philippines currently has **almost no formal infrastructure to provide it.**

43%

of older people across Asia with functional limitations already face a care gap

The family support they are supposed to be getting is not, in practice, reaching them. — ADB Working Paper No. 789

WHAT THE PHILIPPINES IS MISSING

- No network of geriatric care facilities worth speaking of
- No trained caregiving workforce at scale
- No community-based care system to fill in where family cannot
- Old-age dependency ratio headed toward 16 per 100 workers by 2050

WHAT THE EVIDENCE SAYS

"The current support systems are not enough. The window to fix them is open — but *closing*."

The people who will pay the price for inaction are already the most vulnerable: older Filipinos who spent their working lives in the informal economy, paying into a system that was never really built for them. A birthday cake is not a policy. The data make that plain.