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VIABILITY OF AN ECONOMIC HOUSING FOR THE ELDERLY: INPUT FOR A RESIDENTIAL CARE FACILITY IN MANDALUYONG

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ABSTRACT. This interdisciplinary, mixed-method research using the explanatory sequential design was undertaken to study one sector of the elderly community's living condition in Mandaluyong City to determine the viability of putting up a privately-funded residential and care facility for them. Sixty-nine senior citizens were surveyed by a group of 4th year business students in 2013 for their feasibility study about an economic housing for the elderly, using a government-published questionnaire. Raw data from these instruments were, by mutual agreement used for this study. Analysis showed that the demographics from the instruments matched with the local government statistics. It was also found out that some respondents who have some source of modest income but feel neglected and lonely signified desire to live in a more quiet, modest but decent living facility away from their noisy and chaotic home environment. Literature search also showed numerous laws, bills, plans, and other government initiatives that provide assistance for the welfare of the elderly. These could be used in addressing or providing ideas to solve the problem at hand. A privately-funded facility proposed under the undergraduate feasibility study was therefore found economically viable after review in the areas of marketing, technical and financial aspects and that government interference was proposed to be solicited. Initially, the findings of this study was formally presented before the officials of Barangay Hulo, Mandaluyong City last May 7, 2015 as an extension project for the concerned elderly of the community. More than 50 senior citizens attended the presentation. Feedback from stakeholders was promising.

THE PROJECT AND ITS BACKGROUND

1. INTRODUCTION

A 2011 United Nations study (Current Status, 2011) showed that "older persons in developing countries tend to live in multigenerational households though this practice has begun to decline with the changes in family structure driven by migration and other factors". This finding is consistent with the Philippine situation wherein the extended family traditionally provides care and support for their elders. However, "current realities have begun to challenge the capacity of traditional social structures to provide for their basic needs" and that "today, there are elderly citizens in our community living lives of quiet desperation". (Senate Bill 2352, Implications, filed on August 4, 2010 by Peter Alan Cayetano and introduced on Sept. 21, 2010). The said bill, although not yet passed upon by Congress, manifests the sad reality faced by some sectors of the senior society. The feasibility study on putting up a privately-owned elderly care business made by a group of business students inspired these researchers to undertake this research.

2. BACKGROUND OF THE STUDY

Even before the introduction of Senate Bill 2352, there was already an existing law directing the implementation of a program providing group home/foster home for frail older

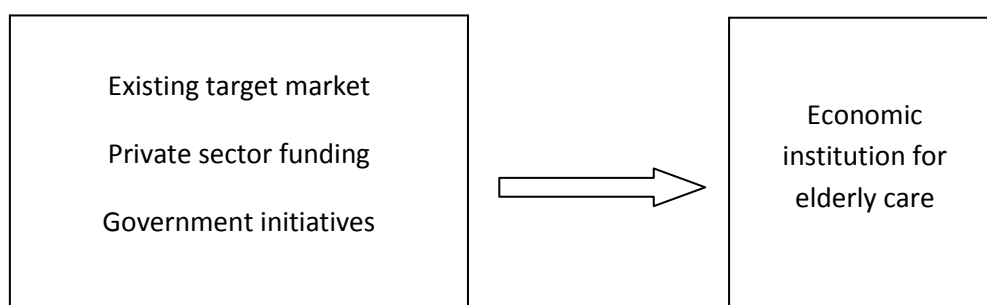
persons, among others (Executive Order No. 105 dated May 16, 2002). However, this legislation is limited to the establishment of foster homes for the neglected, abused and/or homeless and disabled persons who are incapable of self-care. Since the law's mandate specifically caters to indigent old people and source of funding is left to different agencies of government without specific amounts and source, donations support most of the facilities' operating expenses. The situation in these foster homes could be unacceptable for those who have pensions to spend but not big enough to support them if they were to live on their own. Another government initiative, Philippine Plan of Action for Senior Citizens 2012-2016 (PPASC) also supported the idea that de-institutionalization and putting up of proper health facilities are in the best interest and welfare of the elderly. Despite these initiatives and mandates, no remarkable facility has been established so far. The unmet needs of the elderly still remain a social problem to reckon with. In most cases, the children are already old themselves who, if still in good health are grand parenting and supervising the household for their own married children who are employed, most of the time, overseas. It is therefore inconvenient, if not impossible to care for their own old parents. For lack of alternative options, it thus becomes an obligation for some senior children to take care of the old parents and at the same time looking after their grandchildren in a common home, depriving both the old parents and grandchildren the proper attention and care they need. This sad state is aggravated by the high cost of services of house helpers and prohibitive prices of residential houses that caused present day families to live in relatively small and compact houses. Aside from the problems stated above, some elderly children are still too busy working for their own provisions. The irony of it is that the social security pensions of many senior citizens, augmented by allowances from families and government subsidies can provide for their assisted living expenses if managed well. (Bahay Pagasa, 2013, Johri M., et al 2003, The Economist, 2012). Assisted living facilities which are common in other countries thus could become an option. In China, homes for the elderly of this kind are maintained for only \$250 a month (The Economist, 2012) paid from their pensions. This is roughly equivalent to P10,000.00 a month.

This situation motivated the researchers to conduct a study on the viability of an assisted living facility for the elderly with functional limitations as proposed by a group of business students in their feasibility study (Bahay Pag-asa, 2013).

Guided by the NHERA2 document, particularly Agenda 3 & 4, the College of Business & Entrepreneurial Technology (CBET) of the Rizal Technological University (RTU) prepared its 2013 CBET Research Agenda identifying the area on elderly care service as its banner research output. It also offered opportunity to transfer business incubation knowledge to the local government as an extension project with the private sector as a sustainable business partner.

Heeding the task mandated under RA 9257, the Social Development Committee of the National Economic and Development Authority approved and adopted the PPASC through its Resolution No. 4, series of 2007 which it describes as being anchored on several international, regional and national mandates.

3. CONCEPTUAL FRAMEWORK



The above framework shows that having an identified target market, coupled with private funding and existing government initiatives, an economic institution for elderly care is viable.

4. STATEMENT OF THE PROBLEM

The research issues explored and discussed were the following:

1. Profile of senior citizens of selected Barangays in Mandaluyong City;
2. Problems/needs commonly experienced by the senior citizens as to:
 - 2.1 Economic aspect,
 - 2.2 Social/emotional,
 - 2.3 Health, and
 - 2.4 Housing;
3. Government laws and initiatives for the welfare of senior citizens:
 - 3.1 Philippine Plan of Action for Senior Citizens (PPASC 2006-2010)
 - 3.2 Philippine Plan of Action for Senior Citizens (PPASC 2012-2016)
 - 3.3 Republic Act 7432. An Act to Maximize the Contribution of Senior Citizens to Nation-Building, Grant Benefits and Special Benefits and Privileges and for Purposes.
4. Viability of an economic residential facility for selected elderly in the following aspects:
 - 4.1 Marketing,
 - 4.2 Financial, and
 - 4.3 Social.

5. SIGNIFICANCE OF THE STUDY

The researchers looked into this social problem from a business perspective to be able to help solve economic problems. It could accelerate generation of employment and encourage entrepreneurial spirit among the youth who are no longer interested in looking after the elderly on a familial basis but could reconsider when done on a professional or entrepreneurial level; and at the same time providing a basis for government in solving social problems on appropriate housing for the elderly with pensions or regular source of income.

The conduct of this research also served to attain the objectives of the National Higher Education Research Agenda 2 (NHERA2), issued and published by the Philippine Commission on Higher Education.

6. SCOPE AND DELIMITATION

The subjects of this study do not include indigent senior citizens who are being cared for by homes for the neglected indigent elderly like the Elsie Gatches Village, Golden Acres, and other similar facilities being run by the DSWD. This study also made no attempt to investigate the reason by Senate Bill 2352 is still pending as of this writing but found the proposed law's rationale in its explanatory note very relevant to this research.

7. REVIEW OF RELATED LITERATURE

Many countries have already been attending to the rights, welfare and protection of the elderly (Sundstrom, etal, (2002), Bergmark, A. etal. (2000), Sobieszczyk, T. (2002), Ho, S. (2009), Kim, D. etal (2012), Johri, M. (2003), Soldo, B., etal. (1995), Dauwerse, L. etal (2012) The Economist (2012) featured the 89-year old Zheng Jixuan, a retired doctor who is about to live in a

small but comfortable room of an old people's home in a city in Shanghai. Though his son lives in the same place, he has no time to take care of his father. The home is said to be better than those in America. The sad fact is that similar homes are very expensive in the Philippines (price ranges from P35,000 to P50,000 a month or equivalent of between US\$800 to US\$1,200) and normally cater to middle income local and foreign residents only. Furthermore, many of these facilities are located in far-flung areas which make family visits inconvenient.

Unfortunately, there is still much to be done to improve the welfare of the elderly in the Philippines. Much has been planned and proposed, but not implemented. Senate Bill 2352, entitled "An Act Providing for a Social Justice and Welfare Program for the Protection and Care of the Elderly Without Any Identifiable Family Members or Without Any Means of Support" proposed that "all elderly in need shall be entrusted in the care of the proper institution to ensure that they are given adequate shelter and care" and that "clearly, programs for the protection and welfare of the elderly is urgent and always a priority."

Parallel to the Philippine initiatives is a United Nations study in 2011 which concluded that there is a growing need for long-term care services worldwide which have traditionally been provided by family members but are increasingly being carried out by paid caregivers." (p. 68). However, caregivers in the Philippines have become scarce due to large demand for them in other countries where they are paid better.

NHERA 2 provides the policies, priorities and thrusts of Philippine higher education research which encourages networking among Higher Education Institutions (HEIs) focusing on themes wherein the members are or can be good at. It promotes partnerships, collaboration of HEIs with other research institutions, local and foreign, as well as with industry and private laboratories, for the conduct of research activities. Agendum 3 of NHERA's 4-point Agenda emphasizes advancement of higher education as well as national development while Agendum 4 endorses dissemination and utilization of research outputs. This document made this study relevant to the higher needs of the current educational system.

8. RESEARCH METHODOLOGY

Research Methods Used

As a mixed method research, both quantitative and qualitative approaches were applied. Dauwse's (2012) and the Best Practices (2014) provided keystone for this methodology. A mixed method research design is a procedure for collecting, analyzing and mixing both quantitative and qualitative research and methods in a single study (Creswell, J., 2012; Fraenkel, 2012; Cooper, 2008 p. 185; Saunders, 2009 p.153; Churchill, 2012; and sagepub). Specifically, explanatory sequential design was deemed most appropriate. This involved collecting quantitative data first and followed up with qualitative data collection and analysis to arrive at an interpretation. (www.fischlerschool.vova.edu/ p. 26).

As an interdisciplinary study, (www.nsf.gov/.../interdisciplinary_research, and www.cf.ac.uk/.../Tips), it allowed multiple perspectives such as social studies, economics, marketing, public policies and accounting.

Population Frame and Sampling Scheme

Purposive sampling was used. The samples were taken from a list of senior citizens with monthly pensions which was available at the Office of Senior Citizens Affairs of Mandaluyong.

Instruments Used

Senior Citizen Survey Form (SCSF), a government-prepared questionnaire available online was used to collect secondary quantitative and qualitative data.

Data Gathering Procedures

The personal information of the respondents taken from the filled out SCSF were used to collect quantitative data from which the tables on the profiles were based. For the qualitative data, themes, which were already manifested in the accomplished SCSF were analyzed. The details were drawn from the open-ended responses and frequency tables for qualitative variables were made. (isites.harvard.edu/icb/icb.do); (Howitt 2010) and (Sagepub.com/upm).

Statistical Treatment of Data

Percentages were computed from the quantitative data from the profile of the senior citizens under study.

9. PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

1. The profile of the senior citizens showed the following data:

1.1 Frequency Table for Gender of Selected Elderly

Gender	Frequency	Relative Frequency
Female	43	.62
Male	26	.38
Total	69	1.00

The table above shows that sixty-two percent were female and 38% were male while the city-wide statistics show that 56% were female and 44% were male. Both statistics reveal that there were more female seniors than the male counterparts. This is consistent with the UN study that women tend to live longer than men (www.un.org/.../current-status-older-person). These data provided the information needed for evaluating the provisions for the services.

1.2 Frequency Table for Age of Selected Elderly

Age	Frequency	Relative Frequency
Below 65	11	.16
65-69	33	.48
70 and above	25	.36
Total	69	1.00

Eleven or 16% of those studied were below 65 years old, 33 or 48% were within the age bracket 65-69; 25 or 36% were 70 years old and above. This is consistent with the city-wide statistics of Mandaluyong for 2010. The 36% seniors who were over 70 years old (or 1,890) were the target market in determining the viability of the project.

1.3 Frequency Table for Educational Attainment of Selected Elderly

Educational Attainment	Frequency	Relative Frequency
1. College graduate	12	.18
2. College level	10	.14
3. High school graduate	17	.25
4. High school level	10	.14
5. Elementary education	20	.29
Total	69	1.00

Thirty-two percent those surveyed have college degrees or have gone to college. These data were useful in determining the appropriate activities planned for the target market.

1.4 Frequency Table for Amount of Income

Source of Income	Frequency	Relative Frequency
1. P10,000 and above	39	.57
2. P5,000- P9,999	14	.20
3. Less than P5,000	16	.23
Total	69	1.00

Fifty-seven percent of the respondents have regular income from pensions and other sources: This group was considered in determining the demand for the facility in the marketing aspect.

- The responses for the open-ended questions explained the details of the grievances and problems common to the respondents. From the document analysis (Mason, 2002, p. 103) used to interpret information gathered from already existing set of data, the following findings surfaced:

2.1 Frequency Table for Qualitative Variables- Social/Emotional Concerns

Concern	Frequency of choice	Relative Frequency
1. Feeling of neglect and rejection	10	.17
2. Feeling of helplessness and worthlessness	22	.37
3. Inadequate leisure/recreational activities	4	.07
4. Feeling of loneliness and isolation	21	.36
5. Senior citizen-friendly environment	2	.03
Total	59	1.00

It was found out that feeling of helplessness, worthlessness, loneliness and isolation, and neglect and rejection were the most common grievances of the respondents. These feelings must have been brought about by the fact that there were inadequate leisure and recreational activities and senior-citizen friendly environment.

2.2 Frequency Table for Qualitative Variables- Housing Concerns

Concern	Frequency of choice	Relative Frequency
1. Overcrowded family home	23	.43
2. No privacy	9	.17
3. No permanent house	5	.09
4. Longing for independent living/quiet atmosphere	17	.31
Total	54	1.00

The study revealed that most of the respondents complained of overcrowded family home. One respondent verbally shared that although it is nice to be with own family, she cannot adjust to the noise of the younger members and chaotic movements in the family abode. She wished she had a place of her own to be able find peace when she feels like being alone. She however cannot deny the fact that she cannot afford a place of her own although she can afford her basic needs.

3. Government interventions that could support the proposed initiative for the establishment of private assisted living facility for the elderly in the Philippines:

a. Philippine Plan of Action for Senior Citizens (PPASC 2006-2010). The PPASC 2006-2010 is a Philippine government document formulated, through inter-agency efforts that spells out the strategies, programs, projects and activities contributing to the attainment of the Millennium Development Goals and the Medium Term Philippine Development Plan for the promotion of Active Ageing in the Philippines. The priority areas set were geared towards ensuring that societies and individuals age with security and dignity. Like NHERA2, PPASC 2006-2010 encourages networking as it empowers local government units to respond to the needs of the senior citizens under their jurisdictions. The document also provided the Senior Citizen Survey Form, the instrument for collecting up-to-date information from which to assess the situation of senior citizens and to make appropriate programs and projects. These forms are being made available online by the Department of Interior and Local Government to the barangays for dissemination.

b. Philippine Plan of Action for Senior Citizens 2012-2016 promotes a more effective and efficient service delivery for senior citizens. It focused on the three major areas of concern in ageing, one of which is to ensure enabling and supporting environments. This Plan observed that only government-run and NGO-operated centers, residential and group homes are subject to DSWD standards, but privately-run, for-profit nursing homes are not specifically under any government agency's particular jurisdiction. It also suggests that although the present policy is the de-institutionalization and reintegration of the elderly to their own family environments, it appears that for extreme cases, proper health facility must be considered for the best interest and welfare for the elderly. This sets the basis for the establishment of a private living facility for the elderly.

c. Republic Act 7432, "An Act to Maximize the Contribution of Senior Citizens to Nation Building, Grant Benefits and Special Benefits and Special Privileges and for Other Purposes". This law enumerates the privileges and benefits provided to senior citizens. Sec. 5 (b) specifically states that individuals or non-governmental institutions establishing homes, residential communities or retirement villages solely for the senior citizens shall be accorded the following: realty tax holiday for the first five years starting from the first year of operation; and priority in the building and/or maintenance of provincial or municipal roads leading to the aforesaid home, residential community or retirement village. This would serve as a motivating factor for private individuals or groups to go into the senior citizen housing business.

4. Viability of an economic residential facility. The evaluation showed that the proposed assisted living facility for the older senior citizens is viable on the following grounds:

a. Marketing aspect. The project's target market were senior citizens who have functional limitations but have no other health problems and receiving not less than P10,000 monthly pensions, allowances and entitlements. The data readily available from the previously used instruments of the said study were used by these researchers to determine the market viability of the proposal. Based on the Mandaluyong City statistics (2010), Barangays San Jose, Malamig, Mauway, Highway Hills and Hulo which have been covered by the study, there were 82,968 population 5,400 (6.5%) of which were senior citizens (60 years old and above). Of the 5,400, 35% or 1,890 were 70 years old and above. The adjusted conservative target market considered for the study was only 25 out of the 1,890 or less than one and a half percent of the computed target market.

b. Financial aspect. The 5-year comparative pro-forma financial analyses show that a business' payback period on a P1,600,000.00 investment is a little over 2 years. The return on investment for the five year period would be 23.32%, 23.32%, 37.45%, 37.45% and 37.45%, respectively. The financial study showed that investing in this kind of venture would be a sound decision.

c. Socio-economic aspect. As an interdisciplinary study, these researchers found that the project, aside from being financially viable, would be doing a great contribution and impact on the social and economic initiatives of government in alleviating the difficulties faced by some of the physically-challenged but financially-abled older senior citizens.

10. CONCLUSION AND RECOMMENDATIONS

Summary of findings

1. It was found out that of the 69 respondents, 36% were 70 years old and above and 57% have income of P10,000.00 or more from various sources;
2. The common problems and grievances expressed by the respondents were: feeling of helplessness, worthlessness, loneliness, isolation, neglect and rejection; and overcrowded family homes;
3. There are existing laws and government initiatives providing assistance to senior citizens and neglected indigent elderly;
4. An economic residential facility is viable determined after marketing and financial analyses were conducted.

11. CONCLUSIONS

1. There exists a sector in the elderly community whose members expressed the desire to live in modest but decent homes away from the hassles and noise of own family houses. These kinds of homes can only be provided by assisted living facilities funded by private entrepreneurs applying the principle of economies of scale. This principle shows the cost advantage that arises with increased output of a product. The inverse relationship between the per-unit fixed cost and the volume produced can make collective caring for the selected elderly in a well-managed facility affordable. This is so because the fixed costs can be shared over the larger number of services to be rendered.
2. The result of this study reinforced the statement in Senate Bill 2352 that there are indeed some elderly who are "living lives of quiet desperation" and that "programs for the protection and welfare of the elderly is urgent and always a priority". Grievances of the

elderly have already been documented, and that what is being catered to only by the government are those who are declared indigent.

3. The government has recognized the importance of the issues at hand. This could be gleaned from the numerous laws, bills and other initiatives already enumerated above. However, the existing policies and plans bear no specific provision that could be applied to solve the problem at hand.
4. The project originally proposed in the Bahay Pag-asa 2013 feasibility study was found to be viable.

12. RECOMMENDATIONS

1. It is recommended that the city government OSCA conduct a current survey of qualified elderly who need to be housed in an assisted living facility.
2. It is also recommended that the PPASC 2012-2016 findings must be looked into. The fact that only government and NGO-run residential homes for elderly are subject to DSWD standards, entrepreneurs shy away from investing in socio-economic ventures since there are no legal nor government support to back them up. Likewise, the PPASC point of view that although the ideal setting is that the elderly must be cared for by the family, in extreme cases, proper facilities must be considered best for the elderly's welfare and interest and appropriate action be initiated.
3. Future government plans and initiatives must include provisions that would encourage the private sectors to invest in assisted living facilities for the elderly who have a modest income to support such kind of housing.
4. The result of this study is proposed to be used for an extension service under the RTU's mandate in conformity with CHED's NHERA2 objective, which is transferring business incubation knowledge to local government units and other stakeholders.

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