

# In *Wellness* and in Health

Navigating the landscape of health,  
well-being and financial  
preparedness in the Philippines



# Objectives

In Wellness and In Health: Navigating the landscape of health, well-being and financial preparedness in the Philippines



**Identify** the current *state* of nutrition and wellness among Filipinos across various demographic and socio-economic profiles



**Provide** a comprehensive understanding of factors that *impact* health and well-being, including dietary habits, lifestyle, access to healthcare and medical expenditures



**Examine** the role of proper nutrition, healthcare access and health and financial literacy in helping *shape* a better present and future for Filipinos

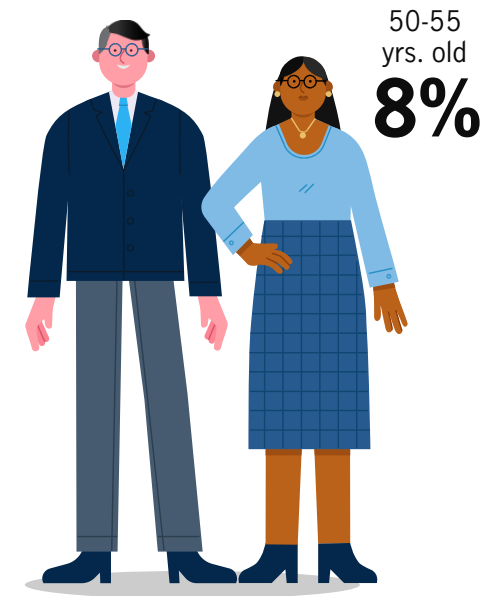
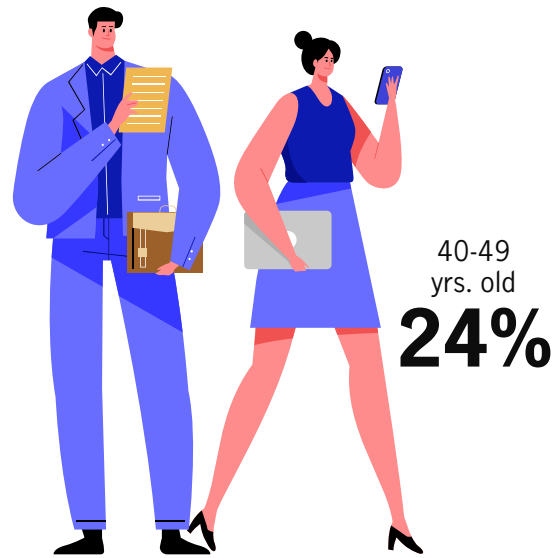
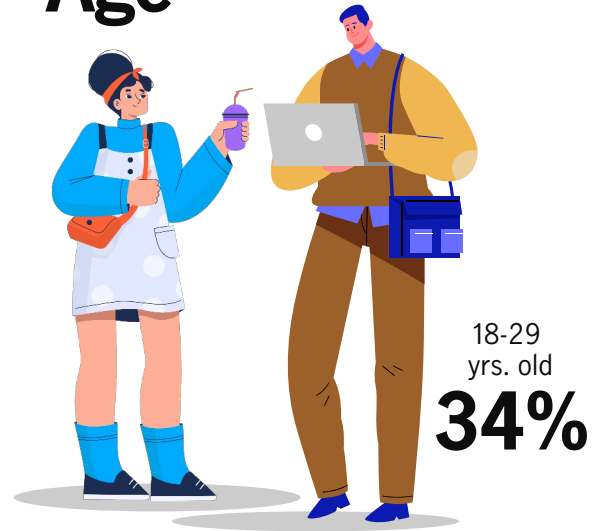
# Respondents' Profile

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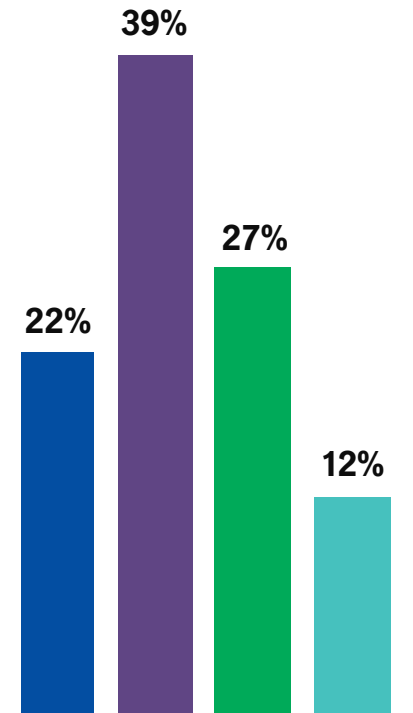
## Gender



## Age



## Monthly Household Income



- PHP 15,001 – 25,000
- PHP 25,001 – 50,000
- PHP 50,001 – 100,000
- Above PHP 100,000

Methodology: A total of n=1000 respondents were surveyed via a self-accomplished online survey.

## Key Finding #1

# Younger *does not* mean healthier

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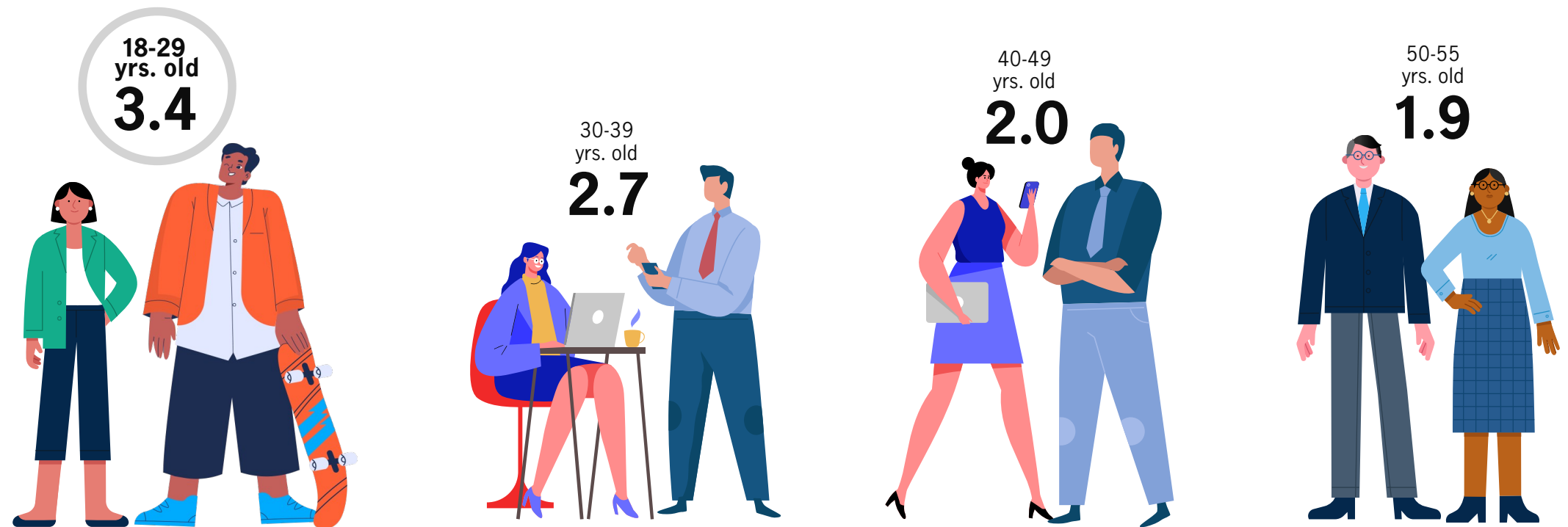


# The number of times people have fallen *sick* over the last 12 months

What is interesting, however, is that the **number of times younger people aged 18-29** have fallen sick in the last 12 months is the highest among all age segments.



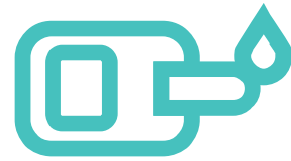
**TOTAL SICK include:** Sick, but have not visited any clinic or hospital (1.8); Sick, have visited a clinic (0.8); Sick, have stayed in a hospital (0.1)



Key Finding #1

**Younger  
*does not* mean  
healthier**

## Top illnesses Filipinos surveyed are most worried about:



**Diabetes**  
**36%**



**Anxiety**  
**36%**



**Depression**  
**35%**



**Heart Disease**  
**34%**



**Cancer**  
**26%**

- Stroke **25%**
- Kidney Disease **24%**
- Obesity **16%**

- Pneumonia **15%**
- Liver Disease **14%**
- Alzheimers **13%**

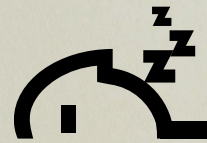
- Eating Disorders **11%**
- Chronic Lower Respiratory Disease **9%**

**Concerns about both Anxiety and Depression are much higher among *younger* people aged 18-29 and females.**

### Key Finding #1

**Younger  
*does not* mean  
healthier**

## For Filipinos surveyed with ages 18-29 years old:



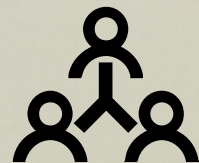
**28%**

are not getting enough sleep



**68%**

believe that following a regular exercise routine is expensive



**50%**

believe that changing their current lifestyle would mean changing their social life, which is hard for them

### Key Finding #1

**Younger  
does not mean  
healthier**

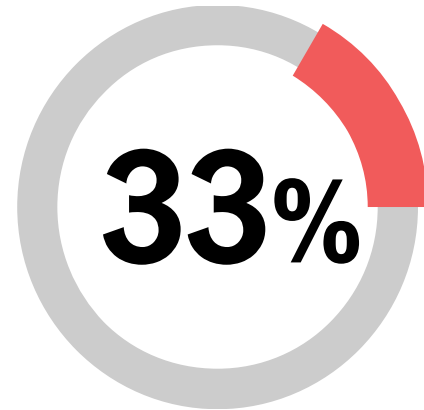


## Key Finding #2

# Filipinos *struggle* to commit to a healthy lifestyle







**consider their  
current  
lifestyle as  
unhealthy**

This finding is more prominent among lower-income households.

**46%**  
Lower HHI

**31%**  
Middle HHI

**29%**  
Upper HHI

Lower HHI - PHP 15,000 to 25,000 per month  
Middle HHI - PHP 25,001 to 75,000 per month  
Upper HHI - PHP 75,000+ per month

## Healthy lifestyle defined

**“A healthy lifestyle is a way of living that lowers the risk of being seriously ill or dying early.”**  
- World Health Organization

### WHO recommendations for a healthy lifestyle:

- Healthy diet
- Lessening consumption of fat, sugar and salt
- Regular exercise
- Monitoring BMI

Sources:  
International Health Conference, (New York, June-July 1946). (1948). Summary report on proceedings, minutes, and final acts of the International Health Conference held in New York from 19 June to 22 July 1946. United Nations, World Health Organization, Interim Commission. <https://iris.who.int/handle/10665/85573>  
World Health Organization (2010, May 6). A healthy lifestyle – WHO recommendations. <https://www.who.int/europe/news-room/fact-sheets/item/a-healthy-lifestyle---who-recommendations>



### Key Finding #2

**Filipinos  
struggle to  
commit to a  
healthy  
lifestyle**

Many Filipinos acknowledge the importance of *maintaining* good health and wellness in the long term.



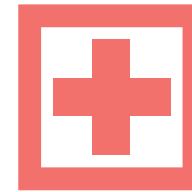
## Most important health *priorities* of Filipinos surveyed:



Diet and nutrition



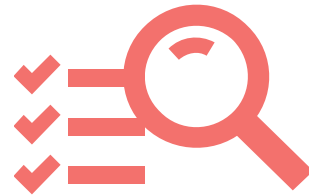
Long-term financial planning for medical expenses



Health services



Lifestyle



Information on health-related matters

## Preventive actions to manage health worries:



Maintain a healthy diet



Exercise regularly



Reduce stress



Avoid smoking



Avoid drinking

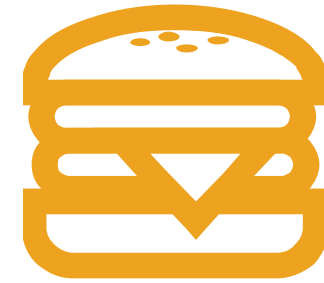
Key Finding #2

**Filipinos struggle to commit to a healthy lifestyle**

## Filipinos' attitude towards health and its impact on their eating behavior



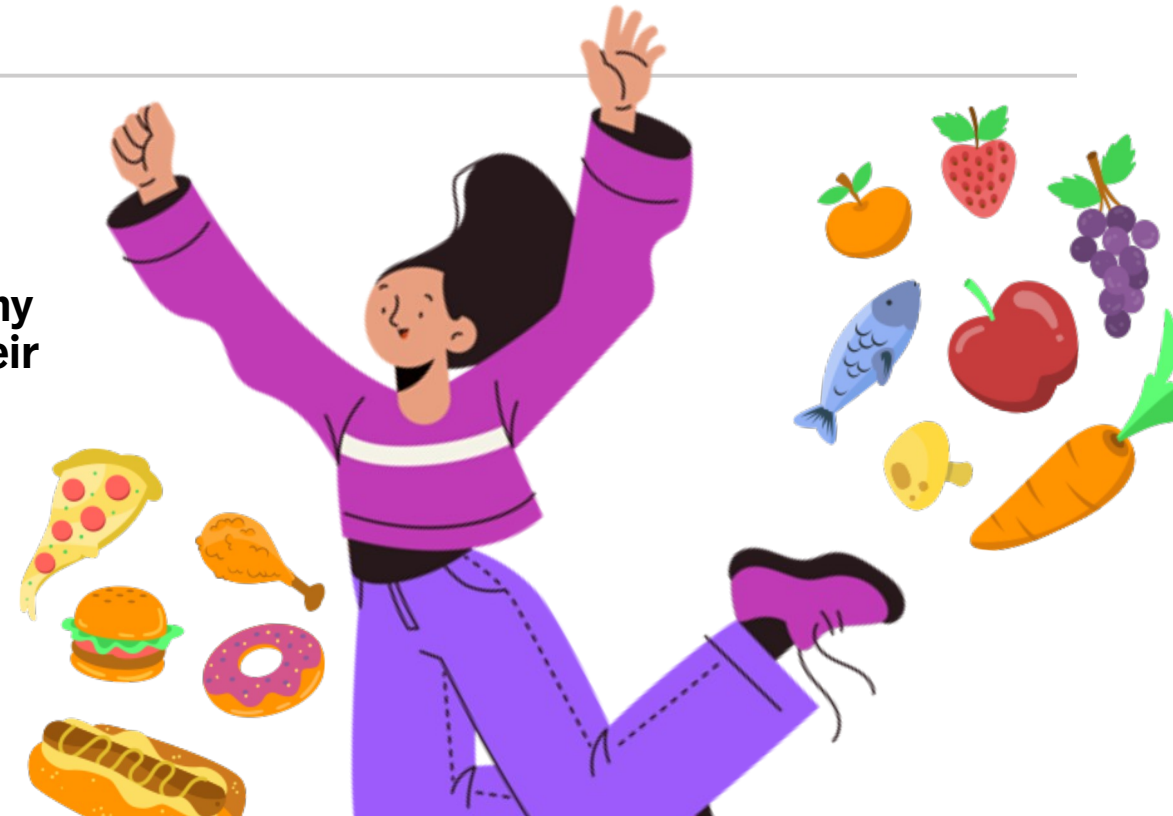
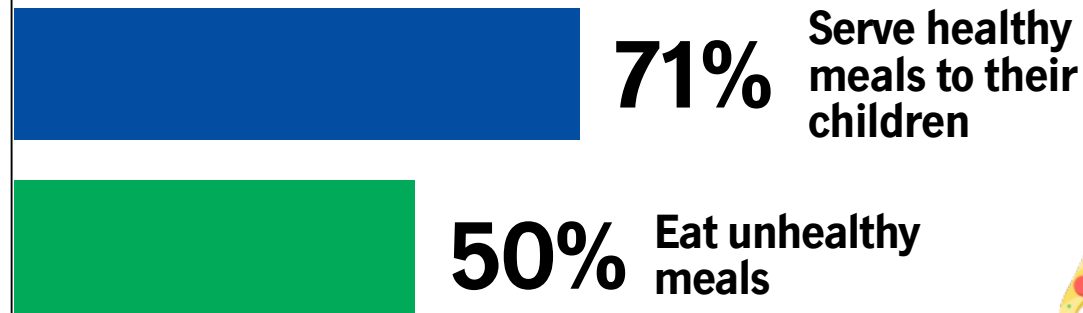
**24%** of Filipinos surveyed said they **do not really know** what is considered a healthy diet.



**34%** said they are so busy that they **do not have time** to think about their diet.

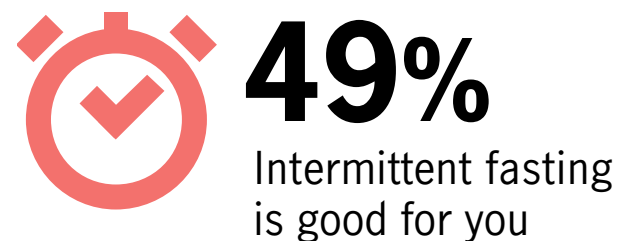
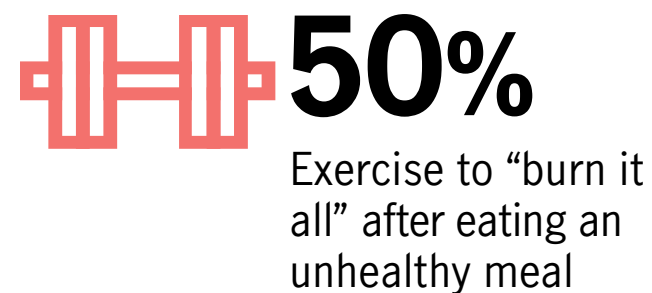
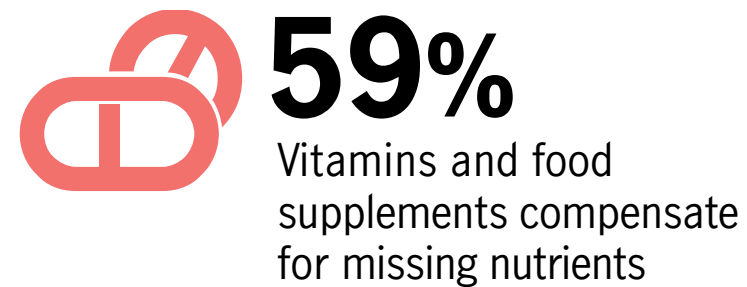
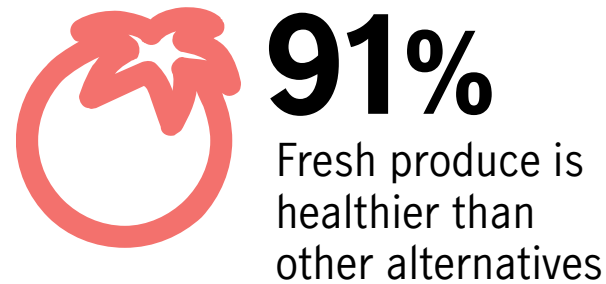
### Key Finding #2

**Filipinos struggle to commit to a healthy lifestyle**

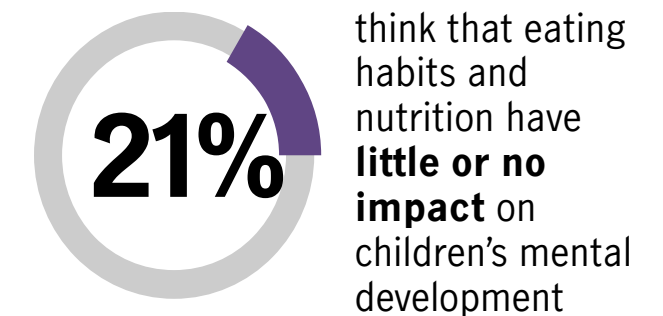
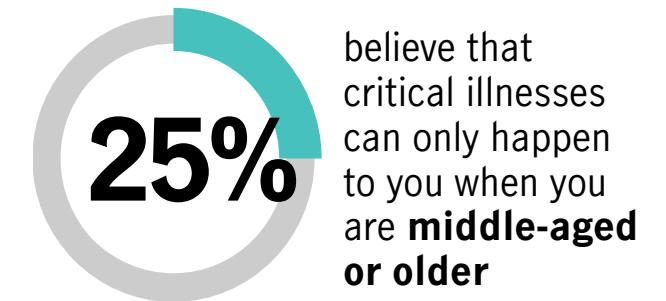


# Filipinos' attitude towards health and its impact on their eating behavior

## Common *perceptions* about diet and nutrition



## Myths?



### Key Finding #2

**Filipinos struggle to commit to a healthy lifestyle**

## In terms of Healthy Diet, the top 3 pain points are: perceived higher costs, less appealing taste, and inconvenience/accessibility.

The perceived pain points or barriers appear to be more prominent among younger people aged 18-29 in general. In addition, it is noteworthy that over 20% of respondents do NOT know what is considered a healthy diet for themselves and their children.



34% are too busy to think about their diet

25% cannot afford healthy food

24% do not know what is considered a healthy diet

21% do not know what is considered a healthy diet for children

### Key Finding #2

**Filipinos struggle to commit to a healthy lifestyle**

# Exercise *or* excuses?

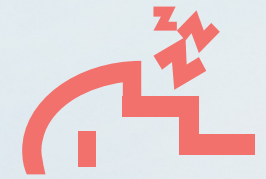
Key Finding #2

**Filipinos struggle to commit to a healthy lifestyle**



**40%**

believe that exercise is “always painful or takes too much effort”



**38%**

are just “too busy or too tired” to exercise



**37%**

do not know what type of exercise is good for their body



**31%**

said their living environment does not allow for safe or comfortable exercising

## Key Finding #3

**Health is wealth  
BUT Filipinos do  
not prepare *enough*  
for medical  
expenses**

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## How Filipinos surveyed fund medical expenses

**41%**  
of Filipinos' medical spending are out-of-pocket



**82%**  
source from personal savings



**26%**  
from HMO



**22%**  
from loans from family and friends

Key Finding #3

**Health is wealth BUT Filipinos do not prepare *enough* for medical expenses**

**33%**  
of Filipinos feel that their existing health insurance coverage is **insufficient**

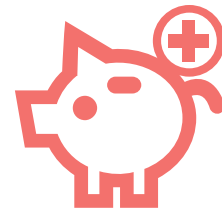


## Most important *healthcare* needs are:

- 1** Emergency Services
- 2** Hospitalization
- 3** Preventive Healthcare
- 4** Mental Health
- 5** Outpatient Services

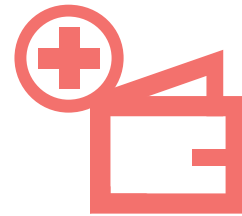
### Key Finding #3

**Health is wealth BUT Filipinos do not prepare *enough* for medical expenses**



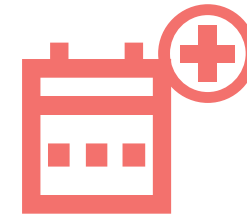
**PHP 38,000**

Average amount of money set aside by Filipinos aged 18-29 for *potential* medical expenses



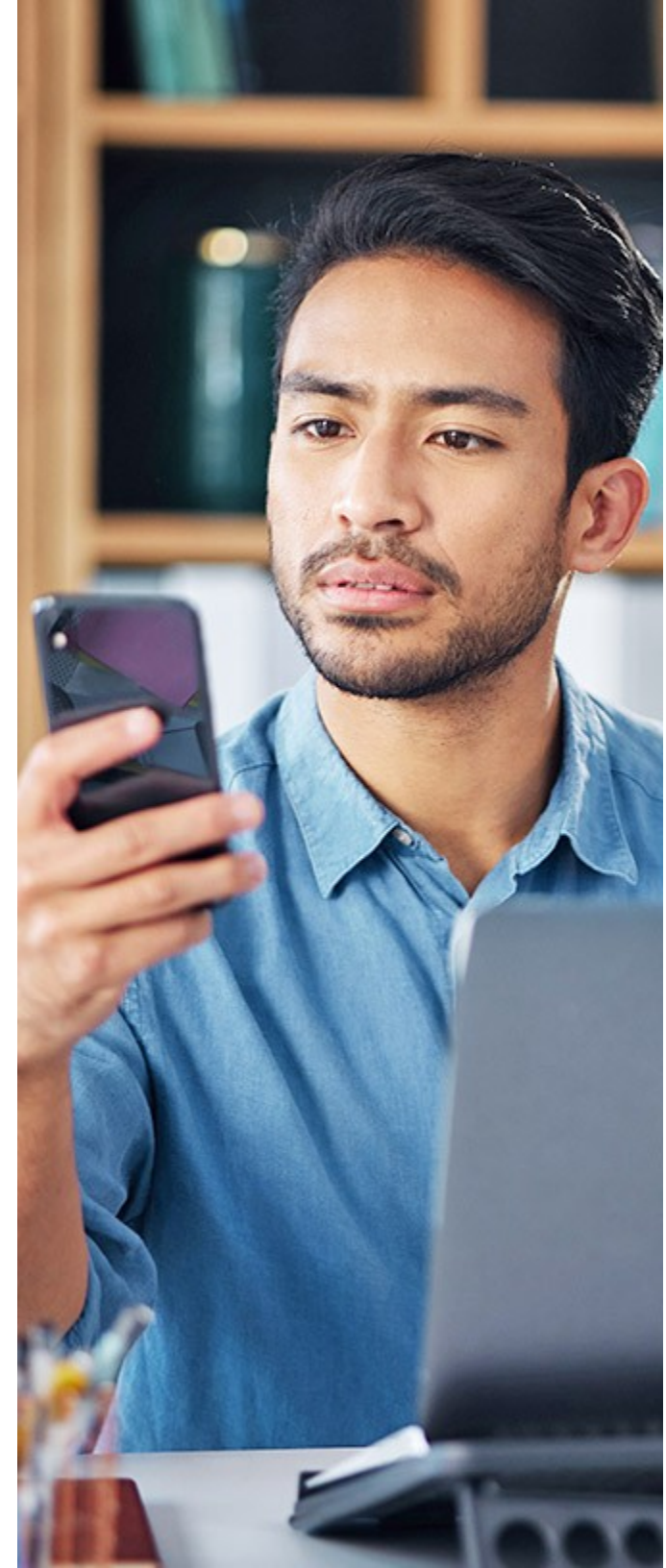
**PHP 62,000**

What Filipinos *have set aside* for future medical expenses



**PHP 571,000**

What Filipinos *think they need* to save in **10 Years**



## In terms of securing health information, Filipinos surveyed are interested in *knowing* more about these topics:



Prevention of critical illnesses



Treatment for critical illnesses



Urgent care



Healthy lifestyle



Nutrition

### Key Finding #3

**Health is wealth BUT Filipinos do not prepare *enough* for medical expenses**





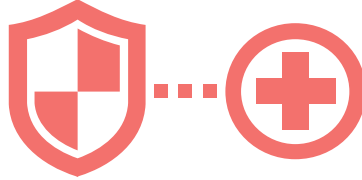
Key Finding #3

**Health is wealth BUT Filipinos do not prepare *enough* for medical expenses**

## When it comes to health insurance policies, Filipinos surveyed *look* for these plan benefits:

**1**   
**Special rate/  
discount for family  
members**

**2**   
**Disease-specific  
prevention and  
management  
services**

**3**   
**Life insurance  
protection on top of  
medical coverage**

## Key points to remember

# 1

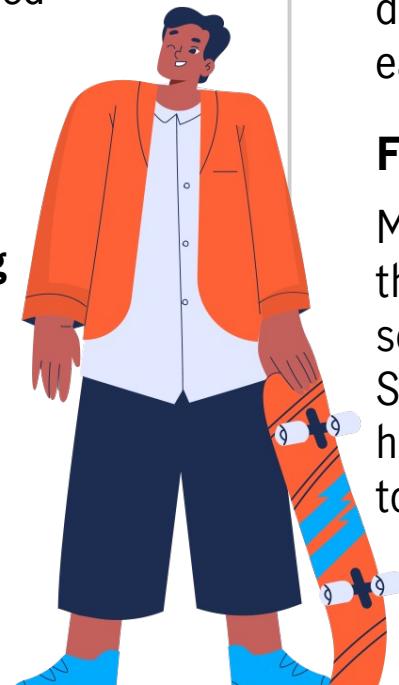
### **Younger does not mean healthier**

The number of times people have fallen sick over 12-months is 2.7 but the **highest among them are those from the 18-29 year old** age segment (3.4 times).

While **Diabetes** tops the list of illnesses that Filipinos surveyed worry about, 18-29 year olds have higher concerns for **Anxiety and Depression.**

### **The Top 3 barriers to having a healthy diet are:**

- Perceived higher costs
- Less appealing taste
- More inconvenience



# 2

### **Filipinos struggle to commit to a healthy lifestyle**

**The lower the household income, the less healthy the lifestyle.**

### **Attitude towards healthy eating**

Many Filipinos believe healthy eating is more expensive, healthy food doesn't taste as good and they're not easy to prepare or find.

### **Filipinos' eating behavior**

Many Filipinos surveyed say that they eat unhealthy meals but most serve healthy meals to their children. Some don't know what is considered healthy diet and others are too busy to think about their diet.



**Health priorities of Filipinos are:**

- Diet and nutrition
- Long-term planning
- Health services
- Lifestyle
- Information on health matters

**Preventive actions to manage health worries:**

- Maintain a healthy diet
- Exercise regularly
- Reduce stress
- Avoid smoking
- Avoid drinking

## Key points to remember

### 3 Health is wealth **BUT** Filipinos do not prepare *enough* for medical expenses

Most Filipinos surveyed fund medical expenses thru personal savings, some from HMO and others via loans from family and friends.

The most important healthcare needs are:

- emergency services
- hospitalization
- mental health
- preventive healthcare
- outpatient services

Filipinos are interested to know more about prevention and treatment of critical illnesses, urgent care, healthy lifestyle and nutrition.

#### **When it comes to health insurance policies, Filipinos look for:**

- Special rate or discount for family members
- Disease-specific prevention and management services
- Life insurance protection on top of medical coverage



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