

THE PHILIPPINE HOUSING AND HOUSEHOLD STATISTICS

Building Safe and Secure Communities is one of the pillars under the Philippine Development Plan 2017-2022. Two key concerns that the housing sector currently faces are the inadequacy of the sector budget allocation and the growing housing backlog. The latter may be attributed to a number of indicators such as the actual number of housing and land requirements (per area), population size trend, housing loan amounts, and the distribution of informal settler families (ISF).

Population and Urbanization Levels. Based on the 2020 Census of Housing and Population, the country's population has increased by 8% from 101 million Filipinos in 2015 to 109 million in 2020. Region IV-A remained the top region with the most number of residents at 16.2 million, followed by the National Capital Region (13.5M), Region III (12.4M), and Region VII (8.1M). Meanwhile, regions with highest level of urban population include NCR (100%), Region IV-A (70.5%), Region XI (66.8%), and Region III (66.3%). Regions VIII (14.7%) and II (19.5%) both posted low urbanization levels in 2020 (*Table 1*).

**TABLE 1
POPULATION AND URBANIZATION LEVEL**

Region	Total Population		Level of Urbanization (in %)	
	2015	2020	2015	2020
NCR	12,877,253	13,484,462	100.0	100.0
CAR	1,722,006	1,797,660	30.5	33.3
I	5,026,128	5,301,139	20.5	25.5
II	3,451,410	3,685,744	19.2	19.5
III	11,218,177	12,422,172	61.6	66.3
IV-A	14,414,774	16,195,042	66.4	70.5
IV-B	2,963,360	3,228,558	30.6	35.2
V	5,796,989	6,082,165	23.2	23.8
VI	7,536,383	7,954,723	38.1	42.2
VII	7,396,898	8,081,988	49.4	51.9
VIII	4,440,150	4,547,150	11.9	14.7
IX	3,629,783	3,875,576	37.8	38.4
X	4,689,302	5,022,768	48.5	50.3
XI	4,893,318	5,243,536	63.5	66.8
XII	4,053,514	4,360,974	50.1	55.5
XIII	2,596,709	2,804,788	33.5	36.6
BARMM	4,273,149	4,944,800	27.9	27.6
TOTAL	100,979,303	109,033,245	51.2	54.0

Note: Level of urbanization is the proportion of urban population to the total population ($n = \text{urban population} / \text{total population} * 100$)
Source: 2020 Census of Housing and Population (2022)

Facts in Figures

Congressional Policy and Budget Research Department
House of Representatives
August 2022 (No. 50)

Household Population by Housing Tenure. The share of Filipino households owning or possessing house and lot has increased from 55.3% in 2015 to 59.8% to 2020, as reported in the latest Annual Poverty Indicator Survey (2021). On the other hand, the share of those who own a house, but rent (1.8%) or borrow a lot (15.8%) has decreased in 2020. Meanwhile, the percentage of families occupying their own or rent-free house and lot without owner's consent has increased to 3.1% in the same period (*Table 2*).

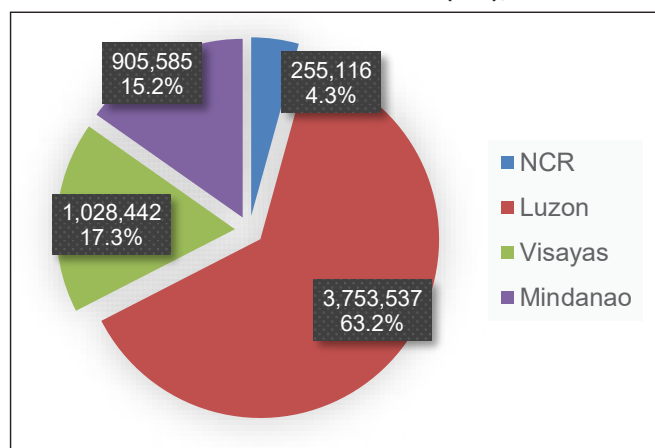
**TABLE 2
HOUSEHOLDS IN OCCUPIED HOUSING UNITS,
BY STATUS OF TENURE, 2015 & 2020**

Housing Tenure Status	% Share	
	2015	2020
Own or owner-like possession of house and lot	55.3	59.8
Rent house/room including lot	12.1	10.2
Own house, rent lot	3.1	1.8
Own house, rent-free lot with owner's consent	21.4	15.8
Own house, rent-free lot without owner's consent	2.0	2.8
Rent-free house and lot with owner's consent	5.9	9.3
Rent-free house and lot without owner's consent	0.3	0.3
TOTAL	100.0	100.0

Note: Totals may not add up due to rounding off.
Source: Annual Poverty Indicator Survey (2021)

According to the Department of Human Settlement and Urban Development (DHSUD), the number of ISF in the country has reached 5.9 million in 2021. Majority or 63.2% of them are located in Luzon (net of NCR), while the rest are in Visayas (17.3%), Mindanao (15.2%), and the NCR (4.3%) (*Figure 1*).

FIGURE 1
INFORMAL SETTLER FAMILIES (ISF), 2021



Source: DHSUD-Public Housing and Settlements Service

Housing Needs. The DHSUD reported that the overall housing requirement (as of 2021) has reached 6.7 million units, which requires a total of 60,782.5 hectares of land. Outside NCR, the region with the highest housing need is Region IV-A at about 1.4 million units and 7,358.4 ha, followed by Region VII at 0.6 million units and 2,086.3 ha, and Region VI at 0.5 million units and 3,766.4 ha. In the case of NCR, its housing needs is pegged at 0.7 million units, but the needed land is about 23,288 hectares (*Table 3*). Determining the land needed for housing considers several factors such as target beneficiaries, affordability, and housing options (multi-level dwellings, subdivision, etc.) in identifying suitable lands for socialized and low cost housing.

TABLE 3
HOUSING NEEDS (AS OF DECEMBER 2021)

Region	Housing Needs (No. of Units)	Land Needed for Housing (in ha.)
NCR	696,592	23,288.0
CAR	129,443	1,419.0
I	280,005	2,103.3
II	236,848	1,208.0
III	25,123	191.0
IV-A	1,378,589	7,358.4
IV-B	171,957	1,187.7
V	451,649	3,634.0
VI	495,268	3,766.4
VII	558,396	2,086.3
VIII	486,999	2,928.8
IX	173,299	2,028.2
X	427,641	2,422.2
XI	295,447	1,806.9
XII	366,970	2,441.5
XIII	215,127	1,316.6
BARMM	268,996	1,596.1
TOTAL	6,658,349	60,782.5

Source: DHSUD- Public Housing and Settlements Service

Public Expenditures to Housing Sector. Table 4 shows the budget allocation for housing and community development vis-à-vis the total public expenditures. For the period 2018-2022, the budget share of the housing sector is below one percent of the total (except in 2020).

Notably, the actual allocations for housing significantly increased from P694 million in 2018 (0.02%) to P14 billion in 2019 (0.4%) and was highest at P58.1 billion (1.3%) in 2020. The approved budget for last year (2021) remained relatively high at P25.2 billion or 0.5% of the total national budget. However, the appropriations for the housing sector in 2022 is significantly lower at only P7.9 billion or 0.14% of the total national budget.

TABLE 4
HOUSING SECTOR SHARE TO PUBLIC EXPENDITURES (AMOUNTS IN MILLION PESOS)

Year	Amount		% Share to Total
	Housing	Total NG	
2018	694.0	3,880,657.7	0.02
2019	14,002.6	3,841,431.4	0.36
2020	58,151.6	4,570,580.0	1.27
2021	25,223.0	5,261,904.9	0.48
2022	7,862.4	5,625,886.3	0.14

Sources: BESF 2020-2022

Annual Housing Loans. The total amount loaned provided by government housing finance agencies (HFAs) is shown in Table 5. Over the years, the loans from HFAs have significantly increased from P68.4 billion in 2009 to P210.9 billion in 2018. Notably, the amount of Pag-IBIG Fund (HDMF) and Home Guaranty Corp. (HGC) loans grew in 2018 by 15.3% (P10.2M) and 35.7% (P19.4M), respectively. On the other hand, loans from the National Housing Authority (NHA) and Social Housing Finance Corporation (SHFC) decreased in the same period.

TABLE 5
HOUSING LOANS BY HOUSING AGENCIES, 2009-2018 (AMOUNTS IN MILLION PESOS)

Year	NHA	SHFC	Pag-IBIG	HGC	Total
2009	5,237	561	45,702	16,944	68,444
2010	3,696	397	40,804	28,686	73,583
2011	7,480	982	31,352	33,656	73,650
2012	18,398	549	31,821	32,428	83,196
2013	20,499	980	33,963	19,200	74,642
2014	30,322	1,373	40,581	55,742	128,018
2015	26,187	2,107	43,932	58,841	131,067
2016	54,284	2,162	57,313	58,771	172,530
2017	60,523	1,940	66,560	54,330	183,353
2018	58,649	1,833	76,729	73,737	210,948

Source: Philippine Statistics Authority (2020)