



FINAL TECHNICAL REPORT

HOUSING RENTAL STUDY

Prepared by:

Philippine Statistical Research and Training Institute

March 2015



FINAL REPORT ON THE PROJECT “HOUSING RENTAL STUDY”

1. BACKGROUND OF THE PROJECT

The Philippine government is committed to undertake a continuing program of encouraging the development of affordable housing for the lower income brackets and other beneficiaries. In line with this, it is also the government’s policy to protect housing tenants in the lower income brackets and other beneficiaries from unreasonable rent increases. This is supported by several laws which established reforms in the regulation of rent of certain residential units, the latest of which is Republic Act No. 9653. The Republic Act No. 9653 entitled “Act establishing reforms in the regulation of rent of certain residential units, providing the mechanisms therefore and for other purposes” also known as the Rent Control Act of 2009 took effect in July 2009.

Before the extension of the Rent Control Act of 2009, HUDCC asked the assistance of PSRTI to conduct the Rent Control Study. **Section 6^a** of the Rent Control Act of 2009, cited the things that need to be considered in determining the period of regulation, the residential units to be covered and the adjusted allowable limit on rental increases per annum. Being guided by this, the PSRTI conducted the Rent Control Study and submitted its recommendation to HUDCC.

1.1 PROJECT OBJECTIVES

This Housing Rental Study was supposed to have been conducted within a duration of six months, from July to December 2013 with the following Project Objectives:

1. Conduct study on rental regulation;
2. Conduct a comparative study on whether or not renting is more advantageous than owning a house and/or vice versa;
3. Formulate a proposal or action plan for a transition program to cushion the impact of a regulation free housing market; and
4. Undertake transfer of technology through the conduct of training on the methodology used in the rental study.

In Republic Act No. 9653, which expired on December 31, 2013, HUDCC was tasked specifically to undertake the following:

1. ***Continue the Rental Regulation*** – The HUDCC is granted the authority to continue the regulation of the rental of certain residential units, to determine the period of regulation and its subsequent extensions if warranted, to determine the residential units covered and to adjust the allowable limit on rental increases per annum, taking into consideration, among others, National Statistics Office (NSO) census on rental units, prevailing rental rates, the monthly inflation rate on rentals of the immediately preceding year, and rental price index. (Section 6).
2. ***Review of the Rental Regulation*** – The HUDCC is mandated to conduct every three (3) years from the effectivity of said Act a review of its implementation and a study on rental regulation, and to submit to Congress its recommendation on whether a continuing regulation is still necessary or deregulation is already warranted. (Section 15)
3. ***Identification of Program to Cushion Impact in the Event of a Regulation-Free Rental Housing Market*** – The HUDCC and its attached agencies are mandated to formulate and implement a two (2) year transition program which will provide for

^a *Section 6 of the Rent Control Act of 2009 states that “... to determine the period of regulation and its subsequent extensions if warranted, to determine the residential units covered and to adjust the allowable limit on rental increases per annum, taking into consideration, among others, National Statistics Office (NSO) census on rental units, prevailing rental rates, the monthly inflation rate on rentals of the immediately preceding year, and rental price index.”*

safety measures to cushion the impact in the event of a regulation-free housing market. (Section 16)

The Statistical Research and Training Center (SRTC) which has been reconstituted into a new agency in December 2013 now named Philippine Statistical Research and Training Institute, the research and training arm of the Philippine Statistical System, had extend its assistance to conduct a research project in order to assist HUDCC in accomplishing the tasks expected of the agency to deliver the following expected outputs.

1.2 EXPECTED OUTPUTS/SCOPE OF WORK

In order to achieve the above-mentioned project objectives, the housing rental study shall have the following outputs:

1. Study on Rental Regulation;
2. Comparative Study, which is better owning or renting a house?
3. Proposal/Action plan/Implementation Plan for a transition program in case the recommendation is a regulation-free housing market. This proposed action plan or implementation plan for a Transition Program shall only be prepared if the finding of the study warrants deregulation of rent control; and
4. Conduct of training program as part of technology transfer on the methodology used in the rental study and make an evaluation of the training.

1.3 TIMETABLE

The six-month duration of the project as originally planned was extended until December 2014 due to a number of factors necessary to address in order to have a smooth implementation of the project. Foremost is the non-availability of basic data on housing from the 2010 Census of Population and Housing (CPH) as it was still being processed at that time. As an alternative source of data, the Family Income and Expenditures Survey (FIES) results were used. There was reprocessing of the FIES data files as far back as possible to be able to extract specific information about the renters, the amount of rent paid and income of the renters to be able to obtain their affordability level. There was also an advantage of using the FIES although it was conducted on a sample basis because the data required by the study are in the FIES data files while in the CPH contains only the physical characteristics of housing like type of building, year constructed, tenure status and type of construction materials of roofs and walls. There was a need to make a recommendation on what course of action to take since the Rental Law was expiring on December 31, 2013. Since the study was not even half way due to delayed generation of needed information, it was recommended to extend the implementation of the expiring rental law for another two years to give adequate time for HUDCC to complete its recommendation on what course of action to take within the period of two-year extension of the Law.

Even with the extension of the project, the technical reports on the rental regulation and comparative study were submitted in March 2014. As part of the background for this final report, we are reproducing the Executive summary for the two studies as a jump-off point to understanding the reason why there was a need to conduct a focus group discussion among developers and lessors because the two studies earlier submitted did not include them. During the discussions with HUDCC officials about the findings of the study like the affordability levels of house renters as well as the recommendations on the 7% increase in rent among those renting higher than a certain designated ceiling, the issue of how much is being paid by the lessors in terms of realty taxes and income tax from renting out came about to justify the mandatory 7% ceiling on rent that the present extend rental law is imposing. Since the budget of the project can no longer absorb another big study on the realty taxes paid by lessors, a focus group discussion was suggested to provide some information on the matter. So an FGD was

organized in October 2014 depending upon the availability of participants and was conducted in November 2014. The FGD is just an alternative measure to a more comprehensive study on the matter to provide a more concrete basis for policy formulation. It is therefore suggested to HUDCC that a more comprehensive study on the taxes paid by lessors and other municipal licenses and fees be undertaken to justify the ceiling rate of rent increase to be imposed, which in effect, may not favor the lessors if there is increasing cost of construction and maintenance of housing units being rented out.

As a major component of the project, the training program as part of technology transfer on the methodology used in the rental study was conducted in two batches, instead of only a single undertaking originally for conduct in June 2014. However, as implemented, first one was in September 2014 and the other in November of the same year. The training program for both batches focused on two topics, namely: 1) the statistical concepts behind rental control study, and 2) the estimation of housing needs. The latter dwells on the methodology established in the first research project implemented with HUDCC in 2009 and in in-house researches made by PSRTI technical staff in 2013 and 2014.

Finally, in compliance to gender and development requirements designed to address gender issues and implement Philippine Plan for Gender Responsive Development, a study on "Socio-economic status of female-headed and senior citizen headed family renters in the Philippines" was undertaken August to September 2014.

1.4 EXECUTIVE SUMMARY OF HOUSING RENTAL STUDY

The technical study on rental regulation has provided vital information regarding the regulation of rent of certain residential units based on the various rental laws implemented since 1971, the most recent of which is RA 9653 otherwise known as Rent Control Act of 2009 which expired on December 31, 2013. This is for the purpose of assisting HUDCC to determine whether to continue the regulation of rental of certain residential units; or determine the period of regulation and its subsequent extensions, if warranted. Since time element was involved to make a recommendation before the expiration of the said Act, HUDCC came up with Resolution No. 2, S. 2013 approved on December 16, 2013 entitled "EXTENSIONS OF PERIOD OF REGULATION FOR THE RENT CONTROL ACT COVERAGE" which allow the extension of rent control period until 31 December 2015 at status quo rates without prejudice to any adjustments that may be necessary from the outcome of validation and consultation activities to be conducted. Said Resolution was relayed to Senator Ralph Recto who authored a bill that would have extended RA 9653 for another 5 years. This is in line with the authority granted to HUDCC by RA 9653 "to continue the regulation of the rental of certain residential units, to determine the period of regulation and its subsequent extensions if warranted, to determine the residential units covered and to adjust the allowable limit on rental increase per annum, taking into consideration, among others, census on rental units, prevailing rental rates, the monthly inflation rate on rentals of the immediately preceding year, and rental price index (Section 6, R.A. 9653) all generated by National Statistics Office, now known as Philippine Statistics Authority (PSA (NSO)).

In the rental regulation study, preliminary results require validation of some important findings as basis in the preparation of another rent control law. Thus, the conduct of the second component of the project entitled "comparative study on whether it is more advantageous to own a house or rent one and vice versa." It is intended through this study to recommend, as necessary, the new ceiling rental rates and increase rate in three areas covering National Capital Region, other highly urbanized cities (OHUCs) and other areas. This study also aims to find out if renting families given the present affordability level have the option to own a house through at least government housing program or to continue renting. Finally, the study seeks to know if level of rent paid by renting families and the rental value of those own-occupied housing

units by type of building are similar or not. This comparison may also serve as a validation of the market value of rent in the community.

The validation of the number of renters from the 2010 Census of Population and Housing (CPH) to affirm the number of renters obtained from the 2012 Family Income and Expenditures Survey (FIES) cannot be done yet as processing of the housing portion of the 2010 CPH has not been completed to date. Even if the estimates on the number of renters from the 2010 CPH will be made available, further study has to be done to estimate the standard errors of the number of renters obtained from the CPH and from the FIES to determine the extent of difference of the two sample estimates. The FIES estimates are statistically sound and reliable and considering that the socio-economic characteristics of the renters (such as family income, family expenditures, amount of rent paid, and monthly savings to derive affordability) are found in this survey, there is no reason not to use the FIES data to present the findings of the study. The CPH does not have these socio-economic characteristics to satisfy the objectives of the study. The measure of reliability of estimates can be an entirely independent study which the newly organized PSA has to address since it is a technical matter involving the CPH and FIES sampling designs.

The comparative study has provided actual rent paid by all renters in the country which provided concrete basis in making decisions to determine the residential units covered and to adjust the allowable limit on rental increase per annum taking into consideration housing units occupied by renters, prevailing rental rates, monthly inflation rates immediately preceding the year and affordability of families renting. In line with the provisions of Section 2 of RA 9653, declaring “the State shall continue to protect housing tenants in the lower income brackets and other beneficiaries from unreasonable rent increases” and on the basis of the data gathered from the 2012 FIES, the following courses of action is submitted for consideration.

To continue with rent control regulation with some amendments:

- (1) Areas covered are classified into three: National Capital Region (NCR), other highly urbanized cities (OHUCs) and other areas.
- (2) The rate of rental increase shall be 3.0% (average inflation rate in 2013) per annum for families renting at the rate of less than Php2,000 a month. There are a total of 807,095 renters to be benefitted by this reduction in rent increase representing 52.2% of total renters;
- (3) The rate of rental increase for the rest of the renters shall not be more than 7% but not less than 3.0% annually;
- (4) The ceiling rate for NCR shall be less than Php10,000 a month; OHUCs shall be less than Php8,000 a month and all Other Areas, less than Php5,000 a month. These ceiling rates will exclude rents beyond them and will not be covered by rent regulation, which is approximately 5% of total renters in the country.
- (5) All rental housing units beyond those ceiling rates will not be covered by the new Rent Control Act. Allow market forces to determine the rental increase and ceiling rate. This is advantageous for real estate developers because they can have their housing units rented out at market prices.

Justification of the above suggested courses of action:

- All families belonging to the low income group in NCR, OHUCs and Other Areas, on the average, have negative savings monthly. Hence, they cannot afford to avail of housing loans. However, families in the low income group in OHUCs can still avail of the socialized housing program of government if they are qualified. This is also true for those low income families in Other Areas.
- The lowest rental class of Less than Php1,000 a month reported an average rent of Php527 where one-fifth (20%) of the total families or 309,287 families are involved.

- The second to the lowest rental class of Php1,000–1,999 paid an average rent of Php1,375 per month, where 32.2% or 497,807 families are involved.
- The rental class distribution of the rent paid by families, in general, shows that majority of the renters or 52.2% paid rent of less than Php2,000 a month in 2012.
- By economic group:
92.6% of the low income families pay rent of less than Php2,000 monthly; 59.5% among middle income group also pay this amount, while 21.6% among high income group also pays the same amount of less than Php2,000 a month.
- Average rent paid by NCR families is Php 3,365 per month; OHUCs families, Php2,277 and Other Areas, Php1,753.
- Ratio of rent paid to Income in NCR is 12.4%; OHUCs, 9.8%; and Other Areas, 8.4%.

Monthly Income

- Average income per month:
NCR: Php27,246;
OHUCs: Php23,138; and
OAs: Php20,794
- Average Income per month by Economic Class:
a) Low Income:
NCR = Php10,490; OHUCs = Php8,306; Other Areas = Php8,455
b) Middle Income:
NCR = Php18,851; OHUCs = Php16,272; Other Areas = Php16,803
c) High Income :
NCR = Php40,031; OHUCs = Php40,485; Other Areas= Php34,444

Affordability level

- Estimated Amount Available for housing by Area:
NCR= Php8,068; OHUCs = Php6,398; Other Areas = Php5,428
- Estimated Amount Available by Economic group and by Area
a) Low Income:
NCR = Php47; OHUCs = Php859; Other Areas= Php347
b) Middle income:
NCR = Php3,276; OHUCs = Php3,120; Other Areas= Php3,106
c) High Income:
NCR = Php15,236; OHUCs = Php14,227; Other Areas = Php12,469

Actual Rent Paid vs. Rental Value of Occupied Housing Units

- At the national level, rent is more expensive than the imputed rent provided by families in own-occupied housing units. In terms of translating this into demand, the rent actually paid is the market value of the housing unit despite the provision of yearly increases in rent as allowed by law.

1.5 A COMPARATIVE STUDY, WHICH IS BETTER: OWNING OR RENTING A HOUSE?

On December 18, 2013 during a Senate hearing, the Housing and Urban Development Coordinating Council (HUDCC) reported to Senator Ralph Recto, author of a bill extending the Rent Control Act 2009 (RA 9653), that the Council of HUDCC, headed by Vice President Jejomar C. Binay III, has approved Resolution No. 2, S. 2013 to extend the same for two more years. Said Law stipulates that provisions expire by December 31, 2013. The basis for this action is the preliminary results of the study of Statistical Research and Training Center¹ on Rental Regulation which is part of the major outputs being undertaken through the research project entitled “Rental Control Study” implemented for the HUDCC.

¹ By virtue of Republic Act 10625 and its implementing rules and regulation signed in December 2013, SRTC is now called the Philippine Statistical Research and Training Institute or PSRTI.

In the said study, preliminary results require validation of some important findings as basis in the preparation of another rent control law. Thus, the conduct of the second component of the project entitled “comparative study on whether it is more advantageous to own a house or rent one and vice versa.” It is intended through this study to give recommendation, as necessary, the new ceiling rental rates and increase rate in three areas covering National Capital Region, other highly urbanized cities (OHUCs) and other areas. This study also aims to find out if renting families given the present affordability level have the option to own a house through at least government housing program or to continue renting. Finally, the study seeks to know if level of rent paid by renting families and the rental value of those own-occupied housing units by type of building are similar or not. This comparison may also serve as a validation of the market value of rent in the community.

2. TRAINING OF HUDCC STAFF

2.1 FIRST BATCH TRAINING

The first batch of training was attended by 15 HUDCC staff accompanied by 3 staff directors. The training was conducted at the Estancia Resort Hotel, Tagaytay City for two days on September 25-26, 2014. The scope of the training included the following:

1. Overview of Censuses and Surveys
2. Introduction to Basic Statistics
 - 2.1 Measures of Central Tendencies
 - 2.2 Measures of Variances
 - 2.3 Measures of location
 - 2.4 Rates, Ratios and Proportion
3. Family Income and Expenditures Survey (FIES)
4. Housing Needs Estimation with use of CS Pro, hands on exercise.

The first day was devoted to the lecture on basic statistics. On the second day, each participant was given a USB wherein it contains the software CSPRO which was used in the estimation of housing needs. In the USB are data files of individual renters showing their geographic location and selected data for the estimation of housing needs.

An evaluation of the training program and resource persons, including the results of the pre- and post self-assessment are summarized as follows:

A. COURSE EVALUATION

The following is the summary report of the training program evaluation given by the participants in the first batch of training course:

- a. For the question - “Please try to recall what you have expected of this course. Now that you are through with the course, to what extent were your expectations met?” the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|-------------|-----------------|--------------|-----------------|-----|
| Expectation | Completely 4 | Partly 12 | Not at all 1 | |

For those who answered “Partly” or “Not at all,” the following are the reasons provided why your expectations not/partly met?:

- Still needs to master use of excel and other programs so we could easily catch up with the discussion
- There are still some concepts which were not clearly explained

- Cannot follow the CSPro to Excel
- Very short time, needs more elaboration
- time constraint, I need more time in order to grasp the topic since I don't have formal education in CSPro, etc.
- Need more detailed explanation on this methodology used. Need follow-up sessions
- Some topic were not explained
- Having hard time to synch all the formulas needed for the computation
- Some of the terms for me is complicated particularly the CS Pro topic and very hard to understand the process of it
- Maybe I was expecting them to be more, I don't know
- The activity done during the second day is very technical for someone who does not have a background on this kind of data gathering and computation

b. For the question - "How useful do you think would this training course be to you in relation to your job?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|--------------------|------------------|-------------------|---------------------|-----------------|
| Usefulness to work | Very useful 6 | Quite useful 9 | Of limited use 2 | Not Useful 1 |

For those who answered "Of limited use" or "Not useful," the following reasons were provided:

- Training is technical, I am in Finance Group
- I belong to a group that does not need to project the housing needs of our client in terms of figure. We cater more on the social aspect of it

c. For the question - "What do you think of the duration of the whole training course?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|----------|---------------|-----------------|-----------------|-----|
| Duration | Too long 1 | Just right 3 | Too short 14 | |

d. For the question - "How do you feel about the distribution of time among the different aspects of the training program?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|------------------|---------------|-----------------|-----------------|-----|
| 1. Lecture | Too long 1 | Just right 8 | Too short 9 | |
| 2. Workshop | Too long 0 | Just right 5 | Too short 13 | |
| 3. Discussions | Too long 0 | Just right 9 | Too short 9 | |
| 4. Hours per day | Too long 1 | Just right 8 | Too short 7 | |

e. For the question - "What extent you have been satisfied with the following aspects of this training program?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|---------------------|------------------------|--------------------|-----------------------|-----|
| 1. Knowledge gained | Very satisfactory 1 | Satisfactory 11 | Not satisfactory 1 | |

| ASPECT | (1) | (2) | (3) | (4) |
|--|------------------------|--------------------|-----------------------|-----|
| 2. Skills Acquired | Very satisfactory 0 | Satisfactory 12 | Not satisfactory 2 | |
| 3. Subject matter (content) | Very satisfactory 0 | Satisfactory 12 | Not satisfactory 2 | |
| 4. Competency of the resource person | Very satisfactory 1 | Satisfactory 13 | Not satisfactory 0 | |
| 5. Schedule of program activity | Very satisfactory 0 | Satisfactory 13 | Not satisfactory 1 | |
| 6. Training room | Very satisfactory 1 | Satisfactory 13 | Not satisfactory 0 | |
| 7. Food | Very satisfactory 0 | Satisfactory 11 | Not satisfactory 3 | |
| 8. Reference materials/handouts | Very satisfactory 1 | Satisfactory 12 | Not satisfactory 1 | |
| 9. Audio visual aids | Very satisfactory 0 | Satisfactory 10 | Not satisfactory 2 | |
| 10. Working relationship with resource person | Very satisfactory 5 | Satisfactory 9 | Not satisfactory 0 | |
| 11. Working relationship with fellow participants | Very satisfactory 6 | Satisfactory 8 | Not satisfactory 0 | |
| 12. Working relationship with training coordinator | Very satisfactory 5 | Satisfactory 9 | Not satisfactory 0 | |
| 13. General organization of training program | Very satisfactory 2 | Satisfactory 11 | Not satisfactory 1 | |

- f. For the question - "What other training programs do you still need after this course?" the responses are summarized as follows:
- Basic excel and CS Pro so we could easily apply the data on housing
 - Intensive and detailed course on housing needs and the programs /application tools mastery
 - Additional training on CS Pro
 - CS Pro 5.0
 - Advance stage regarding the course for further knowledge
 - More CS Pro Database
 - I really have no idea, probably if it is possible if simple terms should be used considering that the topic itself is already very technical
- g. For the question - "Please give your suggestions on how future training of this kind may be improved.?" the responses are summarized as follows:
- Step by step visuals procedures may be helpful some can easily forget the procedure especially in excel and CS Pro
 - Conduct a pre-evaluation the target participants so that you would know what are the specific modules that will be used
 - More hands-on
 - I suggest you consider the background (work and educational background/skills) of each participant in order to tailor fit every presentation according to their background

B. EVALUATION OF THE RESOURCE PERSONS

The following is the summary report of the lecturers' evaluation given by the participants of the first batch of the training course:

Resource Person: **Dir. LOURDES V. HOMECILLO**

Date: September 25-26, 2014

No. of Respondents: 18

| ITEM FOR EVALUATION | MEAN | STANDARD DEVIATION | MIN. | MAX. |
|--|------|--------------------|------|------|
| 1. The lecturer displayed a thorough knowledge of the subject matter. | 8.47 | 1.12 | 6 | 10 |
| 2. The topics were presented in a clear and organized manner. | 8.24 | 1.03 | 6 | 10 |
| 3. The lecturer generally asked for and responded to student opinion. | 8.29 | 1.10 | 6 | 10 |
| 4. Questions raised by the students were answered convincingly. | 8.24 | 1.30 | 6 | 10 |
| 5. The lecturer seemed to know when the trainees did not understand the topic. | 8.24 | 1.15 | 6 | 10 |
| 6. The lecturer was able to make the session interesting and enjoyable. | 8.12 | 0.99 | 6 | 10 |
| 7. The lecturer was an effective speaker. | 8.29 | 1.26 | 6 | 10 |
| 8. The lecturer's goals and objectives for the course were made clear. | 8.12 | 1.05 | 6 | 10 |
| 9. Announced course objectives and what was actually taught were in agreement. | 8.18 | 1.24 | 6 | 10 |
| 10. The same lecturer should handle the topic in the next training programs. | 8.29 | 1.16 | 6 | 10 |

Other Comments/Recommendations/Observations:

- Provide more hands on application
- More trainings with you ma'am

C. PRE AND POST SELF-ASSESSMENT RESULTS

At the beginning of each course the participants are given a self assessment to gauge their level of knowledge on a certain topic covered in the course and at the end of each course, they were also given the same assessment. The results of their pre – and post-test were matched to determine their knowledge gain on the topics covered in the training course.

Results of the pre- and post-test for the three training courses are shown in the next tables. The succeeding tables show that the participants gained a better understanding in all of the topics covered in each training course as can be seen in their average post test exam, which are greatly higher than their average pre-test exam results.

The following is the summary table of participants' pre and post test exam for the first batch of the training course:

| SUBJECT | ASSESSMENT | |
|--|-------------|-------------|
| | PRE | POST |
| 1. Census of Population and Housing (CPH) | 2.33 | 3.00 |
| 2. Descriptive Statistics using population and housing data | | |
| 2.1 Mean (Arithmetic mean) | 2.44 | 3.12 |
| 2.2 Median | 2.38 | 3.06 |
| 2.3 Mode | 2.31 | 3.13 |
| 2.4 Decile, Percentile, Quartile | 2.33 | 2.94 |
| 2.5 Ratios and proportions, Density of population per unit area, percentage distribution | 2.38 | 2.94 |
| 2.6 Range | 2.27 | 2.76 |
| 2.7 Standard deviation | 2.00 | 2.71 |
| 3. Family Income and Expenditures Survey | 2.60 | 3.33 |
| 4. Monthly Price survey of Retail Prices of Commodities and Services | | |
| 4.1 Consumer Price Index (CPI) | 2.19 | 3.18 |
| 4.2 Inflation Rate defined | 2.19 | 3.29 |
| 4.3 Purchasing Power of the Peso | 2.19 | 3.29 |
| 5. Estimation of Housing Needs | 2.06 | 2.76 |
| OVERALL MEAN | 2.28 | 3.04 |

Attachment 1 are the training materials distributed for Batch 1 of the training course.

2.2 SECOND BATCH TRAINING

The second batch training was attended by middle managers of HUDCC for three days, from November 10-12, 2014, at Bayview Park Hotel. There are 18 trainees that attended the second batch. The first day was devoted to basic statistics lecture and on the second and third day, the class was divided into 5 groups to work on the housing needs estimation of different areas. Each group was closely assisted by SRTC staff how to use the software where each trainee was used a netbook/laptop for the workshop. Also, each trainee was provided with a USB wherein the copy of CSPro and data files on housing are provided. Each group is required to present the output on required tabulations on housing needs estimates using CSPro software and MS Excel. Unlike the first group that did not present their output in the workshop due to lack of time, the second group really finished the training course successfully and presented their workshop outputs. Each group presented their outputs to the consultants who were there to observe and listen to the presentation.

An evaluation of the training program and resource persons, including the results of the pre- and post self-assessment are summarized as follows:

A. COURSE EVALUATION

The following is the summary report of the training program evaluation given by the participants in the second batch of training course:

- a. For the question - "Please try to recall what you have expected of this course. Now that you are through with the course, to what extent were your expectations met?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|-------------|-----------------|-------------|-----------------|-----|
| Expectation | Completely 7 | Partly 7 | Not at all 0 | |

For those who answered "Partly" or "Not at all," the following are the reasons provided why your expectations not/partly met?:

- how can we apply this to our related works if trainings are conducted under LSP
- practice makes perfect
- I am not sure of its applicability to our ISP training
- limited time. Trained beyond time
- it was more of limitations on my part that my expectations were not met. Im handicapped in math operations

- b. For the question - "How useful do you think would this training course be to you in relation to your job?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|--------------------|------------------|-------------------|---------------------|-----------------|
| Usefulness to work | Very useful 6 | Quite useful 7 | Of limited use 2 | Not Useful 0 |

For those who answered "Of limited use" or "Not useful," the following reason were provided:

- present work assignment do not deal with the projection of housing needs
- Our group handles various requests, we prepare endorsement/referral letters to concerned agencies

- c. For the question - "What do you think of the duration of the whole training course?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|----------|---------------|-----------------|----------------|-----|
| Duration | Too long 0 | Just right 8 | Too short 7 | |

- d. For the question - "How do you feel about the distribution of time among the different aspects of the training program?" the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|------------------|---------------|------------------|----------------|-----|
| 1. Lecture | Too long 1 | Just right 13 | Too short 1 | |
| 2. Workshop | Too long 1 | Just right 7 | Too short 7 | |
| 3. Discussions | Too long 1 | Just right 12 | Too short 2 | |
| 4. Hours per day | Too long 7 | Just right 4 | Too short 1 | |

- e. For the question - “What extent you have been satisfied with the following aspects of this training program?” the responses are summarized as follows:

| ASPECT | (1) | (2) | (3) | (4) |
|--|------------------------|--------------------|-----------------------|-----|
| 1. Knowledge gained | Very satisfactory 4 | Satisfactory 6 | Unsatisfactory 0 | |
| 2. Skills Acquired | Very satisfactory 3 | Satisfactory 7 | Unsatisfactory 0 | |
| 3. Subject matter (content) | Very satisfactory 3 | Satisfactory 7 | Unsatisfactory 0 | |
| 4. Competency of the resource person | Very satisfactory 3 | Satisfactory 7 | Unsatisfactory 0 | |
| 5. Schedule of program activity | Very satisfactory 0 | Satisfactory 9 | Unsatisfactory 1 | |
| 6. Training room | Very satisfactory 0 | Satisfactory 10 | Unsatisfactory 0 | |
| 7. Food | Very satisfactory 0 | Satisfactory 8 | Unsatisfactory 2 | |
| 8. Reference materials/ handouts | Very satisfactory 3 | Satisfactory 7 | Unsatisfactory 0 | |
| 9. Audio visual aids | Very satisfactory 3 | Satisfactory 7 | Unsatisfactory 0 | |
| 10. Working relationship with resource person | Very satisfactory 4 | Satisfactory 6 | Unsatisfactory 0 | |
| 11. Working relationship with fellow participants | Very satisfactory 6 | Satisfactory 4 | Unsatisfactory 0 | |
| 12. Working relationship with training coordinator | Very satisfactory 4 | Satisfactory 6 | Unsatisfactory 0 | |
| 13. General organization of training program | Very satisfactory 3 | Satisfactory 7 | Not satisfactory 0 | |

- f. For the question - “What other training programs do you still need after this course?” the responses are summarized as follows:
- need to know how the study on rental control study and the date being processed and how to apply the method
 - how the rental control study being processed computerization or any application
 - Data Management
 - Interpretative writing (in relation to the external affairs of the agency)
 - EIRR/FIRR Evaluation
 - advance excel
- g. For the question - “Please give your suggestions on how future training of this kind may be improved.?” the responses are summarized as follows:
- participants should have basic knowledge of excel
 - Please Add basic lecture on excel program
 - need current census on population relative to housing needs, household and other relevant sources needed in the calculation of housing needs and projected housing
 - more organized step by step during actual lecture by using any statistic application
 - The attendees/participants must have an up to date computer (He he he)

- Perhaps we can use other methodologies in presenting the workshop. Technical Resource speaker needs improvement in presenting formulas wherein short cut keys can be used
- Assess/know each of the participants related experience and abilities before the on-set of the training; shorten time-frame/schedule and lengthen days; improve coordination with lecturers as to the appropriateness of the topic to the current agenda of the organization
- Asses first the participants as to the level of competency on the use of excel, then consider this in the groupings for the workshop; limit workshop duration to 6 or 7 hours; extend workshop days to four days.

B. EVALUATION OF THE RESOURCE PERSONS

The following is the summary report of the lecturers' evaluation given by the participants of the second batch of the training course:

Resource Person: **Dir. LOURDES V. HOMECILLO**

Date: November 10-12, 2014

No. of Respondents: 18

| ITEM FOR EVALUATION | MEAN | STANDARD DEVIATION | MIN. | MAX. |
|--|------|--------------------|------|------|
| 1. The lecturer displayed a thorough knowledge of the subject matter. | 7.93 | 1.79 | 4 | 10 |
| 2. The topics were presented in a clear and organized manner. | 7.47 | 2.03 | 3 | 9 |
| 3. The lecturer generally asked for and responded to student opinion. | 7.80 | 1.86 | 4 | 10 |
| 4. Questions raised by the students were answered convincingly. | 7.87 | 1.85 | 4 | 10 |
| 5. The lecturer seemed to know when the trainees did not understand the topic. | 7.87 | 1.85 | 4 | 10 |
| 6. The lecturer was able to make the session interesting and enjoyable. | 7.27 | 2.09 | 3 | 10 |
| 7. The lecturer was an effective speaker. | 7.47 | 1.73 | 4 | 10 |
| 8. The lecturer's goals and objectives for the course were made clear. | 7.53 | 1.64 | 4 | 9 |
| 9. Announced course objectives and what was actually taught were in agreement. | 7.80 | 1.74 | 4 | 10 |
| 10. The same lecturer should handle the topic in the next training programs. | 7.87 | 1.73 | 4 | 10 |

Other Comments/Recommendations/Observations:

- Given that the training sked has been extended to 3 days, activities should be limited until 6 pm
- More related trainings in the future
- The parameters were not defined first. The lecturers went straight to the presentation of the process, most of the participants could not catch up
- I enjoyed the whole duration of the training and gained a lot of knowledge. The lecturers/trainers are very friendly and approachable. Thanks for the knowledge you'd share to me. God bless us all.
- In case there is a third batch to provide the participants with a summary /list of formulas used in the computation. Also, on CSPRO considering most of the

participants has no knowledge or most of them have no statistical computation in their work

- Even its difficult the said training seminar but we enjoy at the same time because we gain more knowledge which we can have it to the LGUs
- The modules were too long and should have been divided into parts. Long hours of discussion will make the discussion uninteresting. We lost focus during the late hours of the training and since most of the trainees cannot cope up with the flow of discussion specially in the CSPRO and EXCEL. I recommend that the next participants should be chosen or required to have knowledge in at least MS EXCEL
- In the future similar trainings related to this type of training, the agency should pre-screen prospective participants. Also require the agency to provide full logistical support (In my case, I was lent a laptop just prior the start of trainings I requested laptop 4 days before the training since I am not familiar with laptop operation) Ang nangyari, nangapa ako sa pag-operate ng laptop throughout the training). the resource person were excellent in their field of specializations. they were very accommodating and helpful to us especially the slow learners. thank you
- Each workshop day should end at the latest 6pm

C. PRE AND POST SELF-ASSESSMENT RESULTS

At the beginning of each course the participants are given a self assessment to gauge their level of knowledge on a certain topic covered in the course and at the end of each course, they were also given the same assessment. The results of their pre – and post-test were matched to determine their knowledge gain on the topics covered in the training course.

Results of the pre- and post-test for the three training courses are shown in the next tables. The succeeding tables show that the participants gained a better understanding in all of the topics covered in each training course as can be seen in their average post test exam, which are greatly higher than their average pre-test exam results.

The following is the summary table of participants' pre and post test exam for the second batch of the training course:

| SUBJECT | ASSESSMENT | |
|--|------------|------|
| | PRE | POST |
| 1. Census of Population and Housing (CPH) | 2.40 | 3.43 |
| 2. Descriptive Statistics using population and housing data | | |
| 2.1 Measures of Central Tendency (Mean, Median, Mode) | 1.75 | 3.20 |
| 2.2 Measures of Location (Decile, Percentile, Quartile) | 1.69 | 3.20 |
| 2.3 Measures of Variation (Range, Standard deviation) | 1.75 | 3.20 |
| 2.4 Ratios and proportions, Density of population per unit area, percentage distribution | 2.07 | 3.40 |
| 3. Family Income and Expenditures Survey | 2.43 | 3.40 |
| 4. Monthly Price survey of Retail Prices of Commodities and Services | | |
| 4.1 Consumer Price Index (CPI) | 1.88 | 3.13 |

| SUBJECT | ASSESSMENT | |
|---|-------------|-------------|
| | PRE | POST |
| 4.2 Inflation Rate defined | 1.88 | 3.27 |
| 4.3 Purchasing Power of the Peso | 1.94 | 3.20 |
| 5. Estimation of Housing Needs | | |
| 5.1 Rationale and Framework | 2.31 | 3.40 |
| 5.2 Database Preparation and Management | 2.00 | 3.33 |
| 5.3 Estimation of the updated Housing Needs | 2.13 | 3.33 |
| OVERALL MEAN | 2.02 | 3.29 |

Attachment 2 are the training materials distributed for Batch 2 of the training course.

3. REPORT ON THE FOCUS GROUP DISCUSSION (FGD) FOR HOUSING LESSORS AND DEVELOPERS

3.1 OBJECTIVES OF FGD

This activity primarily aims to:

1. Discuss ideas/insights on the extension of the Rent Control Law of 2009, stipulated ceiling and annual increase rates with lessors and developers.
2. Inquire on the cost incurred in running the business of house rental e.g. realty taxes and other fees being paid in connection with their renting out/leasing business and cost of maintenance.

3.2 SIGNIFICANCE OF THE FGD

Results of this FGD will validate the results of the study on rental law and comparative study as far as rent levels are concerned and results on the taxes paid may provide an idea of the cost of operation relative to house renting. The information that may be obtained may be useful to HUDCC in revising the provisions of the Rent Control Law of 2009 in the future.

3.3 QUESTIONS ASKED AND THEIR CORRESPONDING RESPONSES

Two types of questionnaires were designed for the FGD, one for the developers, see Attachment 1 and one for the lessors, Attachment 2. These questionnaires were filled out by those who came for the discussion. There were 20 developers and lessors who cooperated in the accomplishment of the questionnaires. Questions which were not answered were skipped in the summarization.

3.3.1 SUMMARY OF QUESTIONS AND RESPONSES OF REAL ESTATE DEVELOPERS-LESSORS

Attachment 1 shows the basic questionnaire which the respondents answered and the summary of their corresponding responses in every question are shown below. Questions that were not answered by all respondents were not included.

Q1-3 1. ID: name, sex, age

- SHDA and OSHDP and their members, a total of three representatives had filled out the questionnaire. Their members are developers and lessors at the same time.

Q4-5. How many years have you been a lessor?; Location of your residential housing unit/s for leasing/renting

- about 16-20 years in the business and have units for lease practically all over the country.

Q6. Type of housing unit/s for rent

- Residential units for rent: single, condominium and apartment

Q7. Floor area per rental unit/s

- Floor area – usually between 20-60 sqm.
- Most have floor area of 80 to less than 100 sqm.

Q8. With and without contract/official receipts

- All have lease conditions through a contract but do not provide official receipts. Only acknowledgment receipt

Q9. Registered/with permit

- All do not have permit to operate or were not registered with LGU.

Q10. Penalty as registered

- None of the developers were ever penalized by LGU as lessors.

Q11. Benefits/What is/are your preference/s in accepting renters?

- Usual preference is the capacity to pay and the number of occupants. Some are particular on the number of children.
- No preference on any of the categories as long as they can pay. Affordability to pay is determined through interview and character references.

Q12-13. How much is the rate of your housing unit/s for rent/lease?

- Rental rate: Php8,000 - Php14,999. The condo is being rented-out for Php50,000/month.
- Rental rate: usually about 10-15T and increase is about 5-7% every 2 years. Any succeeding increase is included in the contract.

Q14-15. Reason for increasing rates

Intended increase is based on:

- maintenance expenses and the condition and size of the unit
- building and fire code requirements and other government requirements.

Q17-18. Are you aware about Rental Control Law 2009?

- Five lessors partly knew the contents of the Law and 4 of them shares the information about it with other lessors.

Proposed reforms:

1. Government support to lessors through incentives i.e. tax discounts, tax exemption for old structures, tax exemption as prerequisite to formalize lessors' business;
2. Identification of government agency to regulate and monitor the rentals; housing units to be rented-out should be standardized/regulated; and
3. Revision of the coverage of the amount of the rental from Php10,000 to Php5,000.

General opinion of respondents:

1. On production and maintenance cost, their problem is more on government fees. Real estate and Business taxes have gone up in all areas.

2. SHDA feels that there is no benefit for being LGU registered. In fact, it only results to having to pay more fees. OSHDP said that the LGU on cases of ejectment can assist in legal or judicial matters.
3. LGUs are making the developers responsible for the availability of social services which should have been provided by them.
4. Once registered, you open yourself to political pressures and “requests” that are over and above the required costs.
6. SHDA said that if there is no rent ceiling, it can be passed to renters, else, they absorb that cost.
7. OSHDP said that putting a rent ceiling limits the investors and curtails the incentives to produce more units for rent.

Developers’ suggested rental law reforms

- Limit on number of persons per unit should be specified.
- Focus of the Law should also consider the protection of lessors, assistance for ejectment and incentives
- exclude bed spacers and dormitories as renters
- should have provision on fixed government rates
- In increasing rates, should consider location, condition and size of the unit; and if renters are transient

3.3.2 HIGHLIGHTS OF DISCUSSIONS WITH DEVELOPERS-LESSORS

The consultation with the developers-lessors was conducted separately from the lessors. So the following discussions, observation and recommendations come from the developer’s group represented by member agencies of SHDA and OSHDP.

- SHDA and OSHDP have no distinction in their functions. Both have members in different areas. Their members are developers and lessors at the same time. CREBA and NREA are concerned mostly in marketing. Also, SHDA and OSHDP are involved in drafting policies on the housing sector.
- In the Rent Control presentation at the Coconut Palace in 2013, both OSHDP and SHDA were technically represented since both sit at the HUDCC Council as housing sector representatives. There just might have been a problem in cascading the information to the current participants.
- SHDA said that they agree for the need of a Rent Control Law extension. However, in the Law, the number of persons per unit should be specified.
- Session Coordinator represented by Ms. Magtulis of PSRTI informed the participants that the role of PSRTI in the project is only to recommend the rent ceiling rate, on the basis of the technical study, but not in revising the details and coverage of the law. However, their suggestions can form part of the agency’s recommendations. The results of this FGD are needed to strengthen those recommendations. The law focuses on the low income group but the view of the lessors should also be considered.
- Both SHDA and OSHDP have residential units for single, condominium and apartment for rent. Both are about 16-20 years in the business and have units for lease practically all over the country.
- SHDA emphasized that the rental rates vary from one area to another and requested PSRTI to come up with scheme to compare rates in each area. They also inquired about the identified HUCs. The participants advised that this matter is already included in the report to the HUDCC and a copy of the report will be emailed to both OSHDP and SHDA as long as the HUDCC will allow it. The HUDCC representative said that since their inputs are needed for policy-making, HUDCC might provide a copy of the report.
- SHDA asked why NCR has a separate analysis from among HUCs. The answer to this question was that NCR has different characteristics from other HUCs.
- For question number 6 (Type of Housing unit/s for rent), SHDA said that the developers build units but not all will be sold. They retain some units for rent.

These will be eventually sold after contract lease, if there is a buyer, but it will be repaired first.

- In identifying production and maintenance cost, SHDA said that their problem is more on government fees. Real estate tax has gone up in all areas. Business taxes have gone up as well.
- For Question No. 7 (Floor area of rental unit/s), both OSHDP and SHDA do not have a specific area for lease since this is not their main line of business. This depends on what they have developed which is usually between 20-60 sqm.
- For Question 9 (whether registered with LGU or granted permit to operate), SHDA feels that there is no benefit for being LGU registered. In fact, it only results to having to pay more fees by the developers. However, OSHDP said that the LGU on cases of ejectment assists in legal or judicial matters.
- The consultant mentioned that there is an increasing trend of ISFs in developed units and that LGUs could help in ejecting them. SHDA said that ISFs are in all areas and LGUs are doing nothing to eject them since they consider them constituents. In fact, the LGUs are making the developers responsible for the availability of social services which should have been provided by the LGUs. This is not included in their original role but because of the Devolution that states that LGUs can impose additional ordinances and since the implementation power of national agencies is weakened, they just abide to these ordinances.
- For Question 10 (Were you ever penalized by the LGU as a lessor?), OSHDP said that they have not received any penalties. However, they said that once you registered, you open yourself to political pressures and “requests” that are over and above the required costs. This adds to their business expenses. Session coordinator asked whether the additional costs are passed on to the lessees in a form of rent increase. SHDA said that if there is no rent ceiling, it can be passed on to renters, else, they absorb that cost. OSHDP said that putting a rent control limits the investors and curtails the incentives to produce more units for rent. The consultant then stated that there is a usual 7% increase in rent but this does not protect the poor when there might be no need to increase and we want to correct the amount of increase per area. Furthermore, the rent control law stated that the ceiling rate should be ten thousand pesos. Above this, the rent control law should allow the rates to depend on market forces. OSHDP then said that lessors should also be protected, particularly in cases when renters do illegal activities. The Rent Control Law should include the provision that if the renters are doing such, it should be grounds for ejectment.
- On Question 11 (Preference in accepting renters), the developer-lessors have no preference on any of the categories as long as they can pay. Affordability to pay is determined through interview and character references. They usually ask for a 1 month advance, 2 months deposit. SHDA then said that the law should exclude bed spacers and dormitories as renters.
- On Question 12 (How much is the rate of your housing unit/s for rent/lease?), the units they lease are usually about 10-15 thousand pesos a month and increase is about 5-7% every 2 years. Any succeeding increase is included in the contract. The computation of intended increase is based on maintenance expenses and the condition and size of the unit. SHDA suggested that the Rent Control Law should also have a provision on fixed government rates. Estate management is needed only if one has large number of units for rent. With such scenario, where they expect incentives or fee holiday from government, fees still continue to increase. SHDA said that building and fire code requirements as well as other government agencies’ requirements are the reasons for imposing increases. Every year they are required to buy fire extinguishers, which can last up to six years if not used, being supplied by the Bureau of Fire Protection at twice the price. The removal of this ordinance was already recommended by the late Secretary Robredo but no one followed. The consultant requested PSRTI session coordinator to look for the copy of this recommendation and documentation of non-compliance as reference.

- The session coordinator presented the key results of the Rent Control Study. OSHDP inquired what constitutes the low, middle and high income brackets. The reply was that they correspond to bottom 30%, 40-80%, and upper 20%.
- SHDA recommends that the floor area being rented should also be included in the government survey instrument (FIES). OSHDP suggested that the Rent Control Study should also put emphasis on the cost of investors in building houses. There should also be an in-depth review of the parameters with respect to putting units for rent. They will be willing to provide their data provided that the group specifically asks for the data that they need.
- SHDA then asked for the senators' intention for having the control law since it seems that it will only discourage the lessors and developers in increasing the number of rental units to be established. This will then result to higher rental rates which may then result to a higher number of informal settlers or rent-free without consent of owners. However, SHDA stated that no one is really against the Rent Control Law. These things just need to be considered: the location, condition and size of the unit. We also need to consider that renters are transients. Currently because of the traffic situation, people are forced to rent since it will save them time, thereby spending more than what they should have. Developers are trying to help solve the problem but they have no guarantee on how they will be paid. Developers have tried to build units in uncongested areas but no one wants to live there since the units are usually far from place of work.

3.3.3 SUMMARY OF QUESTIONS AND RESPONSES OF LESSORS

Attachment 2 shows the basic questionnaire which the lessors answered and discussed during the FGD. Summary of their responses in every question are shown below. Questions that were not answered by the respondents were not included.

1. There are 9 lessors were present during the FGD. Three (3) of them or 33.33% were males while six (6) of them or 66.7% were females.

| SEX | FREQUENCY | PERCENT |
|--------------|-----------|--------------|
| Male | 3 | 33.3 |
| Female | 6 | 66.7 |
| Total | 9 | 100.0 |

2. Two (2) or 22.2% of the lessors are aged 21-40 years old. While most of them or 55.6% are aged 41-60 years old. Only two (2) of them or 22.2% are 60 yrs. old & over.

| AGE GROUP | FREQUENCY | PERCENT |
|--------------------|-----------|--------------|
| 21-40 | 2 | 22.2 |
| 41-60 | 5 | 55.6 |
| 60 yrs. old & over | 2 | 22.2 |
| Total | 9 | 100.0 |

3. Most of the respondents or 55.6% have been lessors for 1 year to 10 years. While two (2) or 22.2% of the respondents has been a lessor for less than 11 to 20 years. Only one (1) respondent or 11.1% of the respondents has been a lessor for less than 1 year. Also, there is only one (1) or 11.1% of the respondents have an extensive experience as a lessor, which is for 21 to 25 years.

| YEARS OF EXPERIENCE AS A LESSOR | FREQUENCY | PERCENT | <CF |
|---------------------------------|-----------|---------|------|
| Less than 1 year | 1 | 11.1 | 11.1 |

| YEARS OF EXPERIENCE AS A LESSOR | FREQUENCY | PERCENT | <CF |
|--|------------------|----------------|---------------|
| 1 – 10 | 5 | 55.6 | 66.7 |
| 11 – 20 | 2 | 22.2 | 88.9 |
| 21 – 25 | 1 | 11.1 | 100.0 |
| 26 yrs & over | 0 | 0.0 | 100.0 |
| Total | 9 | 100.0 | |

4. Most of the lessors or 55.6% of them own one (1) residential unit for rent/lease and three (3) of them or 33.3% of the respondents own three (3) residential units for rent. Only one of them own two (2) residential units for rent. This means that the nine (9) lessors invited in the FGD own a total of sixteen (16) residential units that are for rent or lease.

| NO. OF RESIDENTIAL UNITS FOR RENT | FREQUENCY | PERCENT |
|--|------------------|----------------|
| 1 unit | 5 | 55.6 |
| 2 units | 1 | 11.1 |
| 3 units | 3 | 33.3 |
| Total | 9 | 100.0 |

5. The location of the sixteen (16) residential units owned by the nine (9) lessors are mostly found within Metro Manila - Pasig City, Quezon City, Caloocan City, Malabon, Makati City, Muntinlupa City and Taguig City. Other residential units for rent/lease owned by the invited lessors are located in Cavite and Rizal.

| AGE GROUP | FREQUENCY | PERCENT |
|------------------|------------------|----------------|
| Manila | 0 | 0.0 |
| Mandaluyong City | 0 | 0.0 |
| Marikina City | 0 | 0.0 |
| Pasig City | 2 | 12.5 |
| Quezon City | 2 | 12.5 |
| San Juan | 0 | 0.0 |
| Caloocan City | 1 | 6.3 |
| Malabon | 1 | 6.3 |
| Navotas | 0 | 0.0 |
| Valenzuela City | 0 | 0.0 |
| Las Pinas | 0 | 0.0 |
| Makati City | 2 | 12.5 |
| Muntinlupa City | 2 | 12.5 |
| Paranaque City | 0 | 0.0 |
| Pasay City | 0 | 0.0 |
| Pateros | 0 | 0.0 |
| Taguig | 4 | 25.0 |
| Cavite | 1 | 6.3 |
| Laguna | 0 | 0.0 |
| Bulacan | 0 | 0.0 |
| Rizal | 1 | 6.3 |
| Others | 0 | 0.0 |
| Total | 16 | 100.0 |

6. The housing units being rented-out are categorized as single, row house, apartment, duplex, and condominium.

| TYPE OF HOUSING UNIT | FREQUENCY | PERCENT |
|--|-----------|--------------|
| Single | 2 | 12.5 |
| Row House/Accessoria/ Townhouse/Apartment | 10 | 62.5 |
| Duplex | 2 | 12.5 |
| Condominium | 2 | 12.5 |
| Total | 16 | 100.0 |

Most (62.5%) of the residential units for rent owned by the invited lessors are categorized as Row House/Accessoria/Townhouse/Apartment. The other residential units owned by the lessors are categorized as single, duplex and condominium, having two frequencies or 12.5% for each type of housing unit.

7. Most (35.%) of the residential units have floor area of 80 to less than 100 square meters.

| FLOOR AREA | FREQUENCY | PERCENT |
|------------------|-----------|--------------|
| <20 sqm | 0 | 0.0 |
| 20 – <40 sqm | 4 | 25.0 |
| 40 – <60 sqm | 2 | 12.5 |
| 60 – <80 sqm | 2 | 12.5 |
| 80 – <100 sqm | 6 | 37.5 |
| 100 – <120 sqm | 1 | 6.3 |
| 120 – <140 sqm | 1 | 6.3 |
| 140 – <160 sqm | 0 | 0.0 |
| 160 – <180 sqm | 0 | 0.0 |
| 180 – <200 sqm | 0 | 0.0 |
| 200 sqm and over | 0 | 0.0 |
| TOTAL | 16 | 100.0 |

8. Lessors who own several residential units, impose different conditions for the different residential unit that they have for leasing. Some residential units are for lease with contract but some do not have a contract. As a summary, most (56.3%) of the residential units are for rent without a contract and only 43.8% impose contract with lessee.

| LEASE CONDITION | FREQUENCY | PERCENT |
|------------------|-----------|--------------|
| with contract | 7 | 43.8 |
| without contract | 9 | 56.3 |
| Total | 16 | 100.0 |

All lessors do not provide official receipt for all their residential units. They only provide acknowledgment receipt to renters.

| LEASE CONDITION | FREQUENCY | PERCENT |
|--------------------------|-----------|--------------|
| with official receipt | 0 | 0.0 |
| without official receipt | 16 | 100.0 |
| Total | 16 | 100.0 |

9. All lessors do not have permit to operate or were not registered from LGU.

| Are you registered to or granted with a permit by your LGU? | FREQUENCY | PERCENT |
|--|------------------|----------------|
| Yes | 0 | 0.0 |
| No | 16 | 100.0 |
| Total | 16 | 100.0 |

10. None of the lessors were ever penalized by LGU as lessors.

| Were you ever penalized by LGU as a lessor? | FREQUENCY | PERCENT |
|--|------------------|----------------|
| Yes | 0 | 0.0 |
| No | 16 | 100.0 |
| Total | 16 | 100.0 |

11. Lessors are asked if they have any preference in accepting renters. Their preference are summarized as follows:

Most of them (or 88.9% of the lessors) do not have any preference on the sex of the household head.

| PREFERENCE | FREQUENCY | PERCENT |
|-------------------------|------------------|----------------|
| Male-headed household | 0 | 0.0 |
| Female-headed household | 1 | 11.1 |
| No preference | 8 | 88.9 |
| Total | 9 | 100.0 |

All of the lessors do not have any preference on the age of the household head.

| PREFERENCE | FREQUENCY | PERCENT |
|--|------------------|----------------|
| Household head aged below 60 years old | 0 | 0.0 |
| Household head aged 60 years old and above | 0 | 0.0 |
| No preference | 9 | 100.0 |
| Total | 9 | 100.0 |

Most of them (or 66.7% of the lessors) preferred a renter with 1-3 children and 33.3% of them preferred a renter without child.

| PREFERENCE | FREQUENCY | PERCENT |
|------------------------------------|------------------|----------------|
| Without any child | 3 | 33.3 |
| With 1-3 number of children | 6 | 66.7 |
| With 4 and more number of children | 0 | 0.0 |
| No preference | 0 | 0.0 |
| Total | 9 | 100.0 |

Almost half of the lessors preferred renters who are a group of students/professionals. The same percentage of lessors expressed no preference on the kind of renter, while only one lessor expressed preference of a family renter.

| PREFERENCE | FREQUENCY | PERCENT |
|---------------------------------|-----------|---------|
| Family | 1 | 11.1 |
| Group of students/Professionals | 4 | 44.4 |
| No Preference | 4 | 44.4 |
| Total | 9 | 100.0 |

Lessors shared in the FGD that their usual preference in accepting renters are based on the renter's capacity to pay and the number of occupants, especially the number of children which is sometimes the reason for having a high cost of renovation/repair.

12. Rental rate of most of the residential housing units ranges from Php8,000 to Php14,999. Condominium is being rented-out for Php50,000/month.

| RENTAL RATE | FREQUENCY | PERCENT |
|----------------------|-----------|---------|
| < Php1,000 | 0 | 0.0 |
| Php1,000 - Php1,999 | 0 | 0.0 |
| Php2,000 - Php3,999 | 6 | 37.5 |
| Php4,000 - Php4,999 | 1 | 6.3 |
| Php5,000 - Php7,999 | 1 | 6.3 |
| Php8,000 - Php9,999 | 1 | 6.3 |
| Php10,000 -Php14,999 | 5 | 31.3 |
| Php15,000 & over | 2 | 12.5 |
| Total | 16 | 100.0 |

13. Most of the lessors do not impose rental increase. Only one lessor noted that she imposes an increase of 10% every 2 years for the townhouse and a fix rate increase of Php200 every 2 years for the apartment she owns.

| Do you impose increase to the rental rate of your housing unit/s? | FREQUENCY | PERCENT |
|---|-----------|---------|
| Yes | 1 | 11.1 |
| No | 8 | 88.9 |
| Total | 9 | 100.0 |

The only lessor who imposes rental increase identified that repair and maintenance cost of housing units as the reason for imposing increase in rent.

| Reason Identified for Imposing Increase in Rent | FREQUENCY | PERCENT |
|---|-----------|---------|
| Costs incurred for the repair/maintenance of rental housing units | 1 | 100.0 |
| Payment of real estate tax | 0 | 0.0 |
| Estate Management | 0 | 0.0 |
| Payment of licenses/permits | 0 | 0.0 |
| Others | 0 | 0.0 |
| Total | 1 | 100.0 |

14. Lessor are also asked how much do they spend on the following items, on the average: (1) Costs incurred for the repair/maintenance of rental housing units;

(2) Payment of real estate tax; (3) Estate Management; and (4) Payment of licenses/permits.

For the costs incurred for the repair/maintenance of rental housing units, most of the lessors identified that they spend approximately Php5,000 - Php10,000, on the average. Other amounts expended for repair/maintenance of rental housing units are shown in the following table:

| Costs incurred for the repair/maintenance of Housing Units | FREQUENCY | PERCENT |
|---|------------------|----------------|
| Php3,000 - Php4,000 | 1 | 11.1 |
| Php4,000 - Php5,000 | 1 | 11.1 |
| Php5,000 - Php10,000 | 3 | 33.3 |
| Php6,000 - Php7,000 | 1 | 11.1 |
| Php12,000 | 1 | 11.1 |
| Php50,000 - Php60,000 | 1 | 11.1 |
| Php200,000 | 1 | 11.1 |
| Total | 9 | 100.0 |

For the costs incurred for the payment of real estate tax, the lessors have identified different amount from each other. However there are two amounts that we can consider as the two common responses, these are Php1,000 and Php2,000. Other amounts expended for payment of real estate tax are shown in the following table:

| Costs incurred for the payment of real estate tax | FREQUENCY | PERCENT |
|--|------------------|----------------|
| Php500 - Php1,000 | 1 | 11.1 |
| Php1,000 | 1 | 11.1 |
| Php2,000 | 1 | 11.1 |
| Php2,000 - Php2,500 | 1 | 11.1 |
| Php3,000 - Php4,000 | 1 | 11.1 |
| Php7,000 | 1 | 11.1 |
| Php8,000 | 1 | 11.1 |
| Php25,000 | 1 | 11.1 |
| Php65,000 | 1 | 11.1 |
| Total | 9 | 100.0 |

All of the lessors do spend any amount for estate management as they are the ones who manages their own real estate and housing unit. They also do not pay any license/permit. This is consistent with their answer to question number 8, which results shows that all lessors do not have permit to operate or were not registered from LGU.

15. Five lessors (or 55.6%) mentioned that they are aware of the Rent Control Law of 2009.

| Are you aware of the about the Rent Control Law of 2009? | FREQUENCY | PERCENT |
|---|------------------|----------------|
| Yes | 5 | 55.6 |
| No | 4 | 44.4 |
| Total | 9 | 100.0 |

16. These five lessors partly knew the contents of the Rent Control Law of 2009.

| Do you know the contents of the Rent Control Law of 2009? | FREQUENCY | PERCENT |
|--|------------------|----------------|
| Yes (partly) | 5 | 55.6 |
| No | 0 | 0.0 |
| Total | 5 | 55.6 |

Among the five lessors who partly knew the contents of the Rent Control Law of 2009, four (4) of them shares the information about the Rent Control Law of 2009 with other lessors.

| Do you share the information about the Rental Control Law of 2009 to other lessors? | FREQUENCY | PERCENT |
|--|------------------|----------------|
| Yes | 4 | 44.4 |
| No | 1 | 11.1 |
| Total | 5 | 55.6 |

17. The lessors identified some proposed reforms or suggested some items to be included in the Rent Control Law of 2009. These are as follows:

- revision of the coverage of the amount of the rental from Php10,000 to Php5,000;
- revisit the classification in rental law;
- housing units to be rented-out should be standardized/regulated;
- government support to lessors by encouraging lessors to register through giving of incentives in the form of tax discounts, tax exemption for old structures, or tax exemption as prerequisite to formalize lessors' business; and
- to identify the specific government agency who will be responsible in regulating and monitoring the rentals.

3.3.4 HIGHLIGHTS OF DISCUSSIONS WITH LESSORS

1. As a summary, most (56.3%) of the residential units are for rent without a contract and only 43.8% impose contract with lessee.
2. All lessors do not provide official receipt for all their residential units. They only provide acknowledgment receipt to renters.
3. All lessors do not have permit to operate or were not registered from LGU.
4. Lessors shared that the usual preference in accepting renters are based on the renter's capacity to pay and the number of occupants, especially the number of children which is sometimes the reason for having a high cost of renovation/repair.
5. Rental rate of most of the residential housing units ranges from Php8,000 to Php14,999. Condominium is being rented-out for Php50,000/month.
6. Most of the lessors do not impose rental increase. Only one lessor noted that she imposes an increase of 10% every 2 years for the townhouse and a fix rate increase of Php200 every 2 years for the apartment she owns.
7. The reason why rental increase was imposed is because of the cost for repair and maintenance cost of housing units as the reason for imposing increase in rent.
8. Most of the lessors identified that they spend approximately Php5,000 - Php10,000, on the average, for repair/maintenance of rental housing units.
9. Most of the lessors are aware of the Rent Control Law of 2009.
10. Most of them partly knew the contents of the Rent Control Law of 2009 and even shared it with other lessors.

11. The lessors identified some proposed reforms or suggested some items to be included in the Rent Control Law of 2009. These are as follows:
 - revision of the coverage of the amount of the rental from Php10,000 to Php5,000;
 - revisit the classification in rental law;
 - housing units to be rented-out should be standardized/regulated;
 - government support to lessors by encouraging lessors to register through giving of incentives in the form of tax discounts, tax exemption for old structures, or tax exemption as prerequisite to formalize lessors' business; and
 - to identify the specific government agency who will be responsible in regulating and monitoring the rentals.

3.3.5 PLENARY SESSION

In the Plenary Session, Ms. Reyes discussed some of the results and analysis from the Rent Control Study.

4. SUMMARY OF RECOMMENDATIONS OF DEVELOPERS AND LESSORS

4.1 FOR SPECIFIC AMENDMENT OF THE RENTAL LAW

From the point of view of the developers-lessors, there is a need for the rental control law. However, the following should be considered in the amendment:

1. The coverage of the rental law should exclude bed spacers and dormitories as renters.
2. There shall be special provision for temporary transients. Aside from area of the unit, the location of the rental units should be considered.
3. The lessor should also be protected by the rental law. For example, if the renter has illegal activities, there should be a provision that illegal activities be one of the grounds for ejectment.
4. The rental law should have provision for fixed government rates.
5. The rent of lease of housing units ranges from P8,000 to P15,000 and increase is about 5-7% every 2 years. Any succeeding increase should be included in the contract. Increases should be based on maintenance expenses and the condition and size of the units.
6. Estate management is needed only if there is large number of housing units for rent. They did not specify, however, how many is "large".
7. The developers expect incentives or fee holiday from government considering that fees continue to increase. Building and fire code requirements are reasons for imposing increases. Every year they are required to buy fire extinguishers which can last up to six years, if not used, being supplied by the Bureau of Fire protection at twice the price.
8. The floor area being rented should be included in the government survey instrument such as the FIES. The rental law study should also put emphasis on the cost of investors in building houses. There should be an in-depth review of the parameters with respect to putting units for rent. Developer representatives of SHDA are willing to provide their data provided that the study group specifically asks for the data that are needed.

From the point of view of lessors, they have identified some suggested reforms to be included in the amendments to the Rental law, as follows:

1. Revision of the coverage of the rental law from P10,000 to P5,000. Based on the Rental Study, if the ceiling rate be reduced to P5,000 per month, the coverage will be reduced to only 52% of total renters in the country.

2. Housing units to be rented out should be standardized/regulated.
3. Government support to lessors by encouraging them to register by offering incentives in the form of tax discounts or tax exemptions for old structures or tax exemptions as prerequisite to formalize lessors' business.
4. Identify government agency that will regulate and monitor the rentals.

5. RESULTS OF THE STUDY ON SOCIO-ECONOMIC STATUS OF FEMALE-HEADED AND SENIOR CITIZEN HEADED FAMILY RENTERS IN THE PHILIPPINES

5.1 INTRODUCTION/RATIONALE

To ascertain shelter security for the Filipino families and provide access to affordable and decent housing especially for the poor and vulnerable groups as informal settlers, female-headed families and senior-citizen headed families, the Philippine government has undertaken continuing and expanded programs of encouraging the development of affordable housing for ownership and for renting. It is in this light that government policies on rental reforms are geared towards protection of housing tenants from unreasonable rent increases.

On December 18, 2013 during a Senate hearing, the Housing and Urban Development Coordinating Council (HUDCC) reported to Senator Ralph Recto, author of a bill extending the Rent Control Act 2009 (RA 9653), that the Council of HUDCC, headed by Vice President Jejomar C. Binay III, has approved Resolution No. 2, S. 2013 to extend the same for two more years. Said Law stipulates that provisions expire by December 31, 2013. The basis for this action is the preliminary results of the study of Philippine Statistical Research and Training Institute (PSRTI) on Rent Regulation which is part of the major outputs being undertaken through the research project entitled "Rental Control Study" implemented for the HUDCC.

The success of effective strategies and convergent action plan by and between the government and private sector to address challenges depend largely on how reliable the existing housing statistics, to start with. This study would show statistics on the socio-economic conditions of the renting families particularly the expected vulnerable groups which are the female-headed families and senior-citizen-headed families. It is intended to show if the said target groups are indeed vulnerable, needing further assistance or have reached a level to conclude that they are not.

This research study is also within the purview of the Philippine Plan for Gender Responsive Development to address gender issues as a small contribution to gender and development planning.

5.2 METHODOLOGY AND SCOPE OF THE STUDY

This study makes use of descriptive analysis of the socio-economic conditions of the target groups: the female-headed families and senior-citizen-headed families who are renting. Analyses make use of existing data of triennial Family Income and Expenditures Survey (FIES) of 2012 and 2009 being conducted by the formerly National Statistics Office, now part of the newly organized agency called Philippine Statistics Authority. Heads of families are classified by sex, age and national per capita income arranged into deciles across areas. Socio-economic parameters used are rental class, actual rent paid, income, expenditure, savings and highest educational attainment.

5.3 CONCEPT AND DEFINITION OF TERMS

In order to understand better the discussion, following terms are defined:

1. The term families and households are used interchangeably in this study as adopted in the Family Income and Expenditures Survey (FIES) since the

present living arrangements in the country are mostly of the extended type of accommodation, that is, nuclear family plus relatives although the size of the household has been observed to be getting smaller.

2. Female headed families – families or household headed by a female who can be the mother, the grandmother or eldest/most responsible female sibling. Most responsible may mean one who has the decision of the “wallet” and “pot.” This is usually in the absence of a male head.
3. Senior citizen headed families – head of the family or household whose age is 60 years old and above.
4. Female-senior headed – head of the family or household aged 60 years old and above who is a female. Term “senior-female headed” is used alternatively in the discussion.
5. Target groups - in this paper, this refer to the female-headed, senior citizen headed and female-senior citizen headed renting families
6. Renting – based on FIES, one of the state of tenure of house and lot. It refers to making use of a property belonging to another for a periodic payment. Renter is another term for lessee and tenant.
7. Per capita national income decile - per capita income of families across the Philippines in an array dividing its distribution into ten groups with equal number of families. Those belonging to first to third income deciles are considered the low income group; fourth to eighth deciles are the middle-income group; and the ninth and tenth deciles are the high income group.
8. Savings – operationally it is the difference between the income versus the expenditure.
9. Formal education means what you have learned in school with an accredited certificate or degree will be given at the end. It is the structured system of learning provided or overseen by the local and national government for its citizens. Generally speaking, person’s formal education begins from nursery or kindergarten and may stretch up to university.

5.4 ANALYSIS OF FIES, RESULTS AND DISCUSSION

5.4.1 Total Families

Results of the 2012 FIES show that there are about 21.5 million families in the country. Of this number, about 77.4% are male-headed or about 16.6 million families while a minority of 22.6% are female-headed or about 4.9 million families. By age, there are about 15.7 million household heads with age below 60 years old, representing 73.3% and the rest, being senior citizens totalling about 5.7 million families or 26.7%.

Table 1. Distribution of Families by Per Capita Income Decile, Sex and Age Group, Philippines: 2012

| Per Capita Income Decile | Total Households | By Sex | | By age group | |
|--------------------------|-------------------|-------------------|------------------|-------------------|-------------------|
| | | Male | Female | Aged below 60 | Aged 60 and above |
| Total Philippines | 21,476,446 | 16,612,076 | 4,864,370 | 15,732,390 | 5,744,055 |
| Low-Income Families | 6,443,165 | 5,505,589 | 937,576 | 5,015,042 | 1,428,123 |
| First Decile | 2,147,772 | 1,874,730 | 273,041 | 1,748,287 | 399,485 |
| Second Decile | 2,147,750 | 1,841,878 | 305,871 | 1,669,684 | 478,066 |
| Third Decile | 2,147,644 | 1,788,981 | 358,663 | 1,597,071 | 550,573 |
| Middle-Income Families | 10,738,007 | 8,262,238 | 2,475,769 | 7,776,124 | 2,961,883 |
| Fourth Decile | 2,147,306 | 1,734,585 | 412,720 | 1,565,027 | 582,278 |
| Fifth Decile | 2,147,818 | 1,693,888 | 453,930 | 1,589,231 | 558,587 |
| Sixth Decile | 2,147,719 | 1,662,372 | 485,347 | 1,571,922 | 575,797 |

| Per Capita Income Decile | Total Households | By Sex | | By age group | |
|--------------------------|------------------|-----------|-----------|---------------|-------------------|
| | | Male | Female | Aged below 60 | Aged 60 and above |
| Seventh Decile | 2,147,812 | 1,612,872 | 534,940 | 1,525,355 | 622,456 |
| Eight Decile | 2,147,353 | 1,558,522 | 588,832 | 1,524,589 | 622,764 |
| High-Income Families | 4,295,273 | 2,844,249 | 1,451,025 | 2,941,224 | 1,354,049 |
| Ninth Decile | 2,147,368 | 1,451,122 | 696,246 | 1,505,218 | 642,150 |
| Tenth Decile | 2,147,905 | 1,393,126 | 754,779 | 1,436,006 | 711,900 |

Source: 2012 Family Income and Expenditures Survey

Focusing on the female-headed families, from among the 4.9 million families, more than half belonged to middle income level, followed by high-income group of about 30% while low-income group consisted of about 20%. For the 5.7 million families headed by senior citizens, about 51.6% belonged to the middle-income, just like the female-headed households. This is followed by those from low-income bracket of about 24.9% and following closely is the high income families comprising of 23.5%.

5.4.2 Renting Families

Taking into consideration the tenure status of families in the country, about 69% are owner/owner-like possession of house and lot. Only about 7% are renting families which is about 1.5 million.

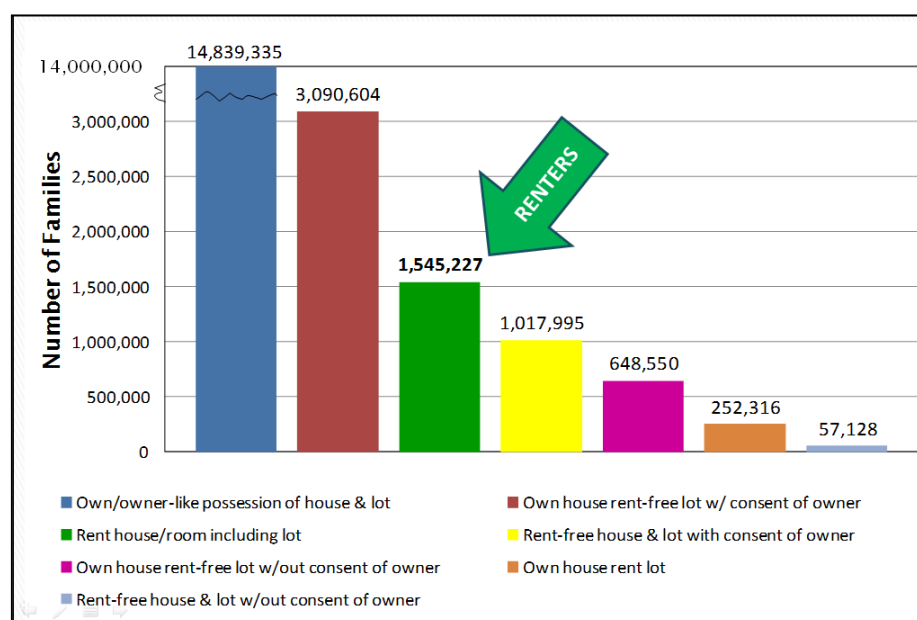


Figure 1. Number of Families by Tenure of House and/or Lot Occupied, Philippines: 2012

These renting families are the focus of the Rent Control Law or RA 9653 of 2009 (extended until 2015) who need to be protected from unreasonable rent increases and who may need assistance to own their housing units and not anymore pay rent, if so desired.

Among the families renting, an estimate of about 1.1 million are male-headed families or 74%, while about 404,161 families or about 26% are female-headed. By broad age group, about 1.4 million or about 89% are headed by those below 60 years old while only 11% or around 163,458 are senior citizens. It is worth noting that female-headed senior citizens across the country who are renting comprised

only 74,419 which is only about 4.8% of the total renting families compared with their male counterpart which numbered 89,039 or 5.8% of the total renters. Among the female heads, only 4,509 or 6% female-headed senior citizens belong to the low income group. On the other hand, among male heads renting (89,039), about 9% or 7,961 belong to the low income group. Comparatively, the economic status of female-headed households is better off than their male counterpart.

Table 2. Distribution of Renting Families by Per Capita Income Decile, Sex and Age Group, Philippines: 2012

| Per Capita Income Decile | Total Families Renting | By Sex | | By age group | | Female aged 60 and above |
|--------------------------|------------------------|------------------|----------------|------------------|-------------------|--------------------------|
| | | Male | Female | Aged below 60 | Aged 60 and above | |
| Total Philippines | 1,545,227 | 1,141,067 | 404,161 | 1,381,769 | 163,458 | 74,419 |
| Low-Income Families | 124,342 | 107,518 | 16,824 | 111,602 | 12,740 | 4,509 |
| First Decile | 23,697 | 19,607 | 4,090 | 21,416 | 2,281 | 544 |
| Second Decile | 41,768 | 36,573 | 5,194 | 36,552 | 5,215 | 2,218 |
| Third Decile | 58,877 | 51,338 | 7,539 | 53,634 | 5,243 | 1,747 |
| Middle-Income Families | 889,033 | 690,577 | 198,457 | 801,983 | 87,050 | 42,596 |
| Fourth Decile | 110,452 | 88,584 | 21,868 | 101,557 | 8,895 | 4,362 |
| Fifth Decile | 140,651 | 116,191 | 24,460 | 128,248 | 12,404 | 6,295 |
| Sixth Decile | 181,686 | 142,709 | 38,977 | 161,507 | 20,179 | 12,474 |
| Seventh Decile | 220,424 | 170,691 | 49,734 | 197,064 | 23,360 | 9,130 |
| Eight Decile | 235,820 | 172,402 | 63,418 | 213,608 | 22,212 | 10,336 |
| High-Income Families | 531,852 | 342,972 | 188,880 | 468,183 | 63,669 | 27,313 |
| Ninth Decile | 270,270 | 180,293 | 89,976 | 237,321 | 32,949 | 16,303 |
| Tenth Decile | 261,583 | 162,679 | 98,903 | 230,862 | 30,720 | 11,010 |

Source: 2012 Family Income and Expenditures Survey

Comparing the magnitude of families of target groups by per capita income decile to those of FIES in 2009, results show that the numbers of headship of target groups generally increase, following the trend of population growth. Female headed renting families increased by 25.9%, senior citizen headed families, by 27%, and female-senior citizen headed, by 53.9%. Large increase of 63.7% between 2009 and 2012 was noted among the middle-income group where the bulk of their numbers are found. Furthermore, only 5.4% and 2.7% increases were noted in the total number of female-headed households belonging to the low income group and high income group, respectively.

Table 2A. Renting Families by Per Capita Income Decile, Target Groups, Philippines: 2009 and 2012

| Income Decile | 2009 | | | | | 2012 | | | | |
|---------------|---------|--|-------------------|--------------------------|---------|---------|--|-------------------|--------------------------|---------|
| | Female | Ratio of Aged 60 and above to aged <60 | Aged 60 and above | Female aged 60 and above | % Distn | Female | Ratio of Aged 60 and above to aged <60 | Aged 60 and above | Female aged 60 and above | % Distn |
| Philippines | 321,094 | 37.7 | 128,390 | 48,358 | 100.0 | 404,161 | 45.5 | 163,458 | 74,419 | 100.0 |
| Low-Income | 15,964 | 36.6 | 11,474 | 4,194 | 8.7 | 16,824 | 35.4 | 12,740 | 4,509 | 6.0 |
| First Decile | 2,232 | | 2,665 | 762 | | 4,090 | | 2,281 | 544 | |
| Second Decile | 7,153 | | 6,157 | 2,399 | | 5,194 | | 5,215 | 2,218 | |
| Third Decile | 6,578 | | 2,651 | 1,033 | | 7,539 | | 5,243 | 1,747 | |
| Middle-Income | 121,238 | 32.5 | 66,826 | 21,725 | 44.9 | 198,457 | 48.9 | 87,050 | 42,596 | 57.2 |
| Fourth Decile | 13,533 | | 6,211 | 1,399 | | 21,868 | | 8,895 | 4,362 | |
| Fifth Decile | 19,055 | | 11,916 | 4,449 | | 24,460 | | 12,404 | 6,295 | |
| Sixth Decile | 17,430 | | 11,365 | 1,304 | | 38,977 | | 20,179 | 12,474 | |

| Income Decile | 2009 | | | | | 2012 | | | | |
|----------------|---------|--|-------------------|--------------------------|---------|---------|--|-------------------|--------------------------|---------|
| | Female | Ratio of Aged 60 and above to aged <60 | Aged 60 and above | Female aged 60 and above | % Distn | Female | Ratio of Aged 60 and above to aged <60 | Aged 60 and above | Female aged 60 and above | % Distn |
| Seventh Decile | 27,421 | | 12,638 | 5,392 | | 49,734 | | 23,360 | 9,130 | |
| Eight Decile | 43,799 | | 24,695 | 9,181 | | 63,418 | | 22,212 | 10,336 | |
| High-Income | 183,892 | 44.8 | 50,090 | 22,438 | 46.4 | 188,880 | 42.9 | 63,669 | 27,313 | 36.7 |
| Ninth Decile | 76,678 | | 24,920 | 11,504 | | 89,976 | | 32,949 | 16,303 | |
| Tenth Decile | 107,213 | | 25,170 | 10,935 | | 98,903 | | 30,720 | 11,010 | |

Source: 2009 and 2012 Family Income and Expenditures Survey

By economic status, senior citizen female-headed households (60 years old and over) among the middle income group is on the rise proportionally in 2012 to 57.2% compared with its share of only 44.9% in 2009. On the other hand, it is delightful to observe that there was proportional decrease in the number of senior citizen-female heads belonging to the low income group by 36.6% between 2009 and 2012 compared with a proportional loss of only 20.9% among the high income female-headed families. The more than one-third decrease in the number of senior female headed households belonging to the lower income group is a positive sign that poverty is decreasing among the female-headed families who are renting their housing accommodation.

5.4.3 Monthly Rental Class and Average Rent Paid

From the 1.5 million families renting, 82.5% of them paid monthly rents of less than Php4,000.00, 85.1% for male headed households and 75% for female headed households or a cumulative total of 1.275 million families. Senior citizens household heads who paid an average rent of less than P4000 per month numbered 157,503, which is about 96% of the total senior citizens head. Of this number, 54,883 are senior female-headed households, which is 34.85. The said monthly rent level is below the ceiling set by Rental Control Law of about Php12,000.00 per month in highly urbanized cities including National Capital Region, and Php6,000.00 per month in other areas during the year under review. Same can be traced in the results of 2009 FIES (Table 3A).

Table 3. Distribution of Renting Families by Rental Class, Sex and Age Group, Philippines: 2012

| Rental Class | Total Families Renting | By Sex | | By age group | | Female aged 60 and above |
|--|------------------------|------------------|----------------|------------------|-------------------|--------------------------|
| | | Male | Female | Aged below 60 | Aged 60 and above | |
| Total Philippines | 1,545,227 | 1,141,067 | 404,161 | 1,381,769 | 163,458 | 74,419 |
| Less than P1000 | 309,287 | 237,039 | 72,248 | 272,166 | 37,121 | 20,941 |
| P1000 - P1999 | 497,807 | 388,619 | 109,188 | 460,102 | 37,705 | 15,889 |
| P2000 - P3999 | 467,693 | 345,659 | 122,034 | 415,016 | 52,677 | 18,053 |
| P4000 - P4999 | 81,374 | 54,391 | 26,983 | 73,188 | 8,186 | 6,954 |
| P5000 - P7999 | 122,681 | 71,311 | 51,370 | 102,225 | 20,456 | 9,745 |
| P8000 - P9999 | 22,216 | 13,172 | 9,044 | 21,060 | 1,156 | 608 |
| P10000 - P14999 | 33,200 | 22,744 | 10,456 | 29,934 | 3,266 | 1,498 |
| P15000 and over | 10,969 | 8,131 | 2,838 | 8,077 | 2,892 | 731 |
| Cumulative Percentage Less Than (F<) | | | | | | |
| Less than P1000 | 20.0 | 20.8 | 17.9 | 19.7 | 22.7 | 28.1 |
| P1000 - P1999 | 52.2 | 54.8 | 44.9 | 53.0 | 45.8 | 49.5 |
| P2000 - P3999 | 82.5 | 85.1 | 75.1 | 83.0 | 78.0 | 73.7 |
| P4000 - P4999 | 87.8 | 89.9 | 81.8 | 88.3 | 83.0 | 83.1 |
| P5000 - P7999 | 95.7 | 96.1 | 94.5 | 95.7 | 95.5 | 96.2 |

| Rental Class | Total Families Renting | By Sex | | By age group | | Female aged 60 and above |
|-----------------|------------------------|--------|--------|---------------|-------------------|--------------------------|
| | | Male | Female | Aged below 60 | Aged 60 and above | |
| P8000 - P9999 | 97.1 | 97.3 | 96.7 | 97.2 | 96.2 | 97.0 |
| P10000 - P14999 | 99.3 | 99.3 | 99.3 | 99.4 | 98.2 | 99.0 |
| P15000 and over | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: 2012 Family Income and Expenditures Survey

Table 3A. Renting Families by Rental Class, Target Groups, Philippines: 2009 and 2012

| Rental Class | 2009 | | | 2012 | | |
|--------------------------------------|---------|-------------------|--------------------------|---------|-------------------|--------------------------|
| | Female | Aged 60 and above | Female aged 60 and above | Female | Aged 60 and above | Female aged 60 and above |
| Total Philippines | 321,094 | 128,390 | 48,358 | 404,161 | 163,458 | 74,419 |
| Less than P1000 | 52,635 | 33,413 | 12,758 | 72,248 | 37,121 | 20,941 |
| P1000 - P1999 | 81,683 | 31,927 | 10,620 | 109,188 | 37,705 | 15,889 |
| P2000 - P3999 | 101,431 | 29,742 | 12,483 | 122,034 | 52,677 | 18,053 |
| P4000 - P4999 | 30,296 | 5,768 | 2,855 | 26,983 | 8,186 | 6,954 |
| P5000 - P7999 | 36,763 | 14,911 | 4,387 | 51,370 | 20,456 | 9,745 |
| P8000 - P9999 | 8,124 | 5,056 | 1,901 | 9,044 | 1,156 | 608 |
| P10000 - P14999 | 5,812 | 5,241 | 1,681 | 10,456 | 3,266 | 1,498 |
| P15000 and over | 4,350 | 2,332 | 1,673 | 2,838 | 2,892 | 731 |
| Cumulative Percentage Less Than (F<) | | | | | | |
| Less than P1000 | 16.4 | 26.0 | 26.4 | 17.9 | 22.7 | 28.1 |
| P1000 - P1999 | 41.8 | 50.9 | 48.3 | 44.9 | 45.8 | 49.5 |
| P2000 - P3999 | 73.4 | 74.1 | 74.2 | 75.1 | 78.0 | 73.7 |
| P4000 - P4999 | 82.9 | 78.5 | 80.1 | 81.8 | 83.0 | 83.1 |
| P5000 - P7999 | 94.3 | 90.2 | 89.1 | 94.5 | 95.5 | 96.2 |
| P8000 - P9999 | 96.8 | 94.1 | 93.1 | 96.7 | 96.2 | 97.0 |
| P10000 - P14999 | 98.6 | 98.2 | 96.5 | 99.3 | 98.2 | 99.0 |
| P15000 and over | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: 2009 and 2012 Family Income and Expenditures Survey

Average monthly rent of female-headed renting families in 2012 is pegged at Php2,926.95, which is 2% lower than their rent in 2009 but higher by around Php500.00 compared to the average rent paid by male-headed families. What is noticeable is the big decrease of 6% in the average monthly rent among senior citizen headed families between 2009 and 2012 although this amount is higher by about Php400.00 compared to renting families headed by those aged below 60 years old. For female-senior citizen headed renting families, average monthly rent is about Php2,786.70, which amount is comparatively lower than the average for all senior citizens heads in 2012. However, the average rent paid by female senior citizen heads in 2012 was 12% lower than the average rent paid in 2009. In other words, there was a decrease in the average rent paid by Php387.30 a month. A plausible reason is that there may be some transfer of female senior citizens heads to cheaper housing accommodation. In contrast, average monthly rent of male heads increases as well as that of renting families whose head is aged below 60 years old. This also shows that the prescribed increase rate of the government of 7% per annum was not imposed in general, by their lessors.

Table 4. Average Monthly Rent, Percent to Average Monthly Income and Expenditure, by Sex, and Age, Philippines: 2009 and 2012

| Average Monthly Income, Expenditure and Savings | By Sex | | By age group | | Female aged 60 and above |
|---|----------|----------|------------------|----------------------|--------------------------------|
| | Male | Female | Aged below 60 | Aged 60 and above | |
| 2012 | | | | | |
| Average Monthly Rent | 2,399.24 | 2,926.95 | 2,496.32 | 2,883.39 | 2,786.70 |
| Percent to Average Monthly Income | 10.29 | 11.34 | 10.57 | 10.73 | 12.25 |
| Percent to Average Monthly Income Expenditure | 12.30 | 14.25 | 12.72 | 13.71 | 14.69 |
| 2009 | | | | | |
| Average Monthly Rent | 2,272.55 | 2,990.34 | 2,381.12 | 3,052.94 | 3,174.00 |
| Percent to Average Monthly Income | 10.61 | 11.94 | 10.85 | 11.92 | 15.08 |
| Percent to Average Monthly Income Expenditure | 12.22 | 13.79 | 12.49 | 13.89 | 17.28 |
| Percent change of Average Monthly Rent from 2009 to 2012 | 6% | -2% | 5% | -6% | -12% |

Source: 2009 and 2012 Family Income and Expenditures Survey

As evidenced in the data, among the many expenditure items or priorities, average monthly rent is deemed slicing a bigger chunk in both average monthly income and expenditure of renting families. This is indicative of their affordability to rent and can potentially own a shelter in the future, if desired. Table 4 above reveals that the proportion spent for rent every month among female and senior citizen-headed renting families are higher consistently in 2009 and 2012 than male-headed households. In fact, it is above average because in the Housing Rental Study of PSRTI, the national average of the proportion of average rent to average expenditure in 2012 was only 12.83% for all income groups; 9.09% for low income group; 11.87% for middle income group; and 14.06% for high income group.

5.4.4 Income, Expenditure, Savings

Table 5 shows that female-headed renting families have higher average monthly income and expenditure than the male-headed families. Same pattern is true with Senior citizen headed families compared with those headed by aged below 60 years of age. In terms of the monthly savings, senior citizen headed households reported the highest savings of Php5,829.25 among the target groups followed closely by the female headed households at Php5,266.75 per month. The same trend is observed in 2009 data where the monthly savings realized was Php3,631.69 among senior citizens household heads increasing by 61% in 2012 followed by savings among female-headed households of Php3,357.17 which increased by 57% in 2012. However, if we look at the savings among the female-headed senior citizens, this group reported the lower savings in 2009 at Php2,681 a month and increased to Php3,776.75 in 2012 but still the lowest among the target group. This low savings may be attributed to the high proportion of rent paid for housing relative to the income that was reported by this group both in 2009 and 2012 (see Table 4 above). However, Table 5 shows that from 2009 to 2012, savings have increased higher in female-headed renting families than male, and senior citizen-headed than non-senior. Female-senior citizen headed renting families' savings moved up by 41% between 2009 and 2012 compared with a lower increase reported by the male-headed households of 35% for the same period.

Table 5. Renting Families by Average Monthly Income, Expenditure and Savings, by Sex, and Age, Philippines: 2009 and 2012

| Average Monthly Income, Expenditure and Savings | By Sex | | By age group | | Female aged 60 and above |
|--|-----------|-----------|------------------|----------------------|--------------------------------|
| | Male | Female | Aged below 60 | Aged 60 and above | |
| 2012 | | | | | |
| Average Monthly Income | 23,317.20 | 25,805.54 | 23,625.78 | 26,861.21 | 22,748.00 |
| Average Monthly Expenditure | 19,506.90 | 20,538.79 | 19,628.32 | 21,031.96 | 18,972.00 |
| Monthly Savings | 3,810.30 | 5,266.75 | 3,997.46 | 5,829.25 | 3,776.75 |
| 2009 | | | | | |
| Average Monthly Income | 21,421.05 | 25,049.56 | 21,944.34 | 25,605.00 | 21,047.00 |
| Average Monthly Expenditure | 18,591.61 | 21,692.39 | 19,059.52 | 21,973.31 | 18,366.00 |
| Monthly Savings | 2,829.44 | 3,357.17 | 2,884.82 | 3,631.69 | 2,681.00 |
| Percent change of monthly savings from 2009 to 2012 | 34.7% | 56.9% | 38.6% | 60.5% | 40.9% |
| Estimated annual percent change of monthly savings | 11.6% | 19.0% | 12.9% | 20.2% | 13.6% |

Source: 2009 and 2012 Family Income and Expenditures Survey

5.4.5 Highest Educational Attainment

Based on 2012 results, from among the total number of female-heads, it can be traced that most of them have gone through formal education. About 31% each are college and high school graduates. Most of senior citizen heads also went through formal education. Annex 2 tables also show that for both FIES years under review, across all per capita national income deciles from low income to high income, female and senior citizen heads of gone through formal education.

Table 6. Distribution of Renting Families by Highest Educational Attainment, Sex and Age Group, Philippines: 2012

| Highest Educational Attainment | Total Families Renting | By Sex | | By age group | | Female aged 60 and above |
|--------------------------------|------------------------|-----------|---------|---------------|-------------------|--------------------------|
| | | Male | Female | Aged below 60 | Aged 60 and above | |
| Total Philippines | 1,545,227 | 1,141,067 | 404,161 | 1,381,769 | 163,458 | 74,419 |
| Post-graduate (Phd/MA/MS) | 9,494 | 7,611 | 1,883 | 8,396 | 975 | 426 |
| College Graduate | 368,654 | 242,687 | 125,967 | 330,404 | 33,544 | 14,419 |
| College level | 221,329 | 150,335 | 70,994 | 201,435 | 13,121 | 3,174 |
| Post Secondary | 23,303 | 20,532 | 2,771 | 23,303 | - | - |
| High School Graduate | 547,943 | 422,102 | 125,841 | 490,217 | 41,799 | 12,936 |
| Others | 374,504 | 297,800 | 76,705 | 328,014 | 74,019 | 43,464 |

Source: 2012 Family Income and Expenditure Survey

5.5 SUMMARY OF FINDINGS AND CONCLUSION

1. Most of the female-headed and senior citizen headed renting families, including their combination; belong to middle-income and high income groups of families.
2. Average monthly rental rate of target groups are too low compared to the rental rate ceiling prescribed. Change of rental rate over three years (2009-2012) is on the downtrend.
3. The average proportion of rent paid to average monthly income is considered above average, much higher than the national average which means that the target groups are paying higher rent per month than majority of renters

4. Average monthly rent in 2009 and 2012 results is deemed slicing a bigger chunk in both average monthly income and expenditure of renting families. This is indicative of their affordability to rent and can potentially own a shelter in future, if desired.
5. Female-headed and Senior citizen-headed renting families have higher average monthly income, expenditure and savings. Savings even increased during the three-year period, which increase rate even higher than others. Remarkably, female-senior headed renting families also move up by 41%.
6. Most of the female and senior citizen heads have gone through formal education.

Given the above results, it can be concluded that female-headed renting families as well as senior citizen headed renting families, inclusive of their combination, are in better position, empowered, and may not be considered as part of the vulnerable groups who may not need subsidy from the government for housing or tenure concerns because they can afford.

As a future direction this study, access and availment of social services specially provided to female and senior citizen will be looked into. It is intended also to study the expenditure pattern of the target groups, their basket of priorities in spending and if changes is evident across FIES years.

6. AMENDATORY RECOMMENDATION FOR THE RENT CONTROL STUDY

To further refine the recommendation that PSRTI submitted to HUDCC regarding the Rent control Act of 2009 for 2015:

Taking into consideration the availability of data on Census of Population and Housing every ten years, Family Income and Expenditures Survey every three years, Inflation Rate and prevailing practice of lessors, it is proposed to suggest the following courses of action:

1. The rental law should cover all residential units in the country with monthly rent of less than Four Thousand Pesos (Php4,000.00). Housing units with monthly rental of Four Thousand Pesos (Php4,000.00) or more should not be regulated anymore and just allow the market forces, such as prevailing rental rate; demand for residential unit; availability of residential unit; competition between and among lessors; etc., to determine the rental rate. This suggestion is based on the results of the data analysis from the 2012 Family Income and Expenditures Survey (FIES) and Focus Group Discussion (FGD) with housing unit lessors and housing developers.

The following table shows the actual rent paid by renting families in 2012 where, on the average, there are about 82.5% or 1.274 million households renting less than Php4,000.00 a month. The households that are most benefited by this suggestion are those living "Other areas" consisting of 41.7% among renters but with the lowest average income among the three broad areas. Proportionally, NCR reported the lowest percentage of beneficiaries but comprised 44% or 680,331 of total household renters of 1,545,227 in the country. It may be mentioned that NCR renting households reported the highest average income among the three areas under study.

Table 7. Distribution of Renting Households by Monthly Rent Category by Area

| Geographic Area | Renting Families (2012 FIES) | | | | | |
|-------------------------------------|------------------------------|--------------|----------------------------|---------------|--------------------------|---------------|
| | Total | | Less than Php4000/month | | Rent Php4,000 & above | |
| | Number | % | Number | % to Total | Number | % to Total |
| Philippines | 1,545,227 | 100.0 | 1,274,788 | 82.5 | 270,439 | 17.5 |
| National Capital Region (NCR) | 680,331 | 44.0 | 490,198 | 72.1 | 190,133 | 27.9 |
| Other Highly Urbanized Cities (HUC) | 219,778 | 14.2 | 181,163 | 82.4 | 38,615 | 17.6 |
| All Other Areas (OA) | 645,118 | 41.7 | 603,427 | 93.5 | 41,691 | 6.5 |

Source of basic data: 2012 Family Income and Expenditures Survey, National Statistics Office (now Philippine Statistics Authority).

- On rental increase, it is proposed that the inflation rate in 2013 which was 3.0 per cent, on the average, be adopted for a period of two years, for 2014 and 2015. This is based on the FGD where lessors normally increase their housing rental rate every two years for easy administration. The next rental increase rate would be the inflation rate of 2014, which is 4.1% for years 2016 and 2017. It is easier to administer only one rental rate of increase for all renting households with rental rate less than Php4,000 a month, every two years.

Table 8. Average Inflation Rate in Percent 2013 and 2014.

| Geographic Area | 2013 | 2014 |
|-------------------------------------|------------|------------|
| Philippines | 3.0 | 4.1 |
| National Capital Region (NCR) | 1.6 | 3.2 |
| Other Highly Urbanized Areas (HUCs) | 3.3 | 4.5 |
| All Other Areas (OAs) | 3.3 | 4.5 |

Source of basic data: National Statistical Coordination Board (now Philippine Statistics Authority).

- It is also suggested to improve the current housing program of government especially access roads and availability of transportation going to and from the residential units and place of work.
- Furthermore it is suggested that the government should devise ways to create and encouraging environment for housing developers to increase the number of residential housings units which are within affordable level of low and middle income groups, i.e., socialized housing programs.

7. Annex 1A: Distribution of Renting Families by National Per Capita Income Decile, Combination of Sex and Age Group, Philippines: 2009

| National Per Capita Income Decile | Total Families | Families Renting | Male-Headed Renting Families | | Female-Headed Renting Families | |
|-----------------------------------|----------------|------------------|------------------------------|-----------------------|--------------------------------|-----------------------|
| | | | Non-senior-Headed | Senior-Citizen Headed | Non-senior-Headed | Senior-Citizen Headed |
| Total | 19,839,805 | 1,328,322 | 927,196 | 80,032 | 272,736 | 48,358 |
| Low-Income Families | 5,952,508 | 131,499 | 108,256 | 7,280 | 11,770 | 4,194 |
| First Decile | 1,984,099 | 28,740 | 24,605 | 1,903 | 1,470 | 762 |
| Second Decile | 1,984,000 | 47,923 | 37,012 | 3,758 | 4,754 | 2,399 |
| Third Decile | 1,984,410 | 54,835 | 46,638 | 1,618 | 5,545 | 1,033 |
| Middle-Income Families | 9,919,539 | 713,227 | 546,889 | 45,101 | 99,513 | 21,725 |
| Fourth Decile | 1,983,267 | 82,814 | 64,468 | 4,812 | 12,134 | 1,399 |
| Fifth Decile | 1,984,102 | 119,112 | 92,590 | 7,467 | 14,605 | 4,449 |
| Sixth Decile | 1,983,964 | 143,008 | 115,516 | 10,061 | 16,127 | 1,304 |
| Seventh Decile | 1,983,874 | 162,706 | 128,039 | 7,246 | 22,029 | 5,392 |
| Eight Decile | 1,984,331 | 205,588 | 146,275 | 15,515 | 34,618 | 9,181 |
| High-Income Families | 3,967,758 | 483,595 | 272,052 | 27,652 | 161,453 | 22,438 |
| Ninth Decile | 1,983,813 | 235,102 | 145,008 | 13,416 | 65,175 | 11,504 |
| Tenth Decile | 1,983,945 | 248,493 | 127,044 | 14,236 | 96,279 | 10,935 |

Annex 1B: Distribution of Renting Families by National Per Capita Income Decile, Combination of Sex and Age Group, Philippines: 2012

| National Per Capita Income Decile | Total Families | Families Renting | Male-Headed Renting Families | | Female-Headed Renting Families | |
|-----------------------------------|----------------|------------------|------------------------------|-----------------------|--------------------------------|-----------------------|
| | | | Non-senior-Headed | Senior-Citizen Headed | Non-senior-Headed | Senior-Citizen Headed |
| Total | 21,476,446 | 1,545,227 | 1,052,027 | 89,040 | 329,742 | 74,419 |
| Low-Income Families | 6,443,165 | 124,342 | 99,287 | 8,230 | 12,315 | 4,509 |
| First Decile | 2,147,772 | 23,697 | 17,870 | 1,737 | 3,546 | 544 |
| Second Decile | 2,147,750 | 41,768 | 33,576 | 2,997 | 2,976 | 2,218 |
| Third Decile | 2,147,644 | 58,877 | 47,841 | 3,497 | 5,792 | 1,747 |
| Middle-Income Families | 10,738,007 | 889,033 | 646,122 | 44,454 | 155,861 | 42,596 |
| Fourth Decile | 2,147,306 | 110,452 | 84,050 | 4,534 | 17,507 | 4,362 |
| Fifth Decile | 2,147,818 | 140,651 | 110,083 | 6,108 | 18,165 | 6,295 |
| Sixth Decile | 2,147,719 | 181,686 | 135,003 | 7,705 | 26,504 | 12,474 |
| Seventh Decile | 2,147,812 | 220,424 | 156,460 | 14,231 | 40,604 | 9,130 |
| Eight Decile | 2,147,353 | 235,820 | 160,526 | 11,876 | 53,082 | 10,336 |
| High-Income Families | 4,295,273 | 531,852 | 306,617 | 36,355 | 161,567 | 27,313 |
| Ninth Decile | 2,147,368 | 270,270 | 163,648 | 16,646 | 73,673 | 16,303 |
| Tenth Decile | 2,147,905 | 261,583 | 142,969 | 19,710 | 87,893 | 11,010 |

Annex 2A: Distribution of Renting Families by National per capita income decile by Household-head Educational Attainment : 2009

1. Number of Non-senior Male-headed Renting Families

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|---------------|------------------|---------------------------|
| Total | 927,196 | 4,441 | 134,868 | 85,962 | 356,920 | 187,624 | 156,468 | 913 |
| Low-Income Families | 108,256 | 1,486 | 43,443 | 15,046 | 36,287 | 10,629 | 1,364 | - |
| First Decile | 24,605 | 813 | 13,888 | 3,325 | 5,399 | 1,181 | - | - |
| Second Decile | 37,012 | 673 | 16,149 | 6,635 | 11,190 | 2,060 | 305 | - |
| Third Decile | 46,638 | - | 13,406 | 5,086 | 19,699 | 7,389 | 1,059 | - |
| Middle-Income Families | 546,889 | 2,955 | 81,280 | 61,149 | 254,678 | 105,415 | 40,900 | 512 |
| Fourth Decile | 64,468 | - | 16,543 | 7,494 | 30,128 | 8,286 | 2,017 | - |
| Fifth Decile | 92,590 | - | 19,637 | 13,990 | 39,047 | 16,130 | 3,786 | - |
| Sixth Decile | 115,516 | 698 | 19,084 | 12,876 | 56,515 | 15,856 | 10,488 | - |
| Seventh Decile | 128,039 | - | 14,167 | 15,775 | 55,533 | 30,320 | 11,734 | 512 |
| Eight Decile | 146,275 | 2,257 | 11,848 | 11,015 | 73,455 | 34,823 | 12,876 | - |
| High-Income Families | 272,052 | - | 10,145 | 9,766 | 65,955 | 71,580 | 114,204 | 401 |
| Ninth Decile | 145,008 | - | 5,787 | 8,034 | 41,313 | 44,203 | 45,670 | - |
| Tenth Decile | 127,044 | - | 4,358 | 1,732 | 24,642 | 27,377 | 68,534 | 401 |

2. Number of Non-senior Female-headed Renting Families

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|---------------|------------------|---------------------------|
| Total | 272,736 | - | 28,461 | 18,186 | 67,488 | 69,468 | 89,134 | - |
| Low-Income Families | 11,770 | - | 4,894 | 1,241 | 4,761 | 874 | - | - |
| First Decile | 1,470 | - | 275 | 727 | 468 | - | - | - |
| Second Decile | 4,754 | - | 1,931 | - | 2,822 | - | - | - |
| Third Decile | 5,545 | - | 2,688 | 513 | 1,470 | 874 | - | - |
| Middle-Income Families | 99,513 | - | 17,643 | 9,299 | 29,230 | 25,872 | 17,470 | - |
| Fourth Decile | 12,134 | - | 4,097 | 1,624 | 3,090 | 2,440 | 884 | - |
| Fifth Decile | 14,605 | - | 3,976 | 2,811 | 3,421 | 3,123 | 1,274 | - |
| Sixth Decile | 16,127 | - | 2,858 | 2,489 | 6,637 | 2,339 | 1,804 | - |
| Seventh Decile | 22,029 | - | 4,964 | 785 | 6,159 | 6,914 | 3,207 | - |
| Eight Decile | 34,618 | - | 1,748 | 1,590 | 9,924 | 11,056 | 10,300 | - |
| High-Income Families | 161,453 | - | 5,924 | 7,646 | 33,497 | 42,722 | 71,664 | - |
| Ninth Decile | 65,175 | - | 5,487 | 5,229 | 19,240 | 13,157 | 22,061 | - |
| Tenth Decile | 96,279 | - | 436 | 2,417 | 14,257 | 29,565 | 49,603 | - |

3. Number of Senior Male-headed Renting Families*

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|---------------|------------------|---------------------------|
| Total | 80,032 | 1,722 | 25,754 | 4,131 | 18,862 | 15,077 | 14,486 | - |
| Low-Income Families | 7,280 | 276 | 3,954 | 661 | 2,113 | 276 | - | - |
| First Decile | 1,903 | 276 | 828 | - | 524 | 276 | - | - |
| Second Decile | 3,758 | - | 1,508 | 661 | 1,589 | - | - | - |
| Third Decile | 1,618 | - | 1,618 | - | - | - | - | - |
| Middle-Income Families | 45,101 | 1,447 | 18,206 | 3,470 | 11,617 | 8,422 | 1,939 | - |
| Fourth Decile | 4,812 | - | 3,187 | - | 561 | 1,065 | - | - |
| Fifth Decile | 7,467 | 894 | 4,534 | 806 | 1,234 | - | - | - |
| Sixth Decile | 10,061 | - | 4,051 | 1,532 | 2,841 | 636 | 1,001 | - |
| Seventh Decile | 7,246 | 553 | 2,159 | 619 | 2,761 | 1,154 | - | - |
| Eight Decile | 15,515 | - | 4,276 | 513 | 4,220 | 5,567 | 938 | - |
| High-Income Families | 27,652 | - | 3,595 | - | 5,132 | 6,379 | 12,547 | - |
| Ninth Decile | 13,416 | - | 889 | - | 2,910 | 4,554 | 5,064 | - |
| Tenth Decile | 14,236 | - | 2,706 | - | 2,222 | 1,825 | 7,483 | - |

* - 2nd visit only

4. Number of Senior Female-headed Renting Families

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|---------------|------------------|---------------------------|
| Total | 48,358 | 1,454 | 20,482 | 3,679 | 10,080 | 6,193 | 6,469 | - |
| Low-Income Families | 4,194 | 1,454 | 2,189 | 551 | - | - | - | - |
| First Decile | 762 | 414 | 348 | - | - | - | - | - |
| Second Decile | 2,399 | 449 | 1,400 | 551 | - | - | - | - |
| Third Decile | 1,033 | 592 | 441 | - | - | - | - | - |
| Middle-Income Families | 21,725 | - | 11,013 | 2,006 | 5,479 | 1,431 | 1,796 | - |
| Fourth Decile | 1,399 | - | 294 | - | 665 | 440 | - | - |
| Fifth Decile | 4,449 | - | 1,793 | 617 | 1,560 | - | 479 | - |
| Sixth Decile | 1,304 | - | 1,304 | - | - | - | - | - |
| Seventh Decile | 5,392 | - | 3,216 | 632 | 1,057 | 487 | - | - |
| Eight Decile | 9,181 | - | 4,406 | 757 | 2,196 | 505 | 1,317 | - |
| High-Income Families | 22,438 | - | 7,280 | 1,122 | 4,601 | 4,762 | 4,673 | - |
| Ninth Decile | 11,504 | - | 5,147 | 1,122 | 2,505 | 1,095 | 1,635 | - |
| Tenth Decile | 10,935 | - | 2,133 | - | 2,096 | 3,667 | 3,038 | - |

Annex 2B: Distribution of Renting Families by National per capita income decile by HH head Educational Attainment: 2012

1. Number of Non-senior Male-headed Renting Families

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | Post Secondary | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|----------------|---------------|------------------|---------------------------|
| Total | 1,052,027 | 1,427 | 159,013 | 106,805 | 393,239 | 20,533 | 140,388 | 223,562 | 7,061 |
| Low-Income Families | 99,287 | 1,427 | 37,758 | 17,408 | 26,616 | 612 | 10,174 | 5,293 | - |
| First Decile | 17,870 | 830 | 8,200 | 4,571 | 2,629 | - | 570 | 1,071 | - |
| Second Decile | 33,576 | 597 | 11,189 | 6,024 | 9,030 | - | 5,277 | 1,460 | - |
| Third Decile | 47,841 | - | 18,370 | 6,813 | 14,957 | 612 | 4,327 | 2,763 | - |
| Middle-Income Families | 646,122 | - | 100,617 | 76,249 | 286,408 | 14,481 | 80,314 | 87,339 | 716 |
| Fourth Decile | 84,050 | - | 15,037 | 18,760 | 33,313 | 1,326 | 8,032 | 7,582 | - |
| Fifth Decile | 110,083 | - | 27,017 | 13,637 | 46,009 | 3,052 | 8,093 | 12,276 | - |
| Sixth Decile | 135,003 | - | 23,433 | 18,216 | 65,428 | 608 | 15,693 | 11,115 | 510 |
| Seventh Decile | 156,460 | - | 17,732 | 11,014 | 72,816 | 3,979 | 24,777 | 25,936 | 206 |
| Eight Decile | 160,526 | - | 17,398 | 14,622 | 68,843 | 5,515 | 23,718 | 30,430 | - |
| High-Income Families | 306,617 | - | 20,638 | 13,149 | 80,215 | 5,439 | 49,900 | 130,930 | 6,346 |
| Ninth Decile | 163,648 | - | 16,407 | 10,232 | 58,295 | 2,983 | 23,231 | 49,832 | 2,667 |
| Tenth Decile | 142,969 | - | 4,232 | 2,917 | 21,920 | 2,456 | 26,669 | 81,098 | 3,678 |

2. Number of Non-senior Female-headed Renting Families

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | Post Secondary | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|----------------|---------------|------------------|---------------------------|
| Total | 329,043 | - | 35,684 | 24,387 | 96,979 | 2,771 | 61,046 | 106,842 | 1,334 |
| Low-Income Families | 12,315 | - | 6,324 | 1,573 | 3,486 | - | 932 | - | - |
| First Decile | 3,546 | - | 2,290 | - | 1,256 | - | - | - | - |
| Second Decile | 2,976 | - | 1,957 | 605 | - | - | 414 | - | - |
| Third Decile | 5,792 | - | 2,076 | 968 | 2,230 | - | 518 | - | - |
| Middle-Income Families | 155,162 | - | 24,687 | 15,662 | 55,548 | 1,617 | 25,106 | 32,542 | - |
| Fourth Decile | 17,507 | - | 1,643 | 4,736 | 8,991 | - | 2,137 | - | - |
| Fifth Decile | 18,165 | - | 5,897 | 1,671 | 3,378 | - | 1,868 | 5,350 | - |
| Sixth Decile | 26,504 | - | 6,958 | 2,660 | 9,818 | 1,617 | 2,873 | 2,578 | - |
| Seventh Decile | 40,604 | - | 3,830 | 4,005 | 16,218 | - | 6,952 | 9,598 | - |
| Eight Decile | 52,383 | - | 6,359 | 2,589 | 17,144 | - | 11,276 | 15,016 | - |
| High-Income Families | 161,567 | - | 4,673 | 7,152 | 37,944 | 1,154 | 35,009 | 74,300 | 1,334 |
| Ninth Decile | 73,673 | - | 4,673 | 5,872 | 16,679 | 545 | 17,962 | 27,943 | - |
| Tenth Decile | 87,893 | - | - | 1,280 | 21,265 | 609 | 17,047 | 46,358 | 1,334 |

3. Number of Senior Male-headed Renting Families

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | Post Secondary | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|----------------|---------------|------------------|---------------------------|
| Total | 89,040 | 581 | 21,716 | 8,260 | 28,862 | - | 9,947 | 19,125 | 549 |
| Low-Income Families | 8,230 | - | 5,142 | 538 | 1,283 | - | 1,268 | - | - |
| First Decile | 1,737 | - | 1,040 | - | 696 | - | - | - | - |
| Second Decile | 2,997 | - | 2,459 | 538 | - | - | - | - | - |
| Third Decile | 3,497 | - | 1,643 | - | 586 | - | 1,268 | - | - |
| Middle-Income Families | 44,454 | - | 13,075 | 4,914 | 16,758 | - | 4,040 | 5,668 | - |
| Fourth Decile | 4,534 | - | 1,605 | 1,630 | 888 | - | 410 | - | - |
| Fifth Decile | 6,108 | - | 1,657 | 606 | 1,442 | - | - | 2,403 | - |
| Sixth Decile | 7,705 | - | 3,357 | - | 3,127 | - | 1,222 | - | - |
| Seventh Decile | 14,231 | - | 3,440 | 1,042 | 5,796 | - | 1,905 | 2,047 | - |
| Eight Decile | 11,876 | - | 3,016 | 1,635 | 5,504 | - | 503 | 1,217 | - |
| High-Income Families | 36,355 | 581 | 3,499 | 2,808 | 10,822 | - | 4,639 | 13,457 | 549 |
| Ninth Decile | 16,646 | - | 3,499 | 2,808 | 5,802 | - | 2,616 | 1,920 | - |
| Tenth Decile | 19,710 | 581 | - | - | 5,019 | - | 2,024 | 11,537 | 549 |

4. Number of Senior Female-headed Renting Families

| National Per Capita Income Decile | Number of Families | No formal schooling | Elementary Graduate and below | High School level | High School Graduate | Post Secondary | College level | College Graduate | Post-graduate (Phd/MA/MS) |
|-----------------------------------|--------------------|---------------------|-------------------------------|-------------------|----------------------|----------------|---------------|------------------|---------------------------|
| Total | 74,419 | 790 | 38,090 | 4,583 | 12,936 | - | 3,174 | 14,419 | 426 |
| Low-Income Families | 4,509 | - | 3,640 | 419 | 450 | - | - | - | - |
| First Decile | 544 | - | 544 | - | - | - | - | - | - |
| Second Decile | 2,218 | - | 1,349 | 419 | 450 | - | - | - | - |
| Third Decile | 1,747 | - | 1,747 | - | - | - | - | - | - |
| Middle-Income Families | 42,596 | 790 | 25,480 | 3,244 | 7,077 | - | 643 | 4,937 | 426 |
| Fourth Decile | 4,362 | - | 2,071 | - | 461 | - | - | 1,830 | - |
| Fifth Decile | 6,295 | - | 4,021 | 1,360 | 271 | - | 643 | - | - |
| Sixth Decile | 12,474 | - | 9,253 | - | 2,304 | - | - | 916 | - |
| Seventh Decile | 9,130 | 790 | 4,095 | 1,884 | 1,935 | - | - | - | 426 |
| Eight Decile | 10,336 | - | 6,040 | - | 2,105 | - | - | 2,191 | - |
| High-Income Families | 27,313 | - | 8,970 | 921 | 5,409 | - | 2,531 | 9,482 | - |
| Ninth Decile | 16,303 | - | 6,480 | 921 | 2,935 | - | 1,375 | 4,592 | - |
| Tenth Decile | 11,010 | - | 2,490 | - | 2,474 | - | 1,156 | 4,890 | - |