

# Coping with Limited Means: A Case Study on the Expenditure Patterns of Senior Citizens in Barangay Buayan, General Santos City

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## ABSTRACT

This case study explores the spending patterns and coping mechanisms of senior citizens who reside in Barangay Buayan, General Santos City, in the context of limited financial resources. The research was conducted using a descriptive qualitative approach and employing semi-structured interviews with ten respondents to gain in-depth insights into their daily financial practices and challenges. The objective is to identify the main expenditure categories and to examine the coping strategies of senior citizens in response to financial constraints. The study's findings reveal that food and medicine are the top spending priorities among seniors, regardless of whether their income is from government subsidies, pensions, or family support. Most respondents responded that their financial resources are insufficient to cover all their needs, making them heavily reliant on family assistance and social pensions to meet essential expenses. These include strict budgeting, prioritizing necessities, skipping non-essential purchases and stretching available resources as much as possible. The research underscores the vulnerability of this demographic and the inadequacy of existing support systems in addressing their needs. These findings highlight the urgent need for more responsive government programs and inclusive community-based support mechanisms tailored to the unique challenges faced by senior citizens. The findings of this study strongly suggest that current government support is meaningful but insufficient. The social pension allows seniors to secure essentials, but the amount is not enough to fully meet their basic needs. Moreover, those not yet enrolled in the subsidy program remain vulnerable. Support mechanisms must be expanded in cash form and through targeted services: community kitchens, accessible pharmacies, and subsidized food baskets. Local entrepreneurs also have a role to play. Small business owners can tap into this loyal, need-based market by offering affordable, essential products in convenient, senior-friendly packages to address the everyday challenges faced by this vulnerable demographic. The research provides valuable guidance to policymakers, social workers, and entrepreneurs to meet the increasing number of aging Filipinos with dignity and care.

**Keywords:** Expenditure Pattern, Senior Citizen, Coping Mechanism, Priorities, General Santos City

## BACKGROUND OF THE STUDY

As populations continue to age, the role of senior citizens in local economies becomes increasingly significant. At the same time, businesses and marketers tend to focus on the younger demographic, older adults make consistent contributions to consumer spending. Their purchasing behavior tends to reflect a shift in priorities brought on by age, health concerns and financial limitations. In particular, elderly are more likely to prioritize essential needs such as food, healthcare and utilities over leisure and non-essential purchases.

In communities like Barangay Buayan in General Santos City, where urban influence meets rural simplicity, these dynamics are obvious despite its proximity to urban centers. Barangay Buayan retains a semi-rural character that impacts both lifestyle and access to services. For senior citizens living in such areas, spending decisions are shaped not only by personal preferences but also by their socio-economic conditions and available support systems. They may rely heavily on family assistance and government pensions to meet daily needs, often adopting frugal habits to stretch limited resources.

This study examines the spending habits and coping strategies of elderly residents in Barangay Buayan. By identifying how they allocate their finances and what factors influence their choices, the research seeks to uncover deeper insights into economic realities faced by this demographic. Understanding these patterns is crucial for developing policies and business models that are inclusive and responsive to the needs of older adults, ensuring they are not overlooked in the process of community and economic development.

## REVIEW OF RELATED LITERATURE

Understanding the consumer behavior of the elderly has become a growing area of interest for researchers and businesses alike. As early as the 1980s, scholars have noted the increasing significance of the elderly market segment (Da Silva & Teixeira, 2021). With longer life expectancies and changes in household structures, senior citizens continue to participate in the marketplace, making it essential to understand their consumption habits and preferences.

Moschis (2022) emphasizes that aging, life events, and circumstances influence older adults' psychological states, needs, values, and motivations, which in turn affect their consumer behavior. As people age, they become increasingly heterogeneous, and their purchasing decisions are shaped by their personal experiences, health conditions, and social support systems.

According to Kotler and Keller (2021), effective marketing begins with a deep understanding of the target market's motivations. Senior consumers, often overlooked in conventional marketing strategies, exhibit unique behaviors influenced by factors such as financial stability, health, and accessibility. Studies by Baltes (2019) reveal that seniors prioritize value, trust, and familiarity when shopping, often remaining loyal to well-known brands.

In the context of the Philippines, De la Cruz (2020) noted that many seniors prefer traditional shopping venues like wet markets and sari-sari stores, suggesting the importance of accessibility and familiarity. Accessibility, particularly physical access, becomes crucial as mobility declines with age (Moschis, Curasi, & Bellenger, 2004).

Food consumption is a major area of concern for the elderly. Hughes et al. (2004) and Simpson et al. (2005) observed that aging leads to changes in appetite and dietary requirements. Seniors tend to stick with familiar food products to avoid risk, making them loyal consumers (Moschis, 1992). Similarly, Jahn et al. (2012) and Lambert-Pandrued & Laurent (2010) emphasized the role of perceived quality in building trust and loyalty among older buyers.

Shopping behavior among the elderly is complex. Baltas et al. (2010) found that age negatively impacts the number of stores frequented, while Lu and Seock (2008) established that repeat purchase intention is positively influenced by service quality. These findings underscore the importance of convenience and positive customer service experiences in retaining senior customers.

Zimmer and Chappell (1996) pointed out that the diversity of spending preferences among seniors is tied to their desire to enhance quality of life. Their study found that age, income, and health status significantly influence whether seniors prioritize essential goods (like housing and food) over recreational or luxury items.

In the local context, Orias and Sanchez (2014) explored the relationship between customer satisfaction and loyalty among Filipino senior citizens. They found that seniors often develop loyalty based on how they are treated by staff, highlighting friendliness, accommodation, and emotional warmth. Interestingly, the study noted that while discounts are appreciated, product quality is not a primary concern for many, as emotional satisfaction often outweighs functional utility.

Finally, Fregolente et al. (2019) stress the importance of understanding older consumers through the lens of identity, social contact, and emotional needs. Their study suggests that motivations such as nostalgia, attachment, and even modest technology use play a role in consumption decisions.

## Significance Of the Study

This study holds significant value for multiple stakeholders, particularly entrepreneurs, local policymakers, and social service providers. As the elderly population continues to grow, there is an urgent need to understand how senior citizens manage their limited financial resources, particularly in low-income communities such as Barangay Buayan in General Santos City. The findings of this study provide insights into the spending behavior, needs, and priorities of senior citizens, most of whom rely heavily on social pensions and family support for survival. By highlighting their primary expenditures, mainly on food and medicines, the study can help entrepreneurs and small business owners recognize an underserved market with distinct and essential needs. Understanding this demographic can guide businesses in creating affordable, accessible, and age-appropriate products and services. Moreover, this research supports calls for enhanced government intervention, especially in ensuring more inclusive and responsive subsidy and welfare programs. It also emphasizes the importance of developing community-based livelihood or support systems that can supplement the income and well-being of the elderly. The study offers for NGOs and advocacy groups, to lobby for policy adjustments or additional funding for senior-focused initiatives. Lastly, this research contributes to academic literature by offering local, grassroots-level data that can inform future studies on aging, poverty, and community support systems in the Philippines

## Objectives:

1. To identify the main expenditure categories of senior citizens in Barangay Buayan, General Santos City
2. To examine coping strategies in response to financial constraints
3. To provide recommendations for support mechanisms that address their needs

## Scope And Delimitations

This study focuses exclusively on a small, purposively selected group of ten senior citizens residing in Barangay Buayan, General Santos City. Participants were chosen based on their availability, willingness to participate, and their current living situations that reflect financial limitations common among older adults in similar communities. The research does not aim for statistical generalizability due to the limited sample size; instead, it offers rich, qualitative insights into the expenditure patterns and coping mechanisms of elderly individuals within a specific local context. Using a case study design and semi-structured interviews, the research captures personal narratives and firsthand experiences that are often overlooked in broader surveys or quantitative studies. The scope does not extend to seniors from other barangays or regions, nor does it cover institutionalized elderly individuals, focusing only on community-dwelling seniors. The study is limited in terms of age range and health status diversity, as most participants are within the early elderly range and still capable of responding verbally and cognitively. It also does not deeply explore psychological or emotional coping strategies beyond financial behaviors, although such areas may be touched upon in responses. Despite its limited scope, the study provides valuable context-specific data that may serve as a baseline for further research. The delimitations were necessary to ensure in-depth analysis within the researcher's time, logistical, and resource constraints

## METHODOLOGY

### Research Design

A qualitative case study was employed to gather in-depth narrative and contextualized data.

**Table 1: Respondents' Profile**

| Senior Citizen | Gender | Age | Civil Status |
|----------------|--------|-----|--------------|
| 1              | Male   | 68  | Married      |
| 2              | Female | 78  | Widow        |
| 3              | Male   | 67  | Married      |

|    |        |    |         |
|----|--------|----|---------|
| 4  | Female | 65 | Widow   |
| 5  | Male   | 67 | Single  |
| 6  | Female | 81 | Widow   |
| 7  | Female | 66 | Married |
| 8  | Female | 68 | Married |
| 9  | Female | 82 | Single  |
| 10 | Male   | 65 | Married |

Table 1 presents the demographic profile of the ten senior citizens respondents who participated in the study. The sample consists of both male and female participants aged between 65 to 82 years old. Majority of the respondents are female (60%), reflecting general trends in life expectancy among elderly populations. The majority are either married (50%) or widowed (40%) which only one respondent identified as single. These civil status indicators are relevant in understanding household dynamics and potential source of emotion and financial support. The diversity in age and marital status provides contextual depth to the qualitative findings particularly in relation to how different life circumstances influences coping strategies and expenditures priorities.

### Data Collection Tool:

The researcher visited the Office of Senior Citizens in Brgy. Buayan, General Santos City asked permission to conduct the study with some of their subordinates. The respondents were informed that their identities

### Table II. Monthly Income Profile and Living Arrangements of Respondents

would be kept confidential and their participation was completely voluntary. They were also told that they could stop at any time without needing to give a reason. A one-on-one interview was conducted by a researcher using validated guide questionnaire. Frequency counts and mean calculations were used to present average calculations were used to present average expenditures. Thematic analysis was employed for qualitative responses on coping strategies.

### Data Analysis:

| Respondent Code | Monthly Income Source   | Monthly Income | Living with Family |
|-----------------|---|----------------|--------------------|
| SC 1            | SSS Pension   | P 5,000        | No                 |
| SC 2            | Family Support  | P 3,000        | Yes                |
| SC 3            | GSIS Pension and Family Support                                 | P 7,000        | Yes                |
| SC 4            | SSS Pension / Social Pension / Family Support                   | P 4,000        | Yes                |
| SC 5            | Social Pension / Family Support                                 | P 3,000        | Yes                |
| SC 6            | Social Pension / Family Support                                 | P 5,000        | Yes                |
| SC 7            | Family Support  | P 4,000        | Yes                |
| SC 8            | Social Pension / Entrepreneur                                   | P 7,000        | No                 |
| SC 9            | Rental, Massage Therapist Donation, Social Pension, NGO Subsidy | P 5,000        | No                 |
| SC 10           | Family Support, Carpenter Salary, Social Pension                | P 6,000        | Yes                |

The data gathered after the interview was analyzed using thematic analysis which is used to look for themes or patterns of meaning in qualitative data. Rather than simply counting phrases or words in a text, thematic analysis investigates explicit and implicit meanings within the data. Coding is the primary method for developing themes, which entails identifying items of analytic interest in the data and labeling them with a coding label.

Table 2 presents the assigned codes and socioeconomic profiles of the ten senior citizen participants, where each responded is labeled as SC1 through SC10 for confidentiality and clarity. It includes details on their monthly income source, income amount and whether they live with family members. Income sources include pensions (SSS, GSIS, social pension). Family assistance, entrepreneurship, and support from NGOs with amount ranging from PHP 3,000 to PHP 7,000. Family support emerges as a dominant income source among participants. In terms of living arrangements, most respondents reported living with family members. For the purpose of this study, “living with family” refers to residing with children who may already have families of their own, grandchildren, siblings or other related family members who may offer companionship, caregiving or financial support.

**Table III. Monthly Expenditure Breakdown of Respondents**

| Expenditure Category                            | Average Monthly Amount (PHP) | % of Total Spending | Rank |
|---|------------------------------|---------------------|------|
| Food  | 2,100                        | 42.85%              | 1    |
| Medicine  | 2,000                        | 40.82%              | 2    |
| Utilities                                       | 500                          | 10.20%              | 3    |
| Others (e.g., hygiene, gifts for grandchildren) | 300                          | 6.13%               | 4    |

Table 3 represents the average monthly expenditure of the ten senior citizen respondents across four major categories: food, medicine, utilities and other expenses. Food accounts for the largest portions of spending at 42.85%, followed closely by medicine at 40.82%, underscoring the respondents’ prioritization of basic nutrition and health needs. Utilities represent 10.20% of spending, while the other category which comprising hygiene items and occasional small gifts for grandchildren was accounts for just 6.13%. These figures reflect the practical and need-based nature of senior citizens’ spending with limited income focused primarily on survival and daily functionality rather than discretionary expenses.

**Table IV. Coping Strategies Identified (Thematic Analysis)**

| Theme                        | Description  | Frequency (No. of Respondents) | Quotation   |
|------------------------------|--|--------------------------------|---|
| Budgeting and Prioritization | Making a strict list of essentials before buying           | 9 out of 10                    | “I only buy rice, viand and medicine first before anything else.” |
| Reliance on Family Support   | Getting food or money regularly from children or relatives | 6 out of 10                    | “My children send financial assistance to me.”                    |
| Skipping Non-Essentials      | Avoiding things like shopping, new clothes, or outings     | 7 out of 10                    | “I stopped going to the mall unless needed.”                      |
| Stretching Resources         | Making food last longer, reusing or repurposing items      | 8 out of 10                    | “I always cook one meal for breakfast and lunch.”                 |

In table 4, shows the main coping strategies used by respondents, as identified through thematic analysis. The most common strategies are the following: budgeting and prioritization of essentials (9 out of 10), stretching resources (8 out of 10), skipping non - essentials expenses (7 out of 10) and relying on family support (6 out of 10).



10). Then, each theme is illustrated with a quotation from respondents.

**Table V: Summary of Needs and Suggestions from Respondents**

| Suggestion Type    | Commonly Mentioned Needs or Suggestions   | Frequency |
|--------------------|---|-----------|
| Government Support | Increase pension amount, more free medicine programs<br>Mandatory recipient of social pension at the age of 60 years old. | 10        |
| Community Programs | Livelihood training for senior citizens , food packs, medical check-up assistance   | 6         |
| Infrastructure     | Easier access to clinics, food discounts  | 3         |

This table summarizes the most common mentioned needs and suggestions shared by senior citizen respondents during interviews. The data is grouped into three categories: government support, community programs and infrastructure. All ten respondents expresses a strong desire for enhanced government assistance, particularly an increase in social pension amount, access to free medicines and the automatic enrollment of qualified individuals in the social pension program by age of 60. Six respondents recommended the implementation of localized community programs such as livelihood training, regular food pack distributions and medical check up assistance. Three respondents recommended for better infrastructure, including easier access to health clinic and food discounts. These suggestions reflect the seniors' awareness of systematic gaps and offer practical insights for policy improvement and community level intervention.

## DISCUSSION

This case study set out to understand the expenditure patterns and coping strategies of senior citizens in Barangay Buayan, General Santos City, and what emerged is a narrative of resilience amid scarcity of dignity preserved through deliberate choice.

### Identifying Expenditure Categories.

The data reveal that food and medicine are non-negotiable priorities. Across all respondents, rice and viands topped the list, followed by maintenance drugs. This reinforces what Hughes et al. (2004) and Moschis (1992) have previously stated: for the elderly, food is not merely sustenance, it is a constant in a world of uncertainty. While food anchors their physical survival, maintenance medicine secures their ability to function and manage chronic illnesses. Both represent essential categories that dictate how seniors budget their meager income.

Interestingly, even those not yet covered by government social pensions mirrored the same spending pattern, indicating that the presence or absence of subsidy does not change their basic priorities, it simply affects how much they can fulfill them. Their coping mechanism? Sacrifice in other areas: clothing, recreation, even personal wants. In fact, not one respondent mentioned leisure as a financial consideration. That silence speaks volumes.

### Examining Coping Strategies.

This brings us to the second focal point of the study, how they cope with financial limitations. The answer is layered but consistent: they lean on family, faith, and familiarity. Nine out of ten respondents receive the government's social pension, but this is rarely sufficient. Almost all respondents stated they depend on their adult children or relatives for additional support. This confirms Fregolente et al.'s (2019) findings that the emotional and social networks of seniors are not just psychological buffers but economic lifelines.

Some shared that they skip meals, cut pills in half, or delay utility payments just to stretch what little they have. This quiet, everyday resilience shows a side of consumer behavior that statistics alone cannot capture. It is coping, not just in the financial sense, but in the emotional sense, accepting limitations while still striving to live with dignity.

These strategies also reflect the Filipino value of intergenerational support, where children are seen as caregivers in return for their parents' past sacrifices. While culturally significant, this reliance raises a policy red flag: what happens to seniors without close family ties? What of those whose children are also struggling financially?

### **Recommending Support Mechanisms.**

Herein lies a clear opportunity for intervention. The findings of this study strongly suggest that current government support is meaningful but insufficient. The social pension allows seniors to secure essentials, but the amount is not enough to fully meet their basic needs. Moreover, those not yet enrolled in the subsidy program remain vulnerable. Support mechanisms must be expanded not just in cash form, but through targeted services: community kitchens, accessible pharmacies, and subsidized food baskets. Local entrepreneurs also have a role to play. Small business owners can tap into this loyal, need-based market by offering affordable, essential products in convenient, senior-friendly packages. For example, "tingi" (retail) packaging of maintenance medicine or home delivery of rice and viands could make a real difference.

Furthermore, programs that build financial literacy and promote small-scale livelihood opportunities even among seniors, can empower them to participate in the economy beyond being passive recipients of aid. Let us not underestimate their desire to contribute.

In essence, this case study paints a picture of aged wisdom meeting economic hardship. The seniors of Barangay Buayan are not merely surviving; they are strategizing, sacrificing, and depending on bonds of family and community. Their spending decisions are marked by clarity, their coping mechanisms shaped by culture, and their stories filled with lessons on humility and resilience.

## **CONCLUSION**

This case study explored the expenditure patterns and coping strategies of senior citizens in Barangay Buayan, General Santos City. Despite their limited means, the findings show that senior citizens prioritize food and medicine above all else, reflecting their need to sustain both physical health and daily functionality. These spending choices are not guided by luxury or leisure but by survival and necessity.

The study also uncovered the heavy reliance of seniors on government support, particularly the social pension, and, more significantly, on their adult children and relatives. While this intergenerational support reflects strong Filipino family values, it also highlights the financial vulnerability of the elderly, especially those who are not yet beneficiaries of government subsidies or those whose family support is inconsistent or unavailable.

Coping mechanisms are shaped by a mix of sacrifice, resourcefulness, and dependence. Seniors skip less critical purchases, stretch medications, and depend on predictable routines to navigate their economic challenges. These strategies reveal not only their resilience but also the urgent need for systemic support mechanisms that go beyond minimal subsidies.

The study affirms that senior citizens, though financially constrained, remain clear and deliberate in their choices. Their voices and behavior call for greater attention, not just from government institutions but also from local businesses and communities who stand to benefit by recognizing their needs and including them in the broader socioeconomic agenda.

## **RECOMMENDATIONS**

To more effectively assist the elderly, the government can raise the amount of social pension and make sure all qualified seniors at the age of 60 can automatically receive it. It is also important to provide regular health check-ups and give discounts or free maintenance medicine through local health programs.

Communities can assist by initiating food pack distributions or running community kitchens and pantry in barangays. Afterwards, they may opt to have the Gulayan sa Barangay Program (a community gardening initiative with the barangay) for the senior citizens to avail an organic, fresh and low cost. healthy produced vegetables. These should offer affordable meals that meet the nutritional needs of seniors.

Families and neighbors play a big role in helping seniors. The barangay officials can start caregiver programs to teach families how to take care of their elderly members and manage household resources. Peer support groups can also be formed where seniors can talk to each other, share stories, and give advice on how to cope with daily challenges.

Local businesses can support seniors by selling affordable product bundles, packaging medicine in small amounts, and offering delivery services that are easy for seniors to use. Seniors who are still able to work can be given simple livelihood opportunities, like small home-based jobs, so they can earn extra income.

Lastly, it is important to keep track of seniors' needs. Local government units should collect data regularly to know what kind of help seniors need and where to give it. Programs that fight poverty and promote health should also include details that are specific to senior citizens to make sure their needs are not ignored.

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