



INFORMAL SETTLERS IN THE MUNICIPALITY OF CONCEPCION, TARLAC: A BASIS FOR HOUSING DEVELOPMENT PROGRAMS

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Abstract: This study aimed to describe the profiles of informal settlers along with their socioeconomic status, their living and health conditions, and narrate their sentiments to identify the government housing programs provided to the said informal settlers and to propose housing development programs in the Municipality of Concepcion, Tarlac in order to address these sentiments. The researcher utilized the descriptive method in gathering information. Purposive sampling was applied by the researcher in selecting its respondents. Since issue must be addressed by a specific sample, this kind of sampling will be applied in this study.

Thirty (30) households who live by the riverbanks, government-owned lands, by the garbage dumps, and land donated by a private individual but not awarded were specifically selected in conducting the research. In terms of instrumentalities used to gather and conduct, the researcher will utilize three (3) instruments: (1) interview; (2) documentary analysis; and (3) observation. Key findings revealed that this community is characterized by low-income, irregular employment, limited educational attainment, and restricted access to formal housing and utilities. Women predominantly engage in caregiving and small-scale entrepreneurial activities, while men undertake physically demanding or technical roles, reflecting entrenched gender divisions in labor. Middle-aged settlers dominate the demographic, highlighting economic vulnerabilities and a lack of retirement support. Although most households access basic utilities such as electricity and piped water, inconsistencies remain in water supply and waste management practices, posing environmental and health risks. Despite expressing interest in government housing programs, many settlers lack awareness of available opportunities, further impeding their access to secure housing.

Based on these findings, the study concluded that improving the living conditions of informal settlers requires multifaceted interventions. These included enhancing access to education, formal employment, and skill development; addressing land ownership issues; improving infrastructure; and increasing awareness and accessibility of government housing programs. Recommendations emphasized gender equity, financial literacy, and targeted support for vulnerable groups, such as women, older adults, and low-income families, to promote sustainable development and community resilience. This study underscored the urgent need for inclusive and participatory urban planning strategies to address the complex needs of informal settlers.

Index Terms – Informal settlers, informal settlements, rights, housing, housing programs

I. INTRODUCTION

The world is currently experiencing the most significant surge in urban expansion ever recorded. Currently, 56 percent of the global population resides in urban areas. However, it is projected that by 2050, this figure will rise to 66 percent (UN Department of Economic and Social Affairs, 2024).

Approximately, there are 1 billion individuals residing in informal settlements worldwide. The number of informal settlement dwellers is expected to reach 2 billion by 2030 and 3 billion by 2050, particularly if the current trends persist. Due to the inability to effectively address the needs of the expanding population, informal settlements have arisen and are proliferating in numerous countries (Agyabeng et al., 2022).

Urban areas worldwide are currently facing a housing affordability issue, marked by increasing income disparity and escalating housing expenses. This situation exemplifies the concerning pattern of housing-related costs rising more rapidly than salaries and wages in metropolitan regions. As a reaction, governments around the world implement a variety of affordable housing policies that focus on different components of housing markets, such as supply and demand. In Saiz's (2023) extensive worldwide analysis of these policy choices, it was shown that offering direct demand-side subsidies to homebuyers is a common strategy in national housing policies. Given that this subsidy is provided based on an assessment of financial need, it is essential for policymakers to precisely identify and target the recipients in order to avoid the improper allocation of policy benefits. Thus, it is crucial to ensure

precise targeting that aligns with policy design, as it is equally significant as the favorable outcome of the subsidy program (Khaire, 2023).

According to the statistics office, over 4.5 million individuals in the Philippines, which has a population of around 106 million, are either homeless or residing in informal settlements. Charities believe that there are approximately 3 million individuals residing in Metro Manila, which is potentially the highest population in any urban area globally. A significant number of individuals reside in Quezon City, located inside the metropolitan area of Manila. These individuals primarily originate from various provinces and have migrated to Metro Manila in search of improved prospects and to provide a better upbringing for their families (Nunag, 2023).

The Municipality of Concepcion, a situated 1st class municipality in the province of Tarlac, has had significant population increase and urban expansion in recent decades. The rise has been propelled by multiple factors, such as the migration of people from rural to urban areas, the economic opportunities in the town center, and the natural population growth.

Consequently, the municipality is under mounting pressure to accommodate its expanding population, leading to the proliferation of informal settlements. These areas are typically inhabited by low-income families who, as a result of financial limitations or economic constraints, are unable to access formal housing markets.

Informal settlers in Concepcion frequently reside in precarious conditions, characterized by inadequate housing, overcrowding, and susceptibility to environmental dangers like floods and landslides. The lack of legal acknowledgment and assurance of land ownership further exacerbates their plight, as inhabitants constantly face the risk of being evicted and displaced. Moreover, these communities often face scarcity of crucial amenities such as potable water, sanitation facilities, electricity, and healthcare, contributing to a cycle of poverty and marginalization.

Due to their insufficient housing and lack of services, people of informal settlements frequently suffer from much poorer health outcomes compared to other urban residents.

Children are particularly susceptible to the negative consequences of malnutrition and recurrent diarrhea, which can result in impaired growth and long-term impacts on cognitive development. Women who have unstable informal sources of income, restricted access to basic facilities, and disproportionate caregiving responsibilities also encounter significant threats to their physical and mental health.

From the moment of birth, these disparities in health within urban areas are frequently perpetuated throughout a person's life and can be worsened by susceptibility to climate change, which amplifies the risk of death and harm from extreme events, as well as the current COVID-19 pandemic according to an article from the International Institute for Environment and Development.

The continued existence and growth of informal settlements in Concepcion underscore the pressing necessity for efficient housing development initiatives that tackle the underlying causes of informal housing and provide sustainable solutions. Housing laws and development programs should be designed to be inclusive, considering the socio-economic circumstances of informal settlers and guaranteeing their inclusion into the wider urban framework. This includes the provision of cost-effective housing alternatives, enhancement of infrastructure and delivery of services, and guaranteeing the lawful acknowledgment and safeguarding of tenure rights.

It is in this context that the researcher as a government employee, for almost a decade, who can be considered as serving fellow constituents in the frontline, who can easily observe and identify indigent residents with no proper and legal land titles, and more often used to hearing their plight in the workplace took interest to conduct this research. With the current administration's flagship housing program, this study is timely to provide better comprehension of the lived experiences of informal settlers which may serve as a springboard to better understand their dilemma and suggested solutions to some of the difficulty they are experiencing.

This study investigated the present conditions of informal settlers in Concepcion, Tarlac, and aimed to establish a comprehensive basis for housing development programs that can adequately address the needs of informal settlers. The research aimed to provide valuable insights and recommendations to local government units (LGUs), policymakers, and stakeholders involved in urban planning and development by analyzing the socioeconomic conditions, health and living standards, and specific challenges encountered by these communities.

Understanding the dynamics of informal settlements is crucial for formulating responsive and sustainable housing policies that are adaptable and considerate to the needs of the residents.

This study also intended to enhance the current knowledge-base by emphasizing the unique circumstances in Concepcion and proposing practical solutions that can be adapted and implemented not only within the municipality but also in similar contexts across the Philippines and other developing countries facing comparable challenges. The goal is to improve the quality of life for informal settlers, advance social equity, and cultivate resilient and sustainable communities in Concepcion, Tarlac through a comprehensive and inclusive approach to housing development programs.

In addition, the inadequate and ineffective information dissemination and lack of awareness of informal settlers about the government housing programs specifically in the municipality prompted the researcher to pursue this study to provide suggestions on how to encourage the informal settlers to be aware and informed of the housing programs available and other financial government support and/or assistance programs, for the eradication of false and improper news, and instead improving the information drive about the current administration's housing programs. The gathering of data used was primarily interviewing and requesting of supporting documents in order to strengthen the research in this particular lived experience of informal settlers that can be a basis for housing development programs in the municipality of Concepcion, Tarlac.

Statement of Objectives

This research investigated the experiences of informal settlers in the Municipality of Concepcion, Tarlac as of calendar year 2024.

Specifically, it answered the following objectives:

1. To describe the profile of informal settlers in the Municipality of Concepcion, along with:
 - 1.1 Socio-economic status
 - 1.2 Living and Health Conditions
2. To narrate the sentiments of the informal settlers in the Municipality of Concepcion.
3. To identify the government housing programs provided to informal settlers in the Municipality of Concepcion.
4. To propose housing development programs to address the sentiments of the informal settlers in the Municipality of Concepcion.

5. To identify the implications of the study to Public Administration.

Significance of the Study

This research is significant to the following individuals:

To the **Department of Human Settlements and Urban Development (DHSUD)**, this study provided a foundation for implementing a housing development program that not only addresses the immediate housing needs of informal settlers in Concepcion, Tarlac, but also promotes sustainable, equitable, and resilient urban growth.

To the **National Housing Authority (NHA)**, the study served as a guide for developing a targeted housing development program that promotes safe and secure housing and supports legal land tenure and regularization for the informal settlers' shelter, safety, and security to be able to achieve a normal living condition that they can call home.

To the **Department of Social Welfare and Development (DSWD)**, the study served as a crucial source in shaping a holistic housing development program in Concepcion, Tarlac, aimed at improving the quality of life, reducing poverty, fostering social inclusion, and promoting sustainable development among informal settlers.

To the **Local Housing Board**, this study provided a solid data-driven foundation for creating effective housing development programs tailored to the unique needs of informal settlers and supported the board in its mission to improve housing access, enhance living conditions, and promote inclusive urban development.

To the **Local Government Units**, this study paved a way for informal settlers to be aware and well-informed of the available housing programs and other government programs in terms of financial assistance in order for them to easily engage and address their plight and also to be included and not isolated away from the community.

To the **Legislators**, the study aided in considering prioritizing and supporting more housing legislations to have a basis for housing development programs for informal settlers.

To the **Informal Settlers**, the study served as an additional tool in aiding people living in slums to be their unheard voices and for them to be acknowledged as members of this society that needs to be taken care of as well.

To the **Community**, the study provided vital information on the living conditions and experiences of informal settlers that must be provided concern and understanding and not be deprived of their privilege for a proper dwelling.

To **Future Researchers**, the study served as a source of reference to informal settlers to pursue studies of similar concern but at a broader scope and aid housing development authorities and local government units to fully understand and appreciate the joy of seeing once called squatters be comfortable in a place that they can call their homes.

Scope and Delimitation of the Study

The research described the profile of informal settlers in some barangays in the Municipality of Concepcion, Tarlac as of calendar year 2024. These barangays were indicated to have informal settlers lived for a very long time. Informal settlers interviewed have stayed by the river or by the garbage dump which are considered hazardous; those who have built their houses on government-owned land where anytime they can be demolished and/or evicted; and informal settlers who have built their houses on land donated by certain individuals but did not formally and legally transferred and awarded the land titles.

The objectives of the study were to describe the profile of informal settlers in the Municipality of Concepcion, along with the socio-economic status of families, and their living and health conditions. To narrate the sentiments of the informal settlers. To identify the government support programs provided to informal settlers. To propose housing development programs to address the sentiments of the informal settlers, and finally, to identify the implications of the study to Public Administration.

Literature Review and Related Studies

Informal settlements are areas where residents do not have secure legal rights to the land they occupy. This can range from squatting on land to living in informal rental housing. These neighborhoods typically lack basic services and are not connected to the city's infrastructure. Additionally, the housing in these settlements often does not meet the current planning and building regulations. These settlements are often located in areas that are geographically and environmentally hazardous. This study defined informal settlements as residential formations that are considered 'illegal' due to their lack of basic infrastructure such as roads, water, sanitation, as well as inadequate housing and insecure tenure (Matamanda, 2019).

Informal settlements, often characterized by inadequate housing, insecure tenure, lack of infrastructure, and marginalized residents, present a complex challenge worldwide. The United Nations Human Settlements Programme [UN-Habitat] (2015) defined informal settlements as areas where housing is constructed without legal permits or compliance with planning regulations, often leading to substandard living conditions. These settlements are prevalent in rapidly urbanizing areas, especially in cities across developing countries, due to an influx of rural-to-urban migration, lack of affordable housing, and inefficient land use policies.

Republic Act No. 11201 or simply the Department of Human Settlements and Urban Development Act states that households residing on a lot, whether private or public, without the owner's permission, without a valid claim to the land they are occupying, or in hazardous locations like railroad tracks, landfills, riverbanks, shorelines, or waterways are referred to as Informal Settler Families (ISFs).

Global Informal Settlements

According to Davis (2006), the rapid growth of slums is primarily a response to the urban poor's inability to access formal housing markets. In his seminal work *Planet of Slums*, he discussed how global inequality, particularly in regions of Africa, Latin America, and Asia, leads to the creation of vast informal settlements where housing and infrastructure are barely existent. In many cases, residents face barriers such as stigmatization, eviction threats, and the absence of formal services, including water and sanitation.

Freetown, Sierra Leone, is renowned for being one of the most densely populated cities globally. Over 60% of the population, which exceeds 1.2 million people, reside in a collection of informal settlements built on unstable soil that is susceptible to flooding, fires, and landslides. The lack of planned growth at this elevation resulted in a tragic event in 2017, where over 1,000 individuals perished in a catastrophic landslide. Approximately 40% of housing developments in Freetown have been constructed in places that pose medium or high risks due to a combination of factors including inadequate urban planning, lack of government supervision, and a persistent shortage of affordable housing (Lynch et al, 2020).

Informal settlers experience a range of socio-economic and political challenges that impact their quality of life. One significant challenge is tenure insecurity, as most informal settlers lack legal ownership of the land they occupy, making them vulnerable to forced evictions. Studies showed that tenure insecurity leads to social and psychological stress, hinders investments in housing, and perpetuates poverty (Williams, et al, 2019).

According to a significant analysis by the International Institute for Environmental and Development (IIED), housing can enhance community health, education, and economic outcomes if viewed as an opportunity rather than a burden.

Enhancing living conditions in informal settlements worldwide would result in an average increase in life expectancy of 2.4 years. Annually, almost 730,000 lives may be preserved globally, surpassing the number of fatalities that would be prevented by eradicating malaria. An additional 41.6 million children would be enrolled in schools globally (Reckford and Aki-Sawyer, 2023).

Kisumu, the third most populous urban center in Kenya, is located in the western part of the country, specifically inside Kisumu County. The city's population is estimated to be around 420,000 individuals. Over time, Kisumu has witnessed an increase in its population, leading to the emergence of informal settlements in close proximity to the city center. Kisumu, among the cities in Kenya, is believed to have the largest percentage of citizens residing in informal settlements, estimated at 47%. The majority of the land in these villages is freehold, acquired through inheritance by its owners. Over time, certain property owners have built rental housing on their land and chosen to reside there, while others have built rental housing and relocated to different regions. As a result, there are landlords who reside on their property and landlords who do not reside on their property. Housing structures are built in either traditional or modern forms. Traditional structures typically have mud walls and iron sheet roofing, while modern structures often consist of multi-story buildings with brick or concrete walls. These dwellings are situated in plots or compounds, where a compound consists of multiple families under the supervision of a landlord, who typically takes care of providing essential services. However, numerous compounds do not have access to electricity, water, and sanitary amenities (Simiyu, et al, 2018).

In the study conducted by Matamanda (2019), since the pre-independence era, Harare, like many other urban centers in Zimbabwe, has been marked by a lack of adequate housing supply. These housing shortages can be attributable to various sources. Africans were prohibited from owning land in colonial cities, including Harare. The colonial administration implemented strict regulations for land management, development, division, and leasing.

According to the International Institute for Environment and Development (2022), in informal settlements, inadequate access to essential services such as clean water, sanitation, and waste management continues to elevate health risks. These deficiencies often result in heightened exposure to infectious diseases, particularly waterborne illnesses, disproportionately affecting vulnerable groups like women and children. For instance, lack of secure sanitation increases risks of physical harm and mental health challenges for women, while children face stunted growth due to malnutrition and recurrent illnesses caused by unsanitary conditions.

Furthermore, informal settlers often face social exclusion and stigmatization, which limits their access to education, employment, and healthcare. Their precarious living conditions often result in marginalization from municipal service planning and delivery, perpetuating cycles of vulnerability and poverty. This exclusion is exacerbated by systemic neglect and policy gaps, where informal settlements are often seen as temporary or invasive, rather than as critical components of urban landscapes that require targeted intervention and support (World Economic Forum, 2023).

Recent slum upgrading programs, such as the Mukuru Special Planning Area (SPA) initiative, represent significant strides in addressing challenges in informal settlements. Mukuru SPA involves a multi-stakeholder approach to provide residents with access to essential services like clean water, electricity, and sewerage, while improving infrastructure such as roads and stormwater drainage. This program highlighted the importance of secure land tenure and community participation in fostering sustainable development. Although challenges such as land speculation and bureaucratic hurdles persist, Mukuru serves as a flagship example of effective urban upgrading in Kenya (Keya-Shikuku, 2024).

A study by the Inter-American Development Bank (2023) emphasized the importance of continuity, quality infrastructure, and social policy integration as critical to the success of such programs. Challenges in maintaining public spaces and social services were noted as significant obstacles to achieving sustainable urbanization in favelas. Furthermore, discussions at a seminar reflected on Favela-Bairro's mixed legacy and the need for better resident engagement and sustained policy support to address stigmas and ensure meaningful urban integration.

Recent studies emphasize the importance of community-led initiatives in tackling the issues faced by informal settlers. For instance, locally led infrastructure projects have been instrumental in improving access to basic services, such as water and sanitation, while simultaneously fostering climate resilience and inclusivity. These efforts, documented in a 2024 Cities Alliance report, highlighted the transformative impact of grassroots initiatives on creating sustainable solutions tailored to the unique needs of informal settlements, as opposed to top-down interventions (Cities Alliance, 2024).

In India, the *Self-Employed Women's Association* (SEWA) continues to empower women in informal sectors by integrating financial and housing support. For instance, SEWA facilitated access to microfinance and cooperative models to enable women in informal settlements to improve their housing and livelihood conditions. These initiatives align with SEWA's broader goal of fostering economic empowerment and social security for its members by addressing critical needs such as shelter and financial inclusion (SEWA, 2024).

The study of informal settlements, housing programs, and the challenges faced by informal settlers revealed that a combination of structural poverty, ineffective policies, and rapid urbanization fuels the persistence of informal housing worldwide. Despite various policy initiatives, challenges such as tenure insecurity, lack of basic services, and social marginalization remain pervasive. Emerging community-based approaches, however, offer hope for more participatory and sustainable solutions that can better address the needs of informal settlers globally.

Informal Settlements in the Philippines

Many cities in developing nations have accommodated their fast-growing populations by allowing the growth of informal settlements and slums. These settlements are typically located near livelihood opportunities, but often in areas that are considered too risky for formal commercial or residential development. Migrants, refugees, and internally displaced people (IDPs) are often attracted to these communities, where they are scattered among local residents who are unable to afford better accommodation (Duyne et al., 2015)

Millions of individuals in the Philippines reside in informal settlements, commonly known as slums or squatter regions. Their residences are constructed on land that they do not possess, and their living conditions are highly precarious and uncertain. This social issue is closely related to the ethical problems regarding the issue of informal settlements in the Philippines.

Informal settlements remain a significant issue in urbanized areas of the Philippines, particularly in Metro Manila. These settlements are often the result of rapid urbanization, rural-to-urban migration, and the scarcity of affordable housing. According to a 2024 report by The Borgen Project, Metro Manila hosts approximately 3 million people living in informal settlements, primarily due to limited rural opportunities and the concentration of economic prospects in urban centers. The lack of adequate urban planning and affordable housing forces many to settle in hazard-prone or underdeveloped areas, exacerbating issues of overcrowding, vulnerability to disasters, and insufficient access to essential services. Current government initiatives aim to address this, including efforts to build six (6) million affordable housing units by 2028, though challenges persist in implementation and community adaptation.

These informal communities are frequently situated in high-risk zones, subjecting the inhabitants to a multitude of issues, ranging from natural calamities to economic difficulties. These settlements are characterized by a lack of formal housing, inadequate access to basic services, and insecure tenure, which collectively pose significant challenges to local governance, urban planning, and social welfare systems. With the country's demand for an additional 6.5 million dwellings, the predicament of informal settlers has emerged as a pressing matter, intertwined with significant concerns of social equity, impartiality, and the fundamental human entitlement to a suitable dwelling (Segovia, 2024).

According to the UN-Habitat (2024) study, approximately 1.6 billion individuals globally reside in low-lying areas and informal settlements. Each year, approximately 15 million people are forcibly displaced, which accounts for roughly one-third of the urban population in developing nations living in informal settlements. Over the past decade, there has been a concerning increase in homelessness among Filipinos. Homelessness constitutes a significant infringement upon the fundamental principles of human dignity. It has an impact on individuals residing in both advanced and emerging nations.

According to Respicio & Co. (2024), informal settlers in the Philippines sometimes occupy land without legal title frequently as a result of poverty displacement brought on by natural disasters. Complex legal and moral dilemma, especially those pertaining to property valuation and ownership rights, emerge when these areas are part of government-owned subdivisions used for specified objectives.

In the context of the Philippines, weak urban planning and inadequate disaster risk governance exacerbate the vulnerability of informal settlements, which are often located in hazard-prone areas. These challenges are compounded by rapid urbanization and the exclusion of marginalized groups from national planning agendas. Efforts such as the Linking Disaster Risk Governance and Land Use Planning (LIRLAP) initiative emphasized integrating risk-based planning to enhance resilience and address socio-economic vulnerabilities in communities, particularly in Metro Manila (LIRLAP, 2023).

Informal settlers in the Philippines face numerous challenges, including lack of access to clean water, sanitation, and secure land tenure. Many live in precarious areas prone to natural disasters such as typhoons, floods, and earthquakes. These challenges are compounded by climate change, which exacerbates risks and threatens the adaptive capacities of vulnerable communities. Efforts to relocate settlers often face resistance due to poor planning and lack of consultation, highlighting the need for inclusive and community-driven approaches to address housing and livelihood issues effectively (Pulitzer Center, 2023).

Additionally, the socioeconomic impact of relocation on informal settlers is profound. Relocation disrupts social networks and often displaces residents from access to livelihood opportunities. It is noted that while relocation programs may improve physical living conditions, they can fail to address the economic and social needs of the communities involved (Barrios, 2014).

Manila, being one of the most densely populated cities globally, experiences persistent issues with overcrowding. There are very few areas in the city that are not inhabited. Successive governments contend that the excessive growth of the population has severely hindered or halted the potential of Metro Manila. As a reaction, governments have opted for relocation, relocating urban poor populations and placing them frequently in remote and uninhabited areas. Although the reasons for resettlement projects have evolved over the last 50 years, Jensen et al. (2020) contend that they still maintain certain consistencies. These projects deliberately and consistently aim to create and uphold divisions in urban areas based on binary concepts of order/disorder, purity/danger, and wealth/poverty. Although resettlement efforts frequently do not achieve the intended results, they nonetheless have impacts. This study focused on many levels of impact, including the changes in progressive politics, the reorganization of class relationships in Manila and the resettlement locations, and the alteration of spatial-temporal arrangements and senses of belonging.

According to Choi (2021), Tondo and Baseco (Port Area), located in the outskirts of Metro Manila, house around 750,000 individuals in an area of less than 9 square kilometers. This makes it one of the most densely populated urban informal settlements globally. The informal settlers in Tondo and Baseco are from many regions of the Philippines, seeking improved employment opportunities in the urban area. Some individuals have been relocated from within Manila to accommodate public infrastructure development initiatives. Out of the approximately 150,000 individuals currently living in Baseco, only 60,000 have been legally registered as residents. Unregistered residents have barriers in securing official work, but even registered residents frequently experience discrimination based on their place of residence.

Choi (2021) further added that in such conditions, the majority of men engage in commuting to the city either as construction workers or by joining the informal transportation sector as jeepney and tricycle drivers. Their daily remuneration is contingent upon the quantity of passengers they are able to convey throughout a 24-hour period. Every day, at the conclusion of their labor, they are required to remit PHP 300 (USD 5.75) as rental costs to the proprietors of the jeepneys and tricycles. Moreover, the act of traveling to and from the city incurs substantial expenses. The tricycle and jeepney cover a distance of 5km, which takes approximately one hour for each leg of the journey. The cost of this transportation is around PHP 30-40, which is little less than one dollar. Women, on the other hand, are employed as street vendors or garlic peelers, earning a daily wage of PHP 80 (USD 1.53) for peeling a 15kg sack of garlic. Every morning, the garlic trucks deliver bags of unpeeled garlic and then collect the peeled garlic in the evening. Prior to the closure of Smokey Mountain dump in Tondo, individuals also relied on scavenging through the landfill's immense quantity of waste, which amounted to two million metric tons.

Regarding the children, their attendance at school is contingent upon their families' ability to afford the uniforms, which have a price tag of approximately PHP 650 (USD 12.50) for a shirt and PHP 250 (USD 4.80) for slacks or a skirt. Additionally, these uniforms must be replaced when the children outgrow them. There is an extra charge for shoes, bags, and school supplies.

Because of their limited means, families must prioritize which child's education they can afford by selecting those who have a fondness for reading at the village library (Choi, 2021).

In 2017, Deriquito-Mawis narrated the Inquirer.net an incident about the rights of an informal settler. "Krisyl" paid Php400 to "Pearl" for the 'rights' over a 250-square meter lot in Barrio Payatas, Quezon City. Krisyl then constructed a house made of light materials on the lot. She and her family lived in the house she built. Years later, Krisyl executed a 'kasunduan' with "Harly". In the said agreement, Krisyl, as owner of the house, allowed Harly to live in the house for free provided that Harly would maintain the cleanliness and orderliness of the house. Harly even promised he would voluntarily vacate the premises on Krisyl's demand. A year after, Krisyl told Harly that she needed the house and gave him 15 days to vacate the house she built. Harly refused. He claimed that Krisyl has no valid title or right of possession over the lot where the house stands. Harly then told Krisyl "A squatter like you has no right". In this article, even though there has been an agreement, it all went down to both Harly and Krisyl do not both have any valid and legal property right on the land.

Property rights and ownership: Land ownership and the ownership of any building constructed on it are two different things under the Philippine law. Unless otherwise specified by agreements like lease contracts, the landowner usually also owns the buildings. (Respicio & Co., 2024)

In February 2019, the Philippine Ports Authority (PPA), National Housing Authority (NHA), International Container Terminal Services, Inc. (ICTSI), Manila North Harbor Port, Inc. (MNHPI), and the city government of Manila reached an agreement to construct new residential units for 2,200 families living in informal settlements in Isla, Tondo, Manila. The PPA contributed the 5-hectare (12.3-acre) area for the construction of the dwelling units. The location will be in close proximity to Isla, and the inhabitants will only be required to pay a monthly fee ranging from \$12 to \$20.

However, De La Rama (2023) of the PRRC highlights that not all individuals are receptive to the concept of being relocated. "The communities are showing resistance," he further stated.

Rosemary Herela, a 41-year-old resident, previously resided with her husband in Caloocan City, 24 kilometers (15 miles) away. However, they relocated in pursuit of employment opportunities. She states that for the past twenty years, no one has made any efforts to transfer her family, until recently. According to her, the government's intentions can be perplexing and subject to alteration based on the ruling party. Former President Gloria Macapagal-Arroyo proposed a housing proposal for the citizens of Isla 15 years ago, but it was never implemented (Castelo, 2019).

According to a study conducted by Viliran (2016), while it is possible to demolish slums, the underlying social, political, and economic systems that have allowed them to exist will continue to support their reemergence. As the value of areas occupied by informal settlers increases, their settlements are demolished and replaced with new constructions. The profitability of establishing malls was demonstrated by the experiences of the participants in San Roque and Pinyahan along EDSA. Additionally, Lupang Pangako, which was initially intended for informal settlers, proved to be a suitable location for a landfill in Quezon City. Furthermore, the construction of a road necessitated the displacement of San Andres Bukid. The areas inhabited by the urban underprivileged experience an increase in worth, yet they will inevitably be displaced as unintended consequences of 'progress'. *Government Housing Programs Provided to Informal Settlers in the Philippines*

From a logistical standpoint, governments have greater capacity to efficiently develop and deliver essential services such as healthcare, education, transportation, water, and electricity in urban areas. This is more cost-effective and environmentally sustainable compared to providing these services to a dispersed rural population. However, in poor nations with limited governmental capacity or selective provision of services, urban development becomes chaotic and uncoordinated. Individuals with limited financial resources that relocate to urban areas encounter significant challenges in securing inexpensive housing, resulting in the emergence of informal settlements as a consequence of the absence of other choices (Oñate, 2015).

According to the news article of Mateo (2022), the Department of Human Settlements and Urban Development (DHSUD) will give priority to building housing projects within cities to guarantee that informal settler families (ISFs) are not displaced from their means of earning a living.

Prior housing initiatives were ineffective because families were unwilling to move to a different location due to the negative effects it would have on their means of making a living, according to DHSUD Secretary Jose Rizalino Acuzar (2022).

The LawPhil Project by the Arellano Law Foundation (2018) defined public housing as housing owned and/or operated by the government with the intention of housing underprivileged households.

The Housing Program for ISFs Living Along Danger Areas in Metro Manila is an initiative ran by the National Housing Authority (NHA) to meet the needs of families residing in high-risk locations. Housing units, communal facilities, socioeconomic assistance, and other forms of community support are all part of it. It also includes implementing in-city, near-city, and off-city relocation projects.

Another program of the NHA is the Resettlement Program for ISFs affected by the Supreme Courts' Mandamus to Clean-up the Manila Bay Area which was put into effect in 2018 after the Supreme Court issued a writ of continuing mandate directing local government units and pertinent government agencies to maintain, clean, and restore Manila Bay and make the water suitable for swimming and other recreational activities.

The tributaries that flow into the Bay are included in the Mandamus. Thousands of ISFs living along the 3-meter easement of rivers and esteros had to be evicted and relocated as a result of agencies and LGUs being directed to demolish constructions that were intruding on these waters.

Although this program follows the framework of RAP-LGU, the Housing Assistance Programs for Indigenous Peoples (HAPIP and HAPIP-Student Dormitories) in accordance with Republic Act 8731, also known as the Indigenous Peoples Right Act of 1997, the program aims to support IPs financially and technically by working with LGUs and the National Commission for IPs. Construction of housing sites on land controlled by the LGU or in the ancestral domain of IPs that is acceptable to the IPs in question.

It also includes a program to give IP students attending state colleges and university dorms. As a result, IP students will have easier access to educational institutions around the nation. It offers IP students a secure and encouraging residential setting that promotes a feeling of community and improves their academic experience. Building dorms on IPs ancestral lands or on LGU/SUC-owned property that the IPs are comfortable with.

The Resettlement Assistance for Former Rebels is an Enhanced Comprehensive Local Integration Program (E-CLIP) was established to offer support to former rebels who indicated a wish to give up armed conflict after President Duterte signed AO No. 10, "Centralizing all Government Efforts for the Reintegration of Former Rebels and Creating for Purpose an IATF," on April 3,

2018. In addition to the AO and E-CLIP, NHA created a complete program that will offer a framework for former rebels to receive housing aid.

Executive Order No. 110 s. 2020's, "Institutionalizing the Comprehensive Social Benefits Program" formalized the program Comprehensive Social Benefits Program (CSBP) for KIA/WIA and KIPO/WIPO as a way to provide eligible uniform personnel with help and rationalized social benefits. The guidelines and procedures for housing aid for beneficiaries of AFP and PNP personnel who were "killed-in-action", "killed-in-police-operation", "wounded-in-action", "wounded-in-police-operation" were published in NHA Memorandum Circular No. 2020-049 in accordance with the EO.

The Government Employees Housing Program (GEHP) was developed in accordance with Section No. 2 of AO No. 9 s. 2011, "The Revitalized Government Employees and AFP/PNP Housing Program was to be formulated, managed, and implemented by the NHA." NHA improved the housing units for uniformed personnel and government employees due to the clamor from other government employees and the military and police personnel's prior experience in the earlier AFP/PNP scheme.

The Settlements Upgrading (SU) program is designed to handle the infrastructural needs and security of tenure of informal settlements on government-owned property that has been declared or recognized as a socialized housing site. It includes building houses, developing infrastructure, rehabilitating existing project sites, and surveying and titling individual lots for distribution to eligible tenants.

The Marawi Rehabilitation is the Administrative Order No. 3, which established Task Force Bangon Marawi (TFBM), was issued on June 28, 2017. It is made up of several government organizations that collaborate to help the war-torn city recover, rebuild, and rehabilitate. The NHA oversees the construction of permanent and temporary shelters, the Sarimanok Sports Stadium, the Marawi Convention Centre, the Marawi master development plan, debris management, and road infrastructure as a member of the TFBM Subcommittee on Housing.

The goal of the Housing Assistance Program for Calamity Victims (HAPCV) is to address the housing needs of low-income, marginally-income, and/or ISFs by providing them with permanent housing in safe regions after disasters including typhoons, landslides, earthquakes, and fires. The Housing Assistance Program for Calamity Victims was implemented in response to a series of destructive typhoons and natural disasters. These included Typhoon Haiyan (Yolanda) in 2013, one of the strongest typhoons to make landfall in the Philippines, causing widespread destruction and displacement. Other significant disasters addressed by the program included Typhoon Pablo in 2012, which impacted Mindanao; Typhoon Sendong in 2011, which led to severe flooding and destruction in Cagayan de Oro and Iligan; and Typhoon Ondoy in 2009, which caused extensive flooding in Metro Manila. The program also provided assistance following other typhoons like Ulysses and Rolly in 2020 and Quinta in 2016, as well as after earthquakes and landslides that left families homeless. Through these efforts, the program helped rebuild and rehabilitate communities by offering affected families financial and material support to reconstruct their homes, improving resilience to future disasters.

The Emergency Housing Assistance Program (EHAP), formerly known as the Housing Materials Assistance Program (HOMA), was created in order to streamline requirements, offer flexibility in program implementation, and facilitate a quicker response to families whose homes have been completely or partially damaged by natural or man-made disasters. In the event that there is a shortage of housing materials during major disasters, assistance can take the shape of money or building supplies.

Addressing the housing challenges faced by informal settlers in the Municipality of Concepcion, Tarlac, demands an in-depth understanding of their socio-economic conditions, vulnerabilities, and aspirations. The findings of this case study highlighted the urgency of developing a sustainable housing program that considers these factors while aligning with local government resources and policies.

According to a 2023 report by Habitat for Humanity and the International Institute for Environment and Development, improving housing for informal settlers requires a collaborative and integrated approach involving local government, non-government organizations, and community participation. Such initiatives enhance human development outcomes, including better living standards, education, and health for resident, while fostering broader societal benefits like climate resilience and governance improvements. This served as a basis for developing housing initiatives that are not only inclusive but also viable for the long-term welfare of the community and the socio-economic growth of Concepcion, Tarlac.

Conceptual Framework

The researcher investigated informal settlers in the Municipality of Concepcion, Tarlac as of calendar year 2024 that can be a basis for housing development programs. The objectives of the study were to describe the profiles of informal settlers in the Municipality of Concepcion, along with their socioeconomic status, and their living and health conditions. To narrate the sentiments of the informal settlers. To identify the government housing programs provided to informal settlers. To propose housing development programs to address the sentiments of the informal settlers, and finally, to identify the implications of the study to Public Administration.

The Philippine government has implemented various housing programs aimed at addressing informal settlements. The Urban Development and Housing Act (UDHA) of 1992 was a landmark law designed to address the issues of informal settlers by promoting a framework for resettlement and in-city relocation programs. The law mandates that informal settlers in danger zones be relocated to safer areas with basic infrastructure and facilities, focusing on providing a more secure and sustainable environment (Department of Human Settlements and Urban Development [DHSUD], 2021).

However, the challenges associated with these programs are substantial. Studies by Paderon (2018) suggested that despite government efforts, the outcomes of housing programs are mixed due to bureaucratic inefficiencies, lack of funding, and political challenges. Furthermore, many relocated families experienced loss of livelihood and social dislocation, as relocation sites are often distant from urban centers where employment opportunities are concentrated.

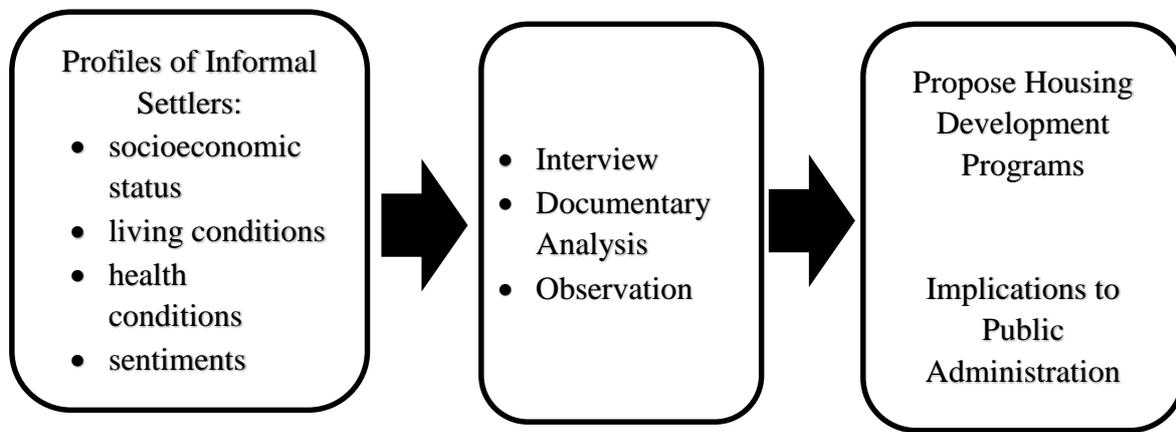


Figure 1. Paradigm of the Study

II. METHODOLOGY

The study utilized a qualitative approach case study research design to investigate the profiles of informal settlers in the Municipality of Concepcion as of calendar year 2024 that can be a basis for housing development programs. The objectives of the study were to describe the profile of informal settlers in the Municipality of Concepcion, along with their socio-economic status of families; and their living and health conditions. To narrate the sentiments of the informal settlers. To identify the government support programs provided to informal settlers. To propose housing development programs to address the sentiments of the informal settlers, and finally to determine the implications of the study to Public Administration.

A Case Study is a research process designed to learn about a subject, an event, or an organization. It can examine a series of events or single case that tells a story and has a conclusion (Mohan, 2021). It comprised inquiry found in many fields, especially evaluation, in which the researcher develops an in-depth analysis of a case, often a program, event, activity, process, or one or more individuals. This study dealt with the experiences of informal settlers in the Municipality of Concepcion, Tarlac which can be a basis for housing programs.

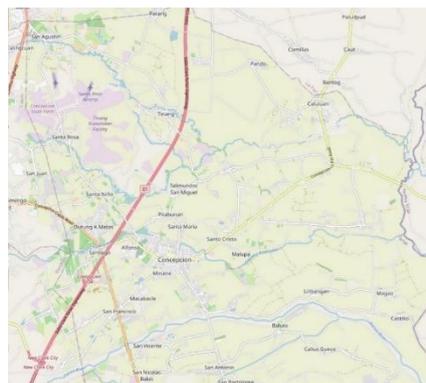
The research locale was in some barangays of Municipality of Concepcion, Province of Tarlac wherein some informal settlers are located. Primarily, those who live in hazardous areas of the municipality such as near the riverbanks, by the garbage dump, government-owned land, lots donated by an individual but did not formally and legally award the land titles, and those easily damaged by typhoons.

Concepcion, Tarlac, a municipality in Central Luzon, Philippines, is known for its rich agricultural landscape and a rapidly growing population. As with many urbanizing areas, Concepcion faces challenges related to informal settlements, which have arisen due to economic disparities, limited access to affordable housing, and migration patterns. Informal settlers, often residing in vulnerable locations like riverbanks or undeveloped urban areas, face inadequate access to basic services such as clean water, sanitation, and health facilities.

Informal settlers in Concepcion, Tarlac, can often be found residing in areas such as riverbanks, near garbage dumps, government-owned lands, or on lands that have been informally allocated through private donations. These locations are typically chosen due to their accessibility, the absence of immediate development pressures, or the perception that they offer free or low-cost living options. However, such settlements are often characterized by precarious conditions, including vulnerability to natural hazards (e.g., flooding near riverbanks), health risks from exposure to waste, and legal insecurity due to potential evictions.

This phenomenon is aligned with recent findings on informal settlement dynamics in the Philippines, where rapid urbanization, economic inequality, and a lack of affordable housing have forced many families to inhabit unsafe and marginal lands. Addressing these challenges requires coordinated efforts to improve housing affordability and economic opportunities both in urban and rural areas (Galace, 2023).

In this case study, several key issues were assessed, including the factors that drove the constituents to settle informally, the socio-economic conditions of the residents, and the impact of the sentiments of these communities on urban planning and development. This research provided insights into the complex social, economic, and political dimensions of informal settlements and the need for sustainable solutions that balance the well-being of the residents with the municipality's development goals.



Source: https://www.openstreetmap.org/?edit_help=1#map=13/15.34544/120.66216

Figure 2. Map of Concepcion, Tarlac

Sampling Design

The researcher used two (2) kinds of sampling method. First is Convenience Sampling which is a non-probability sampling method during the initial and preliminary selection where participants are selected based on their accessibility and availability to the researcher (Etikan, 2016). The researcher chose this kind of method as it focused on ease of data collection as the Municipality of Concepcion, Tarlac comprised 45 barangays.

Second is Purposive Sampling which is a non-probability sampling method where the researcher selected participants based on specific characteristics, knowledge, or expertise relevant to the research purpose and aimed to answer the objectives of this study. This technique allowed the researcher to intentionally choose individuals who are particularly informative, insightful, or otherwise suited to contribute to a deeper understanding of the study's focus. This sampling involves selecting information-rich cases for in-depth study when one wants to understand something about those cases without needing or intending to generalize beyond them.

Participants of the Study

Using the convenience sampling, the participants chosen in this study were thirty (30) informal settlers in some barangays in the Municipality of Concepcion, Tarlac, wherein there is ease of data collection. The researcher set out for the locations in the municipality where informal settlers are known to have stayed for a long time. As courtesy to the privacy of the participants, those who are standing by or idle outside the houses or along the vicinity of their homes, were the ones who were chosen and interviewed by the researcher. The researcher respectfully asked first the resident if the home he is staying in belongs to him legally, once he responds negative, the researcher then proceeds with the interview questions intended for this study. The participants chosen were the ones who were staying in their homes for a long period of time but do not hold the titles of the land their house is built on, those who have paid "rights" but do not hold the titles of the land, and those who do not even know where the original or mother title is but they were given to them or donated to them by a private individual.

Using the purposive sampling method, the researcher went to the areas of informal settlers that are by the riverbanks, by the garbage dump, an area that has been reconstructed to form a bridge, and an area in a sitio that has been donated by a private individual. The participants then proceed to answer the specific interview questions.

Data Gathering Procedure

In terms of data gathering methodology, the researcher used three (3) instruments such as: interview, documentary analysis, and observation.

Interview. In this study, face-to-face communication was organized to collect information from the respondents. An interview guide was drafted to have similar questions to the respondents to get their responses. It comprised experiences of informal settlers as of calendar year 2024. The interview provided more details in terms of the challenges informal settlers face every day and provide more information in the narration of sentiments of the informal settlers.

The researcher respectfully asked the individual first if they are in possession of the land title where their house is built. Only those who answered they have only "rights", or is aware that they do not hold any land title because the government owns the land, and lastly, those who were just "assured" or "promised" that they can stay or live there as long as they want even though they do not have the legal land title. The researcher assured the respondents that all information provided will be strictly confidential and that all will be used for this case study only.

Documentary Analysis. This referred to the collection of information by examining available records and documents on informal settlements, particularly on the profile of the respondents. The researcher formulated a letter to the Data Privacy Officer of the Local Government Unit to inform and ask permission subject to approval to conduct research that involved the information about the informal settlers. Books, manuals, periodicals, legal documents, related surveys and unpublished theses were reviewed and were included which are similar to the study as part of the literature and related studies of the case study.

Observation. This is a tool designed to facilitate the systematic collection and documentation of data during observational studies, often tailored to the specific context and variable of interest in a case study (Yin, 2018). In this case, the researcher observed the informal settlers, who are the respondents, and recorded their lived experiences such as their socioeconomic status, living and health conditions, and their sentiments regarding the ownership status of the land they live. It included interview guide questions designed to collect qualitative data aligned with the research objectives.

Ethical Consideration

The researcher wrote a letter of request addressed to the Local Chief Executive through the Data Privacy Officer of the Local Government Unit of Concepcion, Tarlac for approval to conduct research on the experiences of informal settlers and to obtain information that is protected under the agreement between the LGU and the Department of Social Welfare and Development Office. The researcher signed a Non-Disclosure Agreement (NDA) under the Municipal Legal Office that the information gathered from the LGU will solely be used for this purpose of conducting the case study.

For confidentiality purposes, before proceeding with the interview proper, the researcher assured the respondents that they will remain anonymous and that the respondents will only be voice recorded. The information that were provided were strictly confidential and were used for this research exclusively. The Data Privacy Officer of LGU Concepcion was assured of the confidentiality of the identity of the respondents and the information provided were part of this research only.

III. PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

This chapter presented the data gathered in this case study on the profile and their experiences and challenges faced by informal settlers. In addition, the intervention and implications to public administration were also included in the discussion.

The Profiles of Informal Settlers in Concepcion, Tarlac

The profiles of informal settlers were based on their situations from the moment they started living in that particular place they currently call home. This section provided insights how the informal settlers battle their everyday lives. It included the narration of their health and living conditions, their sentiments about the current status of the place they currently live in, and how informed they are of the available housing development programs and financial assistance programs of the government.

Perhaps, this could also include those government support programs provided to the informal settlers as part of resilience to recover and strive to solve the prevailing problems of the country.

1. The Profiles of Informal Settlers in Concepcion, Tarlac

This section described the profiles of informal settlers in the Municipality of Concepcion, Tarlac according to their socioeconomic status that comprised their employment status and occupation, sex and gender roles, age range, educational attainment, and family size.

1.1 Socioeconomic status

Socioeconomic status (SES) refers to the social and economic position of an individual or group, typically measured by factors where in this study included factors such as employment status and occupation, sex and gender roles, age range, educational attainment, and family size. It is used to evaluate access to resources and predict outcomes in areas like health, education, and overall quality of life.

Table 1
Employment Status and Occupation of Informal Settlers in Concepcion, Tarlac

Employment Status and Occupation	f	%
Housewife (Diabetic, Widow)	7	23.33
Government Employee	5	16.67
Drivers (On-call, Delivery Man, Tricycle)	4	13.33
Kasambahay	2	6.67
Bote Bakal	2	6.67
Other Occupations: (Jueteng Solicitor, Pig & Goat Entrepreneur, Laundrywoman, Kakanin Seller, Construction Worker, Welder, Fisherman, Barangay Aide, Beautician, Technician)	10	33.33
Total	30	100.00

Table 1 presented the employment status and occupation frequencies and percentage among informal settlers.

Employment Status and Occupation of Informal Settlers in Concepcion, Tarlac

The table highlighted the employment status and occupation distribution among informal settlers in Concepcion, Tarlac. Among the 30 respondents, a notable portion, 23.33%, are housewives, many of whom face additional challenges such as being diabetic or widowed. Government employees comprise 16.67% of the population, while drivers, including on-call, delivery, and tricycle drivers, represent 13.33%. Individuals working as *kasambahay* (house helpers) and those involved in *bote-bakal* (scrap material collection) each account for 6.67%. The largest proportion, 33.33%, falls under various other occupations, which include roles such as jueteng solicitors, small-scale entrepreneurs (e.g., pig and goat raising), laundrywomen, vendors (e.g., kakanin sellers), construction workers, welders, fishermen, barangay aides, beauticians, and technicians. This diverse range of livelihoods reflects a mix of formal and informal employment activities, underscoring the economic adaptability of this community.

The data highlighted that informal settlers in this community are largely involved in low-income, informal, or irregular jobs. Many are housewives or domestic workers, while others are employed in low-wage labor sectors like driving, government employment, and recycling. The presence of government employees suggests that formal employment does not necessarily equate to housing security or significant socioeconomic advantage in this group. The variety of occupations with a low frequency also underscores the adaptability of these individuals in finding different means of livelihood.

Table 2
Sex and Gender Roles of Informal Settlers in Concepcion, Tarlac

Sex	f	%
Female	19	63.33
Male	11	36.67
Total	30	100.00

Table 2 indicated that there is a higher representation of females than males.

Sex and Gender Roles of Informal Settlers in Concepcion, Tarlac

Table 2 data showed a pattern consistent with traditional gender roles, where women are primarily in caregiving and household roles (housewife, domestic helper) and men in more physically demanding or skilled jobs. Many women engage in informal, flexible, or small-scale work (like laundry, selling snacks, and recyclable collection), which may allow them to balance work with household responsibilities. Men, meanwhile, are more often engaged in jobs that require extended hours outside the home or specialized skills. Government employment appears to be a shared occupation for both men and women, which could reflect more equitable access to these types of formal employment opportunities within this community.

Many of the women are engaged in roles that align with traditional female-associated tasks. A significant number of females are listed as "housewives," reflecting traditional caregiving roles and possibly limited access to formal employment. Occupations like *Kasambahay* (domestic helpers), Laundrywoman, and *Barangay Aide* are typically associated with caregiving, household management, and community service roles. A few women engage in small informal businesses, such as being a *Kakanin Seller* (selling snacks) and *Bote-Bakal* (collecting recyclable materials), which are common sources of income for women in low-income settings.

Male occupations are predominantly in physically demanding or technical fields. Men in this group are involved in labor-intensive roles like Construction Worker, Welder, and Driver (including tricycle and delivery drivers). These are traditional male roles, requiring physical strength or technical skills. Jobs like Fisherman and Pig and Goat Entrepreneur are also more common for men, reflecting roles associated with traditional male work in agriculture and resource gathering. Both men and women are found in government employment roles, though women slightly outnumber men in this category. This suggests some integration of both genders in formal public sector work.

In summary, the data revealed a division of labor along traditional gender roles, with women primarily occupying domestic, caregiving, or small-scale entrepreneurial roles, while men work in manual labor, skilled trades, or outdoor jobs. However, there are signs of role overlap in certain areas, particularly government employment.

Table 3

Age Range of Informal Settlers in Concepcion, Tarlac

Age	f	%
20-29	2	6.67
30-39	4	13.33
40-49	9	30.00
50-59	11	36.67
60-69	3	10.00
70-79	1	3.33
Total	30	100.00

Table 3 showed the frequency distribution of the age data of informal settlers.

Age Range of Informal Settlers in Concepcion, Tarlac

This distribution showed that the 50-59 age range has the highest frequency, followed by the 40-49 age range. There are fewer individuals in the youngest (20-29) and oldest (70-79) age groups. This highlighted a predominance of middle-aged individuals among the informal settlers.

The ages of the interviewed informal settlers range from 26 to 76 years old. This wide range reflected a mix of younger adults, middle-aged individuals, and older adults, with no individuals under 26 in this data. The majority of ages fall between 30 and 60 years, indicating that most individuals are in their prime working years or middle age. The middle-aged group suggests that many settlers are in the latter part of their working lives, likely with significant family responsibilities, which aligns with the high frequency of housewives and other lower-income jobs that are generally less demanding but may have lower stability and pay. Women tend to be slightly younger than men in this dataset. Many women are between 30 and 54 years, while men are often in the 50 to 76-year range. This could imply that younger women, possibly with limited educational or career opportunities, are more likely to become housewives or take up informal work, while older men continue to work in low-skilled labor-intensive jobs. Individuals above 60 years (ages 61, 66, 68, and 76) are also present, though fewer in number. They are likely either retired or involved in informal work that doesn't require formal retirement, such as recycling ("Bote Bakal") or small-scale entrepreneurship. The presence of older adults in informal employment reflects limited retirement support and the need for continued work among senior citizens within this socio-economic group.

The age distribution of informal settlers in this dataset suggested a community that spans multiple generations, with a large middle-aged working population and a smaller proportion of both younger and older adults. The significant presence of individuals aged 46 to 56 indicates that many are in a transitional period between active work and potential elder status without the financial security that formal retirement may offer. This reliance on informal and low-income occupations across all age groups underscores the economic challenges faced by these settlers and highlights a lack of financial security, healthcare, and retirement options for older adults.

Table 4

Educational Attainment of Informal Settlers in Concepcion, Tarlac

Educational Attainment	f	%
Elementary Graduate	10	33.33
College Graduate	4	13.33
High School Graduate	4	13.33
1 st Year High School	3	10.00
2 nd Year High School	3	10.00
3 rd Year High School	2	6.67
4 th Year High School	1	3.33
4 th Grade	1	3.33
5 th Grade	1	3.33
1 st Year College	1	3.33
Total	30	100.00

Table 4 showed the frequency and percentage of the educational attainment of informal settlers.

Educational Attainment of Informal Settlers in Concepcion, Tarlac

The majority of informal settlers in this group have limited formal education. Most have only reached elementary or partial high school levels, with 8 individuals listed as elementary graduates and 9 others with incomplete high school education. This reflected a trend of low educational attainment, which is often associated with limited economic opportunities and access to higher-paying jobs. A minority of the settlers have attained higher education levels: four (4) are high school graduates, providing them with a basic level of secondary education. Four (4) individuals have college degrees, likely enabling them to secure government employment, as seen in the data.

Those with high school diplomas or college degrees were more likely to find formal employment, such as government jobs, but they were still a small portion of the total population, suggesting limited access to advanced education.

The low educational levels were reflected in the nature of the jobs held by most settlers, with many in manual labor, domestic work, or informal jobs (e.g., *kasambahay*, *bote bakal*, and various types of housewives). Those with a college education work as government employees, likely the highest-paying and most stable jobs in this community. Limited education restricts economic mobility, often confining individuals to low-wage, unskilled jobs that offer minimal financial security. This lack of formal education also affects their chances of securing stable housing, potentially contributing to the cycle of poverty seen in informal settlements.

Overall, the educational attainment of informal settlers in this community is predominantly low, with only a small percentage attaining college education. This directly impacts their job options and economic security, reinforcing their socioeconomic status within the informal sector and affecting their long-term stability and prospects.

Table 5
Family Size of Informal Settlers in Concepcion, Tarlac

Number of Children	f	%
0	2	6.67
1	3	10.00
2	4	13.33
3	7	23.33
4	5	16.67
5	1	3.33
6	3	10.00
7	1	3.33
9	2	6.67
10	2	6.67
Total	30	100.00

Table 5 showed the frequency and percentage of family size of informal settlers.

Family Size of Informal Settlers in Concepcion, Tarlac

This frequency distribution represented the family sizes (in terms of the number of people per household) of informal settlers. Each number in the first column corresponds to the family size (the number of people in the household), and the number in the second column represents the frequency or the number of households with that specific family size. The most common family size is 3, as it has the highest frequency (7 households). The median can be found by calculating the cumulative frequency and determining the middle family size. The mean family size can be calculated by multiplying each family size by its frequency, summing these products, and dividing by the total number of households.

1.2 Living and Health Conditions

In this case study on informal settlers, the researcher presented data by identifying key themes such as housing characteristics and land ownership, access to clean water and electricity, waste disposal practices, income and expenses and access to healthcare.

Table 6
Housing Characteristics and Land Ownership of Informal Settlers in Concepcion, Tarlac

Land Ownership Category	f	%
Rights	18	60.00
Government-owned	6	20.00
Private-owned	4	13.33
Donated by Title Awarded	1	3.33
Internal Agreement	1	3.33
Total	30	100.00

Table 6 showed the frequency of the housing characteristics and land ownership of informal settlers.

In Concepcion, Tarlac, informal settlers exhibit diverse housing characteristics and land ownership arrangements. A significant number of households occupy homes under "rights" agreements, often with fully constructed houses, though some have only single spaces. Others have land given through internal agreements or donations without titles, often resulting in incomplete legal ownership status. Several settlers live by riversides or on government-owned land, with their housing varying from single spaces to complete structures. A minority of informal settlers reside on private property, typically with complete housing units. This mixed tenure and housing condition reflect the complex dynamics of land use and informal settlement in the area, emphasizing the

need for clear land ownership policies and sustainable housing solutions. Respondents preferred to stay because it was passed on to them by elders who were living there just before them. Other respondents were not knowledgeable of available housing development programs in the municipality that can be the main reason they would opt to stay as informal settlers in the land they built their house on.

Housing Characteristics and Land Ownership

Most respondents reside on land for which they have rights but lack formal ownership, indicating potential insecurity in their housing status. This category dominates, suggesting that most informal settlers have some form of claimed rights to the land, whether formal or informal. These "rights" may not necessarily be legally documented but reflect a sense of entitlement or informal arrangements widely recognized within the community. Few respondents live on government-owned land, often near rivers, which can imply vulnerability to eviction or environmental risks. A significant portion of settlers occupy government-owned land. This might include riverside areas or other public spaces where settlement is typically unauthorized but often tolerated to some extent.

A smaller fraction of informal settlers resides on privately owned land. This could indicate disputes or unauthorized occupation of private property.

The majority live in houses built with their own bedroom(s), living room, dining room, kitchen, and comfort room, but a notable number (about one-third) reside in "single space" accommodations, which suggests limited living space and potential overcrowding.

The data highlighted a lack of formal land ownership among informal settlers, with the majority relying on informal or perceived rights to land. A significant portion of settlers living on government land indicated potential challenges in land management and urban planning. The presence of settlers on private land and donated plots without titles pointed to the need for clearer land ownership policies and mechanisms for regularizing informal settlements.

Out of 30 respondents, the researcher asked their knowledge about housing development programs available and if the participants would be willing to take the housing programs. Six (6) participants have registered and are willing to avail of the available housing programs. Two (2) respondents are not willing to relocate; and the remaining twenty-two (22) are not knowledgeable of any housing development program that could be the main reason they are still staying as informal settlers in the land they built their house on.

Table 7
Access to Water and Electricity of Informal Settlers in Concepcion, Tarlac

Access to Water and Electricity	f	%
Water meter and electric meter	18	60.00
Poso and electric meter	11	36.67
Poso and water from the river; electric meter	1	3.33
Total	30	100.00

Table 7 highlighted the access to water and electricity among 30 informal settler households.

Access to Water and Electricity

The majority of households benefit from piped water through a water meter and have access to electricity. This indicates better integration with municipal or local utilities, showing a higher level of infrastructure provision. Eleven households rely on a *poso* (manual or pump well) for water while having access to an electric meter for electricity. This suggested a significant reliance on traditional or less advanced water sources despite access to modern electricity. A small fraction of household (1) rely on both a *poso* and river water for their water needs. The inclusion of river water indicated potentially severe limitations in water access, as it resides by a river, despite having an electric meter.

All 30 households have access to electricity through a meter, suggesting widespread coverage of electrical infrastructure in the area. This reflects prioritization or greater ease in extending electricity compared to water services.

Table 8
Waste Disposal Practices of Informal Settlers in Concepcion, Tarlac

Waste Disposal Practices	f	%
Barangay Garbage Collection	22	73.33
Throws to the river	3	10.00
Selling garbage	2	6.67
Burning	2	6.67
Thrown at a poultry	1	3.33
Total	30	100.00

Table 8 highlighted the waste disposal practices of 30 informal settler households.

Waste Disposal Practices

The majority of informal settlers (22 out of 30 responses, or 73.3%) rely on barangay garbage collection for waste disposal. This indicates that barangay garbage collection is the most accessible and commonly used method for managing waste in the community. A small portion of the population (3 out of 30, or 10%) disposes of their waste by throwing it into a river. This practice has significant environmental implications, such as water pollution and harm to aquatic ecosystems, and reflects the lack of awareness or infrastructure for proper waste management among a minority of residents. A few individuals (2 out of 30, or 6.7%) sell their garbage, possibly recyclable materials. This practice highlights a small effort toward sustainable waste management and income generation within the community. Another 2 respondents (6.7%) resort to burning garbage. While this may provide a quick solution for waste disposal, it poses health risks due to the release of harmful pollutants into the air. One respondent (3.3%) disposes

of waste by throwing it at a poultry farm. This is likely specific to organic waste but raises concerns about hygiene and proper waste disposal practices.

While barangay garbage collection is the dominant practice, other methods like throwing waste into the river, burning, and selling garbage reflect varied waste management approaches influenced by access to resources, infrastructure, and awareness. Efforts should focus on educating the community about the harmful practices (e.g., river disposal and burning) and promoting environmentally sustainable options.

Table 9
Income and Expenses of Informal Settlers in Concepcion, Tarlac

Income (Range)	f	Average Income	Average Expense	%
Daily Income and Expenses				
Php100-400	9	250	398	30.00
Php401-700	8	590	493	26.67
Php701-1,000	4	850	700	13.33
Php1,001-1,500	2	1,500	1,500	6.67
Monthly Income and Expenses				
Less than or equal to Php8,000	5	8,000	500	16.67
Php8,001-Php13,000	2	13,000	500	6.67

Table 9 highlighted the average income and expenses on a daily or monthly basis among the informal settlers

Income and Expenses

As income increases, expenses also increase, but income growth seems to outpace the rise in expenses for most groups. The lower income groups (100–400/day and 401–700/day) experience financial strain, with expenses exceeding income in some cases. Higher income groups (701–1000/day and 1001–1500/day) are better able to balance income and expenses, with some even having a surplus. Settlers with a monthly income of 8000 or more appear to be living with minimal expenses, leading to significant savings. The two monthly income brackets both show high incomes relative to expenses, suggesting a surplus in both groups.

Overall, the data indicates a wide variation in financial situations among informal settlers. While some struggle with daily deficits, others enjoy substantial surpluses both daily and monthly, especially those in higher income brackets.

Table 10
Healthcare access of Informal Settlers in Concepcion, Tarlac

Healthcare Access Option	f	%
“Emergency”/Public Hospital	13	43.33
Tawas	5	16.67
Access checkups and medicine to RHU	4	13.33
Private Hospital	2	6.67
Boiling leaves/Herbal	2	6.67
Nearest Pharmacy	1	3.33
Clinic	1	3.33
Barangay Health Center	1	3.33
Hospital outside the municipality	1	3.33
Total	30	100.00

Table 10 presented the frequency and percentage of access to health care of informal settlers in Concepcion, Tarlac.

Healthcare Access

The reliance on Emergency / Public Hospital (13 occurrences) and RHU services (4 occurrences) suggests that informal settlers mostly depend on publicly funded healthcare services. The notable reliance on Tawas (5 occurrences) and boiling leaves (2 occurrences) shows that informal settlers may turn to traditional healing methods due to either cultural preferences or barriers in accessing modern healthcare services. Private hospitals (2 occurrences) and pharmacies (1 occurrence) are not widely used, likely due to the cost and accessibility issues related to private healthcare. With several mentions of healthcare outside the immediate locality, such as Hospital outside municipality and Barangay Health Center, there are likely challenges in terms of geographic and economic accessibility to health services.

The healthcare access of informal settlers is characterized by a combination of reliance on public healthcare services, occasional use of private healthcare, and a significant dependence on traditional healing practices. The findings highlight potential gaps in accessibility to healthcare services, especially in rural or underdeveloped areas.

2. Sentiments of Informal Settlers in the Municipality of Concepcion, Tarlac

Aside from the socioeconomic status and the living and health conditions of the participants, this section provided the researcher enlightenment and an in-depth analysis on concerns and thoughts of informal settlers and the changes they would want in the community. It is also included here if the respondents are aware of the government housing programs and if they would want to avail of it.

Case 1: The Yaya

This 47-year-old *kasambahay* migrated from town proper to the home barangay of her spouse, 54 and a farmer, in a ‘sitio’ together with their 3 children. They do not own the lot that the house they built on, nor they have ‘rights.’ She attained up to 1st year high school and her husband graduated up to 6th grade only. They live in a 2-bedroom house with own kitchen; the living and dining

room as one; and the shower is separate from the toilet. Their water supply is from a water pump but they have installed jetmatic. Their electric meter is registered under the husband's name. They dispose their garbage by burning in their yard.

Their average every day income is around Php400/day; and average expense per day is above their income of up to Php700. When in it comes to their health, they proceed to the town hospital or what they call "Emergency" or the Concepcion District Hospital. They had availed of free of charge in their medical bill as it is a public hospital. But in terms of medical assistance from the government or the Assistance to Individuals in Crisis Situations or "AICS", Yaya is not aware and do not know they can apply for financial assistance in reimbursement way.

In terms of natural disasters, they feel safe and secured relative to the location of their house. On the status of their land, Yaya is worried that when time comes that their elders leave this earth, they do not know where to obtain the title of the lot they live in and that they might be evicted by the rightful owners. Yaya's sentiments would be in terms of their financial status. Yaya is hopeful that, they may not have extra money to spend, but not deficit, yet just enough to cover their daily expenses. About their house, the façade is still incomplete and wishes to accomplish it.

Yaya is not aware of the housing development programs by the government, even if she has access to Facebook, she had never encountered any news about any government housing program. But if given the opportunity, she would be interested to apply for the housing program not for herself, but for her children. Yaya also states and suggests that hopefully, the administration would not be prejudiced and biased, and is fair on choosing the beneficiaries of the said housing programs.

Case 2: Migrated Housewife

Since 2009, this 30-year-old woman from San Miguel, Tarlac City migrated to the home barangay of her 32-year-old construction worker husband with 4 children. She reached up to 3rd year high school and her husband up to 6th grade only.

The house they built in a land they do not own but have 'rights' to has 1 bedroom, 1 bathroom, a living room, dining room, and kitchen. Their water meter and electric meter is registered under the housewife's name. Waste disposal is thrown out to the poultry near them, and also garbage collection done by the barangay.

Their average every day income is around Php600/day; and average expense per day is approximately Php500, meaning they live within their means per day. When it comes to their health they haven't experienced going to the hospital because no illness has befallen upon them yet. Whenever they experience common fever or cold, they self-medicate and buy medicine to the nearest pharmacy.

They feel safe and secured in the area they live because they are familiar with their neighbors. She feels slightly worried and nervous that any time their home might be taken away from them because they do not have the title of their house.

The sentiments of the migrated housewife are: she hopes that simple rain would not flood their place because they experience immediate flooding when it rains. She also thinks that it is better if the title of the land would be transferred under their ownership.

Even though she has Facebook, she is not aware and does not know anything about housing development programs of the government. Yet, she is interested to apply given the chance that she would be qualified to avail of any government housing development program, but is speechless about anything that she might want to suggest to the administration's housing development programs.

Case 3: Jueteng Solicitor Wife

Together with their 10 children, this 48-year-old woman is married to a 55-year-old farmer. She is a *jueteng kubrador* who is a high school graduate while husband reached up to 5th grade only. They are both rooted from within the municipality.

For all of them, they have 2 bedrooms, living and dining room as one, kitchen, and a bathroom. They consume water through *poso*, and their electricity is registered under the husband's name. They dispose their garbage by using some of the paper and plastics as improvised firewood for cooking, also at times being collected by the barangay.

Their average income every day is Php100/day; and average expense is Php240/day given that she admitted they do not eat breakfast and she only give an allowance of around Php5-Php10 to her kids. In fact, she computed that their daily expense and believes that they should have Php500/day. There was no instance that they experienced illness yet. They experienced going to a hospital for a checkup because of a wound cut by going to the Emergency and used their PhilHealth membership. But when it comes to having fever or common cold, she does not buy them medicine but only gives them half bath and when they experience stomach aches, she gives them herbal medicine or those plants being boiled to make a tea from.

There was no instance that they felt insecure and unsafe in terms of untoward incidents. But speaking of the ownership of land, they do not worry even though they do not own it because it is owned by their relative. They trust them enough even though they do not have the lot title.

The *jueteng kubrador* hopes that their canal drainage be repaired because of clogging. She added that she would like the road in front of the house they live be repaired too because it was damaged and cracked of often being passed by heavy vehicles.

She is not fond of hearing news and being well-informed and has no Facebook that leads to not knowing any housing development programs of the government. But given the chance, she would be interested if she is qualified.

She stated that the government had helped their family 'big time' as she is a member of the Pantawid Pamilyang Pilipino Program (4Ps Program). When it comes to the housing development program of the government, if she is interested of availing if she will be qualified even if she has to relocate.

Case 4: The Amputated Leg

This 52-year-old-diabetic housewife lives with her migrated tricycle driver from Angeles City and their 3 grandchildren. Their 33-year-old child (parent of their grandchildren) is an overseas Filipino worker (OFW). The diabetic housewife only graduated up to elementary level, while her husband attained up to 3rd year high school.

They live in a 1 bedroom, 1 living room, the kitchen and dining room together, and 1 comfort room house. The water meter is registered under their OFW child; and their electric meter is under the name of the diabetic housewife. Waste disposal is being segregated and collected by the barangay.

Regarding their safety and security, they are familiar with their neighbors so they are never scared or afraid. But when it comes to their lot ownership, they worry that someday their place might be demolished because it is nearby a river or it is riverside.

They earn Php300 per day on average income; and their average expense every day which includes the diabetic housewife's medication is around Php400, when in fact they should have a budget estimate of Php1000 per day. The spoke nothing about their child's allowance for the expenses of their grandchildren.

Speaking of their health condition, the effect of the housewife's diabetes is the amputation of her right leg. She is able to acquire free insulin in the Rural Health Unit II of the municipality. Aside from this, she is also receiving quarterly financial assistance from the AICS program of the municipality's current administration. When it comes to fever or common cold, they immediately go to a private doctor's clinic and sometimes buy medicine directly from a nearby pharmacy.

Her sentiments about their living condition is that she hopes they would not be evicted from the house they are living in because they love the place. They are not aware of any of the government's housing development program. But given the chance, they are interested and that is actually they are waiting for. They are also up for relocation. They would also like to ask for additional financial assistance or allowance.

Case 5: The Widow

This widow, who do not own the lot and do not have any rights to the land they live on, is 61 years old, did not marry again, have 3 children, and now living only with the youngest child because the 2 older children have their own families. She was born in this barangay and finished up to 6th grade only.

They live in a 1-bedroom house, living and dining room in one, with kitchen, and a comfort room. Water meter is registered under the youngest child's name but the electric meter is registered under the widow's name. Their waste disposal method oftentimes she throws her garbage to the river but also sometimes segregates and is being collected by the barangay.

She felt nervous in terms of the safety of her house as it is by the river, she worries the water might overflow inside the house especially during storm typhoons. They are familiar with their neighbors and nearby the patrol outpost that is why they feel safe and secure.

The widow depends on the construction work labor of her youngest child. Their average income per day is about Php600; and average expense is estimated to reach Php250 a day being thrifty.

Regarding their health condition, two years ago, the husband was hospitalized in a public hospital (JBL) but needed to transfer to a private hospital as his illness is from the heart. From the medical bill amounting to Ten Thousand Pesos (Php10,000), they received 10% financial assistance of the bill from the AICS Program. The cause of death of her husband is stroke and bedridden for 6 months and died in May 2024. This time, they did not obtain any help from the government as she is unable to tend to the requirements needed, she cannot leave her husband in the house as she took care of him. When it comes to common cold or fever, they immediately go to the Emergency hospital.

One of her sentiments is to acquire even just a small portion of land and call it their "own" that when time comes, she would not worry anymore to be overflowed by the water coming from the river.

Even though she has a Facebook account, she has not heard anything about any of the government's housing development programs. Given the chance, she is interested to avail of the housing development program of the government. She hopes to have her own house and lot.

Case 6: Plain Squatter Housewife

Rooted in the same barangay, this 47-year-old housewife lives with her construction worker husband and 4 children. She finished up to 6th grade and did not mention of his husband's educational attainment.

They live in a 1-bedroom house, has kitchen, living and dining room in one, and comfort room. Water meter and electric meter are registered under her name. Waste disposal oftentimes she throws their garbage to the river but also sometimes segregates and is being collected by the barangay.

She felt nervous in terms of the safety of her house as it is by the river, she worries of the water it might overflow inside the house especially during storm typhoons. They are familiar with their neighbors and nearby the patrol outpost that is why they feel safe and secure.

This housewife depends on her husband's wage on construction work. While their daily average income is Php600; their average expense per day reaches Php300.

Her husband has a heart condition which is difficulty in pumping blood despite his construction work. He was hospitalized in the Emergency and spoke nothing of any government assistance.

One of her sentiments is to be relocated. She has a Facebook account but was never informed of any of the housing development programs of this administration. But having heard of this, she is interested to apply for this program of the government and be relocated or just get away from living in the riverbank.

Case 7: The Pig and Goat Entrepreneur

This 76-year-old pig and goat buyer is married to a 74-year-old housewife and living with their 6 children. They have lived in this place in the barangay for almost 4 decades now. They are rooted in this barangay. Both this man and his wife only reached 5th grade.

They live in compound of a 2-bedroom house, with a kitchen, living room, dining room, and 1 comfort room is being shared by everyone. Their water supply is through a *poso*, the electric meter is registered under the wife's name. Waste disposal is garbage collection of the barangay. Their average income per day is Php1000; and average expense is Php500 per day which results to having at least some savings.

He was confined twice but only mentioned of his recent hospitalization in a private hospital which is Pneumonia and was billed for Php12,000, and acquired none of the AICS Program but discounted under his PhilHealth membership. For their fever or common cold, they self-medicate and buy medicine in a nearby pharmacy.

He wants to renovate his house and want their portion of the land to be transferred to his name legally. He has heard news of the housing development programs but in Manila. He is interested to avail of this government program here in Concepcion. He

is ready to comply all the documents required and is willing to be relocated. He hopes to be included in the list of beneficiaries of the current administration's housing development programs.

Case 8: The Laundrywoman

Since 1993, this laundrywoman, 54, is married and taking care of her Person with Disability (PWD) husband and living with their 3 children. She migrated from Angeles City and attained only 1st year high school and they depend one of their children's salary working in the Tiles industry. The PWD husband is rooted in the barangay.

They share a 1-bedroom house, with kitchen, living and dining room in one, and their comfort room. Water meter is registered under the youngest child while the electric meter is registered under the laundrywoman's name. Waste management is garbage collection by the barangay.

They have been accustomed to the community that is why they feel safe and secured with their neighbors. Even though the title of the land they live on is pawned to the bank, they do not worry about getting evicted from the land they live in because the owner promised them and said to them that they can live there as long as they want to, and as long as the title is released from the bank mortgage.

The disability of her husband was a result from stroke leading to paralysis of half of his body. From their child's salary, their average daily income is Php1000; and their daily average expense is Php400. Additionally, she earns Php300 from being a laundrywoman. When his husband was stroke, he was immediately sent to a private hospital and was billed with a discount because one of their children works for that private hospital. During his first hospitalization, they did not obtain any financial assistance from the government like AICS, but in the 2nd one, they acquired help from the Philippine Charity Sweepstakes Office (PCSO). When it comes to simple fever and common cold, they buy from a nearby pharmacy.

Some of her sentiments would be obtaining the title and ownership of the land they live on. She has never heard of any housing development program of the government and do not own any gadget. Given a chance to learn about housing programs from the government, she is interested but for the benefit of her children, not for her; and hopefully her youngest child would be able to finish a degree for them to have a better life.

Case 9: The Kakanin Seller

This "rolling native rice cakes" 46-year-old woman is married to a 54-year-old tricycle driver and living with their 3 children. They are both high school graduates and are both rooted in the same barangay they now live in.

They have 2 bedrooms, living and dining room in one, a kitchen, and a bath room. Water meter and electric meter is under the kakanin seller's name. They dispose garbage by collection of the barangay. They feel safe because they were born and raised there and they know mostly of the people living within their area but they worry that anytime they might get evicted because they do not own the land they live on.

On average, their joint daily income is estimated to Php1000; and their average daily expense reaches Php600.

The husband underwent operation because of cataract and was sent to a private eye clinic with bill amounting to Php2,000. She was not able to obtain financial assistance here in Concepcion through the AICS Program as she was not aware of it, but received financial assistance during her husband's operation in Nueva Ecija through their PhilHealth membership.

She hopes to have ownership of the land be transferred to their name. She is not aware of any government housing development program. Given the chance, she is interested to be a beneficiary of this program but their priority is to finish the education of their children so they are not yet ready to pay for any fee if the government housing program would impose payments.

Case 10: The Stay Out *Kasambahay*

This stay out *Kasambahay* is 51 years old, separated, has 3 children and rooted in the barangay. She lives alone in a simple space: living, dining, bedroom, kitchen all-in-one, the bathroom is only separated by a wall. Water supply is *poso* and electric meter is registered under one of the children's name. Waste disposal is through garbage collection by the barangay. She feels safe and secured as she is rooted from there but still worries that anytime she might get evicted because she does not own the small land she lives in.

Her monthly salary as a Stay out *kasambahay* is Php8,000; because she is living alone, she budgets her daily allowance as long as she has money, and still gives allowance to her grandchildren.

After the COVID-19 pandemic, she suffered from uric acid, and went to the Generika Pharmacy because the doctors there offers free services.

One of her sentiments would be for everyone in the community to have a chance to upgrade their lives. Additionally, for the land ownership to be transferred to her name. She does not know any of the housing development programs of the government. But given the chance, she is willing to be relocated and avail of the housing development program of the government even though there are requirements and qualifications to be met.

Case 11: The *Tawas* Believer

This 68-year-old widow who did not remarry lives with her 2 children and depends on *bote-bakal*. She was born in Marikina and only finished up to 4th grade. Her father was the one rooted in this barangay. Her husband was rooted from another barangay within the municipality.

She shares this 1-bedroom house, living and dining room all in one, a comfort room, and a kitchen. Water meter is under her daughter-in-law's name but the electric meter is under her name. Waste disposal partly through garbage collection by the barangay and some of the garbage is for their *bote-bakal*.

They feel safe and secured next to their neighbors and in this community. They do not think about getting evicted because they trust that because they have been living there for a long time, they are already permanent there. Average daily income is Php400; and daily expense is about Php200.

Regarding their health, whenever they experience fever or common cold or any illness, they only go to a "faith healer" or "*tawas*" but will still go to a doctor afterwards.

One of her sentiments is to simply get by every day and to not get sick and ill. She does not know about any government housing development program. She does not believe that she would still be able to secure a lot title because they live on a land owned by the government. But given the chance, she is interested to be a beneficiary of a housing development program from the government. She is willing to relocate wherever the housing development program of the government would be for her to have a land of her own.

Case 12: *Bote-Bakal* Family

This 66-year-old woman married to a 69-year-old with 9 children reached up to 2nd year high school only. She is rooted in the barangay, but the husband migrated from Macabebe, Pampanga.

They have 2 bedrooms, a comfort room, living room, dining room, and a kitchen. They use *poso* for their water supply and the electric meter is under husband's name. They depend on *pangangalakal* of *bote-bakal*. They feel safe and secured next to their neighbors and in this community. They do not think about getting evicted because they trust that because they have been living there for a long time, they are already permanent there. Average income daily Php700; average daily expense is also 700 but hopes to have a daily budget of about Php1,000 because they are really deficit.

One of her kids died and the death was believed to have caused by accidentally hitting a black elf or entity identified through "*tawas*". After the said *tawas*, they still rushed the child to a hospital, first in a private hospital and was billed more than Php60,000 and was able to receive financial assistance through AICS.

Her sentiments are: first, she believes because of her old age; she does not dream of having anything more. Aside from having good health and not getting sick, they get by with what they have every day. Second, she does not believe that she would still be able to secure a lot title because they live on a land owned by the government.

Because they only stay within adjacent to their house, they do not receive news such as housing development programs from the government and not aware of it. But given a chance, she would be interested to apply for a housing development program from the government. She hopes to acquire a house and lot of her own provided that they will be able to comply with the documents required as well. She is willing to pay even just in installment. She is willing to relocate for the sake of having her own land to live on.

Case 13: The Diabetic Housewife

Originally from another barangay within the municipality, an elementary graduate housewife, 46, married, with 2 children, depends on her construction worker husband. The husband is Bisaya, but her parents-in-law are the ones rooted in the barangay where they live now. They share a space - bedroom, dining room living room, kitchen all-in-one, and a wall separating the comfort room. The water meter and electric meter is under her name and waste management is garbage collection by the barangay.

She does not worry that they might get evicted. Further, she feels safe and secured from the community. Their average daily income is about Php500; and their average daily expense is 500 resulting to living enough within their means.

The housewife is diabetic. She obtains her insulin free from the Rural Health Unit I. There was a time she was hospitalized and rushed to the Emergency hospital, and she was able to receive financial assistance through the AICS Program.

First among her sentiments is that she wants for the title of the lot to be transferred to their name. Actually, she wants to get away from that location if only, she has money. She wants to go to somewhere she is able to buy a house and lot.

Recently, she was able to read on Facebook that there is a housing development program by the government. She was able to skim the documents required. Having known this, she is interested to avail of the program given that she really wants to get away from where they are living now. She hopes that what she has read from Facebook is really true and not a fake news. She is willing to pay the mortgage in installment the way she can in order for her to be a beneficiary of the government housing program.

Case 14: The Delivery Man

A 52-year-old elementary graduate, married and living with 3 children delivers bread as a source of living. He is from another barangay within the municipality and the housewife is the one rooted in the barangay where they currently live.

Before, he worries about flooding, but now it seems it has improved because they are not flooded anymore. He feels safe and secured and chose to live there because for him it is not chaotic. They share 3 bedrooms, a comfort room, living room, dining room, kitchen, and has 2 cars: 1 for delivery and 1 for personal use. He admitted that they worked hard for them to be able to afford buying cars and really dreamed for a good life and worked hard for it. The water meter and electric meter is not registered under their name. They dispose their waste through garbage collection of the barangay. Through delivering bread, their average income daily is Php1500; and they have a daily average expense of amount greater than the income, did not specifically mention.

There was a period in their life when the housewife was confined due to myoma. She was rushed to a private hospital in the municipality. Her medical bill was Php50,000 and this is already discounted through PhilHealth membership. They did not receive financial assistance through AICS Program.

One of his sentiments is if he saved enough money, he will buy another lot for their future and build a rest house. Aside from the house they live now, he aims to acquire another lot with a title under their ownership.

Because one of his children works in the Municipal Hall, he was informed of the Pabahay program of the government. Having learned of this, he mentioned that it is up to his children if they want to avail of the government's housing development program. As for him, his target is to acquire a lot even if not from the government. He would want his children to avail with the said housing program of the government, and added a remark that it is better to have a secured house and lot especially if it will come from the government.

Case 15: The On-call Driver

This 58-year-old-man, married and still living with his housewife and their 3 children is an on-call driver. He is an elementary graduate and originally from another barangay within the municipality, so the housewife is the one rooted in the barangay they currently live in.

They have a 1-bedroom, and an all-in-one living room-dining-kitchen space, divided by a wall for their bathroom. Their water meter is under wife's name, the electric meter is under his name, and they dispose their waste every Sunday through garbage collection by the barangay.

When his in-laws are still alive, he heard that they were being sent papers from the Municipal Hall such as the Real Property Tax for them to pay. He does not worry about getting evicted because he understands that the owner has the right to do that and they can do nothing about it. He stated that on the perspective of those living informally, maybe they have the right to ask nicely for a consideration and to ask for a proper place to be relocated to. They feel safe and secured living with their neighbors but then again, there are times that untoward incidents would happen such as he heard a news that there was a tricycle stolen just adjacent from their house.

Being an on-call driver, he estimated his monthly average income of around Php4,000 and is not consistent; he based his average daily expense according to prices of goods then and now. He estimated Php500 a day is still not enough but somehow covering their needs, but if they have to tighten their belt, he estimated an amount of Php300 for a day's expense but that is without having breakfast. He also insisted that he should have Php700 for a day's budget.

In 2015, he suffered from heart enlargement while working in Manila. He took herbal medicine for 3 months and estimated a cost of Php30,000 and considered himself done and healed in 2016. He was not able to receive financial assistance from the government through the AICS Program because he does not know how to apply for it. He also reasoned out that, first, he does not know how to reach out to the barangay officials in the place they live in, as he is a registered voter from a different barangay. Recently, upon knowing that there would be a satellite registration and the like, he transferred his voting precinct to the barangay he is currently living in, and because of this, he is not shy anymore to reach out their barangay officials.

His sentiments started with the ownership of the land they built their house on, that they cannot do anything when time comes the owners would want to have their land back. He shared his knowledge about a housing program in Cavite wherein people from Quiapo were relocated there and that he would want to have their own lot titles just like those relocated people. But he does not know any housing development program initiated in Concepcion. He is not informed through social media as he is not technologically literate. He added that he knows of a private lot owned by a certain family, wherein, there were also informal settlers, but the owner gave financial assistance and relocated those informal settlers when that certain family took back their land. Of course, it was not easy. The informal settlers fought for that land which reach to the courts, however, still they did not win simply because it is not theirs.

To top it all, he said "who would not want to have their own lands?" He further added, even in small amounts, he would want to pay in installments method to have his lot he can call his own, describing by acquiring it as a rent to own land. But given the chance, he would want to avail of the government's housing program because he knows that this is a legal way, hence, they will live a safe and secured tenured land. He would be willing to relocate if the housing program is within the municipality, but he would not be interested if it is outside the municipality. He finalized his sentiments by stating if the municipality has enough funds or capital for a housing development program, he suggests that it would be nice if the officials would purchase land or transact a deal or maybe an agreement to those selling their lands that would be used for housing programs specially to those who badly need lands and shelters of their own.

Case 16: The Orphaned Bachelor

A tricycle driver, 50, single, no live-in partner, only attained up to 2nd year high school was rooted from another barangay within the municipality but his parents were able to buy "rights" from where he lives now. He lives alone in an all-in-one bedroom, sala, dining room, and kitchen and, only dividing the bathroom.

His water meter is registered under his younger sibling's name; his electric meter is under elder sister's name and disposes his garbage through collection by the barangay.

He does not worry because he does not hear news if the owners will evict informal settlers like them.

As a tricycle driver, his average daily income ranges around Php200-Php300; yet, he admitted that this range only covers a day's expense, which means he lives within his means and even describing it as a breakeven. He is still grateful that he has a source of living. He is also grateful that he has never experience a sickness that requires him to be rushed to the hospital. As to fever and common colds, he self-medicates and buys medicine to a nearby pharmacy and drink lots of water.

He started his sentiments as being neutral because he is contented with what he has, but maybe his siblings would be interested of having their own land titles. But he added that it is better if he had the title of the land his house is built on. He was not aware of any housing development program in the municipality. He admits to not having social media account and is not informed of any of the government's program on housing. But given the chance, he admits that he is only single and is not assured to be considered to qualify because he thinks the government would only prioritize those with families of their own; and he actually wants to prioritize having his own family first than securing his own land title.

Case 17: The Relocated Construction Worker

A man aged 59, married living with his housewife and their 10 children, works contractual as a construction worker. He graduated elementary and originally from the town proper. His housewife is from Angeles City. When he was still little, they were removed from the then called "barangay market" in the town proper and relocated in the barangay they lived now.

They share a house with 2 bedrooms, enjoining the living and dining room, a kitchen, and a bathroom. They use water pump and the electric meter is under child's name. Their waste disposal is through garbage collection by the barangay.

They do not worry of being evicted because they have been living there for a very long time, from when he was still little. Earning an average daily income of Php700 a day, he stated that his average daily expense depends on how big he earns, it means his expenses equates it, living within their means. They access their health care by rushing to the Emergency hospital but they have never been sick to be admitted.

He started his sentiment by stating he hopes that while he still lives, he and his family would permanently live there but also to have a lot of their own. He shared what he heard about housing program of a senator, but immediately takes back as he remembered that it is a village home and not a housing program. Given the chance, he stated that it is a good program but if he will be relocated even just in a barangay within the municipality, he still chooses to remain in the place where he has stayed and grew old even if there is no assurance of the land they live in.

Case 18: The Welder

This 33-year-old man owns a sari-sari store which managed by his live-in partner. They have no children. He finished up to 3rd year high school. He was born within the barangay, but his partner is from Pangasinan.

Together with his nephews, they share a house with 2 bedrooms, a kitchen, a comfort room and an enjoined living and dining room. Their water meter is registered under his sister, electric meter is his under grandfather. Though they manage their waste through garbage collection, they have a drainage problem.

They do not worry of being evicted because they have stayed there for a long time. As a welder with a sari-sari store, his average income is Php700 with an average daily expense of Php400. For access to healthcare, they go the Emergency hospital but has not being ill to be admitted to.

He started his sentiments by saying that it is good if the lot will be transferred to them. He hopes that the drainage canal will be well-maintained and would like to suggest to the barangay officials to fix and have better maintenance of the drainage.

He has not heard of any government housing program but added that it is because election season is approaching that is why it could be a reason that there would suddenly be housing development programs.

Given the chance, he would take into consideration of applying to that housing program. He would be thankful if he would be chosen to be a beneficiary. If he can comply the requirements, he would be willing to do so; but is not willing to be relocated. To sum it up, he would still remain in the barangay even though they live informally than to be relocated and have their own house and lot.

Case 19: The Fisherman

This 56-year-old fisherman is married and lives with his housewife and 4 children. He attained up to 2nd year high school and was born and raised in the barangay. They are 2 bedrooms, a living room, a dining room, and the bathroom is separated from the toilet. They have water supply from the *poso* and their electricity is metered under his name. Through garbage collection, they can easily manage their waste.

He feels safe and secured when it comes to neighbors because they are familiar with them but sometimes feel worried when it comes to their land tenure. However, he thinks it is assured because they have lived there for a long time even though they do not have their own title. Being a fisherman, their daily income varies every day, but their expenses range from Php200-Php300; and seems to be deficit because of the high price of goods currently. He stated he should have a budget of at least Php400 a day. For access to health care, they go to the Emergency. In 2023, one of his children had a lung and heart problem, they were able to rush him to the hospital. He was able to receive financial assistance from the government through the AICS Program.

His sentiments would start from when the time comes, he would want to officially own the land they currently live in. He heard of a housing development program from the television but is not sure which exact or specific program it is. Given the chance, if allowed, he can take into consideration of applying to the program. But if he were to stray away from his source of living such as fishing and relocate farther, he will disregard it and would stay where they are now even if they live there informally, and added if it will only be within the municipality, he will consider availing. He hopes that the government will be fair in choosing the beneficiaries and give it to those who really need land and shelter.

Case 20: The Barangay Aide

This 56-year-old-woman, who is married and has 4 children migrated from the town proper. She is an elementary graduate and was relocated from her original barangay for their area to be repaired because of flooding. She met her husband in the barangay they currently live in. They live in a single space house: bedroom-living room-dining room-kitchen all-in-one and comfort room is separated by a wall. They dispose all their wastes to the river, yes including their fecal matter. Their water supply comes from the *poso*, yet sometimes they fetch water from the river, they even wash their clothes by the river. Their electric meter is under her father's name. They do not feel worried of any disaster that might strike them because they got used to it and nothing happens to them because they have survived natural disasters. When it comes to their neighbors, they do not feel terrified or worried as they treat each other as family.

She works in the barangay hall as a sweeper. Her husband juggled being a farmer and a *jueteng* solicitor then, but now only rests because he suffered from heart attack. They suffer from high blood pressure. They go to the barangay health center for medicines such as antibiotics, and for their high blood pressure. Her husband had a heart attack in 2019 because of overfatigue. He was rushed to the Emergency but transferred in a hospital in Tarlac. They did not receive financial assistance from the AICS Program because they do not know about it.

She hopes that drainage canal be repaired and maintained as it causes problems about flooding and canal clogging. She heard news of a housing development program last year. She heard it from the barangay because she works for it. She is interested to avail of it. She worries if they were to relocate, they will start life all over again. But if given the chance, she stated that the program is good, but they got used of the life they have in the current barangay they live in. She hopes that in choosing beneficiaries for the government's housing program, they would choose those deserving and badly need it and not the ones who can afford it. Prioritize those who have nothing.

Case 21: The Plain Housewife

This 49-year-old woman is married and living with her farmer husband and their 9 children. She finished 6th grade and her husband in 3rd grade. They are both born and raised in the barangay they currently live in. They share in a 2-bedroom house, with the living room and dining room as one, a comfort room, and a kitchen. Their water meter is under her nephew's name, their electric meter is under her name. They dispose their garbage by putting it beside the road to be collected by the barangay.

When it comes to their neighbors, they feel safe and secured as they have lived there for a long time. The thing they worry about is that they might get evicted from the place they live because it is not their own. As her husband is a farmer, they estimated their average daily income of Php500; and average expense per day is not greater than Php1,000. For their health care, they go to a 'faith healer' first for a '*tawas*' then proceed to go to the Emergency hospital.

She hopes that they would not get evicted and hopefully they could surpass all the challenges they face every day. She does not use cellular phone. They were asked if they know any government housing program, her husband answered about the Gawad Kalinga (GK) Resettlement from another barangay. But about recent programs, they have not been informed about anything. If

given the chance, they are interested to apply for the government housing program even if they have to pay in installment. They would suggest that the location of the housing program be away from the riverside.

Case 22: The Hopeful Mother

A 46-year-old woman is married to her construction worker husband and lives together with their 6 children. The housewife finished up to 1st year in high school, and both she and her husband were both born and raised in the barangay they currently live. They live in a house with 2 bedrooms, a living room, a dining room, a comfort room, and their own kitchen. They consume water through *poso*; their electric meter is registered under the husband's name. Their waste disposal is through garbage collection by the barangay.

So far, they feel safe and secured because they are familiar with the neighbors. They obtain their budget through construction work of the husband and computed their average daily income amounting to Php600/day, and estimated their average daily expense to Php400 a day. They access health care, by going to the Emergency.

She started her sentiments by hoping for her children to finish studies. She has heard news about the municipality's housing program but is not sure if it is the current or the previous administration. She heard about this through word of mouth. Given the chance, she would want to apply for the housing program and comply with the requirements. She hopes to acquire her own house and lot. She suggests that this program pushes through and continue implementing programs like this especially to those who badly need it.

Case 23: The Black belter Beautician

This person preferred to have "he/his" pronouns. A 56-year-old male beautician, single and has one child and was not able graduate at 4th year in high school. Even though he was born in Manila, he grew up in another barangay within the municipality, but chose and have stayed in the current barangay he lives in since 1982 because at this time, his parents were able to purchase the 'rights' of the land of the house he lives with his child.

They live in a single space house – living room-dining room-kitchen all-in-one separated by a wall for the comfort room. The water meter and electric meter are registered under his name. Waste disposal is through garbage collection by the barangay. He feels safe and secured before than now because of toxic people or neighbors now. He commented that his neighbors now are greedy because they want to acquire his place.

Aside from being a beautician, he also worked as a hairstylist, choreographer, landscaping, flower arranging and many more, even being a karate instructor as he is a black belter. His average daily income as a beautician now is low ranging to an amount of Php200-300/day. He computed his average daily expense Php300/day is not enough, but he added that he should have a budget of Php2000 daily.

About his health, in 2018, he was hospitalized because of complication of his bile duct, pancreas, and explosion of his gall bladder that is caused by careless and hasty eating. His access to health care, he was helped by his friends to afford his hospitalization. He went to the Emergency for his follow-up checkups; and at times, he is aided by his cousins when he needs to go to a private hospital to do health examinations such as CT scans. He even opted for herbal medicine which he buys in Nueva Ecija. During this time, he was not able to receive financial assistance from the government. But after his operation, he was given financial assistance by the Department of Social Welfare and Development (DSWD) amounting to Php2,000 as a one-time payout.

His sentiments were he would like to have unity in their area. He hardly adjusts to have a peaceful living in their area. He was not aware of any government housing program but actually watches out for announcements about it. He has social media such as Facebook but has never chanced upon any announcements. He recalls hearing a little bit of a housing program from an acquaintance but disregarded it because he admits he does not know who to reach out to, or who to talk about it. He hopes to have his own house and lot. He struggles being in a compound especially he does not have a land title where he lives now. Given the chance, he would be interested in a housing program by the government provided that he will not spend anything as he admits he does not have money for it. He would like to suggest that if there would be housing development programs by the government, provide one that is free for those who need it, safe and secured, and has enough living space, so that he would be able to proudly say someday that it is his own and would not hear anybody saying, "You live in a space that is not even yours."

Case 24: The Technician

A man with 4 children, 38, married, he and his wife, 35, are both high school graduates. His housewife is from Bambang. They are settled and living in the current barangay for about 2 years. They purchased 'rights' for their savings to have something to be invested in and not spent on nonsense. Living there as strangers to their neighbors, they were scared at first, but eventually became accustomed, yet still feels slightly nervous. They live in a house with 3 bedrooms, a dining room, a living room, kitchen, a comfort room, and a mini sari-sari store in front. Their water meter is under his name but the electric meter is under someone else's name unknown to them. They dispose waste through garbage collection by the barangay.

They have mixed feelings about the rights that they purchased. Scared that anytime they might take it away from them that is why their main goal is to obtain the land title as soon as possible, and as soon as they can. When it comes to safety and security, they worry that it will get knee-deep flooded but not as much as before because of non-stop rain. Their average monthly income with him as a technician is around Php7,000-Php8,000; average expense is estimated to be Php500 a day. They access health care by going to the faith healer then to the barangay health center when it comes to fever; for common colds, they buy medicine to the nearest pharmacy.

He started his sentiments in terms of the vulnerability of the house: no ceiling, water is dripping from the roof and would want to renovate it. They have a hard time maintaining the cleanliness, and orderliness. When it comes to land tenure, they are assured that they have been into an agreement with their "seller" witnessed by officials in the barangay hall. They have spent of around Php400,000. Before purchasing the "rights", he asked some people about the real owner of the land. The result of his own investigation is the place was then stricken by a typhoon. It was damaged by great flood, so when time came, there were people who cleaned the place and claimed the land or the portion they have cleaned disregarding whoever really owns the flooded land. Eventually, they heard news that the real owner of the land migrated abroad. If asked if they were assured by a lawyer about obtaining a land title, there was no assurance. They are in fact in doubt because they are the 4th buyer to purchase the "rights" so they still feel worried that anytime it will still be taken away. But they will use the signed papers and agreement as evidence, and the testimony of a lawyer they entered the agreement with and added that the holder of the mother title already died.

About government housing programs, when they have heard the news about it, it was already awarded to beneficiaries and that they have been cutoff. They heard it through by word of mouth. Upon hearing about it, they were eager and interested to apply but then they were told that the list have been filled and no slot for them anymore. If asked for other housing programs available, they are still interested and will still apply even if there are requirements. They are also open for relocation especially if it is still within the municipality. They hope that those who cannot obtain shelters be prioritized.

Case 25: The Garbage Collector

Originally from Negros Occidental, this Bisaya is a 46-year-old man, elementary graduate, had 7 children with his 1st partner but no children with his current 2nd live-in partner who is a high school graduate. From Negros, he migrated to Dolores, Pampanga as a sugar cane farmer and then transferred because of his “*amo*” who is from the barangay they currently live in and is now living here for almost 21 years.

He is the garbage collector driver for the barangay he is settled in, so his monthly income is Php2500 and his expense daily is average of Php500. They live in a house with 4 bedrooms, all-in-one living room-dining room-kitchen, with a separated comfort room. Their water supply is from water pump for the comfort room, but they are able to secure mineral water for drinking; electric meter is registered under his name. Waste disposal is still through garbage collection by the barangay because he is the driver himself. Even though they reside in front of a garbage dump riverside, they still collect their waste and they wait for the garbage collection by the barangay. So far, he and his family have not experienced being rushed to the hospital due to any illness, but when it comes to severe fever they proceed to the “faith healer” then to the Emergency or buy medicine at the pharmacy; they seldom ask the barangay health center but unfortunately no available medicine.

His sentiments started with they want to have peaceful life on their own and he specifically mentioned they are not getting help from the “mayor”. There have been many attempts of them getting evicted by the owner of the land they live in. They asked permission and consideration from the owner. They want to be assisted by the government; they hope that they would get relocated to a proper place permanently that they can call it their own for the next generation of their clan.

They have heard about housing programs in another province, in Samar, but not within Concepcion. If given the chance, they would really want to be a beneficiary of the government housing program by the municipality even if it is paid installment, as long as they can afford to pay monthly. They would suggest that they provide housing that they can afford to pay especially including all the informal settlers together with them in the area.

Case 26: Kapitana

A 42-year-old woman, married to the barangay chairperson, with 5 children, is a college graduate and permanent government employee as an Administrative Aide I. They settled in a house with 3 bedrooms, 2 comfort rooms, a living room, dining room, and a kitchen. Their water supply is water pump with jetmatic; their electric meter is registered under the mother-in-law’s name. Waste management is being collected by the barangay every Thursday and after every 2 weeks.

In the 22 years of staying there, they feel safe and secured. They have never encountered any untoward incidents. Aside from being public servants, they are also farmers so their average daily income reaches Php600, and have an average daily expense Php1,200. They access health care, by getting checkups at the Rural Health Unit; they will proceed to a private hospital in case they really need to.

Living in their area, one of their sentiments is about whenever they plant or harvest, they worry about having losses. Another is, up until now, they do not have the title of the land they live in, but they would transfer it when they can afford it.

She is knowledgeable about the government housing program because she works for the government. She knows about the Pambansang Pabahay para sa Pilipino (4PH) Program that requires a PAG-IBIG membership. She has actually applied for it. She proceeded to the Municipal Planning and Development Office. When she was interviewed, the requirements were actually easy to comply with. She is clearly aware and informed about the government’s housing program. She commented about the programs of the Local Chief Executive are clearly aligned to the needs of the constituents in the municipality.

Case 27: Casual Government Employee

A 26-year-old married college graduate and a mother of 2 children is a casual government employee who was born and raised in the barangay she currently lives in. She shares a house with living room, kitchen, garage, dining room, and a comfort room with her extended family. Their water meter is registered under her mother’s name, and electric meter is registered under her grandmother’s name. They feel safe and secured living within the community and the barangay collects their garbage weekly.

She earns Php600 as an average daily income, with an average daily expense of Php700. About accessing health care, they rush to public hospital such as Ospital Ning Capas and not in the municipality of Concepcion, because they like the immediate response of this hospital.

She started her sentiments with mentioning that their land is owned by the government and is located by the river. They have no on hand legal papers and worried about anytime they will get evicted. She hopes that the barangay chairperson takes care of this, then proceeds to get help or assistance to the municipal officials in order for them to obtain proper legal papers.

She knows about the 4PH Program by the government, especially she works in the government. As of today, she inquired at the MPDO and they were given forms to answer as they are interested to apply. She hopes for those badly in need of house and lot to be prioritized in this housing program special mentioning single parents who are renting, and those who cannot afford having their own house. She commented that the documents required are easy to comply especially if the applicant is already a PAGIBIG member.

Case 28: Permanent Government Employee

A college graduate 54-year-old man, who is married with 2 children, is a permanent government employee who was born and raised in the barangay currently living in.

He currently lives in a 3 bedroom-house, with kitchen, with living and dining room, and a comfort room. Their water meter is registered under his name and their electric meter is under his father’s name. Waste management is by garbage collection twice a week by the barangay.

They feel safe and secured when it comes to neighbors and having no worries. Their average income daily is around Php600+, and average daily expense reaches Php400. They access health care by going to the Emergency.

He started saying his sentiments about living in the barangay like, there can be many people surrounding them but at the end of the day, you clearly have yourself to rely on and to think about.

His knowledge about government housing program is a bit tilted like, he knows that the 4PH is initiated by PAG-IBIG under the MPDO. He had nothing to add more, and nothing to suggest. He is not interested to apply anymore with the said housing program because they are waiting for a certain "EPP" and are currently working on it for them to finally acquire the legal land title.

Case 29: The First Time Mom

A 27-year-old woman just gave birth to her first-born, married, college graduate, and a permanent government employee was born and raised in the barangay currently living in. She lives with her extended family in a 2 bedroom-house, a living room, 1 dining room, kitchen and a comfort room. They have both a *poso* and water meter and electric meter under her grandfather's name. They feel secured because they live in a compound where their neighbors are their relatives. But when it comes to land tenure, they are also worried because they do not have proper land title and might get evicted anytime. She estimated their monthly income at around Php13,000 with an estimated daily expense of Php500. They access health care by going to a clinic or proceed to the Emergency or it depends how severe is the sickness. Recently, it is more on vaccinations of the baby.

She started her sentiments by being nervous because they do not have proper papers and do not even have rights. She believes and hopes that they will not get evicted because they have been there for a long period of time, as being born and raised, and some of their relatives had even died there. She hopes to hear solutions from the government such as having the same program from a different place like informal settlers are not getting evicted rather, they just have to pay an amount monthly, that is what she heard. Like in another municipality but she is not sure, the informal settler would just have to pay Php10 (Ten Pesos Only) monthly and in the end, they will own the land. She knows that the government has housing programs. She learned about it in the workplace. She has read about it and talked about it with other people. She suggests and hopes that housing program would be free or if not, there would just be monthly installments that are affordable. She ended with a comment saying she has read about the 4PH requirements, and that even if she is already a tenured employee, she admits she still cannot afford what the 4PH payments require.

Case 30: The Single Mother

A 39-year-old, single but lives with 3 children is a high school graduate and currently a casual government employee. She was born in the barangay where she is settled but grew up in Dau, Mabalacat, and went back. She lives in a house with 2 bedrooms, a living room, a dining room, a kitchen and a comfort room. They have water supply through *poso* supported by jetmatic, and their electric meter is under her mother's name.

Sometimes she feels not safe because they are behind a subdivision, it's like they worry in case anytime they would get evicted because they only have "rights". Actually, they have been stripped off a pathway, so they just created an alternative road for them to pass through. They have tried getting help from Mayor. Her average income daily is php600 and an average daily expense of Php700. She accesses health care by going to the Emergency. She does not go to the barangay health center because it is not always available.

She started her sentiments by saying she is afraid that anytime their house may be demolished and they can do nothing about it because they do not hold proper and legal land titles, even right. She knows about the government having housing programs. She heard news that there has been a resettlement awarded to those badly in need and no shelter to live in. She saw it in a Facebook post but cannot remember which Facebook page. She would like to have a free home from the government. She hopes that the government would really see and choose those who badly need to relocate and/or transfer especially those who settled on informal lands.

Sentiment Analysis

Figure 3 showed the word cloud of the sentiments or the responses of the participants in the study. A word cloud or also known as tag cloud was a collection and cluster of words in illustrated in various sizes. The bigger and bolder the word shows, the more it was being mentioned within the provided text and the more important. Word clouds were used by most people to sum up lengthy texts. It was cleared from the generated word cloud the words "ownership", "housing", "programs", "development", and "home" were the most prevalent. Since the responses focused mainly on these words. For example, housewives: they still worry about the ownership of the land they currently call as their home and they are not aware of any housing development programs implemented.

3.GOVERNMENT HOUSING PROGRAMS IN THE MUNICIPALITY OF CONCEPCION, TARLAC

This section provided initial information on the government housing programs that were implemented and being implemented in the Municipality of Concepcion, Tarlac.

Table 12
Government Housing Programs in the Municipality of Concepcion, Tarlac

Program	Objectives	Details
Pambansang Pabahay Para sa Pilipino (4PH) Program	National housing initiative targeting 1 million housing units per year for six years to address the 6.5 million housing deficit by 2022.	Requirements: PAG-IBIG member (or lump sum payment of 24 months), proof of payment ability, no current house/loan, bona fide resident of Concepcion. Priority: Low-income earners, informal settlers, vulnerable groups (PWDs, seniors, single parents). Status: 180 applicants, tentative location in Barangay San Francisco.
Resettlement Assistance Program to LGUs (RAP-LGU)	Provides financial and technical support to LGUs for housing and urban development projects as per Republic Act No. 7279 (Urban Development and Housing Act of 1992).	Includes support for informal settlers and resettlement projects like Gawad Kalinga and Parulung Housing Project.
Gawad Kalinga Resettlement Program	Housing initiative in Barangay Pitabunan aimed at underprivileged families as part of GK's community-building mission.	Barangay Pitabunan had 662 households as of the 2015 census.
Parulung Housing Project	First housing project in Concepcion for displaced households in Barangays Talimundoc San Miguel and Caluluan, with stewardship-based house and lot allocation.	24 units in Barangay Parulung, each 30 sqm. Beneficiary rights include lifetime use but no ownership; transfer only via inheritance. Violations of terms lead to forfeiture. Maintenance and cleanliness required.
Provincial Government Housing Proposal	Planned funding of 20 housing slots for informal settlers in Concepcion to be relocated to Tarlac City.	Informal settlers at the Materials Recovery Facility (MRF) may get slots in exchange for maintaining MRF cleanliness and security.
Local Housing Board (LHB) Initiatives	Data collection and monitoring of informal settlers for local housing planning and management.	June 26, 2024: Discussed Community-Based Monitoring System (CBMS) and Local Shelter Plan (LSP). Current data from Listahanan 3.0 Database, officially turned over on November 6, 2024.

Table 12 presented the objectives and details of Government Housing Programs in the Municipality of Concepcion, Tarlac

Pambansang Pabahay Para sa Pilipino (4PH) Program

According to the Department of Human Settlements and Urban Development (DHSUD) (2023), this is a priority program that aims to service the housing needs of the country, currently estimated to exceed six and half million by 2022, by targeting to construct one million housing units per year for the next six years.

Currently, the Municipal Planning and Development Office (MPDO) is in coordination with its Municipal Legislators or Sangguniang Bayan formulate and adopt into a Resolution in coordination and accordance with the DHSUD to enter into a Tripartite or Bipartite agreement with a construction firm. The call for applicants regarding this program was initially announced and posted through the Facebook page of its current Municipal Mayor, reposted and reshared by the MPDO and some of the Sangguniang Bayan Members.

On October 3, 2024, it was posted on the Facebook Page of Mayor Noel Villanueva about the requirements of the 4PH. It requires that an applicant must be PAG-IBIG Fund Member, if not, willing to pay the 24-month lump sum contribution; Proof of ability to pay monthly which depends on the measure of the house built; Currently no house owned or any current housing loan, and; must be a bona fide resident of Concepcion, Tarlac

It was stated that Low-Income Earners, Informal Settlers in the Danger Zones, and those who belong in the Vulnerable Groups like single parents, persons with disabilities (PWDs) and Senior Citizens are prioritized in this housing program implemented in Concepcion, Tarlac.

The MPDO currently has One Hundred Ninety (190) Applicants and tentatively, the location of the housing program will be in Barangay San Francisco.

Resettlement Assistance Program to LGUs (RAP-LGU)

In accordance with NHA's role as an enabler and facilitator in the housing delivery process, as well as its mandate under Republic Act No. 7279, also known as the Urban Development and Housing Act of 1992, to offer financial and technical support to Local Government Units in the execution of their housing and urban development programs.

Gawad Kalinga Resettlement Program

The Gawad Kalinga (GK) Resettlement Program in Barangay Pitabunan, Concepcion, Tarlac, is part of GK's broader mission to provide housing and build communities for underprivileged families. Barangay Pitabunan itself had 662 households as of the 2015 census, with an average household size of about 4.69 people.

Parulung Housing Project

According to the Ms. Jessa Mae S. Centeno, Municipal Social Welfare and Development Officer of Concepcion, Tarlac, this housing project is the very first housing program that has been implemented in the municipality of Concepcion wherein the beneficiaries were the demolished households in Barangay Talimundoc San Miguel and Caluluan. Those demolished households from Barangay Caluluan were mandated to be demolished by the Department of Agrarian Reform.

Twenty-four (24) housing units were built and awarded or granted stewardship to the beneficiaries of this housing project in the Municipality. Per beneficiary was assigned a unit which is a house and lot consisting of an area of 30 square meters located at Barangay Parulung, Concepcion, Tarlac.

Stipulated in the Conformity to the Terms & Conditions as to the Grant of Stewardship are that the beneficiaries are not the owner of the assigned unit, but he/she has the right to its possession, use and enjoyment during his lifetime. The assigned unit or the use thereof shall not be transferred or assigned to another person or entity, except through hereditary succession by the surviving spouse, child/children, parent/s or sibling/s. The assigned unit shall be used exclusively as residence of the beneficiary and/or his/her immediate family members. The assigned unit shall be maintained in good condition except in ordinary wear and tear. The beneficiary shall be responsible for its repair and maintenance. The beneficiary shall not make any improvement on, or alteration of the assigned unit, except those necessary for its regular or ordinary use or for security or privacy. The beneficiary shall observe cleanliness, peace and order, and sanitation at the assigned unit, and common areas of the housing project. The beneficiary shall not build structures in the common areas of the housing project, or restrict the use of the common areas by the other beneficiaries of the housing project. A violation of any of the terms and conditions hereof shall cause the forfeiture of the right of the beneficiary to the grant of stewardship over the assigned unit. The beneficiary, including all persons residing at the assigned unit, shall vacate and surrender the assigned unit to the Municipal Government of Concepcion. No direct ascendant or descendant or sibling of the beneficiary shall be qualified/entitled to the stewardship of the forfeited unit. In case of the death of the beneficiary, his/her heir shall notify the Municipal Government of Concepcion, Tarlac.

The MSWDO further added that there has been an exchange of discussion during a meeting the Provincial Government of Tarlac, the capitol is planning to fund a housing project with twenty (20) slots for some informal settlers in the Municipality of Concepcion to be relocated in Tarlac City.

In light of this, there has also been a proposition that some informal settlers in the Materials Recovery Facility (MRF) in the Municipality of Concepcion would be the ones to be initially granted housing slots in exchange of being the ones monitoring the security and maintaining the cleanliness and orderliness of the said MRF that serves a win-win situation or both serving a purpose.

On June 26, 2024, during the 2nd Quarter meeting of the Local Housing Board (LHB) included in its agenda the data gathering of the Community-Based Monitoring System (CBMS) of the Philippine Statistics Authority (PSA) the Inventory of Informal Settlers based on Local Shelter Plan (LSP) of the board. However, the current data that has been provided by the Data Privacy Officer of LGU Concepcion only included the Listahanan 3.0 Database by the Department of Social Welfare and Development Office that has only been official turned over to the LGU on November 06, 2024.

On December 04, 2024, the Local Housing Board conducted its last quarterly meeting and discussed its Local Shelter Plan for the year 2023 – 2032 with its backlogs of housing units per year. However, the Local Chief Executive still advocated to improve and mobilize the information dissemination of the 4PH Program.

4. Proposed Housing Development Programs to Address the Sentiments of Informal Settlers in the Municipality of Concepcion, Tarlac

Based on the expressed needs and aspirations of the informal settlers in Concepcion, Tarlac, this researcher herein proposed housing development programs tailored to their specific circumstances with proposed program outline which can be a basis in creating a responsive housing initiative for the informal settlers in the Municipality of Concepcion.

Table 13
Proposed Housing Development Programs in Concepcion, Tarlac

Program	Objective	Key Features	Target Beneficiaries	Expected Outcomes
Land Ownership and Secured Tenure (LOST) Program	To empower informal settlers with legal rights to land, ensuring long-term security and fostering investment in sustainable housing and community growth.	<p>Land Titling Assistance: Streamline titling processes, introduce mobile titling services, provide legal aid.</p> <p>Community-Based Ownership: Promote cooperatives or associations for collective ownership, offer incentives like tax reductions.</p> <p>Education on Land Rights: Develop accessible materials, organize "Land Ownership Clinics."</p>	Residents in informal settlements, particularly those in urban and peri-urban areas, or families at risk of displacement due to urban development projects.	<p>Increased investment in housing improvements.</p> <p>Empowered communities with legal security.</p> <p>Formalized neighborhoods with access to government services.</p>
Relocation and Resettlement Program	To ensure families in hazardous areas have safe, livable environments while preserving their livelihoods and social networks.	<p>Safe Housing Sites: Develop eco-friendly housing in safe zones near economic hubs.</p> <p>Livelihood Integration: Offer microloans, community farms, and job training tied to local opportunities.</p> <p>Relocation Incentives: Provide financial aid and logistical support.</p> <p>Community Engagement: Conduct participatory planning workshops, establish resident councils for accountability.</p>	Families living in floodplains, coastal settlements, or areas prone to natural disasters, such as earthquakes or landslides.	<p>Reduced risk to disasters.</p> <p>Thriving relocated communities.</p> <p>Balanced urban development and less congestion in high-risk zones.</p>
Affordable Housing and Home	To bridge the housing affordability gap for low-income families, enabling access to safe	Subsidized Housing Loans: Provide low-interest loans through banks or microfinance	Low-income families in need of better housing who cannot access traditional	Improved housing quality and safety.

Improvement Program	homes or improving current dwellings.	<p>institutions, create a revolving fund.</p> <p>House Upgrading Support: Partner with suppliers for affordable materials, train local workers for home upgrades.</p> <p>Inclusion in National Programs: Ensure fair representation in housing initiatives.</p> <p>Awareness Campaigns: Use media to educate and guide applicants.</p>	housing programs but want to remain in their communities.	<p>Increased homeownership among low-income groups.</p> <p>Boosted community pride and self-sufficiency.</p>
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Table 13 presented the Proposed Housing Development Programs in the Municipality of Concepcion, Tarlac

Land Ownership and Secured Tenure (LOST) Program

The objective of this program is to empower informal settlers with the legal rights to land, ensuring long-term security and fostering investment in sustainable housing and community growth. Its key features include, first, Land Titling Assistance by partnering with local government units (LGUs) and land registry offices to streamline the titling process; introducing mobile titling services in underserved areas; and, providing legal aid to assist with disputes or unclear land ownership records. Second is Community-Based Ownership by encouraging the establishment of housing cooperatives or associations to facilitate collective ownership and by providing incentives, such as reduced property taxes or grants, for communities that successfully organize. Last feature is Education on Land Rights by developing easy-to-understand materials (videos, brochures) in local languages, and organizing "Land Ownership Clinics" where residents can receive free consultations on land rights and requirements.

The target beneficiaries are residents in informal settlements, especially in urban and peri-urban areas where land disputes are prevalent, and families at risk of displacement due to urban development projects.

The expected outcomes are increased household investments in property improvements, legal empowerment of communities to prevent exploitation or displacement, and creation of formalized neighborhoods that can access government services more effectively.

Relocation and Resettlement Program

This program is proposed to ensure families in hazardous areas have access to safe, livable environments while preserving their livelihoods and social networks.

It includes Safe Housing Sites by partnering with urban planners and environmental specialists to identify relocation sites outside danger zones but near economic hubs and constructing resilient, eco-friendly housing units equipped with solar panels, rainwater harvesting systems, and robust drainage systems. Another is Livelihood Integration by offering livelihood packages such as microloans for small businesses, community farms, or cooperative markets in relocation areas and collaborating with local industries to provide job training programs tied to the skill demands of nearby employers. Next feature is Relocation Incentives by providing cash allowances for transitioning families to cover immediate needs like transportation, school transfers, or initial utility setup and ensuring logistical support, including transportation and temporary storage facilities during the move. Lastly, Community Engagement by conducting participatory workshops where residents can contribute ideas for relocation planning and establishing resident councils to oversee the implementation and ensure accountability.

The target beneficiaries are households in floodplains, informal coastal settlements, or areas prone to earthquakes or landslides.

This program is expected to reduce loss of life and property during natural disasters, have sustainable and thriving relocated communities and for a more balanced urban development, reducing congestion in high-risk zones.

Affordable Housing and Home Improvement Program

It is envisioned to bridge the gap in housing affordability for low-income families, enabling them to either secure new homes or enhance their current living conditions.

This program is aimed to Subsidize Housing Loans by collaborating with banks, microfinance institutions, and international donors to offer low-interest loans and creating a revolving fund to sustain long-term financing for housing needs. It also includes House Upgrading Support by providing families with access to affordable building materials through partnerships with suppliers and training local masons and carpenters to assist residents in safe and efficient construction practices. Another is Inclusion in National Housing Programs by advocating for the expansion of existing housing initiatives, ensuring fair representation of informal settlers and introducing quotas or priority allocations for vulnerable groups such as single-parent households or persons with disabilities and last is having Awareness Campaigns by using radio programs, community meetings, and social media to raise awareness about the program and deploying community liaisons to provide hands-on guidance for applicants.

It is intended for low-income families in need of better living conditions but unable to qualify for traditional housing programs which aims to improve structural safety and comfort for informal dwellings, a rise in homeownership rates among low-income families and an increased self-sufficiency and community morale through better housing.

5. The Implications of the Study to Public Administration

This study has several significant implications for Public Administration, particularly in the context of urban planning, social welfare, and governance. This study could provide valuable data on the socioeconomic conditions, needs, and aspirations of informal settlers. Public administrators can use this information to craft housing policies and programs that are responsive to the specific realities and preferences of these communities, ensuring that housing solutions are sustainable and appropriate. By identifying common challenges faced by informal settlers, the study can guide the development of more inclusive housing strategies that address issues such as access to utilities, tenure security, and proximity to employment opportunities.

Understanding the demographics, density, and specific needs of informal settlers can help public administrators allocate resources more effectively. This might include prioritizing areas most in need of housing interventions or upgrading basic infrastructure. It could inform budgeting processes by providing an empirical basis for funding requests, helping ensure that resources are targeted where they can make the most impact on housing and living conditions.

Findings from the study could reveal pathways for integrating informal settlers into formal housing and planning processes, enhancing their participation in decision-making. This inclusion could empower communities, foster greater trust in local governance, and reduce potential conflicts related to land use and relocation efforts. It would also help create housing programs that are sensitive to the cultural and social needs of informal settlers, reducing resistance to relocation or formalization programs.

The study highlighted gaps in existing legal frameworks related to land use, property rights, and housing for informal settlers. This insight could lead to reforms that streamline processes for land acquisition, regularization, and the provision of social housing. Public administrators may use the study as a basis for proposing institutional reforms or collaborations between local government, non-governmental organizations, and private sector stakeholders to create more robust housing programs.

By documenting the environmental impacts associated with informal settlements (e.g., deforestation, pollution, flood risks), the study could encourage public administrators to pursue environmentally sustainable approaches to housing development, such as green building practices or climate-resilient housing. Sustainable urban planning approaches can also be informed by this research, aligning housing development with broader goals such as disaster risk reduction and resilience planning.

The study highlighted the need for collaboration between the public and private sectors to address the housing deficit. Public administrators may find that partnerships with developers, NGOs, and financial institutions can bring innovation, investment, and additional resources to housing projects for informal settlers.

In summary, this study provided a foundation for public administrators in Concepcion, Tarlac, and beyond to develop evidence-based, context-sensitive housing policies that address the pressing needs of informal settlers, promote sustainable urban growth, and foster inclusive governance.

IV. RESULTS AND DISCUSSION

This chapter represented summarized findings of the study, including the conclusions that were drawn and recommendations to enhance or develop a housing program in Concepcion, Tarlac. The presentation followed the order of the research.

Summary of Findings

The study revealed key insights into the housing needs and perspectives of informal settlers in Concepcion, Tarlac. These findings emphasize the need for accessible housing programs, economic support, and infrastructure improvements to foster a secure and stable living environment.

1. The most common occupation among informal settlers in this community is housewives, indicating that many women may not be employed outside the home due to economic or cultural barriers. The second most common occupation is government employees, which suggests that formal employment does not always lead to better housing or economic status for these individuals. Transportation-related jobs like drivers also make up a significant portion of occupations, reflecting the reliance on flexible service jobs. Other occupations such as domestic helpers, recyclable material collectors, and a variety of manual labor or small-scale entrepreneurial jobs make up the rest of the employment types in the settlement.
2. The findings indicated a strong gender division in terms of labor, with women occupying roles that align with traditional caregiving and domestic duties, and men in physically demanding or technical jobs. Women are often involved in small-scale entrepreneurial activities or community-based services, such as selling snacks or collecting recyclables, while men dominate sectors requiring physical labor or specialized technical skills. Government employment appears to be an exception, with both genders equally represented in formal public sector roles, indicating a more balanced access to these types of jobs. However, women are still more likely to work in informal sectors, which may limit their financial independence or career advancement.
3. The age distribution of informal settlers reveals a predominance of middle-aged individuals, particularly those in the 50-59 and 40-49 age ranges. Most settlers are between 30 and 60 years old, reflecting a population largely in their prime working years or transitioning into older adulthood. The data also shows a gender disparity, with women tending to be younger than men. A smaller number of older adults, aged 60 and above, are present, often engaged in informal work due to limited retirement support. These findings highlight economic vulnerabilities, including the lack of financial security, healthcare, and retirement options for older adults.
4. The majority of informal settlers have limited formal education, with most only reaching elementary or incomplete high school levels. A small portion of the group has attained higher education, such as high school graduation or college degrees. Those with higher education are more likely to secure formal employment, particularly in government jobs, while most others are employed in low-wage, unskilled jobs. This low educational attainment is closely linked to limited economic opportunities and reduced access to stable housing.
5. The most common family size among informal settlers is 3 people per household, with 7 households reporting this size. The family sizes are distributed across various numbers of people, with the number of households decreasing as the family size increases beyond 3.

6. The majority of informal settlers occupy land to which they have some form of rights but lack formal ownership, often relying on informal or community-recognized claims. While a significant portion of respondents live on government-owned land, often near rivers, others occupy private land or donated plots without legal titles. Most settlements consist of individual homes with distinct rooms, although about one-third of respondents live in smaller, single-space accommodations, highlighting potential overcrowding. These patterns suggest a lack of formal land ownership and challenges with land management, urban planning, and housing security.
7. Most households have access to piped water through a water meter and electricity, indicating a high level of integration with municipal or local utilities. However, a few households still rely on traditional water sources, such as a poso (manual or pump well), and one household uses both a poso and river water. This suggests that while electricity is widely available, water access remains less consistent, with some households facing limitations in their water supply despite having access to modern electricity infrastructure.
8. The majority of informal settlers (73.3%) rely on barangay garbage collection for waste disposal, making it the most accessible and commonly used method. However, other disposal practices also exist, such as throwing waste into rivers (10%), burning garbage (6.7%), selling recyclable materials (6.7%), and throwing waste at a poultry farm (3.3%). These alternative methods highlighted concerns regarding environmental pollution, health risks, and a lack of proper waste management infrastructure and awareness.
9. The data revealed a significant variation in financial situations among informal settlers. While lower income groups (100–400/day and 401–700/day) experience financial strain, with some facing daily deficits, higher income groups (701–1000/day and 1001–1500/day) are more capable of managing their expenses, and some even generate surpluses. Settlers with a monthly income of 8000 or more have minimal expenses and accumulate substantial savings. Overall, higher income groups tend to balance their finances better than lower income groups, who struggle to meet their expenses.
10. Informal settlers primarily rely on publicly funded healthcare services, with frequent use of Emergency/Public Hospitals (13 occurrences) and RHU services (4 occurrences). Traditional healing methods like Tawas (5 occurrences) and boiling leaves (2 occurrences) are also commonly used, indicating cultural preferences or challenges in accessing modern healthcare. Private healthcare services, including private hospitals (2 occurrences) and pharmacies (1 occurrence), are less accessible due to cost and availability. The mention of healthcare services outside the immediate locality suggests potential barriers related to geographic and economic accessibility.
11. Most of informal settlers are interested to apply or even relocated to be included in housing development programs implemented by the government but are not actually aware or informed of any.

Conclusions

The study concluded the following about the informal settlers in Concepcion, Tarlac, to wit:

1. The occupations of informal settlers in this community predominantly consisted of low-income, irregular, or informal work, with housewives being the most prevalent status. This suggested that women, in particular, may face economic or cultural constraints that limit their participation in formal employment. The presence of government employees challenges the assumption that formal jobs guarantee economic security or housing stability. Overall, the diverse occupations underscore the settlers' adaptability in navigating a range of employment opportunities, often outside the formal labor market, to sustain their livelihoods.
2. The data highlighted a gendered division of labor, where women are primarily responsible for caregiving and small-scale entrepreneurial activities, and men dominate physically demanding and skilled roles. However, the presence of both genders in government employment suggests that formal job opportunities may offer more equitable access for both sexes. Despite this, traditional gender roles remain dominant in the community, with women continuing to face limitations in terms of access to higher-paying or specialized jobs.
3. The age profile of informal settlers suggested a community largely composed of middle-aged individuals facing economic instability. This demographic likely depends on low-paying, informal jobs and may lack adequate retirement plans. The presence of older adults in informal labor indicates limited support for seniors, underlining the broader socio-economic challenges and the absence of formal safety nets in this community.
4. The low levels of education among informal settlers significantly constrained their economic mobility, restricting them to low-paying, unstable jobs. While those with higher education enjoy better employment prospects, they represent only a small fraction of the population. Overall, the lack of education perpetuates the cycle of poverty and limits long-term stability and prospects for these individuals.
5. Based on the frequency distribution, it can be concluded that smaller family sizes, particularly families of 3 people, are the most prevalent among informal settlers. This suggests that smaller households may be more common in these communities, potentially influencing social or economic dynamics such as resource distribution or housing needs.
6. The findings indicated a need for more robust policies to formalize land ownership and address the vulnerability of informal settlers, especially those living on government or private land without clear legal titles. There is also a pressing need for urban planning interventions that can address overcrowding and ensure more secure housing arrangements for informal settlers.
7. The data highlighted a disparity in access to utilities, with electricity being more universally available than water. While most households are connected to modern water systems, a small percentage still depend on less reliable water sources, suggesting that water infrastructure development may require more attention to ensure equitable access alongside electricity.
8. Barangay garbage collection is the primary waste disposal method in the community, but alternative practices like river disposal and burning waste still persist. These practices pose environmental and health risks, indicating the need for improved waste management education and infrastructure to promote sustainable and hygienic waste disposal practices.
9. Income level played a crucial role in determining financial stability among informal settlers. Higher income groups are more likely to experience financial security and savings, while lower income groups face daily financial challenges. Addressing these disparities may require targeted support for lower income groups to help them manage their expenses and improve their financial well-being.

10. The healthcare access of informal settlers was predominantly centered on public healthcare services and traditional remedies, with limited use of private healthcare due to financial and accessibility constraints. This indicated that there are significant gaps in healthcare accessibility, especially in rural or underserved areas, which may require targeted interventions to improve service availability and affordability.
11. There is a clear interest among informal settlers to improve their living conditions by participating in government housing developing programs. However, their lack of awareness suggested that information dissemination might be insufficient, preventing them from applying or benefitting from these programs.

Recommendations

The following recommendations provided by the researcher are based on the findings and conclusions.

1. Develop initiatives to increase women's participation in formal employment by providing skill development programs, career counseling, and access to microfinancing for small businesses.
2. Establish training programs and financial support for informal sector workers, especially small-scale entrepreneurs, to help them grow their businesses, increase their income, and transition into more stable forms of employment.
3. Implement government or NGO-run job placement programs specifically targeting low-income groups, with a focus on securing stable, formal employment that provides economic security and benefits.
4. Expand vocational education and training opportunities for both men and women, particularly in technical fields, to enable informal settlers to transition into higher-paying, skilled jobs.
5. Launch adult education initiatives to improve literacy rates and provide basic and advanced skills training to those who did not complete formal education, enabling them to access better-paying jobs.
6. Organize workshops to educate informal settlers on basic financial management, budgeting, and savings, helping them better manage their income and improve financial security.
7. Create programs to assist informal settlers in securing legal titles to their land, providing them with a sense of security and enabling them to access financial services like loans and insurance.
8. Prioritize the expansion and improvement of water supply systems to ensure all households have reliable access to clean water, reducing dependence on traditional and unreliable sources like wells and rivers.
9. Strengthen the local waste management system by expanding barangay garbage collection services, providing education on proper waste disposal, and promoting recycling initiatives to reduce harmful practices like burning waste or dumping in rivers.
10. Ensure that electricity infrastructure is maintained and expanded to guarantee reliable access for all informal settlers, especially in areas with growing populations or those on the outskirts of urban areas.
11. Increase the availability of affordable healthcare by expanding public health services, mobile clinics, and offering subsidies for private healthcare to make it more accessible for low-income families.
12. Launch health education campaigns to raise awareness about preventive healthcare, hygiene practices, and the use of modern medicine, while respecting cultural preferences for traditional healing methods.
13. Create programs to support older adults in the community, including access to healthcare, retirement savings options, and social safety nets, addressing their limited options for formal employment and economic security.
14. Implement policies that encourage gender equality in the workplace, especially in traditionally male-dominated sectors, and provide safe spaces and support for women in entrepreneurship and career advancement.
15. Develop community centers or support groups where informal settlers can access social services, legal assistance, and education about their rights and available government programs.
16. Use local government channels, social media, community meetings, and partnerships with barangay leaders to disseminate information about housing programs. This approach ensures that information reaches residents without internet access.
17. Develop clear eligibility criteria and a transparent selection process for housing programs, involving community representatives to build trust and encourage applications.
18. Offer flexible payment schemes, such as phased installment plans or subsidies, to make housing programs accessible to low-income families.
19. Invest in essential infrastructure, including drainage systems and road maintenance, to enhance safety and quality of life in informal communities.
20. Offer relocation opportunities within Concepcion, as well as options for formal land title acquisition, allowing residents to maintain community ties and minimize disruption.
21. Ensure relocation programs include access to essential services, employment opportunities, and support systems to ease the transition for families.
22. Establish guidance services, such as help desks in barangay halls, to support residents with applications and eligibility requirements.

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