

Pinoy, Kaya Pa Ba?

A public sentiment survey on resilience
amidst polycrises



ORGANIC
INTELLIGENCE

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Introduction

For generations, resilience has been one of the defining stories Filipinos tell about themselves. It is celebrated after every typhoon, earthquake, economic downturn, and political crisis. Images of communities rebuilding after disaster, families finding ways to stretch every peso, and workers persevering through uncertainty have become fixtures of the national imagination. To be Filipino, it is said, is to endure.

This narrative has long served an important purpose. It has provided hope during adversity, strengthened communal identity, and affirmed the remarkable capacity of Filipino families to adapt in the face of hardship. Concepts such as *diskarte*, *bayanihan*, *lakas ng loob*, and *pananalig* have become more than cultural values—they have become mechanisms through which households navigate uncertainty and recover from disruption. Resilience is not a singular trait but a dynamic combination of confidence, social support, adaptability, and purpose that enables people to withstand prolonged stress. But it is also at this juncture that it begs questioning what is obscured when the narrative rests solely on resilience rather than the factors that make it necessary. Further, it must also be acknowledged that resilience is not an infinite resource.

The Philippines enters the second half of the decade confronted not by a single crisis, but by multiple, overlapping disruptions. Rising prices continue to strain household budgets. Global geopolitical tensions threaten supply chains and energy markets. Climate-related disasters grow more frequent and severe. Economic uncertainty lingers despite signs of recovery, while households continue to shoulder the cumulative effects of years of financial disruption. All of these issues play out in a society rendered fraught by political instability. These pressures do not occur in isolation. Instead, they reinforce one another, creating what many scholars describe as a polycrisis^{1 2}—a condition in which interconnected crises compound their effects and steadily erode people's capacity to cope.

1 Lawrence, M., Homer-Dixon, T., Janzwood, S., Rockström, J., Renn, O., & Donges, J. F. (2024). Global polycrisis: the causal mechanisms of crisis entanglement. *Global Sustainability*, 7, e6.

2 Mark, S., Holder, S., Hoyer, D., Schoonover, R., & Aldrich, D. P. (2025). Understanding polycrisis: definitions, applications, and responses. *Global Sustainability*, 8, e35. doi:10.1017/sus.2025.10018

Against this backdrop, a fundamental question emerges: Does the enduring narrative of Filipino resilience still reflect the lived experience of ordinary Filipinos?

This question lies at the heart of the *Pinoy, Kaya Pa Ba?* study. Rather than treating resilience as an assumed national characteristic, the study measures it as a lived—and measurable—condition. It introduces three complementary indicators—the **Resilience Index**, the **Inflation Fatigue Index**, and the **Stamina Gap**—to examine whether Filipinos' psychological and social resources outweigh the pressures imposed by prolonged economic strain. Together, these measures provide a more holistic understanding of how households experience resilience amid uncertainty.

The findings present a more nuanced portrait of the Filipino public than conventional narratives suggest.

While Filipinos continue to demonstrate considerable resilience, many no longer embrace resilience as a foregone conclusion. Nearly half of respondents—48 percent—reject the romanticized notion of “Filipino resilience,” suggesting that what was once considered as a defining strength is increasingly perceived as an assumed necessity to continue enduring even in the face of worsening conditions. The issue is not whether Filipinos remain resilient. Rather, it is whether resilience has become a substitute for meaningful structural support.



Romanticizing resilience, however, risks normalizing the very conditions that make adaptation necessary.

Resilience describes the capacity to adapt despite adversity. Romanticizing resilience, however, risks normalizing the very conditions that make adaptation necessary. This distinction is critical, because when hardship becomes expected, perseverance is no longer recognized as extraordinary, but rather obligatory. The language of resilience inadvertently obscures exhaustion, normalizes sacrifice, and shifts attention away from the systemic conditions that perpetuate vulnerability.

In this sense, the answer to the question “*Pinoy, kaya pa ba?*” is more complex than the national narrative often suggests and positivizes. It is neither a confident affirmation nor an outright rejection. Instead, it reflects a quieter and more difficult reality:

Kailangang kayanin, pero pagod na—kahit na sadyang matibay at hindi natitinag.

This white paper examines that evolving reality. Drawing on findings from the study, it explores how Filipino resilience is changing under conditions of prolonged economic, social, and political pressure. It investigates whether the country's longstanding resilience narrative continues to withstand empirical scrutiny, and considers what these findings mean for policymakers, businesses, and institutions seeking to support Filipino households in an era defined by continuous uncertainty.





II Problematicizing Resilience

Every nation tells stories about itself.

For the Philippines, that story has long been resilience.

The roots of this resilience are deeply embedded within Filipino culture. Rather than relying solely on individual determination, Filipinos often draw strength from relationships and shared responsibility. *Lakas ng loob* provides the courage to confront uncertainty. *Diskarte* encourages resourcefulness when conventional solutions are unavailable. *Bayanihan* and *kapwa* transform social relationships into informal safety nets, allowing families and communities to absorb shocks together.

Faith, expressed through *pananalig*, offers meaning even when circumstances appear beyond one's control. Together, these values have enabled Filipinos not merely to survive repeated crises, but to preserve hope amid prolonged uncertainty. The PKPB framework reflects these same cultural foundations by conceptualizing resilience as the interaction of confidence, social support, adaptability, and purpose rather than as a singular personality trait.

Over time, resilience became more than a description of how Filipinos responded to adversity. It evolved into a defining national identity—a source of national pride, even.

Yet every national story carries assumptions. The resilience narrative assumes that hardship can always be endured. It assumes that families will continue to adapt, communities will continue to support one another, and individuals will continue to find the strength to persevere. Implicitly, it suggests that resilience is an enduring national resource—one that can be drawn upon repeatedly without diminishing over time. But like any resource, resilience has limits.

Unlike physical infrastructure, psychological and social resilience cannot be replenished simply through expectation. It depends on confidence that tomorrow will improve; social networks are capable of sharing burdens; there is flexibility to adjust to changing circumstances; and, that a sense of purpose gives hardship meaning. But when crises become chronic rather than exceptional, these foundations are placed under increasing strain. Economic shocks, inflation, geopolitical uncertainty, climate disasters, and rising living costs do not simply test resilience independently—they accumulate, gradually eroding the very resources that make resilience possible.

This distinction is especially important in the context of today's Philippines. The country's recent experiences have been characterized less by isolated crises than by overlapping disruptions. Households have moved from one challenge to another with little opportunity to recover in between. For many families, adaptation has become a permanent condition rather than a temporary response. Survival is no longer measured by overcoming a single event, but by navigating continuous uncertainty.

This raises a critical question: If resilience has become the country's defining story, does that story still reflect how Filipinos understand their own lived experience?



III The Research Question

Filipino households have weathered a compounding sequence of shocks over the past half-decade: a pandemic, successive typhoon seasons, currency and fuel volatility, and now the price pressure radiating from the 2026 Middle East conflict. Each crisis has been narrated, in media and marketing alike, through the same frame: Filipinos are uniquely resilient, and will endure. The PKPB study takes that framing as a hypothesis rather than a given, and asks directly: with the Filipino people beset by overlapping, compounding crises—a polycrisis—does the narrative of Filipino resilience hold up to scrutiny, or has it become a burden dressed up as a virtue?

With the Filipino people beset by overlapping, compounding crises, does the narrative of Filipino resilience hold up to scrutiny, or has it become a burden dressed up as a virtue?

To answer this, the study operationalizes resilience not as a mood but as a measurable construct, built from established psychological scales (the Connor-Davidson Resilience Scale, the Resilience Scale of Wagnild and Young, the Multidimensional Scale of Perceived Social Support) and localized through indigenous Filipino psychology: *lakas ng loob*, *kapwa-bayanihan*, *diskarte-tatag*, and *pananalig-kahulugan*. In this study, the **Resilience Index** is computed on a 1–5 scale by averaging scores adapted from the four dimensions:

$$\text{Resilience Index (1 – 5)} = \frac{(\text{Mean score} - 1)}{4} \times 100$$

It is set directly against an **Inflation Fatigue Index** built from emotional exhaustion, financial despair, forgone entertainment, and survival borrowing.

$$\text{Inflation Fatigue} = \frac{(\text{Emotional Exhaustion} + \text{Financial Despair} + \text{Forgone Entertainment} + \text{Survival Borrowing})}{4}$$

Each component is converted to a 0-100 scale before averaging:

$$\text{Emotional Exhaustion Score} = \frac{(\text{Mean Emotional Exhaustion} - 1)}{4} \times 100$$

$$\text{Financial Despair Score} = \frac{(\text{Mean Emotional Exhaustion} - 1)}{4} \times 100$$

Survival Borrowing Score

$$= (\% \text{Did not borrow} \times 0) + (\% \text{Borrowed Non-Survival Only} \times 50) + (\text{Borrowed Survival Needs} \times 100)$$

The Resilience Index scores and the Inflation Fatigue Index scores are then netted into a single Stamina Gap score.

$$\text{Stamina Gap} = \text{Resilience Index} - \text{Inflation Index}$$



The result is a framework that lets the data, rather than the folklore, answer the question.

A 15-minute quantitative online survey was conducted among 800 Filipinos urban nationwide in May 2026. The survey was distributed across Filipinos aged 18–65 from SEC ABCD. Soft quotas were implemented and post-survey weighting was applied based on gender, age, socioeconomic class (SEC), and geographic area to ensure national representation.

This study was conducted through an online panel and was limited to respondents from urban areas. As such, findings should be interpreted as reflective of digitally accessible, urban Filipino consumers rather than the entire Philippine population. Perspectives of those in rural areas, those with limited or no internet access, and those who may be less represented in online research panels may not be fully captured.

While the study was weighted by key demographic variables to improve representativeness, the results may still lean toward the behaviors, sentiments, and coping strategies of urban and digitally connected Filipinos. This limitation is important to consider, especially when interpreting findings related to financial strain, shopping behavior, digital access, borrowing, and brand expectations, which may differ among rural or less digitally connected populations.

IV Findings

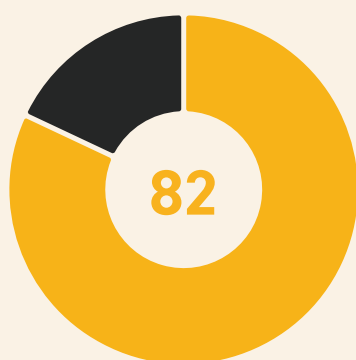
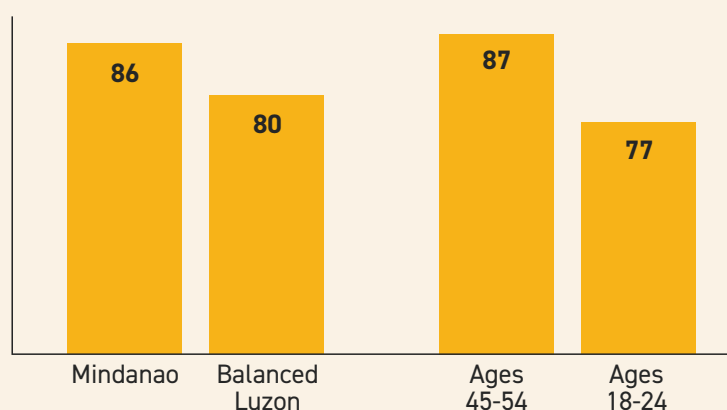
1

Kinakaya nga ba, o nagtitiis na lang?

Resilience reads more like coping than strength.

Filipinos post a national Resilience Index of 82 out of 100, driven especially by the Purpose pillar (faith, responsibility, meaning) and Confidence (self-belief and composure under pressure). On its face, this is a strong score. But it is not evenly held. The index climbs, not falls, among the groups facing the most adversity: Mindanao (86) scores higher than Balanced Luzon (80); the 45–54 age band (87), squarely in the “sandwich generation” carrying both children and aging parents, scores higher than 18–24-year-olds (77).

National Resilience Index across selected segments



82/100 National Resilience Index

— but highest among the most economically exposed segments

This inverse relationship—resilience rising precisely where hardship is deepest—is the first crack in the romanticized version of the narrative. It is difficult to read a coping score that peaks among the most burdened as evidence of thriving. It reads instead as adaptation under duress: people summoning more of a psychological resource because they are being asked to draw on it more often, not because their circumstances have improved.

2

Ipikit na lang ang mga mata, habang butas ang bulsa.

Hope is not recorded in a household balance sheet.

Sixty-nine percent of Filipinos say they maintain an optimistic financial outlook. Held on its own, this looks like the resilience narrative working as advertised. Held against the rest of the data, it looks fragile: 44% of the same population lack enough savings to survive three months without work, and 45% say they are already psychologically drained by inflation to the point of losing the drive to get ahead. The gap is sharpest by class—50% of Class D respondents lack a three-month buffer—and by region, where a significantly higher proportion of respondents from Visayas (56%) and Mindanao (59%) report being behaviorally and emotionally drained by inflation that they are losing the drive to get ahead, compared to respondents from Metro Manila (38%).

69%

of Filipinos say they maintain an optimistic financial outlook, but...

44%

lack enough savings to survive three months without work

50%

of Class D respondents lack a three-month buffer

45%

are behaviorally and emotionally drained by inflation to the point of losing the drive to get ahead

56%

are from
Visayas

59%

are from
Mindanao

38%

are from
Metro Manila

69% optimistic vs. 44% without a 3-month buffer.

Is this false confidence running ahead of the household safety net?

Optimism, in other words, is doing real psychological work, but it is not the same thing as security. A household can be both hopeful and one paycheck-interruption away from crisis simultaneously, which the PKPB data suggests a great many Filipino households currently are.

3

Pagod na sa buhay, at sawa na sa kwento.

The resilience narrative is no longer a tale of triumph, but a testament to how much people are expected to endure.

“

Kailangang kayanin, pero pagod na.

We are expected to endure, but we are tired — the study's reframing of the old answer to “Pinoy, kaya pa ba?”

”

48%

of Filipinos reject the romanticized narrative of “Filipino resilience.”

64%

of 18-24-year-olds

55%

are from Visayas

59%

are from Mindanao

38%

are from NCR

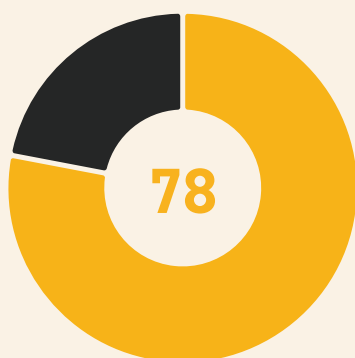
The single most consequential finding in the study is also the most direct: 48% of Filipinos reject the romanticized narrative of “Filipino resilience.” This is not a fringe sentiment; it sits at essentially half the population, and it is most pronounced among the young (64% of 18–24-year-olds) and among those outside Metro Manila (56% in Visayas, 59% in Mindanao, against 38% in NCR). Resilience, for a large share of the country, has stopped functioning as a compliment and started functioning as a burden: a demand to keep absorbing shocks that the prevailing cultural narrative frames as a point of pride rather than a structural failure to be addressed.

This is the point at which the paper’s central argument turns: the data does not show that Filipino resilience is a myth. Confidence, adaptability, social support, and purpose all measure as genuinely present and genuinely operative. What the data shows is that the narrative built on top of those traits—the celebratory, uncomplicated story that Filipinos simply “bounce back”—is losing its hold on the very people it describes, precisely because it has been used to normalize hardship rather than to challenge it.

Hindi kami pangit ka-bonding, hindi lang namin afford.

The crisis is not only shrinking wallets; it is shrinking joy.

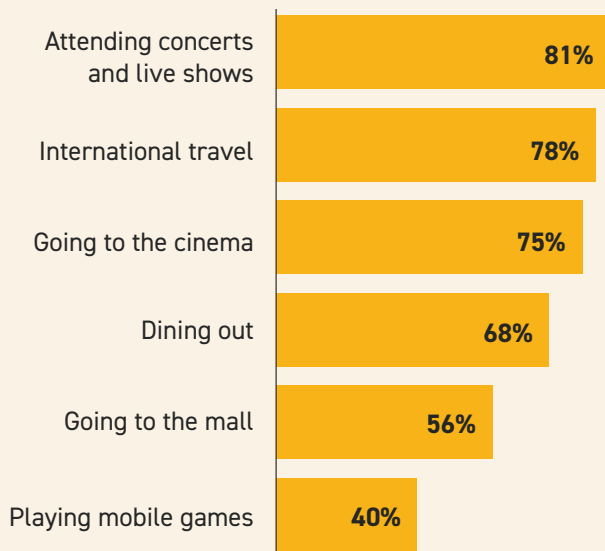
The Foregone Entertainment Index sits at 78 out of 100 nationally, a severe cutback by the study's own segmentation. Attending concerts and live shows (81% doing less), international travel (78%), and cinema-going (75%) have taken the steepest hits, but the contraction reaches well into everyday life: 68% are dining out less, 56% are mall-ing less, and 40% have even cut back on playing mobile games. Most tellingly, 23% of Filipinos say they are willing to give up anything at all if it means surviving: treats for family, dining out, data load, self-care, small hobbies are all now negotiable.



78/100 Foregone
Entertainment Index

— a severe, broad-based cutback on
leisure and small joys

Foregone Entertainment Index



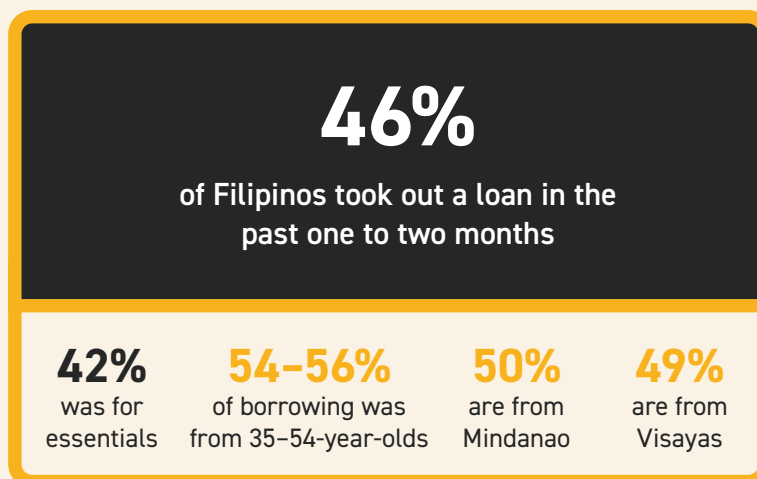
23%

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This matters for resilience because purpose, confidence, and social connection—the very pillars the Resilience Index measures—are partly sustained through exactly these small, discretionary acts of joy and gathering. A population that is rationing celebration and connection to survive is not demonstrating resilience so much as whittling down the very foundations that it is built on. Isn't life meant to be memorable, dynamic, and spent in meaningful interaction with people who matter to us?

Pwede ko bang i-installment ang buhay ko?

Borrowing has moved from an emergency measure to a means for day-to-day survival.



Almost one in two Filipinos (46%) took out a loan in the past one to two months, and the overwhelming majority of that borrowing—42 percentage points of the total population—was for essentials, not discretionary spending. The pressure concentrates in the 35–54 age band (54–56% borrowing incidence), the sandwich generation supporting both children and parents simultaneously, and is highest outside the capital, in Mindanao (50%) and the Visayas (49%).

Debt, in the Philippine context, is not purely financial: *utang* is relational, embedded in family and community reciprocity. The study frames survival borrowing as both a coping strategy and a cultural expression of resilience through community support. That framing is defensible, but it should not obscure the structural reality beneath it. Data from the Bangko Sentral ng Pilipinas points in the same direction: credit card debt has climbed to historic highs, while the micro-lending landscape has become increasingly saturated with providers competing to meet persistent demand for small-ticket credit. Taken together, these are not simply signs of greater access to finance. They suggest that borrowing is becoming embedded in the mechanics of everyday survival. When nearly half a country is borrowing to cover essentials rather than emergencies, resilience has stopped being a reserve and become a treadmill—and an increasingly crowded credit market has emerged to keep it running.

Lagi na lang ako ang mag-a-adjust, wala na ba talagang iba?

Institutional trust has not kept pace with personal endurance.

Sixty-two percent of Filipinos believe the economic hardship from the Middle East conflict is temporary—a genuinely hopeful reading of an external shock. But that hope is not extended to the institutions meant to cushion it: only 35% are confident the Philippine government can shield them from the conflict's effects, and just 28% feel actually supported by the government amid the crisis. Resilience, in this light, is doing work that public policy, services, and programs are not. Households are absorbing a geopolitical shock with their own psychological and financial reserves because the institutional backstop is not perceived to be there.

62% vs. 28%

believe the hardship is temporary

— but only a quarter feel government support amid it

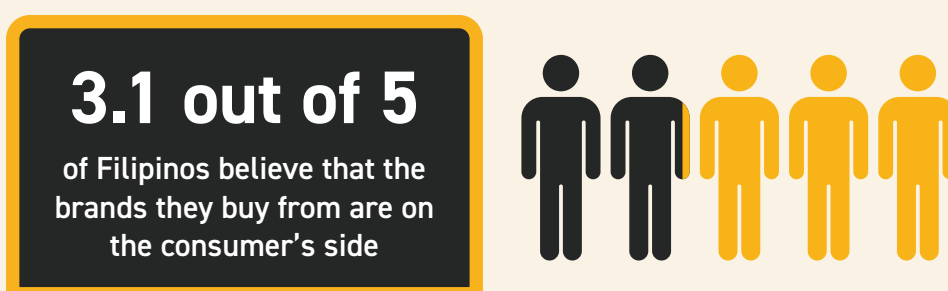


7

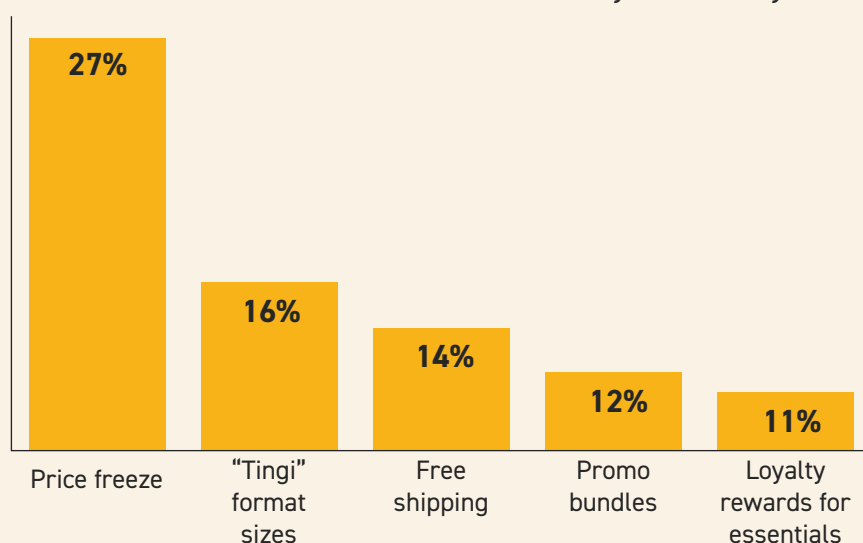
Hindi ko kailangan ang pa-cute, kailangan ko ng help.

Brands are being measured by budget relief, not by empathy.

Filipino consumers are lukewarm, at best, on whether the brands they buy from are standing by them, with an agree-disagree score of just 3.1 out of 5. Asked what would make a brand feel like it is genuinely “on their side,” the answers were overwhelmingly financial rather than emotional: a price freeze (27%), smaller tingi-format sizes (16%), free shipping (14%), promo bundles (12%), and loyalty rewards specifically for essentials (11%) topped the list, while reassurance-oriented gestures barely register.



What brands should do to make me feel they are “On my side”



This is consistent with the wider pattern the data reveals: Filipinos are not asking to be told they are resilient. They are asking for the material conditions that would make resilience less necessary.

Taken individually, each of these findings is compatible with a resilient population. Taken together, they describe something more specific and more uncomfortable: a population whose coping capacity is real, culturally rooted, and still—on net—ahead of the strain it is absorbing (the national Stamina Gap of +27 confirms this), but is beginning to fray at the edges and leading to widespread disillusionment. There is opportunity, then, to contest this value-making and surface an even more vital principle: basic human dignity.



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V Pinoy, kaya pa ba?

Resilience as contested terrain



Resilience asks how much people can withstand. Dignity asks why they should have to.

Resilience asks how much people can withstand. Dignity asks why they should have to. This shifts the perspective on what is a foregone conclusion; it becomes a question of what is deserved rather than what has to be endured yet again. The distinction matters. Resilience as a psychological capacity is well evidenced in the data and should not be discounted. What nearly half of Filipinos appear to be pushing back against is resilience as a cultural ideal: the burden, often imposed by those standing outside the hardship, to endure quietly, cheerfully, and indefinitely. But by elevating dignity as a primary cultural value, we begin to ask not how much people can withstand, but why people should have to withstand so much in the first place—and what conditions would allow them to do more than simply survive.

The PKPB study gives that tension a language that may well outlast the survey itself: **Kaya pa ba? Oo. Kailangang kayanin, pero pagod na.** It has to be endured. But we are tired of being told that enduring it is simply who we are. The challenge now is how to restore dignity, instead of expecting Filipinos to endure.

The stamina gap itself offers a useful early-warning frame for what needs to be done. It is currently positive nationally (+27), but it is thinnest, though positive, in exactly the segments already showing the most strain by every other measure: Class D households (+26), Balanced Luzon (+26), and the youngest working-age cohort (+23). A polycrisis, by definition, does not resolve in a single shock; it compounds. Should these crises and conflicts continue to escalate—as they often do throughout history—the households with the thinnest buffers today are the ones most likely to break.

The question for the government, partners, and stakeholders is clear: what can institutions do to fundamentally help Filipinos regain their dignity rather than help them tide over another crisis? What is it that Filipinos truly deserve, rather than yet another effort or initiative that serves only to reinforce that there is nothing for the people but to be forced to cope?



VI Recommendations

1

Addressing Structural Issues

As this study makes clear, Filipino resilience should not become a substitute for addressing the structural conditions that make resilience necessary. Government and institutions must tackle the underlying economic and social pressures facing households, while creating conditions that allow Filipinos to recover—and even thrive—rather than simply endure.

2

Investing in Public Spaces

Accessible public spaces can provide Filipinos with opportunities to connect, rest, and participate in community life without requiring them to spend. Investing in safe, inclusive, and community spaces can strengthen bayanihan and social connectedness as an important source of resilience. Studies have found that public spaces likewise increase income opportunities through the very social capital these spaces provide.³



³ Su, Y., Xu, H., & Zhang, X. (2024). How can public spaces contribute to increased incomes for urban residents—A social capital perspective. *Land*, 13(7), 945.



3

Enhancing Financial Literacy

As households navigate persistent financial pressures, financial literacy can help Filipinos make more informed decisions, manage uncertainty, and build greater financial resilience. Beyond simply teaching budgeting, financial education should equip households with the knowledge and confidence to plan ahead, manage risks, and make choices that protect their long-term well-being.

Exercising Responsible Corporate Citizenship

Businesses have an opportunity to move beyond celebrating Filipino resilience and contribute to the conditions that sustain it through responsible ESG, sustainability, and corporate citizenship initiatives. By maximizing their role in nation-building, companies can create tangible value for communities and help address the social and environmental vulnerabilities that increasingly test Filipino resilience. Part and parcel of this is getting to know the communities they serve, and ensuring that they remain responsive to their needs. From going deeper into communities and lessening friction in accessibility, brands must partner in community building.



