

RESEARCH ARTICLE

# Anticipating Aging and Prospecting Pension for Retirement Well-being

Roberto E. Javier Jr.\*, Mitzie Irene Conchada, and Melvin Jabar  
De La Salle University, Manila, Philippines  
roberto.javier@dlsu.edu.ph

**Abstract:** Filipino young and middle-aged adults anticipate old age positively as it is a mark of achievement in human life but negatively apprehend living through their old age, given the high incidence of poverty among the elderly in the Philippines. The issues surrounding the insurance system, income security, and social pension in old age were all related to unfavorable views about living through the aging years. In-depth group interviews (IGIs) conducted across cities and municipalities in the countryside generated conceptions about aging and concerns about becoming old in a society with no strong social protection for its graying population. A qualitative analysis was done using statistical software to summarize and synthesize the voluminous verbal data from IGIs. Themes were drawn from the transcripts of the IGIs that involved 70 adults, selected through a respondent-driven technique from purposively selected sites in Luzon, Visayas, and Mindanao where, according to the State statistics, the life expectancy was recorded high. Results reveal that, while Filipino young and middle-aged adults anticipate aging as an inevitable human experience that poses a high risk for healthcare in later life, their prospect for pension and retirement well-being remains remote from present financial planning in their work-life, particularly by the government. Thus, given the heightened awareness on the inevitability of aging and its consequences such as diminishing health, the cessation of employment, and eventual retirement, these suggest that: first, there is a need to harness the knowledge of workers and work organizations on the economics of the consequences of successful aging among individuals such as financial planning for retirement well-being; and second, for stakeholders to push for the State to improve the current insurance system and to provide a universal social pension that prioritizes persons deprived of income due to disability, severely debilitating disease, or lost work opportunity during their younger years.

**Keywords:** Aging, Healthcare, Insurance System, Income Security, Retirement, Social Protection, Social Pension, Well-being.

**JEL Classifications:** H55, J26

The interest in old age is almost always a serious concern for both the State and the market but seldom to the individual who would actually experience such a phenomenon of human life. This is because adults who would work for their employers have to be paid their benefits when their job contracts are allowed to expire, particularly when they reach the mandatory

retirement age of 65 (in others 55 or 60) years old. However, while the Philippine government has to give pension to retired workers if they contributed to its income security systems (GSIS or SSS) for the rest of their work-life, a critical majority of old persons who have not contributed in any insurance system would become dependents and others would live their aging

in destitution. The very poor ones, especially those who worked without income or were disabled and those never employed during their younger years, would highly likely remain in the margins of poverty and would be in dire need of financial aid for their medicine and health maintenance. Those left on the margins of society are the ones not covered by State pension, much less of private insurance systems.

Among the young adults, thinking about old age and later life remains remote even among individuals in their middle years of adulthood until they are reminded of their retirement. Anticipating aging and its consequences come to the senses when the effects of transitions in one's life become already very evident such as in the very pronounced physical and mental changes as well as the changing cultural, social, and economic roles one experiences. This study will contribute to both policy advocacy on pension and literacy campaign on financial planning for retirement well-being that are anchored on a cohort's conceptions about aging—its economics that relates to having income security for healthcare in later life.

This study asked questions about what young and middle-aged Filipino adults think of old age. Do they think about securing their income for their old age? What are their thoughts of what life would be like when they are old? How would they feel about being old without a pension? Thus, making preparations for one's old age connotes anticipating the health risks of aging and planning for income security for one's well-being in later life. Is there readiness of Filipino adults for old age? In this study, paid and unpaid workers who are in their prime of age were asked of their understanding of aging, its consequences, and concerns particularly with regards the provisions for their needs in old age. A key question asked was: What would life be like when one is no longer paid for the work or services rendered and with uncertain income to sustain one's health and living in old age?

## Review of Related Literature

### *Anticipating Aging and Well-being in Old Age*

Glascock and Feinman (1980) provided a holistic approach in defining old age, which pertains to the late chronological period accompanied by the changes in the capabilities and the social role of a person. This emphasis promotes the commonly held idea that the ages, 60–65, is synonymous to old age (United

Nations Department of Economics and Social Affairs, 2007). Accordingly, the chronological age became the underlying principle for separate legal and social policies pertaining to retirement, pension, and well-being. Old age must be conceived with both the biological, cultural, and socio-economic factors, which also govern the sequence of progression in other life stages in an individual's life course (Featherstone & Wernick, 1995; Neugarten, 1974; Victor, 2005).

The United Nations Population Fund and HelpAge International (2013) predicted that by 2050 there would be 2 billion old people in the world. This observation of increasing number of old persons (Lee, Mason, Amporfu, & Zhang, 2014), particularly in developing countries, is supported in an earlier study that reported the population of 60 years old and above in the Philippines to be increasing faster than the total population (Ogena, 2006). More so, the increase in the old-age dependency ratio should result to the increasing needs of the older population (Racelis, Salas, & Abrigo, 2014); but also, more importantly, of young and middle-aged adults who would be the old and the very old persons in a couple of decades.

The needs of the old person are the same as the needs of other age groups (Randall, 1957; Salas & Racelis, 2008); however, the emphasis is different based on the specific needs in reference to their physical, cognitive and emotional, social, occupational, and lifestyle changes. The life satisfaction of an individual in this particular period is based on the probability that all these needs are met (Walker & Lowenstein, 2009). The capacity to avail and procure basic amenities, their financial status, and safety are the basic needs that will spell a good life and foster well-being for an older person (Walker & Lowenstein, 2009). Conversely, an adequate and appropriate source of income (Cruz & Camhol, 2013), preparation for financial security (Mapa, Bersales, Albis, & Daquis, 2011), and social pension (Schatz, Ralston, Gómez-Olivé, & Tollman, 2012; Walker & Lowenstein, 2009) guarantee that these needs are met.

The healthcare needs of old persons are different from other age groups though. Studies report that there are age-related declines on the physiological body among old persons that limit their physical ability and functional abilities as well (Paterson, Jones, & Rice, 2007; Paterson & Warburton, 2010). It can be inferred that the risk of living through disability is higher among old persons than other age groups (He, Muenchrath,

& Kowal, 2012; Hosseinpooret al., 2016). The risks are also higher among older women (Hosseinpooret al., 2016) and the poorest section of society (Heet al., 2012). The weakened bodily functions contribute to a higher risk of chronic diseases among old persons (Dai, 2015; Liu, et al., 2009). The increase in the number of old people with disability and the lack of social and governmental support to address these needs is also observed in the Philippines (Cruz & Mallari, 2012).

### ***Social Protection and Retirement Well-being***

As of 2015, the Philippine Statistics Authority reported that poverty incidence among the population was 21.6% or 1 out of 5 Filipinos is poor. One concern related to poverty is old-age income support. Park (2009) pointed out in his research on the looming pension crisis in Asia that most countries in the region do not have an efficient and effective pension system. The Asian Development Bank (Rhee, 2011) report highlighted the fact that Asia is on its way to a demographic transition: the ratio of retirees to workers is increasing, and it is projected that in the mid-21<sup>st</sup> century, Asia's elderly is projected to reach 923 million people. This implies that social protection needs to be strengthened more to anticipate the effect of the demographic transition. However, the current situation is far from the ideal. As of 2013, 60% of the total population in the Asia-Pacific region has no social protection (ADB, 2013).

Providing social security such as a pension is one of the ways to address the effects caused by demographic changes. A pension is one way to smoothen consumption and this is very helpful for people who need it the most. A pension is simply an annuity or lump sum of cash received upon retirement (Park, 2009). The main objectives of a pension, aside from smoothening consumption, are to provide insurance against longevity risk, inflation risk, and other economic shocks; to redistribute income; and to alleviate poverty (Park, 2009).

### ***Philippine Pension System***

In the Philippines, the current pension system is mostly characterized by a defined benefit that is supposed to protect individual members from risks. It has one of the oldest systems in Asia and is managed by the government. Pensions in the Philippines are paid in current income and are funded by the government. This follows the principle of "pay-as-you-go" pension

where the current generation finances the benefits of the previous generation. In other words, the government is taxing one group of individuals and transferring revenues to another group (Barr & Diamond, 2006). The pension age is two-fold: if one worked for the private sector, the pension age is 60 years old while the pension age for one who worked for the government is 65 years old.

Filipino workers pay for their social security in old age through their contributions to State-controlled insurance systems: the Social Security System (SSS), for those in the private work organizations or the self-employed; the Government Service Insurance System (GSIS) for civil servants. Both private and the public sector workers also contribute to the Philippine Health Insurance Corporation (PhilHealth) for healthcare. The retirement income is obtained from contributions, which have been automatically deducted from a worker's salary compensation during employment. A retiree of SSS must be unemployed to be eligible for pension and must have at least 120 monthly contributions prior to the semester of retirement. In the GSIS, a number of retirement benefit packages are available for its retirees who have rendered at least 15 years of government service and who are at least 60 years of age upon retirement such as provided in PD 1146, RA 1616, RA 660. The government also pays pension for service personnel who are entitled to non-contributory retirement benefits administered by the Philippine Veterans Affairs Office. Insurance products and pension plans are also available to citizens who can pay the premiums (contributory pension schemes) (Coalition of Services of the Elderly [COSE] and HelpAge International, 2017). The existing contributory pensions, SSS and GSIS, have a long history in the country and are committed to ensuring that Filipinos would sustain their standard of living in their old age. In a 2016 initial report of COSE and HelpAge International, 3 out of 10 senior citizens receive a pension based on their previous working history. For those who receive a pension, benefits are low as 3 out of 10 SSS pensioners receive less than PhP2,000. The sad state is that 5 out of 10 Filipino old persons are left with no pension (COSE/HelpAge International, 2016).

The Philippine social pension was implemented in March 2011, which covered indigent senior citizens aged 77 and older (COSE/HelpAge International, 2016). In 2015, the social pension was expanded to

cover those below aged 77 but not younger than 65 years old. The Senior Citizens Act of 2010 (RA 9994) defined an indigent senior citizen as any citizen who is aged 60 years old and older; frail; sickly with disability; and without pension or permanent source of income, compensation, or financial assistance from relatives for their basic needs. The Department of Social Welfare and Development (DSWD) conducted an initial assessment of the impact of the social pension program after its first year of implementation in 2012. The DSWD study reported that social pension increased the ability of its recipients to meet some of their basic needs. However, 8 out of 10 surveyed recipients suggested that the amount of PhP500 was inadequate (COSE/HelpAge International 2016).

The main problem with protection for the elderly in the Philippines is that it fails in providing enough income for a minimum standard of living. Old age, as it takes its toll on an individual, with disease and disability, work opportunities would dwindle. With the mandatory age of retirement in the Philippines (60 in the private sector; 65 for those in the civil service), an old person would also face the challenges of age discrimination to land a decent paying job. Given this limitation, the elderly would rely on family members for support and sometimes engage in activities related to the informal sector.

### **Framework: The Economics of Pensions and Well-being in Old Age**

A transdisciplinary model (Higginbotham, Albrecht, & Connor, 2001) is adapted in this study to present a discussion on the interplay of the economics of pensions and conceptions on old age and the aspects of well-being, that is, physical (observing aging, experiencing old age), mental (understanding knowledge, sense of worth, self-control/regulation), financial (income, insurance), social (education, literacy, occupation, consumption), and progression and development (sense of achievement, retirement).

Economic growth and development can bring about changes such as urbanization, industrialization, as well as sociocultural and demographic changes. Such is true for the Philippines: it has experienced the development of cities, creation of jobs due to industrialization and globalization, the sociocultural changes that Filipino families are experiencing especially those whose family member/s are working abroad. All these changes

highlight the need for an effective pension system. The problem is that most Asian countries do not have a mature and effective pension system.

The idea behind pensions, as mentioned earlier, is to store income for future use through saving part of one's income. The individual, during his working years, saves or contributes part of his income for his retirement. The amount of pension depends on his contribution and the number of years he worked. The truth of the matter is that the amount of monthly pension of a retired individual is not enough to meet its basic needs, especially expenses for health care. Also, the uncertainty that the retiree faces is relatively higher as he grows older with his health deteriorating.

Imperfect consumer information due to uncertainty is also one reason why pension is very important. The array of financial institutions and financial instruments makes it difficult for the consumers to choose the right one that will fit their needs. Lack of information about the future poses as a challenge to make optimal choices. The pension that is provided by the government should help address this issue to safeguard retirees from uncertainty. Other risks involve macroeconomic shocks that affect the country's output and employment, demographic shocks, political risk, and investment risk (Barr & Diamond, 2006).

The way labor markets work would also have an implication on the pension system. Usually, corporations and most of the private sector offer a pension scheme to attract the best workers. If there is a large labor supply, the best workers will be skewed towards jobs that offer the best pension scheme. On the other hand, workers in the informal sector have limited access to a pension system. Most of those who are working in the informal sector and those who are engaged in contractual work find it very costly for them to make contributions to a pension system because they would have to do it on their own. Moreover, their limited income makes it difficult for them to consciously make contributions.

Another point of concern for a pension system is the age of the population. As discussed in the section on demographic transition, a country with a graying population has implications on the pension system. For instance, the larger the difference between pension age and life expectancy, the higher the liability of the pension system since this means that the government has to finance the retirees for more years. Park (2009) identified that there is an average of 6.7 years of



pension in the Philippines and it is expected to increase in the years to come due to increasing life expectancy. The retirement age is also an issue. The current retirement age in the Philippines is 60 years old in the private sector and 65 years old for those working in government. According to Barr and Diamond (2006), the optimal earliest eligibility retirement age should be chosen to balance the benefits and costs. If a retirement age chosen is too early, it would hurt the working age group as they would have to shoulder the cost of funding the retirement pension. Moreover, increased longevity can make health care more expensive for the elderly.

The present Filipino young and middle-aged adults would be the old persons and retirees in the mid-21<sup>st</sup> century (Lee et al., 2014; ADB, 2013; Ogena, 2006), and they would have high demands for healthcare consumption (Paterson et al., 2007; Paterson & Warburton, 2010). Thus, this demographic transition would necessitate a source of income for the elderly (Cruz & Camhol, 2013; Mapa et al., 2011) to be able to purchase for survival needs and pay for the services they need to foster retirement well-being. Young and middle-aged adults' anticipation and understanding of old age and its consequences alludes to their own possible life stage that being retired and successfully aging (Schulz & Heckhausen, as cited in Crandell, Crandell, & Zanden, 2009), they need a pension to pay for their consumption (Schatz, et al., 2012; Walker & Lowenstein, 2009).

### **Method of Field Study**

This cohort study employed the field methods for gathering data. Across the major Philippine islands, in-depth group interviews (IGI) among the working-age adults were conducted using three of the major ethnic languages spoken by the majority of Filipinos—Tagalog, Ilocano, and Cebuano. The IGI's were done in clusters of seven to nine participants in each interview session. The multistage sampling yielded a total of 70 individuals who participated in 24 IGI sessions. Individuals involved in the IGI were recruited through the respondent-driven technique using the criteria for inclusion of study participants (age, gender, employment/unemployment, and the area of residence). A pilot test of the interview guide and the procedure was run in Barangay Leveriza in the City of Manila.

The study is more qualitative in nature and the IGIs were the main source for the data analysis. Perhaps one of the limitations is the small sample size used in the study with only a total of 70 participants. The interviewers only had a limited period to conduct the IGIs with only one to two months (October 2015). The sample size though that included young and middle age adults who were both employed and unemployed was taken from the top three provinces with the highest life expectancy in both the rural and urban areas.

Table 1 shows the setting, the sites, and schedule of the IGIs. Actual IGI's were simultaneously done in Luzon (in the City of San Fernando and the Municipality of Bacnotan in the Province of La Union), in the Visayas (in Cebu City and the Municipality of Compostela in the Province of Cebu), and in Mindanao (in Oroquieta City and the Municipality of Panaon in the Province of Misamis Occidental). These areas were purposively selected based on the reported 2009 and 1997 State statistics having the most number of old people (Philippine Statistics Authority, 2013).

Transcripts were produced from the audiotapes of the IGI's. The techniques of qualitative analysis were employed to interpret the data. Verbal data processing software was used to summarize the answers to facilitate the formation of categories that were then used in the creation of codes. In doing the verbal analysis and interpretation, themes were drawn from these codes.

A multi-stage sampling of participants from each of the three selected provinces was conducted to randomly obtain the sample of participants from both the urban and rural areas using the criteria for selection. In the capitol area, only the barangay in the city proper was included. In the rural areas, the barangays that are peri-urban or near the city were not included. Also, the selection of municipality was based on income class. A municipality with an income class of 3 is rural. After a municipality was sampled, all the barangays of the chosen municipality were included in the sampling of six barangays. The six barangays correspond to the six characteristics of the three criteria for inclusion to the sample of interviewees.

From each barangay, all the zones were again sampled. It was from the sampled zone that interviewees were finally recruited. In the recruitment of the participants, a respondent-driven technique was used to identify from each zone a prospective interviewee. The local zone leader was requested to identify all possible

**Table 1**  
*Setting, Sites of the Study, and Schedule of IGI*

<b>URBAN</b>	<b>Life Expectancy at Birth (Years)</b>	<b>Barangay</b>	<b>City</b>	<b>IGI Schedule</b>
Luzon La Union	76.4(2009) 70.0 (1997)	Catbangan	San Fernando	October 3, 2015
Visayas Cebu	(Not included in the top provinces in life expectancy in 2009) 69.8(1997)	Pardo	Cebu	October 11, 2015
Mindanao Misamis Occidental	75.4(2009) (Not included in the top provinces in life expectancy in 1997)	Taboc Sur	Oroquieta	October 10, 2015
<b>RURAL</b>		<b>Barangay</b>	<b>Municipality</b>	<b>IGI Schedule</b>
Luzon La Union	76.4 (2009) 70.0 (1997)	Sayao-an	Bacnotan	October 4, 2015
Visayas Cebu	(Not included in the top provinces in life expectancy in 2009) 69.8 (1997)	Dapdap	Compostela	October 8, 2015
Mindanao Misamis Occidental	75.4 (2009) (Not included in the top provinces in life expectancy in 1997)	Lutao	Pana-on	October 9, 2015

persons in the area with the required characteristic for inclusion in the sample of participants (criterion pair). The local leader generated a list of names of individuals in the respective zone. The list generated became the sampling frame for the last stage of selection.

Prior to the actual sampling of participants in each of the zones, letters of request for assistance in the conduct of the IGIs were sent to the local executives of the municipal and barangay governments. A brief introduction of the study, its purpose, and goals were provided for the local executives' information and reference. A courtesy call to the local executives was necessary to facilitate entry-exit in the community, specifically in the selection and recruitment of the participants.

The interview instrument used was in English and had translated versions in the local language of the participants. Respondents of the study were invited to a minimum of 90-minute IGI session. Each participant was requested to sign the informed consent form to document voluntary participation. A study team composed of a facilitator, a moderator, and a

documenter run the IGI session. The findings of the study are presented as a narration of the thoughts of Filipino adults as they anticipate their aging and their prospects of receiving a pension for retirement well-being when they live through their old age.

## **Results and Discussion**

The participants of the study were divided into two groups, the 20 to 39 years old group and the 40-59 years old group. Table 1 presents the descriptive statistics of the two groups.

There was a total of 37 participants for the younger group, 20 of which were females and 17 were males. The average age for females is 31 while for males it was 28. There was an equal number of participants from the urban and rural areas. As for the older group, there were a total of 33 participants, 18 females and 15 males. Most of them came from the rural area (53%) and the rest were from the urban area (47%) The study was able to get a good mix of participants on the focused-group discussion given the statistics presented in Table 2.

**Table 2**  
*Summary Profile of Participants*

	20- 39 Years Old (Younger Age Group) n= 37									40- 59 Years Old (Older Age Group) n= 33								
	Female			Male			Sub-Total			Female			Male			Sub-Total		
	n	Age	%	n	Age	%	N	Age	%	n	Age	%	n	Age	%	N	Age	%
Urban	10	29	50%	9	31	53%	19	30	51%	7	47	39%	7	48	47%	14	48	42%
Rural	10	32	50%	8	25	47%	18	29	49%	11	50	61%	8	49	53%	19	50	58%
Total	20	31	100%	17	28	100%	37	29	100%	18	49	100%	15	49	100%	33	49	100%

According to the United Nations (2015), life expectancy in the 1990s was 66 years old and has increased to 68 years old in 2015. The fact is that the adults interviewed in this 2015 study were the young adults(20–39 years old), and the middle-aged adults(40-59 years old) who would be the retirees and old persons respectively in 2030 when life expectancy is predicted to be 70 years old (United Nations, 2015). They have more chances of living through in their old age due to improvements in healthcare brought about by advancements in medical technology and health science. Better nutrition and health helped contribute to longer life spans. These young and middle-aged adults would benefit from a pension, as they understand that they will constitute the gray population of the last quarter of the 21<sup>st</sup> century.

The key findings of the study is discussed in the following themes: (1) the young and middle-aged Filipino adults’ understanding of old age and how it relates to retirement well-being; (2) their points of view on the system of insurance and source of income in old age, as well as on the senior citizens’ rights and privileges; and (3) their prospects and propositions on social protection, particularly that of having a universal social pension, to cover all citizens who have reached retirement age, and all the benefits that accrue with being an old person in the Philippines.

***Understanding of Old Age and Retirement Well-being***

The knowledge about old persons that most young and middle-aged adults have is drawn from their present personal relationships with the elderly

such as their parents, relatives, or neighbors. Others draw their knowledge about old persons from their interactions and observations of the elderly in their communities. They defined aging in terms of the very obvious physical changes observed among persons who are progressing in years. They knew too that if an individual is retired from work and is receiving a pension, then that person is already old. This is referred to as social age, which is based on the fact that the individual has also become a senior citizen. Aging then is defined as the noticeable differences in a person’s qualities and characteristics.

The description of aging too is in terms of the evident changes in the person’s cognitive and emotional attributes. Consequentially, these also bring about changes in the person’s occupation and lifestyle. Associated with such deterioration are illnesses that old persons acquire over the years. These poor health conditions pose problems in living for many in old age. The behavioral and psychological changes observed of old persons pertain to the attitudes of the elderly, their cognitive abilities, and emotional responses. The signs of senescence are also salient in the mental aspect of life, particularly among the very old persons.

Given this understanding of old age, the issues surrounding retirement well-being and pension become most relevant for both of the age groups. It is a fact that there is no universal social pension in the country that covers all of its senior citizens. This is the current condition of the very poor old persons in the Philippines. They are worried about their old age as they are not even enrolled in, much less contribute

to, any insurance system. Life will be hard if there is no income in old age, especially if their children will not take care of them. They noted that there are old persons who do not receive any pension, particularly those who have not been formally employed (such as those who have labored in fishing, farming, forestry, household), and those who have lived in the streets or are alone in their abode.

It is observed that the kind of life one lives now would determine the kind of life one will have in later life. In this young-old continuum, the lifestyle individuals have and how they live in their younger years would certainly have an impact on their aging years and very likely to continue in their old age. Thus, old persons now had lived the same lifestyle as when they were younger. The prudent ones that have lived an austere life in their younger years were likewise more resilient in their old age. Those who had lived in excesses when they were young and had not radically changed their ways of living when they are about to retire have life difficulties in their old age. The old persons who have resources saved from younger years continue to enjoy the benefits earned from them in later life. This is also observed among old persons who have retired from a stable job, as they continue to receive income from their pension. The age of retirement is seen as a period of rest when fulltime work engagement ceases; others think that there are only occupational changes when one retires from work, particularly among those who have worked in the agricultural sector. Aging experience would be better for those who have economic resources. Thus, those who have income from a pension or have other income sources such as earnings from their farms, especially if the land is owned, would have retirement well-being. Old persons who now enjoy better living conditions are those who have prepared in advance for their old age.

### ***System of Insurance and Source of Income in Old Age***

There is an understanding that when workers reach retirement age, they would need financial assistance from the State and that there is a need to be enrolled in the Philippine security system. Knowing that many elder lies have serious illnesses, there is some pessimism about reaching the retirement age of 60. They noted that growing old and becoming a senior citizen is inevitable and is now very evident

in Philippine society. Thus, there is the anticipation of aging. There is hope that as one becomes a senior citizen, one will receive a pension and that both the family and the government will provide help in old age. It is aspired too that a pension be enjoyed earlier, at an age below 60 years old. It is suggested that a worker could be paid a pension when one already reaches 55 or even 50 years old. Thus, it is argued that the age when one becomes a senior citizen could be changed from 60 to 55 or even 50 years old. This idea is drawn from the fact that there are many elderly lies who have health problems in old age and are spending their pension on their medicine. The study cohort thinks that they would have more illnesses in their old age as they live in a very hazardous environment today. A pension is necessary for physical and mental well-being in old age.

Filipino young and middle-aged adults think of retirement well-being in terms of healthcare. Related to these needs are rest and recreation, hospitalization, maintenance medicine, medical check-up, and support for mobility. Included in the anticipated needs for financial well-being are higher discount rates in purchases of food and drug, transportation fare, as well as the cost of life insurance and burial benefits. In addition, for social well-being, the anticipated needs include the loving care of spouses and children in old age. It is hoped that an old person would enjoy life in retirement and become a truly "senior" citizen. An old person has to enjoy a longer life and the bliss of bonding with their loving family. Both age groups also aspired for affluence in life and healthier and stronger bodies in old age. Interesting to note is that the young adults would want to be nurtured by caregivers in old age, either by family members or paid professional providers. The middle-aged prefer their family to care for them when they advance in age. They also seriously considered being placed in institutions for the elderly in the event that there are no family members to care for them. There is then a need to pay the elderly their pension especially those who would opt to live in hospices or those who would live in shelter homes for the abandoned.

While there is knowledge that aging is a natural experience, there is expressed doubt about one's own old age. It is believed that the material deprivation a person endures before old age would more or less remain the same later in life. There is a notion too that life for persons who live in affluence or with sustained resources before they reach old age would certainly



have a good life when they become senior citizens. It is firmly believed that those who had access to and control of material resources had the right opportunity to invest in their children's higher education. These children would develop sophisticated skills that in turn would enable them to take over their parents' trade and logically pursue it to perfection. Thus, parents must sacrifice and work hard for their children's knowledge and skills development as such is key to economic success.

Moreover, the cohorts' serious concerns about living through old age pertain to poverty. One concern is having better living conditions in later life as they currently experience economic hardships. Second concern involves having good health when they grow old. The life one would have in old age largely depends on the status of life one had before becoming an old person. The belief is that the means by which this could be reversed is by giving their offspring educational opportunity. These children should then take up the cudgels to finish school, land a good paying job, and earn a living to bridge the economic gap. There is fear of the deterioration of health, as it is surmised that the body becomes weaker in old age. Understandably, in the rural areas, there is a strong worry about financial as well as physical well-being in old age because they do currently experience poverty and are tied to hard labor in agricultural and agroforestry work.

There is full knowledge that when the respondents reach old age year from now, the needs would not be different from those of the elderly of today. These are the basic economic needs individuals ought to have in order to live a simple but decent life. In old age, there would still need for a source of income, as there is a continuous demand for living expenses. This income will now come from a pension, insurance, or compensation. The old people, though, have simple needs for living. These are the basic needs for surviving the daily grind of later life, such as for nutrition and medicine. Care, if the family can provide it (as old persons long for), can come from any one of the adult children. There are, however, old persons who have been deserted by their families and have to fend on their own to live such a solitary life. For such individuals, they emphasize, the State should all the more provide for the basic needs of all abandoned old persons in the form of food, medicine, and especially shelter.

The privileges that elderly Filipinos currently enjoy include the payment of pensions for those

retired members of either of the two State-controlled insurance systems, GSIS and SSS; the mandated 20% senior citizen discount on purchases of basic commodities that include medicine, entertainment and transportation, and health insurance. The two age group seven insisted that the senior citizen discount could still be increased to 50%. Added to these privileges, it is strongly suggested that the giving of a social pension to all senior citizens be mandated. Rice, food, drug, medicine, shelter, healthcare, medical care, free regular medical check-up, financial assistance, and employment opportunities were mentioned as the components to be included in the privileges for the elderly. Also included are burial benefits, free coffins, and even financial and saving literacy. In the urban areas, homes for the elderly have to be operated as government-sponsored facilities and that there be caregivers for senior citizens for those with serious limitations in living an independent life, particularly those with debilitating or degenerative illnesses.

Adults across age groups in the study shared similar information based on their observation of the current system of insurance in old age. The differences in the amount of pension received by retired employees from the government and the private sector were cited. It is observed that compared to retirees from private work organizations, the retirees from government service receive a higher pension. The retired private employees rely on their SSS contributions for their retirement pay but their contributions vary as it is based on the income bracket. Those employees in the private sector who have higher income have higher contributions while those with low income have low contributions to SSS. Thus, there is a marked difference in the pension the private retirees receive. Taking note of the current high prices of commodities and pointing out that such prices will be the same for all old persons whether rich or poor, the government (GSIS and SSS) pension being given now and even in the future, therefore, would continue the disparity in income and the burden to those elderly who are in the lower income bracket.

The needs of elderly persons, particularly among those who had not done paid work and those who never had work due to disability or severely debilitating diseases and mental disorder posed a serious concern for the study cohort. It is firmly believed that it is the government's responsibility to provide for the needs of these would be old persons. The reason being is that since everyone pays taxes to the government,

then this institution ought to provide for the needs of citizens who have grown old, whether they have had or have not had paid work. Corollary to this belief is that the government ought to provide for the needs of old persons who were not covered by any insurance scheme. This pertains to the social pension that the poor elderly must receive from the government. It is proposed that the budget for the social pension come from taxes, which the lawmakers have to think about in crafting the policy for social protection of the elderly.

There is also a firm belief that to be financially secured in old age, one needs to save for retirement. The ways to save money include membership in credit cooperatives, venture in business, make personal savings, invest in insurance, and become a member of, and pay contributions to insurance systems such as the SSS and the GSIS. The practical ways of preparing for old age are activities such as consuming wisely and being physically fit at work by exercising regularly. Thus, having savings for the future is synonymous with retirement well-being. It is believed that living conditions would be good in old age if there would be a pension.

Certainly, the conditions leading to a challenging life in later years would involve the following: absence of support from society or the government, but more importantly from the elderly's significant others (i.e., one's own adult children or family members); lack of source of income for an elderly, such as from a pension or savings; stressors that still abound in old age; and lack of proper nutrition or living in an impoverished environment. Life would then be a burden in old age with the aforementioned conditions, as the elderly is believed to become increasingly dependent on others for living a dignified life as one advances in age. Corollary to the conceptions on aging are the notions about being old in this country. Thus, an expressed non-affirmative feeling and thought about growing old in the Philippines.

It was noted that it would even be sad if there would be no source of income or no source of funds for the elderly. Such a negative sentiment stems from the observations of the elderly who have been left to live in misery. This is linked to the absence of institutional support for old persons who are alone, abused, abandoned (e.g., if the family is not capable of providing for the needs of its elderly member), and without a source of income in old age. An elderly who depends solely on the support of an adult child or kin

for care illustrates how hard life is in old age. While there is consolation in the idea that later life will be good if there is some remittances from relatives (adult children) who would be or are now working overseas, such could hinge on hope.

People have to prepare for old age with life savings. However, making such savings is stifled by economic hardships due to low income. Earnings are spent only on subsistence, and the money that most people actually have is budgeted for their family's daily needs and their children's school expenses. While there is a thinking that most people know they have to save up for old age, the idea of savings is indeed relegated to a mere plan, as the money that minimum income earners make is not even enough to keep with the high cost of living, particularly in urban areas. The study cohort touted that being single and having the traits of frugality, diligence, and astuteness are related to being able to establish life savings for old age. However, putting up savings is possible for those who are currently in good financial standing, those who are well employed, those who avoid vices, and those who pay their contributions to the SSS.

There is recognition of the value of saving up for old age. This idea of having to save is attributed as well to the uncertainty of care that children could provide their parents in their old age. However, while there is a strong desire to save, they could hardly do so because the meager income is just enough for children's education and the family's daily survival. The difficulty of saving is when one does not have anything to save in the first place. In fact, they had numerous attempts to save but are forced to use the money in emergency situations. While savings is a priority, providing the current needs of the family is an immediate and important consideration. The children's education is at the top of the priorities as such is seen as a means to prepare for parents' old age. For them, only those who are relatively economically well-off and those who have enrolment and contribution in SSS or GSIS may be able to save for retirement.

### ***Social Protection and Pension for Old Persons in the Philippines***

An interesting idea surfaced from the study cohort. They believe that the government ought to provide work to people in their productive age. The thought is that providing younger people work opportunities is already a major step in making sure that their geriatric

life will be decent and of quality. This means that providing care for old persons begins early in adult life.

The government is seen as a significant stakeholder and has a starring role in providing for old persons' retirement well-being. However, corruption is thought to hinder the government from meeting the expectations of its senior citizens. It is strongly believed that the giving of social pension is feasible only if those in government are honestly performing their job. If the government fails to provide the old persons the needed care, the civil society organizations could fill the gap. Besides the government and the civil society organizations, private companies were also identified as stakeholders in providing care to retirees. The private companies owe their retirees the benefits that are rightfully theirs such as giving them the right retirement compensation and benefits, and paying their SSS and PhilHealth.

There is low awareness of the existing social pension being provided to old persons, especially those in very difficult economic circumstances. Several issues on social pension were raised such as regarding the selection of beneficiaries and the differing amounts distributed to old persons. There is a lack of awareness on the selection of beneficiaries. Some social pension beneficiaries are economically better off than others and that some old persons who are in dire need were not given any. Some old persons receive a higher amount than other elderly. The present social pension is PhP500 pesos and is given to targeted beneficiaries only. This is too little to meet the current market prices of even the basic commodities.

The government has to be the fund provider for the social pension. The social pension funds should come from the government coffers given that people pay taxes of sorts. Thus, such is seen as a matter of government obligation. The specific taxes that were identified as sources for the social pension fund are the sin taxes, customs revenues, taxes from the entertainment industry, and taxes from large companies. There too is an expressed willingness to pay should workers be asked to contribute for the social pension. Paying a little amount ensures that later on there will be a pension to receive. Retirees would be able to demand it considering the monetary contribution that they have paid out of pocket. The amount that they thought they could contribute to social pension range from PhP60 to PhP300 a month.

As earlier indicated, the amount of PhP500 is too small for a social pension. Thus, an appropriate amount is suggested to range from PhP1,000 to PhP25,000 although the average was PhP4,340 (mean) and the mode was PhP2,000 (frequently cited amount). The variation in the amounts given has something to do with time context. A larger amount is given considering the value of money years later. On the other hand, referring to the current condition, a lower amount of social pension is identified. However, the PhP500 social pension gives a weak purchasing power to old persons to be able to procure their basic needs. A relatively lower amount is given to ensure that everyone gets an equal share of the pie. An amount a little over than PhP1,000 takes cognizant of the fact that social pension is given as a form of assistance or subsidy but should not be the only source for daily sustenance. Yet, the issue of encouraging dependence if the amount of social pension is increased was set aside in consideration of the right of every old person to achieve income security. Noting the fact that not all have the comparative advantage of having prepared or the ability to continue working to sustain their daily needs.

The meaning of social security pertains to being employed, receiving just compensation and benefits, and upon retirement from such employment to be given a pension. Social security for them is also about paying contributions to the State-controlled insurance systems, either the SSS or GSIS and to the PhilHealth for healthcare. There is a need for health insurance coverage particularly by PhilHealth of old persons. It is noted that if an old person is covered by PhilHealth insurance, then there would be no need for cash to pay for hospitalization or medical services. Such healthcare insurance should cover all indigent old persons. Also, an ideal social security system should be provided to all old persons regardless of their employment history. This should not discriminate benefits received and other needed benefits particularly to old persons with physical disability.

## Conclusion

The younger adults who live with their aging parents, grandparents, kin, or neighbor articulated the issues about the better quality of life in later years such as the maintenance of good health and sustenance of income in their retirement. These young adults argued for income security which they think should start

early in the work-life of an individual if it is to ensure better living conditions and well-being in old age. The middle-aged adults, sandwiched between their pre-adult children or kin and their old parents, relatives, or neighbors, expressed more concerns about caring for the elderly. The middle-aged firmly believed that their immediate family members, particularly their own children, would care for them in their old age and, if they would be abandoned, that the social welfare institutions of the government would provide them the services due to them as senior citizens.

It can be gleaned from the foregoing that there is consistency in the thoughts of young and middle-aged alike in so far as similar descriptions of the needs of the old persons were provided as they also anticipate their own old age. This reflexive thought about aging results from their understanding of the phenomenon of old age as it occurs in their particular period as a natural progression in the life course. Though the young adults think about old age in a distant future, as they are decades away from that period in their lives, they are already keen on securing income for their well-being, as retirement dawned on them vicariously through their elderly kin and neighbors. Thus, they base their articulations of the needs of old persons, their problems in living, and joys in life on what they can infer from observing how different old persons should be when they retire from work. The middle-aged adults, meanwhile, are transitioning at this period in their lives, since they can now sense the imminence of old age in the many physical and psychosocial changes they are currently experiencing. They can relate more to the needs, issues, and concerns of old persons, as they would also have parallel experiences very soon; thus, they now think of pension as a source of income during their aging years. Both age groups are not apathetic though of aging but negatively apprehend the consequences of old age in the context of the current poor economic conditions in the country.

## Recommendation

Young and middle-aged adults firmly believed that old persons, especially those in difficult economic situations, would have to seek assistance from the government in the absence of family support. Likewise, some of them expect that the government should be able to provide for the basic necessities should they be unable to eke out a living due to old age. Identified

were a number of programs that the government can implement for old persons. First, it is hoped that the government could establish institutional care facilities for old persons (similar to “home for the aged”). This abode is especially for old people who do not have significant others who can take care of them. Second, the government has the responsibility to provide old persons quality healthcare services, free hospitalization, and medicines.

Third, the government has the responsibility to provide old persons with a social pension. This pension is a necessity particularly for those who do not have family members and relatives who could provide for their needs. The social pension could also be given to persons if their family members are unable to assist as the latter also struggle to provide the needs of their own family. Fourth, the government would also have to provide a retirement package (pay) for all workers. This monetary incentive in retirement is something like a cooperative dividend. Retirees who have invested so much for so many years through taxation should be able to earn something, and this could be in terms of care services for old persons.

The government could extend assistance to those about to retire in the preparation of documentary requirements for claiming retirement benefits. Fifth, the government can give financial benefits so that the old persons could still continue their agricultural work even as they age. In the rural areas, the government could provide land so they could do farming. Sixth, besides financial assistance, the government could facilitate the enrolment of its citizens to SSS, PhilHealth, and PAG-IBIG. The government can also provide recreational benefits for old persons (e.g., free movies) for their mental and social well-being.

## References

- ADB Asian Development Bank. (2013). *Sustainability Report: Investing in Asia and the Pacific's Future*. Mandaluyong City, Metro Manila: Asian Development Bank.
- United Nations Population Fund and HelpAge International. (2013). *Ageing in the 21st century: A celebration and challenge*. London: UNFPA.
- Barr, N., & Diamond, P. (2006). The economics of pension. *Oxford Review of Economics Policy*, 22(1), 15–39. Retrieved from [http://eprints.lse.ac.uk/2630/1/economics\\_of\\_pensions\\_final.pdf](http://eprints.lse.ac.uk/2630/1/economics_of_pensions_final.pdf)
- Charles, S. and Carstensen, L. (2010). Social and emotional ageing. *Annual Review of Psychology*, 61, 383–409.



- Coalition of Services of the Elderly and HelpAge International. (2016). *Universal social pension: Feasibility in the Philippines, Preliminary Findings*. Manila: COSE and HelpAge International.
- Coalition of Services of the Elderly and HelpAge International. (2017). *The possibility of social pension in the Philippines. Manila, Philippines*: COSE and HelpAge International.
- Crandell, T. L., Crandell, C. H., & Zanden, J. V. (2009). *Human development* (9<sup>th</sup>ed.). New York: McGraw-Hill.
- Cruz, G., & Camhol, A. (2013). *Family and State roles in promoting the wellbeing of older Filipinos*. A powerpoint presentation prepared for the AASSREC Biennial General Conference, Cebu City. Retrieved September 1, 2014 from <http://aassrec20th.files.wordpress.com/2013/04/g-cruz-ppt.pdf>
- Cruz, G., & Mallari, R. (2012). Estimating functional disability among older Filipinos: Evidence from the 2007 Philippine longitudinal study on aging. *Philippine Population Review*, 11(1), 26–40.
- Dai, B. (2015). The old age health security in rural China: Where to go? *International Journal for Equity in Health*, 14(119). <http://doi.org/10.1186/s12939-015-0224-5>
- Featherstone, M., & Wernick, A. (Eds.). (1995). *Images of aging: Cultural representations of later life*. London: Routledge.
- Gluscock, A., & Feinman, S. (1980). A holocultural analysis of old age. *Comparative Social Research*, 3, 311-332.
- Gorman M. (1999). *Development and the rights of older people*. In: Randel J, et al., Eds. The ageing and development report: poverty, independence, and the world's older people. Earthscan Publications Ltd.: London
- Hareven, T. (1995). *Changing images of aging and the social construction of the life course*. In: Featherston, M. & Wernick, A. (Eds.) *Images of Aging: Cultural Representations of Later Life*. Routledge: London
- He, W., Muenchrath, M. N., & Kowal, P. (2012). *Shades of gray: A cross-country study of health and wellbeing of the older populations in SAGE countries, 2007-2010*. Washington, DC: US National Institute on Aging (NIA) of the National Institutes of Health, US Government Printing Office.
- Higginbotham, N., Albrecht, G., & Connor, L. (2001) *Health social science: A transdisciplinary and complexity perspective*. South Melbourne: Oxford University Press.
- Hosseinpour, A. R., Bergen, N., Kostanjsek, N., Kowal, P., Officer, A., & Chatterji, S. (2016). Socio-demographic patterns of disability among older adult populations of low-income and middle-income countries: Results from World Health Survey. *International Journal of Public Health*, 61 (3), 337-45. doi:10.1007/s00038-015-0742-3
- Lee, R., Mason, A., Amporfu, E., & Zhang, Q. (2014). Is low fertility really a problem? Population aging, dependency, and consumption. *Science*, 346(6206), 229–234.
- Liu, Z., Albanese, E., Li, S., Huang, Y., Ferri, C., Yan, F., & Prince, M. (2009). Chronic disease prevalence and care among the elderly in urban and rural Beijing, China - a 10/66 dementia research group cross-sectional survey. *BMC Public Health*, 9(394). <http://doi.org/10.1186/1471-2458-9-394>
- Mapa, D., Bersales, L. G., Albis, M. L., & Daquis, J. C. (2011). *Determinants of poverty in elderly headed households in the Philippines*(Working Paper No. 2011-4). UP Diliman, Quezon City: UP School of Statistics.
- Neugarten, B. (1974). Age groups in American society and the rise of the young-old. *The Annals of the American Academy of Political and Social Science*, 415, 187–198.
- Ogena, N. (2006). *The low and slow ageing in the Philippines: Auspicious or challenging?* Retrieved August 12, 2013, from <http://www.univie.ac.at/impactofageing/pdf/ogena.pdf>
- Park, D. (2009). *Ageing Asia's looming pension crisis*(ADB Economics Working Paper Series No. 165). Mandaluyong City, Metro Manila: ADB.
- Paterson, D., Jones, G., & Rice, C. (2007). Ageing and physical activity: Evidence to develop exercise recommendations for older adults. *Canadian Journal of Public Health*, 98 (Suppl. 2), S69–108.
- Paterson, D., & Warburton, D. (2010). Physical activity and functional limitations in older adults: A systematic review related to Canada's physical activity guidelines. *International Journal of Behavior, Nutrition, and Physical Activity*, 7(38), 1–22.
- Philippine Statistics Authority. (2013). *Philippine human development report 2012–2013*. Manila: PSA.
- Philippine Statistics Authority (2015). Poverty incidence among Filipinos registered at 21.6% in 2015. Retrieved from <https://psa.gov.ph/poverty-press-releases/nid/63819>
- Racelis, R., Salas, J. M., & Abrigo, M. R. (2014). Financing consumption over the lifecycle and overseas workers' remittances: Findings from the 1999 and 2007 Philippine national transfer accounts. *Journal of the Economics of Ageing*, 5, 69–78.
- Randall, O. A. (1957). The health needs of older people. *Marriage and Family Living*, 19(2), 187–192. <http://doi.org/10.2307/347957>.
- Republic Act 1616 (RA) (Phl). Retrieved from [https://www.lawphil.net/statutes/repacts/ra1957/ra\\_1616\\_1957.html](https://www.lawphil.net/statutes/repacts/ra1957/ra_1616_1957.html)
- Revised Government Service Insurance Act of 1988 (PD 1146) (Phl). Retrieved from [https://lawphil.net/statutes/presdecs/pd1977/pd\\_1146\\_1977.html](https://lawphil.net/statutes/presdecs/pd1977/pd_1146_1977.html)
- Republic Act 660 (RA) (Phl). Retrieved from <http://www.gsis.gov.ph/about-us/gsis-laws/republic-act-no-660/>
- Rhee, Changyong. 2011. *Asian Development Outlook 2011 Update: Preparing for Demographic Transition*. Manila: Asian Development Bank. <http://hdl.handle.net/11540/119>.



- Salas, J. M., & Racelis, R. (2008). *Consumption, income, and intergenerational reallocation of resource: Application of NTA in the Philippines* (Discussion Paper Series No. 2008-12). Manila: Philippine Institute for Development Studies.
- Schatz, E., Ralston, M., Gómez-Olivé, F. X., & Tollman, S. (2012). The impact of pensions on health and wellbeing in rural South Africa: Does gender matter? *Social Science and Medicine*, 75(10), 1864–73.
- Senior Citizens Act of 2010 (RA 9994) (Phl). Retrieved from [https://www.lawphil.net/statutes/repacts/ra2010/ra\\_9994\\_2010.html](https://www.lawphil.net/statutes/repacts/ra2010/ra_9994_2010.html)
- United Nations. (2015). *World population prospects: The 2015 revision key findings and advance tables*. Retrieved from [https://www.cimmyt.org/wp-content/uploads/2015/10/Key\\_Findings\\_WPP\\_2015.pdf](https://www.cimmyt.org/wp-content/uploads/2015/10/Key_Findings_WPP_2015.pdf).
- United Nations Department of Economic and Social Affairs (2007). *Development in an Aging World*. New York, USA: United Nations.
- Victor, C. (2005). *The social context of ageing: A textbook of gerontology*. Oxon: Routledge.
- Walker, A., & Lowenstein, A. (2009). European perspectives on quality of life in old age. *European Journal of Ageing*, 6(2), 61–66.

## APPENDIX

### *Guide Topics/Questions for the In-depth Group Interview*

<p>Perspective of people towards aging, aging process, and old age</p>	<p>Please tell us about the noticeable changes you observe in a person who experiences aging?</p> <p>Tell us what for you is an old person.</p> <p>Tell us how it is like to grow old in the Philippines.</p> <p>Describe to us too how you would see yourself when you reach old age.</p> <p>What are your thoughts about people preparing for their old age? If you do prepare for your old age, what are these preparations and what for?</p> <p>What do you think are your needs when you reach old age? Who do you think should provide for these needs?</p> <p>Thirty years from now, how much money do you think you will need to have to be able to live a healthy life in your old age? How will you be able to raise such amount of money?</p> <p>Tell us about your expectations from yourself, your family, and our government so that you will be able to experience a successful aging?</p> <p>Please share your thoughts about what a good life is for the elderly persons. How do you think can these be achieved?</p> <p>What are your thoughts about adult children caring or not caring for their elderly parents?</p>
<p>Rights and privileges of the general public and the elderly</p>	<p>Tell us your thoughts about the needs that are afforded to persons who work by their family, their employers, and our government long before their retirement (allow for answers to be given for each).</p> <p>What do you think are the needs that have to be afforded to workers who would exit formal/informal employment due to old age? (allow for answers to be given for each)</p> <p>What are your opinions about our current pension system for persons who have retired from work in the government service, in the private sector, and informal sector? (allow for answers to be given for each, ask about thoughts on maintaining, reducing, increasing, and restructuring current system)</p> <p>Now, tell us your thoughts about the needs of those elderly persons who had not had paid work and those who never had work due to disability (allow for answers to each). Who do you think provides for these needs? Who do you think should provide for these needs? Please give us your reasons for your answers.</p>

	<p>What do you think are the needs that should be afforded to the elderly population? Who should provide for these needs? (family, community, the State)</p> <p>Tell us what you know of the privileges the elderly Filipinos (60 years and above) currently enjoy?</p> <p>What other privileges you think the elderly population should enjoy but are not afforded to them?</p>
Social acceptability of social pension	<p>Tell us your thoughts about social pension?</p> <p>Who do you think should pay for the social pension? Please give us your reasons.</p> <p>If the government has to pay for the social pension, what do you think would be its sources of fund? Please give us your reasons. What must government do to raise such fund? Please explain your answer.</p>
Appropriate eligibility age	<p>What do you think is the appropriate age for the elderly's eligibility to receive social pension? Kindly tell us your reasons.</p>
Appropriate benefit level	<p>What for you is an appropriate amount (ask also what is minimum, what is ideal) of social pension for the elderly? Please explain your answer (allow answers for each).</p>
Targeting system	<p>Tell us your ideas about our government giving universal income to the elderly and that this will begin upon reaching the legal age of compulsory retirement.</p> <p>What for you are the criteria for inclusion of an elderly person in the social pension scheme? Please tell us your reasons for each criterion you will give.</p> <p>Please tell us your ideas on the mechanism of identification and selection for inclusion of elderly persons in the social pension scheme.</p> <p>Kindly describe a delivery system that you think should be in place to ensure that legitimate elderly beneficiaries receive their social pension at the right time and place?</p>
Appropriate agency to handle social pension	<p>Which government agencies do you think should have the mandate to manage and monitor the social pension? Please tell us your reasons.</p>
Mode and periodicity of payments	<p>What are your ideas about the frequency and form of payment to the elderly persons of their social pension?</p>
Challenges and prospects of social pension	<p>What do you think are the strengths of this country in creating and sustaining a social pension for the elderly?</p> <p>What do you think are the challenges of this country in putting up and implementing a social pension for the elderly? Please tell us how political, economic, cultural, and social issues relate to the strengths and the challenges.</p> <p>What do you think are the threats and blocks to social pension for the elderly? (ask about their thoughts on creating dependency, making people lazy, misuse of funds sin, issues of family cohesion/care, corruption, and use of funds to provide the needs of the senior citizen's family instead of his or her own needs)</p> <p>What do you think are the opportunities of implementing a social pension in the country?</p>