



Experiences of Social Pensioners amidst COVID-19 in the Philippines

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ABSTRACT

Social pensioners are older people who rely on government-funded pensions to meet their basic needs. The COVID-19 pandemic has disrupted their access to essential services, such as healthcare and food. This prompted the researchers to conduct this study that focused on their experiences in availing of the social pension during the global health crisis. Using phenomenological inquiry, the researchers studied seven purposively selected participants' experiences, challenges, coping mechanisms, and insights. Based on the findings, the experiences of the social pensioners include numerous issues and some rewarding feelings, such as being grateful for the government's assistance amidst the pandemic. Despite these problems, the social pensioners expressed that they overcame them by employing effective coping strategies such as praying, diverting attention to other activities, and being creative. They also shared their insights regarding the importance of gratefulness for all the help they received during the health crisis. This study shows that, although challenging, social pensioners could survive their lives during the pandemic because of the government support provided. However, it is undeniable that the social pensioners also had their fair share of struggles during the pandemic. This can inspire social workers or any allied field to conduct further studies or propose policies or programs to help these vulnerable people during a global health crisis.

Keywords: *Phenomenology, Social Pensioner, COVID-19, Pandemic, Philippines.*

INTRODUCTION

The National Household Poverty Reduction Targeting Scheme, or NHTS-PR IS, is an information management system that determines who and where people experiencing poverty are. It was carried out by Executive Order No. 867 issued in March 2010, conducted by National Government Agencies (NGAs) to take in the effects of NHTS-PR to recognize who were deserving beneficiaries of the Social Protection Program nationwide. This has been used by households across 17 regions, 80 provinces, and 137 cities and municipalities worldwide. The Philippine Statistics Authority (PSA) reported in May 2020 that 12,336,355 Filipinos, or 11.31 percent of the estimated 109,035,343 population, were 60 or older (Dela Pena, 2022). This increases from the 100,981,437 reported in the National Summary of the Philippine



Statistics Authority (2020). The Department of Social Welfare and Development (DSWD) has reported a significant increase in the number of disadvantaged senior citizens receiving the P500 social pension monthly, from 930,222 in 2015 to 3,203,731 in 2021 and 4,079,669 in 2021.

The Department of Social Welfare and Development (DSWD) is implementing the Social Pension for Impoverished Senior Persons (SPISC) program, commonly known as Social Pension, to provide eligible indigent senior citizens 60 years of age and older with a monthly stipend of Php500.00. This initiative is designed to give cash to older people in need, so they can better manage their daily budget for food and medications. Per RA 9994, the DSWD (2018) reported that much of the subsistence allowance was spent on food and medications. To ensure that older people receive their subsistence allowance, the DSWD implemented quarterly Social Pension payouts, allowing recipients to collect monetary support from their respective barangays.

Between 2011 and 2014, the Social Pension utilized the list of deficient Listahanan's elderly citizens suffering from government poverty, a targeted method. Later, the Office of Senior Citizens Affairs (OSCA) abandoned Listahanan and altered the beneficiary selection procedure (Velarde & Albert, 2018). Therefore, seniors requesting social pensions must apply to the OSCA or C/MSWDO with the correct documents. Moreover, programs based on their health (including whether they are elderly or disabled, or both). The OSCA assesses who is qualified for a social pension and grants visits to the potential social pensioner's house. These seniors are placed in a queue for social pension positions, though.

In Davao City, for other indigent senior citizens to benefit, the Davao Regional Office of the Department of Social Welfare and Development is cleaning up its Social Pension Beneficiary Program list and removing from the Social Security System or Government Service Insurance System those with existing pensions. However, over a quarter of senior citizens throughout the Philippines have no pension. Others experience difficulties in accessing the social pension due to the pandemic. According to Albert et al. (2021), for the elderly, who have mobility issues, door-to-door cash delivery should be used, and those elderly who live near city centers and know how to access technology may use the hybrid mode of using the e-payment/e-wallet centers. The pandemic tested many social pensioners' capability to access their pensions. With all the limitations imposed during the spike in COVID-19 cases, many elderlies had struggles. This fact prompted the researchers to conduct this study to identify the experiences of the pensioners in getting their benefits from the government amidst the pandemic. With the scarcity of studies focused on this, the researchers needed to develop an academic paper that could comprehensively discuss social pensioners' experiences, coping mechanisms, and insights.

The researchers sought to determine the social pension beneficiaries' point of view and how it helped them during the pandemic. Specifically, it sought to answer the following questions:



(1) What are the social pensioners' experiences amidst the COVID-19 pandemic in the Philippines? (2) What are the coping mechanisms of social pensioners during the COVID-19 pandemic? (3) What insights can social pensioners share with the community?

This study was anchored on two major theories: Psychosocial Theory and the Functionalism Theory. According to the Psychosocial Theory of Erick Erikson (1950), the ego must overcome a crisis in each stage of old age in its eight stages of existence, which would entail a look back at existence and recognition of death (ego dignity versus despair). However, they invariably experience worry about the end of life due to the widespread cases of the virus. Older people can appear satisfied in a way that the government specifies and feel good about being acknowledged. Still, on the contrary, they invariably experience worry about the end of life due to the widespread cases of the virus.

Functionalism Theory by Emil Durkheim (1917) states that every component of society is interrelated and helps the society as a whole work. Since each component of society serves an essential role but depends on others to function, Durkheim viewed society as an organism. When one component is in crisis, the others must change to fill the hole. Globally, people are affected by COVID-19; specifically, those senior citizens prohibited from going outside. Psychological well-being is highly affected, especially when sustaining the needs of every older person. This theory supports that society must function as a whole. In this sense, the government must sustain the needs of needy people to fill the hole and lead to stability and productivity. Additionally, most people rely on the government during COVID-19 to provide some basic needs for people; providing these needs leads society to function. Moreover, the functionalist theory engenders stability, prosperity, order, and productivity if everyone is aware of how each segment of society works as a whole.

METHOD

In this study, the researchers used the phenomenological method of qualitative research study since it aimed to explore the challenging problems of senior citizens. This method aims to determine the impact of the social pension on senior citizens' well-being in the Philippines. Additionally, phenomenological design is an individual's experience of a specific phenomenon (Creswell, 2013).

The researchers used this qualitative method because this study aims to explore the different stories of the social pensioners during the COVID-19 pandemic, specifically their challenges, coping mechanisms, and experiences with the social pension program. Additionally, it is suitable for exploring certain phenomena such as an individual's experiences, likely the social pensioner experience during the COVID-19 pandemic.

To determine the participants of this study, the researchers used purposive sampling, a type of non-probability sampling known as selective or subjective sampling. Also, a technique widely used in qualitative research in which the participants are knowledgeable about or experienced in a certain situation (Creswell,



2013). The researchers conducted an in-depth interview. Thus, the participants of this study are seven senior citizens who received a pension from the Department of Social Welfare and Development (DSWD) and residents in Davao City aged 60-65, either men or women.

The data-gathering procedure involved asking open-ended questions through in-depth interviews. A permission letter was sent to the participants within the barangays in Davao City to obtain their approval for conducting the interviews. Additionally, the researchers asked for the participants' approval if they were willing to share their experiences and participate in the one-on-one interviews. Guide questionnaires were prepared for each participant, enabling them to identify their experiences and express their thoughts freely and comfortably. All the information gathered was to be kept confidential, known only to the researchers. Once a participant agreed to be interviewed, the interview was conducted. To ensure that the participants were eligible social pension beneficiaries, the researchers sent a certification letter to the barangay as a formality, requesting proof of eligibility from the participants.

To form a thematic study, the data was obtained through interpretation by selecting codes and constructing themes. Thematic analysis is a method of analyzing qualitative data and is usually applied to a set of texts such as interviews or transcripts. The researchers closely examine the data to identify common themes-topics, ideas, and patterns that come up repeatedly (Jack, 2019). Following thematic analysis helps avoid confirmation bias when formulating an analysis. Through the help of a data analyst, the researchers came up with the codes and themes, which were then used as bases in formulating the discussion of the findings.

RESULTS AND DISCUSSION

The researchers interviewed seven DSWD social pensioners in Davao City. Participant 1 is 89, female, a resident of NHA Bangkal, Davao City, and jobless. Participant 2 is 70, male, a Barangay Sibulan, Toril, Davao City resident, and a carpenter. Participant 3 is 79, female, a resident of NHA Bangkal, Davao City, and jobless. Participant 4 is 67, female, a resident of Davao City, and a shopkeeper. Participant 5 is 89, male, a Davao City resident, and jobless. Participant 6 is 78, female, a Barangay Sibulan, Toril, Davao City resident, and jobless. Lastly, Participant 7 is 87, female, a Barangay Mintal resident, and jobless.

Experiences of Social Pensioners

Gratefulness in the Midst of Difficulties. The Department of Social Welfare and Development appears to be helping the situation of the elderly that they are experiencing and contributing to their well-being. On top of that, assisting the elderly by providing necessities for the elderly helped them ease their struggle amid a pandemic; receiving 500 pesos a month for about three months meant they could buy their medicines and think about their elderly.



The DSWD claimed that the legislation lays down the criteria for the Social Pension Scheme for Indigent Senior Citizens, which provides a monthly P500 to beneficiaries. These include elderly, sick, and disabled people who may not obtain any benefit from other government organizations and who do not have a stable source of money or a source of financial support to meet their basic needs. Some participants expressed their gratitude for the government's effort in providing them with assistance. Participant 1 narrated,

"Nagapasalamat pud mi kay gitabangan mig gobyerno bisan pa sa among gikinahanglan. Pasalamat mig dako kay gihunahuna jud sa gobyerno ang mga senior." (We are grateful to the government for providing us with any assistance we need. We are glad that the government is thinking about the elderly.) (Participant 1: RQ1SQ1)

The Social Pension for Indigent Senior Persons (SPISC) program provides eligible indigent senior citizens with a monthly stipend of 500 pesos to assist in meeting their basic needs, including their normal subsistence and other medical requirements (Matteo, 2019). This helped a lot in providing for the participants' needs. Participant 3 shared how the program helped sustain daily needs during the pandemic.

"Ang rewarding experiences nako sukad naka dawat og social pension, nakadugang og palit og mga panihanglan nako sakong panglawas sama sa tambal." (The beneficial experiences I have had since receiving the social pension is that I have something I could use for my health needs, like medicine.) (Participant 3: RQ1SQ1)

The primary goal of improving the lives of the elderly in terms of money for food and medicine has been achieved. When asked where the financial assistance goes, the participants said it was for purchasing food and medication. The elderly appreciated the initiative and reported that it helped them meet their basic needs. Financial assistance has also enabled them to purchase other items, such as clothing and household items, during the pandemic.

With the assistance of the government, which provided social pensioners with emergency cash to prevent them from suffering from financial and hunger-related hardships, many changes have occurred. Still, they have recovered and moved forward during the past two years. Vulnerable seniors will feel valued when their necessities, such as daily food and medications, can be met. This will also relieve them from anxious minds. In an interview, Participant 1 mentioned,

"Pasalamat pud mi kay gitagaan mi bisan gamay tuod pero nagapasalamat mi nga dakong tabang samoa kay labi na kami senior unya wala juy trabaho bisan pa samong mga gikihinanglan matag adlaw og sa tambal, pasalamatan namo kay gihunahuna mi sa gobyerno." (We are appreciative of the small amount of



assistance we received, which is especially important for those of us who are elderly and jobless. We are grateful enough for the government's consideration of us even though we have daily needs.) (Participant 1: RQ1SQ3)

Participant 1 was appreciative of the government's financial assistance, which allowed them to remain in their houses for three months of financial assistance given while being quarantined due to the pandemic. This assistance helped them manage their finances and meet their health medication and daily needs.

Helplessness Amidst Challenges. Based on the interview responses, the senior citizens have experienced the impact of the pandemic that prevented them from enjoying their lives, hence the helplessness they felt. The government had urged people, especially the elderly, to stay home when vulnerable to diseases and advised them to wear masks and use proper hygiene.

The COVID-19 crisis, as revealed by Cahapay (2020), has presented problems such as a lack of income sources, inaccessibility to basic needs, limited physical space, and negative spoken views. Collaborative efforts to enhance social pension benefits, accessibility guidance, diverse approaches to remote access to goods and services, and effective internet connectivity within the context of senior citizens have been shared. One of the participants expressed their challenges regarding helplessness amidst the pandemic.

“Mag lisod og kuha samoang pension kay kuan dili man mi pagawason. Unya human mangita pami og tao nga maoy moadto didto sa barangay para magkuha samong pension kay dili man mi pagawason bawal man. Masuko man tung didto taga barangay mao nang maglisod intawon mig kuan mangitag tao nga maoy mokuha kay nagtrabaho man akong anak usahay ang apo nalang, sila nalang intawon ang moadto kami naa ra diri sa balay.” (We can't be outside, so getting a pension is challenging. Since we are unable to leave the house to collect our pension, we would look for someone who can. Finding someone to ask is difficult since, sometimes, my son works and only my grandson comes while we are at home. When we go to the barangay, the social workers will become displeased.) (Participant 7: RQ1SQ1)

To safeguard themselves against the novel coronavirus, older adults have been advised to restrict face-to-face encounters with anyone outside their households (David, 2020). COVID-19 has compelled some family members who can leave the house to run errands for the grandparents.

Survival of the Fittest. The abrupt eruption of COVID-19 shook the entire planet and radically altered people's way of life. The senior citizens were particularly impacted by this worldwide crisis, which pushed them to withdraw into their homes and caused them to lose their jobs, which would have provided them with the money to meet their



daily demands. Fortunately, the government reassures and guarantees the elderly help to provide and cope with the crisis they are facing, including the immune system of most older people getting immunized to fight and prevent having serious difficulties or causing damage to COVID-19. The limited resources and continuous lockdown in some afflicted countries, such as the Philippines, destroyed the backbone of their economies, resulting in the elderly losing the opportunity to seek jobs and sustain their daily needs (Rafiq et al., 2021).

“Pasalamat mi sa gobyerno nga wala nila putla among social pension maskig kanang nag pandemya kay nakatabang sad ni samoa maski naa rami sabalay naa mi mapalit og tambal, naa sad mi mapalit nga pagkaon ginagmay.” (We are thankful to the government for not cutting our social pension amidst the pandemic. They still helped us, even though we only stayed at home, and we could buy medicine and small amounts of food.) (Participant 7: RQ1SQ3)

As the coronavirus pandemic and the number of cases continued to rise, the Department of Social Welfare and Development's resolution (2021) indicates that elderly people need money as soon as possible. The distribution of social pensions every three months is judged suitably and responsively to the needs of the elderly, who are poor and unable to support themselves financially because of their physical condition and limited mobility. Considering the limitations, the elderly tried to survive the pandemic even if they had limited mobility at home and in purchasing necessities.

Government Aids as Sources of Living during Pandemic. Government aid programs were an essential source of income for many social pensioners during the pandemic, and those who could access this program were more likely to stay afloat financially. Additionally, many local governments provided food assistance and other aid to those in need. Participant 7 shared,

“Dako kaayo syag natabang doy kay makapalit man mig og tambal maskig pandemic makapalit sad mig pagkaon ginagmay. Mao nay natabang samoa doy nga wala siya putla sa gobyerno masking pandemic. Makatabang jud siya.” (It helped us a lot because we could buy medicine even if it were a pandemic, and we could also buy small amounts of food, which helped us. We are filled with gratitude to the government for its help during the pandemic.) (Participant 7: RQ1SQ4)

With these efforts, senior pensioners are further assisted in having additional resources for their daily subsistence and other medical needs, especially during the pandemic. The Department of Social Welfare and Development noted that most beneficiaries utilized their pension mainly for food, medicine and vitamins, health check-ups, and other medical needs (Social Marketing, 2021).



The Feeling of Fear Grew Amidst Pandemic. Most older people experienced terror during the pandemic because, despite several measures to stop the virus's spread, the development of vaccines, and the implementation of treatment plans, the virus still spreads, and many lives are lost. Cough, cold, exhaustion, shortness of breath, and tastelessness are the clinical signs. Most older people have comorbid conditions that make them more vulnerable to serious respiratory issues. Additionally, it raises the danger of dying. They worry about spreading the disease to their family members, getting outside, and losing their source of income. This causes the feeling of fear among the elderly, and this grew in the midst of the continually rising cases during the pandemic. As said by Participant 3,

“Ang impact nako dili makagawas, dili makapanilingan kay mahadlok kag takdan. Mao na akong impact diha murag wala koy kalipay ba. Kay nakulong ra mahimo nalang kung kuan, magpuyo sa balay maghunahuna nalang og unsay buhaton nga para maimprove atong palibot.” (The impact is that I can't get out. I can't go out to our community because I fear being infected. That's my impact there as if I can't be happy. Because we are confined, we can only stay at home and think about what to do to improve our environment.) (Participant 3: RQ1SQ5)

Participant 3 explicitly shared her fear amidst the pandemic. Many people are terrified when a pandemic strikes, especially the elderly, who are thought to be more susceptible to disease transmission. They are not permitted to leave their homes due to pandemics unless necessary. Elderly individuals may feel lonely due to the required and extended solitude (Avasthi & Grover, 2018). Participant 7 shared how fear grew due to the pandemic.

“Lisod doy kay naa raman mi dinhi samong balay kanunay gatuyok-tuyok. Imbis moadto mig palengke maynalang maexercise mig lakaw-lakaw. Karon dili na, naa naman mi sa balay nag tuyok-tuyok, mao na. Malain nalang imong hunahuna naunsa nang nahitabo sa gawas, mao na sya doy ang kalisod dili jud ka kasuroy-suroy.” (It's hard because we're always in this house. Instead of going to the market, we can exercise by walking. But now it's not anymore. We're just at home going around. That's it. You're just thinking about what happened outside. That's the problem. You can't just wander around.) (Participant 7: RQ1SQ5)

They are all early signs of psychological responses to isolation, stress, anxiety, and agitation from prolonged confinement at home, quarantine, a lack of social connection, and unwarranted worry (Meng et al., 2020). The feeling of fear also resulted in other psychological impacts; this is why many participants expressed extreme fear of getting infected or dying due to the virus.



Patience is a Virtue. Socially isolated seniors have reported having to wait patiently to receive financial aid. When dealing with the coronavirus, which was challenging due to several events that led to the loss of jobs, restrictions on daily routines, and additional sources of income, they ought to exercise patience and resort to taking on debt. Even though it took time for the government to distribute the necessities to the pensioners, people could still wait in peace and relief without worrying about unknown diseases or other negative things. Participant 2 shared about the patience needed in waiting for the pension.

“Makadawat kag mga tulo kabulan. Usahay wala, unya naka utang. Kailangan mangitag lain income. Labaw na og way trabaho perting lisora.” (You will receive about the amount of a three-month pension. Sometimes, we receive nothing and must resort to debt. So, we need to find another income. When there's no job, it's so hard.) (Participant 2: RQ1SQ6)

The pandemic has affected so many people that every aspect of life has changed, especially in work, income, health, and the availability of basic needs. With all these changes, having patience is hoping and waiting for help to come until people can meet their needs (Brower, 2020). Patience is essential during the pandemic, as it is also important to remember that the pandemic is a global issue and will take time for the world to recover. Patience is vital to getting through this difficult time and adjustment.

Outside Comfort Zone is Tiresome. Seniors tend to be challenged by being outside of their comfort zones, which makes them uneasy and prevents them from pushing the boundaries and trying new things, which makes them anxious about the future and changes. Participant 5 posed,

“Kapoy jud kaayo mopundo og balay kay perting paita mopundo og balay mura kag wala nay kagawasan og naa ra ka sa balay permaninti. Maypa hinuon makagawas pero di man ta pwede makagawas. Maong kapoy jud kaayo sa balay.” (It's very tiring to stay at home because you always feel trapped and don't have the freedom to stay outside the house. Though we can get out, the elderly are prohibited. That's why I'm so tired of staying at home all the time.) (Participant 5: RQ1SQ6)

Additional difficulties, older folks were prohibited from face-to-face interactions with their family and friends out of concern that they would endanger people (Shah et al., 2020). Being away from the people they usually interacted with pre-pandemic was an exhausting reality they needed to face daily. Staying at home while waiting for their social pensions was also an issue, as discussed in the previous themes. This is why most participants expressed that being outside of their comfort zone was tiresome for them.



Physical separation does, however, slow the transmission of the virus, but older persons who cannot visit with family and friends were led to further isolation. Even with social media presence, they can still not connect with their outside relatives and friends. The elderly who lack access to technology or have low income are most likely to feel isolated (Newman & Zainal, 2020).

“Pasalamat mi nga kanang naa juy ayuda ang gobyerno gihatag samoa. Unya ang nakaapan lang kay dili mi makasuroy-suroy, makaadto sa gawas, moadto didto kay mokuhag pension. Naa ra jud mi sa balay, mao dili pareha nga among pension kami mokuha unya human moadto mi sa palengke, palit sa tambal. Karon, dili na magsugo paman mi og mga apo o di among anak unya busy man sila usahay, mao nay nakalisod karon.” (We are thankful that the government has given us the help that we have. Then the only problem is that we can't go around outside to get a pension. We are always at home, so it is not like we take our pension then, we go to the market and buy medicine. That's why it's difficult now. We can't even ask our grandchildren or my child because they are busy sometimes.) (Participant 7: RQ1SQ6)”

The pandemic has been difficult for social pensioners as they have been forced to stay inside their comfort zones for extended periods. This can be tiresome for them, who are used to being active and exploring the world outside their homes. Additionally, the elderly may have physical limitations that make participating in activities outside their comfort zone challenging.

Wise Budgeting Brought by the COVID-19 Pandemic. The findings reveal that senior adults have been in a crisis since the pandemic emerged, which caused them to lose access to food and other necessities near their homes. One reason is that they no longer have a job or even one that can support their daily needs due to their inability to go out and apply for jobs and their old age, which makes it challenging for them to take care of their bodily demands. Participant 4 talked about budgeting for food consumption.

“Ga-adjust sa preventive measures since kami tiguwang prone mi sa COVID. Sa pag-budget sad sa food consumption namo.” (Because we are elderly and prone to COVID, preventive procedures were modified. We also budgeted how much food we ate each day.) (Participant 4: RQ1SQ2)

Although financial issues were experienced during the pandemic, the pensioners could still cope because the government provided them with financial assistance during the outbreak. The money they received was properly used to examine their finances and determine how much they should save and spend. While



modifying the budget during the epidemic was difficult, it was aided by focusing on the most crucial issues first and eliminating unnecessary expenses.

Elderly vs. Weaker Vessel during Pandemic. Older people don't have as strong an immune system, so they are more vulnerable to infectious diseases. They're also more likely to have conditions or comorbidities such as heart, lung, diabetes, or kidney disease, which could weaken their body's ability to fight infectious diseases. The pension offered by the government was used to purchase essential food and medicines that were only suitable for the budget. The physical comorbidities hindered them from exploring other activities besides staying at home during the pandemic lockdowns. For example, Participant 3 mentioned her challenges of being unable to walk around.

“Ang akong challenges nga naencounter, dili ko makalakaw nakakulong ko sa balay. Naa unta koy tuyoy pero mapugngan kay bawal matakdan.” (Because of the difficulties I ran into, I was confined to my house. It is not permitted to become compromised, so I was unable to carry out my intention to go outside.) (Participant 3: RQ1SQ2)

Senior citizens or social pensioners are at a higher risk of contracting the virus due to their age and weakened immune systems. This can make them hesitant to leave their homes, even for essential errands. Unfortunately, it is unsafe for someone who is elderly and may be carrying a virus to carry out errands. It is essential to take extra precautions to protect the elderly and those around them from potential exposure to the virus. Participant 2 shared how fear was present when thinking of going out of the house.

“Dili man mi kababaan kay kuan kay pang gimik man, puyo lang sa balay. Lisod gyud, mahadlok mig takdan nianang sakit, di mi moduol anang uban og diri ka syudad dili mi moduol mi kay mahadlok mi.” (We just stay at home because we are unable to go down because it is only for a gimmick. It's difficult because we're terrified of contracting an illness like that. If you're from the city, we won't approach you because we're afraid.) (Participant 2: RQ1SQ2)

It is difficult for them to feel comfortable going outside of the house. Understandably, some elders may be feeling scared and anxious about the possibility of catching COVID-19. Girdhar (2020) posited that older persons experienced both anxieties about catching the virus and fear because old age increases the likelihood of developing a severe illness due to weakened immune system function and a higher incidence of COVID-19 risk factors. The elderly are considered weak vessels amidst the pandemic because they have always been susceptible to the virus.

Pandemic Developed Obedience to the Law. The global health crisis has claimed many lives and prompted immediate action by enacting preventive measures to prevent the pandemic or virus from spreading. To limit exposure to the virus and



prevent an escalation, almost all acting services and facilities have been forcibly shut down throughout the outbreak. The limitations that included the lockdowns developed a sense of accountability, making even the seniors more obedient to the law. Participant 7 narrated,

“Kinahanglan maskig pandemic, dili ka makuyawan, dili ka mahadlok, magpundo lang jud ka sa balay. Unya magmatngun saimong mga kaistorya kay pareha aning tigulang na hinay nang resistinsya basig makatakdan sa covid. Mao nang mag amping nalang, motuman nalang ta sa balaod sa gobyerno.” (Even if it's a pandemic, you must not panic. Don't be afraid. Just stay at home. Then be careful with those you interact with because it is especially for the elderly who have slow immunity and are quick to catch COVID. So, let's be careful. Let's follow the government's law.) (Participant 7: RQ1SQ2)

Nepomuceno (2020) said that this prompted the government to ask local government units (LGUs), particularly barangays, to step up the implementation of restrictions, particularly on the movement of people. The government also sought their cooperation on numerous occasions to minimize the disease and choose to comply and cope with the "stay at home" sickness rather than go out and contract a much deadlier disease. Considering this, many Filipinos continue to believe that adhering to quarantine regulations is the best thing they can do to support efforts to contain the pandemic.

Coping Mechanisms of Social Pensioners

Prayer is the Key to Survive Amidst Difficulties. One of the coping mechanisms of senior citizens during the COVID-19 pandemic was praying to release their stress, anxiety, and depression. The participants said letting go of worries and entrusting them to God helped them through the challenging pandemic.

Past research has shown that prayers have personal and interpersonally emotional benefits. Generally, prayer helps individuals manage negative emotions (Sharp, 2010) and adverse life events (Pargament et al., 1990; Pargament et al., 1998). Participants 1 and 2 shared,

“Lisod jud kay ang among ginabuhay lang ato kay nag ampo lang mi sa Ginoo na makalahutay mi sa kalisod jud.” (It's hard because what we're doing is just praying to the Lord that we can get through this hardship.) (Participant 1; RQ2SQ1)

“Atubangon ang mga pagsulay. Atubangon jud na nimo.” (Face the trials. You just have to face it.) (Participant 2; RQ2SQ1)



An excellent way to understand prayer is to see something unique to help people know themselves more in this situation. It also helps people accept the reality that there is much less control over events in life. Participants 4 and 6 furthered the importance of prayer during the pandemic.

“Dili magpastress na dala sa pandemic, mag-ampo na makasurvive during pandemic.”(Don't stress about the pandemic. Pray to survive during the pandemic.) (Participant 4; RQ2SQ1)

“Pag-ampo ra jud sa Ginoo among gisaligan kay wala naman mi kusog para manarbaho, lisod gyud ning senior nata.” (We just pray to the Lord, and in Him we trust, because we don't have the strength to work. It's really difficult for us seniors.) (Participant 6; RQ2SQ1).

In addition, prayer is important in everyday living because it helps the seniors stay closer to God. It opened their hearts to what could happen that strengthened their spiritual well-being, especially during the pandemic.

Household Chores Refrain from Burden. The pandemic changed older people's daily routines, the care and support they receive, their ability to stay socially connected, and how they are observed. Older people are being challenged to spend more time at home, and the lack of physical contact with other people is temporarily secure. The World Health Organization (WHO) and its partner agencies have provided guidance and advice during the pandemic for others to stay home for their safety.

Because they spent their time at home only during the lockdowns, the participants revealed that doing household chores like gardening, sweeping, or making rags helped them avoid the boredom and burden of just staying home and doing nothing. During the interview, Participants 3 and 5 expressed how they diverted their attention to more productive tasks at home.

“Kuan, Ginoo ko. Akong giatubangan panahon sa pandemic, naghimo kog tanom, palibot sa balay, mga gardening para malingaw ko mintras nakulong sa balay, ingana.” (What I did during the pandemic was to plant around the house, like gardening, so that I could have fun while I was confined at home, and so on.) (Participant 3; RQ2SQ1)

“Dili ka matakdan og covid basta basta hunahunaon nimo na nga dili ka maglaag-laag, dili ka seg tapok sa mga tao. Likay sa tao aron dili ka matakdan og COVID.” (You will not be infected with COVID as long as you think that you will not wander around, and you will not be in a crowd of people.)



Stay away from people so you don't catch COVID.)
(Participant 5; RQ2SQ1).

Therefore, older adults who continue to perform household chores have a better understanding and physical strength compared to those who no longer do their own home keeping chores. Doing house chores and other tasks or activities at home helped them recover from the mental and emotional issues brought about by the isolation due to the lockdowns.

Creativity as a Fruit of Pandemic. The pandemic has profoundly influenced most people's lives and changed daily activities. The global health crisis represents tremendous shock and burden, especially for the elders. This pandemic taught people to connect creativity, innovation, and sustainability to survive this crisis and become stronger and more resilient (Holzle et al., 2020, p.195).

Participating in creative behavior by senior citizens, like making/selling rags, aided in reducing loneliness and fostering their creativity, which helped promote mental well-being in times of this crisis. Other participants revealed that through this creativity, they made an income to survive in everyday living.

“Gi-kuan lang nako, gilingaw-lingaw nako akong kaugalingon manihig unya maghimo-himo lagi atong akong trapo para usahay naay may mangita ako pung ibaligya. Naay trapo sa tiil, naa puy trapo sa kamot unya mangayo kog mga tshirt sa kanang akong mga anak nga dili na nila magamit mao to akong gihimong nakong trapo, aron naa koy income gamay.” (I entertain myself by sweeping, and then I always make things with my rags so that sometimes I can find something to sell. I sew rags for feet and hands, and then I ask my children for t-shirts they can no longer use, so I make them my rags to sell so that I can have an income.) (Participant 7; RQ2SQ1)

Creativity during this pandemic allowed social pensioners to view and solve problems more openly and with innovation, especially when anxious or apprehensive about their life amidst the pandemic.

Eternal vs. Temporal. Social pensioners encountered a crisis during this pandemic. However, because of the Social Pension Program, they are very much thankful to the government for providing them assistance to have additional resources for their daily subsistence and other medical needs.

According to the Department of Social Welfare and Development (2021), amid the granular lockdown in some areas, the continuation of distribution of the stipend for senior citizens- beneficiaries of the social pension program across the country continues process. Pay-out activities in the regions for the 3.8 million beneficiaries for 2021 are ongoing. The department has already served nearly 2 million beneficiaries



or nearly halfway to its target. With all these provisions, the social pensioners believe that there is temporariness in what the world is experiencing. For them, they continually strengthened their faith in the fact that things would eventually become better for everyone. Participants 1 and 2 shared their insights on this.

“Ay nagsalig lang mi sa Ginoo kay og wala kay Ginoo dili ka makalahutay”. (We only trust in the Lord because, without Him you cannot endure.) (Participant 1; RQ2SQ3)

“Makatabang, kung walay pay gihatag ang gobyerno satoa walay tabang sakoa. Gani gihatagan ta sa gobyerno. Lisod gyud”. (If the government hadn't assisted us, there would be no help for me either. Thankfully, the government gave us because we're having a hard time during the pandemic.) (Participant 2; RQ2SQ3)

Vaccines are an essential addition to the protective measures against the virus. WHO Representative Dr. Rabinda Abeyasinghe (2021) said that people need to protect senior citizens soon and with the higher coverage of viruses. Focusing vaccination efforts on those at greatest risk would have the biggest immediate impact on saving lives. Participant 3 said something about this.

“Ang nakatabang sakoa kuan kaning panglawas, kining pandemic nakatabang pag-ayo ka nako tungod kay kini gi initiate nila ang vaccine aron malikay ta sa pagpadaghan og mga kagaw.” (What helped me with my physical health was that the pandemic helped a lot because they initiated the vaccine to prevent us from multiplying germs.) (Participant 3; RQ2SQ3)

“Ako, kay panahon man sa pandemic dako ang kaayohan nga gihatag sa gobyerno, naningkamot ang gobyerno para sa kaayohan sa tanan. Maong gipasaugdan nila ang vaccine og kanang mga pension. Ila nang gipasaugdan para lang dili gyud maglisod ang katawhan kay limitado baya ang lihoc sa katawhan. Mao nang dako akong pasalamat diha”. (Personally, during the pandemic, the benefits given by the government are great. The government is doing its best for the safety of everyone. That's why they started the vaccine and those pensions. They started it so that people would not have any difficulties contracting the rate of infection. That's why I'm so grateful.) (Participant 3; RQ3SQ1)

Older adults are among the groups at highest risk of diseases. The government prioritized those groups of people for vaccination. The vaccines give the best opportunity for the protection of the people, especially those at higher risk. As discussed above, one of the coping strategies of the social pensioners is to make sure



that they have a positive perspective of things and that even if they were suffering from the impacts of the pandemic, they could still survive. Therefore, the social pensioners had vaccination and assistance to keep them positive amidst all the challenges.

Vertical vs. Horizontal Connections. The elderly and retired sometimes need a helping hand and often need to have people around them. They mostly rely on the connections they need in these situations. Social connections are essential for their health and well-being at all ages and may be especially important for promoting health in later life. Maintaining social connections became increasingly difficult during the pandemic when stay-at-home orders were enacted, and social distancing became necessary (Jacobs & Ellis, 2020). This global health crisis changed how people see the world, the ways in what is thought, and how lives are conducted. The tragedy of lost lives, broken families, scared communities, and the economic and social change caused by a pandemic-driven lockdown constitute a cultural legacy that will live long in everybody's memories and those of future generations (He & Harries, 2020). For social pensioners, establishing connections is very much important. In the absence thereof, they would feel alone in battling with all the impacts of the pandemic. Participants 4 and 5 narrated how meaningful social connections are for them during the pandemic.

"Positive thinking lang, dili palabwon ang negative sa mga nahitabo sa palibot." (Do only positive thinking; do not exaggerate the negative aspects of our surroundings.) (Participant 4: RQ2SQ3)

"Social connections, catch up with same family relatives and friends on daily contacts." (Social connection, catching up with family, relatives, and friends, and daily contact.) (Participant 5: RQ2SQ3)

Social connections for senior citizens are important for them to relieve themselves from stress and anxiety. Relationships with friends and family can create a better life and keep them away from loneliness and isolation. Social connections are even more important for older adults to cultivate a sense of belongingness. In addition, social connections improve older adults' quality of life. Strong social connections to family and friends can help keep older adults physically, emotionally, and mentally fit.

Resourcefulness Brings Satisfaction. The pandemic brought challenges to many people, especially to the elders. Since the social pensioners were not allowed to go outside, some participants revealed they had an idea to help them survive during this crisis. Participants 6 and 7 shared,

"Tungod sa COVID, maglisod mi og palit kay bawal man mogawas. Ang gibuhat namo, nananom mi og gulay nga ginagmay para naa mi makutlo na dili kailangan mopalit." (Because of COVID, it will be difficult for us to buy because we were not allowed to go out. What



we did was to plant small vegetables so that we could harvest them without having to buy them.”) (Participant 6: RQ2SQ3)

“Katong paghimo nakog trapo dong kay akong nabaligya mahalina man diay, unya daghan man pud maluoy kay kaning tigulang lagi no. Akoa raman ibutang na diha gawas sa among balay nga for sale trapo tag tulo 100, unya naa puy tag kinse pesos nga trapo nga gamay. Naka income-income kog gamay ato dong. Mao na sya nagkalingaw nalang sad kog naghimo-himo sa trapo.” (When I made a rag, I didn’t expect people to buy it. Many people felt sorry for me because I am an old woman. I put it outside our house that is for sale for three for 100 pesos, and there is also a small rag for fifteen pesos. With that, I have little income.) (Participant 7: RQ2SQ3).

According to Campbell (2020), resourcefulness is a mindset through which people are driven to find a way. An attitude of resourcefulness inspires out-of-the-box thinking and the ability to visualize all the possible ways to achieve what you desire. This paper reveals that social pensioners became resourceful by ensuring that the social pension provided to them is maximized by budgeting. Some participants, like Participant 7, also engaged in income-generating activities to earn additional money.

Insights of Social Pensioners

Government Assistance to the Elderly. Providing the indigent elderly with a monthly allowance is an excellent response to improving the plight of seniors among the poor and vulnerable. It suggests that the DSWD must strengthen its system monitoring and evaluation mechanisms and consider relinking the definition of indigence to senior citizens' income levels (Monje, 2022). Pension payments agencies need to collaborate with community-level leadership, government health departments, and other services to develop appropriate support for the elders in the Philippines.

The role of the government, through its employees such as the social workers, is very important. This is why Participants 1, 2, and 4 also recognize the help provided by the government.

“Maayo pud makatabang samoa nga senior nga wala nay support.” (It is also good to help a senior who no longer has support.) (Participant 1; RQ3SQ1)

“Pasalamat ta sa gobyerno kay gi availan tag para anang programa samoa. Salamat pinakalabaw sa gobyerno og Diyos, Ginoo.” (Let's thank the government for availing us of that program. Thank you most of all to the government and to God, the Lord.) (Participant 2; RQ3SQ1)

“Habang ga-avail ko sa pension, gapasalamat ko sa gobyerno kay naghimo sila ani nga programa para samoa na hatagan og cash assistance labaw na sa walay income karong



pandemic.” (While I am availing of the pension, I thank the government because they created this program to give cash assistance to those who have no income during this pandemic.) (Participant 4; RQ3SQ1)

Availing social pensions from the government helped senior citizens improve their living conditions, especially during the very challenging pandemic. The social pensioners are sincerely thankful for the assistance the government provides. Participants 5 and 6 expressed their gratefulness for all the help they received.

“Gapasalamat gani ko sa gobyerno sa DSWD sa suporta sa mga senior citizen kay makatabang ni pareho nako nga nangihanglan sad. Og unta makatabang sad pinaagi sa uban, nga unta tabangan pud nila ng uban katung naglisod, dili tung nag sayon-sayon. Dili tung nag pakisayon lang nga moadto nga pili-pili lang ang tagaan.” (I would even like to thank the DSWD and the government for their support of senior citizens because it helps people like me who are in need, and hopefully, they will help the others who are struggling, not those who have it that do not even qualify.) (Participant 5; RQ3SQ1)

“Salamat jud kaayo sa gobyerno kay ginatabangan ming mga senior, maynalang naa mi panpalit pangkaon.” (Thank you very much to the government for helping us seniors. We have money to buy food.) (Participant 6; RQ3SQ1)

Participant 7 added,

“Magpasalamat sa gobyerno kay kaning mga tigulang nga walay pension unya walay trabaho na, dili na makakaya og trabaho naay madawat gihapon sa gobyerno. Dako kaayo nangtabang ipangpalit og kanang tambal, pagkaon namo ginagmay pareha namo na walay pension. Dako kaayo nag tabang samoang mga kabos dong.” (Thank the government because we, the elderly, who do not have a pension and do not have a job, cannot afford to work. It will be of great help still to receive assistance from the government. We can buy that medicine and food.) (Participant 7; RQ3SQ1)

In addition, the Department of Social Welfare and Development (DSWD) supports strengthening the social pension system for indigent senior citizens in the country to protect the elderly amid the pandemic better. The proposed increase in the pension is a big help to expand the needs of poor seniors, who are among the most affected sectors. DSWD emphasizes that it will support and implement measures that Congress would pass to provide additional benefits and privileges to senior citizens as it recognizes the contributions of older persons in nation-building, providing the foundation and laying the groundwork for today's society.



Basic Need vs. Demands. From the results gathered, it is revealed that the participants are grateful for the benefits they got from the government because it can provide for their basic needs. Still, some stated that the amount for the pension needs to be doubled for the elderly to secure food and medicine because of the demand. The idea that there is a pension they can rely on in their senior years has brought enormous comfort to the recipients of a government program that provides monetary help to elderly people in need. Participants 3 and 6 asked how important the pension has been to cope with their needs.

“Nakatulong kay nahatag man og additional na income sa atong pamilya kay og wala na walay additional. Magamit nato sa kaayohan sa atong pamilya.” (It helped because it also provided additional income to our family. We can use it for the benefit of our family.) (Participant 3: RQ3SQ2)

“Dako kay ning tabang para sa amo ang mga tigulang.” (This is a big help for our seniors.) (Participant 6: RQ3SQ2)

When COVID-19 occurred, senior citizens were mainly affected by it, such as the lack of food and medicine as they stayed at home during the COVID-19 pandemic. Many individuals in this vulnerable group have been struggling to survive in conditions rendered more uncomfortable by the quarantine while the crisis managers craft measures to address their fundamental needs (Binay, 2020). Sen. Joel Villanueva also said that P500 is insufficient for their daily subsistence and medical needs. Villanueva said his consultations gave inputs that most of the elderly don't think that P500 is enough, especially for those who have existing illnesses that require maintenance medicine, like losartan and amlodipine. Villanueva said the COVID-19 crisis highlighted the need to increase the social pension of indigent senior citizens: "P500 is very small, especially if we take into account the increase of prices over the past decade." (Dela Peña, 2022). Some participants stated that 500 is insufficient to sustain their needs due to the high demand for goods. This is why some participants expressed the possibility of an increase in the number of social pensions provided to senior citizens in the Philippines. Participants 5 and 7 stated,

“Kani doblehon ang pension kay medyo kulang siya sa pagkaon og tambal namo og pakusgon ang pag update sa senior citizen kay ang uban... dili man gud pareha ang pension kadako, ang katung uban nadawat og dos mil, katung nadawat og katorse mil syempre katung gamay og pension maglisod jud kaayo na siya unsaon pagpalit og tambal kulangon jud na siya og ang pension nimo dos mil ra og katung nag pension og dyes mil og baynte mil, sobra-sobra nana.” (I am hoping to double up on the pension because, honestly, it is not enough to secure our food and medicine. Because unlike us, social pensioners don't have retirement money like others who receive more than 20,000 pesos. Of course, that's a lot of differences. They can buy anything they



want, but for us, it never fits our daily needs with the small amount of 1,500 pesos.) (Participant 5: RQ3SQ2)

“Hinaot nga daku-dakoan sad unta na sa gobyerno ang pension kay para parehas karon nga nag taas taas na ang palitunon. Taas na ang mga pagkaon, hinaot pud unta nga ilahang daku dakoan among pension og katung mga balaod nga lahang gipangpasa mogawas na unta to aron modako na og gamay.” (I hope the government should have increased the pension because of the situation now that goods have increased in price. I hope they will increase our pension, and the laws they passed should have come out so that our income will increase a little.) (Participant 7: QR3SQ2)

Cash assistance is needed to cover pensioners' everyday household consumption, especially for bigger families (Atienza, 2020). Participants stated that more than the monthly 500 is needed, especially today. For instance, with senior citizens already having maintenance, the budget must be increased for their basic needs. This is the reason for the request of some of the participants because they felt how insufficient the amount is for their daily needs, especially medicine, and hospitalization, whenever needed.

Pensioner's Thankfulness and Realization of the Provision. Although some of the participants requested for the amount to be doubled or increased, all participants remain thankful for the Social Pension Program because it helps them somehow provide for their daily needs since the pandemic caused them to lose access to food and income because they could not go out of their houses. Being grateful and satisfied with what they received is one of the reasons why senior citizen beneficiaries survived amidst a pandemic and their day-to-day lives facing obstacles. Campana et al. (2017) state that higher satisfaction promotes better social relationships and good health. During the interview, Participants 5 and 7 narrated their gratitude for the social pension that immensely helped them get through the pandemic, especially regarding finances.

Makatabang na siya pagkalisod pag-ubos. Daghan naglisod karon nga below poverty, unya makatabang ang gobyerno ani kay para sa mga naglisod nga kinahanglan nga mga tao. Kinahanglan jud sa gobyerno motabang sa mga naglisod nga mga tao, dili lang sa amoa, kundi tung naglisod jud.” (It helped to lower the poverty line. Many are struggling below poverty. The government should help with the needs of people who are struggling, not only us, but those who are really struggling.) (Participant 5: QR3SQ3)

“Dako na syag ikatabang sa mga kabos nga kadtong pareha nga mga panday, katong walay mga SSS nga mga pension unya parehas samoa nga dili na maka... akong bana dili na makapamanday unya naay mga maintainance dako kay syag tabang ang pension karon sa gobyerno dong.” (It



helped the poor, like those who worked as carpenters and didn't have SSS pensions, like my husband, who can't be a carpenter anymore because of old age and maintenance, but because of the social pension from the government, we were able to purchase his needs.) (Participant 7: QR3SQ3)

Participants stated even a small amount of the money they get from the government helped to provide for their needs. Even though many of them think about their financial status, they are still thankful and satisfied with what they have and can provide for themselves.

One of the beneficiaries, a resident of Población, Veruela, Agusan del Sur, stated that for them, the monthly pension they get from the government is an unexpected blessing. Also, their grandson, who lives with the elder couple, is thankful for the pension, especially since they are already sick and use it to buy medicines and food. The responses of Participants 4 and 7 reflect their gratitude for all the blessings the government extended during the pandemic.

“Labing pasalamat kay naay ayuda gikan sa gobyerno kay kung wala, walay makaon.” (Thank you for the huge help. There is help from the government because, without it, there would be nothing for us to eat.) (Participant 4: RQ3SQ4)

“Dako siyag tabang dong kay kanang pareha anang mga tigulang na no, ang mga anak niya igo ra sailahang pamilya ang mga ilang kita. Kami intawon nga usahay mag salig sailaha, matagaan usahay dili tungod anang pension sa pilipinas na nasulbad-sulbad intawon ang mga panginahanglan namo mga palit og pagkaon og tambal og unsay pay paliton ginagmay. Nakatabang jud sya amoang mga kabos dong.” (It is a big help for us because, like those old people, sometimes we rely on our children's income, but they have a family to support. But something had a good turn. The government helped us poor and old people to support ourselves.) (Participant 7: RQ3SQ4)

Participants stated in the study that it was a blessing, especially since they could no longer work due to their ages. According to Cayabyab (2020), satisfaction is a pleasant feeling of fulfillment towards something that was received or happened. This was the case for the social pensioners because even if they requested that the amount be increased, their gratefulness for the assistance could still be observed in their interview responses. This also tells a lot about how big of an impact the social pension has given them during the pandemic, making their lives a bit easier financially.



CONCLUSION AND IMPLICATIONS

Concluding Remarks

This study has broadly generated necessary information on the beneficiaries of social pensions in the Philippines. Based on the results, the participants encountered challenges during the pandemic. According to most participants, the measures imposed by the authorities to contain and mitigate the spread of COVID-19, particularly the lockdown and obligation to stay at home, had caused tension among the elderly. The generated feeling of fear of leaving their house, they also recognized several short and long-term consequences of either leaving the house or being confined. The participants also expressed that one of the coping strategies they used was prayer, along with wise budgeting during the pandemic, to address their daily financial needs. Some participants experienced fear and distress in catching the virus, and some revealed that being outside their comfort zone could be tiresome. Still, they could not do anything about the situation but follow the government's protocols. The social pensioners also expressed gratitude and satisfaction with the program and the government since most of them had no other means of income. The financial assistance helped a lot in providing for their daily needs, especially food and medicine. Although some participants expressed that the P500-social pension could be insufficient sometimes, they still expressed their gratitude, citing how the social pension became a big help during the global health crisis.

Implication for Field of Practice

The findings of this study can help social workers determine the different problems experienced by social pensioners in the Philippines, especially now during the pandemic. Also, it is a way to improve the program to alleviate the crisis among Filipino individuals who were highly affected by COVID-19. Moreover, the government can instruct indigent pensioners to pay more attention, especially in times of crisis due to COVID-19. In addition, it can also assist the DSWD to be aware of the senior citizens needed, especially in times of pandemic. Knowing the different challenges helps them create different ways to help senior citizens cope with their stressors. With that, the DSWD must be aware that their biggest concern is the amount of money they receive from the government. As suggested, it is essential to increase the amount of money to provide their basic needs because most of them stated that more than 500 is needed, especially since they have their maintenance for medication.

The feedback from the participants in this study will help the government to improve the program and identify the things that need to be changed so that the program can continually provide help and assistance to senior citizens in the Philippines. Knowing the different experiences of social pensioners' challenges guides social workers to be aware of what needs to be improved, especially in catering to senior citizens' needs. This paper may also guide the government on what needs to be done for social pensioners, especially during a pandemic.

For future reference, the findings of this study will serve as a reference for similar studies as well. Researchers in the field of social work may explore the other uninvestigated aspects of a social pensioner's life. This way, social work as a field can recommend policy changes to the government to improve the experiences of senior



citizens of the Social Pension Program. Policymakers in the field can also think of ways the existing program can still be enhanced for future pensioners in the Philippines.

As future social workers, we are guided by the intricacies of the field. This paper also serves as a guide for us to explore more and expound not just our knowledge in our field but to have an idea of the situation and experiences of the social pensioners amidst the pandemic.

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