

Social pension and its impact on the quality of life of senior citizens in selected municipalities in Laguna

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Abstract

This study determined the impact of the Social Pension (SocPen) Program on the quality of life of senior citizens in Majayjay and Magdalena, Laguna. It examined the relationship between social pension support and the physical, psychological, social, and environmental dimensions of well-being. Conducted in 2025, the study utilized Pearson's correlation coefficient to test the hypothesis of a significant relationship between the pension and quality of life. A quantitative research design involved 372 purposively selected senior citizen beneficiaries. Data were gathered through structured questionnaires that incorporated modified WHO-BREF HRQOL items and researcher-made questions to assess demographic details, support systems, and experiences with the program. The findings revealed that the SocPen Program positively influenced physical and psychological well-being, particularly by addressing basic needs such as food and medication. Support from family and the community further enhanced quality of life. However, low pension amounts, delayed distribution, and targeting concerns diminished the program's effectiveness. The study recommends increasing the pension amount, improving the distribution system, and integrating support services to better meet the needs of indigent seniors.

Keywords: Social Pension, Quality of Life, Senior Citizens, Government Support, SocPen Program

1. Introduction

The aging population presented a significant social and economic challenge globally, and the Philippines was no exception. As the proportion of senior citizens grew, ensuring their well-being and quality of life became a priority for policymakers and communities alike. Many elderly individuals in the country faced financial insecurity, exacerbated by poverty and the lack of adequate pension benefits. In fact, over one-third of senior citizens in the Philippines had never received pension benefits, leaving them vulnerable to economic hardship. This situation was further compounded by the inadequacies of contributory pension schemes, prompting some seniors to seek informal employment to supplement their income even in their advanced years.

In response to these challenges, the Philippine government introduced the Social Pension Program under Republic Act No. 9994, also known as the Expanded Senior Citizens Act of 2010. This program provided financial assistance of Php 1,000 per month to indigent senior citizens, helping them meet basic food and healthcare needs. While this initiative was a commendable step toward social protection, its effectiveness in improving senior citizens' overall quality of life remained unclear.

This study focused on evaluating the impact of the Social Pension Program on senior citizens' quality of life in selected Laguna municipalities. By examining the program's effectiveness, the research aimed to provide valuable insights into its strengths and weaknesses, ultimately contributing to policy improvements that could better serve the aging population.

1.1. Background of the Study

Since 2011, the Department of Social Welfare and Development (DSWD) has administered the Social Pension (SocPen) Program, providing a non-contributory monthly pension of Php 1,000 (up from Php 500) to eligible seniors—indigent Filipinos aged 60 and above. Initially, the DSWD aimed to assist 1.2 million indigent senior citizens, as identified by Listahanan, with a budget allocation of Php 8.71 billion. However, due to insufficient funds, the department realistically targeted only 138,960 seniors at the program's inception, ultimately serving 140,576 senior citizens with an actual budget of Php 843.5 million. Over the years, the budget allocation for SocPen rose to over Php 23.4 billion in 2021, marking a remarkable 2,540% increase within a decade. Correspondingly, the 2021 physical target expanded to 3,835,066 senior citizens, representing a substantial 2,634% increase. The 2020 physical target for SocPen encompassed nearly two-fifths (37.8%) of senior citizens.

The study explored the impact of the Social Pension on the lives of senior citizens, precisely their quality of life. Additionally, it examined efforts to augment financial assistance and expand beneficiary coverage. The analysis extended to the DSWD's cash transfers for SocPen beneficiaries. While the program was generally well-intentioned and welcomed by seniors, despite adjustments made in response to criticisms from external evaluations, persistent implementation deficits remained. This was particularly crucial as SocPen stood as one of the government's most extensive social protection programs, holding the potential to impact the lives of indigent elderly beneficiaries significantly.

1.2. Theoretical Framework

This study was grounded in four significant theories—Maslow's Hierarchy of Needs, Social Support Theory, Resource-Based Theory, and the World Health Organization Quality of Life (WHOQOL) Conceptual Model. These theories collectively explain how the independent variables—demographic characteristics, support systems, and social pension assistance—influence the quality of life of senior citizens.

Maslow's Hierarchy of Needs (1943) posited that individuals were motivated to fulfill five levels of needs: physiological, safety, love and belonging, esteem, and self-actualization. In this study, social pension assistance, such as the monthly pension, addressed the physiological and safety needs of the elderly by providing financial support for food, medicine, and shelter. Family and community support satisfied the social needs for love and belonging, thus contributing to emotional and psychological well-being.

Social Support Theory (Cobb, 1976) emphasized the importance of emotional, informational, and instrumental support in reducing stress and improving well-being. This theory explained how family and community support systems alleviated feelings of isolation and promoted social interaction, directly affecting the social and psychological dimensions of the respondents' quality of life.

Resource-Based Theory (Hobfoll, 1989) stated that individuals strived to obtain, retain, and protect resources that were vital to survival and well-being. In this context, the monthly pension was viewed as a key resource that allowed indigent seniors to meet their daily needs. Other resources, such as community engagement and efficient program delivery, helped sustain these gains and mitigated the negative effects of economic vulnerability.

The WHOQOL Conceptual Model (1995) provided the framework for measuring the dependent variable—quality of life. It defined quality of life as an individual's perception of their position in life within the cultural, social, and environmental context. The model identified four main dimensions: physical, psychological, social, and environmental, which were used in this study to evaluate the outcomes of social pension support.

Taken together, these theories supported the hypothesis that personal characteristics (such as gender and duration of pension receipt), social support (family and community), and pension assistance (amount, efficiency, and accessibility) significantly affected the overall quality of life of senior citizens. The theoretical framework thus integrated psychological, sociological, and economic perspectives to provide a holistic understanding of the well-being of elderly beneficiaries.

1.3. Conceptual Framework

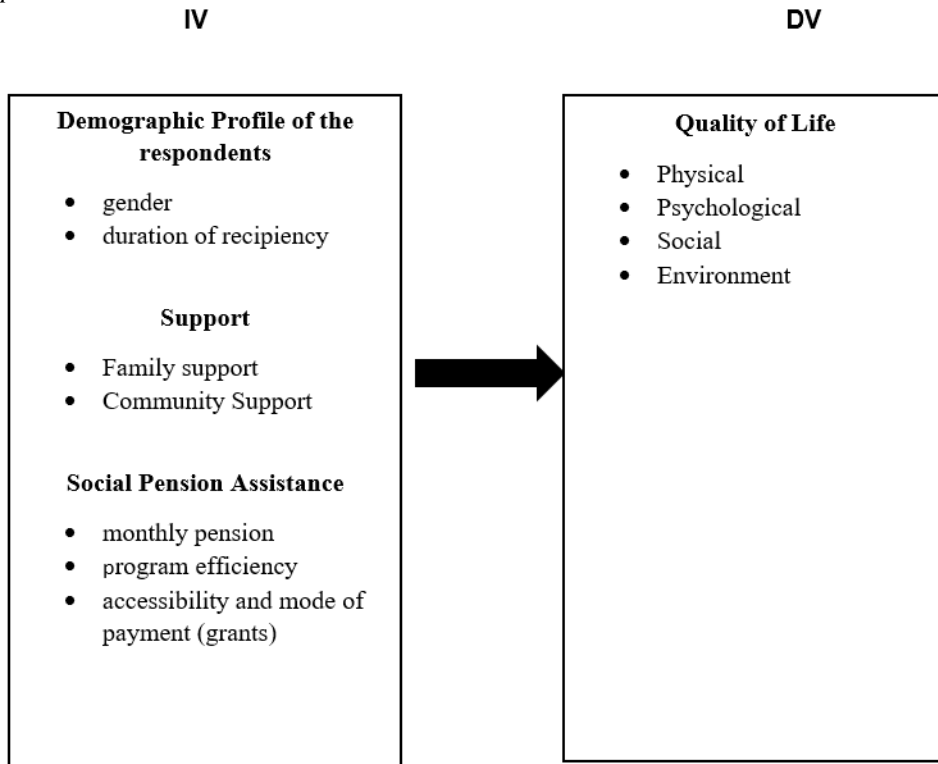


Figure 3. The Research Paradigm of the Study

The conceptual framework of the study illustrates the relationship between the independent variables (IV) and the dependent variable (DV). The independent variables included the demographic profile of the respondents, support systems, and social pension assistance. These variables were hypothesized to influence the dependent variable, which was the quality of life for senior citizens.

The demographic profile included gender and the duration of participation in the social pension program. Support systems were divided into family support and community support, which played a crucial role in the emotional and social well-being of the elderly. Social pension assistance comprised three components: the monthly pension received, the effectiveness of the program, and the accessibility and method of payment (grants).

The dependent variable, quality of life, was measured across four dimensions: physical, psychological, social, and environmental. The framework assumed that improvements in the identified independent variables would positively affect the overall quality of life of senior citizens. The arrow between the two blocks symbolized the assumed directional influence from the independent variables toward the dependent variable.

This model guided the study in assessing how personal demographics, support mechanisms, and the structure of social pension assistance contributed to the well-being of the elderly population in the selected municipalities.

1.4. Statement of the Problem

The study aimed to investigate the effect of social pensions on the quality of life of registered senior citizens in selected municipalities in Laguna. It focused on the demographic profile, social pension assistance, and their relationship with various dimensions of quality of life. Specifically, the study sought to address the following issues:

1. What was the demographic profile of the respondents in terms of:
 - 1.1 Gender
 - 1.2 Duration of recipiency
2. What were the respondents' perceptions of the support they received in terms of:
 - 2.1 Family Support
 - 2.2 Community Support
3. What was the perception of respondents on the social pension assistance in terms of:
 - 3.1 Monthly Pension
 - 3.2 Program Efficiency
 - 3.3 Accessibility and mode of payment
4. What was the perception of the pensioners regarding their quality of life in terms of:
 - 4.1 Physical
 - 4.2 Psychological
 - 4.3 Social
 - 4.4 Environmental
5. Was there a significant relationship between the demographic profile, level of support, and other factors (e.g., monthly pension, program efficiency, and mode of payment) and the respondents' quality of life?

1.5. Research Hypotheses

The following hypotheses guided the study on the relationship between social pensions and the quality of life of senior citizens:

1. There was no significant relationship between the demographic profile of the respondents (gender and duration of recipiency) and their quality of life (physical, psychological, social, and environmental aspects).
2. There was no significant relationship between the level of support (family and community support) and the quality of life of the respondents.
3. Social pension assistance factors (monthly pension, program efficiency, and accessibility/mode of payment) did not significantly influence the quality of life of the respondents.

These hypotheses were tested through empirical analysis to determine whether the social pension program effectively enhanced the well-being of senior citizens and addressed their basic needs, contributing to a better quality of life.

1.6. Significance of Study

Family: This study was significant for families of senior citizens as it provided valuable insights into the tangible benefits of the Social Pension Program. By understanding how social pension assistance positively affected the physical, psychological, social, and environmental well-being of their elderly family members, families became more aware of the program's impact on the overall quality of life of their loved ones. The findings helped family members recognize the importance of emotional and practical support, reinforcing their role in improving the lives of senior citizens. Moreover, as the study highlighted the limitations of the pension amount in addressing all basic needs, families were encouraged to provide additional care and assistance. This awareness promoted stronger intergenerational relationships, increased

empathy, and improved cooperation within households in supporting elderly members.

Medical Practitioners: This study reinforced the role of doctors, nurses, midwives, and barangay health workers, particularly those engaged in community health, in health promotion. Specifically, health programs for senior citizens were promoted based on the results related to their quality of life (QOL).

Social Pension Implementers / Government: The findings of this study helped frontline agents strengthen their efforts to increase the number of social pensioners or, perhaps, increase the amount given to pensioners when needed. Since one of the goals of the program was to uplift the level of well-being and improve the quality of life of senior citizens, this study affirmed the view that the Social Pension not only provided cash grants to poor senior citizens but also helped them achieve a more satisfying life in the long run.

Future Researchers: This study served as a reference for other researchers interested in studying the impact of the Social Pension program on the quality of life of senior citizens. They were able to utilize the data and findings of this study for further development and improvements in the formulation of interventions addressing the social and health aspects of the poorest senior citizens, along with relevant policy suggestions on Social Pension implementation. They also learned from the strategies used in this research, the difficulties encountered during its conduct, the statistical methods employed, and other aspects that potentially supported them in future investigations.

1.7. Scope and Limitations of the Study

This study focused on assessing the impact of social pensions on senior citizens' quality of life in selected Laguna municipalities. It aimed to evaluate how social pension benefits influenced various aspects of senior citizens' lives, including their physical, emotional, social, and economic well-being. The research targeted senior citizens aged 60 and above who were registered recipients of the social pension program. The municipalities of Majayjay and Magdalena were selected based on specific criteria, including population size, geographic location, and data availability. A mixed-methods approach was employed, utilizing both surveys and interviews to gather comprehensive data.

However, the study had several limitations. Geographically, it was restricted to Municipalities of Magdalena and Majayjay, which may have limited the generalizability of the findings to other areas or provinces. Additionally, the study included only senior citizens who were currently receiving social pensions, excluding those who may have qualified but were not yet enrolled in the program. The reliance on self-reported data from surveys and interviews posed potential challenges, as the information collected may have been influenced by recall bias or the respondents' willingness to provide accurate answers. Furthermore, variations in the implementation of the social pension program, such as differences in disbursement schedules or amounts across municipalities, were beyond the study's control and could have affected the results. Despite these limitations, the study aimed to provide valuable insights into how social pensions contributed to senior citizens' quality of life in Laguna's selected municipalities.

1.8. Definition of Terms

Gender: It refers to the social, cultural, and psychological attributes, roles, and expectations associated with being male, female, or non-binary.

Duration of Recipiency: It refers to the length of time a respondent had been receiving social pension assistance, measured in months or years, to assess its impact on their well-being.

Family Support: It refers to the emotional, financial, and practical assistance provided by the respondent's family members. It was considered a key factor in improving psychological and social well-being.

Community Support: It refers to the aid, inclusion, and resources offered by the local community,

including neighbors or community organizations, which contributed to social connections and resource accessibility.

Monthly Pension: It refers to the financial assistance received by the respondent from the social pension program, evaluated to determine its sufficiency in meeting basic needs.

Program Efficiency: It refers to how well the social pension program was implemented, including the timeliness of payments and minimal bureaucratic delays, which impacted psychological stability and satisfaction.

Accessibility and Mode of Payment: It refers to the ease with which recipients accessed their pension and the method of payment (e.g., cash disbursement, bank transfers), which reduced logistical burdens and improved convenience.

Physical: It refers to the respondents' ability to meet basic physical needs such as food, healthcare, and shelter, which are essential for maintaining health and well-being.

Psychological: It refers to mental health, emotional well-being, and a sense of security, reflecting the respondents' ability to cope with stress and maintain a positive outlook.

Social: It relates to the respondents' relationships, social participation, and sense of belonging, emphasizing the importance of strong connections with family, friends, and the community.

Environment: It refers to the respondents' living conditions and access to resources, such as safe housing, transportation, and healthcare services, influencing their overall sense of security and comfort.

Quality of Life: It refers to individuals' perceptions of their position in life in the context of the culture and value systems in which they lived and in relation to their goals, expectations, standards, and concerns.

Social Pension: This refers to a program that provided additional government assistance. Indigent senior citizens were entitled to a monthly stipend of One Thousand Pesos (Php 1,000.00), which aimed to augment their daily subsistence and other medical needs.

1.9. Review of Related Literature and Studies

Republic Act No. 11916, signed into law in July 2022, marks a significant step forward in the Philippine government's advocacy for the rights and welfare of senior citizens. This legislation amends Republic Act No. 7432 by strengthening the provision of social pensions to indigent elderly Filipinos, especially those who have no regular source of income, employment, or family assistance. One of the major provisions of the law is the increase of the monthly social pension from ₱500 to a minimum of ₱1,000, with the goal of better supporting the nutritional, medical, and daily needs of vulnerable seniors. In addition to the pension amount increase, the law requires a biennial review and possible adjustment of the stipend. The Department of Social Welfare and Development (DSWD), in coordination with the Department of Budget and Management (DBM) and relevant stakeholders, is tasked with evaluating the adequacy of the pension based on inflation and changes in the consumer price index. This ensures that the amount remains sufficient and responsive to the evolving economic climate. (RA11916, 2022).

To improve accessibility, the law provides flexibility in the mode of pension distribution. Senior citizens can receive their pensions through direct cash payouts, electronic fund transfers, or other convenient and secure means. All transaction fees incurred through these payment channels are to be shouldered by the implementing agencies, allowing beneficiaries to receive the full amount. Furthermore, the act mandates that the implementation of the social pension program be transitioned from the DSWD to the National Commission of Senior Citizens (NCSC) within three years. This move is intended to streamline services and tailor program implementation specifically for elderly welfare. Overall, Republic Act No. 11916 reinforces the government's ongoing efforts to uplift the standard of living among indigent senior citizens.

While Republic Act No. 11916 outlines crucial improvements to the social pension program for indigent senior citizens in the Philippines, its implementation is not without significant challenges. One of the foremost concerns lies in the administrative capability to distribute the increased monthly pension of ₱1,000

efficiently and on time. Ensuring that the expanded financial assistance reaches all eligible beneficiaries requires a well-coordinated and technologically supported system. Delays in disbursement could affect the most vulnerable elderly, particularly those living in geographically isolated and disadvantaged areas.

A central implementation challenge is the transfer of program responsibilities from the Department of Social Welfare and Development to the National Commission of Senior Citizens, as mandated by the law. This organizational transition calls for a comprehensive and strategic plan that guarantees continuity in service delivery, avoids operational disruptions, and retains the institutional knowledge built over the years within the DSWD. The transition may lead to inefficiencies and delays without clear communication, capacity-building, and resource alignment. Another key consideration is the fiscal sustainability of the increased pension. While the pension hike is a welcome development, it adds to the growing demands on the government's social protection budget. In fact, there have been instances where the allocation for other protective services, such as programs for children and persons with disabilities, has been reduced to accommodate expanded senior citizen benefits. This highlights the need for a more balanced and integrated approach to budgeting—one that ensures all vulnerable sectors receive adequate support without sacrificing the needs of others. (ADB, 2019)

With regards to gender of senior citizens, according in an article on gender disparities in access to social pensions, women are generally more likely to rely on social pensions than men due to several socio-economic disadvantages accumulated over their lifetimes. In many societies, women tend to have lower labor force participation rates, work in informal sectors, and receive lower wages—all of which limit their access to contributory pensions (Gorman, 2019).

These factors make non-contributory social pensions a critical source of support for elderly women. A World Bank (2018) report revealed that in countries such as South Africa and Bolivia, where non-contributory pensions are available, women constitute most beneficiaries. This is partly because women tend to live longer than men and often reach old age without sufficient financial resources. In addition, widowhood is more common among older women, increasing their need for financial assistance. However, despite being the primary recipients, women still face unique barriers in accessing these benefits. For example, in rural areas of Sub-Saharan Africa, logistical issues such as lack of transportation or complex registration procedures can disproportionately hinder elderly women, especially those with lower literacy rates (ILO, 2016). In countries like India, gender discrimination at the household or community level may prevent older women from accessing state benefits altogether (Moneer, 2020).

The Social Pension for Indigent Senior Citizens (SocPen) program in the Philippines offers a unique case for gendered analysis. Launched in 2011, SocPen provides PHP 500 monthly to eligible seniors aged 60 and above who are indigent, frail, or have no regular income. According to the Department of Social Welfare and Development (DSWD, 2020), a significant majority of SocPen beneficiaries are women, primarily because Filipino women outlive men by around 6 years and are more likely to remain unmarried or widowed in old age.

A gender audit conducted by HelpAge International (2017) found that while SocPen has increased elderly women's access to cash assistance, gender-specific challenges remain. For example, bureaucratic requirements, such as the need for identification documents, disproportionately affect older women, especially those in remote areas who may not have formal education or access to civil registration.

Additionally, elderly women in the Philippines frequently live alone or with grandchildren, placing them in a vulnerable caregiving role even while facing their own financial insecurity. The pension they receive, although modest, often supports the needs of multiple household members, indicating the broader social impact of pension distribution to women (HelpAge International, 2017).

One of the most urgent challenges in current social pension systems is the inadequacy of pension benefits. In countries like the Philippines, the monthly financial support provided to elderly citizens often falls short of covering basic living expenses (International Labour Organization [ILO], 2024). This issue is particularly severe for older women, many of whom head households or are responsible for caring for

grandchildren. According to the World Bank (2023), increasing the value of pension assistance can significantly improve the quality of life for these women, allowing them to meet essential needs such as food, shelter, and utilities with greater autonomy and dignity.

Moreover, older women are more likely to experience chronic illnesses and age-related disabilities, heightening their vulnerability (ILO, 2024). This underscores the importance of integrating social pension programs with healthcare services. As Razavi et al. (2024) emphasize, combining financial assistance with free or subsidized medical care can lessen the economic burden of healthcare and enhance the well-being of elderly female beneficiaries.

Additionally, elderly women often serve as primary caregivers for younger generations, especially grandchildren. These intergenerational caregiving roles, while often unrecognized, are vital to family structures and community cohesion. Policies that support this caregiving role—such as educational benefits for dependents or food subsidies—can expand the broader social value of pension programs (Razavi et al., 2024).

In conclusion, gender considerations remain insufficiently addressed in the formulation of social pension policies. As women typically face socioeconomic disadvantages throughout their lives—including lower lifetime earnings, limited formal employment, and longer life expectancies—their dependence on social pensions is greater, and so are the challenges they face in accessing them (World Bank, 2023). To truly promote equity and inclusion, social pension systems must adopt gender-responsive reforms that enhance benefit adequacy, simplify access, integrate health services, and support the caregiving roles of older women (ILO, 2024; Razavi et al., 2024).

The introduction of social pensions in the Philippines, particularly the Social Pension for Indigent Senior Citizens (SPISC) program, has significantly influenced family support dynamics. According to HelpAge International (2014), the additional income from the pension alleviates financial burdens for some families, enabling them to provide better care for their elderly members. Conversely, in situations where family support is minimal or absent, the pension serves as a critical lifeline for seniors, ensuring they can afford essential items like food and medicine.

Despite these benefits, challenges persist. The current pension amount may not be sufficient to cover all necessities, especially for seniors with health issues requiring expensive treatments (HelpAge International, 2014). Moreover, the reliance on family support varies, and not all seniors have relatives capable of providing assistance. To address these issues, recommendations include increasing the pension amount, expanding coverage to include more seniors in need, and implementing programs that encourage family involvement in elderly care (HelpAge International, 2014).

Community support also plays a vital role in enhancing the well-being of social pensioners. The Department of Social Welfare and Development has implemented measures such as house-to-house delivery of pensions for bedridden or unaccompanied seniors, ensuring they receive their benefits without undue hardship (DSWD, 2025). These initiatives complement governmental efforts to ensure a dignified and fulfilling life for the elderly.

In the Philippines, the Social Pension for Indigent Senior Citizens (SPISC) program was established to extend financial assistance to elderly individuals without a reliable source of income or adequate family support. Instituted under Republic Act No. 9994, commonly referred to as the Expanded Senior Citizens Act of 2010, the program provides a monthly pension to qualified seniors to support their basic daily needs (Republic of the Philippines, 2010).

Family support is widely recognized as a key determinant of the well-being and overall quality of life for senior citizens. In the context of the Philippines, this support often plays an essential role in ensuring that older individuals receive the emotional, physical, and financial care they require as they age. However, a significant number of elderly Filipinos face difficulties stemming from the absence or inadequacy of familial assistance. Changes in family structures, migration patterns, and economic constraints contribute to the declining capacity of families to support aging members, leaving many senior citizens vulnerable to poverty,

neglect, and social exclusion (Republic of the Philippines, 2010).

To address this growing concern, the Philippine government implemented the Social Pension for Indigent Senior Citizens (SPISC) program. This initiative was established under Republic Act No. 9994, also known as the Expanded Senior Citizens Act of 2010. The SPISC aims to support elderly individuals who do not receive pensions from other government programs and who lack a steady income or sufficient family or community support. It is designed to provide a modest but essential monthly stipend to help indigent seniors meet their most basic needs, such as food, medicine, and other daily expenses (Republic of the Philippines, 2010).

The eligibility criteria for the SPISC emphasize the exclusion of other pension benefits and the absence of regular financial assistance from family members or relatives. This targeting mechanism seeks to prioritize those who are most at risk of falling through the cracks of the social protection system. In doing so, the program not only addresses immediate material needs but also contributes to a broader agenda of social inclusion and equity for the elderly population.

While the monthly pension may be limited in amount, it can serve as a critical lifeline for many indigent seniors, helping to alleviate financial stress and improve their quality of life. Moreover, the program reflects a recognition of the state's responsibility to care for its aging population, especially in cases where traditional support systems are no longer sufficient. The SPISC thus plays an important role in strengthening the social safety net for the most disadvantaged elderly individuals in Philippine society.

The implementation of social pension programs in the Philippines has notably influenced family dynamics and the provision of care for elderly individuals. In many households, the monthly stipend provided by the Social Pension for Indigent Senior Citizens (SPISC) program helps ease financial pressure, enabling families to offer better support to their aging members (Republic of the Philippines, 2010). For those elderly individuals who receive minimal or no assistance from relatives, the pension becomes a crucial source of income, often covering basic necessities such as food, personal hygiene items, and essential medications.

This modest government support, although impactful, is not without its limitations. One of the primary concerns is the insufficiency of the current pension amount, particularly for seniors with chronic illnesses or health conditions that demand costly medical interventions. These financial constraints are even more pronounced among elderly individuals living alone or in households with no income earners.

To mitigate these challenges, several policy recommendations have been proposed. Increasing the monthly pension amount is seen as a necessary step to better address the actual living costs of indigent seniors. In addition, expanding the coverage of the SPISC program would help reach a greater number of elderly citizens who are currently excluded from formal assistance due to limited program reach or restrictive eligibility requirements. Furthermore, integrating strategies that promote greater family participation in elderly care—such as education campaigns, caregiver support training, and community-based incentives—could reinforce traditional support systems and enhance the overall quality of life for senior citizens.

In summary, family support remains a critical element in the well-being of the elderly in the Philippines. While the SPISC program provides foundational financial assistance to the most vulnerable, a more comprehensive approach that combines adequate pension benefits with policies aimed at strengthening familial and community support is essential. Such a framework would ensure a more inclusive and sustainable model of elderly care, reflecting both the social and economic realities of aging in the country (Republic of the Philippines, 2010).

In addition to government programs, a number of community-based initiatives have emerged in the Philippines to offer support to elderly individuals, particularly those facing marginalization due to their identity or social circumstances. One notable example is the Home for the Golden Gays, located in Manila, which serves as a refuge and community hub for elderly LGBTQ+ individuals, many of whom were once drag performers and now face homelessness and social exclusion (Silverio, 2023). Established in the 1970s, this organization provides not only shelter but also a vital sense of belonging and purpose for its residents.

The Home for the Golden Gays sustains its operations primarily through public donations and the

efforts of its residents, who often engage in small performances and side jobs to generate income. This self-reliant model of support illustrates the power of community solidarity in addressing the unique needs of specific segments of the elderly population—needs that are often overlooked by mainstream social welfare programs (Silverio, 2023).

By providing both material support and a nurturing environment, community-led initiatives like this play a crucial role in supplementing formal social protection systems. They address the gaps left by broad policies that may not account for the complex intersectionality of age, identity, and social stigma. These grassroots movements underscore the importance of inclusive and diversified approaches to elderly care, especially in contexts where cultural or systemic barriers limit access to traditional support networks.

Overall, such organizations represent an essential complement to government efforts, particularly in advocating for the dignity, visibility, and well-being of elderly individuals who might otherwise be left behind. The work of the Home for the Golden Gays exemplifies how collective action and empathy can transform the lives of marginalized seniors, reaffirming the value of community-based care within the broader framework of aging support in the Philippines.

In supporting seniors through community engagement, efforts extend beyond financial assistance by playing a crucial role in empowering elderly social pensioners to engage in meaningful and productive activities that improve their livelihoods and foster a sense of self-worth. The Department of Social Welfare and Development (DSWD) has recorded instances where recipients of the Social Pension for Indigent Senior Citizens (SPISC) program have used their stipends as initial capital to start small-scale enterprises (DSWD, 2024). These entrepreneurial efforts include investing in materials for repair work, purchasing items for resale, or launching modest home-based businesses that generate supplementary income.

Such initiatives demonstrate the potential of social pensions not merely as a form of passive assistance, but as a catalyst for economic participation and social inclusion among the elderly. By engaging in income-generating activities, pensioners are able to improve their financial stability while also cultivating a renewed sense of purpose and autonomy. This shift aligns with the broader concept of active aging, which emphasizes continued participation in social, economic, cultural, and civic affairs, even beyond retirement age.

Moreover, these endeavors foster stronger connections between older adults and their communities. As elderly individuals take on productive roles, they are not only contributing to household income but are also reshaping societal perceptions of aging—from dependency to productivity. This community-based model of empowerment, supported indirectly by state-provided pensions, underscores the importance of integrating social protection programs with opportunities for meaningful engagement and capacity building (DSWD, 2024).

Encouraging such initiatives can further enhance the impact of the SPISC program, especially when complemented by local training, mentorship, or microenterprise development support. In this way, community involvement becomes a powerful tool for promoting both economic resilience and dignity among the elderly population.

Despite notable advancements in elderly care, several challenges continue to affect the efficacy and sustainability of support systems for indigent senior citizens in the Philippines. Community-based organizations, while instrumental in supplementing government efforts, often operate with limited resources and constrained capacity. The relatively modest amount provided through the Social Pension for Indigent Senior Citizens (SPISC) program frequently falls short of covering the full range of needs of elderly beneficiaries, particularly those with health issues or lacking family support (Department of Social Welfare and Development [DSWD], 2024). Additionally, the dependency of many community initiatives on irregular donations and the lack of long-term, institutional funding threaten their continuity and impact (Silverio, 2023).

These challenges underscore the urgent need for enhanced collaboration among government agencies, non-governmental organizations, and local communities. A more integrated and coordinated

approach would allow for the development of comprehensive support networks tailored to the multifaceted needs of elderly individuals. Strategic partnerships can pool resources, streamline service delivery, and ensure that social pensioners receive not only financial assistance but also access to healthcare, emotional support, and opportunities for social participation (DSWD, 2024).

Community involvement remains a vital pillar in complementing state-led interventions. Through localized efforts, such as care homes, livelihood training, and psychosocial support, communities foster environments that promote the dignity, well-being, and inclusion of elderly citizens. These initiatives affirm the idea that aging is not merely a biological process but a social experience that requires collective responsibility.

To effectively respond to the evolving needs of the aging population, a multisectoral approach is essential. When public institutions, civil society, and grassroots organizations work in concert, they can create resilient and sustainable systems of care. This inclusive framework ensures that indigent seniors are not left behind but are instead empowered to live meaningful and dignified lives in their later years (DSWD, 2024; Silverio, 2023).

Social pension programs play a vital role in enhancing the quality of life (QOL) of senior citizens by addressing their essential human needs, as outlined in Maslow's Hierarchy of Needs (Maslow, 1943). This widely recognized psychological theory proposes that individuals are motivated by five progressive levels of need: physiological, safety, love and belonging, esteem, and self-actualization. For older adults—particularly those lacking stable income or family support—social pension assistance, such as monthly stipends, serves as a critical resource for meeting their most basic needs. These include access to food, healthcare, and safe housing, which correspond to the physiological and safety levels of Maslow's model (Sirgy, 1986).

In addition to addressing material concerns, the role of social and emotional support is equally significant. Elderly individuals benefit greatly from community involvement and close relationships, which fulfill the need for love, belonging, and esteem—higher-order needs essential to psychological well-being. When social pensions are coupled with familial care and community engagement, they contribute not only to the survival of older adults but also to their emotional resilience and social integration (Thielke et al., 2011). These combined supports facilitate active aging, reduce feelings of isolation, and reinforce an individual's sense of purpose and value within society (Ayalon, 2022).

This literature review critically examines the multifaceted impact of social pensions on the QOL of senior citizens through the lens of Maslow's theoretical framework. By synthesizing empirical studies with theoretical insights, it highlights the importance of both financial security and emotional connectivity in promoting a dignified and fulfilling life for the elderly. Ultimately, social protection mechanisms that address the full spectrum of human needs can contribute to a more compassionate and inclusive approach to aging.

Maslow's Hierarchy of Needs (1943) posits that individuals must satisfy basic physiological and safety needs before progressing to higher levels of psychological fulfillment. For elderly individuals, particularly those facing financial constraints, fulfilling these foundational needs can be challenging. Social pension programs serve as a critical intervention by providing financial assistance that enables older adults to access necessities such as food, shelter, and healthcare, thereby addressing their physiological and safety needs (Sirgy, 1986).

Empirical studies support the positive impact of social pensions on the well-being of older adults. For instance, a study conducted in rural China evaluated the long-term health consequences of the New Rural Social Pension (NRSP) on older adults. Utilizing data from the China Health and Retirement Longitudinal Study, researchers employed propensity score matching and difference-in-difference methods to compare health-related quality of life (HRQoL) scores before and after NRSP participation. The findings revealed significant improvements in physical functioning, role-physical, and self-rated mental health among participants, indicating that the NRSP effectively enhanced both physical and mental health outcomes (Liu et al., 2024).

Similarly, research focusing on senior citizens in Davao Oriental, Philippines, assessed the impact of

social pensions on various QOL dimensions. The study reported high levels of QOL across social relationships, psychological well-being, and environmental aspects, suggesting that social pension beneficiaries experienced enhanced well-being and life satisfaction (Paña, 2022).

These findings underscore the importance of social pension programs in addressing the fundamental needs of elderly individuals, thereby improving their overall quality of life. By providing financial support, these programs enable older adults to meet essential needs, fostering a sense of security and well-being.

Resource-Based Theory (RBT), articulated by Hobfoll in 1989, posits that individuals are motivated to acquire, retain, and protect resources essential for their survival and well-being. In the context of elderly populations, social pensions serve as critical resources that enable indigent seniors to meet their daily needs, thereby enhancing their quality of life (QoL). Beyond financial assistance, other resources such as community engagement and efficient program delivery play pivotal roles in sustaining these gains and mitigating the adverse effects of economic vulnerability.

According to Hobfoll (1989), the loss of valued resources can lead to stress and diminished well-being. For senior citizens, the depletion of resources such as financial stability, social support, and access to healthcare can exacerbate feelings of insecurity and isolation. Conversely, the acquisition and preservation of these resources are associated with improved QoL. Social pensions provide a financial resource that directly addresses the physiological and safety needs of seniors, as outlined in Maslow's Hierarchy of Needs. This financial support enables seniors to afford necessities like food, shelter, and medical care, thereby reducing stress and enhancing their overall well-being.

Beyond financial resources, RBT emphasizes the importance of social and environmental resources in maintaining well-being. Community engagement offers social support and a sense of belonging, which are vital for psychological health. Programs that facilitate social interactions, provide emotional support, and promote active participation can help seniors build and maintain social networks, thereby enhancing their QoL. Additionally, efficient program delivery ensures that resources are accessible and effectively meet the needs of seniors, further contributing to their well-being.

Resource-Based Theory provides a comprehensive framework for understanding the factors that influence the quality of life of senior citizens. By focusing on the acquisition, retention, and protection of essential resources—such as financial support, social connections, and accessible services—policymakers and practitioners can develop strategies that enhance the well-being of older adults. Implementing programs that address these resource needs is crucial for promoting dignity, independence, and a high quality of life among senior citizens.

Community engagement initiatives like *Cycling Without Age* (CWA) exemplify how innovative approaches can enhance the quality of life (QoL) for older adults. Founded in Copenhagen, Denmark, in 2012, CWA offers free trishaw rides to seniors, enabling them to experience the outdoors and engage in meaningful conversations with volunteer pilots. This initiative fosters intergenerational relationships, combats social isolation, and promotes mental well-being among the elderly. The program's guiding principles—generosity, slowness, storytelling, relationships, and the notion of being "without age"—emphasize the importance of social connections and active participation in community life.

Incorporating the principles of Resource-Based Theory (RBT) into social pension programs necessitates a holistic approach that extends beyond financial assistance. RBT posits that individuals strive to acquire, retain, and protect valuable resources essential for their well-being. In the context of elderly populations, resources encompass not only financial support but also social relationships, community engagement, and access to services. By fostering community involvement and ensuring efficient program delivery, policymakers can enhance the QoL of senior citizens, effectively mitigating the adverse effects of economic vulnerability.

Programs like CWA demonstrate the practical application of RBT by providing older adults with opportunities to build social capital and engage with their communities. These initiatives complement financial support mechanisms, addressing the multifaceted needs of the elderly and promoting a more

inclusive and supportive environment for aging populations

The World Health Organization Quality of Life (WHOQOL) Group developed the WHOQOL-BREF as a concise instrument to evaluate quality of life (QOL) across diverse populations, including senior citizens. This 26-item questionnaire encompasses four domains: Physical Health, Psychological Health, Social Relationships, and Environment, each reflecting critical aspects of an individual's well-being. For older adults, these domains provide a comprehensive framework to assess factors influencing their daily lives and overall satisfaction.

The Physical Health domain addresses aspects such as pain, discomfort, energy levels, and mobility. For seniors, maintaining physical health is paramount, as it directly impacts independence and the ability to perform daily activities. Studies have shown that physical health significantly correlates with overall QOL in older adults, highlighting the importance of managing chronic conditions and promoting physical activity to enhance well-being (Bălăuță et al., 2022).

This domain evaluates emotional well-being, including feelings of self-esteem, negative emotions, and cognitive functioning. Psychological health is crucial for seniors, as mental well-being influences their ability to cope with aging-related challenges. Research indicates that higher psychological well-being is associated with better QOL in older adults, emphasizing the need for mental health support and interventions (Tijeras et al., 2020).

Social connections are vital for emotional support and combating loneliness among seniors. The Social Relationships domain assesses personal relationships, social support, and sexual activity. Studies have found that strong social networks positively affect QOL in older adults, underscoring the importance of fostering community engagement and maintaining interpersonal relationships (von Steinbüchel et al., 2005).

The Environment domain encompasses aspects such as safety, home environment, financial resources, and access to healthcare. A supportive environment enables seniors to live independently and comfortably. Research highlights that a well-maintained and accessible living environment contributes to higher QOL in older adults, indicating the need for policies that ensure safe and affordable housing options (Skevington et al., 2004).

The WHOQOL-BREF has demonstrated reliability and validity in assessing QOL among older adults. A study involving Swiss French-speaking seniors revealed high test-retest reliability and validity, with participants reporting higher QOL scores compared to the international validation sample (Skevington et al., 2004). This suggests that the WHOQOL-BREF is a robust tool for evaluating the multifaceted aspects of QOL in senior citizens.

The WHOQOL-BREF provides a valuable framework for assessing the quality of life in senior citizens, encompassing physical, psychological, social, and environmental domains. Understanding these dimensions allows for targeted interventions to improve the well-being of older adults. Continued research and application of this tool can inform policies and programs aimed at enhancing the lives of seniors, ensuring they lead fulfilling and dignified lives in their later years.

The quality of life (QoL) among senior citizens is a multifaceted concept influenced by various factors, including health status, social relationships, psychological well-being, and environmental conditions. Netuveli and Blane (2008) emphasize that QoL in older age encompasses both objective elements, such as physical health and material circumstances, and subjective perceptions, including life satisfaction and emotional well-being. Importantly, they note that aging itself does not necessarily lead to a decline in QoL; rather, factors like dementia and depression play more significant roles in affecting well-being.

Social support and engagement are critical components of QoL for the elderly. Gabriel and Bowling (2004) found that positive relationships with family, friends, and neighbors, along with a secure and comfortable living environment, contribute significantly to older adults' perceptions of a good quality of life. Engagement in meaningful activities and hobbies also plays a vital role in enhancing life satisfaction.

Psychological factors, including emotional distress and a sense of purpose, are also pivotal. A study by Rondón García and Ramírez Navarro (2018) indicates that QoL in older adults is positively associated with

health, leisure activities, environmental quality, functional capacity, and social support. They highlight the importance of a multidimensional evaluation to effectively assess and improve the QoL and health outcomes for the elderly.

Education and lifelong learning have been identified as influential factors in maintaining and enhancing QoL among seniors. Engagement in educational activities fosters personal development, creativity, and life satisfaction, contributing to better overall well-being.

In summary, the QoL of senior citizens is determined by a complex interplay of physical health, social connections, psychological well-being, and opportunities for personal growth. Addressing these areas through targeted interventions and supportive policies can significantly enhance the well-being of the elderly population.

The quality of life (QoL) of senior citizens in the Philippines is significantly influenced by access to social pensions, which support their daily needs and well-being. Despite cultural norms that emphasize familial care for the elderly, a substantial portion of Filipino seniors lack formal income security. In 2020, approximately 36.9% of senior citizens did not receive any form of pension, highlighting the need for expanded social protection measures (Philippine Institute for Development Studies [PIDS], 2022).

To address this gap, the Department of Social Welfare and Development (DSWD) implements the Social Pension for Indigent Senior Citizens (SPISC) program. This initiative provides monthly stipends to eligible seniors—those who are frail, sickly, or disabled, without regular income or support from family, and not receiving pensions from other government sources. In 2024, the government doubled the monthly stipend from ₱500 to ₱1,000, allocating ₱49.807 billion to support over four million indigent senior citizens nationwide (Department of Budget and Management [DBM], 2024).

However, challenges persist. The International Labor Organization reports that over half of the elderly population in the Philippines still lack pension coverage, leaving them vulnerable to poverty and social exclusion (International Labour Organization [ILO], 2017). Advocacy groups and policymakers call for a universal social pension system to ensure that all senior citizens, regardless of income or employment history, receive adequate support (National Anti-Poverty Commission [NAPC], 2024).

Enhancing the QoL of Filipino seniors requires not only financial assistance but also comprehensive strategies that address health care, social inclusion, and accessible services. Implementing a universal pension scheme could be a significant step toward achieving these goals, ensuring that the elderly population can live with dignity and security in their later years.

Related Studies

Family support plays a pivotal role in enhancing the well-being of senior citizens, significantly influencing their health perceptions, satisfaction levels, and overall quality of life. Research indicates that familial involvement is instrumental in assisting older adults, particularly those with cognitive impairments, to navigate daily challenges and comprehend their experiences. Healthcare professionals are encouraged to collaborate closely with family members to optimize care and understanding for elderly patients (Wong et al., 2018).

In residential care settings, the presence and participation of family members are perceived by older residents as essential to their well-being. A study conducted in Macao revealed that Chinese elderly individuals highly value family involvement, especially in providing necessities like food, which they consider a significant aspect of living well in such environments (Liu et al., 2019).

Moreover, perceived family support has been positively correlated with emotional, social, and psychological well-being among older adults. Research suggests that when seniors feel supported by their families, they experience greater emotional satisfaction, enhanced social interactions, and improved psychological health. This underscores the multifaceted impact of family support across various cultural and care contexts (Zhang et al., 2023).

These findings collectively highlight the critical importance of family support in shaping the experiences and perceptions of well-being among senior citizens. They emphasize the need for policies and

practices that foster and facilitate familial involvement in the care and support of the elderly.

Community support plays a vital role in enhancing the well-being of senior citizens, particularly those who are beneficiaries of social pensions. Research has highlighted how community engagement and support systems significantly influence the quality of life (QoL) of older adults.

In the Philippines, Carandang et al. (2019) conducted a qualitative study exploring the unmet needs and coping mechanisms of community-dwelling senior citizens. The study identified four primary areas of unmet needs: financial security, healthcare services, age-friendly environments, and family support. The authors emphasized the necessity for government interventions to address these gaps and enhance community support systems for the elderly.

Similarly, Chruściel et al. (2018) examined the perceptions of social support among seniors in Poland, comparing those residing in institutional care with community-dwelling counterparts. Findings indicated that seniors in institutional settings reported lower levels of social support compared to those living in their home environments, suggesting that maintaining elderly individuals in their communities fosters better social support networks.

In Nigeria, Akosile et al. (2023) assessed social support, social participation, and life accomplishment among older adults in assisted living facilities versus community settings. The study revealed that community-dwelling seniors experienced higher levels of social support and participation, leading to greater life accomplishment, underscoring the importance of community engagement in promoting the well-being of the elderly.

Regarding social pension assistance, Carandang et al. (2019) found that Filipino senior citizens perceived the monthly pension of PHP 500 as insufficient to meet their basic needs, such as food and medication. Despite its inadequacy, recipients appreciated the assistance, noting that it provided a basic level of income security. Some beneficiaries expressed a desire for a universal social pension accessible to all seniors, irrespective of socioeconomic status.

Albert et al. (2021) conducted a process evaluation of the Social Pension (SocPen) program and revealed that while the program was viewed positively by both implementers and senior citizens, the PHP 500 monthly stipend was considered inadequate. Beneficiaries acknowledged the support but emphasized the need for an increased amount to better address their daily expenses.

Furthermore, the Philippine Institute for Development Studies (PIDS) has advocated for an increase in the non-contributory monthly pension for seniors. Beneficiaries have indicated that the PHP 500 stipend, established in 2011, has diminished in value due to inflation and is no longer adequate. PIDS suggests that cash support of PHP 1,000, PHP 750, and PHP 500 could be considered, depending on the income level of each senior citizen.

These findings collectively highlight the critical role of community support and adequate social pension assistance in shaping senior citizens' perceptions of their well-being, emphasizing the need for robust community-based support systems and periodic assessments of pension adequacy to enhance their quality of life.

Numerous studies have investigated how senior citizens perceive the adequacy of social pension assistance, especially concerning the sufficiency of the monthly pension amount and its influence on their well-being. Common themes emerging from this research include dissatisfaction with the current stipend and calls for more inclusive and substantial support.

Carandang et al. (2019) found that many Filipino elderly recipients considered the PHP 500 monthly pension insufficient to cover basic necessities such as food and medicine. Nevertheless, while acknowledging the limitations of the amount, beneficiaries still appreciated the aid, as it provided a modest level of financial security. Some respondents also expressed the need for a universal pension system that would grant all elderly citizens access to support, regardless of income or employment history.

In a separate process evaluation, Albert et al. (2021) examined the implementation of the Social Pension (SocPen) program. Their findings echoed previous concerns, with both program implementers and

beneficiaries acknowledging the positive intent of the assistance but pointing out the inadequacy of the PHP 500 monthly allowance. Recipients emphasized that the current stipend is no longer sufficient to meet everyday expenses.

The Philippine Institute for Development Studies (PIDS) has also weighed in on the issue, advocating for a reevaluation of the pension amount. According to PIDS, the value of the PHP 500 monthly support, unchanged since 2011, has significantly eroded due to inflation. The institute recommends exploring a tiered system offering PHP 1,000, PHP 750, or PHP 500 depending on the economic condition of each beneficiary.

These findings collectively highlight the need for regular reassessment and adjustment of the social pension system to ensure it adequately meets the evolving needs of the aging population.

The Social Pension (SocPen) Program, implemented by the Department of Social Welfare and Development (DSWD), aims to provide financial assistance to indigent senior citizens in the Philippines. While the program offers critical support, several evaluations have identified both its strengths and limitations, particularly in relation to operational efficiency and service delivery (Philippine Institute for Development Studies [PIDS], 2021).

Research indicates that awareness of SocPen among older adults is uneven. In a localized study conducted in San Isidro, Nueva Ecija, Cablao et al. (2019) found that while many seniors were familiar with Republic Act 9994, which includes provisions for the SocPen program, their understanding of the application process and eligibility criteria was limited. Likewise, PIDS (2021) noted that some seniors only learned about the program through informal channels, underscoring the need for more robust and systematic information dissemination strategies.

Beneficiaries have reported challenges with the application process, citing unclear instructions, inconsistent requirements, and delays in feedback on application outcomes. Inclusion and exclusion errors remain a concern, with reports of some qualified seniors being excluded while others who do not meet the criteria are enrolled (Cablao et al., 2019; PIDS, 2021). These issues call for standardized procedures and better validation mechanisms.

Although the monthly stipend was increased to PHP 1,000 in 2024, many beneficiaries continue to find it insufficient to cover basic needs such as food and medicine. Inconveniences related to the payout system, such as travel difficulties and reliance on representatives, further burden recipients and point to the need for more accessible disbursement methods (DBM, 2024; PIDS, 2021).

SocPen implementers have cited a lack of dedicated staff and logistical resources as major barriers to effective program delivery. These shortcomings affect both the timeliness and quality of service provided to the elderly (PIDS, 2021).

PIDS (2021) proposes several recommendations to improve SocPen's efficiency. These include increasing the monthly stipend to reflect inflation and current living costs, standardizing the application process, enhancing communication strategies, adopting electronic or mobile payment systems, and addressing staffing shortages. Such reforms could significantly enhance the program's ability to meet the evolving needs of senior citizens.

A study conducted by the Department of Social Welfare and Development (DSWD) in 2012 evaluated the early implementation of the Social Pension (SocPen) Program in the Philippines. The findings revealed that while most beneficiaries were aware of the program and expressed gratitude for the financial support, there were significant challenges concerning accessibility. Many elderly beneficiaries encountered difficulties traveling to Local Government Unit (LGU) payout centers due to limited mobility or distance. As a result, they often depended on representatives to collect their pensions, leading to occasional delays and complications. The study recommended alternative methods for distributing the stipend, such as authorizing private couriers, to improve accessibility and service delivery (DSWD, 2012).

Subsequent analysis by the Philippine Institute for Development Studies (PIDS) further highlighted inefficiencies in the application and distribution processes. Some seniors found the application confusing,

while others noted discrepancies, such as the inclusion of non-indigent individuals in the program. To address these concerns, PIDS proposed standardizing application procedures, implementing clear feedback mechanisms, and offering hybrid payment systems—including electronic transfers and digital wallets—for those with access to mobile technology (Albert et al., 2021).

In a separate study, the Coalition of Services of the Elderly (COSE) and HelpAge International reported that many senior citizens lacked awareness regarding the exact pension amount and the responsible government agency. Additionally, the collection process often involved high transportation costs and lengthy waiting times. The report suggested enhancing information dissemination and reevaluating the distribution system to ensure efficiency and timeliness (COSE & HelpAge International, 2017).

In response to these challenges, innovations such as door-to-door delivery systems have been adopted in select areas. For instance, the DSWD Field Office IV-A launched a direct delivery method, reducing travel burdens and ensuring that beneficiaries received their stipends more conveniently (DSWD, 2020).

A detailed investigation conducted by Paña (2022) focused on evaluating the quality of life of senior citizens who are beneficiaries of the social pension program in Davao Oriental, Philippines. Using a modified version of the World Health Organization Quality of Life (WHOQOL) instrument, the study assessed various domains such as physical health, psychological well-being, social relationships, and environmental conditions. The research included 375 participants, who were selected through stratified random sampling from multiple municipalities and one city within the province.

The results demonstrated that the overall quality of life of the respondents was perceived to be very high. Notably, the areas of social relationships, psychological and emotional well-being, as well as home and neighborhood environments received exceptionally positive evaluations. Furthermore, the physical health and level of independence domains were also rated highly. These findings imply that social pension assistance plays a significant role in improving the physical and functional well-being of elderly individuals. The study suggests that the modest financial aid provided through the social pension helps alleviate the burdens of daily living, thereby enhancing the overall well-being of indigent senior citizens.

Paña (2022) emphasized the value of sustained social protection measures in promoting the welfare of the aging population. The study further highlighted the necessity of regularly evaluating and refining such programs to ensure they effectively meet the evolving and multidimensional needs of elderly beneficiaries. In particular, the social pension program was found not only to ease financial stress but also to contribute to improved health status and greater social participation among the elderly.

Carandang et al. (2020) conducted a cross-sectional study involving 1,021 community-dwelling senior citizens in the Philippines to identify factors influencing subjective well-being. The research revealed that positive self-rated health—reflecting physical well-being—was a key predictor of higher subjective well-being. While this study did not focus solely on social pension beneficiaries, it emphasized the critical role of physical health in enhancing the overall quality of life among older adults.

In a related study examining healthcare access among senior citizens in Pampanga, the findings demonstrated a strong correlation between improved access to healthcare services and better physical health outcomes, ultimately contributing to higher quality of life. Although social pension recipients were not the exclusive focus, the study underscored the importance of healthcare accessibility in supporting the physical well-being of the elderly population.

Additionally, Carandang et al. (2019) conducted a qualitative study on the unmet needs and coping mechanisms of community-dwelling Filipino seniors. The study highlighted financial security and healthcare access as two major concerns directly impacting physical health. Participants shared that limited financial means restricted their ability to obtain medical care and sustain healthy living practices. These findings suggest that financial support mechanisms—such as social pension programs—could play a vital role in mitigating these challenges and supporting the physical quality of life of elderly citizens.

Collectively, these studies reinforce the importance of financial support and accessible healthcare in

promoting the physical well-being and overall quality of life among the aging population in the Philippines.

Several studies have demonstrated the influential role of social support in mediating the relationship between socioeconomic status and the quality of life (QoL) among older adults. For example, Ribeiro et al. (2018) conducted a study in Porto, Portugal, involving individuals aged 60 to 84 years, which found that social support significantly mediated the effects of education and occupational status on QoL. This suggests that robust social networks can enhance life satisfaction regardless of one's socioeconomic position.

In Malaysia, a study by Teh et al. (2014) investigated the impact of structural social support—such as marital status, size of social networks, and participation in community activities—on the QoL of urban-dwelling older adults. Results revealed that married individuals, those with larger social circles, and participants in social activities reported higher QoL, while those living alone experienced diminished well-being.

Similarly, Fernandes and Fonseca (2020) explored the relationship between social support and QoL among institutionalized seniors without cognitive impairments. Their findings highlighted a significant positive correlation, indicating that social support within care facilities is vital in enhancing older adults' life satisfaction.

In China, Zhou et al. (2022) used data from the 2020 China Family Panel Studies to examine the effects of formal and informal social support on older adults' QoL. They found that both types of support improved life satisfaction and self-rated health, with informal support (e.g., from family and friends) exerting a stronger influence. Notably, male respondents tended to report better mental health than females.

These studies collectively emphasize the crucial role of social factors—such as interpersonal relationships, community involvement, and support networks—in shaping the QoL of older adults. Strengthening these areas, particularly for pensioners, is essential in promoting healthy and fulfilling aging.

The physical and social environments in which older adults reside have a substantial impact on their health-related quality of life (QoL), especially among low-income populations. According to Kim and Kim (2017), an analysis of data from the 2013 Korean Community Health Survey found that elderly recipients of the National Basic Livelihood Security System reported better QoL when they expressed satisfaction with environmental aspects such as neighborhood safety, natural surroundings, living conditions, transportation systems, and access to healthcare. These findings underscore the crucial role of environmental management in enhancing the well-being of older adults.

Similarly, in China, the long-term effects of the New Rural Social Pension (NRSP) program were assessed to determine its impact on rural older adults' health-related QoL. As Zhang et al. (2020) reported, the NRSP led to improvements in physical functioning, role-physical capabilities, and self-rated mental health. The positive outcomes were most notable among older adults in underdeveloped regions with limited formal education, highlighting the program's role in reducing health disparities through financial support.

In addition to physical infrastructure, social vulnerability has also been identified as a significant determinant of QoL. A study by Santos et al. (2018) in urban settings found that older adults experiencing higher levels of social vulnerability had lower QoL, particularly in areas concerning social relationships and sensory functioning. This suggests the importance of mitigating social risks to improve overall well-being.

Neighborhood characteristics have also been shown to influence subjective well-being. Pandey and Sherpa (2021) conducted a study in eastern Nepal that revealed a strong correlation between better neighborhood environments—characterized by safety, service accessibility, and social cohesion—and higher QoL among older adults.

Furthermore, Liu and Wang (2022) demonstrated that positive perceptions of environmental protection efforts by the government were linked to greater subjective well-being among elderly individuals in China. These findings indicate that not only the physical environment but also trust in environmental governance contributes to life satisfaction.

Collectively, these studies highlight that enhancing the quality of life for older adults requires a multi-faceted approach. Social pension programs provide essential financial security, while improvements in

physical and social environments significantly bolster well-being and life satisfaction.

Social pension programs play a vital role in safeguarding the well-being of elderly individuals, particularly those with limited income or no formal retirement benefits. These programs aim to reduce old-age poverty, promote health, and enhance the overall quality of life (QoL) for senior citizens by providing regular financial assistance. While the overall positive impact of social pensions is well-documented, the degree of improvement in QoL can vary significantly depending on factors such as demographic characteristics, support systems, program delivery efficiency, and payment methods.

Demographic factors—such as age, gender, education, marital status, and location—substantially influence how older adults perceive their QoL. Research indicates that the oldest seniors, particularly those aged 80 and above, often experience a decline in life satisfaction compared to younger seniors due to increased health vulnerabilities (Ibrahim et al., 2021). Additionally, women, especially those living alone, tend to face higher levels of financial insecurity and social isolation, both of which negatively affect their QoL.

Educational attainment also plays a critical role. Seniors with higher education levels typically report better health outcomes and greater life satisfaction (Shen et al., 2022). Marital status further influences well-being; married seniors generally benefit from emotional and financial support, leading to enhanced QoL, while widowed or single seniors often struggle with loneliness and reduced social support (Ibrahim & Othman, 2021). Furthermore, geographic location matters—seniors in rural areas often face restricted access to healthcare and social services, resulting in a lower QoL than their urban counterparts (Gerry & Pradhan, 2020).

The level of financial and social support significantly shapes seniors' well-being. Higher pension amounts correlate with improved financial security and greater independence, which are linked to better physical and psychological health (Ferreira et al., 2020). Similarly, strong social networks, including support from family and community, help mitigate the effects of isolation and enhance life satisfaction (Ibrahim & Othman, 2021).

Program efficiency also plays a critical role. Well-administered programs with minimal delays and accessible services yield higher satisfaction rates (Chruściel & Dobrowolska, 2020). Lastly, convenient payment modes, such as digital banking or mobile transfers, reduce logistical challenges and increase accessibility for elderly recipients, improving their QoL (Ibrahim et al., 2021).

The quality of life (QoL) of senior citizens is deeply influenced by various environmental and social factors, as well as the implementation and effectiveness of social pension programs. The physical environment—comprising housing conditions, accessibility, air quality, and safety—plays a crucial role in shaping seniors' well-being. Gerry and Pradhan (2020) highlight that older adults living in well-maintained environments with accessible housing and clean public areas generally report better physical and mental health outcomes than those in deteriorated surroundings.

From a global perspective, social pensions have been shown to positively affect seniors' QoL, although the extent of their impact often depends on the country's socio-economic landscape. In high-income countries such as the United Kingdom and the United States, these programs act as safety nets that provide stability. In contrast, the impact is more substantial in lower-income nations, where formal financial support systems are often absent. For instance, Shen et al. (2022) found that in rural China, seniors who received pensions experienced significantly higher life satisfaction than those without support, mainly due to the increased accessibility and efficiency of pension delivery.

In the Philippine context, the Social Pension for Indigent Senior Citizens (SocPen) program offers financial assistance to elderly individuals lacking income or support. This initiative has helped many seniors meet their basic needs, including food, medication, and shelter, enhancing their QoL. The program has been particularly beneficial in reducing economic stress, improving physical health, and supporting psychological well-being (Ibrahim et al., 2021).

Demographic factors further influence the effectiveness of social pensions. Older seniors,

particularly women and those living in rural or remote areas, often face challenges such as limited healthcare access, economic insecurity, and social isolation (Gerry & Pradhan, 2020). Educational attainment and marital status also correlate with better outcomes, as higher education and being married often lead to stronger support systems and access to resources (Shen et al., 2022).

Furthermore, the efficiency of program administration and the mode of payment delivery are critical. Delays or bureaucratic obstacles can lead to stress, while convenient payment systems, such as mobile banking, enhance access and satisfaction (Chruściel & Dobrowolska, 2020). Optimizing both the environmental conditions and the implementation mechanisms of social pensions is vital in ensuring that older adults enjoy a higher quality of life.

Paña (2020) conducted a pivotal study to evaluate the quality of life (QoL) of senior citizens in Davao Oriental, Philippines, who received the government's Social Pension Program. This research was motivated by growing concerns over the tangible effects of financial aid on the daily lives of elderly individuals. Paña sought to assess various aspects of their well-being and provide recommendations for improving the existing support system. To collect meaningful data, Paña employed a modified version of the World Health Organization's Quality of Life questionnaire (WHOQOL-BREF) and surveyed 375 elderly participants using stratified random sampling to ensure broad representation. The findings indicated that the social pensioners reported a notably high QoL, particularly in social relationships, emotional and psychological health, and their satisfaction with their living environments.

This study fits into the broader global context of aging populations, many of whom lack access to formal pension systems. According to the Asian Development Bank (2012) and the World Health Organization (2002), only about 30% of elderly people globally receive pensions. In market-driven economies, this absence of structured support often leads to limited access to healthcare and financial stability for seniors. In response, the Philippine government has taken steps to address the needs of its aging population. Legislative measures such as the Expanded Senior Citizens Acts of 2003 (RA 9257) and 2010 (RA 9994) have been implemented to offer social pensions, healthcare benefits, and other privileges for older adults. The Department of Social Welfare and Development (DSWD) launched the Social Pension Program in 2010, initially targeting indigent seniors aged 77 and above. Over time, this initiative expanded to include a larger portion of the population, with Davao Oriental alone reporting nearly 15,000 beneficiaries out of over 82,000 in the region at the time of Paña's study.

Despite the success of the program, concerns about the adequacy of the monthly pension persist, particularly as the cost of living continues to rise. While the financial assistance provided offers some relief, the impact on seniors' quality of life has not been extensively researched, especially in rural areas like Davao Oriental. Paña's study aimed to bridge this gap by exploring two key questions: first, to assess the quality of life across five domains—physical health, social relationships, independence, home and neighborhood environment, and emotional well-being; and second, to examine whether age, gender, or the length of time receiving the pension influenced the seniors' QoL.

The study adopted a descriptive-comparative design, which is ideal for analyzing existing conditions and comparing different demographic groups. Paña personally administered the surveys with proper authorization from the DSWD and local welfare offices to ensure accurate data collection. The adapted WHOQOL-BREF questionnaire was validated for reliability with a Cronbach Alpha score above 0.70. Paña used statistical tests such as ANOVA and t-tests to analyze group differences.

The results were largely positive, with most participants reporting high QoL scores, particularly in their social relationships, emotional stability, and satisfaction with their living environments. These results are consistent with prior studies (Dai et al., 2016; Gurung & Ghimire, 2014; Dorji et al., 2017), emphasizing the importance of social support and community networks for enhancing elderly well-being. Although slightly lower, ratings for physical health and independence were still positive. However, some seniors expressed difficulty performing basic tasks such as bathing or feeding, suggesting that physical independence requires further support. This finding aligns with studies by Rath et al. (2010) and Keller and Engelhardt (2013), who

discussed the challenges seniors face as they experience declining independence with age.

Interestingly, Paña found no significant differences in QoL when participants were grouped by age, gender, or the year they began receiving pensions. This suggests that the program benefits senior citizens equally across different demographic categories. However, the younger group of seniors (aged 60–70) showed slightly higher QoL, particularly in terms of social engagement and perceptions of their neighborhood. This could be attributed to better physical health, more active social participation, and stronger support networks, as noted by Singh and Misra (2009) and Tangwe and Gutura (2013).

While the study's findings were generally positive, Paña recommended several improvements, particularly regarding seniors' physical independence. She proposed the development of enhancement programs, including training on healthy lifestyles, seminars on active aging, and partnerships with local health and government agencies to support senior wellness. Additionally, Paña called for a review of the pension amount to ensure it aligns with rising living costs and meets the evolving needs of seniors. The study also highlighted the importance of sustained and responsive financial support for elderly individuals, regardless of how long they have been receiving pensions.

In conclusion, Paña's study confirms that social pensioners in Davao Oriental enjoy a high quality of life, particularly in social, emotional, and environmental well-being. However, it also reveals areas, particularly physical self-sufficiency, that require further attention. Despite the lack of significant demographic differences in QoL, the study advocates for more inclusive and adaptive programs that can better address the complexities of aging in the Philippines.

Social pension programs were designed to address the financial insecurity of older adults, particularly those without access to other income sources or social insurance. These programs provide regular financial support to elderly individuals who cannot fully sustain themselves, enabling them to meet basic needs like food, housing, and healthcare. In countries with limited social security options or high elderly poverty rates, social pensions are essential for improving seniors' financial stability.

Beyond financial assistance, social pension programs have a broader impact on seniors' overall well-being. Numerous studies show that these programs contribute to better health outcomes, reduced poverty, and improved psychological well-being. By alleviating financial stress, social pensions enhance seniors' dignity and autonomy. Additionally, they improve healthcare access and foster social inclusion, crucial components for elevating seniors' quality of life.

A significant benefit of social pensions is their impact on physical health. Financial support enables seniors to afford medical treatments, medications, and healthy food, all essential for maintaining good health in later years. Studies consistently demonstrate that access to social pensions helps seniors manage chronic conditions, maintain health, and seek medical attention when needed. For example, Baker et al. (2018) found in South Africa that seniors receiving social pensions had better health outcomes compared to those without. Similarly, Gerry and Pradhan (2020) noted in Lesotho that pension recipients were more likely to seek medical care, leading to improved health.

Furthermore, social pensions have psychological benefits, reducing stress and anxiety associated with financial instability. Studies show that pension recipients report lower levels of depression and greater life satisfaction. Mendes et al. (2020) found in Brazil that the social pension system promoted independence and improved mental well-being, while Shen et al. (2022) observed similar positive effects in China.

In conclusion, social pension programs significantly enhance the quality of life for elderly individuals worldwide by providing financial stability, improving health, and boosting psychological well-being.

Social pension programs were designed to address the financial insecurity of older adults, particularly those without access to other income sources or social insurance. These programs provide regular financial support to elderly individuals who cannot fully sustain themselves, enabling them to meet basic needs like food, housing, and healthcare. In countries with limited social security options or high elderly poverty rates, social pensions are essential for improving seniors' financial stability.

Beyond financial assistance, social pension programs have a broader impact on seniors' overall well-being. Numerous studies show that these programs contribute to better health outcomes, reduced poverty, and improved psychological well-being. By alleviating financial stress, social pensions enhance seniors' dignity and autonomy. Additionally, they improve healthcare access and foster social inclusion, crucial components for elevating seniors' quality of life.

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In conclusion, social pension programs significantly enhance the quality of life for elderly individuals worldwide by providing financial stability, improving health, and boosting psychological well-being.

Social pension programs have been implemented globally to address the financial insecurity faced by elderly individuals who lack sufficient income to support themselves. These programs provide financial assistance to seniors, ensuring they can meet basic needs such as food, shelter, and healthcare. Their primary goal is to improve the financial security and overall well-being of senior citizens, enhancing their quality of life (QoL). With the rapidly aging global population, social pensions are significant in countries with insufficient or non-existent pension systems. However, the effectiveness of these programs in improving QoL is influenced by various factors, such as program design, socio-economic context, and healthcare infrastructure (Baker et al., 2018; Mendes et al., 2020).

Social pensions, often called non-contributory pensions, are designed to provide financial support to seniors who lack access to other income or social security benefits. In many countries, these pensions play a crucial role in reducing poverty and social exclusion, enabling seniors to maintain an adequate standard of living. Furthermore, social pensions positively impact various aspects of seniors' lives, including their physical health, psychological well-being, and social engagement. By providing financial stability, these programs reduce stress related to financial insecurity, leading to improved mental health and greater social participation (Mendes et al., 2020).

Access to social pensions significantly improves seniors' physical health. Research consistently shows that financial assistance enables seniors to afford medical treatments, medications, and nutritious food, all crucial for maintaining good health. In South Africa, Baker et al. (2018) found that seniors receiving social pensions reported better health outcomes and were more likely to seek medical care. Similarly, in Lesotho, Gerry and Pradhan (2020) reported that social pensions improved seniors' health by increasing access to healthcare and nutritious food.

Additionally, social pensions have a profound psychological impact. Financial insecurity is a major source of stress for many elderly individuals. Social pensions help alleviate this stress, leading to improved mental well-being. Mendes et al. (2020) found that the *Benefício de Prestação Continuada (BPC)* in Brazil improved psychological well-being by promoting independence, while Shen et al. (2022) observed similar benefits in China.

Finally, social pensions enhance seniors' social engagement. Studies show that financial security enables seniors to participate in social activities, reducing isolation and promoting social inclusion. For example, Kim et al. (2021) found that seniors in South Korea who received social pensions were more likely

to engage in community activities, enhancing their sense of purpose and connection.

In conclusion, social pensions have a significant positive impact on the quality of life for senior citizens worldwide. By improving physical health, psychological well-being, and social engagement, these programs offer a vital support system for elderly individuals, ensuring they can live with dignity and stability.

While the benefits of social pension programs are well-documented, their efficiency plays a crucial role in improving the quality of life of senior citizens. Programs that deliver timely payments and allow beneficiaries to easily access their entitlements tend to have a more significant positive impact on the well-being of older adults (Chruściel & Dobrowolska, 2020).

Chruściel and Dobrowolska (2020) emphasized the significance of administrative efficiency in Eastern European social pension programs. They observed that systems with minimal delays and effective communication between administrators and recipients led to higher satisfaction and improved quality of life. Conversely, delays and bureaucratic obstacles often resulted in stress and diminished benefits for seniors.

Similarly, in South Africa, Malan (2019) found that the effectiveness of the old-age pension program was closely tied to the quality of life among beneficiaries. Seniors who received their pensions promptly and were well-informed about the program reported greater life satisfaction. On the other hand, those who faced delays or access issues experienced additional hardship, negatively affecting their health and well-being.

Geographic location significantly affects the efficacy of social pension programs. Seniors in urban areas usually have better access to healthcare and social services, enhancing their overall quality of life. In contrast, rural and remote areas often lack necessary infrastructure and services, limiting the benefits received from these programs.

In Brazil, Mendes et al. (2020) observed that although rural seniors received the same pension benefits as their urban counterparts, they reported lower quality of life due to limited healthcare access, poor infrastructure, and weaker social networks. Likewise, Gerry and Pradhan (2020) noted that in Lesotho, urban pension recipients experienced better health outcomes and life satisfaction than those in rural areas, due to greater availability of support services and healthcare.

In the Philippines, the government has initiated various programs, such as the Social Pension for Indigent Senior Citizens under Republic Act No. 9994, to improve the well-being of the elderly. These initiatives aim to provide financial relief for seniors lacking other sources of income.

According to Cruz et al. (2018), social pension recipients reported improved financial security and better access to basic needs, contributing to a higher quality of life. However, the study also emphasized that the current pension amount is insufficient to fully support seniors, many of whom still depend on family assistance.

Mamon (2020) echoed this finding, stating that although the pension program has enhanced the financial well-being of many elderly Filipinos, its limited coverage and low disbursement amount restrict its overall impact. The study recommended increasing pension benefits to address the full range of seniors' needs.

Healthcare is a vital factor influencing the quality of life of senior citizens. Ocampo et al. (2019) reported that seniors with consistent access to healthcare, especially those covered by PhilHealth, demonstrated better physical and mental health outcomes. However, rural seniors often faced significant barriers due to fewer healthcare facilities and transportation challenges, exacerbating health issues and reducing overall life quality.

Strong family and community ties are crucial in enhancing older adults' emotional and psychological well-being. Tanchoco et al. (2021) found that seniors with strong family support networks reported greater life satisfaction. In contrast, those who lived alone or had minimal social contact were more prone to loneliness and depression. The study also highlighted the importance of community-based programs, noting that seniors involved in volunteer work or social clubs maintained better physical and mental health. Encouraging participation in these activities can significantly improve the well-being of the elderly population.

Globally, financial security, healthcare access, and social engagement are widely recognized as key factors in senior well-being. Ferreira et al. (2020) showed that consistent financial support enables seniors to afford essential healthcare and maintain dignity and independence. Community healthcare initiatives and mental health services also play a critical role in improving seniors' physical and emotional health.

Samaras and Rodin (2019) concluded that improving seniors' quality of life requires a holistic approach that integrates financial aid, healthcare access, mental health support, social engagement, and education opportunities. Recent studies have highlighted the significant relationship between the duration of social pension receipt and improved quality of life (QoL) among older adults. Prolonged access to social pensions has been associated with notable enhancements in both physical and mental health outcomes.

In South Korea, research utilizing data from the Korean Longitudinal Study on Ageing (2006–2018) employed Propensity Score Matching combined with Generalized Difference-In-Differences based on an event study design to assess the effects of continuous social pension receipt. Findings revealed that sustained pension benefits significantly enhanced beneficiaries' grip strength by 2.3 kg in the fifth year and improved cognitive ability (K-MMSE score) by 1.309 points in the first year. These improvements were attributed to better nutrition, increased healthcare utilization, more physical activity, and reduced financial stress among recipients (Kim & Lee, 2022).

Another study focusing on retired South Korean adults aged 60 and above examined the relationship between national pension receipt and QoL. Utilizing data from the Korean Longitudinal Study of Aging (2006–2012) and employing a generalized estimating equations model, the study found that individuals not receiving a national pension experienced a QoL score decrease of 4.40 points compared to those who did receive pensions. The decline was more pronounced among individuals with low household income (−10.42 points) and low wealth levels (−8.34 points), underscoring the critical role of guaranteed income in enhancing QoL for economically disadvantaged retirees (Lee & Kim, 2017).

In China, the New Rural Social Pension (NRSP) program's long-term health effects were assessed using data from the China Health and Retirement Longitudinal Study (2011 and 2018). The study employed propensity score matching and difference-in-difference methods, revealing that NRSP participation significantly improved physical functioning, role-physical, and self-rated mental health among rural older adults. These health benefits persisted even after excluding newly enrolled individuals, indicating sustained positive effects over time (Zhang et al., 2024).

These studies collectively highlight the importance of sustained social pension receipt in enhancing various dimensions of QoL among senior citizens. Continuous access to financial support through social pensions contributes to better physical health, improved cognitive function, and enhanced mental well-being. These benefits are particularly pronounced among economically disadvantaged individuals and those with significant physical limitations. Therefore, policymakers should consider the duration and continuity of social pension programs to maximize their positive impact on the elderly population's quality of life.

Maslow's Hierarchy of Needs (1943) underscores the significance of social connections in fulfilling higher-level needs such as love, belonging, and esteem. For elderly individuals, especially those facing financial constraints, family and community support are vital in addressing these social needs, thereby enhancing emotional and psychological well-being.

A study by Tijeras, González-García, and Postigo (2020) published in the *European Journal of Health Research* examined the relationships between perceived social support, satisfaction of basic psychological needs, and well-being among older adults. The results indicated that both perceived social support and the satisfaction of psychological needs acted as significant predictors of well-being. Notably, the satisfaction of basic psychological needs mediated the relationship between perceived social support and life satisfaction, underscoring the critical role of social connections in promoting well-being among the elderly. This finding emphasizes the importance of developing programs that promote adequate social support and the satisfaction of basic psychological needs to enhance the well-being of older adults.

In Romania, research by Bălăuță et al. (2022) explored the role of social service providers in

enhancing the quality of life (QOL) of older individuals. The study highlighted that access to social services, including community support and social engagement opportunities, was closely linked to improved QOL. This finding emphasizes the necessity of a robust social support system in addressing the social and emotional needs of the elderly. These studies underscore the importance of family and community support in fulfilling the social needs of elderly individuals, thereby enhancing their overall well-being.

Social pensions serve as a vital income source for older adults, directly influencing their ability to afford essential needs such as food, healthcare, and housing. A study by Zhu and Chou (2024) examined the effects of social pension expansion on health-related consumption and outcomes among older adults in Hong Kong. Utilizing a quasi-experimental design with three-wave data from a representative sample, the researchers assessed the impact of increased social pensions on various aspects of seniors' well-being.

The findings revealed that enhanced social pensions significantly improved older adults' engagement in recreational activities, utilization of healthcare services, and expenditures on preventive health products. Moreover, recipients reported better self-rated health and improved sleep quality, highlighting the multifaceted benefits of social pensions beyond mere financial support. However, the study noted that the increased social pension did not significantly affect the prevalence of depression among participants. These results suggest that while social pensions can positively influence physical health and well-being, additional policy initiatives may be necessary to address mental health concerns in the elderly population comprehensively.

Community engagement and social support are pivotal in enhancing the quality of life (QoL) among older adults. These factors can mediate the relationship between socioeconomic status and QoL, highlighting their significance in mitigating the effects of social inequalities. Rodrigues et al. (2020) conducted a study in Portugal that examined the mediating effect of social support on the relationship between socioeconomic position and QoL among the elderly. The findings indicated that social support significantly contributed to better QoL, suggesting that strengthening social ties can alleviate the impact of social disparities on older adults' well-being.

Furthermore, community-based supports and services (CBSS) have been shown to positively influence the QoL of the elderly. A study by Zhang et al. (2018) in China explored the impact of perceived CBSS availability on self-reported QoL among older adults. The results revealed that access to services such as home medical visits, psychological support, social and recreational activities, and legal consulting services was significantly associated with improved QoL. These findings underscore the importance of accessible community services in promoting the well-being of older populations.

The success of social pension programs in enhancing the quality of life (QoL) for older adults is influenced not only by the provision of financial support but also by structural factors such as marital status, education level, housing conditions, income sources, and satisfaction with income. In Lesotho, a study by Mugomeri et al. (2017) assessed the impact of the old age pension scheme, introduced in 2004, on the QoL of the elderly population. Utilizing the World Health Organization Quality of Life-BREF (WHOQOL-BREF) questionnaire, the study evaluated physical, psychological, social, and environmental domains of QoL.

The findings revealed that while the pension scheme provided essential financial support, the overall QoL of the elderly was significantly affected by various structural determinants. Specifically, marital status, education level, type of housing, source of income, and satisfaction with income were identified as key factors influencing QoL outcomes. For instance, married individuals, those with higher education levels, better housing conditions, diverse income sources, and greater satisfaction with their income reported higher QoL scores. These results underscore the necessity for policymakers to consider these structural determinants when designing and implementing social pension programs to ensure a holistic improvement in the well-being of the elderly population.

The existing literature provides a robust foundation for understanding the multifaceted role of social pensions in enhancing the quality of life (QOL) among senior citizens, particularly indigent individuals. These studies emphasize the value of pensions in meeting physiological and safety needs as outlined in Maslow's

Hierarchy, while also acknowledging the significance of social and emotional support through family and community engagement. However, the current body of work reveals notable gaps that the present study seeks to address. While prior research, such as those by HelpAge International (2014, 2017) and the World Bank (2018, 2023), has underscored the general benefits of non-contributory pensions and their gendered dimensions—especially the unique vulnerabilities of elderly women—there remains a lack of localized, empirical data specifically examining how legislative reforms, like Republic Act No. 11916, are translating into tangible improvements in QOL within Philippine municipalities. Moreover, while issues such as benefit adequacy, administrative efficiency, and the importance of community-based interventions are discussed, there is limited analysis on how recent policy shifts and implementation bottlenecks—particularly the transition of program administration from the DSWD to the NCSC—affect beneficiaries on the ground. This study seeks to bridge these gaps by investigating the real-world impact of the expanded social pension program in selected municipalities of Laguna, offering a focused analysis on how these financial interventions intersect with factors such as gender, family support, health conditions, and community involvement. In doing so, the research not only localizes the global discourse but also provides timely evidence on whether national policy reforms are truly achieving their intended outcomes for the aging population at the grassroots level.

2. Methodology

This chapter contains research design, the subject of the study, population and sampling techniques, data gathering procedure, research instrument and statistical treatment.

2.1. Research Design

This study employed a quantitative research design to offer a comprehensive and objective understanding of the research topic. Quantitative methods involve the systematic collection and analysis of numerical data, enabling researchers to identify patterns, test hypotheses, and draw conclusions based on statistical evidence. This approach was particularly effective for examining relationships between variables and measuring the extent of specific phenomena. Data were gathered through structured instruments such as surveys and questionnaires. Furthermore, statistical analysis was applied to interpret the results, providing empirical evidence that supported the study's objectives. Using a quantitative approach enhanced the generalizability of the findings, contributing to a more robust and reliable understanding of the research problem.

2.2. Respondents of the Study

The study involved a total of 372 senior citizens from the municipalities of Magdalena and Majayjay in Laguna, Philippines. All participants were 60 years and above, which is consistent with the Philippine government's definition of senior citizens. Specific inclusion criteria were applied to ensure the data's relevance and accuracy. Participants were required to be at least 60 years old, reside in one of the selected municipalities, and express a willingness to participate in the research voluntarily.

The sample size of 372 was carefully determined to provide a diverse and representative cross-section of the area's senior population. This allowed the study to capture a wide range of perspectives and experiences, enhancing the reliability of the findings. To streamline data collection and ensure balanced representation, the respondents were organized into clusters that reflected the demographic distribution within the communities.

By employing this structured sampling strategy, the research ensured the validity and reliability of the data, laying a solid foundation for analyzing the impact of social pension programs on the quality of life of senior citizens.

2.3. Population Sampling Technique

The study employed stratified random sampling to select 372 senior citizens from Magdalena and Majayjay in Laguna. This method, a type of probability sampling, involved dividing the population into distinct subgroups or strata based on specific characteristics, such as geographical location, before randomly selecting participants from each group.

In this case, the municipalities themselves served as the primary strata to ensure proportional representation across the different areas. This approach was particularly effective in improving the generalizability of the findings, as it ensured that key subgroups within the senior citizen population were adequately represented in the sample.

The number of respondents drawn from each municipality was determined through proportional allocation, with larger municipalities contributing more participants than smaller ones. This method helped minimize sampling bias and provided a more accurate reflection of the views and experiences of the elderly population across the region.

Additionally, stratified random sampling enabled more reliable comparisons between the different groups, offering deeper insights into variations in the quality of life among senior citizens based on location. Ethical standards were upheld throughout the sampling and data collection process, including obtaining informed consent and ensuring the confidentiality of all respondents.

2.4. Research Instruments

The study employed a researcher-made questionnaire, integrated with modified items inspired by the WHO BREF HRQOL instrument, specifically for the quality-of-life section. This tool served as the primary instrument for gathering data on the effects of social pensions on the quality of life of senior citizens in selected municipalities in Laguna. The questionnaire was thoughtfully structured into five distinct sections, each aligned with the specific objectives of the research.

The first part of the questionnaire focused on gathering the respondents' profiles, collecting demographic information such as age, sex, and the duration for which the individual had been receiving the pension. These data points were used to examine the potential relationship between personal background characteristics and the perceived impact of the social pension.

The second section explores Family and Community Support. It assesses the emotional and practical support provided by family members, including their involvement in managing and utilizing the pension. It also evaluates the role of the community, such as local leaders and organizations, in supporting pensioners, ensuring accessibility of benefits, and fostering a sense of belonging.

The third section is dedicated to Social Pension Assistance. This part of the instrument evaluates the efficiency and reliability of the pension program. It included items related to the adequacy of the monthly pension amount, the timeliness and organization of distribution, and the accessibility and safety of the payment process. Respondents were asked to rate their level of satisfaction with these operational aspects.

In the fourth section of the questionnaire, the focus is placed on evaluating the quality of life of senior citizens through the lens of the WHOQOL framework, which encompasses four key dimensions. The physical well-being dimension addressed the respondents' ability to meet their basic needs, including adequate food, healthcare services, and necessary medications. The psychological well-being aspect explored their emotional stability, levels of stress, and the extent to which they experienced a sense of purpose and direction in life. Meanwhile, the social well-being component examined the strength and quality of their personal relationships and their engagement in community and social activities. Lastly, the environmental well-being dimension considered the seniors' living conditions, feelings of safety and security, and how easily they could access essential services and community resources.

Each item in the questionnaire was rated using a five-point Likert scale, ranging from 1 (Strongly

Disagree) to 5 (Strongly Agree). This structure allowed the researchers to convert qualitative perceptions into quantifiable data, enabling meaningful statistical analysis.

The final questionnaire was administered through house-to-house visits conducted by trained research assistants. Senior citizens who could read and write completed the forms independently, while those who required assistance were supported accordingly. Informed consent was obtained from all participants prior to data collection, and strict measures were observed to maintain the confidentiality and ethical integrity of the research process.

2.5. Interpretation of a 5-Point Likert Scale for Research

A Likert scale from 1 to 5, ranging from "Strongly Disagree" to "Strongly Agree," is widely used in research to measure attitudes, perceptions, and opinions. Below is a detailed interpretation of the scale:

Scale Interpretation:

- 1 - Strongly Disagree: The respondent completely disagrees with the statement, indicating a strong negative opinion.
- 2 - Disagree: The respondent mostly disagrees but with less intensity than "Strongly Disagree."
- 3 - Neutral: The respondent neither agrees nor disagrees, suggesting indecision or a lack of strong opinion.
- 4 - Agree: The respondent mostly agrees with the statement but not with the highest level of certainty.
- 5 - Strongly Agree: The respondent entirely agrees with the statement, showing strong positive support.

2.6. Quantitative Interpretation for Analysis

- 1.00 – 1.80 → Strongly Disagree (Very Low Agreement)
- 1.81 – 2.60 → Disagree (Low Agreement)
- 2.61 – 3.40 → Neutral (Moderate/No Clear Opinion)
- 3.41 – 4.20 → Agree (High Agreement)
- 4.21 – 5.00 → Strongly Agree (Very High Agreement)

2.7. Statistical Treatment of Data

The study's data were analyzed using a combination of descriptive and inferential statistical methods to ensure accuracy and reliability. Descriptive statistics were employed to summarize and interpret the respondents' demographic characteristics. Variables such as gender and pension duration were presented through frequency and percentage distributions. Additionally, the mean and standard deviation were calculated to assess respondents' perceptions of family support, community support, social pension assistance, and various quality-of-life indicators.

Inferential statistics were employed to analyze relationships and test hypotheses further. The Pearson Correlation Coefficient determined the strength and direction of relationships between respondents' demographic profiles, levels of support, and factors such as monthly pension, program efficiency, and accessibility. These variables were evaluated in relation to different dimensions of quality of life, including physical, psychological, social, and environmental aspects. A 5% significance level ($\alpha = 0.05$) was applied to assess statistical significance.

To determine an appropriate sample size, Slovin's Formula was used based on the total population of social pensioners in the selected municipalities. A margin of error of 5% (0.05) was considered, yielding a final sample size of 372 senior citizens.

This comprehensive statistical approach ensured the validity and reliability of the findings and provided meaningful insights into the impact of social pensions on the quality of life of elderly beneficiaries.

2.8. Research Procedure

After receiving approval from the panel of professors in the Master of Public Administration program at Laguna State Polytechnic University—Sta. Cruz Main Campus and finalizing the thesis proposal, the necessary steps to initiate data collection were undertaken. A formal written request for data gathering was submitted to the Office of the Mayor in each of the selected Local Government Units (LGUs). Data collection commenced only after approval was received from the municipal mayors and municipal social welfare officers of the municipalities of Magdalena and Majayjay.

Following the finalization of the research instrument, research assistants were recruited and provided with a formal orientation to ensure they understood the scope and nature of their responsibilities. These assistants were tasked with the house-to-house distribution of questionnaires. For senior citizens who could read and write, the questionnaires were handed directly to them to be completed independently. In cases where respondents had difficulty reading or writing, the research assistants provided necessary assistance to ensure accurate and ethical data collection.

Prior to participation, informed consent was obtained from each respondent. They were also informed of their right to voluntarily withdraw from the study at any point, which was strictly respected throughout the research process. All ethical standards regarding confidentiality and voluntary participation were carefully observed to protect the dignity and rights of the participants.

3. Results and Discussion

This chapter focuses on presenting, analyzing, and interpreting data based on the results formulated in the study.

3.1. Demographic Profile of the Respondents

Table 1: Frequency and Percentage Distribution of Respondents Profile According to Sex

Sex	N	%
Male	147	39.50
Female	225	60.50

N = 372

Table 1 shows the Frequency and Percentage Distribution of Respondents' profiles according to Sex. As shown in the table, 147 out of 372 respondents were male, or 39.50% of the research participants. 225, or 60.50% of the respondents, were female. This means that the majority of the respondents were female.

Table 2: Frequency and Percentage Distribution of Respondents Profile According to Duration of Reciprocity

Duration	<i>n</i>	%
1-5 YRS	205	55.1
6-10 YRS	142	38.2
11-15 YRS	25	6.7

N = 372

Table 2 shows the Frequency and Percentage Distribution of Respondents' profiles according to Duration. As shown in the table, 205 out of 372 respondents, or 55.10%, were between 1 and 5 years of reciprocity. There were 142 out of 372 respondents, or 38.20%, between 6 to 10 years of reciprocity. There were 25 out of 372 respondents, or 6.70%, between 11 to 15 years of reciprocity. This means that the majority

of respondents were between 1 and 5 years of reciprocity.

3.2. Respondents' Perceptions of The Support They Receive

Table 3: Respondents' Perceptions of the Support they Receive in terms of Family Support

Statements	Mean	SD	Verbal Interpretation
My family supports me emotionally while I receive social pension assistance	4.54	0.57	Strongly Agree
My family assists me in managing and utilizing my pension efficiently.	4.59	0.54	Strongly Agree
I feel that my family values the social pension program as part of my support system.	4.57	0.53	Strongly Agree
My family is available to help me with day-to-day activities or errands.	4.51	0.65	Strongly Agree
I feel valued and respected by my family members.	4.52	0.62	Strongly Agree
Weighted Mean	4.55		
SD	0.45		
Verbal Interpretation	Strongly Agree		

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

Respondents strongly agree that their family supports them emotionally (M=4.54, SD=0.57); assists them in managing and utilizing their pension efficiently (M=4.59, SD=0.54); feel that their family values the social pension program (M=4.57, SD=0.53); always available to help them (M=4.51, SD=0.65); felt valued and respected by family members (M=4.53, SD=0.62). The overall mean of 4.55 indicates a very high family support. Further, a small standard deviation value manifests that respondents have a common or the same perception with regards to the support they received from their immediate families.)

The findings revealed that respondents perceived family support as a significant and positive factor. This level of support contributes to effective pension management and helps manage daily tasks and responsibilities. The findings imply that family involvement is vital in promoting financial well-being and everyday functioning among respondents. Organizations may consider leveraging this insight by encouraging family-inclusive financial literacy programs and support systems. Furthermore, recognizing the importance of family support in employee well-being can lead to developing policies and initiatives that foster a family-friendly work environment.

The mean score of 4.55 (SD = 0.57) shows that the Respondents' Perceptions of the Support they receive are verbally interpreted as “Strongly Agree” regarding Family Support. The highest mean score of 4.59 (SD = 0.54) for the statement “My family assists me in managing and utilizing my pension efficiently.” suggests that respondents were able to show strong commitment in effectively managing their pensions, largely due to the support they receive from their families.

This high mean score indicates that family involvement plays a crucial role in enhancing employees' confidence and commitment toward pension management. The lowest mean score of 4.51 (SD = 0.65) for the statement “My family is available to help me with day-to-day activities or errands.” suggests that family is generally supportive in assisting with daily tasks and errands, but there is slightly more variability in this area compared to pension management support.

Overall, the high mean score and verbal interpretation of “Strongly Agree” suggests that the respondents perceive family support as a significant and positive factor in their lives. This level of support not only contributes to effective pension management but also helps in managing daily tasks and responsibilities.

The findings imply that family involvement plays a vital role in promoting both financial well-being and everyday functioning among respondents. Organizations may consider leveraging this insight by encouraging family-inclusive financial literacy programs and support systems. Furthermore, recognizing the importance of family support in employee well-being can lead to the development of policies and initiatives that foster a family-friendly work environment.

Table 4: Respondents' Perceptions of the Support they Receive in terms of Community Support

Statements	Mean	SD	Verbal Interpretation
My community is helpful in ensuring I can access my pension benefits.	4.44	0.60	Strongly Agree
Community support programs are beneficial for pension recipients like me.	4.30	0.78	Strongly Agree
I feel a strong sense of belonging and support from my community.	4.19	0.75	Agree
Community leaders or organizations aid with pension-related concerns.	4.24	0.79	Strongly Agree
I can easily seek help from community members when I need it.	4.19	0.77	Agree

Weighted Mean

4.27

SD

0.61

Verbal Interpretation

Strongly Agree

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

The mean score of 4.27 (SD = 0.61) shows that the Respondents' Perceptions of the Support they Receive are verbally interpreted as “Strongly Agree” in terms of Community Support. The highest mean score of 4.44 (SD = 0.60) for the statement “My community is helpful in ensuring I can access my pension benefits.” suggests that respondents were able to access support from their community when it comes to securing their pension benefits. This high mean score indicates that community members are perceived as highly supportive in this regard.

On the other hand, the lowest mean score of 4.19 (SD = 0.75, 0.77) was for the statements “I feel a strong sense of belonging and support from my community” and “I can easily seek help from community members when I need it,” indicating a relatively lower perception of support in that specific area.

Overall, the high average score reflects a strong sense of community support, suggesting that respondents generally feel well-supported in accessing and maintaining their pension benefits. Community support plays a pivotal role in enhancing the well-being of senior citizens, particularly those who are social pension beneficiaries. Several studies have investigated how these individuals perceive the support they receive from their communities and its impact on their quality of life.

A study conducted in the Philippines examined the unmet needs and coping mechanisms among community-dwelling senior citizens. The research identified four primary areas of unmet needs: financial security, healthcare services, age-friendly environment, and family support. The study emphasized the necessity for government interventions to address these gaps and enhance community support systems for the elderly (Gonzales et al., 2019).

A study in Nigeria assessed social support, social participation, and life accomplishment among older adults in assisted living facilities versus those in community settings. Results showed that community-dwelling seniors experienced higher levels of social support and participation, leading to greater life accomplishment. This underscores the importance of community engagement in promoting the well-being of the elderly (Akosile et al., 2023). These studies collectively highlight the critical role of community support in shaping senior citizens' perceptions of their well-being, emphasizing the need for robust community-based

support systems to enhance their quality of life.

3.3. Perception of respondents on the social pension assistance

Table 5: Respondents' Perception on the Social Pension Assistance in Terms of Monthly Pension

Statements	Mean	SD	Verbal Interpretation
The monthly pension I receive is sufficient to meet my basic needs.	3.94	0.93	Agree
The amount of the pension aligns with the rising cost of living.	3.83	0.92	Agree
I am satisfied with the amount of my monthly pension.	3.95	0.98	Agree
The pension I receive helps me feel more financially secure.	4.17	0.63	Agree
The pension program ensures the consistency of monthly payments.	4.26	0.71	Strongly Agree

Weighted Mean

4.02

SD

0.66

Verbal Interpretation

Agree

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

The mean score of 4.02 (SD = 0.66) shows that the Perception of respondents on the social pension assistance is verbally interpreted as “Agree” in terms of monthly pension. The highest mean score of 4.26 (SD = 0.71) for the statement “The pension program ensures the consistency of monthly payments” suggests that respondents could rely on the pension program to provide consistent financial support every month. This high mean score indicates that the respondents generally perceive the program as dependable in terms of delivering payments regularly. On the other hand, the lowest mean score of 3.83 (SD = 0.92) for the statement “The amount of the pension aligns with the rising cost of living.” indicating a comparatively lower perception of reliability or satisfaction regarding certain aspects of the social pension assistance. Overall, the “Agree” perception rating reflects positive feedback from the respondents about the consistency and dependability of the monthly pension payments, although some areas may still require improvement. A process evaluation conducted by Albert et al. (2021) revealed that while the Social Pension (SocPen) program was viewed positively by both implementers and senior citizens, the monthly stipend was considered inadequate. Beneficiaries acknowledged the support but emphasized the need for an increased amount to better address their daily expenses.

The mean score of 4.16 (SD = 0.59) shows that the Perception of respondents on the social pension assistance are verbally interpreted as “High” in terms of program efficiency.

Table 6: Respondents' Perception on the Social Pension Assistance in Terms of Program Efficiency

Statements	Mean	SD	Verbal Interpretation
The social pension program is well-organized and efficient.	4.25	0.71	Strongly Agree
Delays in the disbursement of the pension are rare.	4.18	0.69	Agree
I am satisfied with the overall efficiency of the social pension program.	4.22	0.67	Strongly Agree
The pension program's processes (e.g., registration, claims) are efficient.	4.24	0.74	Strongly Agree
There are minimal delays or disruptions in pension distribution.	3.88	0.99	Agree

Weighted Mean 4.16
SD 0.59
Verbal Interpretation Agree

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

The highest mean score of 4.25 (SD = 0.71) for the statement “The social pension program is well-organized and efficient.” suggests that respondents were able to perceive the social pension program as being effectively managed and systematically implemented. This high mean score indicates that respondents generally recognize the program's efficiency in delivering services and maintaining organization. Conversely, the lowest mean score of 3.88 (SD = 0.99) for the statement “There are minimal delays or disruptions in pension distribution.” suggests that some aspects of the program may not be perceived as efficiently managed compared to others.

Overall, the “Agree” perception rating demonstrates that respondents largely view the program as efficient and well-organized, although there may still be areas that could benefit from further improvement or optimization.

The application process for SocPen has been described by some seniors as confusing and inconsistent. Issues such as unclear instructions and lack of feedback on application status have been reported. Additionally, concerns about inclusion and exclusion errors persist, with instances of non-indigent individuals receiving benefits while some eligible seniors are left out. This highlights the need for standardized application procedures and stringent validation processes.

Beneficiaries commonly perceive the PHP 1000 monthly stipend as insufficient to meet basic needs, particularly given rising living costs. While the financial assistance is appreciated, it falls short of providing substantial support for necessities like food and medicine. The distribution process also presents challenges. Some seniors face difficulties traveling to payout centers, leading to reliance on representatives to collect stipends. This can result in delays and additional expenses, suggesting a need for more accessible and efficient distribution methods.

Implementers of SocPen have identified staffing shortages and logistical issues as barriers to efficient service delivery. The lack of dedicated personnel for the program affects its overall effectiveness and the timely distribution of benefits. Addressing these administrative challenges is crucial for enhancing program efficiency.

Table 7: Respondents Perception on the Social Pension Assistance in terms of Accessibility and Mode of Payment

Statements	Mean	SD	Verbal Interpretation
The process for receiving my pension is convenient and easy to follow.	4.29	0.65	Strongly Agree
The mode of payment (e.g., cash, bank transfer) is reliable and secure.	4.24	0.70	Strongly Agree
I can easily access the payment location or platform without difficulty.	4.17	0.73	Agree
I am satisfied with the frequency of payment schedules for my pension.	4.18	0.84	Agree
I feel safe and secure during the pension payment process.	4.22	0.71	Strongly Agree
Weighted Mean	4.22		
SD	0.59		
Verbal Interpretation	Strongly Agree		

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree;

1.00 – 1.80 = Strongly Disagree

The mean score of 4.22 (SD = 0.59) shows that the Perception of respondents on the program efficiency is verbally interpreted as “Strongly Agree” in terms of accessibility and mode of payment. The highest mean score of 4.29 (SD = 0.65) for the statement “The process for receiving my pension is convenient and easy to follow.” suggests that respondents were able to appreciate the convenience and simplicity of the pension disbursement process. This high mean score indicates that respondents generally find the mode of payment and access to their pension benefits to be smooth and hassle-free.

On the other hand, the lowest mean score of 4.17 (SD = 0.73) for the statement “I can easily access the payment location or platform without difficulty” indicates that some aspects of accessibility or payment methods might still present challenges to confident respondents. Overall, the “Strongly Agree” perception rating reflects strong positive feedback regarding the accessibility and convenience of the pension payment process. This suggests that the program has been successful in minimizing barriers and ensuring ease of access for its beneficiaries.

A study conducted by the Department of Social Welfare and Development (DSWD) in 2012 assessed the initial implementation of the SocPen program. Findings indicated that while most beneficiaries were aware of the program and appreciated the financial assistance, there were notable challenges related to accessibility. Specifically, some senior citizens faced difficulties traveling to Local Government Unit (LGU) payout centers due to mobility issues or distance.

Consequently, many relied on representatives to collect their stipends, sometimes leading to delays and complications. The study recommended exploring alternative distribution methods, such as deputizing private couriers, to enhance accessibility and convenience for beneficiaries.

Further research by the Philippine Institute for Development Studies (PIDS) identified issues with the application process and payment distribution. Beneficiaries reported that the application procedures were confusing, and there were instances where individuals who did not meet the indigency criteria were included as recipients. To address these concerns, PIDS recommended standardizing the application process, providing precise feedback mechanisms, and adopting hybrid payment modes, such as electronic payments and e-wallets, for those with access to technology. These measures aim to improve the efficiency and transparency of the program.

Additionally, a report by the Coalition of Services of the Elderly (COSE) and HelpAge International highlighted that many older individuals were unaware of the exact amount they were entitled to or which government branch was responsible for disbursing the benefits. The study also noted that collecting pensions often involved substantial transportation costs and was time-consuming, exacerbating the challenges faced by elderly beneficiaries. The report suggested increasing awareness of the program and revisiting the delivery methods to ensure timely and convenient distribution of benefits.

In response to these challenges, initiatives such as door-to-door pension delivery have been implemented in certain regions to enhance accessibility. For instance, the DSWD Field Office IV-A introduced a door-to-door delivery system to ensure that senior citizens receive their stipends directly, reducing the need for travel and minimizing associated hardships.

The mean score of 4.25 (SD = 0.60) shows that pensioners' perceptions regarding their quality of life are verbally interpreted as “Strongly Agree” in terms of physical.

The highest mean score of 4.30 (SD = 0.60) for the statement “I feel less stress in managing physical tasks because of my pension.” suggests that respondents were able to experience a significant reduction in stress related to managing physical tasks due to the support provided by their pension.

Table 8. Pensioners' Perception Regarding their Physical Quality of Life

Statements	Mean	SD	Verbal Interpretation
The social pension has improved my ability to afford basic necessities such as food, healthcare, and	4.41	0.64	Strongly Agree

medication.			
My physical health has improved due to the assistance provided by the pension	4.17	0.77	Agree
I am better able to manage physical stress and fatigue with the pension support.	4.15	0.85	Agree
I have access to the medical services I need to maintain my health.	4.21	0.72	Strongly Agree
I feel less stress in managing physical tasks because of my pension.	4.30	0.60	Strongly Agree

Weighted Mean

4.25

SD

0.60

Verbal Interpretation

Strongly Agree

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

This high mean score indicates that the pension plays a vital role in enhancing the physical well-being of pensioners, allowing them to cope more effectively with daily activities.

On the other hand, the lowest mean score of 4.15 (SD = 0.85) was recorded for the statement “I am better able to manage physical stress and fatigue with the pension support.” suggesting that some aspects of physical well-being may still present challenges despite the financial support from the pension.

Overall, the “Strongly Agree” perception rating highlights the positive impact of pension assistance on respondents' physical quality of life, emphasizing the importance of continuous support to maintain and improve their well-being.

Paña (2022) investigated the quality of life of senior citizens who are beneficiaries of social pensions in Davao Oriental, Philippines. Utilizing a modified World Health Organization Quality of Life (WHOQOL) questionnaire, the research assessed various domains, including physical health. The findings indicated that respondents reported a high level of quality of life in the physical aspect, suggesting that social pension assistance may contribute positively to their physical well-being.

Carandang et al. (2020) conducted a cross-sectional study among 1,021 community-dwelling Filipino senior citizens to explore factors associated with subjective well-being. The study found that positive self-rated health, which encompasses physical well-being, was a significant predictor of higher subjective well-being. While the study did not focus exclusively on social pensioners, it highlights the importance of physical health in the overall well-being of senior citizens.

A recent study examined the association between healthcare access and quality of life among senior citizens in Pampanga, Philippines. The research revealed that better access to healthcare services was positively correlated with improved physical health and overall quality of life. Although the study did not specifically target social pensioners, it underscores the role of accessible healthcare in enhancing the physical well-being of the elderly population.

Carandang et al. (2019) explored the unmet needs and coping mechanisms of community-dwelling senior citizens in the Philippines. The qualitative study identified financial security and healthcare services as primary unmet needs, directly impacting physical health. Participants expressed that limited financial resources hindered their ability to access necessary medical care and maintain a healthy lifestyle, indicating that financial assistance, such as social pensions, could be crucial in addressing these challenges.

These studies collectively suggest that financial support through social pensions and improved healthcare access may significantly enhance the physical well-being and overall quality of life of senior citizens.

Table 9: Pensioners’ Perception regarding their Psychological Quality of Life

Statements	Mean	SD	Verbal Interpretation
Receiving the social pension has reduced my stress	4.22	0.75	Strongly Agree

and anxiety.			
I feel more secure and confident in my future because of the pension program.	4.34	0.61	Strongly Agree
The pension has contributed to my overall mental well-being.	4.22	0.72	Strongly Agree
The pension assistance has improved my sense of purpose and direction in life.	4.19	0.79	Agree
My psychological well-being has improved because of the social pension program.	4.13	0.87	Agree

Weighted Mean

4.22

SD

0.62

Verbal Interpretation

Strongly Agree

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

The mean score of 4.22 (SD = 0.62) shows that the Perception of pensioners regarding their quality of life is verbally interpreted as “Strongly Agree” in terms of psychological. The highest mean score of 4.34 (SD = 0.61) for the statement “I feel more secure and confident in my future because of the pension program” suggests that respondents were able to experience a heightened sense of security and confidence about their future because of the pension program. This high mean score indicates that the pension assistance positively impacts their psychological well-being by providing a stable financial support source, reducing anxiety and promoting a sense of assurance.

On the other hand, the lowest mean score of 4.13 (SD = 0.87) was recorded for the statement “My psychological well-being has improved because of the social pension program,” suggesting that certain aspects of psychological well-being may still be affected despite the pension benefits. Overall, the “Strongly Agree” perception rating reflects the significant positive impact of the pension program on the psychological quality of life of respondents, fostering feelings of confidence and security.

Paña (2022) conducted a study to assess the quality of life among senior citizens receiving social pensions in Davao Oriental, Philippines. Utilizing a modified World Health Organization Quality of Life (WHOQOL) questionnaire, the study found that respondents reported high levels of psychological and emotional well-being. This suggests that social pension assistance may positively impact the psychological health of elderly beneficiaries.

Carandang et al. (2019) conducted a qualitative study on unmet needs and coping mechanisms among community-dwelling senior citizens in the Philippines. The study identified financial security, healthcare services, and family support as primary unmet needs, which directly impact psychological well-being. The findings suggest that addressing these needs through social pensions and other support systems can enhance the mental health of the elderly. These studies collectively indicate that social pensions, along with factors like psychological resilience, social support, and a sense of purpose, play crucial roles in enhancing the psychological well-being and overall quality of life of senior citizens.

The mean score of 4.27 (SD = 0.58) shows that pensioners' perception of their quality of life is verbally interpreted as “Strongly agree” in terms of social status. The highest mean score of 4.35 (SD = 0.65) for the statement “The pension has strengthened my relationships with family members” suggests that respondents were able to experience improved social connections and stronger relationships with their family members as a result of receiving pension support. This high mean score indicates that the financial assistance from the pension program contributes positively to their social well-being, fostering closer bonds and reducing potential family conflicts related to financial stress.

On the other hand, the lowest mean score of 4.21 (SD = 0.77, 0.79) was recorded for the statements “I feel more socially connected because of the support I receive.” and “I have been able to support or contribute to others in my community because of the financial assistance I receive.” suggesting that there

may still be areas within the social dimension that could benefit from additional support or intervention. Overall, the “Strongly Agree” perception rating highlights the pension program's positive impact on respondents' social quality of life, enhancing their sense of belonging and relationship satisfaction.

Table 10: Pensioners' Perception Regarding their Social Quality of Life

Statements	Mean	SD	Verbal Interpretation
The pension has strengthened my relationships with family members.	4.35	0.65	Strongly Agree
I feel more socially connected because of the support I receive.	4.21	0.77	Strongly Agree
The pension has allowed me to participate more actively in community activities.	4.24	0.77	Strongly Agree
I have been able to support or contribute to others in my community because of the financial assistance I receive.	4.21	0.79	Strongly Agree
The pension assistance has improved how I am treated and valued by others in my community.	4.33	0.69	Strongly Agree

Weighted Mean

4.27

SD

0.58

Verbal Interpretation

Strongly Agree

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

A study conducted in Porto, Portugal, investigated how social support mediates the relationship between socioeconomic position (SEP) and quality of life (QoL) among older adults aged 60 to 84 years. The findings indicated that social support significantly mediates the effect of education and occupation on QoL, emphasizing the importance of social networks in improving life satisfaction among pensioners.

The mean score of 4.20 (SD = 0.66) shows that the Perception of pensioners regarding their quality of life is verbally interpreted as “Strongly Agree” in terms of social. The highest mean score of 4.31 (SD = 0.72) for the statement “The pension enables me to access community resources and services more easily.” suggests that respondents were able to utilize their pension to better access community resources and services, thereby enhancing their social well-being and integration.

Table 11: Pensioners' Perception regarding their Environmental Quality of Life

Statements	Mean	SD	Verbal Interpretation
The pension has helped me improve my living conditions.	4.03	0.84	Agree
I feel safe and secure in my home environment because of the financial support.	4.26	0.71	Strongly Agree
The pension enables me to access community resources and services more easily.	4.31	0.72	Strongly Agree
I have been able to maintain a clean and comfortable	4.22	0.76	Strongly Agree

home environment due to the financial support provided by the social pension.			
The pension has allowed me to access utilities and resources (e.g., electricity, water, repairs) that improve my living conditions	4.17	0.86	Agree

Weighted Mean

4.20

SD

0.66

Verbal Interpretation

Strongly Agree

Legend: 4.21 – 5.00 = Strongly Agree; 3.41 – 4.20 = Agree; 2.61 – 3.40 = Neutral; 1.81 – 2.60 = Disagree; 1.00 – 1.80 = Strongly Disagree

This high mean score indicates that the financial support provided by the pension program empowers respondents to participate more actively in community activities and use available services.

On the other hand, the lowest mean score of 4.03 (SD = 0.84) was recorded for the statement, “The pension has helped me improve my living conditions.” This suggests that some aspects of social engagement or access to resources may still present challenges despite the pension assistance. Overall, the “Strongly Agree” perception rating underscores the pension program's positive influence on respondents' social quality of life, promoting greater access to community resources and fostering social inclusion.

In Lesotho, the introduction of an old age pension scheme in 2004 aimed to enhance the QoL of the elderly population. A study assessing the physical, psychological, social, and environmental aspects of health-related QoL among pensioners found that respondents were least satisfied with the environmental and physical domains. Marital status, education level, housing type, income source, and income satisfaction significantly influenced overall QoL.

The results indicate that sex does not significantly correlate with any of the four quality of life domains, as all p-values are greater than 0.05 level of significance. This suggests that gender does not significantly influence the quality of life among the respondents.

In contrast, the duration of receiving a pension shows a significant positive correlation with all four domains: Physical (r = 0.119, p = 0.022), Psychological (r = 0.151, p = 0.003), Social (r = 0.119, p = 0.021), and Environmental (r = 0.151, p = 0.004). This finding suggests that the longer the respondents receive their pension, the better their quality of life across physical, psychological, social, and environmental aspects. Based on the findings, the null hypothesis “There is no significant relationship between the demographic profile of the respondents (gender and duration of reciprocity) and their quality of life (physical, psychological, social, and environmental aspects),” is partially rejected. Therefore, it can be concluded that there is a partial significant relationship between the demographic profile of the respondents (gender and duration of reciprocity) and their quality of life (physical, psychological, social, and environmental aspects).

Table 12: Relationship between the demographic profile, level of support, and other factors (e.g., monthly pension, program efficiency, and mode of payment) and the respondents' quality of life

		PHYSICAL	PSYCHOLOGICAL	SOCIAL	ENVIRONMENTAL
SEX	Pearson Correlation	-.014	-.038	-.027	-.002
	Sig. (2-tailed)	.794	.464	.599	.965
	N	372	372	372	372
DURATION	Pearson Correlation	.119*	.151**	.119*	.151**
	Sig. (2-tailed)	.022	.003	.021	.004
	N	372	372	372	372
FAMILY	Pearson Correlation	.435**	.390**	.464**	.350**

SUPPORT	Sig. (2-tailed)	.000	.000	.000	.000
	N	372	372	372	372
COMMUNITY SUPPORT	Pearson Correlation	.664**	.616**	.617**	.627**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	372	372	372	372
MONTHLY PENSION	Pearson Correlation	.538**	.468**	.464**	.446**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	372	372	372	372
PROGRAM EFFICIENCY	Pearson Correlation	.720**	.652**	.628**	.626**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	372	372	372	372
ACCESSIBILITY AND MODE OF PAYMENT	Pearson Correlation	.762**	.646**	.677**	.643**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	372	372	372	372

Family support (FS) also demonstrates a significant positive correlation with all domains: Physical ($r = 0.435$, $p < 0.001$), Psychological ($r = 0.390$, $p < 0.001$), Social ($r = 0.464$, $p < 0.001$), and Environmental ($r = 0.350$, $p < 0.001$). This implies that greater family support significantly contributes to an improved quality of life, especially in terms of physical well-being.

Furthermore, community support (CS) exhibits strong positive correlations with all four domains, particularly the Physical domain ($r = 0.664$, $p < 0.001$), followed by Psychological ($r = 0.616$, $p < 0.001$), Social ($r = 0.617$, $p < 0.001$), and Environmental ($r = 0.627$, $p < 0.001$). This highlights the crucial role of community involvement and collective assistance in enhancing the quality of life of pensioners.

Based on the findings, the null hypothesis “There is no significant relationship between the level of support (family and community support) and the quality of life of the respondents.” is rejected. Therefore, we can conclude that there is a significant relationship between the level of support (family and community support) and the quality of life of the respondents.

Similarly, the monthly pension (MP) shows significant positive relationships with all four domains: Physical ($r = 0.538$, $p < 0.001$), Psychological ($r = 0.468$, $p < 0.001$), Social ($r = 0.464$, $p < 0.001$), and Environmental ($r = 0.446$, $p < 0.001$). This indicates that a higher monthly pension contributes positively to the overall well-being and quality of life of respondents.

Program efficiency (PE) is also significantly correlated with quality of life across all domains, with the strongest impact seen in the Physical domain ($r = 0.720$, $p < 0.001$), followed by Psychological ($r = 0.652$, $p < 0.001$), Social ($r = 0.628$, $p < 0.001$), and Environmental ($r = 0.626$, $p < 0.001$). This finding highlights that well-organized and efficient pension programs greatly enhance the beneficiaries' quality of life.

Finally, accessibility and mode of payment (AMP) show the strongest positive correlations among all factors, particularly in the Physical domain ($r = 0.762$, $p < 0.001$), followed by Social ($r = 0.677$, $p < 0.001$), Environmental ($r = 0.643$, $p < 0.001$), and Psychological ($r = 0.646$, $p < 0.001$). This suggests that making the pension program accessible and convenient significantly improves the respondents' quality of life, especially physically.

Based on the findings, the null hypothesis “Social pension assistance factors (monthly pension, program efficiency, and accessibility/mode of payment) do not significantly influence the quality of life of the respondents,” is rejected. Therefore, we can conclude that social pension assistance factors (monthly pension, program efficiency, and accessibility/mode of payment) significantly influence the quality of life of the respondents.

In summary, the most influential factors affecting the quality of life of pensioners are program

efficiency and accessibility/mode of payment, particularly concerning physical well-being. Family and community support also play vital roles, while the monthly pension contributes positively to all domains. The findings indicate that efforts to enhance program efficiency, provide convenient payment methods, and foster strong community and family support systems can significantly improve the quality of life for pensioners.

These findings indicate that gender does not significantly influence the quality of life among the respondents, as all p-values exceed the 0.05 significance level. This aligns with the study "Gender differences in quality of life among community-dwelling older adults in low- and middle-income countries," which found that while certain factors like income and cognitive function were significantly associated with quality of life, gender differences were not pronounced across the surveyed countries.

Regarding the duration of pension receipt, results show a significant positive correlation with all four quality of life domains. This suggests that longer pension reciprocity enhances overall well-being. Although specific studies directly linking pension duration to quality of life are limited, the positive impact of sustained financial support on the elderly's well-being is well-documented.

Family and community support also exhibit significant positive correlations with all quality-of-life domains in your study. This is supported by research highlighting the importance of social support in enhancing the well-being of older adults. For instance, a study on caregivers' health-related quality of life emphasizes that social support plays a crucial role in maintaining well-being among the elderly.

Additionally, findings indicate that higher monthly pensions, program efficiency, and accessible payment methods significantly improve quality of life across all domains. While specific studies on these factors are scarce, it is reasonable to infer that adequate financial resources and efficient program delivery contribute positively to the well-being of pensioners. In summary, study's outcomes are consistent with existing literature emphasizing the significance of financial stability, social support, and efficient program implementation in enhancing the quality of life among the elderly.

4. Summary, Conclusion and Recommendations

This chapter offers an overview of the conclusions drawn from the presentation, evaluation, and interpretation of the study's data, along with suggestions for further research.

4.1. Summary of Findings

The study revealed several key findings. Most respondents were female and had received their pension for one to five years. Regarding the support they receive, respondents reported a very high level of family support, with a mean score of 4.55 (SD = 0.57). This indicates that family support plays a significant and positive role in their lives. Similarly, community support was perceived as strongly agreed upon, with a mean score of 4.27 (SD = 0.61), suggesting that respondents generally feel well-supported in accessing and maintaining their pension benefits.

Regarding social pension assistance, the respondents rated their monthly pension with a mean score of 4.02 (SD = 0.66), which is interpreted as agree. Program efficiency was also rated as agree, with a mean score of 4.16 (SD = 0.59). Additionally, accessibility and mode of payment received a strongly agree rating, with a mean score of 4.22 (SD = 0.59).

Respondents' perceptions of their quality of life were similarly positive across different dimensions. Physical well-being had a mean score of 4.25 (SD = 0.60), while psychological well-being scored 4.22 (SD = 0.62). Social well-being was rated slightly higher at 4.27 (SD = 0.58), and environmental well-being was also perceived as very high, with a mean score of 4.20 (SD = 0.66). All these scores suggest that the respondents generally experience a favorable quality of life.

Furthermore, the study examined the relationships between the respondents' demographic profiles, levels of support, social pension assistance factors, and their quality of life. The null hypothesis stating no

significant relationship between demographic factors (gender and duration of reciprocity) and quality of life was partially rejected. This suggests that certain aspects of the demographic profile may influence quality of life.

The null hypothesis, asserting no significant relationship between levels of family and community support and quality of life, was rejected, indicating a strong positive correlation. Additionally, the null hypothesis, suggesting no significant influence of social pension assistance factors (monthly pension, program efficiency, and accessibility/mode of payment) on the quality of life, was also rejected, further confirming that these factors significantly contribute to the overall well-being of senior citizens.

4.2. Conclusion

The study's findings led to several conclusions regarding the relationships among demographic factors, support levels, social pension assistance, and respondents' quality of life. First, the hypothesis that no significant relationship exists between respondents' demographic profile—specifically gender and duration of pension reciprocity—and their quality of life across physical, psychological, social, and environmental aspects was partially rejected. This indicates that certain demographic factors have a partial but notable influence on respondents' quality of life.

Second, the hypothesis suggesting no significant relationship between the level of support, including family and community support, and the quality of life of respondents was rejected. Consequently, it can be concluded that the level of support significantly affects the quality of life, underscoring the importance of strong social networks and communal assistance in enhancing well-being.

Lastly, the hypothesis asserting that social pension assistance factors — such as the amount of the monthly pension, program efficiency, and the accessibility and mode of payment — do not significantly influence the respondents' quality of life was also rejected. This finding confirms that these factors play a crucial role in determining the overall well-being of senior citizens, highlighting the importance of efficient and accessible pension programs in supporting their quality of life.

4.3. Recommendations

1. Based on the study's findings, it is recommended that the government and program administrators improve the efficiency of pension distribution to better support the quality of life of beneficiaries. This includes adopting more convenient, reliable, and accessible modes of payment, especially designed to address the specific needs of senior citizens and those with physical limitations.

2. Family and community support significantly impact the quality of life of pensioners, so initiatives that foster strong social support networks should be implemented. Community-based programs encouraging family involvement and social interaction among pensioners can help improve their psychological and social well-being.

3. Given the positive correlation between pension amount and well-being, the adequacy of the monthly pension amount should be reassessed and adjusted to better match the cost of living to improve pensioners' quality of life and alleviate financial stress.

4. Since the duration of pension receipt positively correlates with quality of life, continuous and long-term pension support should be ensured. Policies that guarantee the sustainability and longevity of pension programs are essential to maintain and improve the well-being of pensioners over time.

5. Although gender did not show a significant relationship with quality of life, it is still essential to consider gender-sensitive interventions to ensure that both male and female pensioners receive equal support and benefits.

6. Regular monitoring and evaluation should be conducted to maintain and enhance pension programs' positive impact. Feedback mechanisms should be established to gather insights from pensioners on

the program's effectiveness and challenges.

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