Socio-economic Status and Needs of the Retirees in Lucban, Quezon, Philippines: An Analysis

*Van Andrew V. Villaverde, RN, RM, MAN, PhD

(College of Health Sciences, University of Buraimi, Al Buraimi, Sultanate of Oman)
Corresponding Author: Van Andrew V. Villaverde, RN, RM, MAN, PhD

Abstract:
This study aimed to determine the socio-economic status and needs of the retirees in Lucban, Quezon including previous work, gender, civil status, living arrangements, highest educational attainment and living arrangement. It also includes whether they are receiving monthly pension or not, and the estimated monthly pension they are receiving. It also identified the major needs of the retirees in Lucban, Quezon that will sustain their longevity.

The descriptive method of research was used in this study. Self-made questionnaires and interview to gather pertinent data for the research study. This study was limited to 138 respondents which comprises the 20% of total population of 680 senior citizens of Lucban, Quezon. Their age is ranging from 65 to 75 years old, both male and female. The researcher used non-probability sampling more specifically purposive sampling according to needs of the said study.

Based on the findings of the study, it was concluded that the socio-economic status greatly influences the health, education and family structure and even the overall welfare of the elderly and the entire society. The needs are individualized at all ages based on personal preferences and current physical and mental status. The basic needs of elder adults are health care and long-term care, housing, nutrition, safety, transportation, education, employment, finances and social support. In addition, the need for comprehensive health care for older adult including health promotion, wellness strategies, and long term care, is the major focus for the care of elderly.

Keywords : Aging, geriatric nursing, old age, retirees, retirement

----

I. Introduction

Ageing is a triumph of development. People can now live longer because of improved nutrition, sanitation, medical advances, health care, education and economic well-being. Being able to lead fulfilled and active lives in our later years has benefits not only for individuals but for society as a whole. But as the number and proportion of older persons are growing faster than any other age group, and in an increasing range of countries, there are concerns regarding the capacities of societies to address the challenges associated with these demographic shifts. [1] In the Philippines, the population of 60 years or older was 3.7 million in 1995 or 5.4% of total population. In the CY 2000 census, this has increased to about 4.8 million or almost 6% (NSCB). At present there are 7M senior citizens (6.9% of the total population), 1.3M of which are indigents. [2]

The implications of this on Philippine development are significant, specifically on social welfare dimensions. An important point in this regard is the quality of life of the elderly i.e., beyond ensuring their basic survival needs of food and health, an enabling environment should be nurtured by way of support services and opportunities for senior citizens to continue their self-development and to contribute to community and national development. [3]

Over the past 5 years, the number of retired individuals has increased significantly. It is estimated that approximately 10,000 individuals will reach age 65 each day for the next 13 to 14 years (Cohn & Taylor, 2010). Many of these individuals will join the ranks of the retired population. Although many people look forward to this milestone, a percentage of those same individuals are ill-prepared to deal with its financial, social, and psychological consequences. [4] The purpose of this study is to determine the socio-economic status and needs of retirees in Lucban, Quezon, Philippines that will serve as a basis for care plans and standard care.

II. Literature Review
1.1. Ageing Population in the Philippines

In the Philippines, the number of older people is increasing rapidly, faster than growth in the total population. In 2000, there were 4.6 million senior citizens (60 years or older), representing about 6% of the total population. In one decade, this grew to 6.5 million older people or about 6.9% of the total population. The

National Statistics Office projects that by 2030, older people will make up around 11.5 % of the total population. An ageing population increases the demand for health services. Older people suffer from both degenerative and communicable diseases due to the ageing of the body's immune system. The leading causes of morbidity are infections, while visual impairment, difficulty in walking, chewing, hearing, osteoporosis, arthritis and incontinence are other common health-related problems. According to the Department of Social Welfare and Development (DSWD), a nearly a third (31.4%) of older people were living in poverty in 2000. Currently, this number is estimated to be 1.3 million older people. More than half of all older people (57.1%) were employed in 2000. More males were employed (63.6%) than women (37.4%). The majority of those employed (41%) were involved in primary economic activities such as farming, forestry work and fishing.[5]

1.2. Retirement

One of the major adjustments of an aging individual is the loss of a work role through retirement. For many, this role transitions is the first experience of the impact of aging. Retirement is especially difficult in our society, in which worth is commonly judged by an individual's productivity. Work is often viewed as the dues required for active membership in a productive society. The attitude that unemployment, for whatever reason, is an undesirable state is adhered to by many of today's older persons, who were raised under the omnipresent cloud of the Puritan work ethic. In the dissertation of Dr. Letty G. Kuan, RN, RGC, EdD entitled "*Retirement and Role Discontinuities*", she found out that retirement is an inevitable change in one's life. It is evident in the increasing statistics of aging population accompanied by related disabilities and increased dependence. This developmental stage, even at the later part of life, must be considered desirable and satisfying though the determination of factors that will help the person enjoy his remaining years of life. It is of primary importance to prepare early in life by cultivating other role options at age 50 to 60 in order to have a rewarding retirement period even amidst the presence of role discontinuities experienced by this age group

She also identified determinants of positive perceptions in retirement and positive reactions toward role discontinuities:

1. Health Status – refers to physiological and mental state of the respondents, classified as either sickly or healthy
2. Income – (economic level) refers to the financial affluence of the respondent which can be classified as poor, moderate or rich.
3. Work Status
4. Family Constellation – means the type of family composition described either close knit or extended family where three or more generations of family members live under one roof; or distanced family, whose members live in separate dwelling units; or nuclear type of family where only husband, wife and children live together.
5. Self-Preparation [6]

III. Methodology

The descriptive method of research was used in this study. Descriptive method, also known as statistical research, describes data and characteristics about the population or phenomenon being studied. Descriptive research answers the questions who, what, where, when and how. Since the present study or investigation was concerned with the assessment of the socio-economic status and needs of the retirees in Lucban, Quezon, the descriptive method of research was the most appropriate to use. Self-made questionnaires and interview were used to gather pertinent data for the research study. Books and other reference materials were used for more ideas in the formulation of the questionnaire.

This study was limited to 138 respondents which comprises the 20% of total population of 680 senior citizen of Lucban, Quezon. Their age is ranging from 65 to 75 years old, both male and female. Non-probability sampling was used more specifically purposive sampling according to needs of the said study. The questionnaire was divided into two parts the first part determined the demographic and socio-economic profile of the respondents. It included the respondent's name, age, gender, address, previous work, educational attainment, marital status and living arrangement. It also includes whether they are receiving monthly pension or not, and the estimated monthly pension they are receiving. The second part determined the major needs of the retirees in Lucban, Quezon. The questionnaire underwent pre-testing and was administered to 10 retirees from Lucban, Quezon. After they filled up the copies they were interviewed by the researcher to find out their assessment of the questionnaire. They were asked if all items were clear and unequivocal to them; if the number of items were adequate enough to collect data; if the questions were interesting; if the items were objective and not biased; and if the questionnaire was not too long. Comments and suggestions about the data gathering instrument during the pre-testing were used to improve and revise for more clarity and definiteness. Out of total respondents of 138 which comprise the 20% of total population of senior citizen of Lucban, Quezon, 136 questionnaires were only retrieved.

Research Instrument

The tool that was used in gathering data is the researcher-formulated questionnaire-checklist. After the collection of the questionnaire, the data gathered were tallied, tabulated and interpreted using the following formulas which will be used to obtain the results.

$$WM= \frac{5n+4n+3n+2n+1n}{N}$$

Point	Scale	Descriptive Analysis
5	4.21-5.00	Strongly Agree
4	3.41-4.20	Agree
3	2.61-3.40	Uncertain
2	1.81-2.60	Disagree
1	1.00-1.80	Strongly Disagree

IV. Results And Discussion

Table 1. Frequency and Percentage Distribution of Previous Work of the Retirees in Lucban, Quezon, Philippines

Previous Work	Frequency	Percentage
Teachers	104	76.47
Employees	32	23.53
TOTAL	**136**	**100%**

Of the total respondents of 136, majority of the retirees in Lucban, Quezon worked as teachers with the frequency of 104 equivalent to 76.47% while 32 worked as employees equivalent to 23.53%. The result signifies with statement of Dr. Letty G. Kuan, RN, RGC, EdD in her dissertation entitled "Retirement and Role Discontinuities", that retirement is an inevitable change in one's life. This developmental stage, even at the later part of life, must be considered desirable and satisfying though the determination of factors that will help the person enjoy his remaining years of life. It is of primary importance to prepare early in life by cultivating other role options at age 50 to 60 in order to have a rewarding retirement period even amidst the presence of role discontinuities experienced by this age group.

Table 2. Frequency and Percentage Distribution of Gender of the Retirees in Lucban, Quezon, Philippines

Gender	Frequency	Percentage
Female	76	70.59
Male	40	29.41
TOTAL	**136**	**100%**

Table 2 presents the gender distribution of the respondents. It shows that 70.59% or more than half of the respondents comprises the female population while 29.41% encompasses the male population. The result signifies that female have a longer life expectancy than male. It also reflected that female outnumber the male based on the survey conducted.

Table 3. Frequency and Percentage Distribution of Civil Status of the Retirees in Lucban, Quezon

Civil Status	Frequency	Percentage
Married	90	66.18
Widow/er	33	24.26
Single	13	9.56
TOTAL	**136**	**100%**

Dealing with the civil status of the respondents, majority of the respondents were married with the frequency of 90 equivalent to 66.18% of the total respondents, while the remaining 24.26% and 9.56% comprised the percentage of widow/er and single respondents respectively.

Table 4. Frequency and Percentage Distribution of Living Arrangements of the Retirees in Lucban, Quezon, Philippines

Living Arrangement	Frequency	Percentage

With spouse, children and grand children	45	33.09
With spouse only	45	33.09
With children and grand children	26	19.12
Living alone	14	10.29
With other relatives	5	3.68
With non-relatives	1	0.74
TOTAL	**136**	**100%**

Looking at the presentation reveals the living arrangement of the respondents. With the percentage of 33.09%, the respondents are living with spouse, children and grandchildren and with a spouse only. While 26 respondents equivalent to 19.12% lives with their children and grandchildren. Living alone, living with other relative and living with non-relatives with percentage of 10.29%, 3.68% and 0.74% respectively. The result signifies that the living arrangements are influenced by a variety of factors including the number and availability of children and other relatives, kinship patterns of the society, location of household, marital status, financial status, availability of services and physical and mental well-being of the elderly.

Table 5. Frequency and Percentage Distribution of Highest Educational Attainment of the Retirees in Lucban, Quezon, Philippines

Highest Educational Attainment	Frequency	Percentage
Bachelor's degree graduate/Vocational Course	63	46.32
With Masteral units	48	35.26
Masteral degree graduate	19	13.97
With Doctoral units	6	4.41
TOTAL	**136**	**100%**

Table 5 presents the highest educational attainment of the respondents. Majority of the respondents obtained Bachelor's degree/ Vocational Course with total frequency of 63 respondents equivalent to 46.32%. On the other hand, 48 respondents have Masteral units corresponding to 35.26%. Masteral degree graduates are 19 corresponding to 13.97 % of the total respondents. The remaining 4.41% or 6 respondents obtained Doctoral units. The result signifies the level of education can affect the socioeconomic status of the senile clienteles. Higher education is usually associated with higher incomes among the retirees.

Table 6. Frequency and Percentage Distribution of the Retirees in Lucban, Quezon Receiving Monthly Pension

Monthly Pension	Frequency	Percentage
Receiving	127	93.38
Not yet receiving	9	6.62
TOTAL	**136**	**100%**

The table shows the frequency and percentage distribution of the respondents if they are receiving monthly pension. The majority of the respondents are receiving their monthly pension with the 127 respondents corresponding to 93.38% of the total respondents. While the remaining 6 respondents or the 6.62% is not yet receiving their monthly pension.

Table 7. Frequency and Percentage Distribution of Estimated Monthly Pension of the Retirees in Lucban, Quezon, Philippines

Range	Frequency	Percentage
P 10,001.00 - P 15,000.00	94	74.02%
P 15,001.00 – P 20,000.00	21	16.54%
P 5,001.00 – P 10,000.00	12	9.45%
TOTAL	**127**	**100%**

Of the total respondents of 136, only 127 respondents equivalent to 93.38% of the total respondents are receiving their monthly pension. Of those who are receiving their monthly pension 94 respondents of them or 74.02% have estimated monthly pension ranging to P 10,001.00 - P 15,000.00, while 21 respondents equivalent to 16.54% have estimated monthly pension between P 15,001.00 – P 20,000.00. Only 12 respondents corresponding to 9.45% have estimated monthly pension between P 5,001.00 – P 10,000.00. The result reflects that the retirees' primary source of income after retirement comes from their monthly pension that finance their needs and provide a comfortable lifestyle which are essential and especially to provide adequate housing, nutrition, and health care.

Table 8. Major Needs of the Retirees in Lucban, Quezon, Philippines

Major Needs	Weighted Mean	Descriptive Analysis
1. Health care and long-term care	4.96	Strongly Agree
2. Social support	4.92	Strongly Agree
3. Safety	4.89	Strongly Agree
4. Finances	4.87	Strongly Agree
5. Nutrition	4.83	Strongly Agree
6. Transportation	4.76	Strongly Agree
7. Housing	4.71	Strongly Agree
8. Education	4.60	Strongly Agree
9. Employment	4.54	Strongly Agree
GRAND WEIGHTED MEAN	**4.79**	**Strongly Agree**

Table 8 presents the major needs of the senile clienteles in Lucban, Quezon. Respondents strongly agreed that health care and long term care is the major need of the senile clienteles with the weighted mean of 4.96, while employment got the lowest weighted mean of 4.54. Majority of the items were identified by the respondents as strongly agree with the grand weighted mean of 4.79.

V. Conclusion

The study proved that the retirees in Lucban, Quezon, Philippines live a married life and most of them depend on their monthly pension for their daily survival. Family support is provided in the form of co-residence. By then, it was concluded that the socio-economic status greatly influences the health, education and family structure and even the overall welfare of the elderly and the entire society. The needs are individualized at all ages based on personal preferences and current physical and mental status. The basic needs of elder adults are health care and long-term care, housing, nutrition, safety, transportation, education, employment, finances and social support. In addition, the need for comprehensive health care for older adult including health promotion, wellness strategies, and long term care, is the major focus for the care of elderly.

References

[1]. United Nations Population Fund (UNFPA) and Help Age International, Aging in the Twenty- First Century: A Celebration and a
[2]. Challenge, 2012, 16 Retrieved from http://www.unfpa.org
[3]. Health and Well-being of Older Persons. Retrieved from http://www.doh.gov.ph
[4]. Dr. Aurora de Leon, The Quality of Life of the Filipino Elderly in Selected Cities and Provinces, September 2014, Retrieved from
[5]. http://www.tsaofoundation.org
[6]. Henry M. Plawech and Lawrence H. Plawech, Challenges of Retirement, 2016, 42(11): 3-5
[7]. Help Age Global Network, Ageing population in the Philippines. Retrieved from http://www.ageinasia.org
[8]. E.F. Octaviano & C. E. Balita, Retirement and Role Discontinuities, Theoretical Foundations in Nursing; The Philippine perspective, Ultimate Learning Series, 2008