
The Expanded Senior Citizens Act and Social Pension as Social Service Delivery Reforms: A Literature Review

Roger Christopher R. Reyes (0009-0006-9295-3635)

The Graduate School, University of Santo Tomas, Manila, Philippines /
Basic Education Department, University of the East, Caloocan City, Philippines
rogerchristopher.reyes.gs@ust.edu.ph / rogerchristopher.reyes@ue.edu.ph

Abstract - In 2010, the Philippine Congress enacted the Expanded Senior Citizens Act (RA 9994). This law institutionalized the Social Pension for Indigent Senior Citizens (Socpen) under the Department of Social Welfare and Development (DSWD) in 2011 to assist poor elderly Filipinos through monthly stipends. Filipino senior citizens enjoy legally mandated benefits and privileges. However, the amount of the social pension is insufficient to cover their daily needs. Thus, three compelling reasons exist to evaluate the implementation of RA 9994 and Socpen. First, several studies in different locales examined the extent of the law's implementation and yielded differing results. Second, while Socpen remains centrally implemented by DSWD and the National Commission of Senior Citizens, it equally requires adequate support from local government offices tasked to implement it. Third, senior citizens have unmet needs, and the national government lacks policy decisions regarding service delivery reforms. This literature review is an excerpt from the author's master's thesis proposal titled "An Assessment of the Implementation of the Expanded Senior Citizens Act and Social Pension in Caloocan City: Towards Policy Innovations."

Keywords - Republic Act 9994, senior citizens, social pension, social services

Introduction

The Filipino elderly population has increased rapidly in the last two decades. According to the Philippine Statistics Authority, the number of Filipinos aged 60 years and above has doubled from only 4.6 million in 2000 to 9.22 million in 2020 (Gamboa, 2023).

The Expanded Senior Citizens Act of 2010, also known as Republic Act (RA) 9994, is considered the most comprehensive law for senior citizens in the Philippines. It expanded the benefits of the original Senior Citizens Act of 1992, or RA 7432. The expanded law aimed to recognize senior citizens' rights and improve their quality of life. It also established the Office for Senior Citizens Affairs (OSCA) in all cities and municipalities. The OSCA is tasked with issuing senior citizen ID cards, monitoring compliance of establishments, and penalizing violations against the rights of the elderly. In the years since RA 9994 was enacted, more laws have been passed to increase benefits for the elderly. These include mandatory PhilHealth coverage, social pension for indigent seniors (Socpen), and cash incentives for centenarians or Filipinos over 100 years old.

As of November 2023, there have been proposals to further amend RA 9994 and expand coverage to provide cash gifts to Filipinos turning 80, 90, or 100 years old. One bill approved by the Senate seeks to grant Php 10,000 to those turning 80 and Php 20,000 to those turning 90 (Abarca, 2023). Another bill approved by the House increases the cash gift to centenarians who reach 101 from Php 100,000 to Php 1 million (Arcangel, 2023; Reganit, 2023).

Various studies examined the level of awareness and extent of implementation of the law among senior citizens. Some studies found moderate to high levels of awareness among respondents (Cablaog et al., 2019; Gerolin & Palic, 2020; Sosa-Malabanan, 2016), while others noted that there are benefits and privileges senior citizens are unaware of (Borrigo & Arias, 2018; Inabangan et al., 2019; Ramirez et al., 2020; Salenga et al., 2016). Moreover, while Socpen remains centrally implemented by the DSWD, the vital role of offices tasked to implement it cannot be ignored (Monje, 2022; Reyes et al., 2019; Velarde & Albert, 2018).

Materials and Methods

Employing a desk review, this review of related literature and studies was accomplished through library and internet searches. With ease and convenience, books and journals in the library provided the necessary information, as did the academic ebooks, peer-reviewed articles, and other open-access journals using internet research.

Results and Discussions

Historical Background of the Senior Citizens Act of the Philippines. No less than the 1987 Philippine Constitution highlights the rights of senior citizens. Sec. 11 of Art. XIII (Social Justice and Human Rights) provides: "The State shall adopt an integrated and comprehensive approach to health development which shall endeavor to make essential goods, health and other social services available to all the people at affordable cost. There shall be priority for the needs of the underprivileged, sick, elderly, disabled, women, and children..." A related provision, Sec. 4 of Art. XV (The Family), reads: "The family has the duty to care for its elderly members, but the State may also do so through just programs of social security."

With this said, the Philippines fully recognizes the significance of senior citizens in society. Said recognition is manifested in the various laws enacted to promote their welfare. These laws have been the foundation for programs, interventions, and activities to respond to their needs.

The Senior Citizens Act was first passed in 1992 as RA 7432, aimed at granting benefits and privileges to elderly Filipino citizens (Carlos, 1999). This established discounts on food, medicine, and transportation and created the National Advisory Council for Senior Citizens. Since then, the statute has been expanded and amended. In 2003, RA 9257 created the Office for Senior Citizens Affairs (OSCA) in all cities and municipalities. Its vital role in the implementation of the law becomes evident. As such, according to Ramirez et al. (2020) and Sosa-Malabanan (2016), OSCA takes the lead in (a) conducting regular information dissemination to promote awareness of the privileges for senior citizens; (b) encouraging senior citizens to attend regular monthly meetings; (c) conducting livelihood training to provide income opportunities to senior citizens; and (d) coordinating with government and non-government organizations to procure medical equipment and supplies which the local government units cannot provide. In 2010, the Expanded Senior Citizens Act (RA 9994) was passed. Salient features thereof include (a) a 20% discount on medicines, medical services, transportation, hotels, restaurants, entertainment, and funeral services; (b) exemption from individual income tax for minimum wage earners; (c) a 5% discount on water and electricity bills; (d) free medical and dental services in government hospitals; (e) educational assistance for post-secondary education; and (f) social pension for indigent senior citizens (Socpen).

Socpen was institutionalized in 2011 under the DSWD, assisting indigent senior citizens through monthly stipends (Monje, 2022). As beneficiaries of Socpen, indigent senior citizens refer to Filipinos aged at least 60 years old; frail, sickly, or with a disability; and without pension or permanent source of income or regular support from his/her relatives to meet his/her basic needs (Reyes et al., 2019). In this regard, the vital role of OSCA becomes evident again, this time in the implementation of Socpen: it identifies social pensioners, finalizes the regional list, and processes replacements in the list of beneficiaries (Velarde & Albert, 2018).

In 2018, the National Commission of Senior Citizens (NCSC) was created under the Office of the President through RA 11350. Under the law, the NCSC must fully implement laws, policies, and programs for senior citizens and recommend policies to Congress and the President.

Social Welfare Benefits for the Elderly. Social welfare benefits like pensions are critical for the well-being and quality of life of the elderly population. As global demographics shift and populations age, Amaglobeli et al. (2020) contend that pensions and public policies must adapt to support the elderly. Pensions reduce poverty and improve health outcomes among the aging population. Shao and Li (2023) submit that even small pensions provide stability and security, thus improving the well-being of the elderly. However, as Ghenta et al. (2022) explain, more generous pensions allow the elderly to afford better nutrition, housing, and healthcare; public pensions also reduce the need for expensive institutional care.

Existing pension systems are not without weaknesses. For instance, Shao and Li (2023) find that stringent residency requirements exclude many vulnerable seniors and that the advanced qualifying age disqualifies seniors who can no longer work but are not yet 70 years old. In addition, Amaglobeli et al. (2020) observe that the most concerning weakness is that many state pensions are severely underfunded, with few seniors receiving benefits. To address these weaknesses, experts recommend expanding coverage, reducing qualifying age requirements, and increasing the budget. Such benefits will boost the autonomy and dignity of the elderly while reducing burdens on working taxpayers (Ghenta et al., 2022).

Several studies provide insights into utilizing social welfare benefits for the elderly in Asian countries. For instance, Hsieh et al. (2014) cite that the most widely used and needed social welfare services by older adults in Taiwan were senior monetary stipends and subsidies for national health insurance premiums. Srivastava and Kandpal (2014) highlight the importance of increasing awareness and utilization of social security schemes and government benefits among the elderly in rural areas of India. Jitramontree and Thayansin (2013) emphasize the factors contributing to the success of social welfare for the elderly in Thailand, including self-reliance, updated data, and community participation. Khamngae et al. (2014) observe that while older people in Thailand were satisfied with the social welfare policy at a moderate level, problems with social welfare policy, such as insufficient monthly payment assistance and the government's lack of budget, still exist.

In the Philippine context, Siongco et al. (2020) believe that the implementation of mandatory Philippine National Health Insurance (PhilHealth) coverage for the elderly has led to a reduction in inequalities in health insurance coverage and healthcare utilization. However, there are still discrepancies in access to healthcare, with a low level of awareness and utilization of PhilHealth benefits (Laranang et al., 2023). In Obermann et al.'s (2018) study, the role of PhilHealth in achieving Universal Health Coverage (UHC) has been analyzed, focusing on the need for improved governance, financial impact, and strategic purchasing. It was found that the UHC law would provide a massive jump forward as all Filipinos would be automatically enrolled in and thus entitled to the benefits of PhilHealth.

Awareness and Implementation of RA 9994: Survey of Local Studies. There is evidence that existing literature examined the level of awareness and extent of implementation of the law among senior citizens. With the growing awareness of the elderly concerns and needs, it becomes inevitable that their welfare be promoted.

Some studies found moderate to high levels of awareness of benefits among senior citizens. Baybay and Heria (2023) note that while the extent of implementation for the provision of employment and education is low among senior citizens in Butuan, the implementation for geriatric health care is high. The study found significant relationships between the provision of geriatric health care and pension plan and the quality of life of participants in relation to health. Sosa-Malabanan's (2016) descriptive study cites respondents' awareness of privileges but offers recommendations for improving programs to empower senior citizens. Using mixed methods, Cablaio et al.'s (2019) study assesses the awareness and perceptions of senior citizens from Nueva Ecija regarding benefits granted by RA 9994. Respondents were moderately aware of benefits like discounts, government assistance, and priority lanes in establishments. Nonetheless, they perceived the social pension and PhilHealth coverage as fully implemented. A similar study in Negros Occidental (Gerolin & Palic, 2020) explores the challenges faced by senior citizens in availing benefits. While this quantitative study found a high awareness of benefits and privileges among respondents, there was only a moderate extent of availment. Accordingly, this could be attributed to the lack of information and inconsistencies in the implementation.

Several studies also noted that there are benefits and privileges senior citizens are unaware of. For instance, with respondents from Manila, Pampanga, Ilocos, Bacolod, Cagayan de Oro, and Iligan, Salenga et al.'s (2016) study argues that even though RA 9994 improved drug accessibility and affordability, thus enabling better prescription adherence, not all respondents were fully aware of these benefits. Privileges are not fully enjoyed either due to a lack of awareness among respondents or non-compliance of drug outlets to the provisions of the law. With such concern, Borrico and Arias (2018) offer these two striking findings in their study: firstly, the respondents were not aware of the free medical and dental services in government establishments and of the monthly Socpen; and secondly, senior citizens with higher educational attainment and perceived aging had a negative impact on their lives were more likely to avail their right, benefits, and privileges.

Furthermore, Inabangan et al.'s (2019) study evaluates the compliance of selected establishments in Cebu City with the provisions of RA 9994. Using the Provus Discrepancy Model, discrepancies in dissemination and implementation among hospitals, grocery stores, and transportation were found. While there was compliance with discounts, cultural factors still affected implementation. A similar study in Taysan, Batangas (Ramirez et al., 2020) likewise notes respondents' low awareness of retirement benefits and lack of awareness of educational assistance. The study found that while there was partial compliance with the provisions of RA 9994, the lack of dissemination and inconsistencies in implementation were still considered challenges.

Recent research highlights the challenges encountered in the implementation of the law. Castro and Romano (2022) emphasize the need for improved social services, particularly in the areas of PhilHealth registration and pensioner status. In said study, 25% of the profiled senior citizens are not registered in PhilHealth, and 85% of them do not receive any pension from the government. This supports the premise that some senior citizens do not avail their legally mandated benefits. Moreover, Cahapay (2021) underscores the impact of the COVID-19 pandemic on senior citizens. Accordingly, the pandemic was instrumental in revealing issues such as deprivation of income sources, inaccessibility to essential needs, inadequate physical space, and unspoken negative perceptions, which all significantly affect senior citizens. The study thus recommends improving social pension payout, guidelines for mobility, and different approaches to remote access to essential goods and services.

Conclusion

There is a need to address the findings of earlier studies. The unmet needs of senior citizens (Carandang et al., 2019) and the Philippines' lack of policy decisions regarding service delivery reforms (Noda et al., 2021) must be considered. While the present law promotes the rights and welfare of the elderly, Carandang et al. (2019) and Siongco et al. (2020) suggest that further government efforts may still be needed to address senior citizens' unmet needs related to their healthcare access, financial security, family support, and age-friendly environments.

Acknowledgment

The researcher expresses his sincerest gratitude to Judge Charito M. Sawali, DCL, of the University of Santo Tomas Graduate School, for her patience, motivation, immense knowledge, and continuous support as the author's thesis adviser. The researcher also acknowledges his aunt, Raciela R. Reyes, whose generosity made this author's participation in the conference possible. The assistance, both moral and financial, extended by family members, colleagues, coordinators, and the University of the East - Office for Research Coordination during the various stages of this endeavor is highly appreciated.

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