



Strengthening Social Welfare: Pensioner's Perspective

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Abstract: This study assesses the benefits and service challenges experienced by Social Security System (SSS) pensioners in Balanga City, Bataan, Philippines. As social welfare programs, particularly pension schemes, are critical for the economic security of elderly and vulnerable populations, this research highlights how the Philippine SSS provides essential retirement, disability, and death benefits. It places the study within the broader context of global population aging and the resultant pressures on pension systems, noting the unique challenges that developing nations, like the Philippines, face due to limited institutional and financial resources. Utilizing a mixed-methods approach, the study engaged 150 pensioners through surveys and interviews to evaluate their awareness, satisfaction, and accessibility to pension benefits. Findings indicate that while awareness of the SSS's core benefits—particularly retirement and death benefits—was generally adequate, many pensioners lacked a thorough understanding of eligibility conditions and technical details like calculation methods for disability percentages. Participants frequently cited administrative inefficiencies, such as bureaucratic delays, processing errors, and inadequate communication, as significant obstacles that impacted their ability to consistently access benefits. In rural and semi-urban settings, additional barriers arose, including limited digital literacy, restricted access to information, and logistical challenges in visiting SSS offices, which often led to missed benefits or delays. The study underscores the need for SSS to improve service delivery through clearer communication on eligibility and benefit calculation, simplified administrative processes, and outreach efforts to enhance digital literacy and service access in remote areas. These recommendations aim to bolster pensioners' understanding of their entitlements, reduce delays, and foster greater trust in the SSS, ultimately contributing to improved financial security and well-being among elderly Filipinos.

Key words: Social Welfare

I. INTRODUCTION

Social welfare programs are essential for ensuring economic security and improving the welfare of vulnerable populations, especially in nations with a substantial elderly and economically disadvantaged demographic. These programs, primarily in the form of pensions, are central to the social protection frameworks of numerous countries globally. Pension schemes, whether contributory or non-contributory, function as a safety net, offering financial support during old age, disability, or the death of a primary income earner. In many developing nations, such as the Philippines, these pensions are vital for alleviating poverty and mitigating socio-economic disparities, particularly among the elderly and disabled populations (Asher & Bali, 2019).

The worldwide trend of ageing populations has underscored the necessity of robust social security systems, especially pension programs. The United Nations projects that the population aged 60 years or older would exceed 2.1 billion by 2050, more than doubling from current figures (UN, 2019). Pension systems worldwide are essential components of social protection, but they differ in structure, efficiency, and sustainability. Countries such as Denmark, the Netherlands, and Canada possess highly advanced pension systems that offer sufficient coverage to nearly all people. The OECD (2021) indicates that the systems in these nations are structured to be inclusive, guaranteeing that both public and private sector employees obtain uniform

and significant retirement benefits. Nonetheless, despite their robust systems, issues persist, especially with the aging population exerting pressure on the viability of these pension plans.

Conversely, emerging nations, especially in Southeast Asia, encounter difficulties due to underfunded pension systems, absence of universal coverage, and insufficient benefits to address the escalating cost of living (ILO, 2019). Pension reforms in nations such as Thailand and Indonesia have sought to enhance coverage and benefit sufficiency; yet, numerous seniors continue to face substantial obstacles in obtaining their entitled benefits (World Bank, 2020).

The World Bank has asserted that effective pension systems are essential to social security programs, enabling individuals to sustain a satisfactory level of living post-retirement or during incapacitation (World Bank, 2020). Nonetheless, despite their commendable aims, pension systems frequently encounter difficulties in delivering prompt and sufficient payments to their recipients. Delays, administrative inefficiencies, and access obstacles are prevalent challenges, particularly in nations with constrained institutional capability (Barrientos & Hulme, 2018).

Asia is experiencing an immediate rise in its ageing population, with Japan and China at the forefront regarding the proportion of senior individuals. Countries with advanced economies, such as Japan and Singapore, possess improved pension systems, whereas middle-income nations like the Philippines face challenges related to coverage and sustainability (Asher, 2020). Pension systems in these countries frequently exhibit unequal distribution, underfunding, and restricted inclusivity, especially for informal sector workers who remain vulnerable in retirement (Llanto, 2019).

Researchers characterize the Philippine Social Security System as extensive but fragmented, owing to its administration by several government departments and commercial entities. It includes benefits for retirement, disability, death, maternity, sickness, medical care, and workers' compensation, offered as either short-term or long-term financial benefit payments, or in kind, such as medical services. Despite the irregular provision of family and unemployment benefits, some companies are voluntarily extending equivalent benefits.

The Social Security System (SSS) and the Government Service Insurance System (GSIS) collectively serve as the primary institutions provide social insurance to the bulk of the working-class population in the Philippines. Although both institutions offer programs to support members during illness, incapacity, or disaster, the majority of their resources are allocated for member's retirement benefits. The crucial function of these organizations in safeguarding individuals during their later years became evident when former President Benigno S. Aquino III vetoed legislation intended to implement a universal pension increase for SSS retirees in 2015. The primary rationale for the legislation was to assist private sector retirees in managing elevated living expenses. It was disclosed that the majority of Social Security System retirees obtain monthly benefits that are below fifty percent of the minimum wage.

Many countries, including the Philippines, have instituted social security schemes to protect residents from income loss due to retirement, disability, or death. The Social Security System (SSS) serves as the principal pension provider for private-sector employees in the Philippines. The SSS provides several benefits, including retirement, disability, and death benefits, aimed at guaranteeing financial assistance for individuals and their dependents in times of necessity. Nonetheless, despite these initiatives, numerous retirees encounter difficulties in properly using their benefits, with issues pertaining to accessibility, delays, and the sufficiency of pensions arising as prevalent concerns (Alonzo, 2018). Although the SSS has progressed in providing coverage for a significant segment of the population, pension disbursements are comparatively low relative to other nations in the region, resulting in numerous pensioners facing challenges in adequately addressing their daily living expenses (Francisco-Abriago, 2020).

However, despite the solid structure established by Social Security System, numerous studies have identified considerable problems faced by pensioners in obtaining their benefits. Reyes and Domingo (2020) observed that numerous seniors encounter challenges in maneuvering through the bureaucratic procedures for claiming their pensions, resulting in delays and, in certain instances, the inability to obtain the complete array of benefits to which they are entitled. The complications are frequently intensified by the intricate administrative processes of local Social Security System offices, where errors in application processing lead to considerable delays (Reyes & Domingo, 2020). Such delays might place retirees in vulnerable financial circumstances, as they rely on these funds for essential living costs.

A comparable study by Gonzales et al. (2018) highlighted that retirees living in rural and semi-urban regions, including Balanga City & Tarlac City, may face supplementary obstacles in accessing their pensions. These obstacles encompass restricted access to information, insufficient digital literacy, and a scarcity of resources for subsequent engagement with local Social Security System offices. Gonzales et al. noted that numerous retirees in these regions depend on informal communication and may lack comprehensive knowledge of their entitlements, hence hindering their capacity to claim payments. Furthermore, geographical and logistical

obstacles in distant areas frequently necessitate that seniors undertake extensive travel or make multiple visits to local Social Security System offices to fulfill basic administrative duties (Gonzales, Cruz, & Abarca, 2018).

Several studies (Manasan, 2019) identify the complexity of the application process, prolonged processing periods, and inadequate pension amounts as significant difficulties. These concerns disproportionately impact low-income retirees, who depend significantly on their pensions for sustenance. The coverage of informal sector workers presents a barrier, as numerous older individuals do not receive pension support due to the absence of an official working history (Aldaba, 2021).

Balanga City, the capital of Bataan province, serves as an exemplary microcosm for examining the challenges associated with the Social Security System pension system. The urbanized area, characterized by a diversified demographic that encompasses retirees from agricultural and industrial backgrounds, showcases a distinctive amalgamation of rural and urban seniors confronting differing economic conditions. Urban locales such as Balanga City frequently encounter elevated living expenses, exacerbating the financial difficulties faced by retirees who receive fixed and often constrained monthly pensions.

Furthermore, the city's demographic makeup, characterized by an increasing population of senior residents, underscores the urgent necessity for a more adaptive and effective pension system. The experiences of these pensioners—whether they receive retirement benefits, disability support, or death benefits—can illuminate bigger systemic challenges impacting seniors nationwide. Given the existing challenges, this study aims to propose measures to address the problems experienced by pensioners in Balanga City.

As a Master of Public Administration student and a benefits reviewer at the Philippine Social Security System, the researcher is well-positioned and qualified to undertake this study on the perspectives of pensioners regarding social welfare. The researcher's academic background has provided them with the theoretical knowledge necessary to explore and analyze the benefits offered by the social security system and their impact on the lives of pensioners. Moreover, his professional experience in the social security system has granted them valuable insights into the challenges faced by pensioners in accessing their benefits. This combination of academic learning and practical experience has motivated the researcher to delve deeper into this timely issue concerning the pension system in the Philippines.

2. METHODOLOGY

This study employed mixed-methods research design, combining both quantitative and qualitative approaches to offer a thorough understanding of the benefits and challenges faced by SSS seniors. The quantitative component employed standardized questionnaires which evaluated the pension benefits, including death, disability, and retirement benefits, so facilitating measurable data regarding pensioners' experiences. Simultaneously, the qualitative component utilizes in-depth interviews to investigate the actual experiences and problems encountered by pensioners in accessing these benefits. The study integrated various methodologies to provide comprehensive statistical insights and a profound narrative data, resulting in an in-depth analysis of pensioners' experiences.

The study was conducted in the office of SSS Balanga Branch located in G/F, Wong Chung Kar Bldg, Rotary Avenue, Tenejero, Balanga City, Bataan, Region III, one of the branch located in Central Luzon. SSS Balanga Branch is a medium size category branch that caters mostly members across Bataan Province. The respondents of this study consisted of SSS pensioners who were availing themselves of death, disability, or retirement benefits. A total of one hundred fifty (150) respondents were included — one hundred fifty (150) respondents answered the survey questionnaire, and from the one hundred fifty, thirty (30) respondents also participated in an individual in-depth interviews. The respondents were selected using purposive sampling to ensure that pensioners from diverse backgrounds and benefit categories were included. This non-probability sampling method allowed the selection of participants who had relevant experiences with the pension system, ensuring that the study captured a wide range of perspectives. The sample size was sufficient to gather meaningful qualitative insights and provide a foundational quantitative analysis of the pensioners' experiences. Lastly, the researcher used three (3) data gathering procedures namely: survey questionnaire, in-depth interview, and documentary analysis.

III. RESULTS AND DISCUSSION

Considered globally, pension benefits are important elements of financial security for individuals who are retired, disabled or dead. Such benefits are aimed at certain groups of individuals called pension beneficiaries and their family members, who are offered with several types of benefits including retirement, disability and death benefits. In this regard, the importance of these benefits is that they provide pensioners with a source of

income minimizing their financial risks and provision of the same enhancing their quality of life in the years after formal employment (Smith & Taylor, 2021).

1.1. Death Benefit

The death benefit is a form of financial assistance offered to the dependents of a deceased pensioner. It usually encompasses a one-time payment, or regular allowances aimed at helping the primary earners of the household cope with the giver's death (Baker et al., 2019).

Table 1 to 4 presents the different provisions of death benefits as stated on the “*Implementing Rules and Regulations of Republic Act No. 11199 Or The Social Security Act of 2018.*”

Table 1
Death Benefit Entitlement to Monthly Pension

Provision	Mean	Adjectival Description
When a member with at least 36 monthly contributions passes away before the semester of death, their primary beneficiaries are entitled to a monthly pension. [Sec 13]	4.42	Aware

In Table 1, as regards the monthly pension death benefit entitlement, it attains an average score of 4.42, showing that it falls within the ‘Aware’ level. This reveals a greater percentage of the respondents are informed about this provision, which means they know that in the event a member with thirty-six monthly contributions dies prior to the death semester, average monthly pension benefits are payable to his or her primary beneficiaries.

This particular provision is highly appreciated by the respondents probably due to the fact that it makes provision for the financial wellbeing of the dependents in case the member is deceased. There is also the fact that because the death benefit is integral to the social security of families, the provision is one which the Social Security System (SSS) usually promotes and makes sure beneficiaries understand.

Wading through the responses of the pensioners during the interviews, the aspects of the death benefit entitlement are often included in the talks about the SSS because it affects the most the incomes of the families left behind. This aspect of prevention was however understood by most of the respondents, in particular because it relates to protection of dependents after a member is dead. It was however observed that, although general awareness about this benefit is high, what is usually lacking is the information on more technical aspects such as the qualifying conditions for the benefits in question or the way the payments are calculated and the duration of the payments.

This level of awareness of the death benefit emphasizes its significance and the measures taken by the SSS to make sure the members and their kin are aware of what they can claim. It reinforces the need to discuss such life-triggering issues – like death, which has monetary implications for dependents – in order to promote understanding of such benefits.

Table 2 illustrates the Death Benefit in the case of Lump Sum to the beneficiaries of deceased SSS members.

Table 2
Death Benefit via Lumpsum

Provision	Mean	Adjectival Description
Lump sum benefit is a one-time cash benefit paid as follows: [Sec 13]:		
i. If the deceased member paid 36 or more monthly contributions before their death and has no primary beneficiaries, the secondary beneficiaries will receive a lump sum of 36 times the monthly pension.	3.44	Neither Aware or Not Aware
ii. If the deceased member paid less than 36 monthly contributions: Primary beneficiaries, or secondary beneficiaries if there are no primary ones, will receive a lump sum equal to the higher of: a) The monthly pension multiplied by the number of contributions paid, or b) 12 times the monthly pension.	3.04	Neither Aware or Not Aware
Grand Mean	3.24	Neither Aware or Not Aware

In case the member has monthly contributions of 36 and above but has no primary beneficiaries, secondary beneficiaries are entitled to a lump sum of 36 installments of the monthly pension (mean score: 3.44, “Neither Aware or Not Aware”). If the member had less than 36 contributions made, then the lump-sum will be the greater amount of either 12 times the monthly pension or the monthly pension multiplied by the number of contributions made (mean score: 3.04, “Neither Aware or Not Aware”).

When it comes to this provision, the grand mean is 3.24, pointing out that the respondents' awareness cannot be said to be total, and it is only average. This highlights that although respondents are aware of this provision, they are not completely oblivious to the details and correspondingly many know only a bit of it. In particular, quite a number of respondents appear to have restricted knowledge regarding certain aspects of the lump sum benefit, especially the granularity in the nature of benefits provided in case a person has made either 36 or less than 36 contributions and how the amount is paid in each case.

As per the interviews carried out with pensioners, it was revealed that though some respondents acknowledge that the lump sum benefit is an option made available to beneficiaries of deceased members, they do not know how to go about qualifying for it. A lot of the participants had a hard time differentiating on how the lump sum figures were worked out based on how many contributions had been made and how the total amount was arrived at. The center's clients appear to have this kind of knowledge gap most likely because either the SSS has not stated this clearly or because the stated provisions are so complicated that the beneficiaries cannot appreciate them.

This moderate level of awareness highlights the need for improved outreach and educational initiatives aimed at enabling beneficiaries to understand fully the details of the death benefits through lump sum payment especially with regard to different contribution levels. Such improvements in communication will assure that the beneficiaries have a better understanding of their rights and will help them make good use of the provisions.

Table 3 illustrates the average awareness level of a particular benefit under the 13th month pension scheme to the primary beneficiaries rated amongst respondents. The benefits provided for states that they will be given every year in the month of December a 13th month pension which is equivalent to the monthly pension together with any other benefit allowance.

Table 3
Death Benefit on 13th Month Pension

Provision	Mean	Adjectival Description
Primary beneficiaries receive a 13th-month pension in December each year, equivalent to the monthly pension amount plus any additional benefit allowance.	3.72	Aware

As shown by a mean score of 3.72, the adjectival rating implies that the respondents are aware of this provision to a larger extent. This implies that primary beneficiaries are likely to have great awareness of their entitlement which can in turn help them plan better with how they can use the benefits as well as how contented they will be with the whole pension scheme. It has been established over research that increasing awareness levels of what people are financially entitled to increases the chances of those people being able to plan for the financial future.

It is possible to build confidence in the institutions responsible for managing such benefits through knowledge about different kinds of entitlements. In the research of Kim and Lee (2020), they emphasize institutional trust in relation to democratic practices and the control of corruption and how these two are interconnected by the public knowledge and the openness of pension benefits. When pensioners are well aware of the limits of their benefits safety nets, they will most likely regard the pension management institution as efficient and supportive which in turn will increase their faith in the institution. Unfortunately, such trust is very essential in a social security system as the beneficiaries need to have faith in the system's constancy because they will be relying on it for a long period.

In addition to that, beneficiaries' understanding of pension entitlements can alleviate worries and allows them to manage their finances effectively. Clark and Mitchell (2002) posit that effective deployment of information on benefit entitlements can facilitate sound decision-making by the beneficiaries which can go a long way in enhancing their well-being financially, especially after retirement. For key beneficiaries, awareness of the 13th-month policy could lessen stress associated with unforeseen discretionary costs and ultimately result in greater satisfaction with the pension services.

In a nutshell the average score of 3.72 of awareness is an indication of a good understanding of the 13th month pension provision by primary beneficiaries and this is seen as a positive factor for their financial planning as well as their confidence in the pension institution. Receiving this information regarding the benefits from the pension system should not only help the beneficiaries attain that financial stability but also increase the institutional acceptability and trust of the society towards the pension systems.

From the information obtained in Table 4, it can be observed that the mean rating of 2.58 on the knowledge of suspension provision of the death benefit indicates that the respondents do not seem to have a clear understanding of this particular policy.

Table 4
Death Benefit on Suspension of Monthly Benefits

Provision	Mean	Adjectival Description
The monthly benefits of a primary beneficiary will be suspended if they fail to report or present themselves for interview or verification, as notified by the SSS. The ACOP guidelines remain in effect, in accordance with Section 33 of the Social Security Act of 2018.	2.58	Neither Aware or Not Aware

In particular, this provision states that if a primary beneficiary does not participate in due process known as the Annual Confirmation of Pensioners (ACOP), his or her monthly benefits might be put on hold. More specifically, beneficiaries must report or show up for interview as per section 33 of the social security of 2018 Act, and any failure to this effect may cause suspension of the benefits. The adjectival rating of "Neither Aware nor Not Aware" signifies a shallow comprehension which may have far reaching consequences. In such a case, where compliance is not fully understood, the beneficiaries may find themselves unwittingly having their benefits suspended, with dire consequences on their finances. As indicated by Rinaldi and Giacomel (2008), an insufficient level of awareness tends to be associated with either underuse of benefits or interruption of access to

benefits – the latter occurs because people do not comprehend the rules associated with claiming and retaining the benefits.

On a positive note, the mean awareness score of 2.58 on the suspension provision indicates that this is an area that SSS can effectively work on by better informing its beneficiaries of their compliance. This would aid them in continuing to access their entitled benefits without any interruptions which helps in improving their overall financial wellbeing and satisfaction with the pension system.

Table 5 presents the overall evaluation on the awareness of the pensioners across several death benefit provisions presented, although different levels of awareness are assigned to each provision. The varying degrees of knowledge among the respondents regarding the provisions of death benefits depending on the case, with the mean of all cases standing at 3.49 or rather ‘Neither Aware nor Not Aware.’ This moderate familiarity gives an indication that more efforts can be put in the way SSS tries to sell these benefits to the beneficiaries, as it appears that they don’t fully appreciate their entitlement and the benefits of the social security offer.

Table 5
Overall Evaluation of Death Benefits Provisions

Indicator	Grand Mean	Adjectival Description
Entitlement to Monthly Pension	4.42	Aware
Lump sum Benefit	3.24	Neither Aware or Not Aware
13th Month Pension	3.72	Aware
Suspension of Monthly Benefits	2.58	Neither Aware or Not Aware
Overall Grand Mean	3.49	Neither Aware or Not Aware

The highest mean of 4.42, in regard to the entitlement to monthly pension provision, indicates that beneficiaries are educated on this specific benefit which helps them plan their finances. As previous research shows, when the beneficiaries are aware of the primary entitlements, it serves to increase their financial security (Lusardi & Mitchell, 2014). On the other hand, the Lump Sum Benefit mean score was lower at 3.24 known mean scores which indicate low awareness level. Such ambiguities may depend on the individual, causing underutilization of this particular choice as Rinaldi and Giacomel (2018) observe, lack of information too often results in loss of financial possibilities. Benefit terms communication pertaining to disbursement of the lump sum benefit would guide beneficiaries in making appropriate decisions.

The 13th Month Pension provision, with a mean score of 3.72, relates to general knowledge and most likely serves as a constructive factor in the satisfaction of the beneficiaries. The extra information regarding these benefits is believed to strengthen one’s belief in the pension system as it shows that there is help from the institution (Kim & Lee, 2020). Whereas the scores for awareness of Suspension of Monthly Benefits requirements was the lowest at 2.58, it suggests a possible danger of risks where the beneficiary may cease to receive monthly payments, even by accident, due to the failure to observe the rules. Some beneficiaries who are not aware of the ACOP regulations may inadvertently suspend their benefits therefore creating a risk to their finances. Instructions regarding this provision should be clear so that beneficiaries will be able to follow the rules, as noted by Clark and Mitchell (2022).

In conclusion, in as much as beneficiaries comprehend the core benefits, the unawareness to certain extent of other provisions such as the lump sum and the suspension policies calls for enhanced communication strategies. By doing this, the SSS can enable beneficiaries to maximize their benefits, maintain unbroken access to their perks, and bolster their faith in the pension scheme.

1.2 Disability Benefits

The purpose of the disability benefit is to offer financial support to individuals who are unable to work because of medical incapacity. It helps mitigate the impact of lost wages, thus providing a degree of financial security to those incapacitated for a period of time or for life (Miller & Thompson, 2020).

Table 6 to 16 presents the different provisions of disability benefits as stated on the “*Implementing Rules and Regulations of Republic Act No. 11199 Or the Social Security Act of 2018.*”

The findings on Table 6 provide an explanation as to why pensioners have a high mean score of 3.9 for the knowledge of permanent total disability criteria; it is because older adults are more conscious of health benefits owing to their health needs and financial preparation. Interviews with the respondents (the pensioners) indicated their worry of sustaining certain physical limitations makes comprehension a necessity in relation to

these SSS provisions. For instance, McGarry and Schoeni (2015)'s study found that because old age brings with it the potential of losing out on benefits, some people cope by incorporating planning and consideration for health and retirement benefits into their everyday activities as they grow older.

Table 6
Disability Benefit on Criteria for Permanent Total Disability

Provision	Mean	Adjectival Description
The following disabilities shall be deemed permanent total such as complete loss of sight of both eyes, loss of two limbs at or above the ankle, permanent complete paralysis or brain injury resulting to imbecility and any cases determined by SSS: [Sec 13]	3.9	Aware

It was again pointed out by the participants that they are also in the process of searching for new information with regard to the benefits accumulating over the years on their record. A large number of them told us that benefit-related information often comes out with the help of community, family, and fellow members' experiences. This corroborates with the findings of Fong et al., 2017, that social interactions play an important role in the pensioners' comprehension and utilization of the benefits due to the availability of significant other family members and friends. In this clarity, the definition of community or social networks is useful to engage members on the provisions of the benefits, which again confirms the previous finding that experience shared in a group increases alertness to a particular issue.

All of this shows that older people tend to be well aware of SSS disability benefits because they are readily applicable to their lives, and they are well informed from the community. Community understands this clearly and echoed in interviews with many interviewees that they do not worry should a qualifying disability arise since complete care and support given financial resources will be available.

On table 7, the mean score of 3.84 for knowledge of the criteria for Permanent Partial Disability indicates that pensioners are well acquainted with this concern.

Table 7
Disability Benefit on Criteria for Permanent Partial Disability

Provision	Mean	Adjectival Description
When a permanent partial disability occurs after 36 monthly contributions have been paid before the semester of disability, the beneficiary receives a monthly pension for permanent total disability for the duration specified in the schedule. [Sec 13-A, (f)]	3.84	Aware

Interaction with the elderly showed that a number of them know that after contributing for 36 months, one can then receive a monthly pension for permanent total disability, if they are permanently partially disabled, as provided for in Section 13-A (f) of the Social Security Act. This is more important to elderly persons as it helps ease their worries concerning partial disability which is something that many of them believe could happen at some point.

Interviewed pensioners said that age, health problems, and human resources also make them feel alright because they know such provision exists. It is pleasant to think that SSS will provide financial help during a period of partial disability and particularly this helps to pacify worries regarding any expenses on healthcare or housing. It is worth noting that the understanding of this particular provision is not influenced only by the provisions in the statutes, but rather by the common understanding within the communities where old people assume the benefits they can receive.

With a mean score of 3.84 indicating a relatively high level of awareness, it can be concluded that seniors are accustomed to this provision. Several of the pensioners responded that they tend to call or visit others for information. This is consistent with research, for instance, Lusardi and Mitchell (2017), which shows that older people pay attention to information about benefits affecting them especially related to health and financial issues, and they are prone to such information. In addition, Fong et al. (2017), found that older adults tend to use social networks to learn how to navigate complicated benefits if applicable to them such as SSS benefits, hence the

awareness in this population. It is evident that seniors are aware of the Permanent Partial Disability as a provision because of its importance in their day-to-day lives as it offers economic support against chances of disability. There is a very high awareness level among SSS member, which is due to the legal support, public goods and individual factors.

The overall average of 2.86 in terms of awareness of table 8 suggests that the pensioners do comprehend to a fair degree how the percentage of disability is computed.

Table 8
Disability Benefit Degree of Disability

Provision	Mean	Adjectival Description
The percentage of disability is calculated by taking the number of compensable months and comparing it to seventy-five (75), rounding up to the nearest whole number. This percentage cannot be combined for different permanent partial disabilities. However, if the disabilities are related or worsen, the percentages can be added together. If the total reaches one hundred percent (100%), the member is considered permanently totally disabled.	2.86	Neither Aware or Not Aware

As stated in the provision, the computation of the level of disability is through deducting the compensable months from a total of 75 months and carrying the digits, so obtained, to the next whole number upward. If a member has more than one disability that occurs in relation to each other or progresses after a period the percentages may also be added, and if the sum is 100% the member is said to be permanently and totally disabled. However, the reckoning for several permanent and partial disabilities does not allow pooling of the figures arrived at.

When some of the senior pensioners were interviewed, it came out that many do not completely know how the computations are done and how it relates to their benefits. A few of the seniors said that they have never truly comprehended how the percentage is derived, and they have a very general understanding of the disability benefits which does not concern how the percent so defined is arrived at in particular. For this reason, the level of awareness for this provision is not as high as the other provisions that are more specifically related to the monthly pensions or common disability conditions.

Such a neutral awareness (2.86) might suggest the intricate nature of the process of disability calculations which, entails understanding compensable months, the 75 months' benchmark and classification and accumulation of disabilities. That is to say, many of the elderly, particularly those who are not knowledgeable in complicated disabilities evaluation may find it hard to appreciate these particulars unless SSS offers some further clarification about them.

Brown and Pizer (2019) have noted that ageing individuals, especially those with significant physical impairment, tend to have difficulties in navigating complex insurance of benefit arrangements, often requiring assistance that is much more tailored to their comprehension of the benefits that they deserve. This is especially true when benefits come with complications such as rules for disabilities, which usually include calculations, as the older generation is less likely to be able to appreciate the nuances unless the explanations are simple and concrete.

Ultimately, the mild familiarization with the Disability Benefits Disagree of Disability provision is most probably caused by the perplexities surrounding the system of disability calculations and the absence of straightforward information for numerous elderly persons. It is possible that the Enacted provisions are the ones that the Customers are comfortable with and this can be solved by SSS reaching out for more explanation on the matter.

The Disability Benefit Entitlement to Monthly Pension provisions, as reflected in Table 9, indicate a relatively high level of awareness among senior pensioners of the SSS with a grand mean of 3.62 which implies that the bulk of the pensioners are well versed with the entitlement criteria for monthly and lump sum pensions and benefits on account of disabilities. These provisions are obviously relevant to the pensioners especially the ones that are on the verge of economic depression due to the risk of becoming disabled.

Table 9
Disability Benefit Entitlement to Monthly Pension

Provision	Mean	Adjectival Description
A disabled member is entitled to a monthly pension if they have paid at least 36 monthly contributions before the semester of disability. [Sec 13-A, (a)]	3.74	Aware
For permanent partial disabilities, if the monthly pension benefit is payable for less than 12 months, it will be provided as a lump sum. [Sec 13-A, (h)]	3.5	Aware

The first provision stipulates that a disabled member qualifies to a monthly pension if he/she has remitted 36 monthly contributions preceding the confinement of disability. This has a mean score of 3.74 showing that the pensioners are aware of the threshold for the monthly pension. Seniors interviewed however pointed out that this provision; along with the previous ones, does not need justifications as it is inclusive in the standard pension age or work related injury specification. It is not surprising therefore that this provision is widely appreciated since it is common for most elders to understand the principle that for one to benefit from the SSS system, he or she has to make contributions. The pensioners were confident with this provision stating that it was very clear and possible to satisfy the 36 months minimum contribution, thus giving them hope of the benefits in case of any disabilities.

The second provision regarding two-thirds of permanent partial disabilities out of forty-eight states received a lesser average score of 3.5 for where the monthly pension benefit is available instead of the 12 months' pay. This although still demonstrates knowledge, implies that some seniors may come short on the understanding of how the lump sum benefits for short term partial disabilities work. The interviews revealed that many pensioners were aware of the lump sum provision, but a few indicated that they were not clear on the unit of measurement used for deciding when to pay the lump sum and forgo the monthly pension. It is possible that the slightly lower awareness level for this provision may be explained by complexity in understanding the factors which would warrant the lump sum pay as opposed to the monthly pay.

On the whole, the level of awareness of these provisions demonstrates the knowledge seniors have regarding the disability benefits they are entitled to. The relatively high awareness of the first provision is likely attributable to its simple character but the provision for lump sum benefits would need to be unpacked better. These results are in line with the works of Kapteyn et al. (2019) that the elderly people are familiar with basic pensions but get confused with the advanced outlines like the lump sums and the various disability versions. Another study by Dushi et al. (2020) showed that elderly people had a fair grasp of the general principles behind pension systems but needed assistance in the more intricate elements of entitlements especially in relation to disabilities.

To sum up, the existing knowledge about the provisions of the Disability Benefit Entitlement to Monthly Pension is moderate to high among the senior pensioners indicating that the seniors are well versed with their benefits but communication strategies regarding the more involved areas of these benefits especially those relating to the lump sum payment provisions can be improved.

With a mean score of 3.92, the Disability Benefit through Lump Sum benefit in Table 10 shows that the members of SSS are oriented to the lump sum disability benefit for members who cannot avail of the required 36 months contribution prior to the semester of disability. This means that most pensioners are aware that they can be compensated through a one-time payment instead of being entitled to a monthly pension should the contributions are less than what is required.

Table 10
Disability Benefit via Lump sum

Provision	Mean	Adjectival Description
Members who have not completed the required 36 monthly contributions before the semester of disability will receive a lump sum disability benefit. [Sec 13-A, (a)]. [Sec 13-A, (g)]	3.92	Aware

In the interviews held with senior pensioners, their comprehension regarding the provision was found to be very high. The circumstance when seniors who experienced lapses in their contributions were acquainted with the lump sum option, as it allows one to cut the waiting period for financial assistance. However, there were pensioners who have not clear understanding of how much the one-time payoff does is, particularly in how it stands with a monthly pension in the long run.

This level of awareness could be explained by the simplicity of the provision since older adults usually understand the concept of taking a single payment. Stancanelli and Nuzzo (2019) assert that older people often have an understanding of lump sum provisions since such benefits offer quick relief. As previously established, Sierminska and others, (2020), remarked that older adults are more accustomed to a certain range of benefits towards lump sum which are very important in meeting their financial needs.

To ratify the above views, it can be said that the older people are aware of the lump sum disability benefits package, however, has increased need for how it is computed and its effects explained.

The Disability Benefit on Supplemental Disability Allowance Table 11 has a mean score of 2.02 which means most of the pensioners do not know about the provision of Supplemental Disability Allowance. In addition, the adjectival rating of “Not Aware” means that most pensioners do not comprehend the significance of this supplementary benefit aimed at assisting with the financial costs associated with partial or total disability.

Table 11
Disability Benefit on Supplemental Disability Allowance

Provision	Mean	Adjectival Description
Along with the monthly pension, partial or total disability pensioners receive a Supplemental Disability Allowance to provide additional financial support for the extra needs resulting from their disability.	2.02	Not Aware

The interviews conducted with elder respondents indicated that, most of them, did not have any idea regarding the term supplemental disability allowance. Most of them only knew about the common disability pensions, which is a monthly allowance and were not aware that there is an extra allowance to cover additional expenses incurred due to the disability. This possible unawareness could be attributed to ineffective advertising or undetailed explanation regarding the supplementary allowance as a result of lack of outreach or comprehension of the benefits scheme.

This is consistent with the findings of Alonso et al. (2020), who opine that older people tend to have difficulty comprehending some of the more advanced components of pension systems such as ancillary benefits that are usually outside the core benefits. Likewise, a piece of research conducted by Fei and Wan (2019) emphasized that elderly individuals who lack adequate knowledge or educational resources about the system tend to overlook extra provisions, which creates an obstacle in their future financial plans.

In other words, the results showing that there is no information regarding Supplemental Disability Allowance among many people imply that there is access to information but poorly targeted. Hence, it should be ensured that all elderly pensioners are informed of every existing financial assistance that is disability related.

The Disability Benefit on 13th Month Pension, as reflected in Table 12, has an average rating of 3.72 which implies that elder SSS members are generally cognizant of this provision.

Table 12
Disability Benefit on 13th Month Pension

Provision	Mean	Adjectival Description
A permanent disability pensioner is entitled to a 13th-month pension, which is equal to the monthly pension amount plus any additional benefit allowance, and is payable every December of the applicable year.	3.72	Aware

The adjectival rating “Aware” indicates that a number of pensioners appreciate the fact that the permanent disability pensioners qualify for a 13th month pension which is equivalent to their regular monthly pension plus any benefit allowance. This pension is paid out in the month of December.

Insights from senior benefactors that were interviewed indicated that a good number of them knew this provision, especially those who have been on a monthly disability pension for quite some years. They looked at the 13th month as an extra they would be entitled to at the end of every year that could cater for any additional cost that may arise in the course of the festive season. This may be because people have expected the 13th-month pension annually, hence it is a benefit that can be easily seen clearly which is great.

The high level of awareness score of 3.72 correlates with the research done by Ribeiro et al. (2018) that noted that most seniors tend to have higher recall of benefits that are given out periodically such as the monthly 13th pension. In addition, research by Lee and Choi (2019) found that awareness of 13th month pensions and similar supplement benefits are high when relevant information reaches pensioners in time and in the correct form.

To conclude, the majority of pensioners understand the provision on the 13th month pension as its nature is non-ambiguous and it is definite in time. Their comprehension of their entitlements may be further reinforced by the appropriate communication of this benefit.

As presented in Table 13, the mean score for the Disability Benefit on Deemed Paid Contributions was 1.32, which means that old age SSS pensioners were 'Fully Not Aware' of this benefit.

Table 13
Disability Benefit on Deemed Paid Contributions

Provisions	Mean	Adjectival Description
For the purpose of adjudicating retirement, death and permanent total disability pension benefits, contributions shall be deemed paid for the months during which the member received partial disability pension; provided, that such contributions shall be based on the last contribution prior to disability. [Sec 13-A, (i)].	1.32	Fully Not Aware

The low rating could also imply that a good number of the pensioners do not have an understanding of the facet of deemed paid contributions during determination of retirement benefits, death benefits and permanent total disability pension benefits. As the provision indicates, it allows contributions to be treated as to have been "deemed paid" for the periods in which the member was on a partial disability pension based on the last paid contribution before the disability.

It was revealed in the interviews conducted with the elder pensioners that they had limited knowledge of this benefit. A number of them did not understand the relationship between the partial disability pension they were getting and the future retirement, death or total disability benefits that they could get. This could be so due to the reasons that there might be no significant conversation or even explanation as to how the deemed paid contributions work because it is a technical provision that is rarely talked about compared to more superficial benefits like the monthly disability pension or 13th month pension.

This low level of awareness also coincides with the observations made by Wang and Yang (2018) that elders often have problems with understanding the more complicated components of pension systems, one such component being deemed paid contributions, which are not direct benefits but are expected to be relevant far into the future. Likewise, a research conducted by Yamada et al. (2020) showed that the elderly population is usually not aware of the provisions that do not influence the payments scheduled for the current month, which could be one of the reasons why this particular benefit is not known.

To sum up, the Deemed Paid Contributions provision presents so many grey areas that even the rating of 1.32 indicating 'Fully Not Aware' calls for improved communication and education to senior pensioners of this disability benefits entitlement.

The Suspension of Monthly Benefits in Disability Benefit, as indicated in Table 14, has a mean score of 2.2 implying that most senior SSS members are 'Not Aware' of this provision. This provision provides for the suspension of monthly benefits where the beneficiary gets re-employed, returns to self-employment, heals from total and irreversible disability, or does not attend a compulsory annual examination summoned by the SSS.

Table 14
Disability Benefit on Suspension of Monthly Benefits

Provision	Mean	Adjectival Description
Monthly benefits will be suspended if the member is re-employed, resumes self-employment, recovers from permanent total disability, or fails to report for an examination at least once a year after being notified by the SSS. [Sec 13-A, (b)]	2.2	Not Aware

The responses of most senior pensioners interviewed show that they were unaware about the circumstances that could lead to the suspension of their monthly benefits. A recurring aspect of the answers given was that the pensioners had not received any information regarding the annual reporting for an examination or the effects of going back to work while still on a disability pension. This may have been caused by the SSS failing to effectively inform the pensioners the reasons that may cause their benefits to be put on hold.

This lack of awareness is related with the results of research conducted by Ramirez and Tan (2019), who noted that older adults have a poor grasp of the rules concerning the suspension of benefits, especially those related to reporting or changes in employment. In addition, a finding from Garcia et al. (2021) suggested that older people may be ignorant of such suspension provisions because they are primarily concerned with the timely payment of benefits and not the rules surrounding the maintenance of such benefits.

To sum up, the 2.2 low awareness level relating to the benefits Suspension of Monthly Benefits provision reveals the need to re-assess information and its comprehension level to the pensioners as to the different reasons that will lead to the suspension of benefits to SSS members.

As presented in Table 15, Disability Benefit on Death of a Pensioner who is permanently totally disabled, has a mean score of 2.71, which implies that pensioners have generally 'NEITHER AWARE NOR UNAWARE' about the stipulations concerning the death of a permanent total disability pensioner. The adjectival rating provides proof that while some pensioners may be aware of the existence of certain rules, a more concerning statistic is the knowledge level about the particular benefits applicable in instances where the pensioner dies.

This category has two provisions. First, primary beneficiaries are allowed 100% of the monthly pension from the date the said member is rated as disabled. And second, in the absence of primary beneficiaries, the secondary beneficiaries shall get a one-off payment equal to the monthly pensions remaining for the five years assured period.

Table 15
Disability Benefit on Death of a Permanent Total Disability Pensioner

Provisions	Mean	Adjectival Description
Upon the death of the permanent total disability pensioner, the following rules shall apply:		
i. As of the date of disability, primary beneficiaries are entitled to one hundred percent (100%) of the monthly pension. [Sec 13-A, (c)]	2.72	Neither Aware or Not Aware
ii. If a permanent total disability pensioner has no primary beneficiaries and dies within sixty (60) months of receiving their monthly pension, secondary beneficiaries are entitled to a lump sum benefit equal to the total monthly pensions for the remaining months of the five-year guaranteed period. This amount excludes dependents' pension, additional benefit allowance, and supplemental disability allowance. [Sec 13-A (c), proviso]	2.7	Neither Aware or Not Aware
Grand Mean	2.71	Neither Aware or Not Aware

Interviews with the pensioners showed that many of them did not know, where existent, the precise provisions regarding the death of a person with a permanent total disability pension. Most of the respondents

knew about the basic idea of having a pension but were not informed about how the primary and secondary beneficiaries were taken care of after their death. Some of these issues stems from lack of awareness campaigns on the part of the SSS regarding these provisions. Given the intricacies of these provisions, it is likely that they are not often entertained with the pensioners.

This view is similar to the one described in the research conducted by Lee and Choi in 2019 about how aged individuals do not tend to know the details of the pension plans, but mostly focus on the signing up for the plan and their benefits while alive and disregarding the rights of the beneficiaries upon death of the pensioner. Furthermore, Gonzalez and Garcia's (2020) research noted that numerous pensioners, primarily those who have drawn benefits for a lengthy period, may not familiarize themselves with revisions or additional claims that come into effect after death, thus creating a potential problem for the remain family.

To wrap up, the provisions under Death of a permanent total disability pensioner received a mean score of 2.71 indicating the need for more sensitization and education so that both the pensioners and their beneficiaries appreciate such provisions.

As shown in Table 16, the Disability Benefit on the Prescriptive Period for Filing Disability Claims earned an average rating of 2.04, which is within the 'Not Aware' rating. This implies that senior SSS members do not have sufficient or any knowledge at all of the given prescriptive period for availing of such disability condition benefits which is an essential regulation in obtaining such benefits.

Table 16
Disability Benefit on Prescriptive Period for Filing Disability Claims

Provision	Mean	Adjectival Description
Applications for disability benefit claim shall be filed within ten (10) years from the date of occurrence of disability.	2.04	Not Aware

It states within the third section of the regulation provisions that disabilities of any nature must be claimed within a period not exceeding ten years from the date the disability occurred. Even though this regulation is quite critical, senior pensioners indicated in the interviews that disregard was given to this ten-year period. This was primarily because most of the respondents could not remember being educated on the existence of the ten-year limit for making such claims and most of them were even astonished to find out that making a claim after this stipulated duration lapses, risks disallowance of the benefits. This communication gap can however be explained in two ways, Either the SSS did not convey message on the need to file within the period without emphasizing the time limit or the deadline was communicated but few people took it seriously.

The low level of awareness is consistent with the findings from the studies by Tan and Cruz (2018) which observed that pensioners do not have a proper understanding usually on the time limits of filing claims for themselves more when the complicating factor is the illness making it a very long-term one. Also, research carried out by Medina et al. (2021) noted that older population groups tend to pay very little attention on aspects the due process, such as the filing dates, which eventually denies them the chance of claiming some entitlements.

In summary, the Prescriptive Period for Filing Disability Claims had an average mean score of 2.04 demonstrating the urgent need for better dissemination of information and education to the old age pensioners on the very important timing aspect when making the claims. The Grand Mean computed in the summation of the Disability Benefits components provision in Table 17 is 2.923. This means that from the perspective of senior SSS pensioners, he or she is 'Neither Aware nor Not Aware' on the different provisions concerning disability benefits. Such low scores hints at an overall limited grasp of the different dimensions of the disability-related benefits offered to them; which scores managed to differ from one provision to another.

On the contrary, some provisions indicate higher mean scores showing a proportionate increase in the level of awareness of the pensioners. Such provisions include Permanent Total Disability (3.9), Permanent Partial Disability (3.84), Lump sum Benefit (3.92), and the 13th Month Pension (3.72), all of which are categorized under the 'Aware' section.

Table 17
Overall Evaluation of Disability Benefits

Provisions	Grand Mean	Adjectival Description
Permanent Total Disability	3.9	Aware
Permanent Partial Disability	3.84	Aware
Degree Of Disability	2.86	Neither Aware or Not Aware
Entitlement To Monthly Pension	3.62	Aware
Lump sum Benefit	3.92	Aware
Supplemental Disability Allowance	2.02	Not Aware
13th Month Pension	3.72	Aware
Deemed Paid Contributions	1.32	Fully Not Aware
Suspension Of Monthly Benefits	2.2	Not Aware
Death Of A Permanent Total Disability Pensioner	2.71	Neither Aware or Not Aware
Prescriptive Period For Filing Disability Claims	2.04	Not Aware
Overall Grand Mean	2.923	Neither Aware or Not Aware

This indicates that these benefits are well understood because most elderly pensioners are familiar with them. These higher mean scores may be due to the constant dialogue regarding the provisions and advantages of such benefits which are less complex and often emphasized to the pensioners.

Nonetheless, the provisions such as Supplemental Disability Allowance (2.02), Deemed Paid Contributions (1.32), Suspension of Monthly Benefits (2.2), and Prescriptive Period for Filing Disability Claims (2.04) reflected lack of awareness among respondents, all of them falling under the “Not Aware”. It follows that many senior pensioners do not have adequate knowledge on the intricate or the often less talked about, components of the disability benefits system. For example, the Deemed Paid Contributions provision that has a glaringly low mean score (1.32) shows that the respondents may not even know how the contributions were expected from them while they receive partial disability pensions. The same case applies to the Prescriptive Period for Filing Disability Claims (2.04) where it is suspected that most of the pensioners do not know that they are expected to lodge claims within a critical ten-year period, which if elapsed may hinder them from receiving benefits.

In addition, provisions such as Degree of Disability (2.86) and Death of a Permanent Total Disability Pensioner (2.71) on the other hand, fall in the “Neither Aware nor Not Aware” category showing a moderate level of awareness. This moderate awareness may mean that these provisions are appreciated only in part, which is not enough to facilitate deep comprehension amongst the pensioners because of lack of thorough exposition.

The Grand Mean score of 2.923 calls for enhanced dissemination and internalization of information relating to disability benefits, especially those that are not very well known such as the auxiliary benefits. This is in line with the studies done by Tan and Cruz (2018), in which they pointed out that elderly people tend to know more about the main benefits such as monthly pensions but tend to be ignorant about the processes and other benefits such as how much in allowances are available and when to apply. Also, Medina et al. (2021) have also reiterated the importance of outreach activities so that old people do not miss the other side of the pension benefits that can aid in better utilization and planning.

In summary, while senior pensioners are aware of some major provisions, there is maturity in the level of understanding in regard to other crucial aspects of the disability benefits system. This calls for more undertakings to educate the pensioners on the aspects of the system that remain uncommunicated, so that they know all their entitlements.

1.3.Retirement Benefit

Retirement benefits are the payments that are made to persons who have attained the retirement age. These benefits offer some assurance of financial stability after one has ceased from active engagement in work. These benefits are generally on the basis of the lifetime earnings and work record of the person (Adams & Clark 2018).

Table 18 to 24 presents the different provisions of retirement benefits as stated on the “*Implementing Rules and Regulations of Republic Act No. 11199 or the Social Security Act of 2018.*”

Table 18
Retirement Benefit Entitlement to Monthly Pension

Provisions	Mean	Adjectival Description
a. A member who has reached sixty (60) years old and is no longer employed or has stopped being self-employed is eligible for benefits, except for underground mineworkers, who must be at least 55 years old as of 13 March 1998. For underground or surface mineworkers, the requirement is at least fifty (50) years old as of 27 April 2016.	4.84	Fully Aware
b. A member who is at least sixty-five (65) years old is eligible for benefits, except for underground mineworkers, who must be at least 60 years old effective 13 March 1998, and surface mineworkers, who must also be at least 60 years old effective 27 April 2016. Additionally, racehorse jockeys must be at least 55 years old effective 24 May 2016.	4.88	Fully Aware
Grand Mean	4.86	Fully Aware

The findings on the Retirement Benefit Entitlement to Monthly Pension in Table 18 has a Grand Mean of 4.86 and categorized at Fully Aware. This shows that senior pensioners especially those qualified for retirement benefits are aware of the entitlement criteria of monthly pensions to a greater extent.

The provisions included in the table state specific eligibility requirements with regards to the age and employment. In provision (a), it states that a member who attains the age of sixty and ceases to be an employee as well as self-employed will qualify for benefits but not for exceptions of underground mineworker and surface mineworker. In Provision (b), it is stated that any member who has attained 65 years of age, such member will qualify for benefits except for the underground and surface miners and racehorse jockeys where the age limit is lesser.

The two provisions in question earned mean scores of 4.84 and 4.88, respectively, which placed them in the Fully Aware category. This implies that quite a number of pensioners have knowledge of these retirement eligibility criteria, and this is important in ensuring that they have chances to access their benefits when they deserve a particular age. The high level of knowledge might be a result from the ease and clarity in which the provisions are defined, which are mostly influenced by age and working position – something that everyone has experienced in their working lives. In addition, retirement benefits, which are considered a major concern among older weightings, may also account for the higher level of awareness.

Considering the ease and importance of the retirement criteria, it is probable that these provisions are conveyed to the pensioners through several means including, but not limited to, advertising campaigns, SSS brochures and community engagements. Such findings are also supported by Tan and Cruz (2018) who highlighted that older adults tend to know more about salient benefits such as pension payments whose access is pegged on a specific age limit. Moreover, Medina et al. (2021) revealed that this is especially so because thoughts on how to access pension benefits take predominance as the time of retirement nears.

To sum up, the general consensus among the senior pensioners is that individuals should rightly claim the Retirement Benefit Entitlement to Monthly Pension provisions no matter what the circumstance, as can be shown by the appreciation of the mean scores. Such awareness may stem from the effective dissemination of information pertaining to the age eligibility requirements in addition to the emphasis on pension scheme benefits as primary means of financial sustenance for the elderly.

Table 19
Retirement Benefit on Advance Pension

Provisions	Mean	Adjectival Description
The option can only be exercised when filing the initial retirement claim.	4.46	Aware
The dependent's pension and 13th-month pension will not be included in the advance 18-month pension.	3.94	Aware
Grand Mean	4.2	Aware

Table 19 provides details about the provisions of retirement benefit on advance pension, with a Grand Mean of 4.2, which is categorized as Aware. This means that the pensioners are more or less aware of the advance pension option and its related exclusions.

Provision (a) states that the advance pension option can be exercised at the time of making the first ever retirement request only. This received a mean score of 4.46 hence falls under the Aware Category. It means that a good number of the pensioners are cognizant of the requirements related to the advance pension option provided. Provided that for a lot of elderly, retirement is a life-changing event, it is understandable that there is a high awareness level of this rule since the stakeholders are likely informed about it so clearly whenever they make claims.

Provisions (b) notes that the dependent's pension and 13th month pension will not constitute part of the advance 18 months pension with a mean score of 3.94. This too falls under Aware. This clause goes on further to describe exclusions more accurately, and faced with the mean slightly lower than that of the first provision, it still shows that a majority of the beneficiaries know about the provision.

The Grand Mean of 4.2 above also suggests that respondents in this study can be said to be aware of these provisions, which most likely, if not an all, will be of importance in their financial planning after retirement. Knowledge of advance pension option and its exclusions helps to mitigate the expectations and implications on the financial needs of the pensioner's post-retirement.

As the research by Tan and Cruz in (2018) demonstrated, this is also true for senior population where they are more inclined to know how advance pensions work because of the importance it bears in managing their finances during their retirement days. In the same vein, Medina et al. (2021) noted that for most seniors, as the time to retire draws near, there is a greater concern on the details of their pension plans, which can possibly account for the greater awareness in this instance. To summarize, the pensioners appear to grasp Advance Pension Retirement Benefit provisions, which raises a level of awareness that is imperative in any retirement planning.

Table 20 provision indicates a pensioner member is entitled to a 13th month which is the monthly pension with any other benefit allowance that is awarded in the month of December every year after retirement. With the mean score of 3.84, this implies that a great number of the retirees understand that there is an additional benefit that comes in every year, which is important especially during the Christmas period.

Table 20
Retirement Benefit on 13th Month Pension

Provision	Mean	Adjectival Description
A retired member is entitled to a 13th-month pension, which is equal to the monthly pension amount plus any additional benefit allowance, and is payable every December of the applicable year.	3.84	Aware

Such understanding could be attributable to a dignified announcement by the Social Security System (SSS) about a 13th month pension. Since this is a benefit that is confined to one month which is December and this is a retired person's attention seeks as it is also a benefit that helps to cater for the high cost of living at the period in relation to the expenses.

In addition to that, the previous study conducted by Tan and Cruz (2018) revealed that generally, people have some awareness of the important benefits available to them including the 13th-month pension as

these are influenced by aspects of economic security and budgeting. Similarly, Medina et al. (2021) noted that communications and advertisements concerning benefits, for instance, the 13th-month pension, escalate awareness amongst the older age group.

To sum up, the Retirement Benefit on 13th Month Pension provision is one of the pensions that the retirees are comfortable with, which shows the role of information dissemination effectively addressing the concerns about the benefits of the entitled parties.

In Table 21, the Retirement Benefit via Lump Sum provision received an average rating of 2.58 which falls in the Neither Aware nor Not Aware category.

Table 21
Retirement Benefit via Lump sum

Provision	Mean	Adjectival Description
A lump sum benefit is a one-time payment given to a covered member who has reached the required retirement age but does not qualify for the full pension benefit under the Social Security Act of 2018, as long as the member is separated from employment and is not making voluntary contributions to the SSS.	2.58	Neither Aware or Not Aware

This shows that the awareness of the retirees regarding the availability of this provision of lump sum benefit is generally moderate or vague. The provision states that a lump sum benefit is a single payment made to a covered person of the retirement age as defined by the law but who is not entitled to the total pension benefits as prescribed in the Social Security Act 2018. The said money is paid out as a final benefit upon separation and where the individual is not making voluntary contributions to the SSS for the stated period.

Conforming to this, the Neither Aware nor Not Aware rating points out quite a number of retirees may have a partial understanding of the lump sum benefit and the aspects surrounding it. The reasons for this, according to the interviewed pensioners, are first that not all retirees are in a position to enjoy a lump sum as that is only for those who have not worked long enough to earn a full pension. Secondly, the clause is technical and may some extent not be stressed during word of mouth communication or even when providing information when the target audience seem to be those who are eligible for receiving monthly pensions only.

In their study, Santos and Reyes (2019), many retirees seem not to be aware of benefits such as lump sum which are not likely to be used very often. This is also supported through the study done by Martinez et al. (2020) where the authors claim that due to the specific nature of certain provisions such as lump sum benefits, retirees tend to have lesser awareness because lesser emphasis is placed on such provisions.

To summarize, it seems that there is little understanding about the Retirement Benefit via Lump Sum provision among the retirees and this can be due to its narrow application and insufficiency of information on the same.

The Retirement Benefit on Suspension of Monthly Benefits provision as presented in Table 22 shows a mean score of 2.38 which is under Not Aware category. This implies that the retirees in general do not know the particulars of the conditions that are likely to lead to the cessation of the monthly benefits. The provision indicates that suspended are the monthly benefits payable to a retired member returned to work if the member is less than 65 years of age (60 years for underground or surface mineworkers) and is hired again or engages in self-employment.

Table 22
Retirement Benefit on Suspension of Monthly Benefits

Provision	Mean	Adjectival Description
Monthly benefits will be suspended if a retired member who is under sixty-five (65) years old, or under sixty (60) years old in the case of an underground or surface mineworker, becomes re-employed or resumes self-employment. [Sec 12-B, (c)]	2.38	Not Aware

The Not Aware rating stands out in that most retirees may not comprehend or are not aware of this specific provision which guidelines their benefits at retirement. The interviews with some retirees indicated that they understood that resuming work, or self-employment after retirement comes with its implications, but they were not clear on what those would be. Many of the retirees stated that they did not expect to be employed again, and so did not think about the chances of their benefits being suspended. There is also the risk that the member's awareness of such provision would be low because it would not be emphasized to them during the retirement decision making period. Several respondents also indicated that the way information is passed by the SSS is often on the benefits that they are entitled to, without any reference to conditions that might lead to a suspension such as getting another job.

Other scholars like Lim and Ramos (2017) have found that retirees frequently lack knowledge about the conditions under which their benefits might be suspended, especially when such conditions are not pertinent to them at the present. Likewise, Gonzales et al. (2018) observed that some retirees do not know much about the prospects of the cessation of payments due to lack of information and expectation that the retiree will not looking for any job. This lack of awareness can create confusion and anxiety among retirees, particularly when it comes to understanding the risks that may lead to the suspension of benefits.

To sum up, it seems that the retirees are not quite clear with the Retirement Benefit on Suspension of Monthly Benefits provision. This is perhaps due to the interviews suggesting that the provision deals with rare, specific situations and there is very little information shared regarding this policy making it, for most retirees, invisible or irrelevant.

Table 23 outlines the Retirement Benefit on Death of a Retired Member provisions and their Grand Mean of 2.47, which shows that generally retirees and their dependents are Not Aware of these provisions. This points to no clarity on what benefits are due to their beneficiaries upon their death.

Table 23
Retirement Benefit on Death of a Retired Member

Provisions	Mean	Adjectival Description
Upon the death of a retired member, their primary beneficiaries as of the retirement date are entitled to receive one hundred percent (100%) of the monthly pension. [Sec 12-B, (d)]	2.96	Neither Aware or Not Aware
If the retired member has no primary beneficiaries and dies within sixty (60) months of starting their monthly pension, their secondary beneficiaries are entitled to a lump sum benefit equal to the total monthly pension for the remaining months of the five-year guaranteed period, excluding the dependent's pension and additional benefit allowance.	1.98	Not Aware
Grand Mean	2.47	Not Aware

The first provision states that following the death of a retired member, the primary beneficiaries as at the retirement date are to receive 100% of the monthly pension. However, the mean score of 2.96 (which is in the category of Neither Aware nor Not Aware) suggests that retirees and their family members are not that clear on this provision. Many of the retirees interviewed were also indecisive if the primary beneficiaries would be entitled to a full amount of pension post their death. They also did not know, in what manner would the claimant beneficiaries begin to claim these benefits, or what was the process for them to receive these benefits.

In the second provision, which deals with the death of a retired member without primary beneficiaries, it states that their secondary beneficiaries will receive a lump sum equivalent to the outstanding monthly pension for a period of five years. This provision carried a much lower mean score of 1.98, which is categorized as Not Aware. Interviews revealed that a number of retirees had no knowledge concerning this provision, some were even surprised by the idea of secondary beneficiaries receiving a lump sum as opposed to cash payments monthly. Several other respondents mentioned that they had not heard of secondary beneficiaries, and therefore, they believed that only primary beneficiaries would be recognized.

This low level of awareness can be explained by the fact that there was little communication on retirement. a number of participants noted that there was little to no guidance given on primary and secondary beneficiaries, or these details were not brought up in any of the retirement sessions. Many pensioners however

confessed that they had not looked at these documents in details, but rather concentrated on what tangible benefits they would have during their active lives.

Bagosora, Ramirez and Santos (2019) assert that even among those who understand the basic features of benefits, knowledge of beneficiary entitlements, particularly when it comes to provisions for secondary beneficiaries and durations after death, is often scant. Likewise, Garcia et al. (2020) noted that information concerning beneficiaries provided in their provisions is often sought or retained by the retirees, thus creating a gap where they do not know what benefits their family members could access.

Overall, the above provisions the Retirement Benefit on Death of a Retired Member are not living in the minds of retirees; in fact, few understand the wealth of information related to the communication of the beneficiaries' right to the pension.

In Table 24, which calls attention to the Retirement Benefit on the Amount of Monthly Pension of Member Who Retires After Sixty (60), appears a mean score of 1.76. Not Aware as a Category is assigned. This implies that most of the members who are likely to come close to retirement period for example members of which age is valued above fifty, do not have adequate information concerning the provisions of their monthly pension after retirement.

Table 24
Retirement Benefit on the Amount of Monthly Pension of Member
Who Retires After Sixty (60)

Provision	Mean	Adjectival Description
The monthly pension for a member who retires after age sixty (60), or fifty (50) for underground or surface mineworkers, or fifty-five (55) for racehorse jockeys, and who has made the required one hundred twenty (120) monthly contributions, will be the higher amount calculated from the earliest point at which the member could have retired had they separated from employment or ceased self-employment, plus any adjustments made thereafter. [Sec 12-B, (e)]	1.76	Not Aware

The provision indicates that a member who has made the requisite one hundred twenty (120) monthly contributions and who retires after the age of sixty (or fifty for underground or surface mineworkers, and fifty-five for racehorse jockeys) will be paid a pension that is at the highest calculated from the earliest point in time he/she could have retired at, but with any alterations made thereafter. However, the mean score of 1.76 refer indicates that this particular aspect of the retirement benefits provided in the Social Security System (SSS) pension plan has not been understood by quite a number of the retired individuals as well as people who are about to retire.

During the interviews with the respondents, the issue cropped up where many retirees were unable to explain how their pension amount is determined, rather they mostly offered the stage where the subjective factors of the pension came into play after his contributions were complete. Some seniors did confess that they did not understand that there were variants concerning their retirement ages or the amount of their pensions due to their specific occupations. In addition, a large number of the respondents indicated that they had not been educated on the various reasons which could lead to their early retirement and the changes in their monthly pension payments once they reached a specified age.

The main reason for this low level of awareness is the SSS's limited outreach on the subject of pension shares and their adjustment to higher orders. In particular, some of the retirees mentioned that while they might have attended orientation sessions or seminars as part of their registration, little to no consideration was given to how the age at retirement or type employment of the individual would affect the monthly pension. Besides, a majority of them confessed that they did not check their retirement plans or even kept track of the pensions they were entitled to as they neared their retirement age, which made them unaware of the rights and benefits they were entitled to.

Cruz et al. (2018) pointed out that most retirees fail to appreciate the provisions that go into the computation of their pensions, processes which consequently leave them confused at the time of retirement. A related study by Lopez and Alvarado (2021) concluded that most of the retirees do not bother looking for information concerning their pension benefits, which makes the understanding of the benefits misguided since the understanding only happens close to the retirement.

In conclusion, the Retirement Benefit on the Amount of Monthly Pension of Members Who Retire After Sixty (60) is not well understood thanks to communications gaps created by the SSS and retirees' failure to engage effectively with their pension plans.

Table 25 gives a presentation of the Retirement Benefit provisions alongside their means and adjectival ratings. The Grand Mean which is 2.87 is in the range of "Neither Aware nor Not Aware," which implies that some of the provisions are understood very well by the retirees while others are vague or unknown to them.

Table 25
Overall Evaluation of Retirement Benefit

Provisions	Grand Mean	Adjectival Description
Entitlement To Monthly Pension	4.86	Fully Aware
Advance Pension	4.2	Aware
13th Month Pension	3.84	Aware
Lump sum Benefit	2.58	Neither Aware or Not Aware
Suspension Of Monthly Benefits	2.38	Not Aware
Death Of A Retired Member	2.47	Not Aware
Amount Of Monthly Pension Of Member Who Retires After Sixty (60)	1.76	Not Aware
Overall Grand Mean	2.87	Neither Aware or Not Aware

The highest mean score of 4.86 was assigned to the Entitlement to Monthly Pension that incorporates the "Fully Aware" level. It indicates that the level of awareness of the retirees about their right to a monthly pension on retirement is very high. This benefit is the most at the core of retirement benefits and most likely is given attention and communication by the Social Security System (SSS) since it is the key source of income for retired members.

Mean ratings of 4.2 and 3.84 for Advance Pension and 13th Month Pension provisions respectively, both falling under "Aware" categorization, showed awareness trends too. These advantages are understood well by the retirees most likely as these are usually talked about and viewed as enhanced financing to support them during old age. Particularly the 13th month pension which members upon retirement expect as a regular benefit is well known to many retirees.

However, the provision on Lump Sum Benefit scored low mean score of 2.58 which is classified as "Neither Aware nor Not Aware". This implies that some retirees know that there is a lump sum benefit payable to those members who are not qualified to receive a full monthly pension. Still, a significant number of retirees perhaps don't fully appreciate or utilize this benefit.

On the other hand, provisions related to Suspension of Monthly Benefits, Death of Retired Member and amount of Monthly Pension for members Retiring after Sixty (60) earned lower mean scores. The Suspension of Monthly Benefits which has a mean of 2.38, and Death of a Retired Member which has a mean of 2.47 both fall under the "Not Aware" category. These findings reveal that a lot of the retirees do not understand the situations that may lead to a suspension of their benefits, for instance, when re-employed and even the conditions that concern death benefits of primary and secondary beneficiaries. The Amount of Monthly Pension for Members Retiring after Sixty (60) years on average scored the least mean of 1.76 and also classified as "Not Aware" which explains how the retirees know little about the computation of the pension amount after retiring at the age of 60 years.

This inconsistency in awareness with respect to some of the content can be explained in terms of lack of sufficient SSS communication. For instance, those who qualified as pensioners during the interviews complained from a majority of the retired ladies that most of the information which was given to them at the time of referral was very general, for example, how to qualify for the monthly pension and the 13th month pay. More advanced aspects like suspension of benefits and death benefits for second beneficiaries were particularly lacking in clarity or completely left out. Cutrone et al (2019) further elaborate that the presence or absence of information on retirement benefits that are rarely, if not ever, encountered creates problems in understanding such benefits among the retirees.

To sum up, although certain retirement benefits such as a basic monthly pension or the 13th-month pension are very popular, most people are less aware of complex retirement provisions such as lump sum option, benefit suspension, and posthumous death benefits. Such gaps show the necessity for the existing communication strategies of the SSS to be more effective in making the retired individuals understand all the benefits that are offered to them.

In summary, Table 26 shows the level of awareness of pensioners concerning the SSS benefits. When assessed as a whole, awareness levels across the three primary benefits entitled Death, Disability and Retirement can be noted to be terribly low.

Table 26
Overall Evaluation of the Awareness of Pensioners to SSS Benefits

Benefits	Grand Mean	Adjectival rating
Death	3.49	Neither Aware or Not Aware
Disability	2.92	Neither Aware or Not Aware
Retirement	2.87	Neither Aware or Not Aware
Overall Grand Mean	3.09	Neither Aware or Not Aware

More specifically, the average awareness score obtained for the Death rank is shown to be 3.49, while ranks of Disability and Retirement stand at 2.92 and 2.87 respectively. These figures imply that, in general, the respondents tended to be “Neither Aware nor Not Aware” of their SSS benefits in this category, which in mean overall refers to a grand mean of 3.09 in this category.

There are several underlying reasons why SSS benefit awareness levels among pensioners are low. To begin with, the strategies aimed at disseminating information on such benefits might be scanty or otherwise ineffective, leading to low comprehension of what options are available. Pensioners tend to know only the basic benefits like monthly pension contribution and ignore the more complicated and less popular for instance death and disability benefits. Moreover, the moderate awareness level might also imply that the information is presented in such a way that it does not encourage full attention to or the need to understand better the provisions, especially for retirees who may not be motivated to understand more unless it is urgent. Therefore, the overall grand mean of 3.09 indicates that there is sparse knowledge on the part of the pensioners about the various SSS entitlements.

Based on the data or narratives given by the participants, the following were considered themes during the thematic analysis. These themes encapsulate the various challenges and obstacles pensioners encountered in claiming their pensions, ranging from procedural delays and unclear requirements to limited support from customer service staff. Additionally, the table below outlines the specific solutions or coping strategies that pensioners employed to overcome these barriers. These themes offer insight into both and structural difficulties within the pension system and the resourcefulness of the pensioners in navigating these complexities.

The pensioners' experiences in accessing their SSS pensions reveal a journey filled with both structural and personal challenges. The process is characterized by repeated bureaucratic obstacles, complex documentation requirements, and inconsistent customer service experiences. Many pensioners found themselves trapped in what they describe as a “bureaucratic maze,” where the rigid procedures and requirements created a cycle of repeated visits to the SSS office, especially when documents were found to be incomplete or outdated. This process was exacerbated by the financial and physical strain of traveling long distances, often to the main SSS branch, to resolve issues that local offices couldn't handle.

For many pensioners, the complexity of SSS forms and instructions presented a significant barrier. The technical language and lack of clear guidance led to feelings of confusion and alienation, with some pensioners relying on friends or family members for assistance in interpreting the requirements. This reliance, although helpful, often left pensioners feeling dependent and frustrated by their inability to navigate the system independently. Some individuals sought out patient and supportive SSS staff members to clarify information and guide them through the application steps, though not all staff interactions were positive.

Despite these difficulties, pensioners exhibited resilience and adaptability in overcoming the obstacles they faced. They made multiple trips to the SSS office, carefully managed their limited resources and budgeted their pensions to cover essential expenses. Many prioritized crucial needs, such as medication and utilities, while cutting back on non-essential spending. This careful financial management reflects a form of “problem-focused coping,” where pensioners adjusted their habits to make the best of their limited income. The modest pension

amount, although sometimes disappointing, offered emotional relief and a sense of financial independence, reducing their reliance on family members and fostering a sense of dignity and pride.

The interaction with SSS staff played a significant role in shaping pensioners' experiences. Positive encounters, where staff were responsive and helpful, made the process smoother and less stressful for pensioners. However, inconsistencies in service quality often led to additional frustrations, as some pensioners encountered staff who were dismissive or unhelpful. These negative interactions undermined pensioners' trust in the system and reinforced a sense of alienation. Pensioners expressed that clearer communication and empathy from staff could have mitigated many of the issues they encountered, making the process more accessible and less overwhelming.

Based on the narratives of the pensioners regarding their lived experiences in availing their pension, below are the proposed measures to address the problems encountered by the pensioners.

Pensioners often encounter multiple document-related issues when trying to access their benefits, due to unclear or frequently changing requirements. These inconsistencies lead to repeated visits to the SSS offices, adding physical, financial, and emotional strain. To alleviate this burden, a key measure would be to streamline document requirements by auditing the existing list of necessary documents, removing redundant requirements, and standardizing the forms and instructions to be as clear and accessible as possible.

Table 29
Proposed Measures on Awareness

Problem	Proposed Measures	Strategy	Objectives	Expected Outcome
Recurring Documentation and Requirement Issues	Streamline document requirements and simplify language	Conduct an audit of required documents; simplify forms and instructions; ensure consistent communication	To reduce repeated visits due to document-related issues and make the process accessible for all pensioners	Fewer repeated visits, greater understanding of requirements, and improved accessibility
Challenges in Traveling to SSS Offices	Decentralize processing centers and offer mobile services	Open satellite processing centers or implement mobile units for document submission in rural areas	To decrease travel burden and make SSS services accessible to pensioners in remote areas	Reduced physical and financial strain on pensioners, improved service accessibility for rural pensioners
Communication Barriers and Insufficient Guidance	Implement plain-language policy and staff training on clear communication	Develop plain-language guidelines for all forms; train staff on empathetic communication and clear explanations	To ensure pensioners understand processes without reliance on external assistance	Clearer guidance, higher pensioner satisfaction, and increased understanding of processes
Dependence on Social Support Due to Process Difficulties	Provide dedicated support officers for pensioners	Assign support officers in SSS branches for elderly and first-time applicants	To reduce pensioner dependency on family members and community for	More pensioners independently completing applications with increased confidence and

		needing help with application steps	completing applications	less reliance on social support
Inconsistent Customer Service Experiences	Standardize customer service quality through training and monitoring	Regular customer service training on empathy and effective communication; monitor performance through feedback	To ensure a consistent and respectful service experience for all pensioners	Increased pensioner satisfaction, trust in SSS services, and reduced stress during application and claim processes

Implementing a plain-language policy and ensuring consistent guidance across all SSS branches would reduce the administrative burdens pensioners face. This measure aims to make documentation requirements straightforward, minimizing the number of repeated visits. In turn, pensioners would experience less frustration and fewer delays, fostering a greater sense of clarity and autonomy in navigating the SSS system.

In addition, traveling to SSS offices is particularly challenging for pensioners who live far from main branches, as they often incur travel costs and face physical demands, especially when navigating public transportation. Additionally, elderly individuals may have mobility limitations that make lengthy travel both exhausting and potentially unsafe. This travel requirement is especially burdensome when a single trip does not resolve an issue, necessitating multiple return visits.

To address these difficulties, SSS could decentralize processing by opening satellite offices or offering mobile services that reach rural areas directly. By doing so, pensioners would no longer need to travel long distances to complete their applications, making the process more accessible and less physically demanding. This measure aims to reduce the time, financial, and physical strain on pensioners, enabling them to access their benefits more conveniently. Implementing mobile units or smaller, localized processing centers would greatly enhance the accessibility of SSS services and ensure that pensioners can complete essential tasks without undue hardship.

Also, many pensioners report difficulty understanding the technical language in SSS forms, and inconsistent instructions from SSS staff add to the confusion. This language barrier often forces pensioners to seek help from others, adding feelings of dependency and frustration. Furthermore, the lack of clarity in instructions can lead to application errors, requiring further visits to the SSS office for clarification or corrections.

A solution to this issue involves adopting a plain-language policy for all documents and forms, alongside training SSS staff on clear, empathetic communication. These measures would help pensioners better understand the process independently, reducing the need for external assistance. By training staff to offer step-by-step explanations and confirm that pensioners fully comprehend each stage of the application, SSS can improve the pensioners' experiences and foster a greater sense of confidence in the system. Pensioners would experience less confusion and greater autonomy, leading to more accurate applications and fewer visits for clarifications.

Moreover, many pensioners find the SSS process complex and challenging to navigate independently, often needing help from family members, friends, or community leaders to complete their applications. This reliance on social support is difficult for pensioners who value their independence, as they may feel a sense of helplessness or guilt for relying on others. For those without a strong support network, the process can be nearly insurmountable, leading to feelings of isolation and exclusion.

To address this issue, SSS could assign dedicated support officers within branches to assist elderly or first-time applicants in completing their applications. This strategy would allow pensioners to access personalized support directly from SSS, reducing their dependency on external assistance. By providing dedicated staff to guide pensioners through the application steps, SSS can foster a sense of empowerment among pensioners, making the process less overwhelming and more inclusive. This measure would enable pensioners to complete the application independently while feeling valued and respected by the system.

Furthermore, Pensioners report varying experiences with SSS staff, where some interactions are supportive and helpful, while others are dismissive or unempathetic. This inconsistency in customer service can create a "service lottery" effect, where pensioners are unsure if they will receive adequate support on any given visit. Such unpredictability increases the emotional toll of the process, as pensioners may feel anxious or discouraged by poor interactions.

To enhance the pensioners' experience, SSS could implement regular customer service training focused on empathy, patience, and effective communication. Monitoring customer service through feedback channels would help ensure a consistently high-quality experience across all branches. By creating a standardized level of service, SSS can build greater trust with pensioners, who will feel assured that they will be treated with respect and dignity each time they visit. A reliable and compassionate service experience is likely to reduce stress and foster positive perceptions of the SSS, making pensioners feel more valued and respected as they navigate the process.

Conclusions

The following conclusions were drawn from the study's findings which pensioner's awareness of benefits and the experiences with the SSS application process. The results highlight both strengths and areas for improvement.

1. The findings indicate that while beneficiaries are fully aware of fundamental benefits like the monthly pension, there is a noticeable gap in awareness regarding other provisions such as death benefits and the 13th month pension.
2. The study showed that senior pensioners generally have a good grasp of the basic disability benefits, such as Permanent Total Disability and Lump Sum Benefits, quite well. Nevertheless, the understanding of certain provisions, such as the Supplemental Disability Allowance and the Deemed Paid Contributions, is rather limited.
3. The findings reveal that pensioners are most knowledgeable about the core retirement benefit provisions, with the Entitlement to Monthly Pension ranking first in awareness. Yet for some provisions such as the Lump Sum Benefit, Suspension of Monthly Benefits, and Death Benefits, awareness significantly decreases. These results mean that the basic aspects of retirement benefits are well comprehended but the knowledge on the more particular aspects contained within the provisions is limited.
4. This study reveals that while pensions provide essential financial support for daily expenses and independence, pensioners encounter significant obstacles in navigating the SSS application process.
5. Complex documentation requirements and repetitive trips to SSS offices create "compliance fatigue," especially among elderly applicants. This highlights the need for simplified, accessible procedures to ease the process.
6. Travel-related issues, including the necessity to visit distant branches and the associated expenses, pose additional burdens. These challenges suggest that decentralizing services or offering mobile units would better serve pensioners, especially those in rural areas.
7. Inconsistent guidance and communication from SSS staff lead to confusion and delays, impacting applicants' trust in the system. Clear, upfront guidance on documentation and requirements could reduce unnecessary visits.
8. This study shows that support from family members or community leaders is essential for many pensioners to complete the application process, underscoring the process's complexity. For pensioners lacking such support, the application process becomes more daunting, indicating a need for more inclusive assistance.
9. Mixed customer service experiences, often due to inconsistent staff communication and empathy, impact pensioners' satisfaction. This points to the potential benefit of empathy training and improved communication skills for SSS staff to enhance the pension application experience.

Recommendations

The following recommendations aimed to address the challenges identified in the study and enhance the overall pension experience for pensioners.

1. SSS may launch a comprehensive information campaign to increase awareness of provisions such as death benefits and the 13th month pension. This could involve creating easily understandable materials like brochures, posters, and videos that explain these benefits clearly. These resources may be distributed through multiple channels, including social media, the SSS website, and in-person at SSS branches. The goal would be to ensure that beneficiaries fully understand these provisions and how to access them.
2. SSS may launch a comprehensive information campaign to increase awareness of provisions such as death benefits and the 13th month pension. This could involve creating easily understandable materials like brochures,

posters, and videos that explain these benefits clearly. These resources may be distributed through multiple channels, including social media, the SSS website, and in-person at SSS branches. The goal would be to ensure that beneficiaries fully understand these provisions and how to access them.

3. To ensure pensioners are aware of the provisions related to Lump Sum Benefits, Suspension of Monthly Benefits, and Death Benefits, SSS may introduce specific information sessions or targeted communications that focus solely on these topics. These sessions could be conducted both online and offline to ensure that pensioners from different areas have access to the information. Additionally, SSS may use case studies or real-life examples to illustrate how these provisions work and how pensioners can take full advantage of them.

4. The SSS may take steps to simplify the pension application process, particularly by reducing the complexity of required documentation. This could involve moving more application processes online, allowing pensioners to submit their documents digitally. Additionally, SSS could work to standardize and streamline documentation requirements to make the process less confusing. This would significantly reduce the number of in-person visits pensioners have to make, saving time and reducing the stress of navigating complex bureaucratic procedures.

5. To address travel-related challenges, SSS may consider decentralizing their services by establishing satellite branches or mobile service units in rural or remote areas. These mobile units could travel to different regions on a regular basis, providing pensioners with direct access to SSS services without the need for long-distance travel. The goal would be to make the pension application process more accessible to pensioners who may otherwise face significant barriers due to distance or transportation issues.

6. SSS may improve the clarity of their documentation and requirements by offering detailed, easy-to-follow instructions on their website, in SSS offices, and in informational materials. Additionally, staff should be trained to provide consistent, accurate guidance to pensioners, ensuring that all beneficiaries receive the same information and know exactly what documents are needed. By offering clear and consistent guidance, SSS can reduce confusion and frustration among pensioners, improving their overall experience with the system.

7. SSS may establish a dedicated support team to assist pensioners who lack family or community support in navigating the application process. This team could provide one-on-one assistance to guide pensioners through each step of the process, from gathering documentation to submitting their applications. Additionally, SSS may consider offering a help hotline or in-person support to provide immediate assistance and ensure that pensioners who are on their own are not left behind in the process.

8. SSS may implement empathy training for staff to improve their customer service interactions with pensioners. This training could focus on developing active listening skills, understanding the challenges pensioners face, and ensuring staff members respond with compassion and respect. Improved communication and empathy from SSS staff could lead to better overall experiences for pensioners, increasing satisfaction and trust in the system. Providing this type of training would also help staff build stronger relationships with pensioners, encouraging them to trust the process and feel supported throughout.

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