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LATE LIFE GOALS AMONG WOMEN IN POVERTY

A Thesis
Presented to the Faculty of
College of Graduate Studies and Teacher Education Research
Philippine Normal University
Taft Avenue, Manila

In Partial Fulfillment of the Requirements
for the Degree of Bachelor of Science-
Master of Arts in Psychology and Counseling

RIZANDREA JUDELA M. RAMOS

December 2020

APPROVAL SHEET

This thesis entitled “**LATE LIFE GOALS AMONG WOMEN IN POVERTY**” prepared and submitted by **RIZANDREA JUDELA M. RAMOS** in partial fulfillment of the requirements for the degree of **Bachelor of Science-Master of Arts in Psychology and Counseling Straight Program**, is hereby recommended for approval and acceptance.



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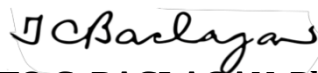
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DEDICATION

This humble work is the first fruit of my whole experience as a BS-MA in Psychology and Counseling student. I beg to dedicate this work to Every Marginalized Individual who has remained courageous in facing the adversities of life. May you all continue on inspiring other people with hope and become more empowered to strive and live life in its fullest.

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"Life is a lot like surfing. When you get caught in the impact zone, you need to get right back up, because you never know what's over the next wave... and if you have faith, anything is possible, anything at all."

- Bethany Hamilton, Soul Surfer

This chapter of my life has been challenging — there were uncertainties, doubts, discouragement and a lot of overwhelming emotions. My story could not have been redirected to its path without the support I got from the precious people in my life. I would like to give my warmest gratitude to the following:

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TABLE OF CONTENTS

	Page
DEDICATION.....	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF APPENDICES	x
ABSTRACT.....	xi

CHAPTER

I THE PROBLEM AND THE LITERATURE REVIEW

Background of the Study	1
Literature Review	7
Research Problem	20
Conceptual Framework	21
Significance of the Study	23
Definition of Terms	28

II METHODOLOGY

Research Design	30
Research Setting	30

	Research Population and Sampling	32
	Role of Researcher	35
	Methods of Validation	36
	Ethical Considerations	37
III	RESULTS AND DISCUSSION	
	Profile of Participants	42
	Life Goals of Women in Late Life and in Poverty	43
	Threats to Achieving Life Goals	60
	Ways of Achieving Life Goals	67
IV	SUMMARY, CONCLUSION AND RECOMMENDATIONS	
	Summary of the Study	78
	Summary of Results	80
	Limitations of the Study	81
	Conclusion	82
	Recommendations	84
	REFERENCES	86
	APPENDICES	91

List of Tables

Table 1	Profile of the participants of the study	33
Table 2	Themes yielded from the gathering of data: Life Goals, Threats to Actualization of Life Goals and Ways of Pursuing Life Goals	43
Table 3	Life Goals of women in Late Life and in Poverty.	44
Table 4	Threats to actualization of Life Goals among Women in Late Life and in Poverty	61
Table 5	Different Ways that Women in Late Life Pursue their Goals'	68

List of Figures

Figure 1	Conceptual Framework on Late Life Goals of Women in Poverty	21
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LIST OF APPENDICES

APPENDIX A	Personal Data Sheet	91
APPENDIX B	Consent to Participate in Research	92
APPENDIX C	Interview Questions	94
APPENDIX D	Revised and Retained Questions	97

ABSTRACT

Name : Rizandrea Judela M. Ramos

Title of the Study : Late Life Goals among Women in Poverty

Key Concepts : Late life goals; women in poverty; marginalized population;
case study

Degree : Bachelor of Science-Master of Arts

Specialization : Psychology and Guidance Counseling

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Life Goals have been studied for the past decades to investigate human motivation and strivings. However, only few researches have been conducted on life goals among people in late life as compared to other human developmental stages. The present inquiry explored on late life goals among women in poverty, and reported these people's life goals, threats to actualization of life goals and ways of pursuing their life goals. Seven participants aging from 65 to 85 years old, all living with a family member listed as recipient of Pantawid Pamilyang Pilipino Program (4Ps) and residing within Metro Manila for more than five years have undergone face-to-face interviews. The socioeconomic status of an individual affects their goals in life; it poses various threats, unique contents, and too vague means of actualizing life goals. Being in late life contributes largely to one's possibility of pursuing goals; it either puts pressure on the individual or to younger family members.

CHAPTER I

The Problem and the Literature Review

Background of the Study

In an individual's life course, it has been common for most to layout their anticipated events and occurrences within the time of living. This is usually done by most through planning in various manners; might it be vague or précised and detailed. The contents of these life maps that individuals came up with include end points which are more often than not seen as targets. These serve as intentions for an individual, and it underlies various aspects in a person. These aspects include one's actions toward a situation or toward someone (Saajanaho et al., 2016), cognition, and affect (cited in Lee et al., 2010).

In a particular study (Saajanaho et al., 2016), it has been cited that these intentions that people develop were conceptualized through the effects of one's current concerns (Klinger, 1975), personal strivings (Emmons, 1986), possible selves (Markus & Nurius, 1986), personal projects (Lawton, et al., 2003; Little, 1989), and personal goals (Freund & Riediger, 2006; Lapierre et al., 1997; Rapkin & Fischer, 1992).

In this inquiry, life goals of women in late life and in the state of poverty were thoroughly examined. "Goal" has been universally defined as an individual's or organization's future state that he endeavors to achieve. On the other hand, personal goal is described by Freund & Riediger in 2006 in a similar way which was the "states that people strive to achieve or avoid in the future" (cited in Saajanaho et al., 2016). In relation with the present study, the definition life goals are those of which a person aims

to achieve and the purpose for one's striving in life. This is compounded with the legal definition of "poor" in the Philippines as stated in Philippine Statistics Authority (PSA) and Department of Social Welfare and Development (DSWD) which are two government agencies focused on monitoring the population and those who are in vulnerable state.

Major concerns of this paper consist of exploring the life goals of women in late life and in poverty; what are the threats to actualization of life goals among women in late life and in poverty? And, how do women in late life and in poverty pursue their life goals? It is as well expected to gain richer data on the urgent needs common to this group of people which could be reflected through their goals. Identifying these needs would be of great help to policy makers in improving the existing services given to these people. It also includes examining whether the socioeconomic state of people in poverty highly affects the kinds of goals they strive for at this period in life. This further improves the availability of researches involving the late life population which is lacking these days, and moreover validates the existing studies involving late life goals and poverty.

This research has undergone an empirical process. Scientific methods of examination and investigation were highly practiced; therefore, it followed certain standards and complex procedures in attaining reliable results. As a qualitative type of inquiry, an elaborated manner of gathering information through in depth interviews, archival analysis and brief surveys were conducted. This was followed with a crucial transcription, and thematic analysis of the gathered information took place to produce substantial and significant results in a unified manner. The process of interpretation and further analysis of the data was also given importance in this study.

Poverty

“Poverty”, being the other variable and restriction in this study, was decided because of the unique element it may add up on the data. The definition of “poverty” in the current inquiry is adapted from Brown’s two-strands meaning of the word and modified in respect to the existing definition of “poor” in accordance to the Philippine law. Brown, in the *Incorporation of Poverty into Adult Identity over Time: Implications for Adult Education* in 2005, have identified two general strands of meanings on poverty and how it has been understood, “First, as an individual’s inability to satisfy basic needs and second, as an individual’s inability to participate in the everyday life of the society.” On the other hand, according to Republic Act number 8452 of 1997, Social Reform and Poverty Alleviation Act, have defined “poor” as one “who cannot afford in a sustained manner to provide their minimum basic needs of food, health, education, housing or other essential amenities of life”. As “poverty” is defined as a Filipino’s incapability to afford and sustain the various basic necessities in life including needs of food, health, housing and the like, and lack of ability to partake in the everyday life of the society reflected through education and employment. Selecting the said cohort of this study adds complexity and uniqueness as compared to previous studies.

Late Life and Aging

Aging is a biological process all must consider inevitable. It is inescapable. Degeneration with the physical and mental health and capabilities of aging individuals is not an option for them; it is a part of biological reality. It is the construction of the society in which their experiences mostly rely on. It is from the social construction that these individuals receive constraints, as well as opportunities for a more manageable life. To

deal with poverty in later life, it must be acknowledged that these individuals are still capable of contributing significant provision to their own households and communities. This also does not limit them from taking part in the development process of the society. Amidst the many changes and issues that had been brought about by globalization among number of societies, late life support was undermined given the societal concerns on HIV/AIDS, migration and the like (Barrientos et al., 2003). As of August 2015, the Philippine Statistics Authority has tallied about 101 million of individuals comprising the Filipino population. Predicted by Commission on Population (POPCOM) last 2017, the total population of the country, by the end of the year 2018, will consist of 8.2% elderly who are 60 years of age and above (ABS-CBN News, 2018). In most countries around the world, when people at the age of 65 years old and above makes up 7% of the population, it is considered to have an “aging population”. The prediction of POPCOM places the Philippines nearer to having an aging population.

In a news article published online last January 2018, it had been stated that a heavy burden had added up on the workforce of a country when there’s an aging population; similar problem that developed countries such as Japan, Germany, and Italy face. Aside from the issue formerly presented, there are different challenges and problems that the older population faces which do not only concern them but can eventually affect the community as well. There had been also a study conducted in 2012 by Jonsson, Borell, & Sadlo, which had pointed out that a significant number of retired individuals have reported to feel a sense of barrenness and absence of meaning in this point of life (Duffy et al., 2016). With respect to the importance of wisdom in late life as discussed in Erikson’s Reflections on the Last Stage—and the First, the negative feelings

of the elderly towards such challenges might have a negative effect on the meaningful roles people in late life play in the economic and cultural order.

The Philippines might not yet be a nation of aging population, but as there is a current, constant increase in the number of elderly Filipinos, an action must be taken to deal with the concerns posed by aging which can happen to anyone. In this time being wherein old people have been seen as burden (Brown & Lowis, 2003) and incapable, it has been of high interest to explore through their experiences to further discover what society can contribute for them to not lose their meaning as individuals and be productive in their own ways.

The primary participants of this study are women at the age of 65 to 85 years old. Elderly with their age ranging from 65 up to 85 years of age were chosen to participate in this study. The selected range was not only decided because people in this age directly reflect the stage of late life, but the ongoing issue and debate on the existence of the ninth stage in the psychosocial development was also considered as experiences of people in their 80's and above have its own distinguishing feature. It had been cited in Brown and Lowis' study that Joan Erikson, the wife of Erik Erikson, had brought up new demands and difficulties that old age in their 80's and 90's face which then had risen the need for designating a new stage (Erikson, 1998). The targeted population makes confusion with the data and the current issue less complicated.

For the past years, a significant number of researches related to life goals and conducted among the elderly have been carried out already, but most of these inquiries utilized quantitative method in exploring the constructs related to goals. This present

inquiry utilized a qualitative method wherein in-depth interview is involved therefore gathering richer data from the target participants. Its unique features also include the specified population of Filipinos in the state of poverty which was barely studied, especially in association with personal goals. This topic is also unusual in the field of education as individuals in late life will be the focus of the study which seemed to have less connection to it, but the result from the data will not only be useful for the cohort, rather for other groups of people too with respect to the developmental stages.

Aside from the previously mentioned problems regarding the insufficiency of available researches on poverty among individuals in late life and its implications on the concerned population, it has also been reported in America that there had been an increasing suicide rates among seniors (Axelrod et al., 2019). According to statistics by the Centers for Disease Control and Prevention, in 2017, 47,000 suicides had recorded; 8,500 of them came from population aging from 65 and above. It is also concerning that despite not topping the list of the most number of suicide attempts in the country, research has claimed that 1 out of 4 old age individuals who attempt suicide dies, compared to one death among 200 young adult's attempts. With that, despite the varying contexts of the United States of America and the Philippines, it should have been a concern among Filipinos as well to properly look at. All possible reasons for the said statistics might not be similar for Filipinos, but the increasing poverty in the country might also contribute to vulnerabilities of this age group to suicide.

To reinforce this, Barrientos (2003) have recommended future researchers to study on the ways in which people would have better understanding of late life poverty as

this is an important step in attaining a society having fair policies to all groups of people, with respect to their age group, and to preventing the increase of poverty and, somehow, injustice in the world. With these contradictions and vagueness of the studies, the current inquiry aims to broaden perspectives on how poverty actually and directly contributes to the lives of women in late life. Additionally, empirical studies concerning late life goals is lacking as previous researches have mainly focused on an individual's tendencies to attain and accommodate goals rather than examining the goal content (cited Saajanaho, et al., 2016).

Literature Review

Life Goals

Among one of the distinct characteristics unique only among humans, as compared to other living creatures, is one's ability to construct meaning and essence towards a life full of challenges. Most individuals tend to seek meaning to sincerely understand their existence. Cited in Emmons (2005), pursuing the meaning of living was identified to be a distinct activity that only humans can perform and an outcome of how an individual's brain is organized (Rue, 2000). This meaning-seeking nature of a human being involves various means of gathering answers. It sometimes include traveling, studying, church involvement, and even exploring different styles of living common to a particular ethnic group or to inhabitants of remote areas. What was common on everyone is that once an individual has known to herself or himself what meaning he or she values in living, that particular person formulate goals and plans out life in order to achieve those goals. A decade ago, researchers were highly interested in understanding and knowing what means human beings commonly utilize in actualizing their goals (Wong &

Fry, 1998). They have also studied the various ways on how people create their goals and what activities they get themselves involved with in seeking the meaning of life. In short, years ago, behavioral science has focused largely on examining the quality of living and subjective well being (Wong & Fry, 1998).

Among these studies relevant to goals was Emmons' *Striving for the Sacred: Goals, Life Meaning and Religion* (2005). In this study, Goal was equated to Striving, therefore providing similar thought and understanding between the two highly-related constructs. Emmons defined Personal Strivings as the "typical goals that a person characteristically trying to accomplish." It was cited in the same reference that these personal strivings are intentionally reachable and are subjectively meaningful objectives that individuals pursue for in their daily living (Emmons, 1999). Goals and strivings reflect the human motivation in an action-oriented manner. It highly involves activity which an individual voluntarily does in order to be attained.

Goals and strivings are known to be highly subjective and influenced by personal experiences, commitments, and even values which are solely identified by an individual. These two also represent potentialities rather than actualities which therefore mean that these are mainly envisioned and imagined, but could not always be satisfied. But in investigating the content of these goals and strivings, one could conclude answers and explanation on how a person is behaving in the present time. As these are deemed to be the representation of the internal desires of a person, it was said that they largely determine the contents of consciousness which include various thoughts and their equivalence on the emotional state (Klinger, 1998).

It was also discussed in the same literature that goals play important centrality in human functioning. It is observable among individuals to spend considerably significant amount of time in examining their life goals and on deciding whether a goal is worth the pursuance or not. People tend to look closely if these goals are of high importance to them and meaningful as these reflect one's perception of order and structure to his or her own life (Emmons, 1986). Goals were identified to be the concrete expression of "future orientation and life purpose" (Emmons, 2005). In investigating goals therefore has allowed provision of a convenient and powerful metric in further understanding these vital elements of life. To reinforce this, it was also stated that through past investigations, researchers have found out that there is a difference between those who are involved in pursuing meaningful goals in life and those who are not. The former was said to be possessing greater emotional well-being and better physical health, while the latter was mainly the opposite as the consequence of lacking direction on their goal. Furthermore, even therapists in the field of psychology had been advocating the use of goals in providing interventions for the concerned individuals. Included in these therapies were Frisch's Quality of Life Therapy (1998), Fava's Well-being Therapy (1999), Wong's Meaning-centered Counseling (1998), and Klausner et al.'s Goal-focused Group Psychotherapy (1998).

In a more specific inquiry on personal strivings and their relationship with life satisfaction by Kökönyi et al. (2008), personal goals of adult subjects were evaluated through the psychosocial theory of Erik H. Erikson (1963). It had been highlighted that stability of personal goals are not static and is mostly affected or influenced by the changes brought about by varying developmental phases of an individual which pose new

tasks, challenges and roles. It was also cited in their study that common themes of goals which are of high significance constructed by individuals vary according to their developmental age group. For middle adults and old age individuals, the prevalence of spirituality strivings was greater as compared to other people of younger age.

For the current study, exploration and better understanding of goals in late life had been better examined as this study utilized a qualitative method in which accounts and archives of the participants will be looked into. Despite the existing studies on the correlation of different life resources to personal goals, it is still necessary to investigate the primary goals of individuals in their late life stage and in the state of poverty, as they are already presented with difficulties in life brought about by limitations on resources made more challenging with time constraints, and physical and mental degeneration which all posed by aging.

Late Life Poverty

For years, international headlines featured about poverty as a global condition (Brown, 2005). It was characterized as pervasive, as well as a chronic concern in terms of socio-economic. It also had affected all population groups without discrimination, therefore involving children, adolescents and adults in various societies (Brown, 2005). In a specific study in 1999 conducted by Ross and Roberts, poverty was identified to have its physical consequences, an example which was deprivation to goods and other basic services necessary for living. Including to its consequences was the stigma formed to being poor and how it impacts on an individual's identity.

In most societies, especially in developing ones, poverty was defined and understood in two general strands of meanings. It was firstly described as an individual's lack of ability to satisfy and attain the basic needs in life. Secondly, it was one's inability to take part in the daily life of the society (Brown, 2005). Also, as mentioned in Patel and Kleinman's study on poverty and common mental health disorders in developing countries, poverty was a social phenomenon considered to be multidimensional (Narayan et al., 2000). It has many aspects to look at and many factors to be considered in defining poverty. Various societal regulations and laws defined poverty in different ways applicable to the context and state of community people have.

Some studies defined poverty as having relatively low socioeconomic status which was measured by social or income class, unemployment and low levels of education (Saraceno & Barbui, 1997). This definition withstood through time and was adopted in governmental definition of poverty in many societies such as the Philippines. Specific indicators were examined to have linked to poverty as well to further attain definite definition of the social construct.

Significant numbers of inquiries were also done on adults as poverty was far-reaching in this population given that they are the household heads managing over the necessities of the family. On contrary, less emphasis was given on individuals in late life, one particular research even cited that comparable and comprehensive indicators of poverty in later life were less prioritized and could even be absent (Barrientos, 2003). Individuals in late life were barely studied in connection with poverty despite the challenges on their biological capacities to sustain their daily living. Researches

overlooked the limitations on the abilities of this population group as well as the social pressure brought upon by the present need of the society for much more flexible and technologically informed workers. These then increases the probability of persisting poverty in late life.

In one of the few studies on late life poverty, among other reasons in the lack of investigation of this phenomenon in later life was the presence of countless issues faced by countries given the changes in the society. With the many changes and issues brought about by globalization among number of societies, old age support was undermined given the societal concerns on HIV/AIDS, migration and the like (Barrientos et al., 2003). Such adjustments included globalization, changes in labor market conditions and social sector reforms. With the underestimated impact of underwhelming inquiries on late lifepoverty, absence of appropriate policy interventions may result. This can therefore lead to much more persistence of poverty and even intergenerational effect among other population group. Specific investigation on the adverse effects of social changes among individuals in late life was not properly looked at despite the increased influence of economic adjustments manifested through changes in labor market conditions and social factor reforms which have direct impact on the livelihood of older people.

With these concerns having been looked over, authors such as Barrientos and his colleagues inquired about the late lifepoverty in developing countries. They highlighted the accelerating aging population in developing countries and its implication for poverty. It was foreseen that later life could then be associated with higher chance of experiencing poverty, to the extent that these concern individuals were more likely to be prone to

prolonged and frequent poverty compared to other groups when appropriate policy interventions were not managed or absent. Various reasons for late life poverty were examined. Listed among the causes was the current undervaluing of the contributions older people could make with the present social changes brought about by the challenges dealt with by developing countries. This act of undervaluing the elderly “marginalizes them from development thinking and policy...” which then added up to the tenacity of poverty in later life (Barrientos et al., 2003). With the aforementioned phenomena, late life individuals’ access to markets, education, employment, preventive healthcare, and microfinance were rarely considered. These contributed hugely on poverty among them.

Only few studies have been administered to relate poverty to old age. One of which had been conducted by Sarvimäki in 2000 which have broadly investigated the quality of life in late life described as a sense of well-being, meaning and value. They have cited various definitions of quality of life and different factors explaining the construct from previous researches and one have identified these as factors explaining life satisfaction and subjective quality of life: “functional capacity, perceived health, good housing conditions, an active lifestyle, and good social relationships (Karjalainen, 1984; Beijar & Christiansson, 1995; Nilsson et al., 1998). In its wider sense, socioeconomic status as reflected through perceived health and good housing conditions could be an influencing factor in one’s sense of subjective quality of life which is equated with sense of well-being, meaning and value; and further related to one’s integrity. In the same article, Sarvimäki and his colleagues (2000) argued that health and socioeconomic conditions are factors which contribute to the enhancement or prevention of experiences

of sense of well-being, meaning and of value, but they do not necessarily guarantee a good quality of life therefore contradicting Karjalainen (1984) claims.

Another study which have also examined poverty in late lifewas Barrientos' study entitled, "Old Age Poverty in Developing Countries: Contributions and Dependence in Later Life" in 2003, it has been tackled that poverty in this stage of life is a significant issue among developing countries. It was concluded that it is necessary for the people in the community to further understand the context of poverty in later life for the authority to develop policies appropriate to deal with these concerns. The society has been also required to recognize and acknowledge how older people can contribute to their own households, communities, and the whole of the development process of a nation. This inquiry might have been a good reference for information with regards to poverty in late life, but it lacks a more psychological interpretation of the consequences of poverty among old age individuals. It was a study focusing on social science, but it could have been improved through integrating social science with behavioral as these fields go together and cannot be separated.

Other Late Life Literature

Furthermore, specific studies on late life have been examined as well to have clearer understanding on the challenges and changes brought about by aging. On the year 2014, an investigation of the role of integrity versus despair was also supervised to learn more about the sense of coherence, depressive feelings and life satisfaction in the concerned population. In Western societies, there was an alert concerning the "grey epidemic" wherein the very old people population had a dramatic rise. (Dezutter et al.,

2013). The aforesaid increased in the quantity life was not in congruence with the increased in quality life because of this stage being characterized as the decline of physical and mental health, and other challenges which were detrimental on the life satisfaction of the said population therefore making them vulnerable to depressive feelings (Dezutter et al., 2013). From the result of the study, as well as from the different literature cited, it was found out that the positive resolution of integrity versus despair crisis in late lifecan partially mediate the relationship of sense of coherence and depressive symptoms. Integrity versus despair was also investigated to fully mediate the relationship of sense of coherence and life satisfaction (Dezutter et al., 2013). The findings of this study aimed to contribute to the ongoing search for resources that might provoke well-being in the elderly; it was also suggested from its recommendations that there should be further researches concerning the population in late life and that of similar objective and the curiosity of expanding the knowledge about the elderly, the present inquiry is deemed necessary to be conducted.

Way back to 1996, Hannah et al. had also examined the prediction of ego integrity in older persons. It was mentioned that most of the inquiries back then have explored Erikson's theory limited to the application to younger populations. In additional, the scales developed before were only assessing a single stage as compared to the eight stages proposed by Erikson; these scales were mainly about identity, having only a few on the integrity versus despair stage, an ego integrity was scale devised by Goebel and Boeck (1987).The reason of integrity versus despair stage being the least examined, Hannah et al. (1996) focused on it. Coles (1970) had been cited in the study as he described the eighth stage being a maturity stage that individuals were finding a degree of

purpose in his life; this was in connection with the point that has been mentioned earlier in this paper that in Erikson's developmental stages. The last stage serves as "the fruit of the seven stages" in which all the other stages were seen to be interdependent in order to achieve an integrated whole in the last. From the results of the study, Hannah et al. (1996), found out that Eriksonian theory was consistent with the data stating that the development of personality was a continuous process and psychosocial growth in the earlier stages of life was necessary and prerequisite for the later developmental conflicts' resolution. This study, despite the different nature of methodology, is anticipated to validate whether the same results will be yielded from the accounts of the elderly.

Further researches also examined integrity versus despair crisis in the elderly, but with the specification of the participants which then became limited to "retired" individuals. In Osborne's (2009) Commentary on Retirement, Identity, and Erikson's Developmental stage, the different effects that the stage of integrity vs. despair had on the concerned population, particularly the retirees, were well examined and elaborated. It was discussed in the commentary that in the process of retired individuals facing the stage of integrity-despair crisis. The first seven stages play relevant roles for the successful reintegration of the concerned person's individuality. Therefore, the developmental model of Erikson has its positive application and utilization in understanding and coping with different identity crises that the retirees are confronting.

It was well discussed in Osborne's (2009) commentary that there were lots of challenges that retirees encounter which rooted from the role they have filled during their working years and how their identities were often related to their employment. In

retirement, the roles they used to have from their occupation were now absent which then brings threat to retiree's sense of identity. In accordance with this, Antonovsky and Saguy's (1990) remark that "for almost all, the job, the fact of going to work, was one's key to social legitimacy" also validated the possible identity problems as consequence of retirement. Osborne (2009) has also commended Erikson's framework being able to provide a proper understanding of the emergence of personal identity and its nature being dynamic throughout the individual's lifespan. It was concluded in this commentary that ego integrity, identity and selfhood were not only limited to particular developmental stages as they can extend or recur at other parts of the lifespan. In particular, the retiring age was in great concern with the said crises, especially that these can be more challenging for the said population given the overlapping of aging and the phenomenon of retirement.

Synthesis

Studying human goals and motivation has been an interest of most researchers for the past decade. Different constructs and variables were examined in expanding knowledge on goals and its process of acquisition or outcomes. One of the researches in this field was Saajanaho et al.'s Life Resources and Personal Goals in Old Age (2016). They have highlighted the occurring themes of goals which are common among individuals in old age. These themes include: Health Maintenance, Recovery, Social, Leisure-time Activity, Physical Activity, Daily Life and Ideological Goals. It was a good study of heterogeneous sample but with vague data and assumptions from each category coming from the participants. Despite that, it is still of necessary tool in examining the major correlations of life resources to the occurring personal goals of the concerned

individuals and have provided important information on what steps should be taken in alleviating the difficulties experienced by these people. In the present study, constraints narrowed down to being poor were the selected category of people to be examined. This has been vaguely looked upon by most studies conducted in the past so it is deemed to be important as knowing the late life goals of poor individuals could somehow give insight on understanding the needs and concerns of the said cohort.

On the other hand, various researches in different fields had been conducted to elaborately study poverty as it has been a concern of most countries in the world. The condition of living is persistent up until today and different age group of individuals are directly affected by this social concern. It was identified that all these group of individuals were heavily impacted by poverty; it was as well determined that poverty has its physical consequences among these people in which deprivation to goods and necessary services were included. Also, identity could be feigned as stigma is formed against being poor as part of the consequences.

Regardless of the occurrence of poverty being indiscriminate, hardly any researches were conducted among population in late life. It has also been claimed that comparable and comprehensive indicators of poverty in later life were less prioritized and could even be absent. This then calls for a broader examination of poverty among the said group of people as further effects and negative impacts to these individuals are needed to be identified in order to improve the condition of living among them.

It was foreseen that later life could then be associated with higher chance of experiencing poverty, to the extent that these concern individuals were more to prolong

and frequent poverty compared to other groups when appropriate policy interventions were not managed or absent. Even in other inquiries regarding other concerns such as mental health, individuals in later life were also underrepresented. This then posits the need for expanded studies involving individuals in late life. Among the reasons in the lack of investigation of this phenomenon in later life is the presence of countless issues faced by countries given the changes in the society. Many changes and issues brought about by globalization, elderly support was undermined. Such adjustments include globalization, changes in labor market conditions and social sector reforms.

Specific investigation on the adverse effects of social changes among old age individuals was not properly looked at despite the increased influence of economic adjustments manifested through changes in labor market conditions and social factor reforms which have direct impact on the livelihood of older people. An underestimated impact of underwhelming inquiries on late life poverty, absence of appropriate policy interventions may result. It can therefore lead to much more persistence of poverty and even intergenerational effect among other population group. Numerous necessities and concerning problems on the study of the present variables, an investigation would be necessary in further understanding what are the life goals of women in late life and in poverty? What are the threats to actualization of Life Goals among Women in Late Life and in Poverty? How do women in late life and in poverty pursue their life goals?

Research Problem

In a developing society where social changes are prominent and everyone is affected by various economic adjustments, there are those who remain in the vulnerable

population and whose situation were not thoroughly examined and understood; among these individuals are women in late life and in poverty. Despite the increasing population of individuals in late life brought about by the advancements in technology and medicines, this group of people had received limited focus in the social context and even considered to be posing threats to the development of the society. This places individuals in late life in a marginalized position which gives them less attention in the process of development which further disregards their value as individuals and limits their roles in a society. In response to this, this study provided significant importance to understanding the situation of women in late life and in poverty with the aim of exploring their life goals. It gives particular attention to women as women are still underrepresented in the Filipino context. This study sought to explore how life goals have provided valuable insights about the extent of the capabilities of women in late life and in poverty and furthermore analyze how they could be empowered. Through examining life goals, the occurring needs of these individuals could also be understood and be properly addressed through improving what are needed to be improved in the existing policies for people in late life. Specifically, the present study attempted to examine the following problems:

1. What are the life goals of women in late life and in poverty?
2. What are the threats to actualization of Life Goals among Women in Late Life and in Poverty?
3. How do women in late life and in poverty pursue their life goals?

Conceptual Framework

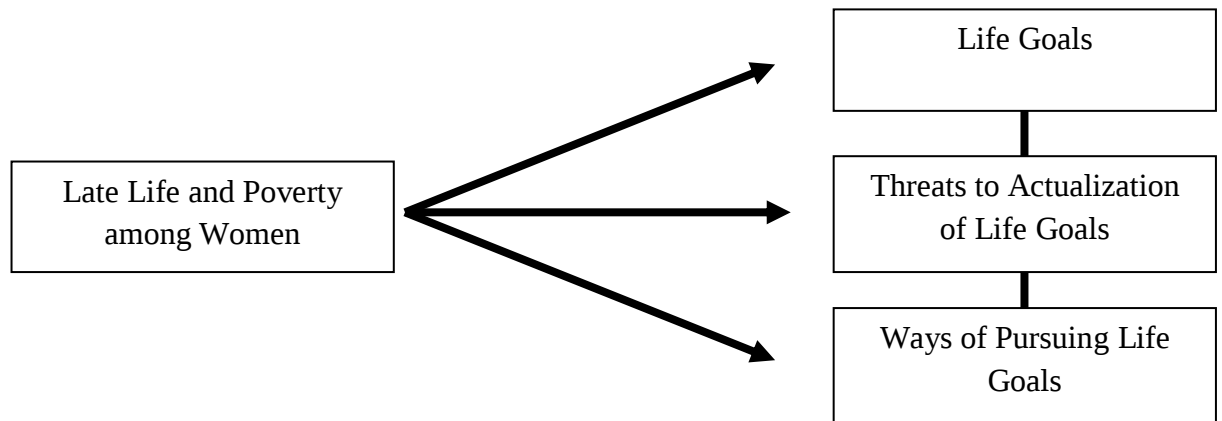


Figure 1

Conceptual Framework on Late Life Goals among Women in Poverty

Figure 1 illustrates the conceptual framework of the current study on Late Life Goals among Women in Poverty. This illustration presents how the situation of women in late life and in poverty affects the various constructed life goals of this population, the threats they perceive in pursuing these life goals, and the different ways that they could achieve their constructed goals. As a developmental stage, late life poses changes and challenges on an individual. Aside from this, poverty also increases the amount of challenges that people in late life have to deal with provided that there are so much aspects in their lives that are limited due to scarce resources. Exploring the various life goals of these women will reveal some of the most important needs of this population in improving their well-being. Various Life Goals reflect what the individual aims to achieve and the purpose of one's striving in life. There was a study (Saajanaho et al.,

2016) which had focused on knowing the life goals of the elderly but not focusing on the socioeconomic state of the participants, they have found out that there these are the major life goals in late life: Health Maintenance Goals, Social Goals, Leisure-time Activity Goals, Physical Activity Goals, and Ideological Goals. This study has specified these life goals and delves into how the vulnerable state of the participants makes their life goals different than the late life population who are in normal SES. As for the threats in actualizing their life goals, these are the different concerns or risk that the participants perceive to hinder their actualization of life goals. It is deemed important to explore as this will allow people to understand how this population deals with their goals. It goes hand and hand with the ways they believe are necessary in pursuing their life goals. These ways are more focused on means of striving of these individuals take in pursuing their goals.

The outcome of this study is expected to provide necessary insights in the existing body of knowledge investigating about life goals, late life and poverty. Insights from this inquiry could therefore be utilized in further understanding the states of the concerning population, as well as provide ideas for the policy makers to identify more the increasing needs of old age individuals in poverty. Poverty, as a state of living, poses number of challenges among affected people. It impairs a large number of populations in sustaining daily necessities in life as well as their social relations. This condition is further made worse with the situation in urban areas. In such places, changes within the society and community are directly felt therefore influencing the way of living of its inhabitants in positive and negative ways. When poverty and old age being compounded, major facets in life and psychological well being will be affected. It is the aim of this study to

investigate the effect of these situations to the constructed life goals of the targeted population to broadly understand whether these states have negative or positive outcome on individuals. This inquiry will provide in-depth insights among readers to properly understand the situation of the concerned population given the aforementioned factors.

Significance of the Study

Individuals in Late Life

In examining the late life goals of these individuals in poverty, in relation to exploring this population, the proposed study has a potential of shedding light to the current needs of the elderly with enough consideration to the contemporary life that the present society is offering. Once these needs of the elderly have been acted upon, the intergenerational effect of the virtues of wisdom and trust will take place which will then help in the development of a productive society. This study will also give opportunities for the concerned individuals to reflect on their own experiences, evaluate them and modify if needed.

Family

Families of the participants will have better understanding on the current behavior of these individuals in their late life. As goals deemed to represent internal desires of a person and was said to largely determine the contents of consciousness, behaviors of these participants involved would be better comprehend by other family members and avoid further misunderstandings. This study would also provide some insights among the other members of the family on how they could all work together along with an elderly parent or grandparent in order to achieve better state of living while also pursuing the

goals of the participants. Furthermore, this study reinforces the need for better government and societal support among families in poverty through highlighting the provision of more opportunities for a stable source of income or livelihood among this vulnerable population.

Community

This proposed study is not only beneficial to different personnel involved in the field of Psychology, such as psychologists, psychiatrists, counselors and the like, as well as the direct group of people concerned in the study which are the elderly; this inquiry also extends its application to professionals in the field of gerontology, the government sector dealing with the needs and management of the elderly, the younger population who are expected to learn more from the narratives of those who are experienced, and even the next generation of Filipinos who will most likely face some similar situations of poverty. Actions will be made more specific, and directly targeting the important needs of this group of people.

In the field of psychology, the present study is necessary in further exploring the other possible existing themes of goals which individuals strive for similar to the development of another theme during the study of Kőkőnyei et al. in 2008. Significantly, it is possible to look for other helpful information which could be of contribution to great importance in the existing theories on goals. Additionally, contextualization of Western contexts could be possible on this study. Given that the societal situation in the Philippines and the culture and tradition vary from the West, it is necessary to understand the application of theories in this country.

Knowledge and information are not static too. This discipline deals with the human behavior, psychology is also vulnerable to change with respect to different factors which directly influence individual's behavior. The study of the late life goals could attribute to the validation of the theory of Emmons and his model with the consideration of the present generation wherein a lot has changed since its creation. Proper interpretation of the accounts of the target population will supply information whether the formulated theory back in 1990's is still applicable to the present generation. More than 20 years of history have passed already; it is undeniable how change is prominent in the society and along with these changes, several factors in the daily lives of each individual have varied which can possibly affect the process of development. With this, it is in high significance to reevaluate and revalidate psychological concepts from the past to increase the accuracy of the information in the field. With the process of enriching the available information in the discipline, it is also expected to improve other body of knowledge, as well as services, which are directly or indirectly related to Psychology.

Despite existing researches on goals and strivings, only a few local researches were carried out in the Philippines to extra validate concepts in the Filipino context, therefore, this current study is proposed for the reason of expanding the knowledge in the field of psychology and localizing foreign concepts. This offered topic for a thesis is expected to contribute not only to the field of psychology, but as well as to the field of Filipino Psychology.

In line with counseling, this proposed research will might as well contribute to broader means of counseling Filipinos, particularly the elderly. A collectivistic culture being dominant in the Philippines, family ties have helped elderly Filipinos to not face

similar struggles that old-aged people in Western countries deal with, given the individualistic nature and the culture of “homes for the aged”. In the current popular culture of technology and the like dominating the country, it is an important step to take to ensure the mental health of the elderly Filipinos. The proposed study is seen to help in exploring the needs of the people in this group which will then be expected to serve as the basis for the counseling professionals to innovate the different means available to guide distressed elderly. This study will also help in promoting awareness for the people in the profession on what is the current stand of mental health in this group of individuals with high consideration on current trends of the society.

Investigating specific accounts of the elderly and understanding the developmental stage they face can also contribute to the field of counseling which is directly connected to Psychology. In other countries which are mostly Western, mental health has been one of the biggest concerns in old age as issues on physical and mental-decline are arising, partnered with loss of independence, and sometimes bereavement of partner are arising (Dezutter et al., 2013). Leenars (1992) have also discussed in his inquiry on Suicide Notes of Older Adult that in many countries, the highest risk for death by suicide were actually the elderly despite the overwhelming attention on suicide in younger individuals. So it is a must to better understand their situation and current state in life in order to help them out in any possible means.

Scopes and Limitations

Late Life Goals among Individuals in Poverty is a qualitative inquiry in a case study approach. Seven (7) individuals from various parts of Metro Manila, specifically Taguig, Quezon City and Makati, who have met the specifications and criteria for

participation are examined through their accounts as people in this group of age and situation. The criteria include: (1) of age ranging from 65 to 85 years old, (2) at the state of poverty defined on this study, as well as the National Economic and Development Authority (NEDA) or Philippine Statistics Authority (PSA) and Department of Social Welfare and Development or from a family of a Pantawid Pamilyang Pilipino Program (4Ps) recipient, and (3) residing within Metro Manila for 5 years or more.

Convenient and snowball sampling was done in identifying the participants who took part in this study. The criteria of participation being considered in this study, it is in nature to limit the opportunity for everyone in this stage of development to participate. The selection of participants was also confined into those who are within accessible ranges.

The number of targeted persons who took part in the activity also narrows down the probability for all persons in other socioeconomic status to be included. The data from this inquiry might provide some significant information about the Goal theory as a whole, but it is not deemed reliable enough to draw out conclusions on the aspects which are less focused in this study.

Having its qualitative nature of research design, this investigation of Filipinos in the state of poverty utilized interview as the main means of gathering data from the participants. The interview was a semi-structured one which required the need of validated questionnaire to elicit concise and substantial information from the targeted population. Despite the in-depth exploration of the information of each participant, this study is limited to only few numbers of samples which imply that generalization of its results needs further researches in the form of other research designs.

Definition of Terms

From the past researches that have been conducted in the field of psychology which attempted to further explore the goals, most have utilized the conceptual definition of the variables which were examined. The present study also adheres to the conceptual definition of some terminologies as they have been defined by the respective authors. Operational definition was utilized for a clearer understanding of the following terms:

Poverty. This refers to Filipino's incapability to afford and sustain the various basic necessities in life including needs of food, health, housing and the like, and lack of ability to partake in the everyday life of the society reflected through education and employment. Poverty is defined by Philippine Statistics Authority (PSA) as Filipinos deprived from at least 4 of the identified 16 indicators falling under main umbrellas of health and nutrition; housing, water and sanitation; and, employment. PSA defined that below P10, 481 of family income a month encompasses the poverty threshold (Ordinario, 2019). Department of Social Welfare and Development's Pantawid Pamilyang Pilipino Program is utilized as well. 4Ps is a "human development measure of the national government that provides conditional cash grants to the poorest of the poor, to improve the health, nutrition, and the education of children aged 0-18."

Life Goals. Those of which a person aims to achieve and the purpose for one's striving in life.

Threats in Actualizing Life Goals. These are different concerns or risks that women in late life and in poverty perceive to hinder their actualization of life goals.

Ways of Pursuing Life Goals. These are the means of striving that women in late life take in pursuing their life goals.

CHAPTER II

Methodology

In this chapter, the methods and procedures applied to the study will be systematically presented and explained. Various parts of the whole process of this inquiry are elaborated and discussed accordingly for the readers' convenience and understanding. This includes the research design, setting, population, instrument, process, and data gathering procedure.

The study is a qualitative research which utilized significant experiences underwent opinions and thoughts by women in the state of poverty who are in their late life. Interviews were conducted to 7 Filipino women identified to belong among those individuals in the state of poverty as defined by National Economic and Development Authority and Department of Social Welfare and Development (4Ps Recipient) within the age range of 65 to 85 years old. This is important for this inquiry in order to yield significant amount of information helpful for substantial data. The data gathering procedure was conducted face-to-face with every participant and ethical policies were observed before, during, and after the gathering of data. The information yielded from the interviews were transcribed, thematically analyzed and expertly interpreted and validated.

It was decided to have a case study approach of examination in this study as there were only few available researches regarding the topic which were in qualitative design. The participants were chosen through convenient sampling, in which the researcher's personal judgment and standards for qualification were used in the selection of the

participants. Snowball sampling was also utilized in order to gain more participants from those who are already part of the study.

Research Design

This study among old age individuals under the state of poverty was exploratory in nature; hence a qualitative method of inquiry was utilized. Qualitative method could also provide necessary insights which are deemed helpful for quantitative researches as it dives deeper into the problem. Since one of the purposes of this study is to further investigate and understand late life goals of women in the context of urban poverty, an in-depth examination of thoughts and opinions of the selected participants will be necessary therefore reinforcing the need for a detailed qualitative study. The main technique for data gathering was interviewing which has been commonly used in a qualitative method of inquiry.

As for its approach, the current research utilized a case study. This design usually operates in examining particular situations which have their unique qualities or concerns, and need in-depth understanding or analysis. Case study is also commonly used in narrowing down a very broad field of research into one or a few easily reachable samples (Gerring, 2004). It is of necessary use in this inquiry as wide researches on goals are specified into a certain population which has its precise state. Given that this study also further reapplied the existing model on goals and striving, as well as examines the contextualization of this model, case study is important as it was also said to be in significant use for testing the actual application in the real world of a specific theory and model.

Research Setting

The empirical study was conducted within Metro Manila area, but most of the participants came from the cities of Taguig and Quezon for the researcher's convenience. This region was specifically chosen as it highly represents one of the main characteristics needed in the study which is the urban setting.

Metro Manila is one of the most populated places in the Philippines despite its relatively moderately-sized land. It is the nation's capital in which trade and other major businesses of the country take place. Millions of Filipinos are residing in here, and during daytime, the number of people within Metro Manila doubles as workers and students coming from greater Manila area (Batangas, Bulacan, Cavite, Laguna, Nueva Ecija, Pampanga, Pampanga, Rizal and Tarlac) have their jobs and schools in here.

Urbanization is easily felt among people living in Metro Manila. Rapid changes, development, and even inflation are straightforwardly felt in this region which is why people living in the said region and are under the state of poverty are significantly impacted with these economic changes. Given these, the National Capital Region serves as the ideal setting to gather participants which fit best for the current study with respect to another variable which is poverty.

The specific cities emphasized before was also chosen for convenience as these cities are of close proximity from the researcher's place. This saved a lot of energy as these places are just within short ranges from the researcher. Time was not a heavy concern as well given that transportation did not take too far, therefore not requiring farther distance to travel and avoiding traffic. Financial expenses were limited as lesser effort for transportation was done which is truly helpful for an easier take on the study.

Research Population and Sampling

The participants of this study were selected through Convenient and snowball sampling in which individuals would have a higher chance of being chosen if they are within reach, qualified and are willing to cooperate with the success of the study.

There are 4 main criteria in selecting the participants for this study, namely: (1) Of age ranging from 65 to 85, (2) biologically identified as female, (3) recipient of the Pantawid Pamilyang Pilipino Program or 4P's of the government, and (4) residing within Metro Manila for at least 5 years.

A total of 7 women aging from 65 to 85 years old were selected to participate in this study. The number of participants was defined in consideration of the time-bound provided to conduct this study given that the academic calendar must be observed. These participants have been living within Metro Manila for more than 5 years. This criterion ensures that the participants have experienced the challenges brought about by living within an urbanized community while in the state of poverty. This would also validly represent the conditions of life in urban vicinity. These participants were identified to be in poverty in accordance to NEDA and DSWD, and as defined in this study which is ones incapability to afford and sustain the various basic necessities in life including needs of food, health, housing and the like, and lack of ability to partake in the everyday life of the society reflected through education and employment. This study excludes individuals who are staying at senior care residences or any nursing homes. Table 1 presents the basic profile of the participants including their pseudonyms, age, and the cities they came from.

Table 1

Profile of the participants of the study

Name	Age	Location
Nanay Sandigan (P1)	72	Quezon City
Manay (P2)	68	Taguig City
Nanay Auring (P3)	79	Taguig City
Nanay Meling (P4)	66	Taguig City
Nanay Kingking (P5)	83	Taguig City
Inang (P6)	67	Taguig City
Nanay Salve (P7)	82	Taguig City

Research Instruments

The researcher utilized personal data sheet and standard questionnaire for the study. The personal data sheet (appendix A) contains the basic information of the participant such as name, age, date of birth and other necessary profiling. Specific areas are also included to properly define the current income of the participant as well as his/her household therefore confirming the qualification of the individual to take part in the study.

As for the standard questionnaire (appendix C), eleven open-ended questions were used during the interview necessary to guide the semi-structured discussion. The interview was administered by the researcher face-to-face with the participant. The questions used in the process have undergone validation (appendix D) from experts within the field of psychology, counseling and gerontology before its actual utilization. The data yielded from the interviews were manually transcribed, coded and analyzed.

Data Collection

This inquiry followed standard steps in conducting graduate researches in Philippine Normal University. Upon the acceptance of the suggested topic for study, the

prepared documents which were utilized in the process of data gathering have undergone evaluation from the ethics committee and language editors to ensure various ethical considerations in its conduct. Among the documents for ethical evaluation are the informed consent (appendix B), personal data sheet (appendix A), and standard questionnaire (appendix C).

Instruments utilized in this study had also undergone proper evaluation from experts on the fields of psychology, gerontology and language to standardize the questions for interview and to avoid unnecessary complications with the use of words and terminologies. Data gathering procedures were administered carefully and on time to ensure the fulfillment of the study in accordance with its desired time frame.

After the approval of the aforesaid papers, the procedure for data gathering followed. The researcher visited the participants. During the visit, informed consent (appendix B) was discussed, basic and necessary information about the study were provided for better understanding of the partaker. Personal Data Sheet (appendix A) were also distributed and accomplished. During this phase, the qualification of the elderly will also be confirmed.

The researcher then started with gathering more specific information useful for the study. Brief observation on the environment of the participant took place before the interview proper. This has provided important details to contextually understand the data provided in the interview. In-depth interviews with the participant then followed.

The interviewer adopted careful steps all throughout the activity. Ethical procedures with regards to confidentiality were observed, as well as the use of recording devices, and informing the interviewee about the participant's rights or concerns. Upon

the consent of the participant for recording device or note-taking, the researcher jotted down necessary information helpful for the data. Also, during the interview, the researcher made sure to maintain proper eye contact and distance with the participant. Appropriate behavior and actions were performed as well for a better atmosphere during the conversation. At the end of the interview, proper debriefing followed.

After the gathering of data, recorded information and interviews were transcribed only by the researcher to observe the data privacy of the participants. This was followed by creation of recurring and common themes coming from the transcripts and analyzed accordingly and psychologically. Results from the study will be distributed to certain people and institutions, and will be submitted for publication locally and abroad.

Role of Researcher

The role of the researcher in this study is to personally gain insightful data from women in late life and in poverty; this is in relation to the goal of examining the thoughts, perceptions and understanding of these people. For the intention of gaining richer useful data, the researcher served as the catalyst for an informative discourse, this was handled by the researcher for participants to avoid uncomfortable situations, atmosphere or feelings.

The researcher also served as a channel for this cohort in relaying to the society what this group of people's needs consist of and what helpful ways other people could contribute to their predicament in life. As for the protection of the participants and the information they have provided, the researcher assumed the role of a responsible guardian as well. This is to ensure and preserve the privacy of the involved individuals to not bring future harm or conflicts to them and their personal life.

Methods of Validation

The data yielded from the interviews were personally transcribed, coded and analyzed through the process of thematic analysis. These steps were carefully done by the researcher in order to produce reliable outcomes for the study.

In the transcription phase, the researcher utilized the audio recordings from the interviews. Direct statements and answers from the participants and questions asked by the researcher were transcribed at a document file. During this phase, the researcher made sure to familiarize contents of the interviews with each of the participant. Way of speaking and tone of voice were also taken into consideration in deeper understanding of their statements. This has been necessary in an easier analysis of data.

This was then followed by an initial manual coding of responses (appendix E). This is described as the process of generating codes which are the interpretation of the researcher to a certain statement from the interviewee in order to properly start with the categorization. As defined by Boyatzis (1998), codes are the most basic segment, or element, of the raw data or information that can be assessed in a meaningful way regarding the phenomenon. In this part, statements from the participants were examined and identified thoroughly and specifically which therefore indicates that these outcomes were data-driven as the main basis and source of coding and emerging themes were from the collected data itself. Coding was made possible through highlighting statements from the transcriptions and providing codes for each of it.

Lastly, the analysis of themes was conducted. This stage involved sorting out of codes and looking for similar patterns and interpretations to produce umbrellas or themes that would generalize the contents of the codes. Mapping the codes helped in producing

themes, this was also considered by the researcher. To validate the themes that have emerged from the study, the researcher processed these to be reviewed by experts within the field of psychology, from which minor suggestions and comments were made to produce better outcomes for the study.

Ethical Considerations

The researcher guaranteed that ethical considerations were properly performed. The participants were given an informed consent which assures that their participation was voluntary, and the researcher is highly responsible for the whole participation of each participant. The researcher ensured that the nature of study is explained to the participants so that they can decide for their participation. They were free to withdraw from the study, before or during the interview if they feel uncomfortable with the questions that are being asked, without any consequences.

In general, this study imposes minimal amount of risks to its participants given the less sensitive topic it explores.

One concern of this inquiry is the possibility of questions to evoke negative emotions to the participant or push possible trigger, specifically when discussing about the past experiences but this was addressed through the careful assessment of the questions and proper use of words when in the process of interview.

For the gathered data, the researcher adheres to the Republic Act No. 10173, also known as the Data Privacy Act of 2012 wherein all personal information gathered by the researcher will be kept on secured files and all identifying information were removed as soon as participation is complete. The protection of the information will be maintained all

throughout the validity of the study, no specific details were mentioned on the results which would risk the privacy of the participants.

The utilization of archival data was needed for the review of related literature of this study, examination of existing public policies was done as one of its aims is to provide more informative knowledge on advance improvement of rules and regulations applicable for women in late life. On the other hand, personal accounts from the past such as proofs of educational attainment or jobs worked at had been also be looked up to verify information, but did not therefore lead to identification of the data provider. The research data were mostly based on subjective experiences of the participant which gave freedom for the partaker to select archival materials he/she would prefer to contribute to the study.

As for the ethical consideration involving human participants for the study, sensitive topic has been avoided to not further cause complications or risks to the targeted individuals for the research. It does include vulnerable populations as its main aim is to support and provide better services and help to the group of people in late life and are poor. Despite that, the researcher ensured that proper and humane treatment was practiced before, during, and after the participation of the said individuals. There were no offensive words and discriminative statements made against their situation in life. No potential harm was posed from this inquiry aside from possible discomfort of participants in recalling memories from the past and reminiscing various significant experiences, whether to be positive or negative.

There were no conflicts of interest which have arouse during the conduct of the study. Therefore, influential factors which may have manipulated the result of this

inquiry were absent. The researcher ensured to utilize the raw data from the interviewees for authentic results and findings.

As for the authorship of this study, the major contributor for the whole of this manuscript was the researcher herself. Data were collected personally by the researcher and the analysis and writing were done on her own. Help and guidance from various experts (panels, adviser, editors and validators) were considered and suggestions were adapted only to a minimal extent. Proper citation was also done to give credits for the authors of the researches featured in this study.

This research has its direct benefit to its participants through indirectly encouraging these individuals to look back at their lives and reminisce significant experiences they had which could eventually bring happiness to them. In a wider sense, this also promotes reevaluation of ones life as a whole and examines areas which could be further improved and developed.

Respect for Participants

One of the most important ethical considerations to be observed during the whole administration of the study is respect. Given that the researcher is a young adult student and had interviewed women in late life, respect was practiced all the time. It is not only through being polite with words and conversations, but respect should also manifest in means such as respecting the rights and opinions of the participants. The researcher also knows how to respect limitations on the access of data and information of the participating individuals.

The whole empirical process of research must also be respected in terms of use of valid and verified resources, experts and knowledgeable people in the field of

psychology, gerontology and language. Along with this, the system of research provided by the university shall be followed accordingly with respect to its guidelines and provisions.

Justice

Given the specifications and distinguishing characteristics of the participants and the sampling method in this study, not everyone had the opportunity to take part in this study. Every individual qualified to participate in the study was welcome and has the chance to be a part of the research. Fair treatment among participants was ensured as it also reinforces standard means of data gathering.

This study adheres to the Republic Act No. 10173, also known as the Data Privacy Act of 2012. All personal information gathered by the researchers were kept on secured files and all identifying information were removed as soon as participation is completed.

Beneficence

In relation to exploring the late life population, the proposed study has a potential of shedding light to the current needs of the elderly with enough consideration to the contemporary life that the present society is offering. Once these needs of the elderly have been acted upon, the intergenerational effect of the virtues of wisdom and trust will take place which will then help in the development of a productive society.

This study is not only beneficial to different personnel involved in the field of Psychology, such as psychologists, psychiatrists, counselors and the like, as well as the direct group of people concerned in the study which are the old age population; this

inquiry also extends its application to professionals in the field of gerontology, the government sector dealing with the needs and management of the elderly, the younger population who are expected to learn more from the specific cases of those who are experienced, and even the next generation of Filipinos who will most likely face some similar situations with the target participants.

CHAPTER 3

Results and Discussions

In the present study, seven women in their late lives and are experiencing poverty have shared their experiences given the challenges of the situation that they are presented with. They have also imparted various, significant information about their pasts which are important in understanding their current state of living. This information has yielded significant insights and understanding to women in late life and in poverty. The purpose of this chapter is to present the findings answering the research problems on knowing their various life goals, the threats to achieving their life goals, and the ways they pursue their life goals. The interview responses of the participants have revealed about their aspirations and the extent of their capabilities as individuals.

Profile of the Participants

There are seven (7) women, with age ranging from 65 to 85 years old, who have participated in the study. These women are all residing within Metro Manila and are all beneficiaries of the Pantawid Pamilyang Pilipino Program (4P's) of the government. Each participant accomplished a personal data sheet to provide necessary demographic backgrounds after the consent they have given the researcher. The personal data sheet contains information about their ages, years of living in Metro Manila, family members whom they are living with, the overall monthly income they receive and the amount of help they get from 4P's. Face-to-face interviews were conducted which resulted to rich amount of data from the participants. It revealed the different experiences of women in

late life and in poverty and provided a good perspective coming from this group of individuals.

Key Themes

Women who have participated in this study have identified five categorical themes of Life Goals which are common among them, three main threats they perceive in attaining their goals, and four various ways of pursuing these life goals. These themes were based from the different experiences, opinions and perspectives that they have provided during the data gathering. These were then categorized accordingly by the researcher in order to understand the common, yet unique thoughts of women in late life who are experiencing poverty.

Table 2

Themes yielded from the gathering of data: Life Goals, Threats to Actualization of Life Goals and Ways of Pursuing Life Goals.

Life Goals	Threats to Actualization of Life Goals	Ways of Pursuing Life Goals
1. Material goals	1. Current financial concerns and insecurities	1. Reliance upon one's spiritual beliefs and luck
2. Family-support goals	2. Time and ability constraints	2. Seeking support from the family and the community
3. Monetary and income stability goals	3. Perceived problems in the future	3. Self-employment
4. Health maintenance and recovery goals		4. Provision of wisdom to other family member
5. Long-term personal goals for family members		

Research Question 1: What are the life goals of women in late life and in poverty?

Women in late life and in poverty, similar with other people, have also developed various life goals they aim to achieve in life. They construct goals which are meaningful to them and their current behaviors are driven by these goals. There are five main life

goals that the participants have shared in this study, this include (1) Material Goals, (2) Family-support Goals, (3) Health Maintenance Goals, (4) Monetary and Income Stability Goals, and (5) Long-term Personal Goals for Family Members. These goals are briefly discussed in Table 3.

Table 3

Life Goals of Women in Late Life and in Poverty

Theme	Definition	Participant	Sample Response
Material Goals	These are goals which are aimed at acquiring anything that has physical or concrete representation.	5 out of 7 - P1 - P2 - P3 - P6 - P7	“What I have only dreamt of is to buy a [sewing] machine. It also serves as my leisure... I was able to send m children to school through that. It will be a waste that my other materials are still here.”
Family-support Goals	Goals focused and dedicated to the support on the improvement of the life status and situation of an individual’s family and its members.	5 out of 7 - P1 - P2 - P4 - P5 - P6	“My Lord, please don’t let me die yet because I still don’t have money to pay for the funeral parlors, I still don’t have money to pay for my grave, I still don’t have money to pay for a priest.’ I don’t want to add up an burden to my children. It’s hard. I hope that I could save money so there won’t be any problem. They just have to bury me. There won’t be any concern anymore.”
Health Maintenance and Recovery Goals	This is a type of goal focused on preservation of current health status, avoidance of further health issues and recovery from an illness or disease.	5 out of 7 - P1 - P2 - P3 - P4 - P5	“Hopefully, I said, that time that I will be forgetful won’t come... My only [goal] is for our health to remain good.”

Monetary and Income Stability Goals	These are goals on gaining stability in terms of financial aspect of life sufficient for their family's needs.	3 out of 7 - P1 - P3 - P6	"[my only goal] is for our livelihood be at ease, ma'am."
Long-term Personal Goals for Family Members	These are specific goals which are aimed at avoiding unwanted outcome to the future of significant people in their lives.	3 out of 7 - P1 - P2 - P4	"..my goal in life is for m grandchildren to finish their studies. That they will live a beautiful life and won't get into drugs. That's the first."

Theme 1: Material Goals

Material Goals is one of the most common goals among women in old age and in poverty, 5 out of 7 participants have cited specific materials that they aim to achieve at this point of their lives. Material Goals is defined in this study as goals which are aimed at acquiring anything that has physical or concrete representation. Most of the responses included in this theme are towards acquiring their own house to live along with their family, reasons for this is the financial burden of having to pay for rent which furthermore makes it hard for the participants to deal with other basic needs for their families.

Manay, a 68-year-old mother and grandmother living along with her youngest child and taking care of her grandchildren, and currently renting a small place for their shelter have mentioned that,

"Ahmm, ang gusto ko ay magkaroon ng sariling bahay kaming dalawa ng anak ko, para may sarili din kaming bahay."

(“Ahmm, what I want is to have our own house with my child, so that we could have our own place.”)

For more than 20 years of staying at the metro, Manay has been renting a place for their family until her children have their own homes as well – which they were renting within the area as their mother. Now that it’s only her and the youngest child living at the same small place, Manay is trying to work along with her child in saving money for owning a house. It is an accepted fact for her that it would take a lot of time for them to attain this goal. Similar to this is Nanay Auring. At the age of 79, she’s still looking after her 2 grandchildren with her husband and the father of the kids who is currently unemployed and mainly dependent on what his wife and old parents can provide. They are also residing in a rent place, at the same building as her other children. They try to help one another through various ways such as consuming lesser amount of food in a day (twice rice meal in a day only), her husband doing extra jobs such as collecting recyclable things for trade, and avoiding unnecessary expenses. Their situation highly reflects the physical consequences of poverty as mentioned by Ross and Roberts (1999) that people experiences deprivation to goods and other basic services necessary for living. Given the challenges of having limited finances, Nanay Auring told the researcher that,

“pinapangarap niya (asawa) po, ma'am, yung baka sakali manalo siya (sa lotto) at makabili siya ng lupa dito sa Manila. Kasi sa probinsiya, ma'am, mahirap ang buhay doon. Walang mapaghahanap-buhay doon.”

(“My [spouse] dreamed of winning [the lottery] and to buy a lot here in Manila. Because our life in the province isn’t easy, ma’am. There’s no (source) of livelihood in there.”)

Inang shared about the burden of having to pay for a monthly rate of PhP 7,000 as well. She is residing at the house of her only child along with his whole family at Taguig City. They have been renting there for more than 15 years since they moved in the metro. The monthly obligation to pay for rent made their family settle for less and seek for financial aid from the government as it was only the father who has a stable job among them. Inang then resorted into joining the street sweepers of the community to contribute to their daily needs. According to Inang,

“Pangarap ko lang sa buhay ay magkaroon lang sana kami ng bahay yun lang ang pangarap ko...”

(“My only dream in life is to own a house.”)

Agreeing to this is Nanay Salve who has been in the city for more than 25 years. She managed to survive herself and her children through buying and reselling goods to earn money that would be enough for their daily needs. Despite living at their area for a long time, their family has yet to own a house. Nanay Salve the cited,

“Noon, pangarap namin noong bata pa kami ay magkaroon ng bahay at hanggang ngayon pangarap parin namin.”

(“When I was a kid and up until now, my only dream was to own a house.”)

On the other hand, one of the answers is more specific into things which are of bigger value for themselves and their own satisfaction. An example of this is a sewing machine that one of the participants have been wanting to have at this age to enjoy sewing clothes again and help out with their finances. Nanay Sandigan talked about how she is looking forward to owning a sewing machine again. She has been planning to

accept tailoring and other sewing services around their community in order to still earn some money and help out in their daily expenses. Nanay Sandigan has survived her younger years with her family through doing sewing services back then, too. She believes that it is important for her to have a sewing machine as this will bring her happiness and productivity. She pointed out,

“Gusto ko pang manahi; (Gusto ko pa) yung magkaroon ako ng sariling makina na...”

(“I still want to sew; [I still want] to have my own [sewing] machine..”)

These material goals that the participants have mentioned during the interviews mainly serve as means in pursuing more abstract and meaningful goals which are of true significance for them and the people they value. However, these are also classified as what the participants aim to achieve and an end point to their striving so it was necessary to categorize this type of goal. This also reflects how these people's socioeconomic status in life have affected their thinking and perception towards life goals which means that the scarcity they have experienced during the past until the present years of their lives have, undeniably, affected their thinking towards the future. With this theme emerging from the responses of individuals who are in a financially-challenging state, it has been proved that the assumption of Klinger (1998) from his former study that goals and striving are deemed to be the representation of the internal desires of a person and was said that they largely determine the contents of consciousness which include various thoughts and their equivalence on the emotional state, was right and reasonable until to this current society.

It is also observable that this type of goal was not listed among the types of goals from the Framework (see conceptual framework, pp. 21, table 1) which was adapted from

Saajanaho, et. al, 2016. This difference may have resulted from the difference between the operational definition of "Goals" used in the current study and Saajanaho's. On their previous study, they have adapted "Personal Goals" from Freund and Riediger (2006) which was defined as "states that people strive to achieve or avoid in the future." While the current utilized "Life Goals" defined as those of which a person "aims to achieve and the purpose for one's striving in life." Given that the former studies have intensely focused on "states", it is of a very limited degree that they would have yielded striving of the individuals to acquire possession of a certain material. This therefore concludes that the current study has a broader perspective to consider compared to Saajanaho et. al's. Despite that, other authors have defined Material Life Goals, according to previous researches, Material Life Goals are those goals which are comprised of an individual's striving to attain "career success, status, material possessions, enjoyment, and leisure." Part of this definition agrees with the current theme, but also widens the scopes it covers.

Ever since the data that have emerged from the interviews were solely based on material goals defined as tangible stuff, therefore the material goals of old age individuals in poverty only include what it has been defined as.

Theme 2: Family-Support Goals

Following material goals is Family-support Goals. This is generally defined and understood from the context of the participants as "Goals focused on and dedicated to the support on the improvement of the life status and situation of an individual's family and its members." Participants 1, 2, 4, 5 and 6 (5 out of 7) have similar goals of being able to help in supporting their families through various means that they think are possible. It is common in the context of the Philippines to have one of the family members include

supporting their family as their goals in life. This is usually observed among young adults who are students and striving to finish their studies as they were expected to support their family's needs and improve their situation in life. Interestingly, it is also a common attitude among women in late life and in poverty. Nanay Sandigan stated in the interview,

“Kasi ang isip ko pa rin, nasa pagtulong pa rin sa pamilya. Kasi habang napapakinabangan ko pa ang isip ko, hindi pa rin ako nag-uulyanin... Dito lang naman ako sa bahay. Sayang yung panahon. Magtahi tahi ka, magrepair repair ka, magkano rin yun. Ang repair lang magkano na.”

(“Because the only thing that I think of is helping my family. As long as I can still make use of my mind and am not forgetful, while I am staying in the house, I could repair some garments and earn from it.”)

Nanay Sandigan highlighted that through getting back into sewing and tailoring garments, she could earn some money which would be of tool in providing financial support for her family. It is important for her to do so despite the challenges of old age, because she perceive that through that way, the well-being of people in her family will be much more manageable than staying at the current, difficult situation they have.

Similar to Nanay Sandigan is Nanay Kingking who, specifically, cited that she wanted to save money for herself in order to handle her burial expenses if ever that she gets to the point of death given her old age. It is her aim to not bring any more burden and financial concerns to her children as this would allow her to somehow show support to them and their private lives where they have their fair share of financial responsibilities to deal with. For Nanay Kingking, it is necessary to not bring up any additional concerns coming from her part, especially with money, among her children as she believes that it is not their responsibility anymore to sustain her daily needs. She mentioned,

“ ang layunin ko sa buhay ma'am, ganito, "Diyos ko, wag po muna ako mamatay kasi wala pa akong pambayad sa punirarya, wala akong pambayad sa libingan,

wala pang pambayad sa pari." Gusto ko wala na akong ano (pabigat) sa mga anak ko, ang hiras. Kaya yun yung (pangarap) ko, na makaipon ako, para wala na silang problema. Ang problema nila, ilibing na lang ako. Meron na akong pera. Hindi na sila mag-iisip pa."

("My Lord, please don't let me die yet because I still don't have money to pay for the funeral parlors, I still don't have money to pay for my grave, I still don't have money to pay for a priest." I don't want to add up an burden to my children. It's hard. I hope that I could save money so there won't be any problem. They just have to bury me. There won't be any concern anymore.")

On the other hand, Inang, as a street sweeper who earns some decent amount of money, had stated that she is looking forward to be able to continue her job so she could ease up the expenses they have in their household. Being a tenant, she knew well that they need to earn more to be able to pay for their monthly obligations and needs; this encourages Inang to work on helping in earning money so she could support her son who mainly handles the expenses. Inang highlighted that,

"Pangarap ko lang sa buhay ay magkaroon lang sana kami ng bahay...Tulong tulong na lang kami, ganoon, ambagan na lang para makabili rin kami ng sariling bahay."

("My only dream in life is to own a house... We work together as a family to save money in buying our own house.")

Other from the goal of providing financial support to their families, some of the participants mentioned earlier have also talked about their goal of providing emotional and psychological support to the younger generation in their family. Most of them have tackled that they want to provide helpful tips and advices to their grandchildren so it would give them an easier take on life and avoid experiencing the difficulty of living in poverty. One of the participants believes that there are no any personal goals that matter

for her anymore. All that she could only think of pursuing are the goals that would benefit her family and her child who is currently staying with her. She said,

"Ay ang layunin ko kasi ay, kasi yung anak kong bunso, gusto kong mag-asawa siya kasi kawawa naman, wala siyang kasama."

("Ay, my goal is, because my youngest child, I want him to have a spouse because he is pitiful, he has no one to be with..")

Similar to this was Nanay Merlinda's response which was:

"Ang kuan (gusto) ko lang, magkaintindihan itong (mga anak) lahat, kung ano man ang problema..."

("What I only [want], [is for my children] to have better understanding, for what the problem is..")

Both of them thought of better state that their family could achieve in the future, and for them, that's what matters most. This characteristic of giving so much value to families reflects a lot on the observation that Filipinos are family-centered people and are closely-knit to one another (Tarroja, 2010). Despite their increasing need for their own well-being as people in late life, these women participants have shown that their families are much more valuable to them more than their selves. It can also be observed on the previous goal on material things which they, mostly, aim for in order to provide a better life for their families.

Theme 3: Health Maintenance and Recovery Goals

This theme is common among five participants out of seven who were interviewed. Its definition is "a type of goal focused on preservation of current health status, avoidance of further health issues and recovery from an illness or disease." This is directly related and similar to the constructed themes from Saajanaho et. al's study

(2016), except that these two health-related domains were combined into one umbrella as it is not necessary to separate the two anymore given that both have only tackled about health and no other preceding variables are necessary to correlate with each of "health maintenance" and "recovery".

The statements from the 5/7 participants have all discussed about their goals of having stable health condition which would not hinder them from doing their daily activities as well as not put burden or negative impact on their circumstances in the future. Most of the responses in this theme were expressions of concerns among the participants' physical health as they believe that not having a healthy body or being sick would only contribute to the worries and increase the financial problems of their families. The participants who tackled about this are Participants 1, 2, 3 and 5. Nanay Sandigan worries that being sick at this stage of their lives would prohibit her from contributing to her family in handling their finances. As of the present, she is still able to do basic house chores and is willing to start working on tailoring too to earn money, but if she becomes sick or unable in the future, it would bring another burden for her family and would require them to spend money on her. She stated,

"Sana, sabi ko, wag naman dumating sa akin yung ganoong parte na mag-ulyanin ka... Yung ano ko lang ay kami ni tatay na mabigyan ng magandang pangangatawan pa rin."

("Hopefully, I said, that time that I will be forgetful won't come... My only [goal] is for me and tatay's health to remain good.")

This is a lot similar to Nanay Auring as she also wanted to avoid the same concern towards aging. She believes that if she gets too old, weak and won't be able to

handle herself, she would only contribute to the stresses that her family has to deal with.

For her,

“gusto ko rin ng ganun, ayaw ko tumanda na masyadong matanda; yung hindi ko alam yung ginagawa ko, dumudumi ka..”

(“I also want the same, I don’t want to get too old; that I won’t know what I am doing, creating mess..”)

These goals related to one’s health significantly reflects the assumptions of Kokonyei et al. (2008) that goals are not static and are mostly influenced by changes posed by different developmental stages. During late life, the certainty of living heavily relies on a person’s health status, as individuals in this stage are more vulnerable to complications given their degenerating physical body. It is also important among women in late life and in poverty to attain good health despite having limited resources for health maintenance. With the same concern, Manay also hopes that she would not acquire any disease as she aged. It is significant for her if she will be able to witness the growth of her grandchildren. For her,

“sana patandain pa ako nang mahaba, para masubaybayan ko rin naman yung mga apo ko... yan na lang ang hinahangad ko sa Diyos na huwag na akong bigyan ng karamdaman. Gusto ko pa yung makita ko yung mga apo ko.”

(“I hope that I could still live longer so I could watch my grandchildren grow up, that is the only thing that I aim for. I am hoping that God won’t give me any health issues because I still want to see my grandchildren.”)

Moreover, Nanay Kingking does not want to come to the point of being unhealthy because she fears the thought of giving additional concern to her children regarding on the expenses it would cost for burial services.

"Diyos ko, wag po muna ako mamatay kasi wala pa akong pambayad sa punirarya, wala akong pambayad sa libingan, wala pang pambayad sa pari.."

(“My God, please don’t let me die yet because I still don’t have money to pay for the funeral parlors, I still don’t have money to pay for my grave, I still don’t have money to pay for a priest...”)

As to what Emmons (1986) had concluded, goals are meaningful because these shows an individual’s perception of order and structure to his or her own life. For the previous responses of the participants, it has been shown that their goal of maintaining their good health gives significant value to their perception that they wanted to help with the expenses, guide their grandchildren while growing up, and even not bring any concerns to other family members because they perceive those to be necessary and personally meaningful.

Lastly, Nanay Meling has a more personal take on her goal of recovery and maintaining good health. She perceives this goal as much more concerning to her as she has diabetes, and recovering from this chronic disease would be a great relief on her part.

“Eh, siyempre ang pangarap ko ay ano, kumbaga gumaling ako sa sakit; iiwas sa mga sakit sakit, ganyan.”

(“Of course, what I dreamt of is, like to get well from being sick; to avoid me from illnesses, like that..”)

These responses from the interviewees reveal awareness of old age and its inevitable consequences, but also provide enlightenment that for these individuals, it is still a challenge and a concern to deal with the deteriorating body while still having futuristic goals.

Theme 4: Monetary and Income Stability Goals

There were 3 participants who had specifically mentioned how they strive to earn money and have a stable source of income in order to sustain their daily living. This type

of goals is categorized under the Monetary and Income Stability Goals which was separated to Material Goals given its different nature and purpose. This is technically defined in this study as, "Goals on gaining stability in terms of financial aspect of life sufficient for their family's needs." Compared to Material Goals, this one is much more focused on the present situation of the participants which needed immediate actions as it is affecting their current state of living.

Nanay Auring is one of the best examples of this theme as she and her family is in a tight situation where they have to compromise their daily food intake just to sustain their other basic necessities. Some of their children do not have stable jobs as well and cannot provide for their own families so they had to entrust them to the old couple. Presently, Nanay Auring is living with her husband, 2 grandchildren and 1 son. For them to earn money, her husband has to collect plastics and metals from garbage to trade for money in a nearby junkshop. Aside from that, they are only relying on 4P's assistance which is also too challenging to budget for a family of 5. Nanay Auring stated,

"marami ang pagkukulang namin, ma'am. Marami ang pagkukulang namin sa buhay namin. Kulang na yung kinikita namin. Kulang na sa pangkain, ayan ang naisip namin niyan. Parang malungkot na kami dahil kulang na kulang... - kulang na kulang. Kaya nga (si tatay) naghahakot ng basura, dahil kung minsan may makakain, kung minsan wala kami. Kaya nga malungkot na kami ngayong matanda na kami, eh."

("We have many inadequacies, we lack in many ways, insufficient income, not enough food that's why (tatay) is working as stuff collector. Sometimes it brings us food, sometimes not, that made us sad now that we're old.")

Nanay Sandigan had also shared her need to obtain monetary support from the government known as the social pension. Her livelihood plans are mostly dependent on this as she expected this money to give her a sewing machine which she will then be

using for extra income. During her younger years as a parent, it was the same source of income that she did in order to raise her children. Now, she believes that this will also contribute to a lesser concern on their daily expenses. As to Nanay Sandigan,

“Yung inaano ko lang kasi yung sa social pension ba. Bakit hanggang ngayon wala pa akong inaano ba? 2015 pa ako nag-apply. Hanggang ngayon wala pa rin . Pang-ano ko man lang sa... Gusto ko pang manahi, yung magkaroon ako ng sariling makina na. Yung magiging aliwan ko ba dito sa loob ng bahay. kahit man lang mga pambili ng meryenda ng mga apo ko, may maibibigay man lang ako. Kung anong gusto kong bilhin, yun yung hinhinitay ko sana.”

("I was thinking about my social pension, I applied for it since 2015 but until now I have not received it yet. I intend to have my own sewing machine from it so I can just sew inside the house, buy my grandchildren snacks or give them something out of it and buy whatever I like, that's what I'm waiting for.")

For Inang, it is significant that her family will earn sufficient amount of money to pay for their monthly rent and other life needs. Given their situation that only 2 among the family of 5 who work is already a hard situation to manage, especially that her monthly income is ranging from PHP 2,000 to 3,000 only. The other two are also students who have their needs in studying, as well. Inang thinks that it is necessary that her son, the father of the students, will have a job that gives higher salary so that they would not need to struggle more. She also believes that when one of her grandchildren has already graduated, he will be able to contribute in minimizing their financial needs. Once they are already capable of earning more money, this would pave way to her goal of owning a house. As for her,

“Tulong tulong kami sa mga kinikita ko, kinikita ng anak ko, sa bigas naman di ko pinoproblema dahil may lupa nga kami don sa probinsya. Ang ano man lang ay ulam tsaka yung upa lang... Tulong tulong nalang kami ganun ambagan nalang para makabili rin kami ng sariling bahay... Meron kasi mga bata di pa naman nakatapos ang mga bata sa pag aaral syempre yung gastusin nila pang araw araw na gastusin yun lang ang nakakahadlang.”

(“ My son and I were working together in terms of managing expenses, we don’t have to worry about the rice since we have a lot (farm) in the province. We spend for the dish and rental only... We work together and contribute so we can earn to buy our own house... We still have kids in the house who are still studying, ofcourse, their daily expenses is a barrier.”)

As compared to the different life goals categorized in the study of Saajanaho et al. (2016), monetary and income stability goals have emerged among women participants who are in late life and experiencing poverty. For these participants, it is important to attain this particular goal as this would give them the opportunity to live in a better state and avoid the occurrence of problems in life which influences their satisfaction to living. This aligns with the study of Sarvimäki (2000) which claims that one's sense of subjective quality of life — equated to sense of well-being, meaning and value — is influence by the socioeconomic status of an individual. Therefore, it is necessary for them to have goals which will improve their socioeconomic state first as they believe that this would further improve their quality of life.

Theme 5: Long Term Personal Goals for Family Members

This is defined as specific goals which are aimed at avoiding unwanted outcome to the future of significant people in their lives. These are literal long term goals which are not necessary to be witnessed or monitored by the participants given its futuristic nature. In Saajanaho et. al's, it is under the umbrella of Social Goals. This type of goals are identified to be comprised of goals or striving which are "related to other people including the family or to other relations." With the culture that's common in the Philippines, it has been usual among people in late life to provide advices and personal requests or goals to the younger people in their family. It was found out from the study

that this is also common among women in late life and in poverty. They have certain dreams and hopes for their families and feel that once these members have accomplished what they wished for them, the participants have also attained a goal for them.

Nanay Sandigan, as a grandmother of 2 young girls in their elementary level, aims to have a brighter future for the kids. The future might still be far from the present but it is of great importance for Nanay Sandigan. She stated that it is an important goal that:

“Yung ano ko lang na sana, bago ako mawala, yung mga pangarap ko sa mga anak ko tsaka mga apo ko, maging matagumpay sana sila sa pag-aaral. Itong dalawa kong apo, isang 3rd year tsaka isang grade 3. Eh, gastusan din yan di ba, pag grade 11, 12. Magcollege pa sila .”

(“What I hope before I die is for my children and my grandchildren to succeed in their studies. My two grandchildren, one is at 3rd year and the other one is in grade 3, still have to spend for them until they are in grade 11, 12 to college.”)

In some similar way, Manay also expressed the goal she has for her son to have his own family who will support him as he goes on with his life. She perceives that it is important for her that her son will be able to settle with good people around him as this will also bring security for her, as his mother and as a person. This is beyond her control but she maintained that,

“Ay, ang layunin ko ay, kasi yung anak kong bunso, gusto kong mag-asawa siya kasi kawawa naman . Wala siyang kasama. Kaso, eh, silahis eh.”

(“My goal is for my youngest child to get married, he has no one to be with, he is bisexual.”)

Nanay Meling, on the other hand, aims for her grandchildren to not suffer the same struggle that her own children did when she was away from them and working to raise them well. Her children were not able to finish their studies because of the lack of

parental guidance they get from their OFW mother. Now, they are still having difficulties with their finances and other necessities. Nanay Meling raised her concern over her grandchildren, she stated her goal that:

“may pangarap talaga sa buhay na ano, na makapagtapos ng mga pag-aaral nila (mga apo). Tapos yung maganda ba ang ano nila sa buhay. Yung бага, di adik adik, Iwas. Number one yan.”

(“my goal in life is for m grandchildren to finish their studies. That they will live a beautiful life and won’t get into drugs. That’s the first.”)

As what Emmons (2005) claimed from his past researches on goals and strivings, goals were said to be the expression of an individual’s “future orientation and life purpose,” with this theme emerging from the interviews, it could be furthermore understood that individuals in their old age tend to find their purpose in life through striving for the betterment of their families and valued ones. This is of similar understanding to how Erik Erikson viewed an individual’s increasing concern towards the outside environment of the self as a person ages (Erikson & Erikson, 1998).

Research Question 2: What are the threats to actualization of Life Goals among Women in Late Life and in Poverty?

A total of 6 out of 7 participants have pointed out various concerns or risks that they perceive to hinder their actualization of life goals. These threats are categorized into 3 themes, namely: (1) Current Financial Concerns and Insecurities, (2) Time and Ability Constraints, (3) Perceived Problems in the Future. These threats are concerns which pose potential hindrance or danger to the actualization of life goals. It includes intrinsic factors which are naturally innate to the individual and which he/she has a large control over, and its opposite, which are extrinsic factors.

Table 4

Threats to actualization of Life Goals among Women in Late Life and in Poverty

Theme	Definition	Participants	Sample Response
Current Financial Concerns and Insecurities	These are worries and uncertainties regarding their financial status and its negative effect on the possibility of actualizing their life goals.	5 out of 7 - P1 - P3 - P4 - P5 - P6	“In my opinion, [financial stability] is still a hindrance; still somehow a problem, especially now that my small ones [are] growing up.”
Time and Ability Constraints	Worry about their current stage in life wherein most people among their age are physically deteriorating or dying.	5 out of 7 - P1 - P2 - P3 - P5 - P6	“My Lord, please don’t let me die yet because I still don’t have money to pay for the funeral parlors, I still don’t have money to pay for my grave, I still don’t have money to pay for a priest.”
Health Maintenance and Recovery Goals	This is a type of goal focused on preservation of current health status, avoidance of further health issues and recovery from an illness or disease.	5 out of 7 - P1 - P2 - P3 - P4 - P5	“Hopefully, I said, that time that I will be forgetful won’t come... My only [goal] is for our health to remain good.”
Perceived Problems in the Future	These problems are more personal and vary from one participant to another. These are uncertainties in the future that participants perceived as threatening to their goals.	3 out of 7 - P1 - P3 - P6	“I don’t like it, ma’am, to get older without awareness with your world anymore; like being too forgetful. I think that is hard.”

Theme 1: Current Financial Concerns and Insecurities

On the first theme, Current Financial Concerns and Insecurities, 5 participants have emphasized their worries and uncertainties regarding their financial status and its negative effect on the possibility of actualizing their life goals.

Nanay Sandigan, a 74-year-old grandmother to 2 young children, believes that uncertainty on financial security will still affect her life goal of having a good future for her grandchildren. She stated,

"Palagay ko hadlang pa rin (ang pinansyal). Medyo problema pa, lalo na itong mga maliliit, mga coming na mga estudyante ko..."

("In my opinion, [financial stability]) is still a hindrance; still somehow a problem, especially now that my small ones [are] coming as [older] students.")

This characterized a perspective that further financial challenges will come as her grandchildren are growing older given the increasing needs to sustain their studies.

Nanay Auring have also highlighted their family's concern over the insufficient amount of money they are using for their daily life. Nanay Auring is already 79 years of age, while tatay Charlice, her husband, is 78. Both of them are raising some of their grandchildren to help their son, but the amount of money they receive from social pension and from the help of their son were always not enough to sustain a comfortable living. Tatay Charlice had to collect reusable stuff from their neighborhood to sell at junk shops and gain additional income. For Nanay Auring:

"Marami ang pagkukulang namin, ma'am. Marami ang pagkukulang namin sa buhay namin. Kulang na yung kinikita namin; kulang na sa pangkain. Ayan ang naiisip namin."

("We have many inadequacies, we lack in many ways, insufficient income, not enough food that's why (tatay) is working as stuff collector. Sometimes it brings us food, sometimes not, that made us sad now that we're old.")

This limitation affects their ability to obtain proper treatment of health concerns and may possibly deteriorate their balanced health status.

The struggles experienced by the family of Nanay Meling count as well to those who are experiencing financial insufficiency affecting one's life goals. With their daily living, uncertainties with the satisfactory amount of money for their needs are deemed to be a problem to maintain a just life. There were days when they have to compromise for what their current budget can accommodate, therefore compromising their acquisition of basic needs as well. Nanay Meling discussed that,

"Minsan, pag walang saingin (kanin), yung minsan madelay yung mga sahod ba. Ganyan..."

("Sometimes, there's no [rice] to cook, when at times that salaries were delayed. Like that..")

But for some days, there are small ways they do as a family to get through days - cooperation with one another.

On the other hand, Nanay Kingking, an 83-year-old widower talked about how she sometimes need to borrow money from lenders just to survive a day and help out her adopted child in raising her grandchildren,

"Kapag nilalapitan ko (ang nagpapautang), sa awa ng Diyos, nagbibigay naman. Pero kapag utang (na pera), (dapat) bayaran."
("When I go [to lenders], with God's mercy, they will give me. But if it is borrowing [money], [you have to] pay.")

With such challenges on their daily lives, Nanay Kingking then sets aside her goal of devoting to her religion through traveling to various churches in Metro Manila. This instability on finances therefore hinders her from actualizing her goals and brings uncertainties on when she can begin doing her goals. Similarly, Inang who is currently 67 years old and is living with the family of her only child, sees that their monthly rental of PHP 7,000 serves as a challenge for them to have savings for her goal of owning a house. There were times noted in which their monthly income would not suffice for their daily needs and monthly payment. She mentioned,

“yun lang naman ang (problema), yung pagbabayad namin buwan buwan sa upa (sa bahay)...”

(“That was the only (problem), our monthly payment for [house] rental...”)

With the problems on sufficiency of income and uncertainties on finances, women in late life tend to become doubtful about the possibility of them pursuing their life goals. Most of them are willing to set aside their other, more personal, life goals to help out with the situation of their family. But despite that, it is of enough evidences and experiences that those current financial concerns and insecurities truly serve as threat for women in late life and in poverty in actualizing their goals. With these challenges, it is still of great need to provide opportunities for them to get employed and earn money despite the perceived deterioration on performance. As the result stated, these individuals are concerned as well with looking for a more stable and good source of income, so it must not be seen as a burden (Brown & Lowis, 2003) when an elderly looks for a job to work on. This does not only benefit women in late life and in need, but as well as the employer as these people are only looking for stable source of income to help survive the daily life.

Similar to how one of the participants has been able to contribute to her family financially, through street sweeping for the Barangay.

This theme have also contributed information and knowledge about late life poverty which is an important step in attaining a society having fair policies to all groups of people, with respect to their age group, and to preventing the increase of poverty and, somehow, injustice in the world.

Theme 2: Time and Ability Constraints

For the second theme, "Time and Ability Constraints" to actualize goals, interviews from participants revealed that 5 out of 7 of them are worried about their current stage in life wherein most people among their age are deteriorating or dying. Nanay Sandigan had stated in the interview that,

"Yung (gusto) ko lang na sana, bago ako mawala, yung mga pangarap ko sa mga anak ko tsaka mga apo ko, maging matagumpay sana sila sa pag-aaral."

("My only [desire] is that hopefully, before I'm gone, the dreams I have for my children and grandchildren, they will become successful with their studies.")

This directly shows a kind of acceptance that with their age; they could face downfall at any given moment. With that inevitable fact, Nanay Sandigan wants to still live and witness the actualization of her goals dedicated for her grand kids, therefore if time forbids, it would be of a hindrance for her to actualize the goals she has in mind. This was exactly similar for Manay who mentioned,

"(Ang gusto ko lang ay) patandain pa ako nang mahaba, para masubaybayan ko rin naman yung mga apo ko"

("[What I want is] to get older longer, so that I could watch over by grandchildren.")

And Inang saying,

"Pangarap ko lang sa buhay ay magkaroon lang sana kami ng bahay, yun lang ang pangarap ko bago ako kunin ni Lord."

("What I only dream of in life is to have our own house, that's the only dream I have before the Lord will get me.")

For some of them, their declining health and ability to handle tasks which require great physical effort impede them from working on their ways to make their situation better and further easily achieve what they aim for in life. Nanay Auring told the researcher that,

"parang hindi na kayang magtrabaho (dahil sa katandaan)"

("It seems to me like I cannot go on work anymore [because of old age].")

This increases the challenges they have to face in attaining their goal of having a better source of livelihood as it limits other possibly higher income-generating jobs they could work on. Lastly, Inang perceives death as something to fear about as she well knew that it would be a burden and a hassle to her children and family which she wants to avoid in life. She said,

"Diyos ko, wag po muna ako mamatay kasi wala pa akong pambayad sa punirarya, wala akong pambayad sa libingan, wala pang pambayad sa pari.."

("My God, please don't let me die yet because I still don't have money to pay for the funeral parlors, I still don't have money to pay for my grave, I still don't have money to pay for a priest...")

Theme 3: Perceived Problems in the Future

The third theme discusses about the various perceived problems of women in late life who are in poverty. These problems are more personal and vary from one participant

to another. According to Nanay Sandigan, she could achieve her goal if ever that her memory would not deteriorate, this was indirectly stated from her remarks,

"(Gusto kong magtahi ulit) kasi habang napapakinabangan ko pa ang isip ko, hindi pa rin ako nag-uulyanin..."

("[I want to sew again] because while I can make use of my mind, I am not yet being forgetful.")

One of the goals is the goal of repairing garments again significantly relies on her mental ability which she expects to not deteriorate to achieve that goal.

One of the participants, Nanay Auring, talked about how she doesn't prefer to get too old without good sense of consciousness and understanding of her surroundings. This hampers from her goal of maintaining the current health she has, she emphasized on her statement that:

"ayaw ko ma'am yung tumanda na tumanda na yung hindi mo na alam yung mundo mo. Parang uyanin ka na masyado. Mahirap po yun yata."

("I don't like it, ma'am, to get older without awareness with your world anymore; like being too forgetful. I think that is hard.")

Lastly, Inang said that,

"Meron, kasi mga bata di pa naman nakatapos ang mga bata sa pag aaral, syempre yung gastusin nila pang araw araw na gastusin yun lang ang nakakahadlang."

("There is, because the children are not yet finished with studying, of course, their daily expenses are the ones that hinders...")

Research Question 3: How do women in late life pursue their goals?

The participants of this study shared different means that they believe as helpful in attaining their life goals. These means reflect the behavior they intend to do in

pursuing their goals. Each participant showed their unique perspective in pursuing their life goals, but there are four notable ways that these individuals have in common, namely: (1) Reliance upon one's spiritual beliefs, (2) Seeking support from the family and the community, (3) Self-employment, and (4) Provision of Wisdom to other Family Member. Table 6 briefly presents these themes as shown below.

Table 5

Different Ways that Women in Late Life Pursue their Goals.

Theme	Definition	Participants	Sample Response
Reliance upon One's Spiritual Beliefs and Luck	These are means of pursuing life goals which include seeking support from divine intervention or random circumstances which are beyond the control of anyone to be of aid in pursuing goals.	3 out of 7 - P3 - P4 - P5	"It is like, we cannot (say), only God can (say). The only (concern), What I only [want], [is for my children] to have better understanding, for what the problem is.."
Seeking support from the family and the community	Family members and other people (neighbors, friends and the government) who are beyond family and relatives serve as source of support in pursuing life goals through provision of tools or means that are helpful for their goals.	4 out of 7 - P1 - P2 - P4 - P6	"As for me, I don't have the ability to work since I am already old. That's why it's now my children who will provide given that they also have their jobs.. They can give monetary support to me. It's like give and take."
Self-employment	This is an initiated action from the population to get into working in order to earn	3 out of 7 - P1 - P3 - P6	"I intend to have my own sewing machine from it so I can just sew inside the house, buy my grandchildren snacks

	money which is a necessary tool in pursuing their goals.		or give them something out of it and buy whatever I like, that's what I'm waiting for."
Provision of Wisdom to other Family Member	Imparting knowledge and learning from life experiences through verbal conversation to fellow family members to achieve future goals for them.	3 out of 7 - P1 - P2 - P4	"The only thing I advice to them is to work hard; they should work hard on studying as it is the only thing they can have for themselves. So for those who are still young and capable, help each other. That way, they will be able to attain what they aim for."

Theme 1: Reliance upon One's Spiritual Beliefs and Luck

This theme comprises the different external interventions that are truly beyond the individual's control anymore and yet they believed as means that could help them actualize their goals. It is defined as, "means of pursuing life goals which include seeking support from divine intervention or random circumstances which are beyond the control of anyone to be of aid in pursuing goals. 3 out of 7 participants have discussed about this.

Nanay Aurea, with the challenges on finances that she and her husband have been facing for the past years, stressed out that:

"pinapangarap niya (asawa) po, ma'am, yung baka sakali manalo siya (sa lotto) at makabili siya ng lupa dito sa Manila. Kasi sa probinsiya, ma'am, mahirap ang buhay doon. Walang mapaghahanap-buhay doon."

("My [spouse] dreams of, ma'am, the possibility of winning [the lottery] and to buy a land here in Manila. Because in the province, ma'am, life is hard in there. There's no (source) of livelihood in there.")

This indicates that one of the ways they believed that will help in alleviating their current situation is winning from a lottery out of circumstances. Up until now, they still

somehow believe that this method would someday be helpful for their situation and for them to achieve the goal of having a better source of livelihood.

On the other hand, both Nanay Merlinda and Nanay Kingking have tackled about how the divine power of God will handle the ways on how they could achieve their life goals. Nanay Merlinda commented,

"Kumbaga, hindi man natin maano, Panginoon na lang ang mag-ano. Ang kuan lang, magkaintindihan itong lahat, kung ano man ang problema, yun ang anuhin."

("It is like, we cannot (say), only God can (say). The only (concern), What I only [want], [is for my children] to have better understanding, for what the problem is..")

Nanay Kingking also agreed,

"Minsan...'Diyos ko, huwag niyo po akong pabayaang... Awa naman ng Diyos, di ako nagkakasakit... Diyos ang nakakaalam niyan (kung posibleng matutupad ang layunin)... Siguro, ma'am, sa Diyos na lang [matutupad ang layunin].. Kapit na lang ako sa Diyos, ma'am."

("Sometimes... 'Dear God, please don't abandon me.. With God's grace, I don't get sick... Only God knows [if it is possible to actualize my goals]... Maybe, ma'am, only with God [that my goals will actualize]. I will only hold on to God, ma'am.")

Both of them have a strong reliance upon their faith on God especially in actualizing their goals despite the absolute setting free of control from their means.

This theme somehow bespeak about how old age individuals in poverty could possibly lay down their own judgments and abilities when it comes to dealing with actualizing their life goals. But this is not a cry for help or an indication of helplessness, rather, a mean of coping. In contrast to a former study which have revealed that for middle adults and old age individuals, the prevalence of spirituality strivings was greater

as compared to other people of younger age (Kököneyi et al. 2008), the spiritual aspect examined from this study did not occur as one of the goals or striving of old age individuals. It only served as a mean of pursuing goals, than being an actual goal. The reason for this could be connected to what the participants perceived more as a necessity which was to alleviate themselves from poverty and improve their state of living, this as well reflects the assumption that goals and striving are deemed to be the representation of the internal desires of a person and was said that they largely determine the contents of consciousness which include various thoughts and their equivalence on the emotional state (Klinger, 1998).

Theme 2: Seeking Support from the Family and the Community

This theme emerged from 4 out of 7 participants who have mentioned how they think that they could rely upon their families and other people in the community in helping them actualize their goals. It is defined in this study as mean of attaining goals in which "family members and other people (neighbors, friends and the government) who are beyond family and relatives serve as source of support in pursuing life goals through provision of tools or means that are helpful for their goals." For Manay, it is necessary to have a support from her youngest son in saving money for their goal of having their own house. It is her youngest son who is providing for her as her other children have their own families to provide, given that she has no work or source of income, she mostly relies on her children and the money they give her when they can. She believes that through the combined savings from her son's work and the money she gets from other children, they will be able to achieve the aforementioned goal.

“pag nagsasahod kasi yan hindi na niya binibigay sa akin ang lahat. Ang sabi niya nag-iipon daw siya (para sa pangarap na bahay). ‘Oo, mag-ipon ka, para sa akin, bigyan mo lang ako ng panggastos-gastos diyan, okey na sa akin.’ May nagbibigay naman kasi sa akin na mga anak... Kung mayaman lang ako, hindi na tayo mangungutang sa iba. Kapag may pera ako, binibigyan ko naman sila, pag ako naman ang wala binibigyan nila ako..”

(“Every time that my son gets his salary, he would not give everything to me. He said that he is saving money for our dream house. I would say, ‘it’s okay, just give me some money for small stuff, I will be good with that.’ I still have my other children who would give me money... If I’m only wealthy, we won’t be borrowing money from other people.”)

Similar to this is Nanay Meling’s situation. At her age and situation, she thinks that it is her children’s role now to help her with her endeavors. Although, when there is a need for her help, she is always willing to extend her help to her children so they will be able to manage their lives as well. She mentioned,

“Kumbaga sa akin parang wala na rin akong ano (kakayahan), kasi matanda na. Kaya sila (mga anak) na ang bahalang magkuan. Yung mga anak ko may mga trabaho naman... Sila nakabigay naman sa akin, so ayun! Parang bigayan ba kami.”

(“As for me, I don’t have the ability to work since I am already old. That’s why it’s now my children who will provide given that they also have their jobs.. They can give monetary support to me. It’s like give and take.”)

While working as a street sweeper, Inang also needs the help of her only son in saving money for her goal of owning a house. Since her own salary won’t suffice for all of their daily needs and expenses, she needs extra support from her son to have combine salaries as savings. She uttered,

“Pangarap ko lang sa buhay ay magkaroon lang sana kami ng bahay yun lang ang pangarap ko bago ako kunin ni lord...Tulong tulong nalang kami ganun ambagan nalang para makabili rin kami ng sariling bahay... ”’

(“My only dream in life is to own a house before I die... We work together as a family to save money in buying our own house.”)

For Nanay Sandigan, there is a significant need for the social pension that she has been awaiting for several years already. It is very important to her goal of doing tailoring service again as the money that she could get from this would be useful in buying a sewing machine. This is the major way she thinks that could help her achieve her goal.

“Yung inaano ko lang kasi yung sa social pension ba. Bakit hanggang ngayon wala pa akong inaano ba? 2015 pa ako nag-apply. Hanggang ngayon wala pa rin. Pang-ano ko man lang sa... Gusto ko pang manahi, yung magkaroon ako ng sariling makina na... Kung anong gusto kong bilhin, yun yung hinhinitay ko sana. Nafollow up ko na 2018, 2019. Wala pa.”

(" I was [thinking about] my social pension, I applied for it since 2015 but until now I have not received it yet. I intend to have my own sewing machine from it so I can just sew inside the house, buy my grandchildren snacks or give them something out of it and buy whatever I like, that's what I'm waiting for.")

This theme is in line with the study of Canvin et al. (2018) that there are factors which older people consider in seeking assistance in later life. This includes "their acknowledgement of decline and the perceived impact of decline on their usual activities and independence" (Canvin et al., 2018). Women in late life and in poverty highly regard external help as useful in attaining their goals; it is for the same reason that they have various limitations in their functioning which therefore calls for assistance from those who are still capable. They have also acknowledged that their ability to deal with things is declining.

This need for external support is further explained by the existing culture among Filipinos wherein most people live in multigenerational household and communities, and social ties are important (Valdez et al. cited in Badana & Andel, 2018). Given that the social environment plays an important role for older Filipinos, women in late life and in

poverty give significant importance on the role of other people in attaining their goals as well.

Theme 4: Self-Employment

This is an initiated action from the population to get into working in order to earn money which is a necessary tool in pursuing their goals. There are 3 out of 7 participants who believe that they are capable of having their own source of income through doing services that they also used to do back in their younger years. In particular, Nanay Sandigan explained that she wanted to start earning some money from tailoring to provide for her grandchildren and buy things she aimed for. She stated,

“Gusto ko pang manahi, yung magkaroon ako ng sariling makina na. Yung magiging aliwan ko ba dito sa loob ng bahay. kahit man lang mga pambili ng meryenda ng mga apo ko, may maibibigay man lang ako. Kung anong gusto kong bilhin, yun yung hinhinitay ko sana.”

("I intend to have my own sewing machine from it so I can just sew inside the house, buy my grandchildren snacks or give them something out of it and buy whatever I like, that's what I'm waiting for.")

Nanay Sandigan used to this as her source of income when she was raising her children, and now, she thinks that this will also be useful in sustaining their needs and her own wants. She still has good physical condition which she perceives as an advantage in pursuing her goals. Nanay Auring have also shared the same views as this, in order for them to not struggle with their daily lives, Nanay Auring sees that having their own source of living would lessen the financial struggle that they experience. She stated,

“pinapangarap niya po, ma'am, yung bakasali manalo siya at makabili siya ng lupa dito sa Manila. Kasi sa probinsiya, ma'am, mahirap ang buhay doon. Walang mapaghahanap-buhay doon... actually, ma'am, yung kabuhayan namin ay maging maluwag sana... para naman hindi siya maghirap sa pangangalakal na kumita.”

(“My [spouse] dreamed of, ma’am, the possibility of winning [the lottery] and to buy a land here in Manila. Because in the province, ma’am, life is hard there. There’s no (source) of livelihood there.. actually, ma’am, our livelihood will hopefully get better..so he will not have to deal with garbage for a profit.”)

Inang is working as a barangay sweeper. This is important in improving their financial state. Through this, she is able to contribute to their goal of having their own house. According to her,

“Naghahanap ako ng trabaho, extra extra lang kumbaga (kapag nahihirapan). Tulad ng ano ngayon pagwawalis ko, yun lang ang pinaka (pinagkakakitaan) ko eh... Tulong tulong nalang kami ganun ambagan nalang para makabili rin kami ng sariling bahay.”

(“ I’m looking for a job, like a part-timer (when it’s difficult). Just like now, I sweep, that’s my source (of income).. We work together to contribute to earn so we can buy our own house.”)

In comparison to most individuals in their late life, most of the participants in this study are willing to start working again or do extra jobs regardless of their age just to contribute well to having an easier life for them and their families. Despite the inevitable challenges brought about by aging, women in late life and in poverty perceive that as long as their bodies can handle it, they will look for any source of income. This emphasized Barrientos’ (2003) recommendations that it is necessary for the people in the community to further understand the context of poverty in later life for the authority to develop policies appropriate to deal with these concerns. There might be an existing law regarding the availability of employment for individuals in late life as said in Section 5 of Republic Act 9994, “an act granting additional benefits and privileges to senior citizens, further amending republic act no. 7432, as amended, otherwise known as ‘An act to maximize the contribution of senior citizens to nation building, grant benefits and special

privileges and for other purposes'" but thorough study must be done to specify the contents of these policies and applicability to women in late life and in poverty of whom most had barely finished studying. The local government units must also have a well-managed delivery of services to these individuals so that they will be able to educate the elderly regarding their rights and the means they could do to improve their financial situation and even contribute well to their community. It is indeed needed to recognize and acknowledge how older people can contribute to their own households, communities, and the whole of the development process of a nation.

Theme 5: Provision of Wisdom to Other Family Member

There are 3 out of 7 participants who answered that a way of pursuing their goals is through providing wisdom to other family members. This is defined as, "imparting knowledge and learning from life experiences through verbal conversation to fellow family members to achieve future goals for them." Since some of the goals are futuristic in nature, the participants think that these are attainable when they are able to provide proper guidance to their loved ones or impart the wisdom they have as people in this point of life. For them, they might not be able to pass on any material wealth to their families, having the ability to share their wisdom and guide the lives of the younger people are already meaningful and satisfying. The following responses reflect this:

"yung inaano ko sa kanila yung pangaral ko para magsikap sila. Yun ang pinakaano ko sa kanila, mag-aral sila nang maigi . Kasi, pag nakapag-aral sila, walang hihingi sa kanila noon eh... Kaya kayo na nandidito na medyo bata pa, magtulungan kayo. Para kung ano man ang gusto ninyong marating, marating ninyo. Mga pangarap ninyo." – Nanay Sandigan

("The only thing I advice to them is to work hard; they should work hard on studying as it is the only thing they can have for themselves. So for those who are

still young and capable, help each other. That way, they will be able to attain what they aim for.”) – Nanay Sandigan

For Manay,

“Ay, ang layunin ko ay, kasi yung anak kong bunso, gusto kong mag-asawa siya kasi kawawa naman . Wala siyang kasama. Kaso, eh, silahis eh. Oo eh, sa mga anak ko na lang. Mawala man ako, alam kong may mga pamilya nang sumusuporta sa kanila.”

(“The goal I have is for my younges child to have a spouse because he will be pitiful; he won’t have a companion in life... If ever that I die, I know that my children have their families to support them.”)

Nanay Meling also showed how important it is to provide proper guidance among her grandchildren, she said:

“Kumbaga, sa future ngayon, yung mga apo na ang pinag-anuhan ko, na magsumikap (sa pag-aaral)..”

(“As for the present, I only focus myself on my grandchildren and advice to them that they should work hard with their studies.”)

As wisdom is said to be influenced and increased through the accumulated experiences of an individual (Rani & Devi, 2017), women in late life and in poverty believe that their experiences brought about by the challenges of life have shaped their wisdom. This was also in line with the previous findings that negative life events develop wisdom of a person (Staudinger & Gluck cited in Rani &Devi, 2017). In return, women in late life and in poverty tend to impart this wisdom and knowledge about life to their younger family members; believing that this would contribute to their development and that this is one of the things they could give to them to help them have a much better life.

CHAPTER IV

Summary, Conclusion and Recommendations

In this chapter, a summary of the purpose, methodology, and results of the research will be presented. This will be then followed by a conclusion which was based from the researcher's discernment obtained from the results of the conducted study and its limitations. Lastly, a recommendation will be provided for the use of future researchers on similar and related topics.

Summary of the Study

This study has a main purpose of studying the life goals women in late life and in poverty. It started from the researcher's interest towards the living situation of women in poverty that is at their last stage of living in accordance with the life span development. Along with this is the aim to have insights on how, despite the inevitable downfall of the human body, do these people perceive their life and the future ahead of themselves?

Women in late life, as a cohort for studies, have been barely examined and understood. Researches for the past years and until the present are more focused on studying adulthood or adolescence, therefore with this study, a wider perspective and awareness about this stage of living will be brought into light. This is furthermore reinforced with the challenges brought about by poverty to these individuals which provides more specific information about how living in their situation has been for them.

Life Goals, as defined in this study, are those goals of which a person aims to achieve and the purpose for one's striving in life. It was operationally used as a more encompassing terminology which does not limit its range into particular states or outcomes in life similar to how it has been defined in other studies. Poverty, on the other

hand, was adapted from previous researches integrated with the various indicators of poverty considered in selecting people in the social welfare program of the government namely "Pantawid Pamilyang Pilipino Program" (4Ps). It is described in this study as "one's incapability to afford and sustain the various basic necessities including needs of food, health, housing and the like, and lack of ability to partake in the everyday life of the society through education and employment."

A review of literature related to the different variables in this study provided significant information on how Life Goals was defined by previous researches and how Poverty, as a phenomenon, had affected people in varying ages. It was also identified in the review that only few studies have been conducted to understand the state of poverty among women in late life. There may have been inquiries on life goals of the elderly, but the socioeconomic status was not focused on. It was also noticeable from the existing literatures that the most common method used in examining the variables are in quantitative method of research. With that, this current study is of significant need for expanding the knowledge on this area of study.

Late Life Goals among Individuals in Poverty is a qualitative inquiry in a case study approach. The criteria for participation include: (1) of age ranging from 65 to 85 years old, (2) at the state of poverty defined on this study, as well as the National Economic and Development Authority and Department of Social Welfare and Development, and (3) residing within Metro Manila for 5 years or more.

Convenient and snowball sampling were made in the identification of participants who took part in this study. With the criteria of participation being considered in this study, it is in nature to limit the opportunity for everyone in this stage of development to

participate. The number of participants also narrows down the probability for all persons in other socioeconomic status to be included. The expected data from this inquiry might provide some significant information about the Goal theory as a whole, but it is not deemed reliable enough to draw out conclusions on the aspects which are less focused in this study. There were three research questions which guided this study and were answered: (1) What are the life goals of women in late life and in poverty? (2.) What are the threats to actualization of Life Goals among Women in Late Life and in Poverty? (3.) How do women in late life and in poverty pursue their life goals? Each of the research questions was further expanded through the interview questionnaire which had undergone validation from experts in this field. (See appendix C for interview questions). A total of 11 questions were asked among the participants and the research protocol was followed properly to avoid ethical problems and further conflicts.

Summary of Results

This study has yielded 12 major themes. Each of these themes suffices significant answers to the research questions and have provided significant information about the late life goals of old age individuals in poverty. The following are the major themes yielded from the results of the study: (A) Late Life Goals: [1] Material Goals, [2] Family-support Goals, [3] Monetary and Income Stability Goals, [4] Health Maintenance and Recovery Goals, and [5] Long-term Personal Goals for Family Members; (B) Threats to Actualization: [6] Current Financial Concerns and Insecurities, [7] Time and Ability Constraints, [8] Perceived Problems in the Future; and (C) Ways of Pursuing Goals: [9] Reliance upon One's Spiritual Beliefs and Luck, [10] Seeking support from the family

and the Community, [11] Self-employment, [12] Provision of Wisdom to other Family Member.

It was observable how the socioeconomic status of an individual affects his/her goals in life. It poses various threats, unique contents, and too vague means of actualizing life goals. Along with this, the developmental age contributes largely to one's perception on the possibility of pursuing goals; it either puts pressure on the individual or passes the pressure to younger family members. It is of significant need to examine further and more intensively the situations of women in late life and how poverty affects them.

Limitations of the Study

The output of this study was drawn out from interviews of 7 women in late life with a mean age of 72.4, who are all residing within Metro Manila. The selection of participants was carefully done through a convenient sampling and snow-ball technique in which some of them were recommended by the other participants. These individuals willingly and voluntarily took part in the study.

All of the participant benefit from the 4Ps (Pantawid Pamilyang Pilipino Program) of the government, in which the poorest of the poor were identified and given support to. Only 1 among the 7 of them is a direct recipient of the cash assistance from the government. Six of them are immediate family of the recipient and are living along with those who are listed. As this program targets to help the whole family, it is of technical reason that those indirect beneficiaries are considered to be of poor socioeconomic status as well.

From all of the participating old age individuals, only one was from a different city (Quezon City), the rest are residing at Taguig City but all of them have been living in Metro Manila for more than 5 years.

The interviewed participants for this study are also all grandparents living along with at least 1 family member. 5 out of 7 have already retired from working and are now focused on raising their families, while the two are currently working at part-time jobs, such as street sweeping and clerical works at the City Hall, to earn some income.

The initial data gathering procedure has been more focused on observation and rapport building with the participants for the first day. However, given the time constraints of the researcher and the availability of the participant, the observation and rapport building was made within the day of the interview. To ensure a rich data from a one-time meeting, the researcher prepared a series of questions about the personal details of the participant and other necessary experiences in life. This was then followed by the interview questions which were produced from the validated questionnaire. All of the participants have received similar interview protocol in which ethical considerations were followed and observed.

Conclusion

Life goals of women in late life and in poverty were largely influenced by desires to improve their current financial situation. Financial concerns for themselves are minimal, while they perceive a larger necessity for a stable financial state for younger members of their family. It was observable that the goals that women in late life and in poverty strive for are mostly social goals which are aimed to benefit not just the self, but as well as others. The goals resulted from the current inquiry are more social in nature as

it highly considers the outcome these goals will bring to other people who are of significant importance to the participants. Women in late life and in poverty also largely consider external help from people around them or divine interventions in actualizing their life goals. Given the increasing limitations on the capacity of people in this population in helping themselves attain their goals, they give particular importance on how external factors and people around them could be of help or could provide tools or means that will actualize their goals. Monetary support from the government is necessary for women in late life and in poverty as most of their goals heavily need money as tool in acquiring what they desire in life (material goals, stable income etc.). Because of their much more limited ability to work on their goals and needs as human beings, women in late life and in poverty also need better support from the government which will give consideration to the physical capabilities of these individuals. Despite the time constraints of being old, the content of life goals of women in late life and in poverty is timeless. This therefore indicates that women in late life and in poverty have goals which are continuous from the present and up to the far future. They also value futuristic goals which could be beyond their control already. These significantly agrees on how women, more than men, value ontological security (Bird e al., 2017). This concept is characterized to include “privacy, constancy, daily routine, and a platform for identity development” (Bird e al., 2017). Regardless of socioeconomic differences, women in late life and in poverty are also concern over their deteriorating health and the risks to further health issues. This is similar to other individuals in this state of developmental stage and it calls for better provision of proper health care to these individuals who are in a very vulnerable state.

Recommendations

The following statements are recommendations yielded in this study. These are divided into two sections, namely: (1) Recommendations for Policy-makers, (2) Recommendations for the Family of Women in Late Life and Counseling Services in Philippines, (3) Recommendations for Future Researches. With the increasing number of population categorized as poor in the country, this study recommends for the government to focus on providing programs which gives opportunities for people to have a good source of livelihood which does not discriminate. Also, if there is a very limited chance for the elderly to be possibly employed again because of their age, the monthly national pension for them must be well-budgeted, especially for those who are living along a family considered as “poor”. Moreover, there must be consistent, proper and free health services for everyone, with much focused on the poor, the elderly and the children as these groups are considered to belong to the vulnerable population, and it is suggested to have a proper assessment of individuals belonging in social welfare programs to truthfully identify who actually needs help and who don’t. In general, this study calls for an evaluation of the delivery of services to people in late life and examination of the efficiency and effectiveness of the existing policies provided for them. Such actions might empower more this group and bring more productive efforts and contributions to the country.

For the families of the concerned population and for the counselors and other people in the helping profession, it must be taken into mind that these individuals still have their emotional and psychological needs. Support, understanding and good emotional relationship are necessary in maintaining their overall health as people. Also as

for the culture of a Filipino family, it is important for the women in late life to witness harmony among the family members and assistance with one another to have a better state of living and well-being. Women in late life and in poverty are much more concerned with their families therefore it must be well-established in a family that these individuals are still clinging onto their roles as providers and should not be left out. Families should advocate empowerment to this group of people so that they won't lose their sense of self and value in life. This study also calls for expanded social activities and support that mental health advocates or other helping professions could provide given that this group of people is heavily affected by their external environments reflected on their goals and ways of pursuing goals.

For future researches, researchers must continue on expanding knowledge and gaining information about women in late life and individuals in late life today as there are very limited studies on this group of people, and are underrepresented in the society. More in-depth studies must be conducted to properly understand whether poverty in late life actually leads to one's dependence on external means when pursuing a goal. With the advancement we have in technology and science, it must be considered how possible it is now that people could get older than the usual estimated life span of an individual, with that, it must be examined whether there are still jobs that would still suit the elderly to provide more opportunities for them. It could be helpful especially to those who are old and still in need. More researches on this area would also give proper guidance to the counseling services professionals could provide among the concerned population. Appropriate ways will be generated and existing ways of counseling will be improved to efficiently and effectively help this group of people who are marginalized.

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APPENDICES

Appendix A

Personal Data Sheet	
Name (Optional):	Birthplace: Age: Gender:
Residential Address: (City Address only)	
Type of Residence: _____ Owned _____ Rented (Amount: _____)	
Civil Status:	Contact No.:
Current Occupation:	Income: Php _____ / month
Former Occupation:	Employer:
Family Background	
Spouse's Name:	Occupation:
Child/ren Name/s and Civil Status: 1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 7 _____ 8 _____ 9 _____	Age and Occupation: _____ _____ _____ _____ _____ _____ _____ _____ _____
No. of people in the house:	
Main provider:	Monthly provision: Php
Health Concern/s of anyone in the residential place (if any):	
Is anyone from your residence listed among any of the following? (Please check if applicable) ___ Pantawid Pamilyang Pilipino Program (4Ps) ___ DSWD Listahanan ___ Barangay Indigents	If yes, please answer the following: Name: _____ Age: _____ Amount received per month (if any): _____

Appendix B



Philippine Normal University
The National Center for Teacher Education
Taft Avenue, Manila

CONSENT TO PARTICIPATE IN RESEARCH

Please read this document carefully.

To participate in this study, your signature will be needed. Your participation is voluntary and you may withdraw anytime, should you object to the nature of the study. As a participant, you are entitled to ask questions or any clarifications.

Description of the Study

The study the researcher is aimed at identifying late life goals of individuals within Metro Manila, an interview composing of a set of questions will be done among individuals with age ranging from 67 to 80 years old and are residing within Metro Manila for 5 years or more. The interview is estimated to take approximately 30 to 120 minutes to complete.

Purpose of the Study

This study aims to investigate the different perceptions of individuals on old age and explore various common life goals among the concerned individuals.

Possible Risks and Benefits

The researchers do not perceive or involve more than minimal risks to the participants. (Such risks will not bring harm or discomfort to the daily living of the participants.) On the other hand, the possible benefits of participating in this study are:

- a. You will have an opportunity to contribute to psychological science;
- b. You will be given an opportunity to learn about this research, which may be useful in understanding yourself and others.

Confidentiality

This study adheres to the Republic Act No. 10173, also known as the Data Privacy Act of 2012. All personal information gathered by the researchers will be kept on secured files. All identifying information will be removed as soon as your participation is complete.

Opportunities to Questions:

Any technical questions about this research may be directed to the researchers.

Opportunities to Withdraw at will:

If you decide now or at any point to withdraw this consent or stop participating, you are free to do so.

Questions about the Study

If ever you have any concern about the study or you want to have a copy of the results, you may contact the following persons thru text or email:

Rizandrea Judela M. Ramos
09151067810
ramos.rjm@pnu.edu.ph

Giving of Consent

I have read and understand the given information in this consent form and what I am requested to do. I choose to voluntarily participate in this study.

Signature over printed name

Date

Appendix C

Interview Questions
1. What is your definition of “life goals”? Ano ang iyong pagpapaka-hulugan sa "layunin sa buhay"?
1.1 How do you define “life goals” as a child? As a young adult? As a family person? Paano mo binibigyang-kahulugan ang “life goals” bilang bata? Bilang taong nasa sapat na gulang na? Bilang pamilyadong tao?
2. What are the life goals that you want to pursue? Ano-ano ang mga “life goals” na nais mong sikaping matamo?
2.1 Which of the mentioned life goals do you think are possible to attain at this point? What is your timeline for these goals? Mula sa iyong mga “life goals”, ano sa tingin mo ang posibleng makamit sa puntong ito? Ano ang iyong “timeline” para sa mga layuning ito?
2.2 What were your major life goals back when you were younger? Do you think that you have accomplished some of your life goals? Ano-ano ang mga pangunahin mong layunin sa buhay noong kabataan mo? Naniniwala ka bang natupad mo na ang ilan sa mga layunin mong ito?
3. In your opinion, how can you accomplish each of your life goals at this point in time? Sa iyong opinyon, paano mo matutupad ang bawat “life goals” mo sa puntong ito ng panahon?
3.1 What method or strategy do you consider to be the best way in pursuing these goals? Anong pamamaraan o stratehiya ang itinuturing mong pinakamabuting paraan sa pagkamit ng mga layuning ito?
3.2 What do you think are the factors that will prevent you from pursuing your life goals? Why? Ano sa tingin mo ang mga hadlang para makamit ang iyong mga “life goals”? Bakit?
4. In what way does your financial situation affect your desire to fulfill your life goals? Sa paanong paraan nakaaapekto ang iyong katayuang pang-ekonomiya sa iyong pagkanais na makamit ang iyong “life goals”?
4.1 What actions do you think could alleviate poverty in old age? Ano-anong aksyon ang sa tingin mo’y magpapaginhawa sa kahirapan sa katandaan? 4.2 How could we help you in pursuing those goals? Paano kami makatutulong upang makamit ang mga hangarin ninyo?

KAMUSTAHAN

1. Kumusta naman po kayo?
2. Ano-ano ang mga kaganapan sa inyo nitong mga nakalipas na araw?
3. Ano-ano po ang mga nagiging pang-araw araw na gawain ninyo ngayong nasa ganitong punto kayo ng inyong buhay?
4. Sa kabuuan po, masasabi niyo po bang kayo ay nasisiyahan sa inyong buhay?

PAMILYANG KINALAKHAN

1. Ilang taon niyo pong nakasama yung pamilyang kinalakhan ninyo bago kayo bumukod?
2. Kumusta naman po ang relasyon ninyo sa inyong mga magulang?
3. Naging maayos po ba ang pagpapalaki sa inyo ng inyong magulang o kapamilya?
4. Anong klaseng buhay po ang mayroon kayo noon? Nakaaahon naman po ba a pang-araw araw?
5. Mayroon po ba kayong mga naging problemang pampinansyal noong kabataan ninyo? Gaano po ito katagal?
6. Paano niyo po hinarap ang mga ganitong pagsubok?

SARILING PAMILYA

1. Ilang taon po kayo noong kayo'y bumukod kasama ang inyong sariling pamilya?
2. Ano-ano pong mga hamon sa buhay ang kinaharap ninyo ng inyong asawa?
3. Kumusta naman po ang naging pagpapalaki ninyo sa inyong mga anak? Ano-ano po ang mga kinaharap ninyong hamon noong nagsisimula pa lang kayo bilang haligi ng tahanan?
4. Ano po ang naging paraan ninyo para matugunan ang hamon ng buhay?
5. Sa mga pinasok niyo pong trabaho naging sapat naman po ba ang kinikita upang matugunan ang pangangailangan ng pamilya?
6. Mayroon po bang pagkakataon na naging mahirap talaga ang pagharap ninyo sa hamong pinansiyal? Gaano poi to katagal? Paano niyo po ito natugunan?

SA KASALUKUYAN

1. Paano niyo po mailalarawan ang inyong buhay sa kasalukuyan?
2. Ano-ano po ang mga pangunahing hamon ang kinakaharap ng pamilya ninyo?
3. Paano niyo poi to tinutugunan?

LIFE GOALS

1. Ano ang iyong pagpapaka-hulugan sa "layunin sa buhay"?
2. Paano mo binibigyang-kahulugan ang "life goals" bilang bata? Bilang taong nasa sapat na gulang na? Bilang pamilyadong tao?
3. Ano-ano ang mga "life goals" na nais mong sikaping matamo?

4. Mula sa iyong mga “life goals”, ano sa tingin mo ang posibleng makamit sa puntong ito? Ano ang iyong “timeline” para sa mga layuning ito?
5. Ano-ano ang mga pangunahin mong layunin sa buhay noong kabataan mo? Naniniwala ka bang natupad mo na ang ilan sa mga layunin mong ito?
6. Sa iyong opinyon, paano mo matutupad ang bawat “life goals” mo sa puntong ito ng panahon?
7. Anong pamamaraan o stratehiya ang itinuturing mong pinakamabuting paraan sa pagkamit ng mga layuning ito?
8. Ano sa tingin mo ang mga hadlang para makamit ang iyong mga “life goals”? Bakit?
9. Sa paanong paraan nakaaapekto ang iyong katayuang pang-ekonomiya sa iyong pagkanais na makamit ang iyong “life goals”?
10. Ano-anong aksyon ang sa tingin mo’y magpapaginhawa sa kahirapan sa katandaan?
11. Paano kami makatutulong upang makamit ang mga hangarin ninyo?

Appendix D

Questions	Revised/Retained Questions
1. What is your definition of “life goals”? Ano ang iyong pagpapaka-hulugan sa "layunin sa buhay"?	1. What is your definition of “life goals”? Ano ang iyong pagpapaka-hulugan sa "layunin sa buhay"?
1.1 Do you think that the definition of “life goals” you have at this point of life is similar to how you define it in your early years as an individual? Sa tingin mo ba, ang pagpaapkuhulugan mo ngayon sa "layunin sa buhay" ay parehas sa kung paano mo ito binigyang-kahulugan noong iyong kabataan bilang isang indibidwal?	1.1 How do you define “life goals” as a child? As a young adult? As a family person? Paano mo binibigyang-kahulugan ang “life goals” bilang bata? Bilang taong nasa sapat na gulang na? Bilang pamilyadong tao?
1.2 How do you think other people define “life goals”? Sa iyong pananaw, paano binibigyang-kahulugan ng ibang tao ang "layunin sa buhay"?	
2. What are the various life goals that you currently have? Ano-ano ang iba't ibang layunin sa buhay ang kasalukuyang mayroon ka?	2. What are the life goals that you want to pursue? Ano-ano ang mga “life goals” na nais mong sikaping matamo?
2.1 Which of those do you believe are achievable? Could you provide a timeline presenting the order of goals that you want to achieve? Ano sa tingin mo sa mga ito ang maaring makamitan? Maaari ka bang magbigay ng "timeline" na nagpapakita ng pagkasunod-sunod ng mga layunin na nais mong makamit?	2.1 Which of the mentioned life goals do you think are possible to attain at this point? What is your timeline for these goals? Mula sa iyong mga “life goals”, ano sa tingin mo ang posibleng makamit sa puntong ito? Ano ang iyong “timeline” para sa mga layuning ito?
2.2 What were your major life goals back when you were younger? Do you believe that you have achieved those goals as of now? Ano-ano ang mga pangunahin mong layunin sa buhay noong kabataan mo? Naniniwala ka bang nakamtan mo na ang mga layunin mong ito?	2.2 What were your major life goals back when you were younger? Do you think that you have accomplished some of your life goals? Ano-ano ang mga pangunahin mong layunin sa buhay noong kabataan mo? Naniniwala ka bang natupad mo na ang ilan sa mga layunin mong ito?

3. What do you think are the means of pursuing these life goals? Please provide an answer on each goal that has been mentioned. Ano sa tingin mo ang mga paraan upang makamit ang mga layunin mo sa buhay? Kung maaari ay magbigay ng sagot sa bawat layunin sa buhay na nabanggit.	3. In your opinion, how can you accomplish each of your life goals at this point in time? Sa iyong opinyon, paano mo matutupad ang bawat “life goals” mo sa puntong ito ng panahon?
3.1 What will be your tools and what do you consider helpful for you in pursuing those goals? Ano ang iyong magiging kasangkapan o ang itinuturing mong makatutulong para makamit ang mga layunin mo sa buhay?	3.1 What method or strategy do you consider to be the best way in pursuing these goals? Anong pamamaraan o stratehiya ang itinuturing mong pinakamabuting paraan sa pagkamit ng mga layuning ito?
3.2 What do you think are the factors that will hinder you from pursuing these goals? Why do you think so? Ano sa tingin mo ang mga hadlang para makamit ang mga layunin mo sa buhay? Bakit sa tingin mo?	3.2 What do you think are the factors that will prevent you from pursuing your life goals? Why? Ano sa tingin mo ang mga hadlang para makamit ang iyong mga “life goals”? Bakit?
4. How do you think your economic situation has affected your achievement of your life goals? Paano nakaapekto ang iyong katayuang pang-ekonomiya sa pagkamit ng iyong mga layunin sa buhay?	4. In what way does your financial situation affect your desire to fulfill your life goals? Sa paanong paraan nakaaapekto ang iyong katayuang pang-ekonomiya sa iyong pagkanais na makamit ang iyong “life goals”?
4.1 What actions do you think are needed to be administered to alleviate the conditions of old age individuals in the same situation as yours? How could we help you in pursuing those goals? Ano sa tingin mo ang dapat isagawa upang guminhawa ang kondisyon ng mga indibidwal na nasa edad ng katandaan na mayroong parehong sitwasyon tulad mo? Paano kami makatutulong upang makamit ang mga hangarin ninyo?	4.1 What actions do you think could alleviate poverty in old age? Ano-anong aksyon ang sa tingin mo’y magpapaginhawa sa kahirapan sa katandaan? 4.2 How could we help you in pursuing those goals? Paano kami makatutulong upang makamit ang mga hangarin ninyo?

RESEARCHER'S REFLECTION

“Every experience in your life is being orchestrated to teach you something you need to know to move forward and use it to be a motivation in your life.”

– Anonymous

Delving myself into the world of women in late life has been a challenging experience for me, yet, it was knowledgeable and unforgettable. In every person's new phase in life, it is no doubt that difficulties may arise and the test of faith and patience will always be present; similar with that, doing this study has been hard for me. Despite that, it is certain that I have learned so much, not only as a student or a researcher, but as well as an individual and a Filipino.

It all started during our 5th year as BS/MA in Psychology and Counseling students. Unlike the regular graduate programs, ours was comprised into a year of studying and another year for thesis-making. The catch was, processing our paper for thesis was scheduled along with all of our trainings as educators (Practice Teaching), guidance counselors, and psychologists (Internship). From that moment, I have been well aware that this academic year will be full of work, breakdowns, doubts, but of course – success.

The research process began with writing Chapters 1 and 2 months before the start of the academic calendar. Thinking about topic proposals was already difficult and have tested my abilities to conceptualize thoughts as well as my patience. The struggles I had before had taught me how to process rejections, instability, criticisms and self-doubt.

This was further made more challenging when I had to face a greater change with my topic, but it did also made me learn how to adapt and commit to unexpected outcomes. From trying to examine the integrity-despair crisis among retired professionals, I moved into studying old age individuals in poverty with similar goal of understanding their psychosocial development. In the end, a new path of subject matter was introduced to me and that gave me more guidance and light – it enlightened me. It gave me hope.

“Late Life Goals among Women in Poverty.”

Studying the various life goals of these individuals in poverty had provided me a new perspective in life and had widened my horizons. I was able to listen to different life stories of the participants, their struggles with living, their strategic ways of coping, and the dreams and goals they aspire to achieve someday in the future. It made me realize how unique each and every other individual are. We might have had similar experiences from the past, but the way we interpreted those experiences still vary depending on our principles, beliefs and values.

One of the most meaningful encounters I had during the entire data gathering procedure was being able to open my mind to a different perspective in life with a woman in late life who had experienced poverty. Different from others, Nanay Kingking (Nanay Kingking) believes in the importance of serving yourself now that you are in this point of life. Most people of her age have talked about how they wanted to dedicate their time and energy for the goal of having better outcomes for their families, but Nanay Kingking emphasized the significance of living out her life the way she wants it without being constricted by the life circumstances of her children. At some point, this reflects her trust

and confidence on the abilities of the children she raised before, probably thinking that they will be able to face life's adversities and deal on their own. This also gave me an understanding that despite the nearing end, we are still in control of ourselves and we can still be ourselves. It is not being selfish or being ungenerous, it is just living the life we have – living our own life.

Other amazing experiences were also memorable for me as they made me understand what life and aging is all about, and clarified the current situation among people in poverty. There was also this encounter with an elderly who has dementia, we conversed for a brief moment and it all started so well that she was able to reminisce, until the point that we weren't able to move on anymore and were stuck on a particular memory. That experience gave me a closer understanding about the realities that some individuals in late life face. It also made me think how things would be for me if I am in that same condition or if any of my family has that. With that, it must be a priority for the society to give enough health support for these individuals as they are vulnerable to deterioration and are mostly helpless with themselves.

From a wider perspective, most of the knowledge I have had from this experience reinforced to me the existing culture that we, Filipinos, have in our homes and communities – the value for Family. Despite the difficulties brought about by aging and poverty, the people I have conversed with believed and have faith that things will always be manageable and easy with the unity of the family. They also see meaning in life with dedicating themselves to their families. It was commendable because despite the fact that there is limited time for living, these people still think first of the welfare of others than

themselves. Regardless of the increasing influences we have from individualistic nations, Philippines still, largely, is a collectivist country and there is beauty with that.

Delving myself into the world of women in late life has been a challenging experience for me, yet, it was knowledgeable and unforgettable. In every person's new phase in life, it is no doubt that difficulties may arise and the test of faith and patience will always be present; similar with that, doing this study has been hard for me. Despite that, it is certain that I have learned so much, not only as a student or a researcher, but as well as an individual and a Filipino, and I will be forever grateful to those individuals who took part in this study and who have walked with me in this journey and supported me.