

Life Goals and Coping of Elderly Women Living in Poverty

Armina B. Mangaoil*, Rizandrea Judela M. Ramos, Teresita T. Rungduin,
Tito C. Baclagan, Maria Luz V. Rantael
Philippine Normal University, Manila, Philippines

*Corresponding Author Email: mangaoil.ab@pnu.edu.ph

Date received: July 14, 2024
Date revised: August 30, 2024
Date accepted: September 5, 2024

Originality: 93%
Grammarly Score: 99%
Similarity: 7%

Recommended citation:

Mangaoil, A., Ramos, R.J., Rungduin, T., Baclagan, T., & Rantael, M.L. (2024). Life goals and coping of elderly women living in poverty. *Journal of Interdisciplinary Perspectives*, 2(10), 180-191.
<https://doi.org/10.69569/jip.2024.0351>

Abstract. This qualitative research study explored the circumstances of elderly women living in poverty during the COVID-19 pandemic and examined the various life goals they developed over their life course. Nine women, aged 65 to 85, residing in Metro Manila and classified as beneficiaries of the government's Pantawid Pamilyang Pilipino Program (a conditional cash transfer program implemented by the Department of Social Welfare and Development), participated in phone interviews. These interviews explored their different life goals, ways of achieving them, and the impact of the pandemic. The results suggest that while goals aimed at improving their financial situation are prominent among elderly women in poverty, most of their goals are directed toward the betterment of people significant to them. A key factor they consider helpful in achieving their goals is social or external support. However, challenges brought by the pandemic have significantly shifted their focus to simpler goals, such as regaining the freedom to engage in outdoor activities and ensuring survival.

Keywords: Late-life; Poverty; Beneficiaries; Life Goals; Survival.

1.0 Introduction

Setting life goals offers a significant sense of purpose as individuals are influenced by this act to have meaningful objectives. Most goals that individuals set are of profound personal importance and are fundamentally tied to their unique experiences throughout their lifetime. In one's lifespan, individuals progress through various life stages, and the content of their life goals develops accordingly. Other than providing direction for an individual to pursue, life goals also serve an important role in identifying the path individuals may take toward desired futures. Understanding the complexities of life goals is essential, as they shape individuals' choices, actions, and, ultimately, the course of their lives.

With the pandemic and the policies imposed implying drastic changes in different areas of one's life, it is concluded that social demands have changed for most individuals. It can, therefore, be understood that there is an important shift in the life goals that people set for themselves out of the context of a pandemic, in comparison with the current society facing the various challenges brought by the changes happening now. As part of the vulnerable population, this study explored the contents of life goals among individuals in late life. The researchers sought to investigate the intersection of poverty and the challenges of late life among women amidst the backdrop of the COVID-19 pandemic by examining the life goals that they set for themselves.

Although there were efforts to explore life goals across the lifespan, insufficient attention has been given to the unique circumstances of late life. The closest attempt was a study (Saajanaho et al., 2016) examining the goals of older adults. An insight that health maintenance and social engagement were important for this population was

gathered. However, the samples did not come particularly from individuals in later life, and there was no other research conducted to delve into the intersection of late life and poverty, thus remaining largely unexplored. Moreover, research on late-life poverty remains limited as well, despite it being a persistent socio-economic challenge affecting many people.

This study seeks to address these gaps by investigating the life goals of women in poverty in late life and examining how their aspirations are influenced by their living conditions in the context of a global pandemic. By delving into the experiences of this marginalized population, this study aims to provide a deeper understanding of the challenges these individuals face and the mechanisms they employ in pursuing their goals. Through a qualitative exploration, rich data on these matters are expected to contribute to the further development of individuals and society.

To achieve this, the study addressed two key research questions: (1) what are the life goals of women in late life experiencing poverty, and (2) how do women in late life and poverty pursue these life goals? In this research, late life and poverty served as the main constructs. Poverty was defined by PSA, its attached agency, as Filipinos deprived of at least 4 of the identified 16 indicators falling under the main umbrellas of health and nutrition, housing, water and sanitation, and employment. PSA defined that below P10, 481 of monthly family income encompasses the poverty threshold (Ordinario, 2019).

These late and poverty may directly affect the two factors, namely: (1) life goals and (2) ways of achieving life goals. Life goals are integral to an individual's identity and overall well-being. It emphasized pursuing meaningful life goals associated with greater life satisfaction and psychological well-being (Emmons, 2014). Achieving life goals involves individuals' strategies, actions, and processes to reach their long-term aspirations and objectives. This includes setting specific, measurable goals, developing plans, maintaining motivation, and adjusting efforts based on feedback and changing circumstances (Locke, 2019)

Late-life, as a stage of development, poses many challenges to every individual. Late life is characterized by a shift in priorities and goals, with individuals often focusing more on emotional regulation and meaningful social connections as they age. (Carstensen, 2015). These challenges include the general decline in people's physical and mental abilities, which limits them from participating in different social activities. People at this stage are also more fragile, making them an easy target for diseases due to biological degeneration. Because of these phenomena, these people are also more vulnerable to poverty as their capability to deal with the daily demands of life is reduced, and their aging bodies also slow down their work performance. Given that females have higher life expectancy than males, more women are experiencing the challenges of aging. Aside from that, it was also reported that there are more aging males who have jobs than females, which makes women have a harder time resolving poverty. In general, there are quite a few women in late life and in poverty who deserve attention in research to understand their situation and alleviate their experiences and well-being. This study emphasizes how a life situation influences the content of an individual's life goals and impacts the ways of pursuing their life goals. It further provides an understanding of the existing issues and problems among a certain population in the same life situation. Additionally, it is expected that this would provide necessary information on the needs and concerns of the said population and would be of significant help in formulating essential actions to address their situation, especially during a global pandemic.

Degeneration with aging individuals' physical and mental health and capabilities is a part of biological reality. It is from social construction that these individuals experience constraints and opportunities for a more manageable life. To deal with poverty later in life, it must be acknowledged that these individuals can still contribute significantly to their own households and communities. Concerning the study on life goals and coping of elderly women living in poverty, Erikson's theory helps explain how these women explore their late-life challenges.

In Erikson's Psychosocial Stages, the importance of wisdom in old age, particularly the last stage, emphasizes the stability of personal goals, which is not static and is mostly influenced by the changes brought about by the varying developmental phases of an individual coupled with new tasks, challenges, and roles. As they face various struggles of aging and poverty, their ability to gain a sense of purpose and wisdom is influenced by their earlier life experiences and the psychosocial development they underwent. The eighth stage, the maturity stage, is where

individuals find a degree of purpose in their lives; it posits that personality development is a continuous process and that psychosocial growth in the earlier stages of life is necessary and a prerequisite for resolving later developmental conflicts. Therefore, Erikson's developmental model has positive applications and utilization in understanding and coping with different identity crises that individuals in late life confront. Erikson's framework provides a proper understanding of the emergence of personal identity, emphasizing its dynamic nature throughout an individual's lifespan.

Data from this study are expected to help policymakers, practitioners in related fields, and communities develop specific interventions to empower marginalized populations and effectively address their needs. By amplifying the voices of late-life women facing poverty, this study aims to promote a more inclusive and equitable society where every individual's objectives are acknowledged and supported.

2.0 Methodology

2.1 Research Design

The study utilized a case study. In understanding the experiences unique to women in late life and experiencing poverty, the researchers employed a case study that emphasizes the exploration and specific understanding of subjective experiences exclusive to the target population, highlighting their life goals, coping mechanisms, and the unique challenges they face due to their socioeconomic status and age. According to Yin (2018), case studies are used to thoroughly depict the real-world context and conditions of the subject matter, offering a comprehensive understanding of the situation being studied. This approach was selected as the researchers deemed that the study participants have uncommon situations in life, and the processes involved in this approach allow the researchers to fully explore the heavily marginalized experiences of women in late life and poverty in a society experiencing a pandemic crisis. Instead of generalizing the findings to a larger population, attention is being paid to gaining a substantial understanding of a small sample size.

2.2 Research Locale

The study was carried out in Metro Manila. Despite its relatively moderately-sized land, it is one of the most populated regions in the Philippines. It is the nation's capital in which trade and other major businesses of the country take place. Millions of Filipinos are residing here, and during the daytime, the number of people within Metro Manila doubles as workers and students coming from the greater Manila area (Batangas, Bulacan, Cavite, Laguna, Nueva Ecija, Pampanga, Pampanga, Rizal, and Tarlac) as they 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 in poverty are significantly impacted by these economic changes. Given these, Metro Manila serves as the ideal setting to gather participants, which will fit best for the current study concerning another variable: poverty. This study participants were selected through purposive and snowball sampling, with the partnership and aid of barangay workers, who provided basic information and contact details.

2.3 Research Participants

10 participants were qualified in the following criteria: (1) biologically identified as female; (2) 65 to 85 years old; (3) recipient of the government's 4Ps (Pantawid Pamilyang Pilipino Program, a conditional cash transfer program implemented by the Department of Social Welfare and Development (DSWD)); (4) living within Metro Manila for at least 5 years; (5) with an available cell phone number for the researchers to call. Participants of this study were identified as informal settlers with an average household income less than the poverty threshold issued by the Philippine Statistics Authority, which is P10,481.00 (psa.gov.ph, 2019). They are also living along with at least four other family members, any of them who are aged zero to eighteen.

2.4 Research Instrument

The researchers utilized a personal data sheet and an interview guide questionnaire. The personal data sheet 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 and his/her household, therefore confirming the individual's qualification to take part in the study. The interview guide questionnaire has 15 open-ended questions. This was used during the interview necessary to guide the semi-structured discussion. Eleven questions focused on exploring the life goals of the participants relative to late life and the

poverty they experienced while living in an urban area. The remaining four pointed to changes brought about by the COVID-19 pandemic – changes that directly affected their lives and the focus of their life goals. The questions used in the process have undergone validation from experts in psychology, counseling, and gerontology before their actual utilization. The data yielded from the interviews were manually transcribed, coded, and analyzed.

2.5 Data Gathering Procedure

The whole process of selection and participation was done through phone calls, which is the safest way to conduct research. Although this may limit the research regarding reaching the representative population, the researchers prioritized health and safety. The first target participant suggested other recipients in the same category as her, and this later resulted in her seeking support from the barangay worker who also manages the 4Ps in the area. Through the master list of 4Ps recipients provided by the barangay workers, the researchers filtered women in late life and contacted them via phone. Only seven possible participants were targeted, and one declined to join due to health concerns. The other three participants were purposively recruited from online promotion.

Before the interview proper, consent to participate and record the interview was collected from each participant. Each conversation was in a loudspeaker, making the recordings easily accessible for transcription. Along with the necessary information each participant shared during the conversation, the researchers also noted the changes in the participant's voice and other sounds they emitted from the interviews, which were later utilized in data analysis. For this study, all audiotaped interview recordings were carefully transcribed verbatim to support all the findings. Respondent validation was employed to ensure the accuracy of the transcribed responses. The researcher asked the participants to review the interview transcripts for modifications and additions. Three experts in psychology, counseling, and gerontology validated the interview guide questionnaires.

2.6 Data Analysis

For the data analysis, the interviews were recorded for transcription. An initial manual coding of responses followed. This is described as the process of generating codes which are the interpretation of the researcher to a certain statement from the interviewee to start with the categorization properly. As defined by Boyatzis (1998), codes are the most basic segment, or element, of raw data or information that can be assessed meaningfully 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 by highlighting statements from the transcriptions and providing codes for each. Lastly, an analysis of themes was conducted. This stage involved sorting out 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; the researcher also considered this. To validate the themes that emerged from the study, the researcher processed these to be reviewed by experts in psychology, from which minor suggestions and comments were made to produce better outcomes for the study.

2.7 Ethical Considerations

This section discusses the potential ethical issues that the study addressed. The researcher conducted the research based on the Ethical Guidelines the Philippine Normal University set.

Justice. The researcher treated every participant equally and observed a general level of fairness. As for the selection of criteria for choosing the participants, the researcher made it a point that it was free from bias as regards sex, class, and ethnicity. Additionally, the proficiency of experts was consulted in validating the interview guide questions and emerging themes. Respondent validation was also employed to ensure the accuracy of the transcribed responses.

Respect. In the study, the researcher ensured the physical and psychological safety of the participants. Even if the participants met the criteria of being included in the study but did not want to participate, the researcher honored and respected their wishes. Informed consent was also discussed by the researcher, and conducted further explanation for the participants to comprehend the conduct of the study.

Beneficence. The researcher considered the well-being of every participant. Approval and consent were necessary prior to the study being conducted. The participants' safety was the researcher's utmost concern; hence, the study's rationale, benefits, and risks were discussed with the participants. Likewise, the benefits and risks of the study were thoroughly discussed with the participants.

Confidentiality. The researcher let the participants feel that every information they shared was treated with the utmost confidentiality. Confidentiality of information was upheld by giving protection to the real identity of the participants, assigning pseudonyms or code names to each one of them, and keeping the personal information of the participants private. Moreover, all the documents and records of information regarding the participants were destroyed after the study had been completed.

3.0 Results and Discussion

The scripts from the interviews among the nine participants yielded common themes and represented the thoughts, opinions, and experiences of people in a similar situation. There are four life goals and four different ways of achieving them that women in late life who are experiencing poverty have identified in this study. These answer the research questions that this study aimed to explore.

3.1 Life Goals of Women in Late Life

Women in late life and poverty have identified various life goals; most of these are long-term goals that require a lot of time and work to pursue, while some are immediate goals that they try to work on in their daily lives to attain a sense of fulfillment. The goals that they have set are mostly motivated and influenced by the poverty they are experiencing and the challenges in late life. These goals are shown and briefly described in Table 1.

Table 1. Life goals of women in late life and poverty

Theme	Participant	Sample Response
Viability of Other Family Members	6 out of 9	"I hope before I die for my children and grandchildren to succeed in their studies. My two grandchildren, one in 3rd year, and the other in grade 3, (we) still have to spend for them until they are in grade 11, 12 to college."
Acquisition of Possessions	5 out of 9	"I have only dreamt of buying a [sewing] machine. It also serves as my leisure... I was able to send my children to school through that. It will be a waste that my other materials are still here."
Physical and Mental Well-Being	6 out of 9	"I hope that I can still live longer to watch my grandchildren grow up; that is the only thing I aim for. I am hoping that God will not give me any health issues because I still want to see my grandchildren."
Financial Stability	6 out of 9	"What I want is not to give (burden) to my children; it is hard. I aim to be able to save up enough money so they will not have to struggle anymore. They will only need to bury me and will not have to overthink if I have the money."

Theme 1: Viability of Other Family Members

Goals for the viability of other family members are defined in this study as "any goal that is aimed at the success in the physical and social well-being of another family member; is constructed by a family member and inherently involves another member in its achievement." Six out of nine participants have included this type of goal in their aims in life. Responses on this theme generally tackled the participants' desires for their children and grandchildren to live a better life and succeed on the paths they will be taking, such as their education and career. Other thoughts about this are more specific and personal to the participants; it includes goals for the improvement of the health of their husbands and having a nurturing family for their children. It is observable that these goals for another member of the family are only aimed at avoiding the possible hardships that other families may experience and further improving their situation in life as compared to the current experiences they have with their current situation.

In a study (Saajanaho et al., 2016) examining the life goals of old age individuals, the goals for the viability of other family members were like those included in the dimension of social goals. This dimension specifically includes those goals that are "related to other people" and aimed at helping concretely or improving their well-being. The data from their study were extracted from community-dwelling individuals aged 75 to 90 years old. This indicates that Filipino women in late life and poverty have similar goals with community-dwelling old age individuals in Finland, which is to improve the general well-being of other people who are significant to them despite the varying

context. However, the data from the study above yielded higher reports on health maintenance goals than those on social goals, which differs from the current inquiry's results. Contextual differences may bring this about as Philippine society is characterized to have a strong collectivist value (Grimm et al., 1999, as cited in King & McInerney, 2019). People in collectivist societies value social relationships and focus on the family to the extent that they perceive less distinction between the self and the significant others (Markus & Kitayama, 1991, 2003 as cited in King & McInerney, 2019). Moreover, as Emmons (2005) claimed from his past research 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 understood that individuals in their late life tend to find their purpose in life through striving for the betterment of their families and valued ones. This is similar to how Erik Erikson viewed an individual's increasing concern towards the outside environment of the self as a person ages (Erikson & Erikson, 1998).

Theme 2: Acquisition of Possessions

Acquiring particular possessions is among the common goals of women in late life and poverty. Like the previous theme, this was generated by five out of nine participants. This theme is "goals aimed at obtaining certain material goods of major significance to the household." Most participants mentioned wanting to own a house because paying monthly rent burdens their finances. House rental alone already consumes a lot from the monthly earnings of the participants' families; this makes it challenging for them to deal with other needs and hard to save money. Aside from that, owning a house will grant them the aim of having a much more stable place to live. For one of the participants, she needs to have a sewing machine. She believes that this will be helpful in earning more money that could help with their expenses. As for the other, acquiring money through possible daily job offers from her neighborhood would be necessary. This will also improve their income and further lessen the burden of poverty.

The goals that the participants mentioned during the interviews mainly serve as a means to pursue more abstract and meaningful goals that are of true significance to them and the people they value. However, these are also classified as what the participants aim to achieve and as an endpoint to their striving, so it was necessary to categorize this goal. This also reflects how these people's socioeconomic status has affected their thinking and perception toward life goals, which means that the scarcity they have experienced during the past until the present years of their lives has undeniably affected their thinking toward the future. With this theme emerging from the responses of financially challenging individuals, 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.

Theme 3: Physical and Mental Well-being

This study defines this as "goals which are focused on maintaining and improving the physical and mental well-being of women in late life and poverty." Six out of nine participants have highlighted this goal. Most of them have reported minimal to no significant concern about their health status; only one participant reported being on medication for a chronic illness, which is diabetes. For that participant, minimizing the effects of her disease is an achievement worthy of being aspired for. For others, it is important to maintain good health as becoming sick would hinder them from attaining other goals that they have in life. Health, for them, must be taken care of as their productivity relies heavily on this. Additionally, participants perceived that having health issues would decrease the possibility of them guiding their children and grandchildren while they are growing up. Some do not like the idea and would want to avoid the state of losing awareness of their environment (such as those who have Alzheimer's disease or dementia) as they believe that this will only add to the burden that their family is carrying right now.

These goals related to one's health significantly reflect 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 poverty to attain good health despite having limited resources for health maintenance.

Theme 4: Financial Stability

Six out of nine participants mentioned their goals of gaining financial stability. This study defines this as “goals on having a stable source of finances sufficient for the individual and their family’s needs.” Most participants have goals of starting a business or a source of income to earn some money. Due to the reasons that most of the participants are unemployed and their other families are struggling to get a stable job, they are striving to generate an income through ways that are within their control. Such ways include the plan of starting a personal business that they are still capable of, like garment repair. For the other participants, saving enough money to prepare themselves for future expenses is important.

Although it has been found from Saajanaho et al.’s (2016) study that there were economic issues from individuals in old age, only a small percentage of the data have reported the economic issues that they want to deal with through working on their daily goals. Only four percent of their participants have mentioned such a goal, which contrasts with the data from the current study, as 57% of the participants expressed their goal of attaining financial stability. These are also long-term financial goals and are not easily achievable through a day of striving. However, financial stability goals are identified to be “meaningful and universal goals from the developmental perspective” (Hershey et al., 2002).

Therefore, financial stability is important to most individuals regardless of their developmental stage. This is only further highlighted in this study as the participants are all struggling economically, reinforcing their need for financial stability. Furthermore, the result aligns with Sarvimäki (2000) claiming that the socioeconomic status of a person has an impact on his or her sense of the subjective quality of life, which is also equated to a sense of well-being, meaning, and value. It was observable that the participants of the current study aim to improve their socioeconomic state through financial stability as they believe this will later result in an improved quality of life. In that sense, striving for financial stability becomes more meaningful to them.

3.2 Different Ways Women in Late Life Pursued Their Goals

The participants of this study shared different means that they believe are helpful in attaining their life goals. These means reflect the behavior they intend to adopt in pursuing their goals. Table 2 briefly presents these themes, as shown below.

Table 2. Ways women in late life pursued their goals

Theme	Participant	Sample Response
Cooperation With the Family	6 out of 9	“Cooperation. If we only leave (the responsibility) to one of us, it will not work... When I have money they do not have, I will help them (and vice versa).”
Generate Source of Income	6 out of 9	“However, it may be, I will work on my own... If my children could provide some help or not, I will still be grateful.”
Belief in Religious and External Intervention	3 out of 9	“I want not to experience being too forgetful or unaware of my surroundings. I hope to God that I will not get into that point in life that I will be messing around because of forgetfulness.”
Seeking Financial Support	4 out of 9	“Whenever I go to someone (to seek financial help), in God’s mercy, they would lend me some money. However, (remember), if it was a debt, pay it. If you have some money, pay for the debt (right away) so you can borrow again later on.”

Theme 1: Cooperation with the Family

This theme emerged from the responses of six out of nine participants who have tackled how important it would be to work along with their families to attain the goals that they have set for themselves or others. It is specifically defined in this study as “the process of working together with another member of the family to accomplish a particular life goal.” Participants mentioned how important it is to value the give-and-take relationship between family members for everyone to survive life's challenges. This way of achieving a goal is mostly associated with goals of attaining financial stability and goals on the acquisition of possessions. One of the participants cited that all the working adults in their family are contributing to the expenses of the household to ensure that there will be some money left as savings for the goal of having their own house. This is significant for her as the challenges that she may encounter in attaining the said goal are minimized and are more manageable, knowing that they are working towards the same end as her.

This needs for external support, and the willingness to provide support to others is further explained by the existing culture among Filipinos, wherein most people live in multigenerational households 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 poverty give significant importance to the role of other people in attaining their goals. This theme is in line with the study of Canvin et al. (2018), which states that there are factors that older people consider when seeking assistance later in life. This includes "their acknowledgment of decline and its perceived impact on their usual activities and independence" (Canvin et al., 2018). Women in late life and 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.

Theme 2: Generate Source of Income

This is an "initiative to produce a source of income through personally creating a livelihood or acquiring jobs which would help pursue life goals." Six out of nine participants believed that a necessary step toward attaining their goals was through earning money from providing services or goods that they were still capable of. Most of the participants were not certain about what specific job they would want to do. However, it was clear to them that it is necessary to look for ways how they could contribute to the finances of the household and that they are willing to work as long as it would be helpful in the improvement of the quality of economic life that they currently have. Some participants are into doing similar jobs that they used to do back in their younger years as they know that they are still skillful at doing such work. An example of this is P1, as she is truly eager to resort to repairing garments again as she believes that she is still good at it and that it would give them additional income that could relieve their daily expenses.

In comparison to most individuals in their late lives, most of the participants are willing to start working again or do extra jobs to contribute to having an easier life for themselves and their families. Despite the inevitable challenges brought about by aging, women in late life and in poverty perceive that if 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", 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 use to improve their financial situation and even contribute well to their community. It is indeed necessary to recognize and acknowledge how older people can contribute to their households, communities, and the whole of the development process of a nation.

Theme 3: Belief in Religious and External Intervention

This theme comprises the different external interventions that are truly beyond the individual's control anymore, and yet they believe as means that could help them actualize their goals. It is defined as a "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." Three out of nine participants have discussed this. This indicates that one of the ways they believed would help alleviate their current situation is winning a lottery out of circumstances. Until now, they still somehow believed that this method would someday be helpful for their situation and for them to achieve a better source of livelihood.

In contrast to a former study which revealed that for middle-aged adults and old age individuals, the prevalence of spiritual 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 means of pursuing goals rather 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 and improve their poverty 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 4: Seeking Financial Support

Out of the ten participants, there were four of them raised the significance of gaining social and financial support to attain their life goals. This study defines this theme as “another person or an institution providing assistance to an individual to support them in coping with financial matters.” Two participants emphasized that government programs to support those in need help realize their goals. P1 is hopeful of receiving her social pension as this would be a necessary tool in buying her sewing machine since the benefits they get from 4Ps are already allocated for the needs of her grandchildren. Similarly, P7 and her family regarded the financial support from 4Ps as a source of capital for the business, which they tended to explore to earn more money to satisfy their needs.

It has been examined by Gajda and Jeżewska-Zychowicz (2021) that financial and social programs are necessary to limit the risk of food insecurity in households that include the elderly. As food insecurity has a negative correlation with quality of life, minimizing food insecurity is perceived to improve the quality of life of the elderly and their families. The result of this study is in line with their findings as women experiencing poverty also have high regard for financial and social programs, believing that it will also improve their situation in life, therefore easing their means into attaining their life goals.

3.3 Coping in the Pandemic

The COVID-19 pandemic, or Coronavirus Disease 2019, was declared a global pandemic by the World Health Organization back on March 11, 2020 (Vallejo et al., 2020). More than a hundred million people have been infected, and over 3 million deaths have been recorded (WHO, 2021). This health crisis has resulted in various challenges in everyone’s daily lives; people have been struggling to keep themselves healthy and economically sufficient, and their social activities have been limited to control the spread of the disease. Among those who are gravely affected are individuals in their late life; they are at higher risk of contracting the disease and are vulnerable to complications that may further cause death. Provided that authorities are stricter in keeping old people at home and the policies created for the pandemic are heavily focused on securing the safety of the elderly. In the Philippines, those aged 65 and above are prohibited from leaving their homes under certain quarantine protocols. This study investigated the effect of the pandemic and the imposed policies about it on women in late life who are experiencing poverty. The following themes emerged as common experiences of these people during the COVID-19 pandemic:

Table 3. Elderly women’s health conditions and mental concerns experienced in the pandemic

Theme	Participant	Sample Response
Vulnerable Physical Health	8 out of 9	“During this pandemic, I have been experiencing lots of coughing, having body aches because of (too much) lying and sitting down...There have been so many changes in our way of living, and I cannot engage in outdoor activities like before...”
Emotionally Distressed	9 out of 9	“(I am) mentally stressed, (thinking about) how will we live? How will we be able to survive this pandemic? I have also been pondering where to get (resources) for food?”

Theme 1: Vulnerable Physical Health

Due to various restrictions specifically imposed on the elderly, women in late life and poverty reported different concerns about their physical well-being. These are all included in the theme, Vulnerable Physical Health, which is defined as “the state of becoming more susceptible to contracting diseases and worsening of an existing illness brought about by the pandemic.” Aside from that, some participants are already experiencing body aches, such as back pains, more often than before. Having coughs was also common. Some of them claimed that the limited activities and the need for them to always stay at home were great factors in their declining physical health, making them more vulnerable to health issues as the things they used to do are not possible in today’s situation. This aligns with a study by Sattersen Jr. et al. (2020), which stated that “there is a strong association between old age and the risk of developing a severe form of the disease and dying from it.”

Theme 2: Emotionally Distressed

This theme is defined in this study as “a state of temporary emotional suffering brought about by uncertainties in the time of pandemic.” The number of cases of COVID-19 positive in the Philippines has been an unpredictable wave. After the strict implementation of quarantine protocols back in 2020, most Filipinos thought that 2021 would

be a better year and that people would experience their normal lives again. This has not been the case in recent months as the cases keep on surging, and the pandemic is becoming more challenging to control. Because of that, community quarantine, particularly in Metro Manila and Luzon Island, resulted in unstable life for most. Women in late life and poverty are also severely affected by this to the point that it puts them in a distressed situation of uncertainty. They are more concerned about how they will be able to sustain their daily lives as families if the pandemic continues and there are fewer opportunities to earn money. Such thoughts somehow bother these individuals as they also feel helpless given the restrictions on them. Alongside these are worried thoughts of contracting the disease as the spread continues in Luzon Island. Despite that, they are trying to manage their mental health by having some distractions, such as watching TV and communicating more with those who are near and dear to them. They have already accepted the quarantine regulations as they believe it is for their benefit as well. This is in line with the findings of Röhr et al. (2020), where it was found out from their participants that a lot of old age individuals are worried about COVID-19; some are also threatened, and that was because of their advanced age. Women reported a significantly greater threat due to their age than men. Moreover, because of the resilience developed by the elderly, “there were only a few significant associations of aspects of the personal life situation during lockdown and attitudes towards COVID-19 with mental wellbeing.”

Table 4. Community support received during a pandemic

Theme	Participant	Sample Response
Increased Community Participation	5 out of 9	“(People in our community) give us some food, they also provide information on what we should do to survive the pandemic, and we sometimes chat with each other. (When possible) We also attend zumba dancing on our street to spend leisure time and improve our physical health.”

Theme: Increased Community Participation

As they are experiencing extreme isolation to keep themselves safe from the threats of the pandemic, women in their later lives are engaging more in small activities in their neighborhoods. This is a theme called “Increased Community Participation,” which is defined as “Adjusting the content of life goals in accordance to the changes in the society caused by the pandemic and prioritizing new and immediate goals.” This includes the occasional Zumba dancing with social distancing whenever the restrictions are at ease, as well as the sometimes-small conversation with nearby neighbors where they give and receive advice from their fellow citizens in handling the challenges of the current situation. This has helped maintain their connectedness to others and manage the stress from isolation. Women in late life and poverty are also cooperating well in following local policies and regulations during the pandemic, despite the challenges it poses on their social being.

Table 5. Pandemic-related changes in life goals

Theme	Participant	Sample Response
Shifting Goals	7 out of 9	“I want to start working. I do not prefer staying inside the house. However, now, we are not yet allowed (to work) ... I (also) want to travel to various places like Laguna to see my grandchildren. However, it is also not allowed nowadays. I want things to go back to normal, back when we can still go out to buy (commodities).”

Theme: Shifting Goals

Shifting goals present life goals that may have been adjusted because of new and immediate goals. The changes in the lives of the elderly made them yearn for the old, more comfortable ways of living before COVID-19 was a pandemic. The previous goals they have set for themselves and for their loved ones, such as owning a house, are resorting to much simpler goals, which involve regaining the “normal” in the community. Women in late life and poverty are now much more focused on wanting to be able to go outside and do outdoor activities again. Along with this, they also aim to have some quality time together with their loved ones who are living in a different place from them.

Life-crafting interventions that utilize goals are being studied during this time of pandemic as they possess potential qualities that are helpful in redirecting people’s minds and behavior into meaningful paths now that there are lots of uncertainties. It was proposed by De Jong et al. (2020) that such interventions “help individuals to rediscover meaning in life.” It was recognized from their studies that various goals were shattered for some people because of the containment measures imposed by most governments. However, finding and setting new goals that are concrete and more attainable in the present situation is helpful in coping with uncertainties.

4.0 Conclusion

For the first research problem, what are the life goals of women who are experiencing poverty in their late lives? The following themes emerged: viability of other family members, acquisition of possessions, physical and mental well- and financial stability. Life goals of women in late life and poverty were primarily 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. The goals resulting from the current inquiry are more social as it highly considers the outcome these goals will bring to other people who are significant to the participants. Women in late life and poverty also largely consider external help from the people around them or divine interventions in actualizing their life goals.

For the second research problem, how do women in late life and poverty pursue these life goals? These are the themes that emerged: cooperation with the family, generating a source of income, belief in religious and external intervention, seeking financial support, increased community participation, and shifting goals. Given the increasing limitations on the capacity of people to attain their goals, they give particular importance to 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 poverty, as most of their goals heavily need money as a tool in acquiring what they desire in life. Because of their much more limited ability to work on their goals and needs as human beings, they also need better support from the government, which will consider the physical capabilities of these individuals. Regardless of socioeconomic differences, women in late life and poverty are also concerned over their deteriorating health and the risks of further health issues. This is like other individuals in this state of developmental stage, and it calls for better provision of proper health care to individuals who are in a vulnerable state.

The study is limited to elderly women living in urban communities in the Philippines. There is a need to explore how elderly men and women live their lives in a pre-, during, and post-pandemic period. The study focused on elderly women, but the expressed needs and expectations, as well as their experiences, may be further explored by narratives coming from their next of kin. Information regarding how their relatives view their changing life goals and their current focus because of the pandemic may bring further information on how institutions can develop programs for the elderly.

As a gender study, explorations of how women have been traversing their lives in the community by addressing their family's needs may be further studied. Significant and related areas in gerontology regarding the elderly's physical, social, emotional, and spiritual needs during the pandemic may also be studied.

5.0 Contributions of Author

Dr. Armina Mangaoil and Rizandrea Judela M. Ramos - writing the introduction, developing research questions, the conduct of the data gathering, review of the data analysis, report writing, writing, and finalization revision

Dr. Teresita Rungduin, Dr. Tito Baclagan, and Rizandrea Judela M. Ramos- writing of related literature, developing research questions, instrument development, conducting the data gathering, data analysis, and report writing

Ms. Maria Luz V. Rantael- Encoding and preparation of needed documents like informed consent, etc.

6.0 Funding

The Philippine Normal University-Manila and the National Center for Teacher Education funded and supported this research study.

7.0 Conflict of Interests

There is no conflict of interest.

8.0 Acknowledgment

We wish to express our gratitude to our university for funding our research. We also extend our heartfelt thanks to our participants for their wholehearted participation in the data-gathering process. Finally, we thank our co-authors for their contributions, which made this research writing successful.

9.0 References

- Badana, A. N., & Andel, R. (2018). Aging in the Philippines. *The Gerontologist*, 58 (2), 212–218. <https://doi.org/10.1093/geront/gnx203>.
- Bersales, L. G. (2019). Proportion of Poor Filipinos registered at 21.0 percent in the First Semester of 2018. Retrieved from <https://psa.gov.ph/poverty-press-releases/nid/138411>.
- Boyatzis, R. E. (1998). *Transforming qualitative information: Thematic analysis and code development*. SAGE Publications.

- Bühler, J. L., Weidmann, R., Nikitin, J., & Grob, A. (2019). A closer look at life goals across adulthood: Applying a developmental perspective to content, dynamics, and outcomes of goal importance and goal attainability. *European Journal of Personality*, 33(3), 359–384. <https://doi.org/10.1002/per.2194>
- Canvin, K., Macleod, C. A., Windle, G., & Sacker, A. (2018). Seeking assistance in later life: How do older people evaluate their need for assistance? *Age and Ageing*, 47 (3), 466–473. <https://doi.org/10.1093/ageing/afx189>
- Carstensen, L. L. (2015). "Social and Emotional Aging." *Annual Review of Psychology*, 66, 383–409. <https://doi.org/10.1146/annurev.psych.093008.100448>
- De Jong, E. M., Ziegler, N., & Schippers, M. C. (2020). From shattered goals to meaning in life: Life crafting in times of the covid-19 pandemic. *Frontiers in Psychology*, 11, 577708. <https://doi.org/10.3389/fpsyg.2020.577708>
- Emmons, R. A. (2014). Personal Goals, Life Meaning, and Virtue: Wellsprings of a Positive Life. In A. C. Parks & S. M. Schueller (Eds.), *The Wiley Blackwell Handbook of Positive Psychological Interventions* (pp. 90–110). Wiley-Blackwell.
- Erikson, E. H., & Erikson, J. M. (1998). *The life cycle completed: Extended version with new chapters on the ninth stage of development* by Joan M. Erikson. New York: W.W. Norton.
- Gajda, R., & Jeżewska-Zychowicz, M. (2021). The importance of social financial support in reducing food insecurity among elderly people. *Food Security*, 13(3), 717–727. <https://doi.org/10.1007/s12571-021-01151-1>
- King, R. B., & McInerney, D. M. (2019). Family-support goals drive engagement and achievement in a collectivist context: Integrating etic and emic approaches in goal research. *Contemporary Educational Psychology*, 58, 338–353. <https://doi.org/10.1016/j.cedpsych.2019.04.003>
- Locke, E. A., & Schattke, K. (2019). Intrinsic and extrinsic motivation: Time for expansion and clarification. *Motivation Science*, 5(4), 277–290. <https://doi.org/10.1037/mot0000116>
- McAdams, D. P. (2015). *The art and science of personality development*. New York, NY: Guilford Press.
- McCarthy, N. (2020). New Chinese study finds that the elderly are most at risk from the coronavirus [Infographic]. Retrieved from <https://www.forbes.com/sites/niallmccarthy/2020/02/18/new-chinese-study-finds-that-the-elderly-are-most-at-risk-from-the-coronavirus-infographic/?sh=526c0aa75932>
- Hird, E., & North, A. (2021). The relationship between uses of music, musical taste, age, and life goals. *Psychology of Music*, 49(4), 872–889. <https://doi.org/10.1177/0305735620915247>
- Röhr, S., Reininghaus, U., & Riedel-Heller, S. G. (2020). Mental wellbeing in the German old age population largely unaltered during COVID-19 lockdown: Results of a representative survey. *BMC Geriatrics*, 20(1), 489. <https://doi.org/10.1186/s12877-020-01889-x>
- Saajanaho, M., Rantakokko, M., Portegijs, E., Törmäkangas, T., Eronen, J., Tsai, L.-T., Jylhä, M., & Rantanen, T. (2015). Personal goals and changes in life-space mobility among older people. *Preventive Medicine*, 81, 163–167. <https://doi.org/10.1016/j.ypmed.2015.08.015>
- Saajanaho, M., Rantakokko, M., Portegijs, E., Törmäkangas, T., Eronen, J., Tsai, L.-T., Jylhä, M., & Rantanen, T. (2016). Life resources and personal goals in old age. *European Journal of Ageing*, 13(3), 195–208. <https://doi.org/10.1007/s10433-016-0382-3>
- Settersten, R. A., Bernardi, L., Härkönen, J., Antonucci, T. C., Dykstra, P. A., Heckhausen, J., Kuh, D., Mayer, K. U., Moen, P., Mortimer, J. T., Mulder, C. H., Smeeding, T. M., Van Der Lippe, T., Hagestad, G. O., Kohli, M., Levy, R., Schoon, I., & Thomson, E. (2020). Understanding the effects of Covid-19 through a life course lens. *Advances in Life Course Research*, 45, 100360. <https://doi.org/10.1016/j.alcr.2020.100360>
- Vallejo, B. M., & Ong, R. A. C. (2020). Policy responses and government science advice for the COVID 19 pandemic in the Philippines: January to April 2020. *Progress in Disaster Science*, 7, 100115. <https://doi.org/10.1016/j.pdisas.2020.100115>
- Zhang, K. C., & Zhang, A. (2016). Dare to dream: Personal values, life goals, and international students in New Zealand. *Journal of Religion and Health*, 56 (5), 1503–1514. <https://doi.org/10.1007/s10943-016-0307-7>
- World Health Organization. (n.d.). WHO coronavirus (COVID-19) dashboard. Retrieved from <https://covid19.who.int/>.