

Life Trajectory of the University of Baguio Teaching Employees: Pre-retirees Anxieties and Preparation and Retirees' Life Conditions and Satisfaction

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ARTICLE INFO

Keywords: Life Trajectory,
Financial Security, Health
Status, Social Status, Preretire

Received : 13, June

Revised : 22, July

Accepted: 21, August

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ABSTRACT

This research study explored the life trajectory of teaching employees at the University of Baguio, focusing on pre-retiree anxieties and preparations and retirees' life conditions and satisfaction. A quantitative survey questionnaire gathered data from pre-retiring employees aged 50–59 and retired employees. Findings indicated slight anxieties and satisfaction with preparations among pre-retirees. Retired employees faced challenges in living conditions, particularly regarding financial security, health status, and social status, but expressed high satisfaction. The study underscored the importance of institutional programs to address retirement factors, enhance preparations, and improve overall living conditions and satisfaction. Valuable insights were provided for administrators, human resource managers, and policymakers to develop effective strategies and programs. Further research is recommended to explore additional factors impacting post-retirement well-being.

INTRODUCTION

Life is a journey with a career being a significant part of it. However, every journey eventually reaches its end, and so does a career. For teaching employees, retirement marks a significant transition as they prepare for the next phase of their lives. Retirement planning becomes crucial as they reflect on their past and prepare for the future beyond the classroom.

Retirement is an achievement that culminates in the meritorious years of everyone's journey in the profession. It is a transition period into a world of less rigorous activity and the time to bow out from the institution which served as the ground of all your past endeavors. Bangao (2020) mentioned that retirement is a key reward for decades of daily work a time to relax and a time to explore, but for others, retirement is a frustration marked by declining health capacity and increasing limitations.

Filipinos have limited knowledge about retirement financial instruments, leading to concerns about low savings, inadequate government support, and the potential burden on their children in retirement (Dela Paz, 2015). Additionally, in a seminar on Life Insurance 101 (2015), findings from the "East Asia Retirement Survey" highlighted high retirement anxiety among Filipinos, ranking second after Vietnam. Only 68% of Filipino workers expected benefits from the Social Security System or Pag-IBIG Fund, while 8% anticipated income from financial assets.

The retirement system in the Philippines ranks poorly globally, being one of the worst among 37 countries, according to the 2019 Melbourne Mercer Global Pension Index. The country's citizens are inadequately prepared to face retirement's financial challenges, as highlighted by the *Bangko Sentral ng Pilipinas*. The majority of senior citizens, approximately 80%, lack a mandatory pension, leaving them without coverage from either the Social Security System or Government Service Insurance System. Governor Benjamin Diokno of the BSP emphasizes the low savings rate among Filipinos, with only 3.6 months' worth of income saved for retirement, well below the regional average of 2.9 years. Additionally, Filipinos have the lowest retirement expectations in Asia, believing that savings equivalent to 2.1 years' worth of personal income would be sufficient. These findings underscore the urgent need for improved retirement planning and support in the Philippines (Padin, 2019; Lucas, 2020; *Philippine Daily Inquirer*, 2020).

A report by the 2018 Manulife Investor Sentiment Index reveals that due to low personal savings, a salaried Filipino typically falls short of about P4 million to maintain a comfortable retirement lifestyle (Abadilla, 2019). The survey shows that Filipinos only have 3.6 months' worth of personal income set aside for retirement (*Philippine Daily Inquirer*, 2019). This is supported by the study of Abadilla (2019) that Filipinos save less for retirement compared to regional peers, with an average of 2.1 years' worth of income saved, significantly lower than the regional average of 12 years.

Research on teaching employees' life trajectory is limited, highlighting the need to bridge this gap to inform strategies for recruitment, retention, development, and retirement planning.

Multiple studies have investigated the retirement trajectory of teachers in the Philippines, revealing various challenges. Bangao (2020) highlighted issues such as lost retirement benefits, health risks, and the erosion of the extended family system. Mandigma (2016) emphasized the importance of financial security, social support, and health status for retired employees' satisfaction. Delos Santos et al. (2019) underscored the significance of holistic planning and financial literacy in retirement preparation. These studies collectively provide insights into the complexities and challenges faced by retired teachers in the Philippines (Bangao, 2020; Mandigma, 2016; Delos Santos et al., 2019).

Teachers' retirement involves psychological, emotional, and social adjustments. Role theory, transition theory, and continuity theory offer valuable perspectives on this process. Role theory emphasizes identity redefinition, while transition theory focuses on adapting to retirement. Continuity theory highlights carrying aspects of one's professional identity into retirement. Applying these theories informs interventions and policies to support teachers during this transition.

This study on the retirement trajectory of teaching employees informs the development of effective retirement programs, supports workforce planning, and aligns with the Sustainable Development Goals for education quality and institutional stability. Furthermore, this study sought to determine the career pathway of the pre-retiring and retired teaching employees of the University of Baguio. Specifically, it strived to:

1. Determine the anxieties and preparations of pre-retiring teaching employees of the University of Baguio, in terms of:
 - a. financial security;
 - b. health status; and
 - c. social status;

2. Ascertain the life condition and level of satisfaction of retired teaching employees of the University of Baguio, along with:
 - a. financial security;
 - b. health status;
 - c. social status.

THEORETICAL REVIEW

The retirement of teachers is a complex process that involves psychological, emotional, and social adjustments. Several theories provide valuable insights into understanding the retirement experience of teachers. Here is a brief introduction to three critical theories related to retirement:

The Role Theory

The Role theory posits that individuals derive a sense of identity and purpose from the roles they fulfill in society. When teachers retire, they undergo a significant transition as they leave their familiar teaching role behind. This theory suggests that retirees may experience a loss of identity and need to redefine themselves without their professional role. Understanding role theory

can help explore how retired teachers navigate this identity shift and seek new sources of meaning and fulfillment in retirement.

Transition Theory

The Transition theory, developed by William Bridges, focuses on individuals' psychological processes during life transitions. Retirement represents a significant transition for teachers, involving a shift from a structured professional life to a new phase of personal freedom. This theory emphasizes the importance of acknowledging and navigating retirement's emotional and psychological aspects. It explores the need for retirees to let go of their teaching role, adapt to new routines and identities, and embrace new possibilities in retirement.

Continuity Theory

The Continuity theory suggests that individuals strive to maintain a sense of continuity and consistency in their lives as they age. This theory posits that retirees maintain or transfer their pre-retirement patterns, values, and preferences into their retirement years. For teachers, this may involve staying connected to the education field through part-time teaching, mentoring, or involvement in educational organizations. Continuity theory highlights the importance of carrying aspects of one's professional identity and interests into retirement.

By examining these theories, researchers and practitioners gain valuable insights into the psychological, emotional, and social dimensions of retirement for teachers. Applying these theories can help inform the development of supportive interventions, programs, and policies that facilitate a smooth and fulfilling transition to retirement for teachers.

METHODOLOGY

This research focused on the retirement experiences of teaching employees at the University of Baguio (UB), using a quantitative descriptive approach and a survey questionnaire to gather data on anxiety, preparation, life condition, and satisfaction. Approved by the Research and Development Center and conducted with participant consent, the study utilized data analysis methods in SPSS software and employed online administration of the questionnaire through Google Forms, including the snowball technique to reach retired employees. The aim of the research was to gain insights into the retirement needs of UB teaching employees, informing the development of programs and support mechanisms to improve retirement preparation and well-being.

The following scales and descriptive equivalents were used to analyze the anxieties and preparations of the pre-retiring employees and the life conditions and satisfaction of the retired employees of the University of Baguio:

Scale	Mean Range	Descriptive Equivalent	
		Anxieties /Life Conditions	Preparations/Satisfaction
1	1.00-1.50	Not true to me	Not satisfied
2	1.51-2.50	Slightly true to me	Slightly satisfied

3	2.51-3.50	True to me	Satisfied
4	3.51-4.50	Very true to me	Very satisfied
5	4.51-5.00	Very much true to me	Very much satisfied

Moreover, the program proposal for pre-retiring and retired employees as reflected in objective 3 was developed using the salient findings of the study.

To ensure ethical conduct, the study followed strict guidelines. The research tool was validated to prevent any harm to respondents, and written permission was obtained from relevant authorities before administering the questionnaire. Participation was voluntary, and confidentiality was maintained. The researcher committed to clarifying any concerns or misconceptions. The findings will be shared with participants and the academic community, and contact information was provided for any inquiries or verification.

RESULTS AND DISCUSSION

Table 1 presents the assessment of pre-retiring employees' retirement anxieties, including financial security, health status, and social status. The average composite mean value of 1.93 suggests low levels of retirement-related apprehension overall. However, some degree of anxiety is still experienced as employees approach retirement.

Table 1. The Anxieties of Pre-Retiring Teaching Employees of the University of Baguio in Terms of Financial Security, Health Status, and Social Status

ANXIETIES	Mean	SD	Descriptive Interpretation
Anxieties On Financial Security			
1. I am worried that I will be financially dependent on others during my retirement	1.83	0.57	Slightly true to me
2. I will only depend on the government's social security for my retirement	2.13	0.90	Slightly true to me
3. I am worried that my retirement benefit is less than what I expected	2.80	1.29	True to me
4. I will only depend on my employer's retirement benefit	2.25	1.11	Slightly true to me
5. My retirement benefit is not enough	2.96	1.30	True to me

	to sustain a quality life			
	Sub-mean	2.39	1.03	Slightly true to me
Anxieties on Health Status				
1.	I am worried that my health will decline during my retirement	2.67	0.96	True to me
2.	I am worried that I will experience depression during my retirement	1.50	0.66	Not true to me
3.	I may not be able to have a nutritionally sound diet	1.50	0.78	Not true to me
4.	I may experience detachment and isolation	1.67	0.76	Slightly true to me
5.	I may not sustain a healthy lifestyle	1.63	0.647	Slightly true to me
	Sub-mean	1.79	0.76	Slightly true to me
Anxieties on Social Status				
1.	I am worried that during my retirement my connection with others will fade	1.50	0.72	Not true to me
2.	I will experience boredom during my retirement	1.54	0.83	Slightly true to me
3.	I will suffer from loneliness during my retirement	1.46	0.72	Not true to me
4.	I may experience detachment and isolation	1.54	0.72	Slightly true to me
5.	I may not be as active in the community	1.96	0.96	Slightly true to me
	Sub-mean	1.60	0.79	Slightly true to me
	Over-all Mean	1.93	0.86	Slightly true to me

Retirement brings about a significant shift in mindset for older adults, leading to anxiety as they navigate questions about purpose, identity, and daily routines tied to work. Financial security, health status, and social status are intertwined factors that contribute to retirement anxieties. The respondents'

average score of 2.96 reflects some level of anxiety regarding financial security, underscoring the need to address these concerns for a smoother retirement transition.

According to Mateo (2017) in the Philippine Star, a significant number of public school teachers retired in 2018 without receiving pensions due to unpaid loans, creating a pressing problem. The Department of Education (DepEd) is actively seeking solutions to address the growing debt of public school teachers. Additionally, the study's respondents expressed slight anxiety regarding their health status, reflecting concerns about maintaining a healthy lifestyle and feelings of detachment. Pre-retiring teachers also face emotional challenges, including a sense of loss and fear of losing social connections and purpose.

According to NEDA (2016), Filipinos aspire to live long and healthy lives, but retirement can increase the risk of depression (Heller-Sahlgren, 2017). Research by Celidoni et al (2017) suggests that retirement initially has benefits but later becomes detrimental to cognition. Pre-retiring teachers also express slight anxiety about social connections and a sense of community (mean score of 1.93), fearing isolation and loss of support (Bangao, 2020).

Limited social support or weak social networks can contribute to higher levels of pre-retirement anxiety (Obodo, 2017). Additionally, social support and economic situation significantly influence happiness levels among retirees, regardless of urban or rural areas (Amorim et al., 2017). These findings highlight the importance of social support in mediating retirement satisfaction and compensating for potential limitations in leisure satisfaction, health quality, and career success (Umukoro and Adejuwon, 2017).

Pre-retiring teachers prioritize financial security, health, and social status as their main concerns during retirement. They recognize the need to manage their finances and healthcare expenses, leading to proactive preparation and planning for a smoother transition into retirement. By addressing these concerns, they aim to maintain control over their overall well-being in retirement.

Table 2 shows the preparations of pre-retiring university employees, including financial concerns, health and well-being, and social connections.

Table 2. The Preparation of Pre-Retiring Teaching Employees of the University of Baguio in Terms of Financial Security, Health Status, and Social Status

INDICATORS	Mean	SD	Descriptive Interpretation
Preparations for Financial Security			
1. I have achieved the level of income I think I need in retirement.	2.34	0.92	Slightly satisfied
2. I am saving enough to fund my retirement.	2.50	0.98	Slightly satisfied
3. I am aware of the need to plan financially for my retirement	3.08	1.213	Satisfied

4. I was able to invest in real property before my retirement	2.71	0.10	Satisfied
5. I have purchased retirement plans outside of my retirement	1.79	1.02	Slightly satisfied
Sub-mean	2.50	1.03	Slightly satisfied
Preparations on Health			
1. I have purchased pre-need medical benefits for my retirement	1.80	1.14	Slightly satisfied
2. I plan to engage in physical wellness activity during my retirement	2.92	1.06	Satisfied
3. I plan to indulge in healthy leisure and hobbies while in retirement	3.13	1.08	Satisfied
4. I will be more conscious of my diet during my retirement	3.08	1.18	Satisfied
5. I will take good care of my physical appearance even in my retirement	3.33	1.20	Satisfied
Sub mean	2.85	1.13	Satisfied
Preparations for Social Life			
1. I look forward to spending more time with friends and colleagues during my retirement	3.29	1.08	Satisfied
2. I look forward to spending more time with family during my retirement	3.75	1.23	Very satisfied
3. I will reconnect with distant friends and relatives while on retirement	3.33	1.20	Satisfied
4. I plan to accomplish remarkable achievements in my job	3.13	0.99	Satisfied
5. I will volunteer to participate in any civic actions during my retirement	3.04	1.04	Satisfied
Sub mean	3.31	1.11	Satisfied
Over-all mean	2.89	1.09	Satisfied

Pre-retiring teachers prioritize financial security, health, and social connections in their retirement planning. They show overall satisfaction with their preparations, including financial readiness and health maintenance. This

highlights their proactive approach to ensure a smooth transition to post-work life.

The study reveals a moderate level of satisfaction among pre-retiring teachers with their pre-need medical benefits for retirement. This suggests a need for improvement in the coverage and provisions offered to address healthcare concerns during their post-work years. These findings align with a study by Javier et al. (2019), emphasizing the importance of addressing inadequacies in financial planning, particularly in healthcare, for a secure retirement. Better support and planning for healthcare are crucial to ensure the well-being of pre-retiring teachers in retirement.

The University of Baguio's physical wellness program has been well-received by respondents, indicating satisfaction with retirement plans for physical activities. The program promotes proactive health management and enhances health literacy, contributing to improved well-being and employee satisfaction.

The 2023 Manulife Asia Care Survey highlights concerns among Filipinos about health and retirement, emphasizing the need for insurance coverage to manage health and economic risks. Pre-retiring employees express satisfaction with their social life preparations for retirement, indicating confidence in fostering relationships and making post-retirement contributions. Positive attitudes toward social connections and post-retirement plans align with role theory, emphasizing the importance of personalized support to address diverse retirement experiences (Gumiran et al., 2022).

Retired teachers express satisfaction (mean score of 3.04) with their plans to engage in volunteer work and civic actions during retirement, demonstrating their commitment to contributing to the community (Bangao, 2020). This aligns with their active involvement in societal responsibilities, such as supporting drug campaigns, advocating for women and child welfare, and promoting environmental protection (Bangao, 2020). Pre-retiring teachers prioritize social preparations, positioning themselves for a fulfilling retirement. Overall, pre-retirees express satisfaction with retirement preparation, emphasizing the importance of planning, well-being, and social connections (De los Santos et al., 2019).

The Life Condition and Level of Satisfaction of Retired Teaching Employees of the University of Baguio

Retired teachers' life satisfaction depends on their financial needs, health, and social connections. Understanding their experiences and needs during this phase is crucial for providing support and enhancing their overall well-being. Table 3 presents the life condition of retired teaching employees of the University of Baguio in terms of financial security, health status, and social status.

Table 3. The Life Condition of Retired Teaching Employees of the University of Baguio in Terms of Financial Security, Health Status, and Social Status

INDICATORS	Mean	SD	Descriptive Interpretation
Life Condition on Financial Security			
1. I am financially dependent on others during my retirement	1.10	0.32	Not true to me
2. I only depend on the government's social security during my retirement	1.30	0.48	Not true to me
3. My retirement benefit is less than what I expected	2.10	1.45	Slightly true to me
4. I only depend on my employer's retirement benefit	1.20	0.42	Not true to me
5. My retirement benefit is not enough to sustain a quality life	2.00	1.16	Slightly true to me
Sub mean	1.54	0.77	Slightly true to me
Life Condition on Health			
1. I am in good or excellent health while having my retirement	3.40	1.17	True to me
2. I experience anxiety	1.50	0.53	Not true to me
3. I can have a nutritionally sound diet	4.00	1.16	Very true to me
4. I am happy with my physical appearance	4.10	1.10	Very true to me
5. I can sustain a healthy lifestyle	3.70	1.25	Very true to me
Sub mean	3.34	1.04	True to me
Life Condition on Social Aspect			
1. I keep connecting myself with friends and colleagues	3.90	1.29	Very true to me
2. I am actively involved in community activities	2.90	1.20	True to me
3. I am suffering from loneliness during my retirement	1.50	0.97	Not true to me
4. I am experiencing detachment and isolation	1.40	0.97	Not true to me
5. I have a low self-esteem	1.40	1.27	Not true to me
Sub mean	2.22	1.14	Slightly true to me
Overall mean	2.37	0.98	Slightly true to me

Retired teachers' living conditions are not ideal, as indicated by a total mean score of 2.37. This suggests that they face challenges and unfavorable circumstances impacting their social, physical, and financial well-being. Financial stability may be a concern, potentially affecting their ability to meet their needs and maintain their desired standard of living. Health-related problems or worries are also evident, potentially impacting their overall well-being. Additionally, retired teachers may struggle to maintain social ties and support networks, which can affect their sense of identity and social involvement. However, retired teachers tend to rate their health conditions highly (mean = 3.34), indicating good physical and mental well-being. This aligns with a study by Costales (2023) that found retiring teachers assessed themselves as having good health conditions and anticipated a disease-free retirement. Overall, these findings highlight the importance of addressing retirees' financial security, health concerns, and social connections to improve their quality of life.

Retired teachers face moderate challenges in terms of financial security and social status, as reflected in their mean scores of 1.54 and 2.37 respectively. Concerns arise as they report receiving fewer pension benefits than expected, impacting their ability to maintain a high quality of life. However, it is important to note that while their pension benefits may fall short of expectations, retired teachers are not necessarily financially dependent on others. They can rely on their retirement benefits as a primary source of income, and may also have other savings or investments to supplement their financial stability during retirement. The Consumer Financial Protection Bureau (2015) as cited by Galapon and Bool (2022) emphasizes that financial well-being is crucial for overall quality of life, encompassing the ability to meet financial obligations, feel secure about the future, and make choices that bring enjoyment and fulfillment.

Table 4 reflects the satisfaction levels of retired teachers regarding their financial security, health, and social status, which significantly impact their overall living conditions.

Table 4. The Level of Satisfaction of Retired Teaching Employees of the University of Baguio in Terms of Financial Security, Health Status, and Social Status

INDICATORS	Mean	SD	Descriptive Interpretation
Level of Satisfaction with Financial Security			
1. The retirement benefit from my employer	3.30	0.95	Satisfied
2. My financial independent status	3.20	1.32	Satisfied
3. My savings for my retirement	3.40	1.08	Satisfied
4. The retirement benefit from the government security system	3.00	1.05	Satisfied

5. My investment in fixed assets like real property for my retirement	3.30	1.16	Satisfied
Sub mean	3.24	1.11	Satisfied
Level of Satisfaction with Health Status			
1. My daily healthy habit like exercise	2.70	1.42	Satisfied
2. My state of emotions	3.90	1.10	Very satisfied
3. Self-dependence	4.10	0.87	Very satisfied
4. My romantic relationship	3.20	1.55	Satisfied
5. My physical appearance	4.10	0.88	Very satisfied
Sub mean	3.60	1.16	Very satisfied
Level of Satisfaction with Social Status			
1. Connection with my friends and colleagues	4.30	0.95	Very satisfied
2. Time spent with my family	4.40	0.52	Very satisfied
3. My occupational accomplishments	4.30	0.95	Very satisfied
4. Achieved professional goals for me	4.40	0.97	Very satisfied
5. My involvement with the community	3.60	1.17	Very satisfied
Sub mean	4.20	0.91	Very satisfied
Overall mean	3.68	1.06	Very satisfied

Retired teachers exhibit a high level of satisfaction in their post-teaching lives, as indicated by an overall mean score of 3.68. Their dedication and service in the education field have provided them with a sense of fulfillment, valued social connections, and opportunities to contribute meaningfully to their communities. The research concludes that retired teachers generally experience a positive transition into retirement, feeling happy and content in this new stage of life. This highlights their potential to lead fulfilling and successful post-teaching lives, engaging in significant activities and enjoying the rewards of their well-deserved break from professional responsibilities.

Retired teachers exhibit a high level of satisfaction with their social status, as evidenced by a mean score of 4.20. They enjoy quality time with their families, nurturing closer relationships and creating cherished memories. Retired teachers also maintain supportive connections with fellow educators, engaging in activities they are passionate about, such as volunteering and participating in community initiatives. The study by Gumiran et al. (2022) highlights the enthusiasm of retired teachers in joining groups where they can share their knowledge and expertise. Additionally, retired teachers find joy in spending time with their grandchildren and pursuing hobbies like gardening. Living with their families is a prevalent experience among retired educators, underscoring the importance of familial relationships and a sense of belonging in their post-teaching lives.

Retired teachers express a high level of satisfaction with their health status, as indicated by a mean score of 3.60. On average, retired teachers perceive their health to be in good condition and experience contentment in this aspect of their lives. They exhibit positive emotions, a strong sense of self-reliance, and satisfaction with their personal appearance. However, they express a lower level of satisfaction in their romantic relationships, suggesting some challenges or dissatisfaction in this area during their post-teaching years. The study by Gumiran et al. (2022) involving Filipino educators highlights their self-motivation, confidence-building, and positive psychological attributes. These factors contribute to their overall well-being and effectiveness as educators, emphasizing the importance of optimism, contentment, and interpersonal connections in their lives.

The satisfaction of retired teachers is influenced by factors such as financial status, health, and social connections. While retired teachers generally express satisfaction with their financial status, there may still be some financial strain. Overall satisfaction is closely tied to living conditions, including financial security, social ties, and health. Pre-retirees can alleviate anxieties through comprehensive preparation, while both pre-retiring and retired teachers can enhance their retirement journey through financial planning, social connections, and prioritizing well-being. Retirement programs play a crucial role in ensuring a smooth transition to a fulfilling post-teaching phase.

CONCLUSIONS AND RECOMMENDATIONS

The study conducted has shed light on important insights and outcomes regarding retirement:

1. Pre-retirement is a preparation for a life change that may bring anxiety to teachers as they transition from a structured work environment to the post-employment stage which can bring about various uncertainties, such as financial stability, social adjustments, and changes in physical and cognitive state.
2. The proactive approach of pre-retiring teachers concerning their preparations for financial security, health, and social aspects indicates their readiness to embrace a fulfilling retirement journey.
3. Moreover, retired teachers experience slight challenges in their life conditions including aspects of financial security, health status, and social engagement which require adjustment and adaptation to a new phase of their lives.
4. Furthermore, retired teachers successfully navigated the post-teaching phase and established a sense of financial security, good health, and productive social life as they exhibited a high level of satisfaction with their retirement experience.
5. Lastly, the findings underscore the need for programs for pre-retiring and retired teachers that emphasize the importance of systematic financial management, health and wellness, and social engagement to ensure a productive life during retirement.

FURTHER STUDY

Based on the findings of the study, the following are proposed for further inquiry:

1. It is recommended to incorporate age, gender, and years of service as key variables for further studies about pre-retirement. By considering these factors, researchers can gain a more comprehensive understanding of how different demographic characteristics and professional experiences influence pre-retirement anxieties and preparations.
2. Conduct qualitative research to gain in-depth insights into retired teachers' experiences, perceptions, and coping strategies from different educational settings or geographical locations.
3. Assess the extent of implementation of the proposed programs for pre-retiring and retired teachers to have a grasp of their experiences and outcomes from their participation in those programs.
4. Implement proposed programs for pre-retire and retired teachers promptly to assess their sustainability and scalability. Conduct regular evaluations and seek feedback to identify areas for improvement and meet the changing needs and expectations of teachers in these stages.

ACKNOWLEDGMENT

The researcher extends heartfelt gratitude to Dr. Aida A. Dapiawen, Dr. Janice Kaylyn K. Lonogan, the teachers of the University of Baguio, retired teachers, Dr. Donnavila Marie B. Panday, and Ms. Gepsy Rose A. Ammogawen for their unwavering support, valuable insights, and cooperation throughout the research study. Their contributions played a crucial role in the completion and enrichment of this study.

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