

## **What Happens Next: Status of Negros Oriental State University Faculty Retirees, 2010-2017**

**Justin Jose A. Bulado, Ph.D.**

jjabulado@norsu.edu.ph

<https://orcid.org/0000-0002-5368-4958>

Social Science Department

Negros Oriental State University (Main Campus 1), Philippines

**DOI:** <https://doi.org/10.54476/apjaet/01909>

### **Abstract**

*This study focused on the retired faculty members of Negros Oriental State University (2010-2017) who are residents of Dumaguete City, the capital city of Negros Oriental. It sought to obtain their emotional profiles. Likewise, it aimed to identify the problems encountered including familial, non-familial, and environmental concerns during retirement and their corresponding causes, and their visions and aspirations. It employed the survey method with a researcher-made questionnaire as the main gathering instrument. The problems that the retirees faced and its causes were quantitatively described using frequency counts, percentage, and ranking. A qualitative description of the visions and aspirations of the retirees was also made. The findings of this study would serve as the basis in formulating interventions on preparing the faculty members for retirement and developing appropriate programs and services to assist retirees and the elderly as a whole in achieving a sense of fulfillment, satisfaction, and integrity in life. Results revealed that most of the respondents of the study indicated that their life as retirees did not largely affect their disposition in their way of life. Most of them are still optimistic about their present status, even with the ineluctable, if minor, problems that they face along the way apropos of health, financial resources, community problems, housing, social, emotional, and physical environment. Matter-of-factly, they even aspire to serve again if given the opportunity. Thus, it can be inferred that age should not be considered as an encumbrance or a limitation for an individual, and retirement does not indubitably imply stagnation.*

**Keywords:** Social Science, State University Retirees, Assessment Research, Negros Oriental, Philippines

### **Introduction**

Starting in 1950, the United Nations has already been conducting a demographic count on the population of the elderly worldwide. It is axiomatical that – from 1950 up to the present – the elderly population has already increased, and will continue to do so in the foreseeable future. As indicated in the UN's demographic count, there were 205 million elderly persons throughout the world; it increased to 350 million in 1975; and in the year 2000, it reached an astronomical record of 606 million – three times the population in 1950. (Carlos, 1999, 2) However, it doesn't stop there; the UN has projected that "it will more than triple again over the next 50 years". (UN World Population Ageing 1950-2050).

In a similar vein, the UN has also indicated that the "older population is growing at a faster rate in the less developed regions" – albeit, for the nonce, the more developed regions have a higher proportion

of older persons. (UN World Population Ageing 1950-2050, 11) This projection is rather alarming since the Philippines belongs to the less developed regions in the world. In the Philippines, Ordinario (2012) reported that “the United Nations Population Fund (UNPF) and HelpAge International estimates that from 5.91 million Filipinos aged 60 and above, the population of the older generation of Filipinos will increase by 17.72 million in 38 years.” Further the report indicated that “today’s senior citizens account for only 6.1% of the country’s population, in 2050 the projected percentage will be more than twice as large at 15.3%.”

With these perturbing facts, it is indeed imperative not only for the national government but for the local government to take necessary actions on this aging crisis. Of course, this does not mean that the government should prevent or stop people from aging; but what they should do, first and foremost, is to know about – and listen to – the concerns of the elderly. In her study, “Concerns of the Elderly”, Carlos mentioned four (4) elderly issues that should be known and heard. These are *security in old age, occurrence of abuse committed, health status, and impact of aging.* (Carlos, 1999). It is indeed true that one of the concerns of the elderly is the support of – or welfare provided by – the government. “Given their increasing number”, Carlos averred, “...the elderly poses a great economic challenge as their productivity declines.” (Carlos, 1999) Thus, actions must be taken to increase their productivity, and that is why there is always a need to conduct studies apropos of the sentiments not only of the elderly but more so with the retirees from state universities, as they have been once part of the productive public workforce. They should not be forgotten, and their voices should not be left unheard.

Most of the elderly, specifically the retirees, have apprehensions with regard to varying issues. In the Philippines, for example, recent studies have shown that retired Filipino teachers have expressed apprehensions about the possibility of financial instability due to unexpected sickness. (Magtira and Ancho, 2021; Bangao, 2020; Reyes, Bueno, Fernandez, Lopez, & Cayubit, 2021) As a way of dealing with their health apprehensions, some retirees even “try to compensate through being in control of their eating behavior.” (Britiller, M.C., Pillado, M.J.B., Portuguese, N.R.M., & Principe, J., 2013) On another note, another study has also shown, however, that “older adults report high levels of emotional well-being, at the level and sometimes even higher than that reported by younger adults.” (Carstensen and Charles, 2014) All these things would prove that there are varying experiences of the elderly and retirees.

Suffice it to say, this study sought to find out the status of retired faculty members of Negros Oriental State University from 2010 to 2017. It sought to identify the various problems, causes of these problems, and visions and aspirations in life of these faculty retirees. Moreover, this study also sought to know whether the physical environment has had a positive or negative effect on one’s physical and emotional well-being.

## **Objectives of the Study**

To be more specific, this study attempted to answer the following questions/problems:

1. Evaluate the emotional profile of the retired faculty members according to the:
  - 1.1. Feelings toward self
  - 1.2. Feelings toward family
  - 1.3. Feelings toward community
2. Find out whether the faculty members in Negros Oriental State University encounter problems during retirement in the following areas
  - 2.1. Economic
  - 2.2. Social and Emotional

### 2.3. Health

### 2.4. Housing

### 2.5. Community Relations

3. Determine the corresponding causes of the problems met by the respondents during retirement in the aforesaid five areas.
4. Ascertain and understand the visions and aspirations of the faculty retirees at this stage of their lives.

## Methodology

This study assessed the status of the population of faculty members of Negros Oriental State University who retired from service from 2010-2017 and are presently residing in Negros Oriental. The study was *assessment research*, which employed the survey method with a researcher-made questionnaire as the main instrument. The profiles of the retirees and their problems and corresponding causes were quantitatively described using frequency counts, percentage, and ranking. A qualitative description of the visions and aspirations of the retirees was also made, with it being categorized into six major themes.

*Respondents.* Originally, the scope of the study was supposed to be the faculty retirees from 2013-2017. However, after random sampling was done, only twenty-eight (from a population of 67 retired faculty members) out of the needed thirty participated in the study. The rest were either not in Dumaguete City or Negros Oriental or opted to decline and not participate in the aforesaid study. Given that they have every right to decline, the researcher then – with the advice of the adviser – had to change the scope of the study and bring the year lower just to reach the cut-off respondents of thirty. Hence, a bulk of the respondents came from the 2013-2017 faculty retirees, while there were only two retirees who did not belong to the group and who were randomly chosen from 2010-2012.

*Research Instrument.* The research instrument used was a validated researcher-made questionnaire in checklist form. The instrument was divided into five parts. For the use of this present research, only the third, fourth, and fifth parts were used due to the journal's limitation in the word count. The third part examined the emotional profile including feelings toward self, family, and community at this stage of their lives. The fourth part dealt with the problems and corresponding causes encountered by retirees during retirement. The problems and causes were according to the six identified areas which include: *economic, social and emotional, health, housing, and community relations*. The fifth part was a qualitative description – categorized into themes – of the visions and aspirations of retirees in this stage of their lives.

*Procedures for Data Collection.* To get a list of faculty retirees from NORSU and their whereabouts, the researcher asked for the assistance of the administrative or personnel officer of the aforesaid university to get the list, contact numbers, and addresses of the faculty retirees from 2013-2017. After acquiring the list, the researcher then had to conduct house visits and distribute the questionnaires to the respondents. These respondents were then given enough time (almost a week) to answer the questions. Thereafter, the researcher was able to collect the questionnaires and start collating the data gathered.

Correlated to this, the respondents were also made to fill out a consent form that he/she is participating in this research of his/her own free will and will not hold anyone liable for any damages and risks that occurred during the procedures. However, due to some circumstances also – perhaps some of them just forgot to sign, some respondents did not fill out and sign the consent form, but opted to participate in the study by still filling out the questionnaire.

## **Results and Discussion**

### **1. Emotional profile of the retired faculty members in terms of Feelings toward self, Feelings toward family, Feelings toward community**

#### **1.1. Feelings Toward Self**

Most of the faculty retirees feel free from the pressures of work, feel happy in their present status, and feel self-satisfied with the accomplishments that they were able to attain – each indicator affected 23 or 76.67% of the faculty retirees. Sixteen or 52.33% feel socially adequate; 10 or 33.33% feel eager to pursue other interests; 3 or 10% feel apprehensive about the future, and 3, or 10% feel bored with the lack of worthwhile activities. Lastly, 1 or 3.33% feel worthless after a life of productivity, and the other 1 or 3.33% feel helpless for the lack of worthy pursuits. Apropos of the others, one answered that she feels good with the grace of the Lord, going to different places and meeting people. Hence, by and large, the majority of the retirees feel happy about themselves after retiring.

#### **1.2. Feelings toward Family**

Most – 22 or 73.33% -- of the retirees feel satisfied and contented with having enough time with the family. It is followed by the feeling of being respected and honored by the family (21) or 70%; 19 or 63.33% feel thankful about the very understanding treatment accorded by their family; 17 or 56.67% feel secure in the care of the family; 15 or 50% feel well-cared and provided for by the family; 4 or 13.33% feel very sensitive and easily hurt by too much or too little attention from the family; and 2 or 6.67% feel anxious and fearful of being a burden to the family, while 2 or 6.67% feel alienated by the family. Suffice it to say, the majority of the retirees have a positive feeling toward family, which shows strong family ties in Filipino society; the family, therefore, is primarily the source of satisfaction for the faculty retirees.

#### **1.3. Feelings toward Community**

Similarly, most of the retirees reported positive feelings toward the community, albeit there are a few that are quite negative. Ranked first is that 25 or 83.33% of the faculty retirees feel respected and honored by the community. Thirteen or 43.33% feel welcome in school activities and the community; 9 or 30% feel the concern of former employer and colleagues on their well-being; 7 or 23.33% conversely feel neglected and rejected by the former employer and community as a whole; 6 or 20% feel the support of the community in caring for them; 3 or 10% feel the community's oversight in their capabilities, while 3 or 10% feel the waning respect for the elderly in the community. Lastly, 2 or 6.67% feel isolated from friends and the community. As for the others, one faculty retiree answered that she wants more time for interaction with people in the community.

By and large, the feeling of the faculty retirees toward the community is positive. They feel respected and honored by the community, feel welcome in school activities in general, and feel the concern of their former employer as well as their colleagues. However, it cannot be left unnoticed that there were seven, or 23.33% of the faculty retirees who highlighted that they feel neglected by their former employer. It is possible, indeed probable, that this feeling of neglect is a result of the recent issue in the school wherein the faculty retirees – in the middle of the second semester of S.Y. 2016-2017 – were asked to

give up their positions as instructors since it was mandated in RA 9184 that those retired faculty members who are still teaching can only do so if they are employed as consultants. Thus, as was written in University Memorandum No. 15, series of 2016, it was ordered that: “Those who have retired at their compulsory age (65) shall only report to work if the procurement process being a consultant in accordance to RA 9184 (Government Procurement Reform Act) has been finished. Hence, they are advised not to report to duty starting January 2017.” It can be assumed that this is the most viable reason as to why some of the faculty retirees highlighted that they feel neglected and rejected by their former employer – not so much with the community per se. At present, those faculty retirees who were affected by the said issue are still fighting for their right to teach and are hoping that the passage of the Anti-Age Discrimination in Employment Act or RA 10911 will undergird their side.

## **2. Problems encountered by faculty retirees at Negros Oriental State University during retirement in terms of Economic, Social and Emotional, Health, Housing, and Community Relations**

The data on the problems that the faculty retirees faced according to seven areas. As evinced in the table, problems connected to the physical environment ranked first among the seven areas with 12 or 40% of the retirees experiencing it. This is followed by economic problems with 10 or 33.33% of the faculty retirees experiencing financial difficulties; health problems with 8 or 26.67%; social/emotional problems with 6 or 20%; problems with community relations with 5 or 16.67%; and problems in housing with 2 or 6.67%. It is clear that the problems connected with the physical environment have superseded the economic problem, which is more often than not the common problem of retirees. Thus, something must be done to remedy this problem. Lastly, the least problem area that affected the retirees is housing which indicates that the majority of the faculty retirees already have prepared a place to live in.

## **3. Corresponding causes of the problems met by the respondents during retirement in the aforesaid five areas**

### **3.1. In terms of Economic Problems**

The leading cause of financial difficulties experienced by faculty retirees is the high cost of basic goods, commodities, medicines, and business with 7 or 70% of respondents. This is followed by the absence or inadequate income with 4 or 40%, limited employment opportunities for retirees with 4 or 40%, insufficient GSIS or SSS pension and social security benefits with 4 or 40%, and providing financial support to others with 4 or 40%. This is also followed by minimal or no financial support from children and relatives with 2 or 20% and lack of preparation on financial management before retirement with 1 or 10%. As for the others, one or 10% of the respondents wrote that she is still waiting for her GSIS retirement pension.

It is clearly shown that, like most the people in the Philippines, faculty retirees are also experiencing hard times financially as a result of the high prices of goods and commodities. Furthermore, they also have inadequate income, which is also a result of the limited employment opportunities for retirees, not to mention the insufficient GSIS or SSS pension benefits. What can be done about this? The government must then be able to allow retirees to continue teaching in state universities – not just private universities. Some of the retirees have hitherto mentioned that they are teaching in other schools – most, if not all, are private schools, not NORSU. Hence, there is a need to change the law and its ambiguities. There must also be proper implementation of RA 10911 or the Anti-Age Discrimination in Employment Act.

### **3.2. In terms of Social/Emotional Problems**

Ranked one among the causes of social and emotional problems are separation from friends and colleagues with 4 or 66.67% and lack of preparation in coping with the emotional impact of retirement with 4 or 66.67%. This is followed by economic non-profitability with 3 or 50%; poor physical health with 2 or 33.33%, strained relationship with family members with 2 or 33.33%, and insufficient/lack of recreational activities with 2 or 33.33%. One or 16.67% feels that there is a lack of interest and honor for the elderly in the community; 1 or 6.67% also feels the loss of physical attractiveness, and 1, or 6.67% feels the lack of stimulation of the mind.

Notwithstanding, the majority of the retirees feel that the primary causes of the social and emotional problems are the separation from friends and colleagues and lack of preparation in coping with the emotional impact of retirement. This goes to show that they still have a hard time letting go of their social connections at work and accepting the fact that it will not be the same as before.

### **3.3. In terms of Health Problems**

Majority – 6 or 75% -- of the faculty retirees feel that the high cost of medicines and medical services is the main cause of their health problems. This is followed by emotional stress with 5 or 62.5%; lack of comprehensive healthcare plan before retirement with 4 or 50%; lack of proper balanced diet with 3 or 37.5%, lack of functional fitness program with 3 or 37.5%, and lack of medical support from the government for retirees with 3 or 37.5%. This is also followed by the lack of knowledge of preventive health care with 1 or 12.5% and inadequate health facilities in the community with 1 or 12.5%.

The results imply that most of the retirees believe the main reason for their health problems is not caused by them but by the high cost of medicines and medical services which they cannot afford. This indicates also that the financial income or benefits that they get as retirees are not enough to cover the expensive medicines and medical services in the community. It is interesting to note that this is the primary cause of their health problems since retirees or senior citizens in general already are given discounts to buy medicines. Suffice it to say, the discounts did not help them. Hence, the government remedies this by increasing the discounts given to senior citizens.

### **3.4. In terms of Housing Problems**

There are only two respondents who claimed to have housing problems. Ranked first, is the high cost of rent with 2 or 100%. Ranked second is the lack of a housing plan program before retirement with 1 or 50%. The housing problem is the least of all the problems experienced by faculty retirees. It must be noted also that the main cause of housing problems is the high cost of rent, which would indicate the two retirees who answered this do not have a house which they own. But among the thirty, there are only two who are renting. Hence, as hitherto mentioned, most of the retirees were able to prioritize housing during the time that they were working.

### **3.5. In terms of Community Relations**

Most of the retirees – 4 or 80% -- feel the lack of interest due to the government and community's oversight of their capabilities. Three or 60% say the cause is their poor physical condition; one or 20% has feelings of indifference or apathy in contributing and participating in community affairs, 1 or 20% feel the lack of opportunities in the development of social responsibility among the elderly, 1 or 20% feel

the waning respect for the elderly in the community, and 1 or 20% feel that there are very clubs and organizations in the community.

By and large, the main cause of the retirees' community relations problems is that they feel apathetic as a result of the government and community's oversight of their capabilities. As hitherto mentioned, this might be the result of the issue wherein some retirees were asked to stop teaching in the middle of the semester. Thus, they feel that the government does not see what they are capable of.

#### **4. Visions and aspirations of the retirees in this stage of their lives**

Most of the retirees have written about their visions and aspirations apropos of six distinct themes. These themes included: service to the community, 10 or 43.48%; service to the church, 6 or 26.09%; peace and well-being, 5 or 21.74%; success of children and grandchildren, 4 or 17.39%; healthy life, 4 or 17.39%; enjoyment of life with family and friends, 3 or 13.04%. The others include clamor for recognition and more government assistance, 2 or 8.70%.

Majority of the retirees indicated that they are still willing to serve the community primarily in terms of teaching. Most of them would want to continue teaching or sharing their knowledge of their expertise and hope that, through this, they will be able to make a difference and impact other people's lives. Clearly, this is an indication that the faculty retirees are not yet tired of teaching and would show their desire to have a meaningful life even when they are already retired. They find meaning in continuing to serve the community. The others who intend to serve the community wrote that they would want to share their blessings and assist the community in whatever way they can – either by mere service or financial assistance. One of them specifically stated that she wishes to share her blessings to the "Dumaguete Rehab" every month with a budget of 1,200 pesos and also donate to the orphanage of Fr. Malana in Valencia, known as the Dumaguete Foundation Orphanage. Hence, the majority of the retirees aspired to serve the community to give back, which is an altruistic act, to the community where they belong and to make their lives more meaningful.

Several other retirees indicated that they want to live a healthy life – free from stress, anxieties, and illnesses – and experience peace and well-being. This would indicate that the elderly hopes to have more years in their life. This may be caused by their desire also to see that their children and grandchildren will have a good future and for them to have peace of mind. They also aspire to live longer to serve the church or to serve God in general.

With regard to serving the church, many retirees aspired to join religious organizations and use their skill in teaching to conduct lectures and trainings in various church-related organizations like Couples for Christ and HOLD (Handmaid of the Lord) and even teaching in catechism schools. One has specifically vowed to sponsor one seminarian at Divine Mary, while the others would generally want to increase their involvement in church activities and even do apostolate work.

Some retirees also admit that their source of happiness is when they are with their family and friends. At their present age, some aspire to just enjoy their lives with their family. However, aside from this, another source of happiness for them is to see the success of their children and grandchildren which shows that Filipino communities do have closely knitted families. One respondent explicitly said that what she wants to see is for "all of my two children with their two kids and their spouses shall attain their cherished dreams in life and see that all my grandsons shall be able to finish their studies given by their parents the proper nourishment, guidance, and full support both materially and spiritually so that they'll grow up with appropriate discipline, education, and imbibe the Christian tenets..." Seeing their family succeed in life, therefore, is one of the faculty retirees' aspirations at this stage of their lives.

As for the others, some faculty retirees admitted that they clamor for recognition and more help from the government. One respondent that her vision and aspiration is “that the government or my former employer could have given us support in times of need and the retirees should have been given sustenance while still alive”. Without a doubt, this shows that there are still some faculty retirees who are experiencing difficult times in this stage of their lives and they hope that their former employer or the government, in general, can assist them in whatever way they can. This may be done through increasing their retirement benefits, or for the employer to rehire faculty retirees who show that they are still competent and capable of teaching or molding young minds. This study shows that many faculty retirees are still willing to teach. As for the capability, it is up to the Negros Oriental State University to measure, but the willingness is there – and so far, there is no clear law that would forbid them to teach, given that there is already the passage of the RA 10911 or the Anti-Age Discrimination in Employment Act.

## Discussions

For feelings toward self, the result indicates that the majority of the faculty retirees feel happy about themselves in this stage of their lives – as the majority feel free from the pressures of work, feel happy in their present status, and feel satisfied with their accomplishments. As for feelings toward family, the majority of the retirees feel satisfied and contented for having enough time with their family, not to mention that they also feel respected and honored by their family. By and large, they also feel thankful for the very understanding treatment accorded to them by their family. Only a minority of the faculty retirees had negative feelings like the feeling of alienation, anxiety, and insecurity. Apropos of feelings toward community, the majority of the faculty retirees feel respected and honored by the community. They also feel welcome in school activities and the community, and also feel the concern of their previous employer. However, some felt rejected and neglected by their former employer, most probably due to the issue that transpired earlier this year as hitherto discussed in the findings. It is hoped that this issue will soon be resolved, to ameliorate the negative feelings and tension between some faculty retirees and Negros Oriental State University.

At present, the problem that primarily affects or has a large impact on the faculty retirees is of *economic problems*. This is not surprising, to say the least since the researcher's previous study (albeit unpublished) entitled “State University Faculty Retirees, 1990-2010: Quo Vadis?” show that the retirees from 1990-2010 also chose *economic problems* as their main problem after retirement. On the other hand, there is no difference in the results with regard to the problem that is least experienced by the faculty retirees, and that is the problem of *housing*.

For aspirations and visions, the responses of the retirees show that even in their current stage of life, they still have dreams and aspirations to achieve something. Interestingly, the top two themes in their visions and aspirations have something to do with *service*. This goes to show that even when they have already retired, they still show the desire to continue working or serving the community and the church. That being said, it is then clear that retirement is not the end of the line. Most retirees joke that retirement is like when the sun sets. However, even when that sun has set already, it does not mean that it won't rise again, because many the retirees still have the desire to continue having an active and meaningful life through *service*. To achieve this, however, they also aspire to live healthy lives – and as shown in the previous table, some retirees are having problems with their health as a result of the high price of medicines and medical services.

As for the recommendations, the researcher believes that a more thorough study – if possible, including all surviving retirees from 2000-2017 – must be done to make the results more conclusive.

Moreover, it is hoped that this study will help the retirees in various ways and will give voice to their aspirations and sentiments, especially for those who are experiencing some problems (i.e., economic, housing, social-emotional, physical environment, health, etc.) in this stage of their lives. It is also hoped that the study will draw the attention of the local government, and perhaps even the national government so that they can do the necessary actions to ameliorate the problems of the retirees. Furthermore, it is hoped that this study will pave the way for more intergenerational studies that would include retirees not just from NORSU but also from other schools. It is even better if a comparative study will be done between the faculty retirees of a public or state university and a private university – thus, from its results, we will be able to see the similarities and differences in terms of their physical, socio-economic profile, the problems that they generally experience, and their visions and aspirations. Lastly, the retirees do not look at their age as an encumbrance, as they still want to work if given the chance; thus, the researcher finds it essential for the previous employer to consider allowing these faculty retirees to come back and teach. The government should also provide programs, voluntary and public service jobs, and other opportunities for retirees.

## Conclusions

Most of the respondents that took part in this study indicated that their life as retirees did not, to a large degree, affect their disposition in their way of life. Most of them are still optimistic about their present status, even with the ineluctable, if minor, problems that they experience along the way in terms of health, financial resources, community problems, housing, social and emotional, and physical environment. Matter-of-factly, they even aspire to serve again if given the opportunity. It is possible, indeed probable, that their aspiration to serve once more is driven by their desire for recognition, productivity, and achieving meaning in their lives, especially at this stage; they just want to prove that they can still work despite their age. Hence, age should not be considered as a hindrance or a limitation for an individual and retirement does not imply stagnation.

## Recommendations

As for the recommendations, the researcher believes that a more thorough study – if possible, including all surviving retirees from 2000-2017 – must be done in order to make the results more conclusive. Moreover, it is hoped that this study will help the retirees in various ways and will give voice to their aspirations and sentiments, especially for those who are experiencing some problems in this stage of their lives. It is also hoped that the study will draw the attention of the local government, and perhaps even the national government, so that they can do the necessary actions to ameliorate the problems of the retirees. Furthermore, it is hoped that this study will pave the way for more intergenerational studies that would include retirees not just from NORSU but also from other schools. It is even better if a comparative study will be done between the faculty retirees of a public or state university and private university. Lastly, the retirees do not look at their age as an encumbrance, as they still want to work if given the chance; thus, the researcher finds it essential for the previous employer to consider allowing these faculty retirees to come back and teach. The government should also provide programs, voluntary and public service jobs, and other opportunities for the retirees.

## References

- Bangao, B.J.D. (2020). Looking Back to Look Ahead: The Life Trajectory Among Indigenous People Retired Teachers in the Philippines. *Advances in Social Science, Education and Humanities Research*, 508, 128-134.
- Brenda W.J.H., Nicklas B.J., Newman A.B., Harris T.B., Goodpaster B.H., Satterfield S., & Pahor M. (2009). Metabolic syndrome and physical decline in older persons: Results from the health, aging and body composition study. *The Journals of Gerontology, Series A: Biological and Medical Sciences*, 64A, 96–102. doi: <https://dx.doi.org/10.1093%2Fgerona%2Fgln005>
- Britiller, M.C., Pesigan, J.A., Pillado, M.J.B., Portugese, R.M., & Principe, J. (2013). Life satisfaction of adults in retirement age. *E-International Scientific Research Journal*, 5 (3), 122-137.
- Carstensen, L.L., & Charles, S. (2010). Social and emotional aging. *Annual Review of Psychology*, 61, 383-409. doi: <https://dx.doi.org/10.1146%2Fannurev.psych.093008.100448>
- Carlos, Clarita R. (1999). Concerns of the elderly in the Philippines. *Philippine Social Science Journal*, 56, 1-40. <http://journals.upd.edu.ph/index.php/pssr/article/viewFile/1279/1616>
- Hassevoort, L., Perry, Tam E., Ruggiano, N., & Shtompel N. (2014). Applying erikson's wisdom to self-management practices of older adults: Findings from Two Fields. *Res Aging*, 37(3), 253-274. doi: <https://doi.org/10.1177/0164027514527974>
- Magtira, R.L.C., & Ancho, I.V. (2021). Before officially leaving the organization: Retirement planning and preparation of filipino teachers. *Journal of Management, Economics, and Industrial Organization*, 5(1), 65-85.
- Ordinario, Kai. (2012). Senior Pinoys to reach 23.64-M in 2050 – UNFPA. <https://www.rappler.com/business/13444-number-of-senior-pinoys-to-reach-23-63-m-in-2050-unfpa>
- U.N. World Population Ageing: 1950-2050. <http://www.un.org/esa/population/publications/worldageing19502050/>
- Reyes, M.E.S., Bueno, P.A.D., Fernandez, K.F.R., Lopez, G.J.A., & Cayubit, R.F.O. (2021). Psychological well-being and retirement anxiety of selected filipino middle-aged adults: A Brief Research Report. *Philippine Journal of Psychology*, 31-41.

## Copyrights

*Copyright of this article is retained by the author/s, with first publication rights granted to APJAET. This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution-Noncommercial 4.0 International License (<http://creativecommons.org/licenses/by/4>).*