



AMERICAN JOURNAL OF INTERDISCIPLINARY RESEARCH AND INNOVATION (AJIRI)

ISSN: 2833-2237 (ONLINE)

VOLUME 2 ISSUE 1 (2023)

**PUBLISHED BY
E-PALLI PUBLISHERS, DELAWARE, USA**

Continuity of Life After Retirement: Perspectives Among Selected Public School Educators of Nueva Ecija

Jade M. Costales^{1*}

Article Information

Received: January 09, 2023

Accepted: January 18, 2023

Published: January 21, 2023

Keywords

*Retiring Public School
Educators, Aging, Life
Continuity After Retirement,
Ecological System Theory*

ABSTRACT

This research determined the perspectives of retiring teachers about life after retirement. A researcher-made survey tool was developed using a descriptive correlational method and went through the standard procedure of validation and reliability, gaining a 0.945 Cronbach's Alpha mark. The tool was administered to 148 retiring teachers. Responses were statistically treated using frequency, percentage, mean and Pearson r correlations. Results revealed that the majority of the 148 respondents fell in 50-55 bracket while 13 belong to 61-65. Of the same total, 132 were female and 16 were male. In terms of civil status, 126 were married, and only two (2) were single. In terms of monthly income, 47 representing the majority has 21,000-30,000 monthly incomes in pesos. The educational attainment with the highest number was bachelors degree with masteral units, had 101 respondents. Five (5) were in an ongoing doctorate course, the lowest in number. Teachers who were about to retire have assessed themselves having good health condition both physical and mental functioning. Further, when it comes to life continuity after retirement, they assured themselves of absence of disease and disease-related disability. It was also determined that in life continuity perspective, their topmost choice was "they will uphold the values of being an educator (M=3.53)". Relevant to life course perspective, they banked the intention that "they will be active in church (M=3.55)" as their preference and in terms of life role perspective, they opted to "they will take care of their family, especially their grandchildren (M=3.61)" as their priority role. Significant relations were also established in reference to their demographic profile and the domains of life continuity theory. It was recommended that teachers themselves must be more cautious and diligent as they plan and prepare for their retirement. Future researchers were also encouraged to pursue similar topics for further scrutiny of life after retirement.

INTRODUCTION

A heightened consciousness of retirement has become more formidable at the onset of the pandemic. Retirees were taken aback, and those to retire have raised their interest in how this pandemic would implicate the next episode in their lives. The blurred future seemed to create anxiety and questions, preoccupied with aging and deteriorating health stature, particularly the kind of life the pandemic would bring after they retire (Mitchelle, 2020).

The pandemic has caused people to reflect deeper about the meaning of life. With its sudden attack, norms that people were accustomed to were put to a halt, affecting everyone from economics to public health concerns. No one was spared. The only recourse is to cling to what is called new normal, to which an indefinite time frame of its implementation brings more anxiety to humanity. Looking at the future becomes a major concern at hand.

To date, the Philippines is still in limbo as to how things will be brought back to what they used to be when there was no pandemic yet.

The continuous surge of infected individuals is impacting economic livelihood both at the micro and macro levels. However, social constructs and institutions shall not collapse and rather proceed to survive. Despite adverse effects experienced in people's various sectors and activities, nothing is left constant but to seek life's continuity.

Being an educator providing noble duties and responsibilities to younger generations' education, the proponent cannot help but be more cautious of what lies ahead. Retirement is one preoccupation needing careful assessment from the personal level to a wider perspective. The question "Is there a life after retirement?" has a bugging concern at hand. Though the proponent may still have a decade to serve before mandatory retirement age, this ultimate question on the retirement paradigm is considered worth studying.

LITERATURE REVIEW

Scholarly works are cited thematically pertinent to topics being raised in this research. Both from a foreign and local source, these were referred to in order to support the claims herein.

Nature and Meaning of Retirement

The concept of retirement can be viewed as a decision-making process that occurs over time involving several decisions about when and how people will separate from work (Sousa, Ramos, and Carvalho (2021). Hence, retirement is relative to a nation's policies and laws, practically dependent on the demographics of their aging generation (Coronado, 2016). "The developing landscape surrounding retirement has transformed the character, as well as the contemporary significance cohorts, attribute

¹ Department of Education, Cnaan East National High School, Rizal, Nueva Ecija, Philippines

* Corresponding author's e-mail: jade.costales@deped.gov.ph

to retirement,” Henkens and Van Solinge (2021) added.

Accepting Retirement

In furtherance of discourses in this study, acceptance of retirement is also seen as a relevant topic determined by scholars. The main idea when accepting retirement is understanding the goal of retirement (Dudley, 2021). This goal is rooted in life's satisfaction identified in the following dimensions as “independence and security; connection and contribution; meaning and enjoyment; outlook and acceptance.” These emerging push factors were further correlated with the time and age of the retired personnel.

Acceptance of retirement was also found significantly correlated with planning and preparing for retirement. Thakur, Jain, and Soni (2017) studied the attitudes of retired personnel and their relation to investment attitude. Like this was the contention of Gee (2014), where retired individuals would resort to various coping mechanisms when they ended up being anxious brought about by the fact that they are already retired. Therefore, it was recommended that organizations take serious action into planning and allowing their retiring workers to prepare for their retirement supported by the organization.

Challenges in Retirement

While scholars established perspectives of accepting retirement, challenges in retirement were also considered an important discourse to take up. Bond and Doonan (2020) recently essayed that retirement is becoming a burden to both the individual and the organization. From two perspectives, higher risk, and rising cost, and decreasing retirement savings bring several key implications that begin to haunt the retirement world. Emanating from these two challenges are the following: (1) difficulty in saving while working is becoming difficult to workers; (2) retired workers may face a market that is wounded by the pandemic resulting in higher cost of living and related uncertainties; (3) healthcare cost continues to rise; (4) taken for granted policies and laws governing retirement. Given these, the authors highly suggested various institutions' concerted efforts to plan a roadmap for the retiring generation.

Life Continuity after Retirement

The core concept of this study is the life after the retirement of educators. More specifically, its continuity is being examined. Various authors have found significant discourse relevant to this topic. Continuity theory provides a framework for understanding how individuals adapt and adjust to the changes brought on by natural aging by drawing on previous notions, constructions, and experiences.

When making adaptive decisions in their life, middle-aged and older people, according to the notion, try to maintain existing internal and external continuity. The continuity hypothesis has been applied to the study of retirement adjustment (Van Solinge, 2013).

Life Course Perspective after Retirement

Life-course perspective was often correlated with retirement. Henretta (2018) argued that institutional design of how they manage their employees in taking a course of actions in their lives are likely to affect the individual's course perspective of retirement. Many would often adopt the course or culture of the organization and bring them over to retirement life. According to these writers, the main premise is that “occupation and state institutions form an institutionalized life course so that the laws of these institutions dictate the tempo of human lives, governing transitions from education to work to retirement.” As a result, retired people still exhibit the traits that their previous employers instilled in them before they retired.

Life Role after Retirement

Another key concept explored in this research is life role after retirement. Roles refer to people's social position (e.g., teacher, mother, and customer) and behavior associated with that position. Roles carry risks and benefits that vary by individual characteristics, historical time, and cultural context (Aartsen and Hansen, 2020). Role Theory leads to two separate pathways, both based on dedication and sentiments about one's work. One way is for individuals who were deeply committed in their occupations, who had effectively mastered their skill and were so firmly connected with the work that they felt they had lost a personally significant function when they retired. The alternative option is for individuals who found their job to be burdensome, had poor work experiences that were unpleasant or stressful, or wanted to change jobs while still employed, and were willing to change jobs after they retired (Pascale, 2020).

Filipino Educators and Retirement

Locally, cognitive decline has also been identified as an ordinary preoccupation of Filipino retirees. Hence, when retired persons get engaged in more mentally challenging tasks while working, this is eventually carried until they retire (Vélez-Coto, et al. (2021). This gives an idea that mentally and cognitively active workers are more likely to experience fewer constraints as cognitive decline. Disengagement from work can also lead to “mental retirement,” contributing to cognitive decline after retirement.

The study of Krishna Moorthy et al. (2012) revealed that out of 300 working individuals aged 26 to 55 years, working individuals have different perspectives toward retirement planning behavior.

Statement of the Problem

Generally, the research focused on determining the respondents' perspectives on the continuity of life after retirement.

Specifically, it answered the following questions:

1. What is the socio-demographic profile of the respondents based on ecological system model?

- 1.1 Individual System
 - 1.1.1 Age;
 - 1.1.2 Sex;
 - 1.1.3 Civil Status;
 - 1.1.4 Educational Background;
 - 1.1.5 Economic Status as per Monthly Income;
 - 1.1.6 Plans Related to Retirement; and
 - 1.1.7 Health Habits and Status
- 1.2 Family System
 - 1.2.1 Living Arrangement;
 - 1.2.2 Satisfaction with Spouse;
 - 1.2.3 Satisfaction with Children;
 - 1.2.4 Frequency of Contacting Family, Siblings, and Relatives, and;
 - 1.2.5 The Number of Close Relatives including Siblings
- 1.3 Community System
 - 1.3.1 Frequency of Contacting Neighbors and Friends;
 - 1.3.2 Number of Close Friends and Neighbors;
 - 1.3.3 Use of Social Media Platform; and
 - 1.3.4 Accessibility of Neighborhood Facilities
- 2. How may the respondents describe their aging in terms of the following variables?
 - 2.1 Absence of Disease and Disease-Related Disability;
 - 2.2 Maintenance of High Mental and Physical Function; and
 - 2.3 Continued Engagement with Life
 - 2.3.1 Life Continuity Perspective
 - 2.3.2 Life Course Perspective
 - 2.3.3 Role Perspective
- 3. Is there significant relationship between the following variables?
 - 3.1 Profile and Absence of Disease and Disease-Related Disability;
 - 3.2 Profile and Maintenance of High Mental and Physical Function; and
 - 3.3 Profile and Continued Engagement with Life
- 4. What is the implications of the findings to teachers, school administrators, and policy makers?

METHODOLOGY

Research Design

The researcher conducted the research using a descriptive correlation method. This study aimed to use this method to methodically characterize a situation, condition, or area of interest in factual and correct terms based on quantitative facts. These covers determining the profile of the respondents based on ecological system broken down into three categories such as (1) Individual System (2) Family System and (3) Community System. This also included the assessment of respondents as per (1) Absence of Disease and Disease-Related Disability; (2) Maintenance of High Mental and Physical Function; and (3) Continued Engagement with Life. The third variable is further broken down to Life Continuity Perspective, Life Course Perspective and Role Perspective. Quantitative methods emphasize objective measurements and statistical, mathematical, or numerical analysis of

data collected through polls, questionnaires, and surveys, as well as the modification of pre-existing statistical data with computing tools. Quantitative research aims to collect numerical data and generalize it across groups or explain a specific occurrence (Babbie, 2010).

Research Locale

The research locale were the four districts of the Department of Education, Division of Nueva Ecija, namely Aliaga District, Bongabon District, Rizal District and San Leonardo District. Both elementary and secondary schools were included. At the elementary level, there were 63 schools, while 14 schools are offering secondary education. In all, 77 schools were identified within the research locale.

Sampling Procedures

In determining the samples, teachers, and school heads whose age is within the 50 years old and above range were included. They are considered the retiring personnel about the age of retirement.

In particular, the respondents were 148 teachers and school heads as per described, to which, representing 0.6167 percent of the total population. These were distributed in the various schools from the four districts specified.

In order to find these people, the researcher used a technique called stratified sampling. A stratified sampling is a probability sampling method that is implemented in sample surveys. The target population's elements are divided into distinct groups or strata where within each stratum the elements are similar to each other with respect to select characteristics of importance to the survey (Parsons, 2017).

The table below shows the sample about the clustered district:

Table 1: Distribution of Respondents per District

| District | Number of Respondents | Percentage | Sample Size |
|--------------|-----------------------|---------------|-------------|
| Aliaga | 43 | 0.6167 | 27 |
| Bongabon | 39 | 0.6167 | 24 |
| Rizal | 70 | 0.6167 | 43 |
| San Leonardo | 88 | 0.6167 | 54 |
| Total | 240 | 0.6167 | 148 |

Scope and Delimitation

The study is limited to eliciting information from public sector educators, referred to as the retiring teachers and school heads stationed in four districts of the Division of Nueva Ecija.

A descriptive correlation method of research was used. Information was generated through a survey tool administered through Google Forms. This is to limit the face-to-face contact between the proponent and the respondents considering the current pandemic.

Also, the findings and proceedings of the research shall

not bear an official statement of the Department of Education and will only be used for research purposes under the full accountability of the researcher.

Research Instrument

The instrument of the study was a researcher-made Likert-type questionnaire. It composed of four parts. The first part focused on the profile of the respondents in terms of sex, age, civil status, educational background, economic status as per monthly income, plans related to retirement, health habits and status, living arrangement,

satisfaction with spouse, satisfaction with children, frequency of contacting family, siblings, and relatives, number of close relatives including siblings, frequency of contacting neighbors and friends, number of close friends and neighbors, and accessibility of neighborhood facilities.

The second part of the questionnaire focused on yes/no questions relative to success in aging.

The third part of the questionnaire focused on statements descriptive of the extent of parameters of life after retirement where each statement is gauged about the scale below:

| Numerical Rating | Verbal Indicator | Verbal Description |
|------------------|-------------------|--|
| 4 | Strongly Agree | Respondent manifests complete and full agreement to the statement |
| 3 | Agree | Respondent agree and conform with the statement |
| 2 | Disagree | Respondent disagree and conform with the statement |
| 1 | Strongly Disagree | Respondent manifests complete and full disagreement to the statement |

This was interpreted in terms of arbitrary numerical guide as follows: 3.26 – 4.00 as Strongly Agree; 2.26 – 3.25 as Agree; 1.56 – 2.25 as Disagree and 0.01 -1.25 as Strongly Disagree.

The final part was recommendations and suggested programs for retirees.

The instrument has undergone the process of validation and reliability. Fifteen (15) educators completed the instrument and the Cronbach’s Alpha coefficient was calculated as 0.945.

the ecological system which was indicated in the following domains such as Individual System, Family System and Community System.

Individual System

Respondents’ age was bracketed in the following such as “50-55”, “56- 60” and 61-65” in reference to about to retire concept. Majority of the 148 respondents fell in 50-55 bracket while 13 of them belonged to 61-65 representing the lowest percentage. Of the same total, 132 were female and 16 were male. In terms of civil status, one hundred twenty-six (126) were married representing the majority while only two (2) were single representing the lowest number. The educational attainment with the

RESULTS AND DISCUSSIONS

Demographic profile of the respondents

The demographic profile of respondents was based on

Table 2: Distribution of the Respondents according to Age, Sex, Civil Status, Educational Background and Monthly Income

| | | |
|--|------------|---------------|
| Age | f | % |
| 50-55 | 83 | 56.08 |
| 56-60 | 52 | 35.14 |
| 61-65 | 13 | 8.78 |
| Total | 148 | 100.00 |
| Sex | f | % |
| Male | 16 | 10.81 |
| Female | 132 | 89.19 |
| Total | 148 | 100.00 |
| Civil Status | f | % |
| Single | 2 | 1.35 |
| Married | 126 | 85.14 |
| Widow/widower | 17 | 11.49 |
| Separated | 3 | 2.02 |
| Total | 148 | 100.00 |
| Educational Background | f | % |
| Bachelor’s Degree | 20 | 13.51 |
| Bachelor’s Degree with units in Master Studies | 101 | 68.25 |
| Master’s Degree Graduate | 13 | 8.78 |
| Doctoral Degree in Progress | 5 | 3.38 |
| Doctoral Degree holder | 9 | 6.08 |

| | | |
|-----------------------|------------|---------------|
| Total | 148 | 100.00 |
| Monthly Income | f | % |
| 10,000-20,000 | 28 | 18.91 |
| 21,000-30,000 | 47 | 31.75 |
| 31,000-40,000 | 26 | 17.57 |
| 41,000-50,000 | 17 | 11.49 |
| 51,000-60,000 | 12 | 8.11 |
| 61,000-70,000 | 3 | 2.03 |
| 71,000-80,000 | 5 | 3.38 |
| 81,000-90,000 | 2 | 1.35 |
| 91,000-100,000 | 5 | 3.38 |
| more than 100,000 | 3 | 2.03 |
| Total | 148 | 100.00 |

highest number was bachelors degree with masteral units, had 101 respondents while there were five (5) who were in an ongoing doctorate course, as the lowest in number. In terms of monthly income, 47 representing the majority had 21,000-30,000 monthly incomes in pesos, while two (2), being the lowest in number, had a monthly salary of 81,000-90,000 in pesos.

Plans Related to Retirement

Still part of the individual system, their plans related to retirement were also elicited. In terms of savings for retirement, 91 of them revealed having no savings while 57 claimed to have savings intended for retirement. On the other hand, 90 of them had insurance plans aside from the mandated social security plans, and 58

Table 3: Distribution of the Respondents according to Savings, Having Insurance, Type of Insurance, Investments, Type of Investments and Plans for Retirement Pension

| | | |
|-------------------------------------|------------|---------------|
| Savings | f | % |
| With Savings | 57 | 38.51 |
| Without Savings | 91 | 61.49 |
| Total | 148 | 100.00 |
| Insurance | f | % |
| With Insurance | 90 | 60.81 |
| Without Insurance | 58 | 39.19 |
| Total | 148 | 100.00 |
| Type of Insurance | f | Rank |
| Personal accident insurance | 11 | 4 |
| Life insurance | 53 | 1 |
| Health insurance | 46 | 2 |
| Burial/Funeral Insurance | 31 | 3 |
| Others, please specify | 7 | 5 |
| Total | 148 | |
| Investments | f | % |
| With Investments | 50 | 33.78 |
| Without Investments | 98 | 66.22 |
| Total | 148 | 100.00 |
| Type of Investments | f | Rank |
| Stocks/Government Bonds/Trust Funds | 7 | 4.5 |
| Purchasing Real Estate | 5 | 6 |
| Purchasing Agricultural Land | 34 | 1 |
| Business Ventures | 9 | 2.5 |
| Others, please specify | 7 | 4.5 |
| Not Applicable/None | 9 | 2.5 |
| Plan for Retirement Pension | f | % |
| Get lump sum | 52 | 35.14 |
| Monthly pension | 92 | 62.16 |
| Others, please specify | 4 | 2.70 |
| Total | 148 | 100.00 |

signified having no insurance. Life insurance was the type of insurance being availed 53 participants being the highest, while personal accident insurance was chosen by 11 respondents, being least preferred. Participants were also asked of their investment for financial security where 50 of them signified to have investments and 98 of them claimed to have none. The type of investment with the greatest number of participants was purchasing agricultural land with 34 respondents while purchasing real estate was the lowest with five (5) respondents. In terms of their plans for their retirement, 92 of them opted for monthly pension while four of them opted for 'others' which were not specified.

Health Habits and Status

Also, the health habits of respondents were explored in further determining their profile. None of the respondents were heavy drinkers as found in 148 "no" responses. Almost all, or 147 of them have no smoking habits, while the remaining one (1) responded with a "yes." In terms of physical exercise, 78 responded with a "yes" while the 70 has a "no" for their answer. When they asked how they would assess their health, majority of them were in good condition with a total 78 respondents while four (4) claimed to have poor condition. It was also found that 96 of them had regular health screening while 52 were not.

Table 4: Health Habits and Status

| Drinking Habit | f | % |
|---|------------|---------------|
| Heavy drinker | 0 | 0.00 |
| Not heavy drinker | 148 | 100.00 |
| Total | 148 | 100.00 |
| Smoking Habit | f | % |
| Smoking | 1 | 0.68 |
| Not smoking | 147 | 99.32 |
| Total | 148 | 100.00 |
| Physical Activities | f | % |
| Exercising Regularly | 78 | 52.70 |
| Not Exercising Regularly | 70 | 47.30 |
| Total | 148 | 100.00 |
| Health Self-Assessment | f | % |
| Good | 78 | 52.70 |
| Fair | 66 | 44.60 |
| Poor | 4 | 2.70 |
| Total | 148 | 100.00 |
| Regular Health Screening | f | % |
| Undergo Regular Health Screening | 96 | 64.86 |
| Do not undergo Regular Health Screening | 52 | 35.14 |
| Total | 148 | 100.00 |
| Purchasing Real Estate | 5 | 6 |
| Purchasing Agricultural Land | 34 | 1 |
| Business Ventures | 9 | 2.5 |
| Others, please specify | 7 | 4.5 |
| Not Applicable/None | 9 | 2.5 |
| Plan for Retirement Pension | f | % |
| Get lump sum | 52 | 35.14 |
| Monthly pension | 92 | 62.16 |
| Others, please specify | 4 | 2.70 |
| Total | 148 | 100.00 |

Family System

Living arrangements of respondents have recorded fifty-two (52) of them living with children, fifty-one (51) of them were living with spouse and their children, 38 of them were living with spouse and the rest were living alone. In terms of their satisfaction with their spouse, 89 of them were highly satisfied representing the greatest number of respondents while six (6) of them were slightly

satisfied, being the response with lowest number. On the other hand, 111 were found to be highly satisfied with their children while two (2) were dissatisfied. In terms of communication with family, siblings and friend, 97 or majority of them communicated five (5) times and above a month. In terms of number of relatives including siblings, 75 of the respondents have 0- 10 relatives, while two (2) have 41-50 relatives including their siblings.

Table 5: Family System

| Living Arrangement | f | % |
|---|------------|---------------|
| Living alone | 7 | 4.73 |
| Living with spouse | 38 | 25.68 |
| Living with spouse and children | 51 | 34.46 |
| Living with children | 52 | 35.13 |
| Total | 148 | 100.00 |
| Satisfaction with Spouse | f | % |
| Highly Satisfied | 89 | 60.14 |
| Moderately Satisfied | 42 | 28.38 |
| Slightly Satisfied | 6 | 4.05 |
| Dissatisfied | 11 | 7.43 |
| Total | 148 | 100.00 |
| Satisfaction with Children | f | % |
| Highly Satisfied | 111 | 75.00 |
| Moderately Satisfied | 33 | 22.30 |
| Slightly Satisfied | 2 | 1.35 |
| Dissatisfied | 2 | 1.35 |
| Total | 148 | 100.00 |
| Communication with Family, Siblings, and Relatives | f | % |
| once a month | 19 | 12.84 |
| 2 - 4 times a month | 32 | 21.62 |
| 5 times and above a month | 97 | 65.54 |
| Total | 148 | 100.00 |
| Number of Close Relatives Including Siblings | f | % |
| 0-10 | 75 | 50.68 |
| 11 to 20 | 43 | 29.05 |
| 12 to 30 | 8 | 5.41 |
| 31 to 40 | 6 | 4.05 |
| 41 to 50 | 2 | 1.35 |
| more than 50 | 14 | 9.46 |
| Total | 148 | 100.00 |

Community System

In terms of community system, 66 of them were found to be communicating with neighbor and friends five (5) times and above per month, representing the responses with the highest number. On the other hand, 26 of them claimed to communicate with their neighbors and friends at least once a month, this being the lowest in number. They were also asked about how many close friends do

they have and 110 of them have 0 to 20 close friends. One of them has 61 to 80 close friends. Respondents were also asked who among them were active in social media. It was found that 123 of them were active while 25 were not. They chose FB as their most preferred social media with 121 respondents while two were active in Instagram, one in Twitter and four were active in another platform but did not specify.

Table 6: Community System

| Communication with Neighbors and Friends | f | % |
|---|------------|---------------|
| once a month | 26 | 17.57 |
| 2- 4 times a month | 56 | 37.84 |
| 5 times and above a month | 66 | 44.59 |
| Total | 148 | 100.00 |
| Number of Close Friends and Neighbors | f | % |
| 0 to 20 | 110 | 74.32 |
| 21 to 40 | 14 | 9.46 |
| 41 to 60 | 6 | 4.05 |
| 61 to 80 | 1 | 0.68 |
| 81 to 100 | 17 | 11.49 |

| | | |
|-------------------------------|------------|---------------|
| Total | 148 | 100.00 |
| Active in social media | f | % |
| Active in social media | 123 | 83.11 |
| Not Active in social media | 25 | 16.89 |
| Total | 148 | 100.00 |
| Social Media Platforms | f | Rank |
| Facebook | 121 | 1 |
| Instagram | 2 | 4 |
| Twitter | 1 | 5 |
| Others | 4 | 3 |
| No data given | 20 | 2 |
| Total | 148 | |

Table 7: Accessibility of Neighborhood Facilities

| | | |
|---|------------|---------------|
| Market | f | % |
| Easily Accessible | 133 | 89.86 |
| Not Accessible | 15 | 10.14 |
| Total | 148 | 100.00 |
| Church | f | % |
| Easily Accessible | 141 | 95.27 |
| Not Accessible | 7 | 4.73 |
| Total | 148 | 100.00 |
| Parks, Malls. Etc. (Leisure Areas) | f | % |
| Easily Accessible | 53 | 35.81 |
| Not Accessible | 95 | 64.19 |
| Total | 148 | 100.00 |
| Hospitals and Health Clinics | f | % |
| Easily Accessible | 99 | 66.89 |
| Not Accessible | 49 | 33.11 |
| Total | 148 | 100.00 |
| Drugstore | f | % |
| Easily Accessible | 133 | 89.86 |
| Not Accessible | 15 | 10.14 |
| Total | 148 | 100.00 |
| Department Stores | f | % |
| Easily Accessible | 52 | 35.14 |
| Not Accessible | 96 | 64.86 |
| Total | 148 | 100.00 |
| Gyms and Sports Hubs | f | % |
| Easily Accessible | 64 | 43.24 |
| Not Accessible | 84 | 56.76 |
| Total | 148 | 100.00 |

In terms of accessibility to neighborhood facility, 133 of them claimed to have easy access to market, 15 has no accessibility otherwise. In terms of church's accessibility, 141 of them had an easy access while 7 claimed to have no access to church. In terms of accessibility to parks, malls, etc. (leisure areas), 95 of them has no accessibility while 53 has easy accessibility. Accessibility to hospitals and health clinic was also asked and it was found that 99 of them has easy access while the other 49 has none. On the other hand, 133 of them can easily access drugstores

while 15 were not. In terms of accessibility to department store, 96 of them has no access while 52 has an easy access. Lastly, in terms of accessibility to gym and sports hub, 84 of them has no access while 64 was found to have an easy access.

Respondents' Description of the Domains of Continuity of Life after Retirement

Absence of Disease and Disease-Related Disabilities and Maintenance of High Physical and Mental Function

Table 8: Mean Distribution of Absence of Disease and Disease-Related Disability and Maintenance of High Physical and Mental Function

| Diagnosed with chronic disease | f | % |
|---|------------|---------------|
| Diagnosed | 59 | 39.86 |
| Not Diagnosed | 89 | 60.14 |
| Total | 148 | 100.00 |
| Types of diagnosed chronic illness | f | Rank |
| hypertension | 45 | 1 |
| diabetes | 18 | 2 |
| heart problem | 8 | 3 |
| liver problem | 0 | 0 |
| kidney problem | 3 | 5 |
| lung problem | 2 | 6 |
| others please specify: | 5 | 4 |
| Multiple response | | |
| Major operation in the last three years | f | % |
| Underwent major operations | 8 | 5.41 |
| Did not undergo major operations | 140 | 94.59 |
| Total | 148 | 100.00 |
| Regular Medical Check - up | f | % |
| Undergo regular medical check | 87 | 58.78 |
| Did not undergo regular medical check up | 61 | 41.22 |
| Total | 148 | 100.00 |
| Having history of family inherited illness | f | % |
| With history of family inherited illness | 71 | 47.97 |
| Without history of family inherited illness | 77 | 52.03 |
| Total | 148 | 100.00 |
| Physical Functions | | |
| Doing household chores | f | % |
| Can easily do household chores | 140 | 94.59 |
| Cannot easily do household chores | 8 | 5.41 |
| Total | 148 | 100.00 |
| Perform physical exercise | f | % |
| Can easily perform physical exercise | 118 | 79.73 |
| Cannot easily perform physical exercise | 30 | 20.27 |
| Total | 148 | 100.00 |
| Engaging in jogging or brisk walking | f | % |
| Can comfortably engage in jogging or brisk walking | 111 | 75.00 |
| Cannot comfortably engage in jogging or brisk walking | 37 | 25.00 |
| Total | 148 | 100.00 |
| Joining sports activities | f | % |
| Can join sports activities | 50 | 33.78 |
| Cannot join sports activities | 98 | 66.22 |
| Total | 148 | 100.00 |
| Engaging in Gardening | f | % |
| Can easily do gardening | 141 | 95.27 |
| Cannot easily do gardening | 7 | 4.73 |
| Total | 148 | 100.00 |
| Mental Health Functions | | |
| Perform a random act of kindness | f | % |
| Can perform | 138 | 93.24 |
| Cannot Perform | 10 | 6.76 |

| | | |
|---|------------|---------------|
| Total | 148 | 100.00 |
| Follow routine practices in managing stress | f | % |
| Follow routine practices in managing stress | 138 | 93.24 |
| Do not follow routine practices in managing stress | 10 | 6.76 |
| Total | 148 | 100.00 |
| Engage in leisure activities that stimulates cognitive activities | f | % |
| Engage | 131 | 88.51 |
| Not engage | 17 | 11.49 |
| Total | 148 | 100.00 |
| Take time reading motivational and inspirational books and other reading materials | f | % |
| Take time reading motivational and inspirational books | 118 | 79.73 |
| Do not take time reading motivational and inspirational books | 30 | 20.27 |
| Total | 148 | 100.00 |
| Play with pet or try journal writing as a stress reducer | f | % |
| Play with pet or try journal writing as a stress reducer | 92 | 62.16 |
| Do not play with pet or try journal writing as a stress reducer | 56 | 37.84 |
| Total | 148 | 100.00 |

Table 8 shows the Relevant to indicators of Absence of Disease and Disease-Related Disability, it was found that 89 of the respondents of 60.14 percent responded “yes” when asked if they were diagnosed with chronic diseases. The remaining 59 or 39.86 percent respondents with a “no” meaning that they were not diagnosed with chronic disease. Figures showed that among the respondents, there were more retiring teachers who were diagnosed with chronic disease than those who were not. These results affirmed several studies that aging is a factor of being inflicted with chronic disease (Tchkonja and Kirkland, 2018). where most chronic illnesses, which account for the bulk of morbidity, hospitalizations, health expenses, and death worldwide, are predicated on age.

Such findings can be associated with the lifestyle of teachers where in most instances, because of being-preoccupied with work, healthy meals and balance diet were oftentimes taken for granted, if not being missed out. Hence, when people get older, they became more conscious of the variety of food that they take. But the irony was, some older people could no longer eat the kind of food that suits their appetite, for fear that food preference would further induce the risk of being afflicted with chronic disease.

Respondents, particularly those who responded with a “yes” were further asked about the specific disease that was diagnosed in them, in reference to the following illnesses such as hypertension, diabetes, heart problem, liver problem, kidney problem, and lung problems. They were asked to specify the disease if it was not in the list provided. After ranking the responses, it was found that “hypertension” topped the list with 45 respondents and seconded by “diabetes” with 18 respondents. Last in rank was “lung problem” with two (2) respondents. There were five (5) respondents who claimed to have chronic disease but it was not the list. Multiple responses were recorded regarding the said group of respondents.

Results revealed that hypertension was common among teachers who are about to retire. In the study of Abirami and Raj Kala (2018), it was conveyed that some of the diseases that are discovered after a person begins teaching at a school were generic health problems caused by the school’s environmental factors. To mention a few, musculoskeletal diseases, hypertension, and vocal problems made the teachers more conscious of health risks of their profession. On the other hand, Pimenta et al., (2020) described that the incidence of hypertension among teachers was 17.3 percent in their research about the health factors and causes among teachers. However, there was no proof of a link between occupational noise exposure and the development of hypertension. It was shown that stress was a significant risk factor for hypertension, although work-related physical exertion appears to be a protective factor.

Hypertension and diabetes were also listed in the study of Meneses-Barriviera et al., (2021) as two of the chronic diseases that teachers have to endure as brought by their profession. Further, they found that hearing loss was linked to diabetes, hypertension, and thyroid illness (all with $p < 0.0001$), however there was no link between noise complaints and hearing loss in this group. Dyphonia ($p = 0.0311$) and diabetes ($p = 0.0302$) were shown to be independent risk variables for hearing loss in the regression.

It cannot be discounted that teachers were susceptible to hypertension. With the complex reality of their work, requiring them to be attuned to their professions mostly taking their hours every day, this leads them to somehow neglect their health. To which, teachers became concern of the chronic disease once they were diagnosed. Perhaps, Filipinos are being resilient to pain and somehow being good at denial and avoidance when it comes to health issues, made them a bit complacent in monitoring their health.

Although hypertension itself is not treated through major operation, but its complications to other systems of the body would most likely to occur and requires major operation. This goes also with diabetes, to which such illness, would be for a lifetime and cannot be treated by major operation as well. Despite that the teachers did not underwent major operation; this did not conclude to evade being healthy. Rather, this finding serves as precautionary reminder to teachers to guard and be mindful of their physical health so as to maintain the absence of disease and disease related disability.

To further assess the physical functioning of respondents, the question “Do you go for medical check-up regularly?” was asked. There were 87 or 58.78 percent respondents who signified “Yes” for their answer while there were 61 or 41.22 percent who gave a “No” for their answer. Results revealed that more than half of the respondents go for a regular medical check-up. Surprisingly, this result was incongruent with the DepEd Memo 22 s.2015 (DepEd, 2015) also known as the Annual Physical Medical Examination of Teaching and Non-Teaching Personnel stipulating that all the department’s personnel shall undergo physical check-up. Such directives were also taken as compliance to Civil Service Commission mandate under CSC CMC No. 17, series of 1989. Given the data generated, it can be said that many teachers have not or have missed out this annual physical check-up as prescribed.

Perhaps, one major reason why some teachers did not abide with the directive was due to fees and expenses. For instance, the medical check-up was for free. Hence, in 2019, the Php 500,00 per teacher allocation was not released intended for check-up (Hernando-Maglipot, 2020) where those who availed of medical checkup paid the expense on their own. In fact, this free medical check-up for 2019 was the first time to be implemented but it did not happen. However, in October of 2020, the DepEd has finally released (DepEd Press Release, 2020) the allocated amount to teachers, as reported. Nonetheless, whether the government has provided the fund or not, there was still several teachers who did not have their medical check-up.

Lastly as per physical functioning, respondents were also asked “Do you have family history of hereditary illness?” As shown in the table, there was a total of 71 or 47.97 percent of the respondents who replied “Yes” for an answer while 77 or 52.03 percent signified a “No” for an answer. Results revealed that there were teachers who have no family history of hereditary illness. Such finding was like what Calixtro Jr, (2021) has established among 100 personnel of a state university in the southern Philippines. It was found that a minimal number of respondents have no record of inherited illness from the family line history.

Summing it up, the absence of disease and disease related disability among teachers who were about to retire can be associated with having diagnosed with chronic illness, having undergone a major operation, going to check up

regularly and being inflicted with hereditary illness.

Table 8 shows the Results of High Mental and Physical Function. Several questions were asked to determine the maintenance of physical functions. First, they were asked “Can you easily do household chores?” and a total of 140 respondents representing 94.59 percent said a “yes” answer while eight (8) representing 5.41 percent claimed for a “no” as their response. This means that almost all the respondents still find it easy to do household chores while still being employed as teachers. Ranjha, Pasha and Shah (2021) studied female head teachers of public school pertaining to the support they receive from their children and husbands regarding responsibilities at home. They upheld that working women make a positive contribution in both the home and the workplace. Their lifestyle and routine have become chaotic as a result of their dual responsibilities. They require social support from their family to be successful at work and at home. Hence, according to the findings of the study, government primary school head teachers are dissatisfied with their spouses’ assistance, but are happy with their children’s support. Women demand greater support from their spouses to help care for their children and maintain the household in order to manage their time successfully in both job and personal life.

On the other hand, Cerrato and Cifre (2018) studied the gender inequality in household chores and work-family conflict. Interestingly, they found that the notion of a partner’s participation in home tasks raises Work-Family Conflict in both men and women, but not Work-Conflict or Family-Conflict. However, a rise in marital conflict (MC) caused by domestic responsibilities has no significant effect on Work-Family Conflict in either women or men, but does raise Work-Conflict in both women and men and Family-Conflict only in women. This scenario sustained that in some instances, conflicts on roles in the family as to responsibility of doing household chores is still prevalent but not to some extent. In very patriarchal male dominated societies, women always ended up doing the dirty works at home.

But, when as societies progress, and gender equality issues were addressed, co-operation at home was being practiced. The point of the question of the study therefore denoted that when teachers retire, both male and female gender can share doing household chores. In the Philippines, it can be noted that this may not be an overwhelming concern. Because of the extended-family orientation among Filipinos, other members, mostly the younger ones were voluntarily helping the elders to do the tasks.

However, there were instances that retired members of the family, amidst their age, voluntarily do the household chores as a form of making-meaning for themselves. It can be noticed that some retired people were even happier when they can accomplish something at home. For them, this gave them a sense of having worth or “may silbi (worthiness).”

Moving further, respondents were also asked “Can you easily perform physical activities like Zumba and other

physical exercises?” A total of 118 or 79.73 percent responded with a “Yes” for their answer and 30 or 20.27 percent responded with a “No” for their answer. Results showed that majority of the respondents manifested being able to perform physical activities like Zumba. and other physical exercises Joseph and Southcott (2019) found that participation in the program provided older students with possibilities for dance and music engagement, active and successful aging, health and well-being, social connection, and meaningful leisure, according to the findings. The class’s teacher set an example of serious and effective leisure and promotes dancing as a comprehensive kind of exercise for seniors. We place our participants on a scale of casual to substantial leisure participation.

When teachers actively get involved in physical fitness activities, their students would likely to adapt active participation in class activities (Cheung, 2020). It was also worth taking those teachers, who are already about to retire become more active in participating community-based activities social dancing events like Zumba. De Villiers and Sauls (2017) also found that teachers attending Zumba for the sake of bringing the skills as integrative part of some activities within the context of teaching - learning experience.

The need for teachers to get engaged in physical activities cum leisure-oriented activities were said to be a positive choice. As this primarily keeps them physically fit for the job, this also brings other benefits such as involvement in the community or small group and even bringing the activity and contextualize it in a formal learning setting in the classroom.

Another specific question was asked in relations to respondents’ physical functioning which was “Can you comfortably engage in jogging or brisk walking?”. There were 111 respondents of 75 percent who said “yes” for their answer while there were 37 or 25 percent of the respondents who said “no” for their answer. Results showed that almost all of the participants were into jogging or brisk walking. This result was found true to the research of Ward and Scott (2021) where they found that teachers intentionally took the challenge of walk a mile every day. The teachers even integrated this model to their classes. They found that jogging and brisk walking was beneficial for both teachers and learners as it was a form of break from the routinely enclosed structure of the classroom.

Moving on, respondents were also asked “Can you still join sports activities like badminton, table tennis, etc.?” as part of maintaining physical function. There were 50 or 33.78 percent of the respondents answered “yes” for their response and 98 or 66.22 percent of them answered “no” for their response. Results showed that there were more respondents who provided not interested or not able to join physical activities like badminton or table tennis and the likes. These physical activities required strenuous physical movement and energy. This means that most of the teachers were not attuned to get engaged in the said physical sports activities.

On the other hand, Castillo-Carandang (2020), studied the correlates of resilience and aging among 55 years old and above individuals where separate responses were compared with those of retired and still active in service. Findings revealed that those still active in service believed that active aging must be consistent with being physically strong and physically active by getting involved into sports-based activities. Similar beliefs were conveyed in the research of Koojareonpasit and Pumpinyo (2020) about preparation for retirement of working individuals. It was found that involvement in physical sports activities can help retiring persons keep abreast with a healthy lifestyle.

Nonetheless, the greater number of those who responded “no” with the question of willingness to join in sports based physical activities among the respondents, which was contrary to established findings of several literature, can be attributed to the respondent’s point of view that sports are only for the younger ones and joining it would be another punishment for physical agility.

However, there must be a re-awakening among Filipino teachers that joining is sports-based activities, suited and apt to their physical function, is an opportunity to maintain good physical functioning as they grow older. Maybe, the physical education teachers can spearhead the move to influence their colleagues in shifting their attitude and perception about sports-based activities. The DepEd can also dwell on activating sports-fest program for teachers, where such activity can help in reorienting teachers about joining in sports-based activities.

Lastly, respondents were also asked “Can you easily do gardening?” as one of the indicators of maintaining physical function. A total of 141 or 95.27 percent of the respondents have signified “Yes” for their answer while the remaining seven (7) or 4.73 percent have answered with a “No” for their reply. Results revealed that almost all of the participants were enthusiastic with gardening. These results can be traced with the study of Sunga and Advincula (2021) who made research on the “plantito/ plantita” phenomenon which was a home gardening model that became famous during the pandemic. They described that gardening was one hobby that has become increasingly popular among Filipinos since the start of the lockdown till now. Home gardening exploded in popularity in both rural and urban settings. The terms “plantito” (male) and “plantita” (female) were used to describe someone who appreciates caring for plants.

Aside from the growing popularity of this said home gardening, it can be said that teacher-respondents were always exposed and engaged in gardening as life in public schools demanded for being actively involved in gardening. In particular, the DepEd’s program of Gulayan sa Paaralan, was one factor that could have influenced the respondents’ perspectives.

On the other hand, alongside with maintaining physical function is maintaining mental health functions.

Table 8 shows the Results of Maintaining Mental Health Function. Several key questions were asked to establish the information regarding maintenance of mental

health functions. First in line was “Do you perform a random act of kindness?” where 138 or 93.24 percent of the participants have responded with a “yes” for their answer. On the other hand, ten (10) or 6.76 percent of the respondents have replied with a “no” for their answer. Results revealed that majority of the respondents have done random acts of kindness. On kindness, it was found to be very evident and frequently manifested in helpfulness and friendship. Culshaw and Kurian (2021) on the other hand reported that teachers have been subjected to extraordinary pressures as a result of the COVID-19 epidemic. However, their paper questioned and expanded on the popular narrative of sudden catastrophe, arguing that it may mask the complicated reality of a profession grappling with mental health issues even before the pandemic. The authors expressed their dissatisfaction with the current language on teacher well-being, as well as the ineffectiveness of tokenistic treatments, and propose a more holistic, context-sensitive understanding of ‘being-well,’ built lack love and compassion for oneself and others. This implied that teachers’ well-being, which may be rooted from doing kindness, may have been tormented due to pandemic as they tend to focus on themselves rather than doing good for others.

In the study of Moè and Katz (2020), the findings revealed that the more self-compassionate teachers were, the higher their need fulfillment, personal accomplishment, and usage of autonomy-supportive and structuring motivational methods were. This was correlated with the acts of kindness and was found that teachers intentionally perform acts of kindness as source of self - satisfaction and keeping their well-being. To them, kindness was also a manifestation of self-composure and attractive character.

According to Giray, L. (2021), kindness was inherent in the work values of teachers. Associating with kindness, the findings revealed that all work values—discipline, creativity, and teamwork—are positively correlated. Orderliness, patience, decisiveness, and accomplishment—these are all qualities that may be found in a successful person. The relationship between work values and each demographic component was different. Indeed, acts of kindness have no limit and it did not require any age, gender or any characteristic or status of the person.

The lifeblood of education was teachers’ kindness, and teaching was noble since it required them to put themselves behind others in order to help others (Sevialla, 2019). In fact, many untold stories of teachers’ kindness were worth noticing like spending their own money to help their pupils to buy school supplies and needs as well as spending on teaching materials for better delivery of services to the pupils.

Another question indicative of mental health was “Do you follow routine practices in managing your stress?” A total of 138 or 93.24 percent of the respondents signified with a “Yes” for their answer while ten (10) or 6.76 percent has expressed “No” for their response.

Results revealed that majority of the respondents claimed to be involved in routine practices managing their stress. In some instances, the LAC and SLAC sessions were integrated with strategies and approaches which were helpful to teachers in managing their stress.

During the pandemic, social media was instrumental for teachers to manage their stress, aside from using it as educational platform. Routine chats with colleagues and friends, as well as spending some time watching movies online were taken as routine practices when it comes to managing stress (Perez and Madrigal, 2021).

On the other hand, it was surprising to hear and to know that some teachers were good at managing stress. They even claimed that stressful life was in fact a form of managing stress, with a perspective that life lived despite of stressful situations became a normal experience and thereby leads to living life daily is tantamount to managing stress daily. Most teachers are vocal about the demands of the work that they had. The pandemic was in fact added burden. Hence, teachers were very resilient, obeying and faithfully performing their duties amidst these stressors.

According to Hepburn, Carroll and McCuaig (2021) interventions for stress management which are routinely has helped the teachers. Participants in the said intervention reported advantages in both personal and professional settings, as well as behavioral changes, improved awareness of the impact of stress, and a reduction in stress reaction. The reflections of the participants gave context for the self-report and bodily measurements. In a sense, while teachers manage stress on their own, a structured organizational-based model for stress management would be more effective.

To further establish the high-level maintenance of retiring teachers’ mental health, “Do you engage in leisure activities that stimulates cognitive activities?” was asked. A total of 131 or 88.51 percent of the respondents signified a “Yes” for their answer while 17 or 11.49 percent of the respondents took a “No” for their answer. Results showed that majority of the respondents have participated in activities that were stimulating of their cognitive aspect. This finding can be an affirmation of what Mella (2017) has found, having established that leisure activates stimulated cognitive activity. As reported, ninety-six volunteers, ranging in age from sixty-four (64) to ninety-three (93), completed a battery of cognitive tests and a lifestyle activity questionnaire during a seven-year period. The effects of cultural, physical, and intellectual activities on intra-individual variability were depending on the cognitive tasks studied, and the overall results suggested that cultural, physical, and intellectual activities were protective of intra-individual variability.

Several leisure activities were listed that stimulate cognitive ability like art in handicraft (Mashinchi, 2021), card games, board games, activities involving the use of hand, puzzles, scrabble, among other things (Mashinchi, 2021). Adults can improve their cognitive performance and quality of life by engaging in leisure hobbies and intellectually challenging activities during adulthood

(Lifshitz, 2020).

In the rural areas, older people were observed to be playing chess or “Dama,” some were playing Bingo card games and others spent time playing cards. This may seem shallow to younger generation and simply a waste of time, hence, as studies have shown, such activities provide benefit to aging population.

Moving forward, “Do you take time reading motivational and inspirational books and other reading materials?” was also asked to indicate the maintenance of high mental functioning of the teacher respondents. A total of 118 or 79.73 of the respondents have signified a “Yes” for their response while a total of 30 or 20.27 percent claimed a “No” for an answer. Results showed that majority of the participants were into reading motivational and inspiration books to maintain their mental health. This finding can be related to the article of Stibich (2020) who wrote that reading is a fantastic way to keep your mind young and your brain healthy for people of all ages. Reading has been shown to boost memory, empathy, and cognitive function in people. It has also been discovered to assist you in being more open-minded and creative. While an active lifestyle is one of the keys to longevity, rest and relaxation are a crucial aspect of that lifestyle.

Reading was close to the heart of the teachers, being one of the thrusts of educational systems around the world. Thus, it was no doubt that majority of the respondents turned to reading to sustain their mental function. Perhaps, reading became a habit to most teachers, as they were compelled by their profession to do so. Furthermore, the digital-technology revolution to which the aging teachers

have to keep themselves abreast to, eventually would enrich the teachers’ addictiveness to reading recreational and motivational materials.

Lastly, respondents were also asked with the question “Do you play with your pet or try journal writing as a stress reducer?” as another indicator of keeping a healthy cognitive functioning. A total of 92 or 62.16 percent of respondents signified a “Yes” for their answer while 56 of them, or 37.84 percent has expressed a “No” for an answer. Results showed that a little above half of the respondents have tried playing with their pet or do journal writing as forms of managing their stress. This finding was similar to that of Westgarth, Christley, Marvin, and Perkins (2017), who discovered that owners reported good outcomes from dog walking and playing, most notably emotions of being happy, but these were also found related to “conditioning” of their dogs’ perceptions of enjoyment.

Generally, the mental health functions of the respondents were favorably positive having majority replied with “yes” to most of the question-indicators.

Continued Engagement with Life

Table 9 shows the participants’ perspective in life continuity, the highest mean rating was “they will uphold the values of being an educator (M=3.53)” and the lowest mean rating where they are going “to build school or learning center (M=2.36)” and they are “going to enroll in advance education-based studies (M= 2.36).” With an overall mean rating of 2.77 which means they have a positive perspective with life continuity upon retirement.

Table 9: Mean Distribution of Continued Engagement with Life

| A | Life Continuity Perspective | Mean | Verbal Description |
|----------|--|-------------|---------------------------|
| | Upon retirement, I will... | | |
| 1 | pursue activities related to my profession | 3.18 | Agree |
| 2 | uphold the values of being an educator | 3.53 | Strongly Agree |
| 3 | look for teaching jobs in private schools or other learning institutions | 2.39 | Disagree |
| 4 | build my school or learning center | 2.36 | Disagree |
| 5 | join voluntary teaching activities | 2.75 | Agree |
| 6 | develop learning materials for educating out of school youth | 2.65 | Agree |
| 7 | tutor or mentor aspiring teachers | 2.84 | Agree |
| 8 | enroll in advance education-based studies | 2.36 | Disagree |
| 9 | participate in the community education committee | 2.86 | Agree |
| 10 | be in an education-related consultancy job | 2.77 | Agree |
| | Overall Weighted Mean | 2.77 | Agree |
| B | Life Course Perspective | Mean | Verbal Description |
| | Upon retirement, I will... | | |
| 1 | travel for leisure and relaxation | 3.31 | Strongly Agree |
| 2 | visit historical and religious places | 3.39 | Strongly Agree |
| 3 | join groups for cause-oriented activities | 3.12 | Agree |
| 4 | involve in community governance | 3.01 | Agree |
| 5 | be active in church | 3.55 | Strongly Agree |
| 6 | organize a foundation for the marginalized sector | 2.68 | Agree |
| 7 | advocate pro-environment activities | 2.99 | Agree |
| 8 | pursue crash courses in other disciplines | 2.76 | Agree |

| | | | |
|----------|---|-------------|---------------------------|
| 9 | be active in social media and cyber literacy advocacies | 2.80 | Agree |
| 10 | be active in senior citizen organization | 2.90 | Agree |
| | Overall Weighted Mean | 3.05 | Agree |
| C | Life Role Perspective | Mean | Verbal Description |
| | Upon retirement, I will... | | |
| 1 | take care of my family, especially grandchildren | 3.61 | Strongly Agree |
| 2 | start a family business | 3.23 | Agree |
| 3 | establish a business consultancy firm | 2.66 | Agree |
| 4 | collaborate with friends and colleagues for business | 2.95 | Agree |
| 5 | get busy with household chores | 3.18 | Agree |
| 6 | lead in managing family income-generating activities | 3.24 | Agree |
| 7 | explores business opportunities to augment the income of the family | 3.12 | Agree |
| 8 | start and maintain a backyard garden | 3.40 | Strongly Agree |
| 9 | do home-based activities like cooking, stitching, etc. | 3.28 | Strongly Agree |
| 10 | look for a job that is non-education related | 2.59 | Agree |
| | Overall Weighted Mean | 3.13 | Agree |

Results revealed that respondents' upholding their values being educator was on top of their mind. Several scholarly works have explored similar findings. Yeung and Zhou (2017) mentioned that teachers who spend time preparing for their retirement did not actually forego of their core beliefs as educators.

Mostly, retired teachers have imbibed their values as teachers even after retiring from service. This was evident especially in rural settings where community members accord the teachers with respect and recognition based from their profession. Maybe, the nobility, the sacrifices, and being second parents to the younger generation, to which, their profession required a lot of witnessing of values, made them as exemplar individuals upholding the values of profession thereafter. Indeed, this has more than a choice, but an inherently character embraced all throughout their employment years.

On the other hand, their lowest scored indicator such as "to build school or learning center" and they are "going to enroll in advance education-based studies" were more of manifested choices. Building a school of their own after retiring may have been a less priority of teachers given the cost of it and maybe to deviated from previous nature of work. However, this was somehow contrary to what Morrissey (2017) found among retired teachers in the United States. First, his research debunked the idea that teaching profession was a low - paid career and therefore it would be difficult putting a school once they retire. He, however found that teachers who have served longer time were compensated well with their retirement. This, one of the emerging investments that retired teachers venture to was, putting up learning institutions they can call their own. In the Philippines, there were those who can invest in building schools after retirement, but only those whose family status was already accounted to afford a hefty investment, where, capitalization was through family assets. For instance, among DepEd retired personnel from the covered districts of this study, there was only about two to three retired teachers who put up

their school. This was for the last decade.

On the other hand, the teachers low rating on enrolling in further studs after retirement was found contrary to an investigative report by Koniah (2018) which was focused on the idea that more retirees were going back to school. Reasons like going back to school was an option for retirees who wish to broaden their knowledge and increase their social participation, certain programs, such as lifelong learning institutes and others geared at seniors, will allow you to enroll in classes for a minimal and discounted fees and establishing social networks or lasting relations.

Locally, it can be seldom found that retired teachers would go back to school for further study. They no longer wanted to prolong getting in touch with more cognitive and intellectual endeavors. However, rejoining schools after retirement was more for continuing their being teachers rather than ending up as another student in the classroom.

This life continuity perspective, which is associated with continuing the profession after retiring would be more on the retired teachers teaching again. In fact, those retired DepEd personnel; with relatively post graduate studies and have occupied leadership positions were invited to graduate school to teach. Their educational qualification and vast experience in the teaching professions were seen as factors why graduate schools incite them.

Table 9 shows the life course perspective of participants upon retirement. The highest mean rating was they will be active in church (M=3.55) and lowest mean rating was they will organize a foundation for the marginalized sector (M=2.68). The Overall mean rating was 3.05 which means they have a positive perspective with life course upon retirement.

Results revealed that respondents all strongly agreed on the indicators of life course perspective after retirement. Respondents gave highest weight to being actively involved in the church when they retire.

The Filipinos were actually branded as very religious.

Hence, retirement period was seen as an opportunity to have more time for being active in the church, it can also be drawn that the teaching profession is closely related to being virtuous and values-laden professions, where such nature was taken as significantly related to the longings of the church.

Table 9 shows the participants life role perspective upon retirement. The highest mean rating was they will take care of their family, especially their grandchildren (M=3.61) and the lowest mean rating was they will establish a consultancy firm (M=2.66). With an overall mean rating was 3.13 which mean they have a positive life role perspective.

Results revealed that family centered activity particularly taking care of their grandchildren. Related to this, Brondal (2021) argued that the retired teachers facilitate agentic coping in which retirees shed old and adopt new identities but also impose inertia and prolong the transition until identity crises force the retirees to undergo identity exploration and adoption of new identities. This means that taking care of their grandchildren was a form of coping to anxieties brought by retirement scenario. Berg and Conway (2020) also found that retired teachers would rather spend time tutoring their grandchildren rather than doing anything else.

Perhaps, the teacher respondents would want to preserve the close-family ties culture among Filipinos. This can also be taken as making up for the lost time while being employed. As such, they may view their grandchildren as another group of learners which would be under their care. Thus, practicing I could have been an unconscious

behavior being unearth when they retire. On the other hand, teacher respondents gave low score on setting a foundation and helping the marginalized. This finding was contrary to the case study of Hai (2021) conveyed in her report.

Perhaps, Filipino retired and retiring teachers really would find it difficult to venture into such role. The fact that the Philippines was a developing country, least being a poor country, taking a macro-based activity of organizing and sustain a foundation would be their last resort, given that they themselves might have been struggling and in need. But this would not discount the generosity of retired teachers. It was not that they do not want to help the marginalized. Maybe, theory just want to do good and kind in their simple and silent ways, starting with their families.

Correlations of the Variables

Profile and Absence of Disease and Disease-Related Disability

Table 10 shows the correlation of the Profile and Absence of Disease and Disease-Related Disability. The results are the following:

First, age was negatively correlated with absence of disease and disease-related disability as to family history of hereditary illness ($r=-.197$). This meant that the younger the respondents are, they most likely do not experience family history of hereditary illness. The hypothesis of no significant relationship is rejected. Related to this, Anitha (2019) described that aging is an unavoidable part of life for everyone. Biological process and illness are unavoidable.

Table 10: Correlation between Profile and Absence of Disease and Disease-Related Disability

| Correlation Coefficient | | | | | |
|------------------------------------|----------------------------------|------------------|-----------------|------------------|--------------------------------------|
| | Diagnosed with a chronic disease | Chronic diseases | Major Operation | Medical Check-up | Family history of hereditary illness |
| Age | -0.111 | 0.139 | -0.006 | -0.097 | -.197* |
| Sex | -0.061 | 0.137 | -0.083 | -0.106 | -0.117 |
| Civil Status | 0.091 | 0.009 | 0.001 | -0.044 | 0.14 |
| Educational Background | -0.044 | -0.035 | 0.075 | -0.127 | -0.076 |
| Combined Monthly Income | -0.087 | -0.001 | 0.116 | -0.036 | -0.122 |
| Savings for Retirement | -0.021 | 0.022 | -.189* | -0.014 | -.204* |
| Insurance | -0.081 | 0.1 | -0.053 | .171* | -0.005 |
| Type of Insurance | 0.08 | -0.113 | 0.149 | -0.073 | -0.053 |
| Investments for financial security | 0.031 | 0.007 | -.171* | .221** | -0.057 |
| Investments | -0.01 | 0.02 | 0.128 | -0.053 | 0.08 |
| Plans about retirement pension | 0.073 | -0.097 | 0.02 | 0.128 | .233** |
| Smoking | 0.101 | -0.078 | -0.02 | -0.098 | -0.079 |
| Exercise | -0.113 | 0.14 | -0.133 | .197* | -0.12 |
| Assessing Health | -.193* | .197* | -0.064 | 0.022 | -.454** |
| Regular Health Screening | .166* | -.176* | -0.137 | .534** | 0.083 |

** Correlation is significant at the 0.01 level (2-tailed).

Correlation is significant at the 0.05 level (2-tailed).

The occurrence of hereditary disease during younger age was established by Jiang, Holmes and McVean (2021). They reported that inherited genetic variation has a role in individual risk for a variety of complicated illnesses, and it was increasingly being used for patient stratification.

The most recent scientific discovery as per hereditary illness was through newborn screening (NBS) where tests were administered to newly born babies as part of the birthing procedure. However, it was only in June 1996 when the Philippines adopted the NBS. Thus, considering the respondents' age bracket, they were not covered by this adoption. This means that the possibility of identifying their illness if it was hereditary only happened on the time that they were inflicted by a disease. It was therefore significant that retiring teachers be more aware of updated scientific means of detecting hereditary illness so that they can better manage the health of their children or significant others next to their generation.

Second, respondents who have saving for retirement was negatively correlated with absence of disease and disease-related disability as to undergone major operation in the last three years ($r=-.189$) and have family history of hereditary illness ($r=-.204$). This meant that those respondents who have savings for retirement most likely experience disease-related disability as to undergone major operation in the last three years and have family history of hereditary illness. The hypothesis of no significant relationship is rejected. This finding was related to what Surendar and Subramanya Sarma (2017) in relation to the factors influencing teachers' financial literacy and planning for retirement. It was identified that saving for medical health concerns was one among the motivating factors of teachers. Given this, it was concluded that respondents who have savings were most likely had experienced or experiencing expenses for treatment of illness or disease acquired by the respondent or any of the family members. For instance, cardio vascular or heart ailments were found to be a most common hereditary illness among Filipinos.

Third, insurance was positively correlated with absence of disease and disease-related disability as to going for medical check-up regularly ($r=.171$). This meant that those respondents who have no insurance were most likely experienced disease-related disability as to going for medical check-up regularly. The hypothesis of no significant relationship is rejected. In other words, respondents who have not availed of insurance were those who rather go for medical check for their disease-related disability.

Most likely, respondents who have not availed of insurance have re-considered their financial capability in securing a plan. Given also the fact that their expenses were loaded with medical related obligations as in the case of disease-related disability, getting an insurance plan was in the least of their priorities. It was also worth noticing that most stories about plan holders may have brought a negative impression to them.

Fourth, investments for financial security were negatively

correlated with disease and disease-related disability as to undergone major operation in the last three years ($r=-.171$). This meant that those respondents with investment for financial security were most likely experience disease-related disability as to undergone major operation in the last three years. The hypothesis of no significant relationship is rejected. This result was consistent with savings attitude of the respondents. Meaning that, respondents invested to gain financial stability because of incurring disease-related disability to which major operation was done. However, short term investments were chosen by individuals so as to have greater financial capability and be readied for medical related further expenses (Lai, et al.) Small scale businesses engagements like retailing and franchising in mobile food stalls were among the choices of teachers.

On the other hand, investments for financial security were positively correlated with disease and disease-related disability as to go for medical check-up regularly ($r=.221$). This meant that those respondent with no investment for financial security were most likely experience disease-related disability as to go for medical checkup regularly. The hypothesis of no significant relationship is rejected. In other words, respondents who have gone for regular medical check-up was tantamount to say that they have less in their hands to invest further as going for medical check-up due to disability was quite expensive. Commonly, Filipinos would say "naubos ang ipon namin (all our savings were gone" or they would exclaim "hindi na kami makakapamuhunan (we can no longer invest)" when someone in the family have incurred huge amount for medical reasons or routine medical check-up. Regular medical checkup can be instances of chemotherapy and dialysis, among others.

Sixth, plans on retirement pension was positively correlated with disease and disease-related disability as to have family history of hereditary illness ($r=.233$). This meant that those respondents who have no plans for retirement pension were most likely experienced disease-related disability as to family history of hereditary illness. The hypothesis of no significant relationship is rejected. This finding was very common among retiring teachers who have history of huge expenses because of health-related disabilities suffered by the family. In effect, their plans were jeopardized to cancelled, if any, or they would rather not have retirement plans at all. Some common expressions were heard like "kinain na ng sakit ang retirement ko (Illness related expenses have eaten up my retirement benefits) basically referring to the benefits of retirement which they could have enjoyed but rather consumed in advance. Sad to say, there were instances that teachers who were about to retire were taken advantage by loan - sharks especially when those teachers were in dire need of money due to health-related expenses.

Seventh, health habits and status as to exercise regularly was positively correlated with go for medical check-up regularly ($r=.197$). This meant that respondents who have exercise regularly were most likely do not go for medical

check-up regularly. The hypothesis of no significant relationship is rejected. In other words, the respondents restrained themselves to go to a medical check-up because of the belief of being healthy due to regular exercise that they do. Regular jogging was found to benefit people having cardio vascular problems (Gondim (2015), maintain physical fitness (Fiuza-Luces, 2018) and even minimize obesity (Foright, 2018).

Consistent and regular joggers have attested its benefits not only in terms of physical favors but as well as mental toughness and relaxation as well. Hence, the respondents being busy people would also attest that it can be a form of de-stressing with minimal cost. As observed, jogging consistently in parks was an opportunity to build friendships and connections. Hence, as the findings have suggested, jogging would be a resort as a precautionary measure to avoid regular check-up, thereby minimizing expenses.

Eight, health assessment was negatively correlated with disease and disease-related disability as to diagnosed with a chronic disease ($r=-.193$) and have family history of hereditary illness ($r=-.454$). This meant that those respondents with good health assessment were most likely were not diagnosed with a chronic disease and did not experience family hereditary illness. The hypothesis of no significant relationship is rejected. The correlation was a consistent and logical presupposition. When a person is in good health condition, it followed that the person has neither inherited a disease or diagnosed with a chronic disease.

Ninth, health assessment was positively correlated with disease and disease-related disability as to diagnosed with a chronic disease such as hypertension ($r=-.197$). This meant that those respondents with poor health assessment were most likely experience hypertension.

The hypothesis of no significant relationship is rejected. This established correlation highly suggested that respondents with poor health assessment have suffered or suffering from hypertension. Rabacal, Oducado and Tamdang (2020) determined that hypertension was most common among teachers especially during the pandemic. Perhaps, the workload, as well as personal circumstances of teachers led to experiencing hypertension. Stress was in fact a known cause of hypertension.

Lastly, regularly undergoing health screening was positively correlated with disease and disease-related disability as to diagnosed with a chronic disease ($r=-.166$) and go for medical check-up regularly ($r=.534$). This meant that those respondents regularly undergoing health screening most likely did not diagnosed with a chronic disease and experience going to medical check-up regularly. The hypothesis of no significant relationship was rejected.

The established correlation affirmed the health status of respondents. Most of them have signified in good health condition with very few were diagnosed with chronic disease. Attridge and Dickens (2021) stressed the importance of on-site health screening in the workplace, where employees were subjected to either random or scheduled health screening.

Perhaps, programs for DepEd teachers as per frequency of on-site health screening be given emphasis. Also, the government might want to broaden the scope of health screening policies, and do not just focus on drug abuse related health screening procedures.

Profile and Maintenance of High Mental and Physical Function

Table 11 shows the correlation of the Profile and Maintenance of High Mental and Physical Function.

Table 11: Correlation between Profile and Maintenance of High Mental and Physical Function

| | *PF 1 | *PF 2 | *PF 3 | *PF 4 | *PF 5 | *MF 1 | *MF 2 | *MF 3 | *MF 4 | *MF 5 |
|-------------------------------------|---------|--------|--------|--------|--------|---------|--------|--------|--------|--------|
| Age | -0.02 | 0.014 | 0.002 | 0.105 | 0.006 | 0.105 | 0.055 | -0.14 | -0.09 | -0.001 |
| Sex | -.205* | 0.067 | 0.05 | 0.119 | -0.025 | 0.094 | 0.007 | 0.057 | -0.041 | -0.087 |
| Civil Status | 0.08 | -0.07 | 0.02 | 0.078 | -0.153 | -0.011 | -0.019 | -0.057 | -.172* | -0.026 |
| Educational Back ground | -0.07 | -0.11 | -0.081 | -0.068 | 0.081 | -.212** | -0.035 | -0.04 | 0.129 | -0.075 |
| Combined Monthly Income | -0.153 | -.168* | -.187* | -0.148 | -0.039 | -.195* | 0.044 | -0.091 | 0.087 | -0.081 |
| Savings | -0.056 | 0.088 | .168* | 0.139 | -0.085 | 0.047 | -0.008 | -0.063 | 0.054 | 0.045 |
| Insurance | .175* | 0.077 | 0.016 | 0.047 | 0.017 | 0.004 | 0.004 | .188* | .181* | 0.116 |
| Type of Insurance | -0.054 | -0.131 | 0.049 | 0.03 | 0.006 | -0.007 | 0.007 | 0.083 | -0.107 | -0.046 |
| Invest ments for financial security | 0.044 | .218** | 0.148 | .215** | 0.159 | 0.135 | 0.078 | .213** | 0.147 | 0.145 |
| Investments | -0.064 | -0.123 | -0.064 | -0.13 | -0.087 | -0.153 | -0.049 | -0.102 | -0.158 | -0.005 |
| Plans about retirement pension | 0.04 | 0.067 | 0.01 | -0.114 | 0.021 | 0.071 | 0.125 | -0.014 | -.178* | -0.092 |
| Smoking | -.345** | 0.042 | 0.048 | -0.059 | 0.018 | 0.022 | 0.022 | 0.03 | 0.042 | -0.106 |
| Exercise | 0.013 | .364** | .391** | .247** | 0.108 | 0.122 | 0.122 | 0.126 | .196* | .238** |
| Assessing Health | 0.006 | 0.078 | .210* | .229** | 0.098 | 0.032 | 0.007 | 0.071 | .191* | .194* |
| Regular Health Screening | 0.137 | 0.157 | 0.131 | -0.043 | 0.036 | 0.027 | -0.029 | 0.09 | -0.019 | 0.068 |

** Correlation is significant at the 0.01 level (2-tailed).

Correlation is significant at the 0.05 level (2-tailed).

| Legend: | | | |
|---------|--|-------|--|
| *PF 1 | Can easily do household chores | *MF 1 | Perform a random act of kindness |
| *PF 2 | Can easily perform physical activities like Zumba and other physical exercises | *MF 2 | Follow routine practices in managing stress |
| *PF 3 | Can comfortably engage in jogging or brisk walking | *MF 3 | Engage in leisure activities that stimulates cognitive activities |
| *PF 4 | Can still join sports activities like badminton, table tennis, etc. | *MF 4 | Take time reading motivational and inspirational books and other reading materials |
| *PF 5 | Can easily do gardening | *MF 5 | Play with pet or try journal writing as a stress reducer |

The results are the following:

First, sex was negatively correlated with maintenance of high mental and physical function in terms of doing household chores ($r=-.205$). This meant that male respondents were most likely have better maintenance of high mental and physical function in terms of doing household chores. The hypothesis of no significant relationship is rejected. Interestingly, this established correlation has positioned the male gender having high mental and physical functioning in reference to doing household chores. This affirmed gender equality at home where the stereotyped belief that “women should wash the dishes and do the laundry” would likely be set aside from thereon. This finding can be an encouragement as well for male gender to really participate actively in task-sharing at home.

Second, civil status was negatively correlated with maintenance of high mental and physical function in terms of take time reading motivational and inspirational books and other reading materials ($r=.172$). This meant that single respondents have better maintenance of high mental and physical function in terms of take time reading motivational and inspirational books and other reading materials. The hypothesis of no significant relationship is rejected. The finding affirmed that single respondents could have more time for reading as compared to those who were married. Practically, married people were endowed with more responsibilities as compared to single ones.

Third, educational background was negatively correlated with mental health functions in terms of performing a random act of kindness ($r=-.212$). This meant that bachelors degree respondents were most likely have better mental health functions in terms of performing a random act of kindness. The hypothesis of no significant relationship was rejected. The correlations suggested that doing acts of kindness were chosen over pursuing further studies. Also, the findings laid down the idea that kindness does not depend on high educational achievement. Meaning that, even a simple college degree holder can do an act of kindness.

Fourth, combined monthly income was negatively correlated with maintenance of high mental and physical function in terms of easily perform physical activities ($r=-.168$), comfortably engage in jogging or brisk walking ($r=-.187$) and as to mental health functions in terms of performing a random act of kindness ($r=-.195$). This meant that the lower the combined monthly income the respondents have, they most likely have better maintenance of high mental and physical function in

terms of easily perform physical activities, comfortably engage in jogging or brisk walking and as to mental health functions in terms of performing a random act of kindness. The hypothesis of no significant relationship is rejected. The determined correlation presupposes a reality that having low income leads to being tough in life. Filipinos were found to be resilient and firm when it comes to being bombarded with challenges and problems. This was synonymous with having high level of physical and mental toughness. As a resort, they chose simple leisure activities like jogging. And, despite of having low income, the act of kindness was still within the value system of the respondents. This was a manifestation of the expression “*isusubo na lang ay ibibigay pa sa iba*” (Practicing generosity even to the point of sharing the last penny to others.)

Fifth, respondents who have “no” savings for retirement was positively associated with maintenance of high mental and physical function in terms of comfortably engage in jogging or brisk walking ($r=.168$). This meant that respondents who have “no” savings for retirement were most likely have better maintenance of high mental and physical function in terms of comfortably engage in jogging or brisk walking. The hypothesis of no significant relationship is rejected. Jogging was found to be a very less expensive physical maintenance activity. Those with less financial resource would rather opt for jogs and walks in the park or open area without fee.

Sixth, respondents who have “no” insurance was positively correlated with maintenance of high mental and physical function in terms of easily do household chores ($r=.175$) and mental health functions in terms of engaging in leisure activities that stimulates cognitive activities ($r=.188$) and taking time reading motivational and inspirational books and other reading materials ($r=.181$). This meant that respondents who have “no” insurance most likely have better maintenance of high mental and physical function in terms of easily do household chores and mental health functions in terms of mental health function in terms of engaging in leisure activities that stimulates cognitive activities and taking time reading motivational and inspirational books and other reading materials. The hypothesis of no significant relationship is rejected. Rather than spending on insurance premium, respondents rather divulge on household chores, leisure activities and reading motivational and inspirational reading materials. These combined activities were seen as coping to lessen anxiety or feeling of insecurity towards the uncertainty

of the future. This also leads to an idea that respondents were adept to developing and nurturing their disposition, rather than spending to insurance premiums.

Seventh, respondents who have “no” investment for financial security was positively correlated with maintenance of high mental and physical function in terms of easily performing physical activities ($r=.218$) and join sports activities ($r=.215$) and mental health functions in terms of engaging in leisure activities that stimulates cognitive activities ($r=.213$). This meant that respondents who have “no” investment for financial security were most likely have better maintenance of high mental and physical function in terms of easily performing physical activities and join sports activities and mental health functions in terms of engaging in leisure activities that stimulates cognitive activities. The hypothesis of no significant relationship is rejected. Seemingly, when a person has an investment for financial security, this required additional time to monitor and further pursue investments. As a result, those with no investments will have more time doing other things as mentioned.

Eight, respondents who have plans was negatively correlated with mental health functions in terms of taking time reading motivational and inspirational books and other reading materials ($r=-.178$). This meant that respondents who have plans were most likely taking time reading motivational and inspirational books and other reading materials. The hypothesis of no significant relationship is rejected. Determined correlations highly suggest that retiring teachers refer to motivational and inspirational reading materials as a source of information in planning their retirement. Such materials can provide more information and options as typical contests were narratives of successful individuals pertinent to specific topic explored in the reading material.

Ninth, exercise regularly was positively correlated with maintenance of high mental and physical function in terms of easily perform physical activities ($r=.364$), comfortably engage in jogging or brisk walking ($r=.391$), joining sports

activities ($r=.247$) and mental health functions as to taking time reading motivational and inspirational books and other reading materials ($r=.196$) and playing with pet or try journal writing as a stress reducer ($r=.238$). This meant that those respondents who regularly doing exercise were most likely have better maintenance of high mental and physical function in terms of easily perform physical activities, comfortably engage in jogging or brisk walking, joining sports activities and mental health functions as to taking time reading motivational and inspirational books and other reading materials and playing with pet or try journal writing as a stress reducer. The hypothesis of no significant relationship is rejected. Such determined correlations provided an idea for holistic self-management. Whereas, exercising regularly has to be coupled with other activities to attain a holistic identity. Thus, variety of activities concerning a retiring teachers must be taken into account as they proceed to retirement.

Tenth, respondent’s health assessment was positively correlated with maintenance of high mental and physical function in terms of comfortably engage in jogging or brisk walking ($r=.210$) and joining sports activities ($r=.229$) and mental health function as to taking time reading motivational and inspirational books and other reading materials ($r=.191$) and playing with your pet or try journal writing as a stress reducer ($r=.194$). This meant that respondents who have good health assessment were most likely have better maintenance of high mental and physical function in terms of comfortably engage in jogging or brisk walking and joining sports activities and mental health function as to taking time reading motivational and inspirational books and other reading materials and playing with your pet or try journal writing as a stress reducer. The hypothesis of no significant relationship is rejected. These correlated activities were highly suggested for retiring teachers. That, in terms of having a good self-health assessment, one must continue to practice combination of activities both physical and mental aspects.

Table 12: Correlation between Profile and Continued Engagement with Life

| | Life Continuity Perspective | Life Course Perspective | Life Role Perspective |
|-----------------------------------|-----------------------------|-------------------------|-----------------------|
| Age | -0.088 | 0.026 | -0.1 |
| Sex | -0.136 | 0.008 | .163* |
| Civil Status | .201* | 0.117 | .178* |
| Educational Background | 0.098 | -0.016 | -0.01 |
| Combined Monthly Income | 0.023 | 0.009 | -0.071 |
| Savings for Retirement | -0.03 | 0.091 | 0.117 |
| Insurance | -0.137 | -0.152 | 0.056 |
| Type of Insurance | -0.011 | 0.026 | -0.137 |
| Investment for Financial Security | -0.075 | -0.005 | -0.025 |
| Investments | 0.046 | -0.08 | 0.021 |
| Plans about retirement pension | 0.124 | 0.106 | -0.102 |
| Smoking | -0.082 | -0.091 | -0.103 |
| Exercise | -0.157 | -0.112 | 0.096 |

| | | | |
|--------------------------|---------|---------|--------|
| Assessing Health | -.216** | -.241** | -0.085 |
| Regular Health Screening | -0.147 | -0.084 | 0.028 |

** Correlation is significant at the 0.01 level (2-tailed). Correlation is significant at the 0.05 level (2-tailed).

Profile and Continued Engagement with Life

Table 12 shows the Correlation between Profile and Continued Engagement with Life. The results were the following:

First, sex was positively correlated with continued engagement with life as to life role perspective ($r=.163$). This mean that female respondents most likely have better continued engagement with life in terms of life role perspective. The hypothesis of no significant relationship is rejected. This determined correlation provided an idea that the female gender was more focused on taking roles when they retire as compared to male counterparts. In effect, women were distinct on the things they want to take particularly on family related roles as soon as they retire. The findings indicated the characteristics that characterize women’s narratives in such a way that the ambiguous women’s situations within the Italian socio-economic framework could be described. The participants’ voices were used as case studies to highlight the important significance of personal gendered identities, which are mostly impacted by structural factors associated to a certain welfare regime (e.g., employment and retirement laws) aimed at establishing normative behavior in later life. Nonetheless, the gendered habitus, as a manifestation of interior discourses, reveals the nature of the respondents’ restrictions and freedom at the same time. This further meant that in the Philippine context, gender issues and inequality have to invade even the course of life after retirement.

Second, civil status was positively correlated with continued engagement with life as to life continuity perspective ($r=.201$) and life role perspective ($r=.178$). This mean that separated respondents most likely have better continued engagement with life in terms of life continuity perspective and life role perspective. The hypothesis of no significant relationship is rejected. The determined correlation emphasized that separated respondents would either end up busy with activities that were associated to the teaching professions, or either take roles in the family. Life course perspective, or changing career paths would not be an option for separated respondents. On the other hand, it can be proposed that retirement years for single and not committed employees be extended to at least some years. This can be a more interesting topic of future research, which is highly suggested for other scholars.

Lastly, respondents who assessed themselves “good” in their health condition was negatively correlated with continued engagement with life as to life continuity perspective ($r=-.216$) and life course perspective ($r=-.241$). This mean that respondents with good health condition were most likely have better continued engagement with life in terms of life continuity perspective and life course

perspective. The hypothesis of no significant relationship is rejected. Interestingly, respondents with good health condition would either engage in activates anchored on teaching profession or pursuing a different track or engagements in socio-civic opportunities. In effect, those with good health condition would likely be less spending their time with their family, and avoid roles for the family. This finding can perhaps be a basis of regulating applicable policies and laws. Why can’t the remaining vitality of retiring workers be spent more in their family rather than in something else? Though each has its own stance and choice, but is it not more ethical and moral to do so.

CONCLUSIONS

Based from findings, the following conclusions were derived:

1. The socio - demographic profile of the respondents conveyed variations which showed the uniqueness of respondents pertinent to their individuality and personalities. These varying descriptions were product of their encounter with their environment and circumstances as profounder in Bronfenbrenner’s Ecological Systems Theory. In effect, determined information led to establishing the very identity of teachers who were about to retire.
2. Having established the profile of the teachers about to retire, significant components particularly referring continuity of life after retirement were assessed that the assessment being described resulted to further scenario of their readiness to retirement. Complicity of their responses can be subjected to further investigation pointing to readiness and preparation of life towards retirement.
3. The relations of demographic profile and the way they viewed life after retirement pertinent to the domains of absence of disease and disability, physical and mental health functioning, and life engagement after retiring, have emphasized on the need for in-depth awareness and conscious effort of enjoying life after retirement. A holistic approach to crafting interventions for teachers who are about to retire was deemed significant.

RECOMMENDATIONS

With all the information and discussions presented, the following are hereby recommended:

1. The teachers who are about to retire must take initiative in careful and diligent preparation for their retirement particularly on their health, economic and financial capability, as well as to what major course they shall proceed once they leave their profession;
2. The leadership of the Department of Education must provide a more comprehensive program, aside from

the mandated benefits that the teachers were entitled to. The DepED shall likewise come up with a thorough assessment of what do the teachers really need when they retire.

3. The government leaders must review and enhance the existing laws and policies covering the welfare of the retired Filipinos. That, aging be considered as a natural phenomenon thereby accounted to be part of basic human right. Thus, governance must include the appropriate protection of this right to aging and retirement.

4. Future researchers may benchmark the study for further scholarly investigations regarding life after retirement.

REFERENCE

- Aartsen, M. and Hansen, T., (2020). Social Participation in the Second Half of Life, *Encyclopedia of Biomedical Gerontology*. <https://www.sciencedirect.com/topics/psychology/role-theory>
- Badana, A. N., & Andel, R. (2018). Aging in the Philippines. *The Gerontologist*, 58(2), 212-218. <https://doi.org/10.1093/geront/gnx203>
- Baldwin, R. G., Belin, A. A., & Say, B. H. (2018). Why reinvent academic retirement?. *New Directions for Higher Education*, 2018(182), 9-16. <https://onlinelibrary.wiley.com/doi/abs/10.1002/he.20276>
- Cabarrubias, K. P. (2016). The Attitudes of Government Employees of the Technological University of the Philippines (TUP) on Early Retirement. <http://icmsit.ssruc.ac.th/icmsit/fmsicmsit1/images/2016/icmsit2016-2.pdf>
- Froment, M. (2017). The Use of Social Networks as a Communication Tool between Teachers and Students: A Literature Review. <https://files.eric.ed.gov/fulltext/EJ1160610.pdf>
- Gutierrez, M. M., and Sakulbumrungsil, R. (2021). Factors associated with medication adherence of hypertensive patients in the Philippines: a systematic review. *Clinical Hypertension*, 27(1), 1-15. <https://link.springer.com/article/10.1186/s40885-021-00176-0>
- Han, S. (2020). You Can Only Maintain So Many Close Friendships. *The Atlantic*. <https://www.theatlantic.com/family/archive/2021/05/robin-dunbar-explains-circles-friendship-dunbars-number/618931/>
- Hank, K., and Korbmacher, J. M. (2013). Parenthood and retirement: Gender, cohort, and welfare regime differences. *European Societies*, 15(3), 446-461. <https://www.tandfonline.com/doi/abs/10.1080/14616696.2012.750731>
- Hart, J. L., Turnbull, A. E., Oppenheim, I. M., and Courtright, K. R. (2020). Family-centered care during the COVID-19 era. *Journal of Pain and Symptom Management*, 60(2), e93-e97. <https://www.sciencedirect.com/science/article/pii/S0885392420302086>
- Hendrix, K. G. (2021). There are no awards for surviving racism, sexism, and ageism in the academy: contemplations of a senior faculty member. *Communication and Critical/Cultural Studies*, 1-17. <https://www.tandfonline.com/doi/abs/10.1080/14794400.2020.1865551>
- Henkens, K., and van Solinge, H. (2021). The changing world of work and retirement. In *Handbook of Aging and the Social Sciences*, 269-285. <https://www.sciencedirect.com/science/article/pii/B9780128159705000176>
- Henning, G., Lindwall, M., and Johansson, B. (2016). Continuity in well-being in the transition to retirement. *GeroPsych*. <https://econtent.hogrefe.com/doi/full/10.1024/1662-9647/a000155>
- Hernando-Maglipot, M.(2020). Teachers remind DepEd of free medical exams provision in 53-year-old law. <https://mb.com.ph/2020/03/04/teachers-remind-deped-of-free-medical-exams-provision-in-53-year-old-law/>
- Jiang, X., Holmes, C. and McVean, G. (2021). The impact of age on genetic risk for common diseases. <https://doi.org/10.1371/journal.pgen.1009723>.
- Johnson, R. W., and Southgate, B. G. (2014). Evaluating Retirement Income Security for Illinois Public School Teachers. Public Pension Project Report. Urban Institute. <https://eric.ed.gov/?id=ED559321>
- Joseph, D., and Southcott, J. (2019). Meanings of leisure for older people: An Australian study of line dancing. *Leisure Studies*, 38(1), 74-87. <https://www.tandfonline.com/doi/abs/10.1080/02614367.2018.1544655>
- Kim, G. C., and Gurvitch, R. (2020). The effect of sports-based physical activity programme on teachers' relatedness, stress and exercise motivation. *Health Education Journal*, 79(6), 658-670. <https://journals.sagepub.com/doi/abs/10.1177/0017896920906185>
- Lanada, J. P., and Ballaret, J. R. (2021). "Faces of Golden Years": The Lived Experiences of the Retired Public School Teachers. *Asian Journal of Research in Education and Social Sciences*, 3(2), 221-229. <https://myjms.mohe.gov.my/index.php/ajress/article/view/14557>
- Lassen, A. J., and Vrangbæk, K. (2021). Retirement transitions in the 21st century: A scoping review of the changing nature of retirement in Europe. *International Journal of Ageing and Later Life*, 1-75. <https://ijal.se/article/view/1501>
- Li, S., Hagan, K., Grodstein, F., and VanderWeele, T. J. (2018). Social integration and healthy aging among US women. *Preventive medicine reports*, 9, 144-148. <https://www.sciencedirect.com/science/article/pii/S2211335518300123>
- Loretto, W., and Vickerstaff, S. (2013). The domestic and gendered context for retirement. *Human relations*, 66(1), 65-86. <https://journals.sagepub.com/doi/abs/10.1177/0018726712455832>
- Madero-Cabib, I. (2015). The life course determinants of vulnerability in late careers. *Longitudinal and Life Course Studies*, 6(1), 88-106. <http://llcsjournal.org/index.php/llcs/article/view/299>
- Manfredi, S., and Vickers, L. (2013). Pensioning off the mandatory retirement age: implications for the higher education sector. *Legal Studies*, 33(2), 289-311. <https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1748->

- 121X.2012.00247.x
- McVittie, C., and Goodall, K. (2012). The ever-changing meanings of retirement. <https://psycnet.apa.org/record/2012-00207-004>
- Natividad, J. N., Saito, Y., and Cruz, G. T. (2014). Work, Retirement and the Gender Divide in the Philippines. In *Gender and Ageing, ISEAS Publishing*, 315-338. <https://www.degruyter.com/document/doi/10.1355/9789814517980-016/html>
- Orlanda-Ventayen, C. C., and Ventayen, R. J. M. (2021). Stress and Depression in the Workplace of Educators in the Philippines. medRxiv. <https://www.medrxiv.org/content/10.1101/2021.04.22.21254017v1>
- Osborne, J. W. (2012). Psychological effects of the transition to retirement. *Canadian Journal of Counselling and Psychotherapy*, 46(1), 45-58. <https://eric.ed.gov/?id=EJ969555>
- Osuji, C. U., and Nweze, T. (2014). A review of factors influencing teachers' perceptions and attitudes towards retirement. *Journal of Educational Policy and Entrepreneurial Research*, 1(2), 130-143. <http://jepc.org/index.php/JEPER/article/view/26>
- Pascale, R. (2020). Adjusting to the right role. Forbes. <https://www.forbes.com/sites/robpascale/2020/02/05/adjusting-to-retirement-adopt-the-right-role/?sh=7102cf35d49a>
- Perez, R. D., and Madrigal, D. V. (2021). Exploring the Health Conditions and Practices of Public School Teachers: A Phenomenological Study. *Technium Social Sciences Journal*, 20, 156-162. <https://www.techniumscience.com/index.php/socialsciences/article/view/3520>
- Ramos, A.R. (2020). Characteristics as Predictors of Students' Academic Performance in English. <https://files.eric.ed.gov/fulltext/ED608431.pdf>
- Ravago, M. L. V., and Mapa, C. D. S. (2020). Awards and recognition: do they matter in teachers' income trajectory? *Studies in educational evaluation*, 66, 100901. <https://www.sciencedirect.com/science/article/abs/pii/S0191491X20301498>
- Reinders, H., and Lewis, M. (2020). ELT Professionals Prepare for Retirement. In *Professionalizing Your English Language Teaching*, Springer, Cham, 429-435. https://link.springer.com/chapter/10.1007/978-3-030-34762-8_36
- Republic Act No. 6683. (1998). An act providing benefits for early retirement and voluntary separation from the government service, as well as involuntary separation of civil service officers and employees pursuant to various executive orders authorizing government reorganization after the ratification of the 1987 constitution appropriating funds therefore, and for other purposes. https://lawphil.net/statutes/repacts/ra1988/ra_6683_1988.html
- Rotas, E. (2020). The Influence of Stress on Professional Satisfaction of Multigrade Teachers: Evidence from the Philippines. <https://www.preprints.org/manuscript/202010.0249/v1>
- Scheuch, K. and Haufe, E., and Seibt, R. (2015). Teachers' Health. *Deutsches Ärzteblatt international*. 112. 347-56. 10.3238/arztebl.2015.0347. https://www.researchgate.net/publication/277894323_Teachers'_Health
- Schlosser, F., Zinni, D., and Armstrong-Stassen, M. (2012). Intention to unretire: HR and the boomerang effect. *Career Development International*. <https://www.emerald.com/insight/content/doi/10.1108/13620431211225331/full/html>
- Slowik-Krogulec, A. What (2011). motivates older adult learners in Poland to study foreign languages in later life? *Beiträge zur allgemeinen und vergleichenden Sprachwissenschaft*, 153. https://beitraege-contributions.pl/issues/beitraege_09.pdf#page=153
- Soriano, G. P., and Calong, K. A. C. (2020). Religiosity, spirituality, and death anxiety among Filipino older adults: A correlational study. *OMEGA-Journal of Death and Dying*, 0030222820947315. <https://journals.sagepub.com/doi/abs/10.1177/0030222820947315>
- Struffolino, E., and Zaccaria, D. (2016). Early retirement in Italy in a life course perspective: Do preferences matter? <https://air.unimi.it/handle/2434/851421>
- Sunga, A. B., and Advincula, J. L. (2021). The plantito/plantita home gardening during the pandemic. *Community Psychology in Global Perspective*, 7(1), 88-105. <http://siba-es.unisalento.it/index.php/cpgp/article/view/22898>
- Surendar, G. and V Subramanya Sarma, V.V. (2017). Financial Literacy and Financial Planning among Teachers of Higher Education – A Comparative Study on Select Variables. <https://amity.edu/UserFiles/admaa/97cf8Paper%203.pdf>
- Talidong, K. J. B., and Toquero, C. M. D. (2020). Philippine teachers' practices to deal with anxiety amid COVID-19. *Journal of Loss and Trauma*, 25(6-7), 573-579. <https://www.tandfonline.com/doi/full/10.1080/15325024.2020.1759225>
- Tchkonia, T., and Kirkland, J. L. (2018). Aging, cell senescence, and chronic disease: emerging therapeutic strategies. *Jama*, 320(13), 1319-1320. <https://jamanetwork.com/journals/jama/article-abstract/2703113>
- Van Solinge, H. (2013). Adjustment to retirement. <https://psycnet.apa.org/record/2012-25566-006>
- Vélez-Coto, M., Andel, R., Pérez-García, M., and Caracuel, A. (2021). Complexity of work with people: Associations with cognitive functioning and change after retirement. *Psychology and Aging*. <https://psycnet.apa.org/record/2021-29476-001>
- Viaro, R. S., and Ancho, I. V. (2021). Scale development and investigation of filipino teachers' morale. *Journal Of Education Naresuan University*, 23(2), 29-47. https://so06.tci-thaijo.org/index.php/edujournal_nu/article/view/245035
- Voss, M. W., Merryman, M. B., Crabtree, L., Subasic, K., Birmingham, W., Wadsworth, L., and Hung, M. (2019). Late-career unemployment has mixed effects in retirement. *Journal of Occupational Science*, 26(1), 29-

39. <https://www.tandfonline.com/doi/abs/10.1080/14427591.2018.1514645>
- Wang, Y., and Center, B. J. S. (2013). A Study on Measurement Metrics of The Retired Elderly Re-socialization. In *The 8th Next-Generation Global Workshop*. <https://journals.sagepub.com/doi/abs/10.1177/0020715213480977>
- Ward, G., and Scott, D. (2021). Negotiating the Daily Mile Challenge; looking-like a walking break from the classroom. *Sport, Education and Society*, 26(2), 119-134. <https://www.tandfonline.com/doi/abs/10.1080/13573322.2019.1700106>
- Xiumin, Z. (2021). Prevalence of Hypertension and Its Influencing Factors among Residents Aged 15-79 in Anyang City. *Converter*, 702-708. <http://converter-magazine.info/index.php/converter/article/view/248>
- Yao Jr, J. (2016). Theory on Meaningful Retirement Through Volunteerism: An Application among the Elderly. *CNU-Journal of Higher Education*, 10, 22-35. <http://www.jhe.cnu.edu.ph/index.php/ojs3/article/view/43>
- Yeung, D. Y., and Zhou, X. (2017). Planning for retirement: Longitudinal effect on retirement resources and post-retirement well-being. *Frontiers in psychology*, 8, 1300. <https://www.frontiersin.org/articles/10.3389/fpsyg.2017.01300/full>
- Zantinge, E. M., van den Berg, M., Smit, H. A., and Picavet, H. S. J. (2014). Retirement and a healthy lifestyle: opportunity or pitfall? A narrative review of the literature. *The European Journal of Public Health*, 24(3), 433-439. <https://academic.oup.com/eurpub/article/24/3/433/475519?login=true>
- Zhang, Q., and Wei, B. (2020). Customer Loyalty Programs in Shopping Malls. *Frontiers in Economics and Management*, 1(10), 1-5. <https://www.airitilibrary.com/Publication/>
- Zonga, S. H. (2013). An investigation of Local Government Authorities employees' attitudes towards retirement (Doctoral dissertation, The Open University of Tanzania). <http://repository.out.ac.tz/972/>