

Aging with Grace or Struggle? Lived Experiences of Retired Public School Teachers

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ABSTRACT

This study explored the lived experiences of the retired public-school teachers. It also identified the problems encountered by the retired teachers, as well as, in dealing to address the problems encountered. The study used the descriptive-qualitative method using phenomenological analysis based on the transcription discourses from the interview. The sources of data were the responses of the fifteen (15) participants who were chosen purposively. Researchers' made questionnaire was employed and validated. Interview was utilized to gather data of the study. The answer of the participants occurred naturally without any manipulation or treatment from the researcher. The findings of the study show that the problems encountered by the retired public-school teachers were on health, financial and family issues. To address the problems encountered, the participants asked help and guidance from God, exerted more effort to gain another source of income, joined organizations, relax life and by sharing their problems with friends. Since there are economic and social problems encountered by the Retired Public School Teachers after retirement that affect their quality of life, there is a need to address these problems. Lack of planning before retiring is one of the reasons why retired teachers cannot attain the life they have wanted. Further, having trouble in adjusting to the life of being a retired professional is also considered.

Keywords: Retired Teachers, Public School, Lived Experiences.

INTRODUCTION

"No retired teachers should be left behind for they are the unsung heroes of our nation", Capatano (2017). It should be that way and this statement carries several meaning, a particular meaning that only a few people can understand and get interested.

Nowadays, when teachers retire they tend to be forgotten by the people who have been part of their teaching career, especially the great things they have done for them. In the Labor Code (Article 287), it states that 60 years old, but should not be more than 65 is considered to be the voluntary retirement age and those who have reached the age of 65, will be considered as a compulsory retirement age. In this view, those teachers who have reached the limit or the retirement age will be obliged to depart from their career because their time in service is over. Also, in the Philippine Labor Law (2014) under the Retirement Pay Law, it also provides, that retirement is when an individual will be terminated legally in the employment when they reached the retirement age or have reached the certain number of years of the service in the different institutions. But what if they can or they are still capable of teaching more years, can the government give some privileges to those capable 65 plus aged teachers.

It is observed for example that the retired public-school teachers in Wao, Lanao del Sur is having a hard time in gaining the life that they want after their service, some of them are experiencing loneliness and sorrows. As stated by Aletheia (2004), the process of retiring can cause some frustrations and emptiness, for working was highly associated with self-identity and self-perception. Adjustment to a new environment will be hard to attain since they live half of their lives in teaching. It is, therefore, the purpose of this study to determine the lived experiences that retired public school teachers have encountered after their retirement from service particularly among the retired teachers in Wao, Lanao del Sur. The study hopes to strengthen the awareness of the community and the society to the life and problems of retired public-school teachers; that the community and members of

the family of the retired public-school teachers may be able to help them experience a fruitful and happy life after retirement.

This study is anchored on the Role theory of George Mead (1913) and Ralph Linton (1936) and restated by Hindin (2007). As restated by Hindin (2007), role theory belongs to the sociological and social psychology perspectives that states that the activity of person is socially defined in categories namely: from being a child, becoming a young adult and lastly adulthood where the role changes through time (e.g manager, teachers, mother) that have different duties, rights and expectations to be fulfilled in the society. Hendricks (2004) claim that when roles change, it can cause an alteration in status.

In the view of role theory, the people in the society plays different social roles throughout their life and those roles will change at the different stages of life. This theory states that elder persons may or will experience role gain and role loss throughout their life. It was said that adjustment and how people in the society adapt to the role changes that can determine in having a very successful life (Hooyman & Kiyak, 2005). Under role changes, old age takes a different set of adjustments in the everyday and individual routines, even its relationships and expectations. Roles will change through the participation in different activities that may include the leisure time or activities which can be helpful to the seniors or older people in retaining their social identity and selfesteem (Hooyman & Kiyak, 2005). Even the World Health Organization (2002) launched the Active Ageing concept in 2002 wherein countries worldwide continually emphasize the importance of participation in the later life.

The Retired Public School Teachers in Wao, Lanao del Sur faced diverse conditions and problems. Some of these retired teachers don't have any idea on how to live their life in accordance to the life that they are aiming after serving the government for how many years. By using the said theory, the experiences and the thinking of retired teachers about their lived experiences will be understood and analyze.

METHODOLOGY

The major focus of this study was the various stories on the lived experiences of the retired public-school teachers and their current situation. Therefore, the research approach of this study is purely qualitative with the use of phenomenological approach to illustrate the experiences that the retired teachers have been through.

Qualitative research is a research method that indicates the association between the theories and researches that usually highlights how theories are generated. It is a constructivist, inductivist and interpretivist type of research, but not all qualitative researchers always rely or subscribe to all the methods (Bryman & Bell, 2007). A phenomenological research design was used to determine the problems encountered and how they dealt with the different events that have occurred in their lives. Phenomenological approach is a design that the researcher describes the different lived experiences about the phenomenon encountered by the participants. This research design involves conducting interviews in order to gather different description from several individuals who experienced specific phenomenon (Giorgi, 2009).

Retired public school teachers aged 65 years old and above were the participants of the said study. In determining the participants of the study, the researcher asked the referral of her retired principal grandmother. With the used of phenomenological approach to know the different lived experiences of the participants, the researcher only limits the participants of the study into 15 key informants. The researcher created open ended questions that allowed the participants to give and explain their experiences after their service. The different responses are the most vital data for the said study.

The data was analyzed based on the different responses during the In-Depth Interview (IDI). In gathering the data, the researcher asked permission from the participants and explained briefly the goals of the study. The interview was conducted after the participants agreed and gave their consent. Audio recording was also used in order for the researcher to catch up some information that may be missing in the notes. The confidentiality of the result and responses on the interviews were assured by the researcher of the said study.

Confidentiality and anonymity were strictly maintained, and all personal information was securely stored and accessible only to the researchers. Participation was entirely voluntary, with respondents having the right to

withdraw at any time without consequences. The study complied with the Data Privacy Act of 2012 (RA 10173), and all data were handled in accordance with ethical research standards.

RESULTS AND DISCUSSIONS

Summary on the Responses of the Common Problems Encountered by Retired Public School Teachers

Participants	Health Problem	Financial Problem	Family Problem
Jovita	✓	✓	✓
Levita	✓	✓	
Charmie		✓	
Gloria	✓		
Leonora	✓		
Ester	✓		
Ruben	✓	✓	
Pacencia		✓	
Corazon	✓	✓	✓
Nelly	✓	✓	
Clara	✓	✓	✓
Emeterio	✓	✓	
Felicisima	✓		
Lolita	✓		
Evelyn	✓	✓	

As illustrated on the table, Corazon, Jovita, and Clara have experienced financial, health and family problems. Pacencia and Charmie have experienced financial problem. Ester, Gloria, Felicisima, Leonara and Lolita have experienced health problem. Emeterio, Nelly, Evelyn, Levita, and Ruben have experienced both financial and health problems.

Based on the data, it was observed that most of the participants of the study (13 out of 15) experienced common problem specifically in their health. Therefore, health problems are commonly present and observed on the older persons or the retired teachers of Wao in their current state. Since they mostly suffered from different illness, financial aspect will also follow. Maintaining and sustaining the health aspect is quite hard because some of them have lesser monthly pension because of their previous loans that they are still paying.

It was viewed that retired teachers faced different problems; financial, health, and family problems after retiring. Some people say that once a person retires from the workplace or from the profession, living a comfortable and stress-free life follows. But that is one of the misconceptions of some people in looking towards the current situation of the retired teachers without even knowing the problems that they are experiencing. Health problems tend to be one of the common problems encountered by retired teachers. A problem that leads them to suffer that may result for not attaining the life that they have ever wanted.

This part presents the data that has been gathered through one-on-one interview with the participants to the common problems that they encountered after retiring particularly with their health, financial and family problems.

Health Problem

“My health is my first problem. I am suffering from high blood and experience stroke for about four times”. – Emeterio.

Based on what Emeterio shared that he suffers from illness that leads for his body to not function properly because of hypertension and four (4) strokes. This case is experienced by the participants who are suffering from hypertension. But in Emeterio’s situation, it is a bit harder and complicated for he needs to be guided by others. It was observed that most of the retired teachers are having trouble with their health.

Since they stopped doing things they usually do, their routine has changed and they feel that they are ill or tired oftentimes. And as what Emeterio said, it was interpreted that it is possible to have an illness due to the tiring days when he was in service. It could be because his body has been abused from too much until his retirement.

According to Aguilera, et.al (2013), hypertension, insomnia, disorder in digestion and cardiovascular disorder may occur when a person is having a hard time on adjusting to a situation particularly retirement condition. It was concluded that with a good health condition it indicates if a person is having a full of contentment and joy.

Financial Problem

“I left school at the year 2000, nag pension ako 2010 so ten (10) years I was penniless, walang pera. I applied for rheumatic arthritis as my disability, but it was disapproved by the GSIS. According to GSIS Manila, my disability doesn’t qualify me for disability pension. So all I did is to sell bulad, sabon and peddling from house to house. I taught kinder summer reading classes and accepted pupils from grade 1 to 6 and receiving 300 pesos per month in every student but the parents cannot pay for the tuition, nagagalit sila pag sinisingil so ganun ang buhay ko for the last 10 years.” (I left school at the year of 2000, but I got my monthly pension at 2010. All I did for the last 10 years is to sell dried fish, soap, and teach children during summer.) – Jovita

As what Jovita experienced, she suffered because of her illness and have no choice but to retire early from her teaching career. In this sense, financing the medicine for her illness is hard to sustain and maintain. Jovita experienced the deprivation of pension for about 10 years for the reason that she retired early from teaching because of her arthritis. She retired at the age of 58 years old so as a result she had a hard time on claiming her pension because she didn’t qualify for the age bracket for retirement.

In Jovita’s case, she retired early because of her illness but was not able to immediately receive her pension. This is because she has not reached the age of 60. It is stated in the Labor Code (Article 287) that when an employee reached the age of 60 years old it is considered as voluntary retirement but at the age of 65 years old, it will be a compulsory age for retirement.

Joe Udo (2011) states that retirees will face two biggest problems upon retiring: financial and health problems. Based on the gathered data, health problems are common among the participants. Most of them said that their illness is the result of their hardships during their days of teaching. Health problems together with financial problems are really apparent among the participants.

“I really want to go back to the place where I was born after my retirement, pero di na makaya kay tungod tiguwang nasad ko kulang sad lack of financial nasad tungod sa mga utang nga akong gipangbayran.” (I want to go back to the place where I was born, but I cannot do it anymore because I am old and lacks financial ability.) –Corazon

Corazon shared that due to lack of finances there are things and places that she can’t do and go. Many aspects in life may change unexpectedly especially to the life of retired teachers. It may be a positive or negative change, but in the case of Corazon there are some aspects in life that hinders her to do it.

Corazon also added that after retiring there are things she wants to do specifically travelling to the place where she was born but because of financial matters, travelling back to her place became just a picture and in her mind states that maybe in God’s time she can still do it. Some of the factors that hinders Corazon to do things that she wanted is that there is no one that will accompany or guide her if ever she wants to travel.

Rosenkoetter & Garris (2009) said that when employees retired from their work, they can have their recreation and opportunity to travel to maintain their physical and health condition, but in the case of Corazon she can’t do what she wanted since she is also suffering from an illness. Moreover, she does not have any one to go with her wherever she wants to go because her children have their families in places away far where she is now residing.

Family Problem

“Gaproblema ko sa akoang grandson kay naadik na sa mga gadgets ug tungod ato gakapabaya na niya iyahang pag eskwela.” (I have problem with my grandson because he is an addict to gadgets that’s why he neglects his studies.) –Clara

Clara stated that at present, she is facing a problem with her grandson's addiction to computer games. The fact that she is the one taking care of her grandson, the obligations and responsibilities as a grandmother has a big impact on her.

"I have two children who are disabled, and I am also disabled."—Jovita.

As Jovita narrated that she has a problem with the family, since her two children are specially disabled since birth (not in the normal state of mind). She also suffered from arthritis that made her leave the job that she wanted. Life is not easy for her, the fact that she was left all alone in taking care of her two specially disabled children. She was left with all the responsibilities and obligations of being a mother and a father at the same time with her two special disabled children.

This part presents how do Retired Public School Teachers addressed the problems they encountered after retiring from government service by; Asking Help and Guidance from God, Exerting more Effort to Gain another Source of Income, Joining Organizations, Relaxing Life, and by Sharing the Problems with Friends.

Asking Help and Guidance from God

"... I dealt with the challenges by always asking help from the Almighty God." -Emeterio

"... if you are Godly so you just pray and I go to church always since I am one of the marriage counselor in family life ministry." – Clara

"I prayed hard to God..... so that God will always give me good health especially my health maintenance." – Felicisima

Based on the participants responses one can generalize that when a person reaches a particular age or old age, he/she tends to be closes and dependent in God in every problem that may come in his/her life. Some of them maybe involved to different church activities that give them more faith especially when they face problems, and with that having a good relationship with God could strengthen them to face the realities of being retired teachers. Emeterio, Clara and Felicisima shows a very strong connectedness to God especially if they are facing problems and circumstances that they felt that there is no way in solving the problems that they have encountered after retiring. Problems are just a normal factor in human's life, but it is how a person will solve the problem that may come in to their individual lives, that makes the difference.

It was observed and interpreted that most of the older people can't openly express their feelings towards other people especially if that person is not socially inclined with the other individual who not closely related to him/her. This is because they are afraid to be criticized and be looked down by other people.

As they grow older, circumstances like having a particular illness maybe one of the hindrances why some of the retired professionals are afraid to be seen as weak and be pitied. It was supported in the statement of Carlos et.al (1999) that the process of leaving the workplace or profession co-exists with circumstances like in the aging process and illness. Illness is a normal phase of being or getting old, but there are times that the illness exists due to the fact that one's body is in the process of adapting to the new environment.

Exerting more Effort to Gain another Source of Income

"I exert more effort para maka earn ko for additional income through borrowing/lending from banks to finance our small farm." (I exert more effort to earn and have additional income.) – Corazon

Corazon shared that funding is highly needed in her current situation. This is due to the fact that her pension is not enough to sustain her medication for her illness. Borrowing from banks is one of her alternative way to maintain and finance her small farm.

"... by opening a sari-sari store." –Ester

“... minsan nagtitinda ako ng mga gulay, ilako sa barangay para ma sustentuhan ang mga kakulangan sa buhay.” (...sometimes I sell vegetables then peddle it around the barangay in order for me to sustain my daily needs.) –Ruben

Ester's way on having an income by opening a sari-sari store in her house. The capital that she used in constructing the store came from the lump sum that she got from the government. Ruben, on the other hand, peddles the vegetables from barangay to barangay that was coming from his small farm along his house. Peddling those vegetables in the barangay is one of his alternative way to sustain his own needs especially because he has an illness and medication maintenance is badly needed. Both of them find ways on how they can gain money, even if they have their monthly pension it is not enough to sustain their need especially because they are suffering from an illness.

Uzoeshi & Ubulom (2006) stated that retired professionals should be prepared in compromising social, economic and psychological aspects since it is one of the nature of retirement. In this sense, one can't deny the fact that once a teacher retires from service, the respect, economic, and social aspects will also be affected. They will tend to think that they have been forgotten and neglected by the people surrounding them. It is also concluded based on the data, that lack of retirement planning is one of the main reasons why the retired teachers cannot obtain and attain the life that they have wanted.

Joining Organizations

“... joining some organizations that could help me cope up with the problems.” – Gloria

“... give my service to the community where I stay as an elected official of the Senior Citizen Association.” – Charmie

“... I became busy with my person's with disability being the head of office for the PDAO of Wao.” – Jovita

Gloria, Charmie and Jovita shared on how they dealt with the problems that they faced after retiring. They have different responses on how they dealt with the problem on the process of being a retired professional who served the government for many years.

As what Gloria shared joining organizations is one of her coping mechanism in dealing with the problems. In a sense, she is more comfortable sharing her problems towards the people who belong to the organization where she is a member. Charmie was elected as one of the officials of an organization where she belongs and spend some of the time serving her community and attending to her grandchildren at the same time. After retiring, she has this sense of community service and is willing to help her co-senior citizens by helping them in her own ways and means. While Jovita is an active head of the person's with disability organization by which she not only is the head but also one of disabled. Although, she is suffering from a very serious arthritis that limits her mobility and have to use the wheel chair, she gives time and effort to serve the organization where she belongs.

Relaxing Life

“... ang may problema na ma encounter sa buhay, edi e relax mo nalang, kasi kung di ka magpahayahay mamatay ka at tatanda ng madali.” (Every problem that I may encounter in life, just relax, because if you keep on minding those problems you get old and die early.) – Levita

This part presents how Levita, Jovita, and Paciencia faced and dealt with their problems by relaxing and just enjoying the life that they have in spite of the problems that they are facing after serving the educational institution for long years.

As what Levita and Paciencia stated they dealt with the problems in different ways. They usually relax in order for them not to be stressed in life by solving those problems. Jovita said that she faced the problems by just enjoying, not totally minding so much the problems and give her full time to the organization where she is the head officer. She spends more time leading the organization as one way where she can be more relaxed and avoid

being sick. Paciencia also said that having a problem is normal. In that sense, all of the participants wanted to live in a peaceful and stress-free environment.

Problems are just normal in every individual. It is just the fact that most of the participants dealt with the problems that they have encountered in a way that they make it as easy as possible. Some of them tend to be more aggressive in having a good life rather than being stressed from the problem they encountered. They may have different ways on dealing with it but Levita, Jovita and Paceincia tend to deal with it without so much pressure in solving it.

As Goold (2005) stated that in human development, being dependent on the possible preparedness and attitude towards retirement is the important stage of human life. This development includes how a person adjust from their identity, the way they think, actions and the feelings wherein these factors are the features that is important to individuals lives, either in good or bad way.

Sharing the Problems with Friends

“... going to some friends around Wao and share my problems with them.” – Lolita

“... share my problems to my closest friends and when there is a problem in the family, I always voiced it out and we will talk about it.” – Emeterio

Based on the responses of Lolita and Emeterio, sharing to some friends is one way on how they dealt with their problems and challenges that they have encountered after retiring. Dealing with the problems in different ways and in different situation that may come to individual lives is just a form of adjusting and accepting the fact of reality. For Lolita and Emeterio, it is easy for them to have access to their friends especially that they live in the same geographic area and it is common for them to share their problems to feel ease their feelings and be relaxed. Emeterio also added that if there is a problem that he encounters in the family, he always tends to seek and make sure to talk and voice out to his family because as a father, he has all the rights and position to demand it.

The situations of Lolita and Emeterio is a contradiction of Uzoeshi & Ubulom (2006) claim that after retiring reducing economic and social aspects of living will change. Even if the outcome is negative or positive, whether one have a monthly pension or not when workers do not plan their retirement, it will not be easy for them to adjust and have opportunities that will make them have a better quality of life.

On the other hand, Tavares (2007) states that to have a successful and progressive aging, a person should maintain and engage in emotional, physical, social and individual activities, especially when an individual enters the retirement phase. The statement above shows that Tavares (2007) claim is quite right due to the fact that some retired teachers tend to be comfortable dealing with their problems by sharing it with their closest friends or colleagues, which will create socialization and emotional contentment.

Implication

Retired public school teachers who enter retirement without adequate preparation encounter various challenges that impede their ability to enjoy the quality of life they had envisioned. The lack of planning exposes them to financial, emotional, and social difficulties, which interfere with their overall well-being and post-service goals. Specifically, retired teachers in Wao face struggles in adapting to retirement due to unforeseen lifestyle changes once their teaching careers end. Society often expects retirees to maintain good health and remain actively engaged in various pursuits, but without proper preparation, these expectations become additional sources of stress, especially if the retirees suffer from illnesses before or after retirement.

Furthermore, limited access to localized support programs tailored to the needs of retired educators in Wao exacerbates their adjustment difficulties. While some government and non-government initiatives exist for senior citizens and OFWs, there is a notable gap in programs specifically addressing retired teachers' financial management, health care, psychosocial support, and meaningful community engagement. This underscores the urgent need for a comprehensive and targeted intervention plan that equips retiring teachers with skills for financial literacy, health maintenance, emotional resilience, and opportunities for purposeful involvement

through volunteerism or associations. Such an intervention will facilitate smoother transitions, alleviate distress, and enable retired teachers in Wao to attain a fulfilling and quality life post-retirement, consistent with the aspirations they held during their years of service.

RECOMMENDATION

Retired public school teachers in Wao often face significant challenges in adjusting to their postretirement life due to a lack of prior preparation, which impacts their quality of life. To address these issues, it is recommended that a comprehensive support program be established focusing on financial literacy, health and wellness, psychosocial support, and continued community engagement. This program should include financial management seminars and personalized counseling to help retirees optimize their pensions and manage expenses. Health initiatives should provide regular medical check-ups and age-appropriate physical activities tailored to meet their needs, especially for those with pre-existing conditions. Additionally, psychosocial counseling and support groups can aid in coping with identity changes and emotional distress following retirement. To maintain their sense of purpose, retired teachers can be engaged in volunteer educational roles within their communities, supported by organized associations that foster peer support and advocacy. Finally, instituting mandatory pre-retirement education covering financial, health, and emotional readiness could better prepare teachers for a smoother retirement transition, ultimately enabling them to attain the quality of life they aspire to after their years of service.

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